



Overlooked & Undercounted

Struggling to Make Ends Meet in Ohio

Prepared for Ohio Association of Community Action Agencies



The Ohio Association of Community Action Agencies

Ohio Association of Community Action Agencies (OACAA) exists to support its members and to strengthen a unified Community Action presence in Ohio. Forty-seven agencies across Ohio's 88 counties strive to alleviate poverty and help low-income families and individuals reach self-sufficiency. For nearly 60 years, Community Action Agencies have administered locally-controlled programs to meet the unique needs of each community. With over 50,000 combined volunteers and staff across the state, the independent 501(c)3 nonprofit organizations regularly administer nearly \$500 million in resources annually with a holistic approach for poverty solutions. Programs often include emergency services, early childhood and adult education, financial literacy, job training, housing initiatives, and much more.

OACAA strives to keep Ohio's Community Action Agencies in the lead in the fight against poverty through quality training programs, raising awareness of poverty in Ohio, and awareness of the successful programs member agencies have used to battle the causes and effects of poverty. While we are pleased to share information about Community Action and our activities with all interested individuals and organizations, OACAA membership is limited to certified Community Action Agencies in Ohio.



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Ohio

**Department of
Development**

Overlooked & Undercounted Struggling to Make Ends Meet in Ohio

By Annie Kucklick, Lisa Manzer, & Alyssa Mast • May 2023

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Prepared for the Ohio Association of Community Action Agencies

About Overlooked & Undercounted

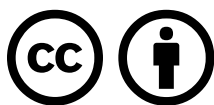
Developing strategies to ensure Ohio households reach economic security requires data that defines how much is enough and identifies which households are struggling. This report reveals the “overlooked and undercounted” of Ohio, describing which families are struggling to make ends meet. This analysis is based on the Self-Sufficiency Standard, a realistic, geographically-specific, and family composition-specific measure of income adequacy, and is thus a more accurate alternative to the official poverty measure. Over the last 24 years, calculation of the Self-Sufficiency Standard has documented the continuing increase in the real cost of living, illuminating the economic crunch experienced by so many families today.

This report utilizes the 2021 Self-Sufficiency Standard for Ohio, therefore the costs (housing, child care, health care, transportation, taxes and tax credits, and miscellaneous expenses) are representative of 2021 data. See **“Appendix A: Methodology, Assumptions, & Sources”** for more information on specific sources.

This report, and more, is available online at www.selfsufficiencystandard.org/Ohio and oacaa.org.

For further information about the Self-Sufficiency Standard, please visit www.selfsufficiencystandard.org or contact Self-Sufficiency Standard lead researcher, Annie Kucklick, at (206) 685-5264/akuckl@uw.edu.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the authors’ responsibility.



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Overlooked and Undercounted: Struggling to Make Ends Meet in Ohio
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Glossary of Key Terms

American Community Survey (ACS). The ACS is a sample survey of over three million households administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

Capitalization of Race and Ethnicity. This report follows the American Psychological Association (APA) and Chicago Manual Style convention of capitalizing all instances of race and ethnicity. The APA holds that racial and ethnic groups are designated by proper nouns and are capitalized.¹ Additionally, the ACS capitalizes each race/ethnicity descriptor, including “White,” so this practice maintains consistency with the original data source. However, the decision to capitalize White, specifically, was also influenced by designations set forth by issue experts on the topic. As noted by The Center for the Study of Social Policy, “To not name ‘White’ as a race is, in fact, an anti-Black act which frames Whiteness as both neutral and the standard.”² This convention also recognizes Professor Kwame Anthony Appiah’s approach, which says, “Let’s try to remember that black and white are both historically created racial identities—and avoid conventions that encourage us to forget this.”³ The authors of this report will continue to revisit this practice in consultation with our partners.

Household. The sample unit used in this study is the household, including any unrelated individuals living in the household. When appropriate, the characteristics of the householder are reported (e.g., race/ethnicity, citizenship, educational attainment). When a variable is reported based on the householder, it may not reflect the entire household. For example, in a household with a non-citizen householder, other members of the household may be citizens.

Householder. The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Income Inadequacy. The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient

(or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs.”

Latinx. Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this report are non-Hispanic/Latinx. Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin.

Linguistic Isolation. Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

Person of Color. The text uses the term people of color (POC) to refer to households where the householder indicates that their race is Black or African American, American Indian or Alaska Native, Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Native Hawaiian, Guamanian or Chamorro, Samoan, Other Pacific Islander, Other Asian, or some other race. This also includes any households where the householder indicates Hispanic or Latin origin, regardless of race.

Official Poverty Measure (OPM). There are two versions of the OPM. The Census Bureau calculates poverty thresholds used to determine the number of people in poverty. The Department of Health and Human Services produces the federal poverty guidelines, used to determine income eligibility and calculate benefits. The poverty thresholds vary by the number of adults and the number of children, while the poverty guidelines vary by number of persons in the household.

Self-Sufficiency Standard (SSS). The SSS measures how much income is needed for a family of a certain composition in a given county to adequately meet their basic needs without public or private assistance.

Single Father/Single Mother. A man maintaining a household with no spouse present, but with children, is referred to as a single father. Likewise, a woman maintaining a household with no spouse present, but with children, is referred to as a single mother. Note the child may be a grandchild, niece/nephew, or unrelated child (such as a foster child).

Limitations

We rely on two datasets for this study, both of which are the most current and comprehensive sources of information on the overlooked and undercounted populations in Ohio; however, each dataset has its own set of limitations.

American Community Survey (ACS) Public Use Microdata Sample (PUMS)

As this analysis is based on the 2021 ACS 1-year PUMS, there are certain constraints on the scope of our examination due to the nature and depth of the survey questions. For instance, we have limited data on certain demographic groups and geographic areas in addition to the survey questions having a limited scope in certain variables highlighted below.

American Indian Aggregation. In the detailed race question, the American Community Survey limits its response options for American Indian to Apache, Blackfeet, Cherokee, Cheyenne, Chickasaw, Chippewa, Choctaw, Comanche, Creek, Crow, Hopi, Iroquois, Lumbee, Navajo, Pima, Potawatomi, Pueblo, Salish, Sioux, Tohono O’Odham, Yaqui, and Other specific American Indian tribes alone. Because of the small sample size of native Ohio peoples, the data presented in this report aggregates native peoples into one category: American Indian.

Asian and Native Hawaiian and Pacific Islander

Aggregation. Due to low sample size of Native Hawaiian and Pacific Islander householders in Ohio, this group is often aggregated with the “Asian Alone” category in the presentation of data. The Asian American, Native Hawaiian, or Pacific Islander community is immensely diverse; lumping this range of groups within one category “Asian, Native Hawaiian, or Pacific Islander” masks significant intraracial disparities.

Sex and Gender Binary. The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify with either—limiting the analysis to a binary framework and reinforcing the gender binary by excluding non-binary communities. Additionally, while the survey question asks for a person’s sex, this report uses gender for an analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

Underreporting of Access to Benefits. Underreporting access to benefits has long plagued household surveys. Most evidence suggests that SNAP underreporting, in particular, stems from response error on the part of the survey respondent. While the data presented here relies on the ACS responses, underreporting household benefit uptake should be noted as a potential limitation.

The Ohio Self-Sufficiency Standard

This study also relies on the Self-Sufficiency Standard, a more accurate understanding of household costs by family type and place. However, the Standard is also limited by the granularity of data sources and household exclusions.

Exclusions. As the cost assumptions in the Standard reflect work-related expenses for adult household members, this study does not include individuals who are over the age of 64 or who have a work-limiting disability. Income inadequacy likely impacts these groups at especially high levels and more research should be done that include these communities. It is important to recognize that individuals with disabilities and older adults may have unique transportation, housing, health care, taxes, and other expenses that are not fully captured by the assumptions made in the Standard. Therefore, the Standard does not adequately address their specific needs and circumstances. Furthermore, the Standard generates a household level income need. As a result, individuals who do not reside in a housing unit, such as those that are incarcerated, living in dormitories, shelters, or nursing homes, are not included in this analysis. These exclusions result in an incomplete understanding of the economic circumstances of all individuals in Ohio.

Geographic Granularity. Whenever possible, the Standard relies on current, geographically specific, up to date, government data to calculate the separate costs that determine a family’s basic needs budget. However, certain regions have a wide range of costs within the county. Costs can often vary dramatically on a neighborhood or zip code level due to effects of gentrification or historical red-lining.

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Introduction

This report utilizes the 2021 Self-Sufficiency Standard and 2021 1-Year American Community Survey data to examine the economic prospects of Ohio households during the pandemic and identify the families who are “overlooked and undercounted” by the official poverty measure. The Ohio families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of households in the state.

This report reveals the “overlooked and undercounted” of Ohio, describing which families are struggling to make ends meet. This analysis is based primarily on the Self-Sufficiency Standard, a realistic, geographically—and family composition—specific measure of income adequacy, and thus a more accurate alternative to the federal poverty measure. Since many federal and state programs recognize need only among those with incomes below the official poverty measure (OPM), a large and diverse group of families experiencing economic distress are routinely **overlooked and undercounted**.

This report describes the families struggling to make ends meet in 2021. At the time of writing, the 2021 American Community Survey is the most recently released dataset and gives us the most up to date analysis of how Ohio households are fairing economically. The Standard measures how much income is needed to meet families’ basic needs at a minimally adequate level, including the essential costs of working, but without any public or private assistance. Once these costs are calculated,

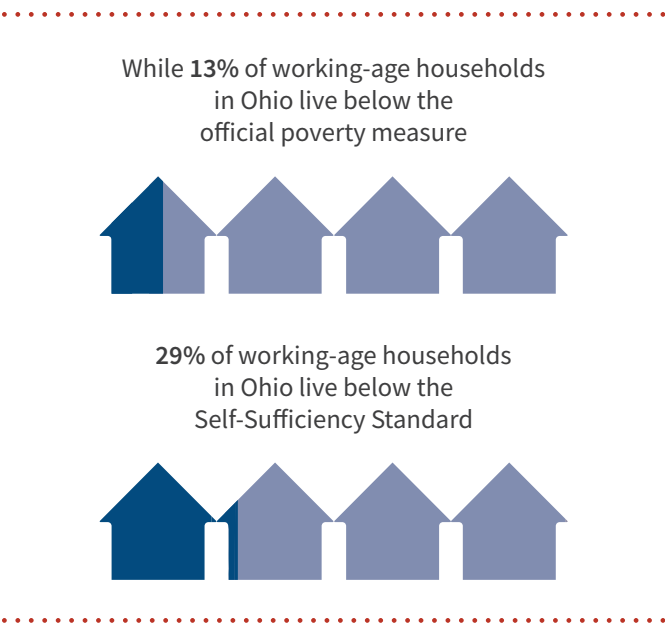
we apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the official poverty measure, the Standard is varied both by family composition and geographically, reflecting the higher costs facing families (especially child care for families with young children) and the geographic diversity of costs across Ohio.

What emerges is a detailed picture of those in Ohio who struggled to cover the cost of basic needs, where they live, and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of policies that promote and support the economic security and wellbeing of all Ohio households.

As such, the report addresses several questions:

- How many individuals and families in Ohio are working, yet unable to meet their basic needs?
- Where in Ohio do households struggle with high costs of basic needs that exceed their incomes? What are the characteristics of these households, including educational and employment patterns?
- What are the implications of these findings for policymakers, employers, educators, and service providers?

We find that Ohio families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of households in the state. Overall, using the Self-Sufficiency Standard and applying it to working-age households (excluding individuals over 65 and those with work limiting disabilities), we find that *more than one in four households (29 percent) lack sufficient income to meet the minimum cost of living in Ohio.*



How Did We Calculate These Data?

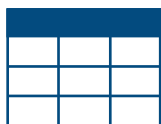
STEP 1: Calculate the Self-Sufficiency Standard



The Self-Sufficiency Standard for Ohio defines the amount of income necessary to meet the basic needs of Ohio families, differentiated by family type and where they live. The Standard measures income adequacy and is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items such as clothing and paper products, plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing or Medicaid) or private assistance (e.g., unpaid babysitting by a relative or food from a food pantry). The Standard is calculated for over 700 family types for all Ohio counties.



STEP 2: Create a Dataset of Ohio Households



To estimate the number of households below the Self-Sufficiency Standard for Ohio, this study uses the 2021 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) by the U.S. Census Bureau. The ACS is an annual survey of the social, housing, and economic characteristics of the population.

Sample Unit. The sample unit for the study is the household, not the individual or the family. Most households in the sample consist of one family or one or more unrelated individuals, while the remaining households have two or more families. This study includes all persons residing in households, including not only the household-er and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders. The study assumes that members of a shared household divide the cost of basic needs.



As the Self-Sufficiency Standard was initially designed as a benchmark for job training programs, the Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, the population sample in this report excludes household members not expected to work and their income. This includes: adults over 65 and adults with a work-limiting disability. A work-limiting disability exists if the adult is disabled and is not in the labor force or receives Supplemental Security Income or Social Security income.

Exclusions =
Seniors & Adults
with work-limiting
disabilities

For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities are excluded altogether for the same reasons. Households defined as “group quarters,” such as individuals living in shelters or institutions, are also not included. In total, this study includes 3,602,247 households and represents **75 percent** of all Ohio households.

STEP 3: Compare Household Income to Income Benchmark

The Self-Sufficiency Standard for Ohio is used to determine if a household has adequate income to cover each household members’ basic needs. Earnings for each household member are summed up to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household composition, it is assumed that all members of the household share income and expenses. Household income is also compared to the U.S. Census Bureau’s poverty threshold to calculate whether households are above or below poverty.

Household Income



Self-Sufficiency Standard



Adequate Income

Household Income > Self-Sufficiency Standard

OR

Inadequate Income

Household Income < Self-Sufficiency Standard

Key Findings

With more than **one in four Ohio households lacking enough income** to meet their basic needs, the problem of economic insecurity is extensive, affecting families throughout the state, in every racial/ethnic group, among men, women, and children, in all counties. However, this report finds that certain groups are disproportionately more likely to face economic insecurity:

Geographically, more than a quarter of Ohio households with inadequate income live in just two counties: Cuyahoga and Franklin. Despite the concentration of households with inadequate income in these counties, households across the state are struggling to make ends meet, including in rural areas. Counties across the state have income inadequacy levels ranging from 17 percent to 44 percent.

People of color, particularly Black and Latinx householders, are disproportionately more likely to struggle with economic insecurity. In Ohio—48 percent of Black and 43 percent of Latinx households struggled to make ends meet. This is approximately double the income inadequacy rate of White households (24 percent).

Being born outside of the United States is associated with higher rates of economic insecurity as measured by the Standard. Forty-two percent of non-citizen householders in Ohio do not have incomes that cover the costs of their basic needs. Naturalized householders also have higher rates of income inadequacy (33 percent). U.S. born households have economic insecurity rates closer to the state average (28 percent).

Households with children are at a greater risk of not meeting their basic needs, accounting for close to half of households with incomes below the Standard. The rate of income inadequacy for households with children is 38 percent—15 percentage points higher than households without children (**Figure F**). Moreover, the presence of children, particularly young children, has a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of six have a higher rate of income inadequacy (50 percent) than households where the youngest child is six or older (29 percent).

Being a single mother and a person of color is associated with the highest levels of economic insecurity. Slightly less than one-fourth (24 percent) of married-couple households with children have incomes that do not keep up with their cost of basic needs, a lower rate than the average for households with children (38 percent). In Ohio, 45 percent of single father households have inadequate income. In contrast, more than two-thirds (68 percent) of single mothers do not earn enough to cover the costs of their basic needs. These rates are particularly high for single mothers of color: 79 percent of Black mothers, 78 percent of Latinx mothers, and 83 percent of mothers who are multiracial, American Indian, or all other racial/ethnic groups are below the Standard—compared to 60 percent of White single mothers.

The structural disadvantages experienced by women of color are such that they need more education to achieve the same level of economic security as White men. The percentage of women of color with inadequate income fell from 76 percent for those lacking a high school education or equivalent to 27 percent for those with a college degree or more, a decrease of nearly 50 percentage points (**Figure N**). Despite the dramatic decrease in income inadequacy rates, when a bachelor's degree is obtained, women of color in Ohio have income inadequacy rates that are about three times higher than White men with the same education levels.

Employment is key to income adequacy in Ohio, but it is not a guarantee. Among households with at least one full-time, year-round worker, income inadequacy rates are 23 percent compared to 83 percent for households with no workers. About 78 percent of households below the Standard, however, have at least one worker. Nevertheless, just as with education, households headed by people of color or single mothers experienced lower

returns for the same work effort. Even when there is one Black worker with a full-time, year-round job, 35 percent of these households struggled to meet basic needs, compared with 20 percent of White households with at least one full-time worker.

Tax credits can help families struggling with inadequate income meet their basic needs. The 2021 American Rescue Plan Act increased a variety of tax credits. Inputting these changes into the Self-Sufficiency Standard demonstrated that an additional 68,782 families were able to make ends meet, reducing the overall percentage of families below the Standard to 27 percent.

Many more people in Ohio struggle to meet their basic needs without assistance than captured by the government’s official poverty statistics. This undercounting is largely because measures used, such as the official poverty measure, do not accurately document what it takes to afford the basics, nor do they accurately pinpoint who lacks sufficient income.

Not only do governmental poverty statistics underestimate the number of households struggling to make ends meet, but the underestimation creates broadly held misunderstandings about who is in need,

what skills and education they hold, and therefore what unmet needs they have. These misapprehensions harm our ability to respond to the changing realities facing low-income families. Although women and people of color experience inadequate income disproportionately, Ohio households with inadequate income reflect the state’s diversity: they come from every racial and ethnic group, reflect every household composition, and overwhelmingly work as a part of the mainstream workforce.

Preliminary data from the pandemic indicates exacerbated trends that are identified within this report: Black, Indigenous and people of color communities experience disproportionate financial detriment from the economic shutdown. However, for families struggling to make ends meet, it is not about a particular economic crisis; income inadequacy is an everyday, ongoing struggle. It is our hope that the data and analyses presented here will provide a better understanding of the difficulties faced by struggling individuals and families. Such an understanding can enable Ohio policymakers, organizers, and community workers to address these challenges and make it possible for all households in the state to earn enough to meet their basic needs.

Ohio has 1,034,565 households that live below the Self-Sufficiency Standard



78% of households below the Standard had at least one worker



48% of households below the Standard had at least one child



50% of householders below the Standard had at least some college credit, a Bachelor’s degree, or additional graduate degree



33% of households below the Standard received food assistance



70% of households below the Standard paid more than 30% of their income towards their cost of housing



19% of households below the Standard were married couples with children



14% of households below the Standard did not have health insurance



7% of households below the Standard did not have access to the internet

Different Approaches to Measuring Poverty

The OPM is Based On Only One Cost

The official poverty measure (OPM, also known as the federal poverty guidelines or FPG/FPL) calculates the cost of food for the number of people in the family, then multiplies it by three and assumes the total amount covers all other expenses.



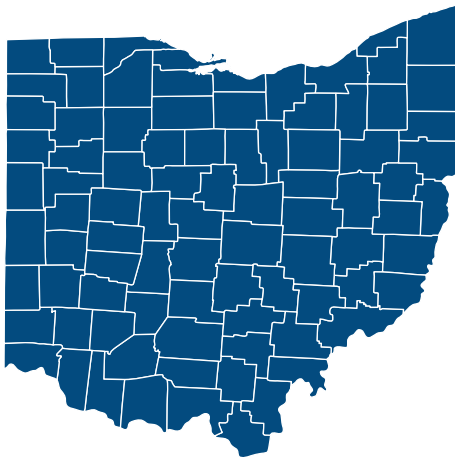
The Standard is Based On All Budget Items

The Standard is based on all major budget items faced by working adults. The Self-Sufficiency Standard calculates how much income families need to make ends meet without public or private assistance by pricing each individual budget item.



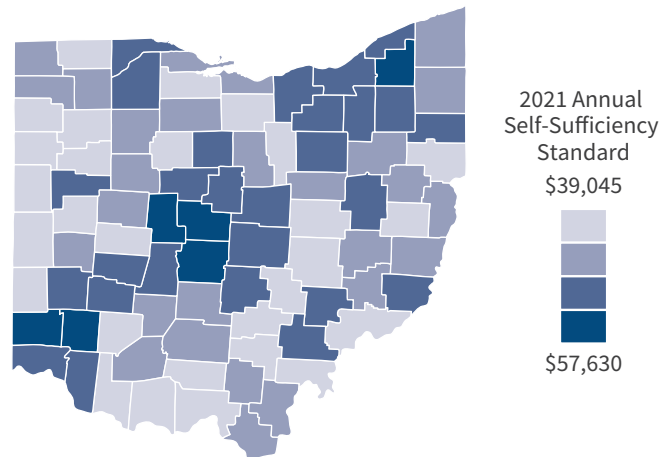
The OPM is the Same Throughout Ohio

According to the 2021 OPM, a family of two with an annual income of \$17,420 or more was not considered poor anywhere in Ohio.



The Standard Varies Within Ohio

The Standard varies across Ohio counties. An adult with a preschooler needs \$39,045 to \$57,630 annually to meet basic needs depending on the area.

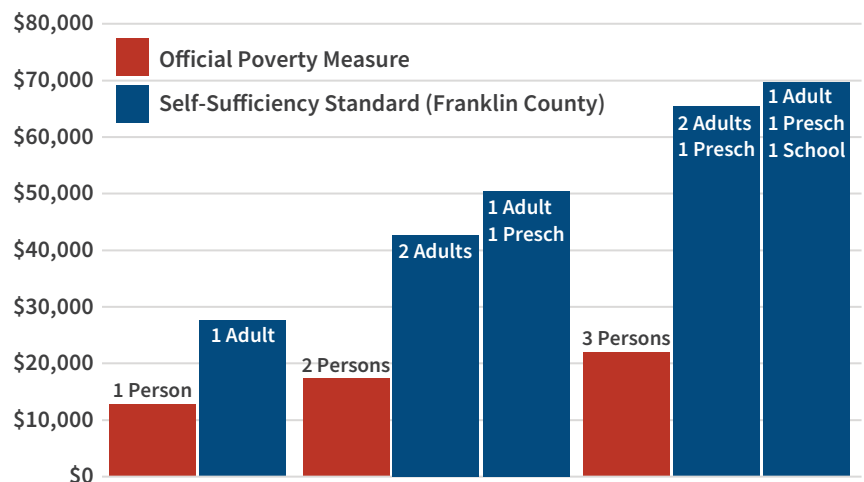


The OPM Increases at a Constant Rate

The official poverty measure increases by a constant \$4,540 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

The Standard Varies By Family Type

The Standard changes by family type to account for the increase in costs specific to the type of family member, whether this person is an adult or child, and for children, by age: infant, preschooler, school-age, and teenager.



About the Self-Sufficiency Standard

The official poverty measure (OPM) is methodologically dated and no longer an accurate measure of poverty. This report measures how many households are struggling to make ends meet by using the Self-Sufficiency Standard for Ohio as the alternative metric of household income adequacy—or the lack thereof.

For over three decades, many studies have critiqued the official poverty measure.⁵ Even the Census Bureau now characterizes the OPM as a “statistical yardstick rather than a complete description of what people and families need to live.”⁶ Others have offered alternatives, such as Renwick and Bergman’s article proposing a “basic needs budget.”⁷

In 1995, the National Academy of Sciences (NAS) published *Measuring Poverty: A New Approach*, which included a set of recommendations for revised methodology.⁸ Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the official poverty measure (OPM) itself. In 2012, the Census Bureau developed an alternative measure based on the NAS model, put forth first as “experimental,” and then published annually as the Supplemental Poverty Measure.⁹

Taking into account the critiques of the OPM, and drawing on both the NAS analyses and alternative “basic needs” budget proposals, the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.¹⁰ The Self-Sufficiency Standard more substantially reflects the realities faced by today’s working parents, such as child care and taxes, which are not addressed in the federal poverty measure.

The major differences between the Self-Sufficiency Standard and the official poverty measure include:

- **The Standard is based on all major budget items faced by working adults (age 18-64 years): housing, child care, food, health care, transportation, and taxes.** In contrast, the OPM is based on only one item—a 1960s food budget, and the assumption that food is one-third of total expenditures. Additionally, while the OPM is updated for inflation, there is no adjustment made for the fact that the cost of food as a percentage of the household budget has decreased substantially over the years. The Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.
- **The Standard assumes that all adults work to support their families.** Including work-related expenses, such as transportation, taxes, and child care, reflects the changes in workforce participation over the past several decades, particularly among women. The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.
- **The Standard varies geographically.** The OPM is the same everywhere in the continental United States while the Standard is calculated on a locale-specific basis (usually by county).

- **The Standard varies costs by the age as well as number of children.** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age as well. While the OPM takes into account the number of adults and children, there is no variation in cost based on the ages of children.
- **The Standard includes the net effect of taxes and tax credits.** This illuminates the impact of tax policy on net family income and provides a more accurate measurement of income adequacy. The OPM does not include taxes or tax credits as taxes were very minimal for low-income families when it was developed and there were no refundable tax credits (such as the Earned Income Tax Credit).

The resulting Self-Sufficiency Standard is a set of basic needs, no-frills budgets.¹¹ For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 44 percent of their food budget on take-out and restaurant food.¹² Likewise, it does not include costs for socialization activities, like recreation, vacations, or entertainment expenses. While

the Standard includes a calculation for emergency savings, the Standard does not include retirement savings, education expenses, or debt repayment, nor does the Standard address “asset-building” strategies. The Census documents that over 55 percent of Americans hold unsecured debt, including credit card, student loans, and medical debt which can have high, burdensome interest rates.¹³

Finally, the Self-Sufficiency Standard is a measure of the cost of all basic needs, in a given county, for over 700 different family types without any public or private assistance. While the Standard does not include public assistance, this exclusion does not imply that households should not rely on critical supports. As shown by the data in this report, due to structural inequities that maintain the cycle of poverty, many families struggle to make ends meet on earnings alone. Work supports (subsidies or assistance) help families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments.

“ The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.

Race/Ethnicity, Citizenship, & Language

People of color are disproportionately more likely to struggle to cover basic needs due to the systemic effects of structural racism. Income inadequacy rates also increase if the householder was not born in the United States. Black householders without citizenship had more than twice the rate of income inadequacy than White, U.S. born householders. While citizenship and English proficiency were associated with lower rates of income insecurity for immigrant households, they were not enough to bring income adequacy rates, as defined by the Self-Sufficiency Standard, to the same level as U.S. born citizens.

As illustrated by [Figure A](#), Black, Latinx, and multiracial householders experienced the highest rates of income inadequacy in Ohio.¹⁴

- Black and Latinx-headed households experience the highest levels of economic insecurity of all racial and ethnic groups in Ohio—48 percent of Black and 43 percent of Latinx households struggle to make ends meet. This is about double the income inadequacy rate of White households (24 percent).
- Other or Multiracial householders (see below for definition) also experience high levels of economic insecurity with more than a third (38 percent) of households below the Standard.
- Approximately 27 percent of Asian, Native Hawaiian, or Pacific Islander (Asian NHPI) households experience income inadequacy.
- White householders represent the majority of Ohio households (see [Figure B](#)), but had the lowest rates of income inadequacy compared with Latinx, Black, American Indian, Asian, or multiracial households.

Race/Ethnicity Definitions

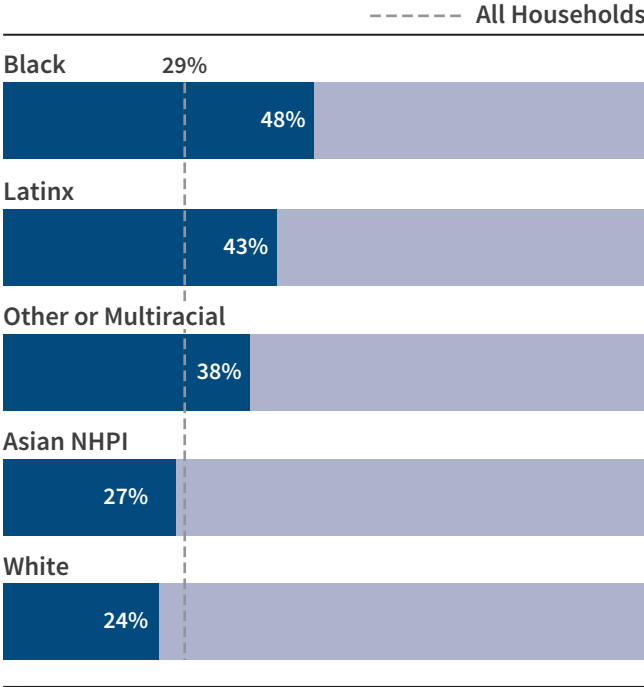
This study combines the Census Bureau's separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are ethnically of Hispanic, Latinx, or Spanish origin and separately identify their race/races (they can indicate more than one race). Those who indicate they are of Hispanic, Latinx, or Spanish origin (regardless of their race category) are coded as Latinx in this study, while all others are coded according to their self-identified racial category.

The result is five mutually exclusive racial and ethnic groups:

- Latinx or Hispanic (referred to as Latinx)
- Asian, Native Hawaiian, or Pacific Islander (individuals identifying as Native Hawaiian and Pacific Islander are combined with the Asian group due to the small population size of the sample); (referred to as Asian NHPI)
- Black or African-American (referred to as Black);
- White, and;
- Some Other Race, Two or More Races, American Indian and Alaska Native; (referred to as Other or Multiracial).

Results by All Other races may be dropped in analysis due to the small sample size but detailed data with counts are still included in the table Appendices. When analysis divides the population into White and people of color, this group is included in the latter category.

Figure A. Income Inadequacy Rate by Race/Ethnicity of Householder*



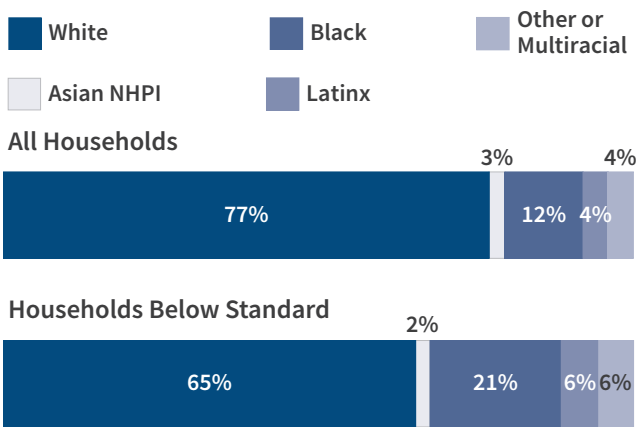
*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Nativity

Non-citizen householders have higher income inadequacy rates than U.S. born and naturalized householders, especially when identifying as Black, Latinx, or other/multiracial (see the “**Glossary of Key Terms**” for explanation of household versus householder). While 28 percent of U.S. born, Ohio households have inadequate income, 42 percent of non-citizens do not have adequate income to support their basic needs.

Overall, non-citizen immigrants and naturalized citizens account for a slightly larger share of Ohio households with inadequate income despite their smaller population. Households headed by someone who is not a citizen made up about two and a half percent of households in

Figure B. Profile of Households with Inadequate Income by Race/Ethnicity of Householder*



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore, all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Ohio, and constitute almost four percent of households below the Standard. Naturalized citizens constitute about four percent of all households and four percent of households falling below the Standard. Despite these disparities, households with U.S. born householders still represent 92 percent of households below the Standard (see **Figure C**).

As shown, households led by people of color in Ohio generally experience higher levels of income inadequacy. These effects are further compounded by citizenship status (see **Figure D**).

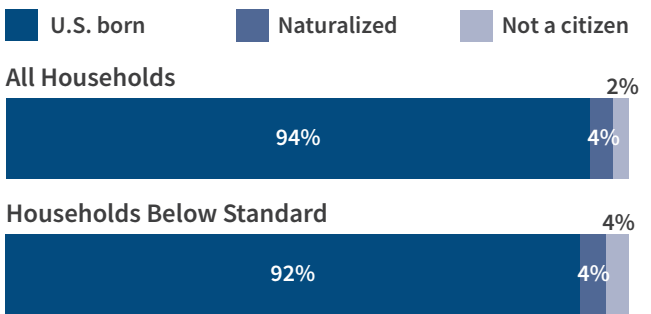
- Black households headed by non-citizens had some of the highest rates of income inadequacy out of all categories, with almost 55 percent unable to meet their basic needs. The income inadequacy rate was around 50 percent for naturalized and 48 percent for U.S. born Black householders.
- Latinx householders also experience some of the highest rates of income inadequacy with more than half (53 percent) of all non-citizen, Latinx households

having inadequate income. For U.S. born Latinx households, this drops twenty percentage points (33 percent).

- White householders also experience a large difference between being born in the U.S. or not being a citizen, with 52 percent of non-citizens having inadequate income compared to only 24 percent of U.S. citizens.
- Among non-citizen Asian, Native Hawaiian, or Pacific Islander householders in Ohio, 26 percent do not have adequate income to cover basic needs. This is similar to the rate for U.S. born Asian, Native Hawaiian, or Pacific Islander households (28 percent).

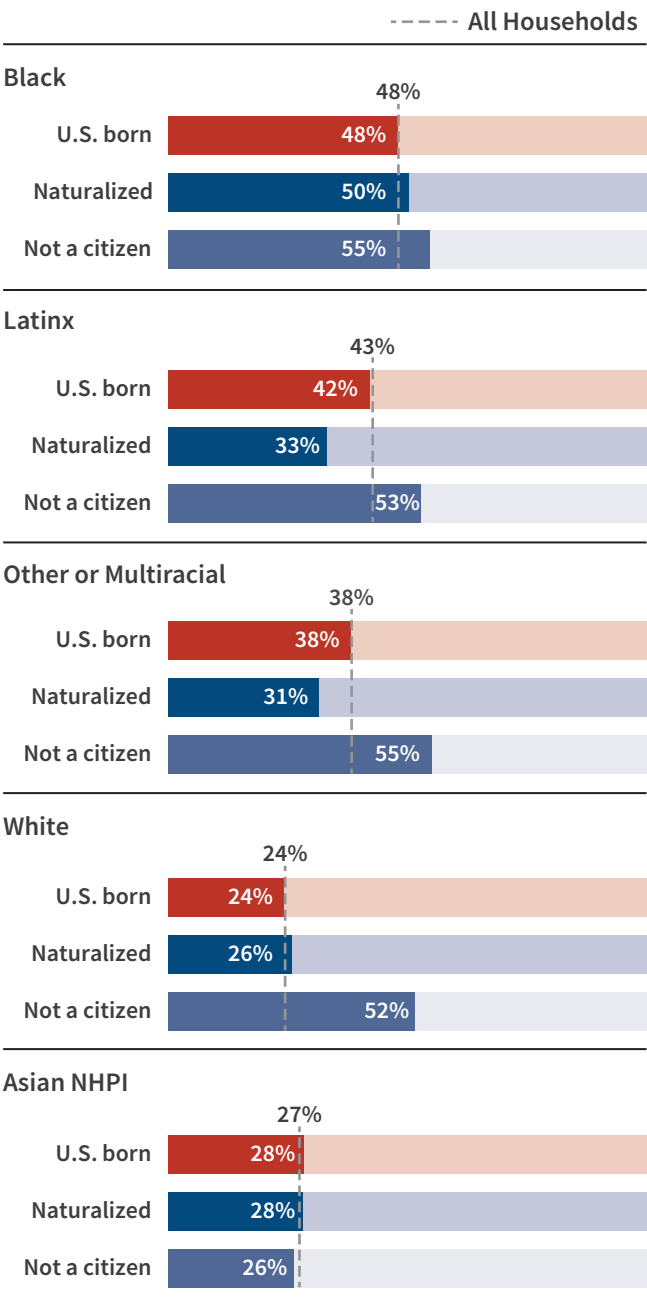
Despite immigrants making up a small percentage of Ohio’s population, with only six percent or 217,259 of total households not having been born in the United States, these households experience slightly disproportionate levels of income inadequacy, particularly if not naturalized U.S. citizens, see [Figure C](#).

Figure C. Profile of Households with Inadequate Income by Citizenship of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Figure D. Income Inadequacy Rate by Citizenship Status and Select Race/Ethnicity of Householder*



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

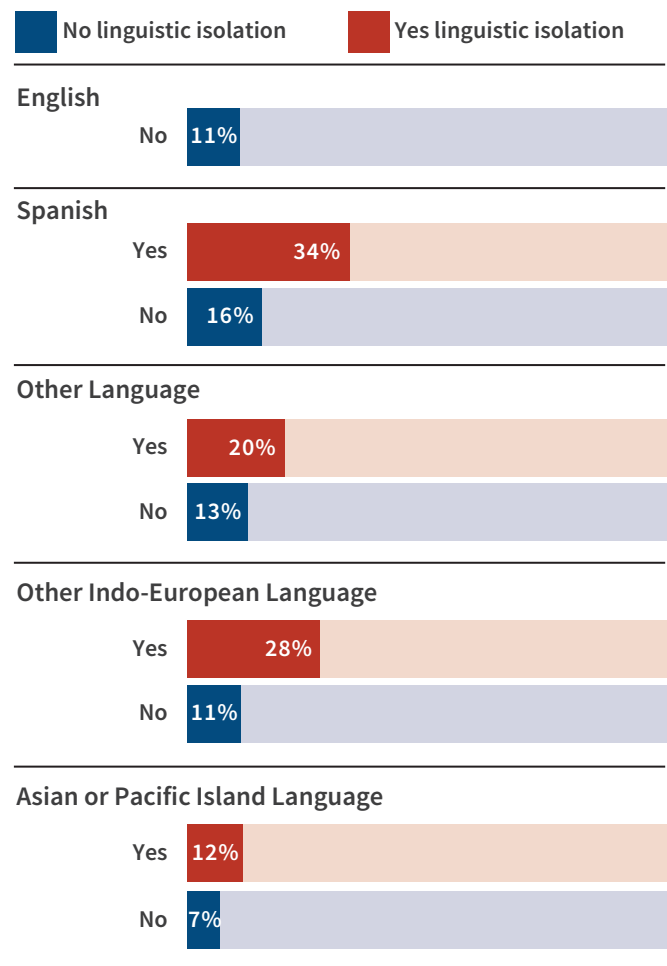
Language

Most, if not all, systems lack the ability to offer resources and services in languages that can support all households. Therefore, resources that traditionally increase income adequacy, including many jobs and educational programs, are not set up to support non-English speakers and contribute heavily to income inadequacy. The American Community Survey asks survey respondents, “How well does this person speak English?”. Respondents can answer: very well, well, not well, and not at all. In Ohio, only 97,661 reported speaking English less than very well. Of these households, 41,632 are linguistically isolated, meaning that no one over age 14 speaks English well AND the household spoke a language that was not English. Of all linguistically isolated households, 25 percent struggled with economic insecurity. In contrast, households in which the only household language was English had an income inadequacy rate of 11 percent (see [Figure E](#)).

- If households are not linguistically isolated, 16 percent of Spanish-speaking households struggle to make ends meet, but if they are linguistically isolated, their income inadequacy rate increased to 34 percent.
- Among households that primarily speak an Asian or Pacific Islander language, 7 percent have inadequate income if they are not linguistically isolated, compared to 12 percent that are linguistically isolated.

Being in a household that is linguistically isolated can lead to additional obstacles in accessing financial supports and medical care.¹⁵ The significant income inadequacy gap (18 percent) between linguistically isolated and not-linguistically isolated Spanish speaking households points to insufficient language infrastructure for serving communities, particularly Spanish speaking communities.

Figure E. Income Inadequacy Rate by Household Language and Linguistic Isolation*



* Linguistically isolated households have no members over the age of 14 who speak English very well.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

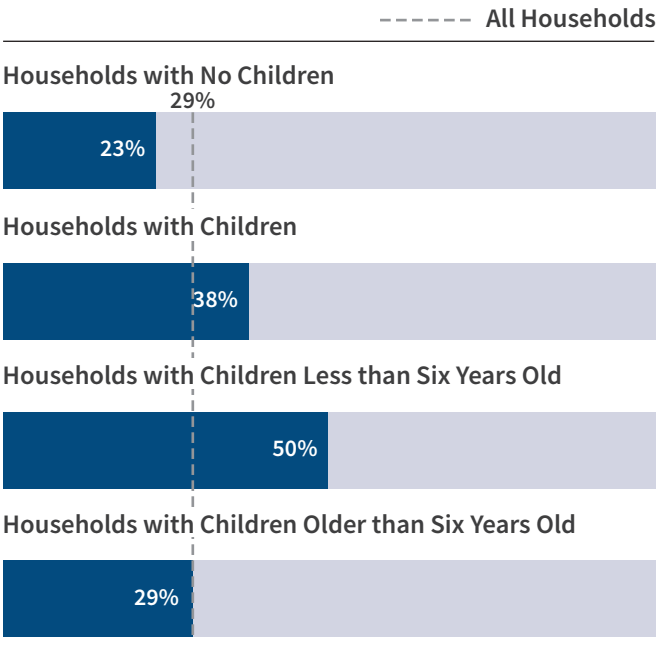
Household Composition

Ohio families with children experience higher rates of income inadequacy than households with no children. If children in the household are less than six years old, costly child care expenses cause families to struggle at a higher rate than those who have children six years and older. Moreover, households headed by women have higher rates of income insufficiency regardless of the presence of children when compared to households headed by men or married couple households.

Presence of Children

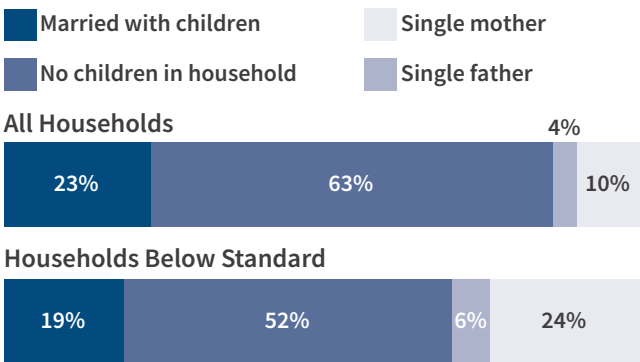
Compared to households without children, the rate of income inadequacy for households with children grows significantly, from 23 percent to 38 percent (Figure F). The presence of children, particularly young children, has a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of six have a higher rate of income inadequacy than households with only school-age children or teenagers (50 percent compared to 29 percent). As a result, while households with children only account for 37 percent of all households in Ohio, over 48 percent of households with incomes below the Standard have children present (see Figure G).

Figure F. Income Inadequacy Rate by Presence of Children



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Figure G. Profile of Households with Inadequate Income by Household Type



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Children, Household Type, and Race/Ethnicity

Single mothers are disproportionately represented among households with incomes below the Standard. While single mothers head 10 percent of all households, they comprise 24 percent of all households below the Standard. Overall, single mothers experience the highest rates of income inadequacy compared to other household compositions, with more than two-thirds (68 percent) having inadequate income (see Figure H).

This high rate is at least partially correlated to gender. Among non-family households (which are mostly single persons living alone), the rate of income inadequacy for households headed by men is 25 percent compared to 28 percent for households headed by women. In other words, men and women living alone, already have an income inadequacy gap of about three percentage points.¹⁶

When we further examine the impact of the presence of children, we see even higher income inadequacy rates for households headed by single mothers of color, worsening the already existing gender and racial disparities.

The dashed lines on **Figure H** show the overall income inadequacy rates for each household type, with the bars contrasting the differences of households of color and White households. When we divide households by presence of children, those with children have considerably higher rates of income inadequacy.

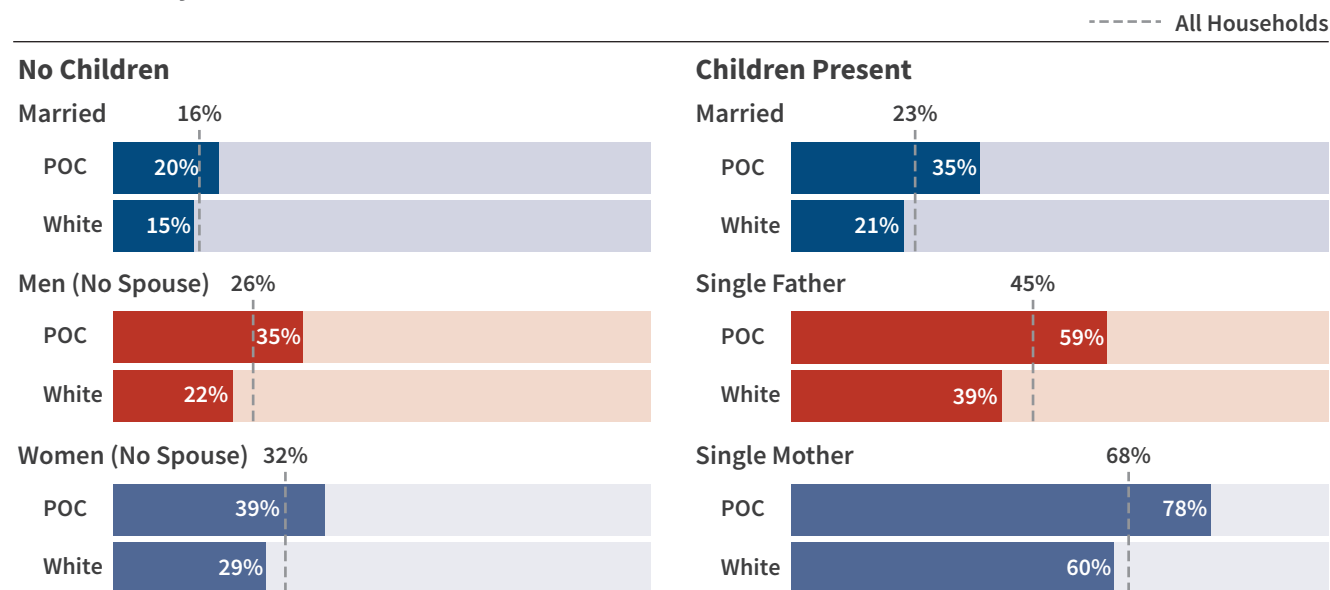
- Married-couple households without children have the lowest income inadequacy rate (16 percent). Among married-couples with children, the income inadequacy rate increases 23 percent. However, 21 percent of White married-couple households with children have insufficient income while 35 percent of married households of color with children struggle to meet their needs.
- Households headed by men without children had an income inadequacy rate of 26 percent, while the income inadequacy rate increased to 45 percent for single fathers.¹⁷ More than half (59 percent) of single fathers of color did not have income that adequately supported their family compared to 39 percent of White single fathers.

Sex and Gender

The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify with either—limiting the analysis to a binary framework due to the nature of the survey question. Additionally, while the survey question asks for a person's sex, this report uses gender for an analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

- Households headed by women without children had an income inadequacy rate of 32 percent. As a broad category, single mothers had the highest rate of being below the Standard, with an income inadequacy rate of 68 percent. Put another way, more than two thirds of all single mothers did not earn income adequate to meet their basic needs. Income inadequacy rates among single mothers of color are even higher: 78 percent lacked adequate income compared to 60 percent of White single mothers.

Figure H. Income Inadequacy Rate by Presence of Children, Household Type, and Race/Ethnicity of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Altogether, parents, particularly single mothers, experience higher levels of income inadequacy than non-parents. The very high rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a woman with children—contributes to the high rates of income inadequacy. Rates of income inadequacy are high among communities of color regardless of family type. When children are present, households of color are at increased risk of lacking sufficient income to meet the costs of basic needs.

Households with Young Children

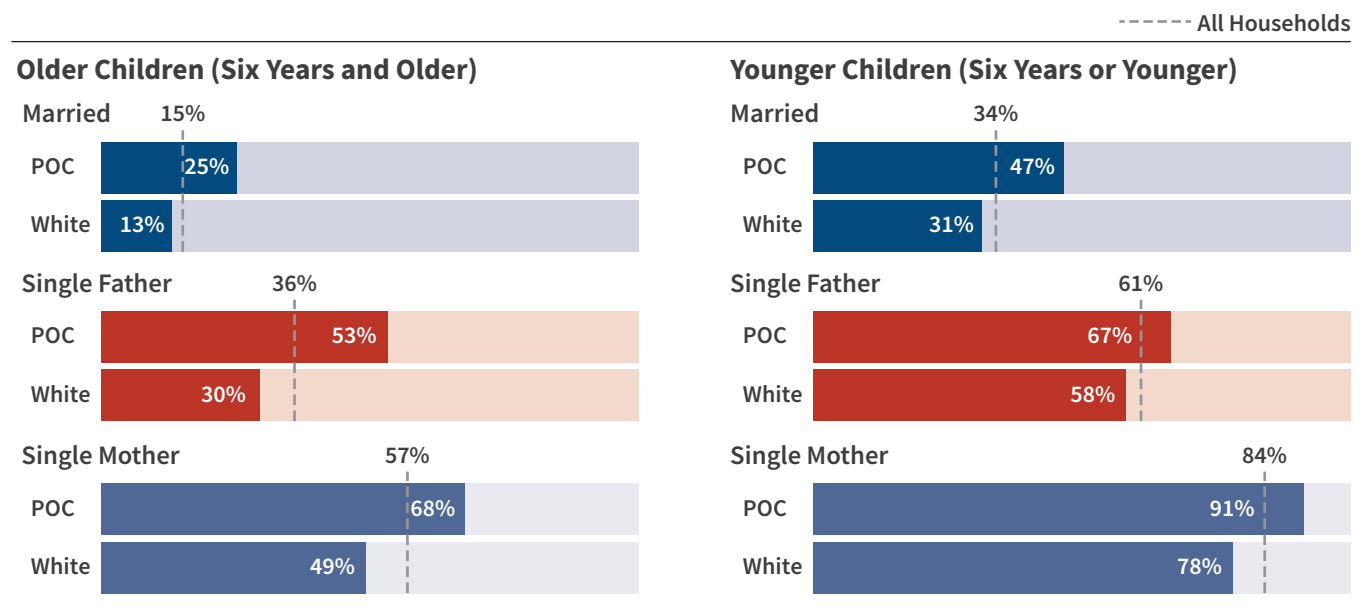
Due to the high cost of child care, households with younger children (six years and younger) have the highest rates of income inadequacy in Ohio for each household type (see [Figure I](#)). Consistent to other data trends, households led by single mothers experience the highest rates of income inadequacy with more than four-fifths (84 percent) unable to cover the cost of basic needs when young children were present, compared to 57 percent when children have outgrown the need for full-time child care. Single mothers of color are particularly at risk for lacking adequate resources when children were young,

with 91 percent falling below the Standard. Even when the youngest child is old enough for full-day school (six years and older), resulting in reduced child care costs, 68 percent of single mothers of color have inadequate income.

Combining analysis by household type and race/ethnicity leads to some striking comparisons. Single mothers of color have consistently high rates of income inadequacy, regardless of children's age. Single mother of color led households struggle at a rate **five times** higher than White married-couple households without children, increasing to over **six times** higher when the children were young. These disparities are exacerbated by child care closures, remote learning, and disruptions in the labor market from the COVID-19 pandemic, which placed new pressures on already struggling single mothers, especially single mothers of color.

The causes of these high levels of income inadequacy are many, including systemic racism, pay inequity, and gender and race-based discrimination, as well as the expenses associated with children.

Figure I. Income Inadequacy Rate by Age of Children, Household Type, and Race/Ethnicity of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

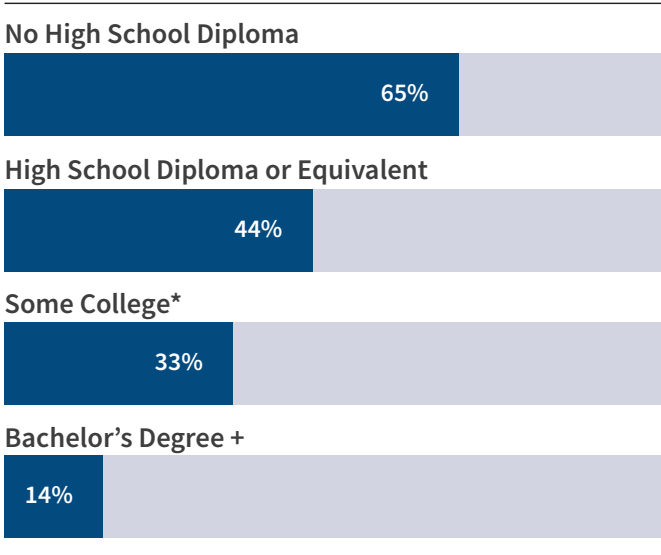
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Education

Householders with higher levels of educational attainment tend to experience lower rates of income inadequacy. Women and people of color, however, must have considerably more education than their counterparts to achieve the same levels of income adequacy. For example, women of color with at least a bachelor’s degree only have a slightly lower rate of income inadequacy than White men with a high school diploma.

As education levels increase, income inadequacy rates decrease dramatically (see **Figure J**). In Ohio, when the highest educational attainment in the household is less than a high school education, 65 percent have inadequate income, while only 14 percent of households with college graduates have inadequate income. That is, when the highest educational attainment in the household is less than a high school diploma or equivalent high school degree, such as a GED, these families are more than four times more likely to struggle to cover the costs of basic needs.

Figure J. Income Inadequacy Rate by Highest Educational Attainment in Household

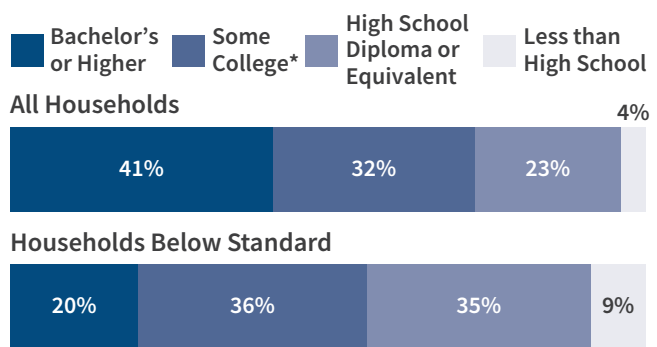


* Some college includes an Associate’s degree, and some college credit but no degree.
+ Includes Bachelor’s degree and higher
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

For households below the Standard in Ohio, there are disproportionately more households represented whose members do not have a bachelor’s degree (80 percent) (see **Figure K**). While only four percent of all households in Ohio have less than a high school degree or alternative high school degree, they represent nine percent of households below the Standard.

While educational attainment can be an important safeguard against income inadequacy, not all groups benefit from increased education levels equally.

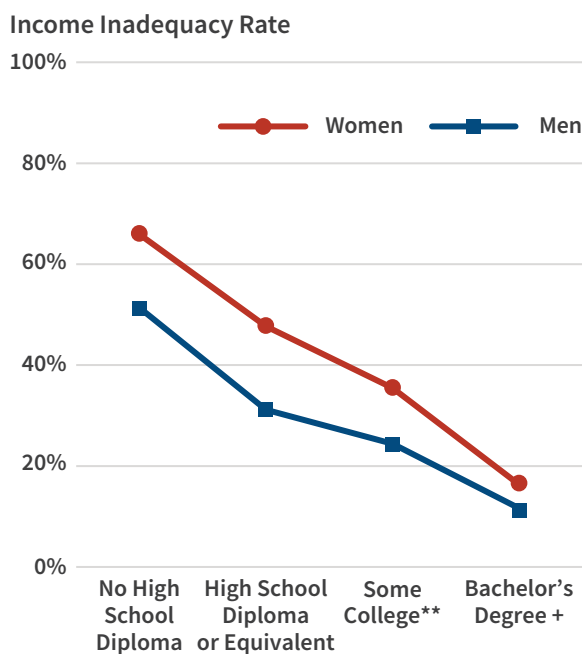
Figure K. Profile of Households with Inadequate Income by Highest Educational Attainment in Household



* Some college includes an Associate’s degree, and some college credit but no degree.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

- **Increased education is associated with substantially lower rates of income inadequacy for all groups—especially for women.** When the educational attainment of the householder increases from no high school diploma or equivalent to a bachelor's degree or higher, income inadequacy levels fall from 66 percent to 16 percent for women (see [Figure L](#)). In contrast, men have income inadequacy rates that range from 51 percent for those without a high school education to 12 percent for those with at least a bachelor's degree.
- **Despite decreasing rates of income inadequacy for women with higher levels of education, the gap between male earnings and female earnings persists.** As documented in [Figure M](#), women earn less than men at every level of education. In fact, men with less than a high school degree or equivalent, earn more per hour than women with some college

Figure L. Income Inadequacy Rate by Education & Gender of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

** Some college includes an Associate's degree, and some college credit but no degree.

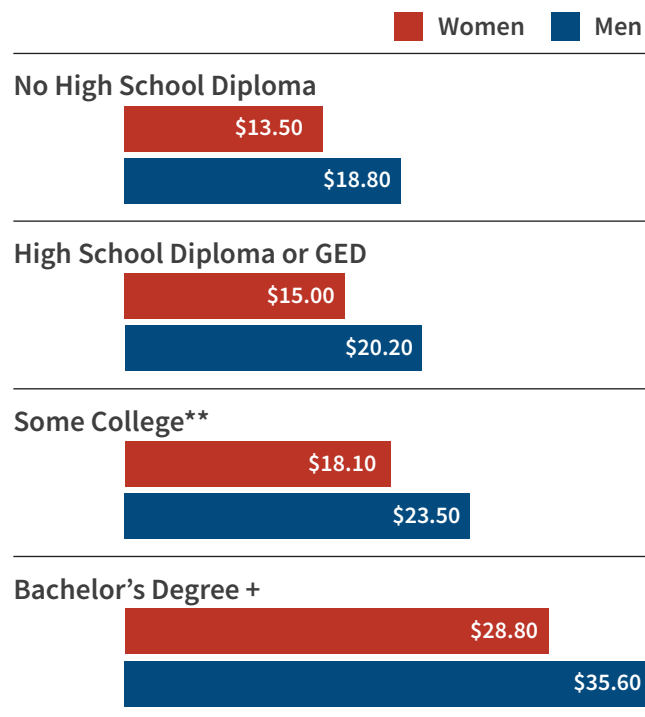
+ Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

experience. In Ohio, the gap increases as education increases: the median wage for men with a Bachelor's degree or higher is almost seven dollars per hour more than women with the same level of education.

- **The difference in income inadequacy rates between race/ethnic groups narrows with increased education, although households of color tend to have higher income inadequacy rates at each level.** The difference in income inadequacy rates for householders without a high school diploma or equivalent high school certificate, such as a GED, ranges from 76 percent for Black householders to 44 percent for Asian NHPI householders—a 32 percentage

Figure M. Hourly Median Earnings by Education & Gender of Householder*



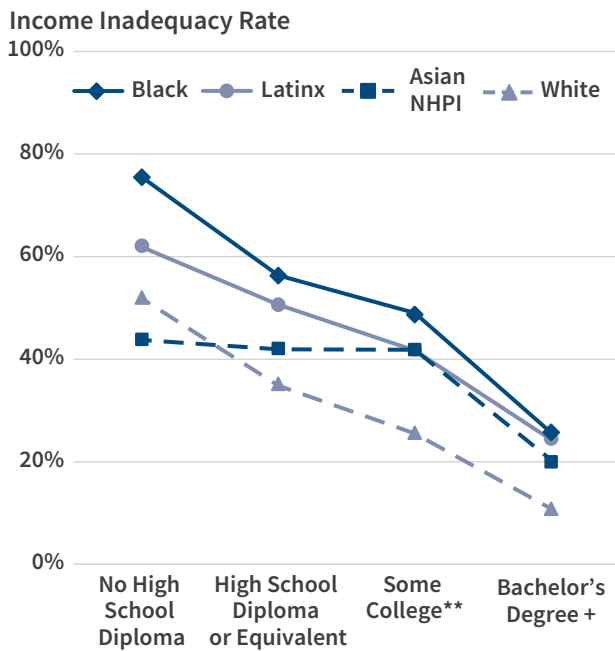
* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.

** Some college includes an Associate's degree, and some college credit but no degree.

+ Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Figure N. Income Inadequacy Rate by Education & Race/Ethnicity of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

** Some college includes an Associate's degree, and some college credit but no degree.

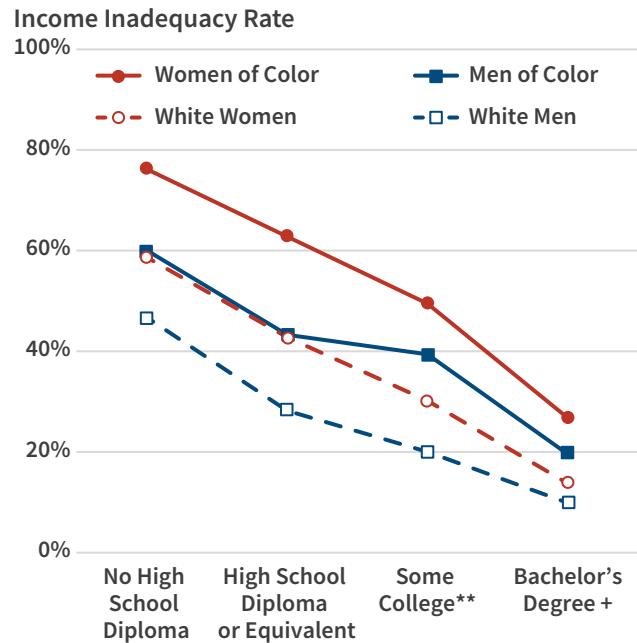
+ Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

point difference (see [Figure N](#)). Once householders achieve a bachelor's degree or higher, the income inadequacy rates range from 26 percent for Black householders to 12 percent for White householders, a fourteen percentage point difference.

- **The combined effect of race/ethnicity and gender is such that women of color have the highest rates of income inadequacy.** The percentage of women of color with inadequate income fell from 76 percent for

Figure O. Income Inadequacy Rate by Education, White vs. POC Households, & Gender of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

** Some college includes an Associate's degree, and some college credit but no degree.

+ Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

those lacking a high school education or equivalent to 27 percent for those with a college degree or more, a decrease of about 50 percentage points (see [Figure O](#)). Despite the dramatic decrease in income inadequacy rates when a bachelor's degree is obtained, women of color in Ohio are still approximately two to three times as likely to have inadequate income compared to White men with the same education levels.

“Women of color with a bachelor's degree or higher have an income inadequacy rate that is comparable to White men with a high school diploma or equivalent (27 percent versus 28 percent).”

- **The disadvantages women and people of color experience as a result of systemic oppression are such that these groups need more education to achieve the same level of economic adequacy as White men.** While 47 percent of White men with no high school diploma are below the Standard, 49 percent of women of color with some college have inadequate income. Likewise, women of color with a bachelor's degree or higher have an income inadequacy rate that is comparable to White men with a high school diploma or equivalent (27 percent versus 28 percent).

At each educational level, both women and people of color, *especially women of color*, must attain higher levels of education than White men in order to achieve comparable levels of income adequacy.

Impacts of Education Debt

The Standard does not factor in the economic impacts of student loans or debt acquired to increase education status. In 2023, individuals held \$37,574, on average, in federal student loans.¹⁸ This amounts to approximately \$460 per month for ten years to repay their borrowing, and interest, for education alone.¹⁹ Black students are also more likely to take out federal loans.¹⁸ Notably, about 40 percent of education debt is held by individuals with some college or less, meaning they acquired the debt without completing the degree program.²⁰ While education can provide a pathway to higher paying jobs, debt owed may offset the economic benefits for some families. Though interest on student loans is currently on pause, it is set to resume on June 23, 2023. Some families with incomes below the Standard may also qualify for the Biden-Harris Student Debt Relief, helping to improve the long-term economic prospects of acquiring education.²¹

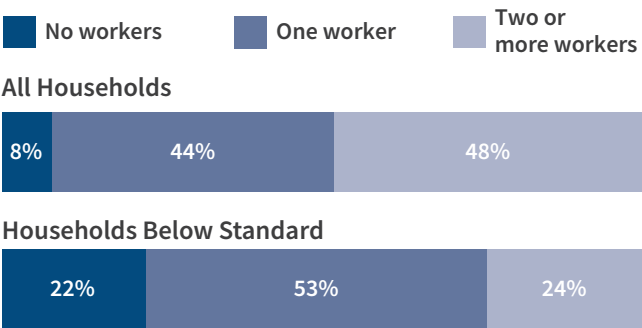
Employment and Work Patterns

Even with a substantial amount of work hours, income does not always meet the costs of basic needs. Most households below the Standard in Ohio had at least one employed adult (78 percent) who is typically a full-time, year-round worker. It is largely inadequate wages, not work hours, that presents a barrier to income adequacy. Moreover, the returns from the hours of work are consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite their substantial amount of work.

Employment is a key factor for households to secure income adequacy; however, not all households that work, even with two workers, earn enough to cover the increasing cost of basic needs. As illustrated in **Figure P**, most households that are below the Standard do have at least one worker. In fact, 24 percent of households that struggled to make ends meet have two or more workers. As shown by the dashed line on **Figure Q**, as the number of work hours per household falls, income inadequacy levels rise. For example:

- Households with two workers have an average income inadequacy rate of 15 percent.
- If there is only one worker, but that worker is employed full time throughout the year, income inadequacy rates rose to 23 percent. On the other hand, if the one worker is employed less than full time, income inadequacy increased substantially to 63 percent.
- With an income inadequacy rate of 83 percent, more than four-fifths of households with no workers have inadequate income.

Figure P. Profile of Households with Inadequate Income by Work Status



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

While the amount of work hours in a household typically lowers income inadequacy rates, gender and race-based labor market disadvantages create barriers to self-sufficiency despite similar work levels.

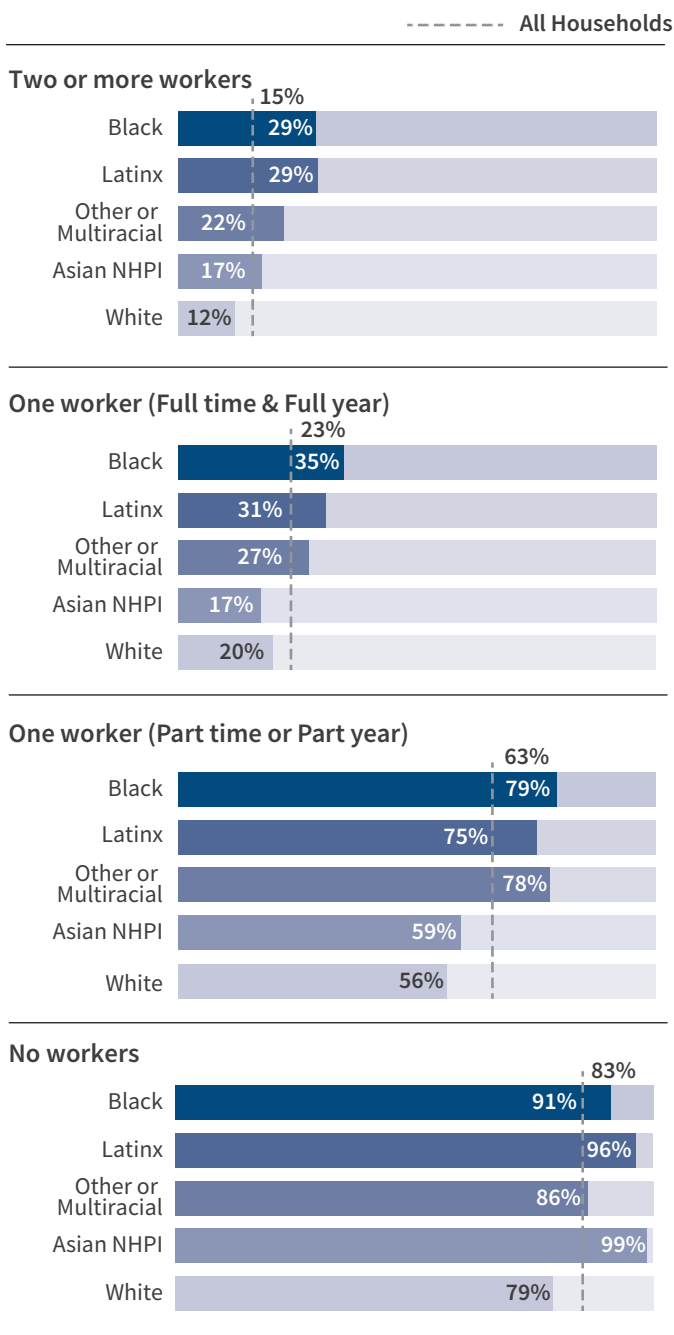
Work Status Definitions*

- **Full time** = 35 hours or more per week
- **Part time** = Less than 35 hours per week
- **Year round** = 50+ weeks worked during previous year
- **Part year** = 49 weeks or less worked during previous year

Figure P and **Figure Q** depict aggregations of these definitions including: one worker (full time and full year), meaning 35 hours or more per week with at least 50+ weeks worked in the previous year); one worker (part time or part year), meaning the worker either worked less than 35 hours per week year round or worked less than 49 weeks in the previous year.

*This is consistent with definitions used by the U.S. Census Bureau, 2021 American Community Survey

Figure Q. Income Inadequacy Rate by Workers* & Race/Ethnicity of Householder**



* All workers over age 16 and under 65 years old are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.

** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Work Patterns by Race/Ethnicity

While more hours of work per household reduces income inadequacy, some Black, Indigenous, POC workers must work even more to achieve the same levels of economic sufficiency as White workers. For each level of work effort (number of workers and hours worked), income inadequacy rates are up to sixteen percentage points higher for people of color (see [Figure Q](#)).

- When there are no workers in the household, all race/ethnic groups have high rates of income inadequacy (ranging from 79 percent to 99 percent).

When there is one worker, there are larger differences by race/ethnicity:

- In households with one full-time, full-year worker, one fifth (20 percent) of White households, but more than a third (35 percent) of Black households do not have adequate income to cover basic needs.
- In households with one part-time or part-year worker, income inadequacy rates increase to 79 percent for Black householders and 56 percent for White householders, both more than double the rate if the worker was full time.

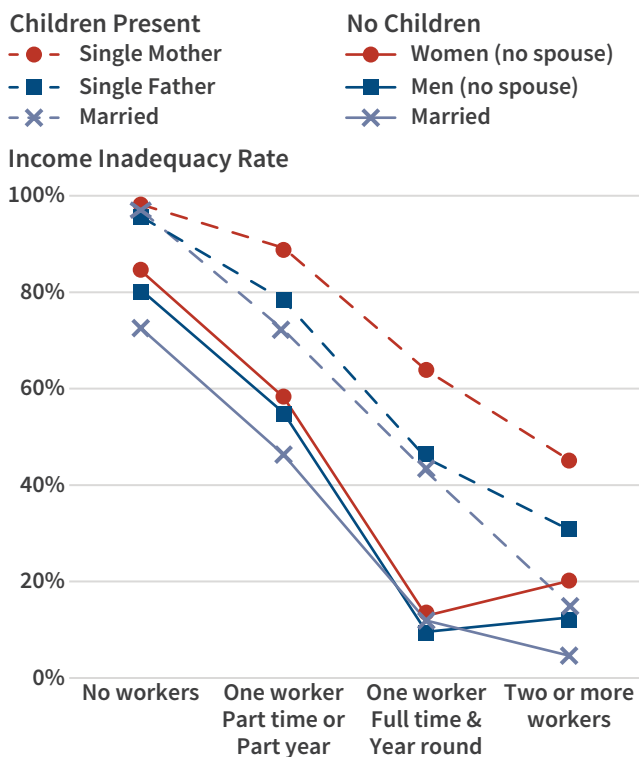
For households with two (or more) workers, the percentage with inadequate income ranged from 12 percent for White households to 29 percent for Latinx and Black households.

Work Patterns by Family Type

As previously shown in this report, if a household is maintained by a woman alone or includes children, levels of income inadequacy are consistently higher than those of childless and married-couple households, and often single father households. These higher rates of income inadequacy, in part, reflect the greater income requirements of families with children (such as child care) and gender discrimination in the labor market.

Consistently, with the same level of work hours, single parents have substantially higher rates of income inadequacy than married-couple families with children. [Figure R](#) shows that among households with children:

Figure R. Income Inadequacy Rate by Workers* & Household Type



* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

- When the only worker is employed less than full time, year round, 72 percent of married-couples with children, 78 percent of single-father, and 89 percent of single-mother households lack adequate income.
- When the only worker is employed full time, year round, 43 percent of married-couple with children, 46 percent of single-father, and 64 percent of single-mother households lack sufficient income.
- If there are two or more workers, 15 percent of married-couple with children, 31 percent of single-father, and 45 percent of single-mother households experience income insufficiency.²⁴

In households with children, even when controlling for the numbers of workers/work hours at the household level, the disadvantages associated with being a single mother in the labor market resulted in higher levels of income inadequacy compared to married-couple and single-father households.

Although households above the Standard have higher percentages of full-time and year-round workers, households below the Standard also demonstrate substantial full-time and year-round work, though many jobs fail to yield sufficient income to meet basic expenses.

Hours Versus Wage Rates

It is largely low wage rates, not lack of work hours, that result in inadequate income. Median hours among households above the Standard reflect full-time employment (2,080 hours) compared to those with incomes below the Standard (1,716 hours). At the same time, wages of householders above the Standard are more than twice that of householders below the Standard, \$26.00 per hour versus \$12.50 per hour (see Figure S).

Gender. Among employed householders in Ohio, the median hourly wage for women (\$19.90 per hour) is 80 percent of the median hourly wage for men (\$25.00 per hour). Women householders above the Standard earn just 84 percent of the median wage of men householders above the Standard (\$24.00 per hour vs. \$28.60 per hour).

Occupation/Occupational Category. The American Community Survey asks employed persons what their work activities are and codes responses into the 539 specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the “top 20” occupational category—that is, out of 512 specific occupations, these are the 20 occupations in Ohio with the most workers.

Worker. Householders in this analysis of occupations include those who worked at least one week in the previous year and who are not self-employed.

Below Standard. Workers are considered “below” the Standard if the household’s total income is more or less, respectively, than their Self-Sufficiency Standard wages. Hourly wages are estimated by dividing the worker’s annual earnings by usual hours and weeks worked during the year.

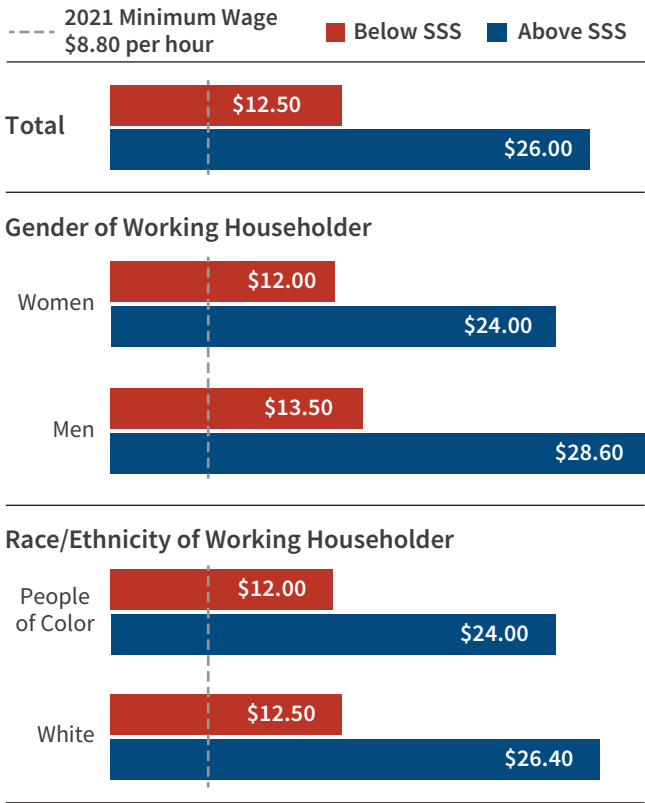
For households under the Standard, women earn 89 percent of the wage earned by men, with women earning a median wage of \$12.00 and men earning a median wage of \$13.50 (Figure S). Women with wages that fall below the Standard are also employed for fewer hours than men under the Standard on average, with annual hours worked being 1,560 and 1,920, respectively.

People of Color. The racial wage gap in Ohio between householders of color and White householders is also persistent. Households of color earn only 80 percent of White household median earnings: \$19.20 versus \$23.90 per hour. Among those below the Standard, the wage gap closes slightly, with households of color earning 96 cents to every dollar a White householder earns (\$12.00 per hour vs. \$12.50 per hour, respectively). For households above the Standard, White households earn a median hourly rate of \$26.40 while households of color earned only \$24.00 per hour.

Overall, the proportion of households of color with inadequate income is significantly higher than the total population (35 percent versus 23 percent). Additionally, there are proportionately fewer households of color (57 percent) above the Standard than White households (76 percent).

Altogether, analysis of wages and hours worked in Ohio suggest that addressing income adequacy through employment solutions will have a greater impact if it focuses on increased wages, including addressing gender and racial wage gaps, rather than focusing on increased hours.

Figure S. Median Hourly* Pay Rate of Working Householders by Gender**



* This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.

** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

“ The racial wage gap in Ohio between POC householders and White householders is persistent with households of color earning only 80 percent of White household median earnings.

Table 1. Twenty Most Common Occupations Among Householders Below the Standard

Occupation	Number of Workers	Percentage of Workers	Median Wage	Share that are POC	Share that are Women
Total Householders	646,170	42%	\$12.50		
Cashiers	23,792	4%	\$9.60	33%	84%
Laborers and Material Movers	23,148	4%	\$12.20	40%	33%
Cooks	18,423	3%	\$10.60	47%	50%
Customer Service Representatives	18,009	3%	\$11.10	52%	82%
Truck Drivers	17,871	3%	\$14.40	37%	17%
Janitors and Building Cleaners	15,783	2%	\$10.60	43%	43%
Nursing Assistants	13,894	2%	\$12.50	56%	97%
Supervisors of Retail Sales Workers	13,560	2%	\$11.50	27%	64%
Waiters and Waitresses	13,290	2%	\$11.50	17%	87%
Retail Salespersons	13,200	2%	\$11.00	27%	66%
Production Workers	12,707	2%	\$11.50	44%	38%
Stockers and Order Fillers	12,633	2%	\$10.80	30%	50%
Personal Care Aides	11,102	2%	\$12.00	47%	84%
Assemblers And Fabricators	10,499	2%	\$14.40	44%	55%
Home Health Aides	10,219	2%	\$10.00	72%	94%
Housekeeping Cleaners	9,097	1%	\$10.80	60%	97%
Secretaries and Administrative Assistants	8,368	1%	\$12.00	27%	98%
Other Managers	8,145	1%	\$16.10	14%	57%
Food Preparation Workers	8,125	1%	\$10.90	31%	73%
Teaching Assistants	8,085	1%	\$10.80	38%	90%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Occupations

Householders below the Standard are also concentrated in relatively few occupations. Almost half (42 percent) of all householders with inadequate income are in just 20 occupations. By contrast, less than a quarter (22 percent) of those above the Standard are working in these frequently-held occupations.²⁵

Women and people of color are even more likely to be concentrated in fewer occupations: 45 percent of all households headed by women and 45 percent of all households headed by people of color with inadequate income are working in these 20 occupations.

Workers heading households below the Standard most commonly worked as cashiers in Ohio, representing about four percent of households with inadequate income. With a median wage of \$9.60 per hour, which is higher than the 2021 state minimum wage, 69 percent of all cashiers struggled to afford the costs of basic needs. Of these households, 84 percent are headed by women and 33 percent are POC.

Laborers and material movers accounted for the second most commonly held occupation of householders below the Standard, with 23,148 households struggling to make ends meet. Like cashiers, POC householders are disproportionately represented in common jobs

below the Standard, with 40 percent of laborers and material movers being people of color. As highlighted by the two most common occupations of householders with inadequate income, the 20 most common occupations of householders below the Standard have a disproportionate share that are women and people of color. Indeed, 40 percent of the share of workers in the 20 most common occupations of householders with inadequate income are people of color, substantially higher than the 23 percent of the total POC householder population in Ohio. Women are also disproportionately represented in the most common occupations held by householders below the Standard (65 percent).²⁶

For several decades prior to the COVID-19 pandemic, a noticeable shift began taking place: fewer workers in higher-wage jobs and sectors, such as manufacturing, and more workers in lower-wage service sector jobs. With the COVID-19 pandemic, this trend exacerbated the economic and health risks facing low-wage workers who are disproportionately in service occupations and at a higher risk for loss of income during the pandemic.²⁷ Those who stayed employed, working in essential businesses, have done so while facing increased health risks to themselves and their families, and often without hazard pay or wage increases.

Profile of Households Below the Standard

Using the Self-Sufficiency Standard and applying it to working-age households (excluding the elderly and people with work limiting disabilities), more than one out of four households (29 percent) lack sufficient income to meet the minimum cost of living in Ohio. Other variables such as housing burden, food assistance, Temporary Assistance for Needy Families (TANF), internet access, and health insurance type offer insight on the needs of households that are struggling to make ends meet, especially as 78 percent of the households below the Standard have at least one worker.

While the official poverty measure identifies 474,615 households as “poor,” over twice as many, 1,034,565, actually lack enough income to meet their basic needs in Ohio. Using the official poverty thresholds results in more than 54 percent of these households being *overlooked and undercounted*, not officially poor yet without enough resources to cover their basic needs.

This report has demonstrated that the likelihood of experiencing inadequate income in Ohio is concentrated among certain families by gender, race/ethnicity, education, and location. Additionally, it documents that the vast majority (78 percent) of households had at least one worker who is not earning wages sufficient to meet the basic costs for their families. **Figure T** examines a range of variables that demonstrate what households living below the Standard need by comparing households below the Standard to all households in Ohio.

Housing represents a critical issue for those living below the Standard, as almost half of households (47 percent) are paying more than 50 percent of their earnings towards housing. Another 23 percent are paying more than 30 but less than 50 percent of their income towards housing. Together, that means nearly three quarters (70 percent) of households below the Standard were considered housing cost burdened.

Additionally, a third of households below the Standard in Ohio access Supplemental Nutrition Assistance Program (SNAP) benefits (formerly called food stamps). Work supports, like SNAP, help supplement families’ monthly budgets and improve their quality of life. Many benefits, however, require beneficiaries to make below 200 percent of the federal poverty guidelines, if not less. In Ohio, 153,556 households earn wages above this threshold, but still below the Self-Sufficiency Standard. While families

within this range represent just 4 percent of all families in Ohio, they make up almost 15 percent of households below the Standard. Families, like these, would not have access to work supports and are forced to choose which basic needs to address, facing both short and long-term consequences. Insufficient nutrition can also negatively impact children’s academic achievement and health levels, highlighting the importance of access to SNAP and other forms of food assistance.²² Two thirds of households with inadequate income according to the Self-Sufficiency Standard did not receive food assistance in the previous year. Furthermore, only five percent of households under the Standard had access to cash assistance through the Temporary Assistance for Needy Families program.

Seven percent of households under the Standard do not have access to the internet (accessed through a cell phone company or internet service provider), a critical resource for education, services, and job seeking. Finally, 14 percent of households under the Standard, compared with nine percent of total households, do not have health insurance.

By examining the needs (subsidized housing, access to internet, health insurance, food assistance) of households below the Standard, a great majority of which are not eligible for public assistance programs, we can understand how to create policy mechanisms that better serve these communities.

Figure T. Profile of Households with Inadequate Income
There are 1,034,565 households living below the Self-Sufficiency Standard in Ohio

Number of Workers

■ No workers ■ One worker ■ Two or more workers

All Households



Households Below Standard



Health Insurance

■ Direct-purchase ■ Employment-based ■ Medicaid ■ Other** ■ Uninsured

All Households



Households Below Standard



Housing Burden*

■ Housing costs >30% and ≤50% of income ■ Housing costs > 50% of income
■ Housing costs ≤30% of income ■ No cash rent

All Households



Households Below Standard



Access to Internet

■ Yes, paying for Internet ■ Yes, without paying for internet ■ No access to the internet

All Households



Households Below Standard



Food Assistance (SNAP)

■ No SNAP ■ Yes, receive SNAP

All Households



Households Below Standard



Temporary Assistance for Needy Families (TANF)

■ No TANF ■ Yes, receive TANF

All Households



Households Below Standard



*The label "housing burdened" is assigned to households when more than 30 percent of their income goes to the cost of housing. Households are considered "severely housing burdened" if housing costs more than 50 percent of their income.

**Other includes insurance from VA, TRICARE or other military health care, or Medicare.

Percentages are rounded and therefore do not always add up to 100 percent.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Geography

Although more than one in four (29 percent) Ohio households have inadequate income, state level data masks the considerable variation in household income inadequacy seen throughout Ohio's counties, and even within counties. Rates of income inadequacy by county range from 17 percent to 44 percent. When examining by smaller geographic regions within counties, cities in Ohio have dramatic income inequality, with rates of income inadequacy doubling depending on the area.

Altogether, there are 1,034,565 Ohio households whose earnings are insufficient to cover costs (see [Table C in Appendix B](#) for detailed data for each county). While households are struggling to make ends meet across the state, just two counties host more than a quarter of all households below the Standard: Cuyahoga and Franklin.

In the highest category, 36 to 44 percent of households struggle with inadequate earnings, shown in [Figure U](#). These counties are concentrated along the eastern border and southern portion of the state in the Appalachia region. The counties in the second highest range (30 to 35 percent of households below the Standard), are localized in and around Ohio's metropolitan regions.

As median income increases, rates of income inadequacy decrease. For counties with income inadequacy rates of 24 to 29 percent, the median annual income, as defined by the Department of Housing and Urban Development (HUD), is slightly higher (\$67,000) than the other rate categories. The counties with the lowest rates of income inadequacy (17 to 23 percent) have the highest annual median income (\$78,600).

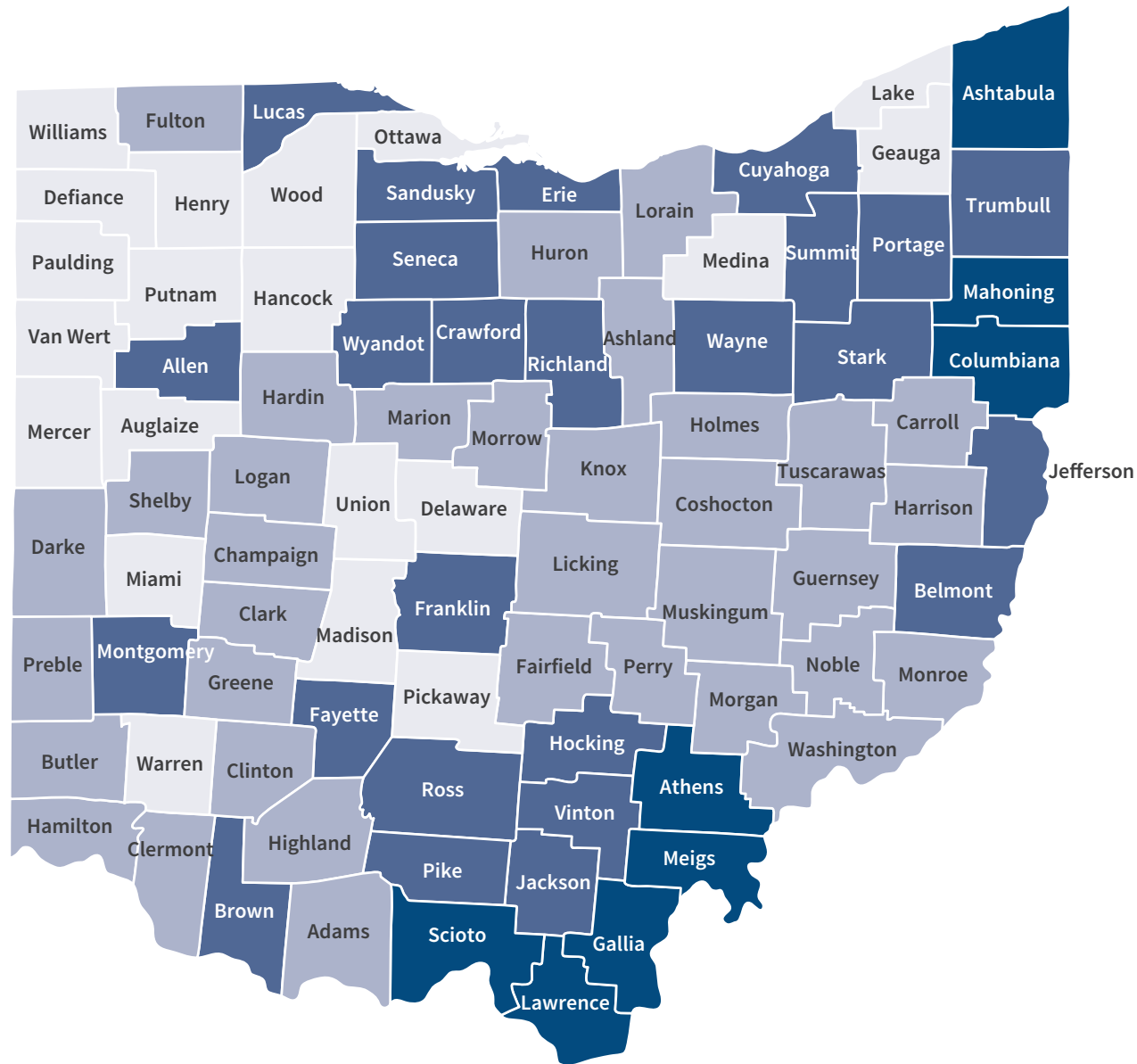
Income inadequacy rates can vary within counties as well. Public Use Microdata Areas (PUMAs) are Census Bureau defined, non-overlapping statistical geographic areas containing no fewer than 100,000 people.²³ [Table 2](#) documents income inadequacy rates in Cleveland and Columbus by family type and race and ethnicity.

In Cuyahoga County, which encompasses the city of Cleveland, the PUMA area Cleveland City (East) & Bratenahl Village has more than 60 percent of households living below the Standard. In Cuyahoga County (East)-Lyndhurst, Mayfield Heights, Shaker Heights & Solon Cities, comparatively, just 15 percent of households are below the Standard. This is a striking 45 percentage point difference in the rate of struggling households for areas that are directly adjacent to each other. In Cleveland City (East), people of color head 90 percent of all households. Out of all households of color, 64 percent do not have earnings that cover their basic needs. However, when comparing with the total households below the Standard in this PUMA, 95 percent of households below the Standard are people of color. White households make up just five percent of households below the Standard, despite making up ten percent of the total PUMA population.

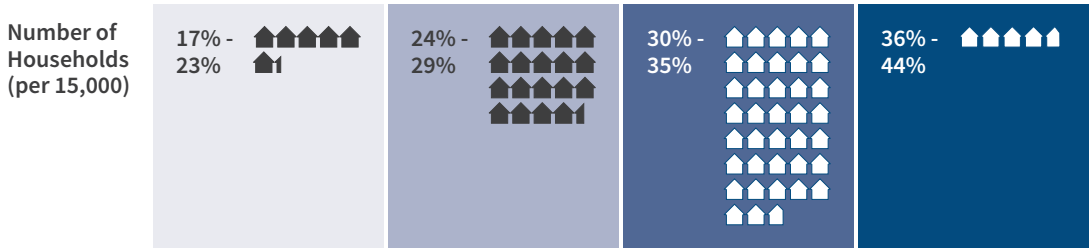
Comparatively, in Cuyahoga County (East), people of color head about 37 percent of households, with 17 percent of households of color struggling to make ends meet. Despite lower rates of income inadequacy, people of color (POC) householders still fall below the Standard disproportionately (42 percent of households below the Standard in this PUMA are headed by people of color), highlighting the impacts of systemic racism, discriminatory hiring practices, and other policies that prevent people of color from having equal access to adequate income.

“ Just two counties contain more than a quarter of all households below the Standard: Cuyahoga and Franklin.

Figure U. Income Inadequacy Rate by County



**Working-Age Households
Below the Standard**



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 2. Income Inadequacy Rate by Select PUMA Regions and Demographic Variable

	Total	Percent of Households in PUMA	Number Below Standard	Percent Below Standard	Total	Percent of Households in PUMA	Number Below Standard	Percent Below Standard
Columbus (Far Northeast), Gahanna & New Albany					Columbus (Southeast) & Reynoldsburg Cities			
Total	43,564	100%	9,107	21%	41,074	100%	18,105	44%
Race/Ethnicity of Householder								
People of Color	16,194	37%	3,979	25%	27,102	66%	14,228	52%
White	27,370	63%	5,128	19%	13,972	34%	3,877	28%
Family Type								
No children in household	25,516	59%	4,439	17%	23,901	58%	5,586	23%
Single mother with children	4,742	11%	1,841	39%	7,734	19%	5,935	77%
Single father with children	1,393	3%	--	--	2,500	6%	--	--
Married with children	11,913	27%	2,827	24%	6,939	17%	4,206	61%
Cleveland City (East) & Bratenahl Village					Cuyahoga County (East)-Lyndhurst, Mayfield Heights, Shaker Heights & Solon Cities			
Total	45,079	100%	27,184	60%	42,386	100%	6,521	15%
Race/Ethnicity of Householder								
People of Color	40,510	90%	25,756	64%	15,724	37%	2,729	17%
White	4,569	10%	1,428	31%	26,662	63%	3,792	14%
Family Type								
No children in household	30,082	67%	15,348	51%	26,875	63%	3,844	14%
Single mother with children	10,935	24%	9,676	88%	2,591	6%	1,519	59%
Single father with children	295	1%	--	--	1,333	3%	322	24%
Married with children	3,767	8%	1,865	50%	11,587	27%	836	7%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

This trend can be observed across Ohio. In Franklin County, for example, 44 percent of households struggle to make ends meet in Columbus (Southeast) & Reynoldsburg Cities region compared to 21 percent in Columbus (Far Northeast), Gahanna & New Albany. In Columbus (Southeast), 66 percent of households are headed by people of color with 52 percent struggling to make ends meet. Comparatively, in Columbus (Far Northeast), people of color represent 37 percent of all households, with 25 percent struggling to make ends meet.

PUMA regions also demonstrate the impacts of gender and the presence of children on rates of income inadequacy. In Columbus (Southeast), for example, almost 19 percent of households are headed by a single mother, 77 percent of which have inadequate income. These families represent almost 33 percent of households below the Standard in that PUMA. In Columbus (Far Northeast), single mothers head just 11 percent of households, with 39 percent struggling with income inadequacy.

The American Rescue Plan Act's Effect on Wage Adequacy

The pandemic and corresponding economic crisis had profound effects on families and households across Ohio. In order to mitigate detrimental economic impact as a result of the pandemic, the federal government passed several measures to support working adults. This section models three of the tax credit changes included in the 2021 American Rescue Plan Act (ARPA), including an increased Earned Income Tax Credit (EITC) for childless adults, an increased Child Tax Credit (CTC), and an increased refundable Child and Dependent Care Tax Credit (CDCTC). We find that **68,782 Ohio households including 149,120 children** were able to make ends meet as a direct consequence of these tax credit changes.

The Self-Sufficiency Standard calculates the applicable amount of federal and state income taxes and tax credits. In order to account for the total households moved from having inadequate to adequate income as a result of ARPA, we adjusted the Self-Sufficiency Standard to include the ARPA tax credit changes, including the increased EITC, CTC, and CDCTC.

As an example, a household with one adult, one preschooler, and one school-age child living in Cuyahoga County in 2021 has an annual Standard of \$66,390. After accounting for the updated ARPA tax credits, the same family now requires \$53,793 per year—more than \$12,500

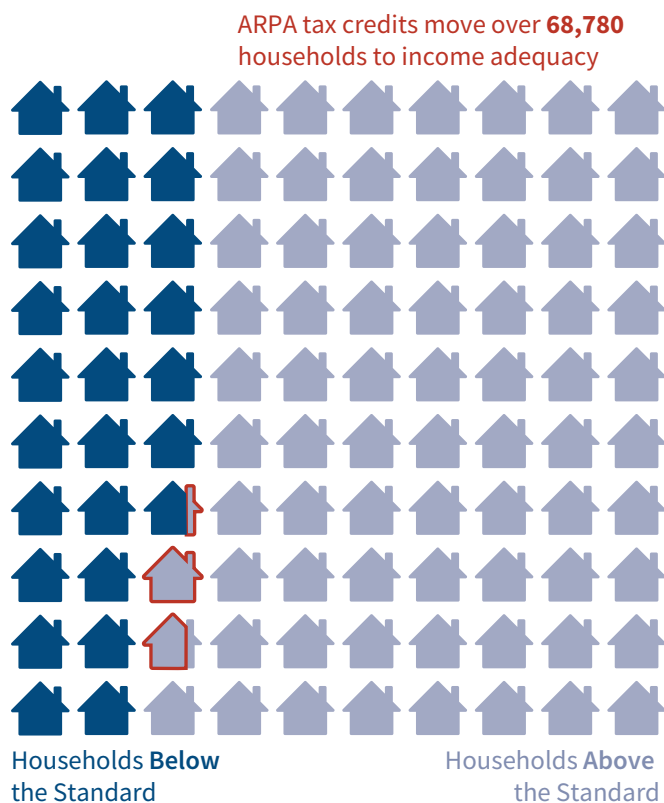
less—as a result of the increased amount of tax credits. Using this ARPA adjusted Self-Sufficiency Standard and applying it to the same American Community Survey dataset utilized throughout this report, reveals that the temporary ARPA policy changes allowed an **additional 68,782 households to make ends meet**, decreasing the percent of households below the Standard from 29 percent to 27 percent (see [Figure V](#)). The rest of this section will examine race and ethnicity, educational attainment, family type, and work status to determine which households were impacted more consequentially from the ARPA policy changes.

American Rescue Plan Act (ARPA)

The American Rescue Plan Act of 2021 was enacted by the Senate and House of Representatives in March of 2021 to provide immediate relief to the thousands of families struggling with financial fallout from the pandemic. ARPA included several provisions to provide support for American workers, however, this study focuses on the provisions relating to tax credits included in the Self-Sufficiency Standard calculation for Ohio. This section models the following tax credit changes:

- **Earned Income Tax Credit** increases the maximum amount of credit to \$1,502 for adults with no children and increases the eligibility threshold to \$11,610 for single or head of household filers and \$17,550 for married filers
- **Child Tax Credit** increases the credit to \$3,600 per child under six years and \$3,000 per child six years and older
- **Child and Dependent Care Credit** families receive back a refundable tax credit for as much as half of their spending on child care, by increasing the refundable credit to up to \$4,000 for one child or \$8,000 for two or more children

Figure V. Households Above and Below the Standard with the ARPA Tax Credit Changes

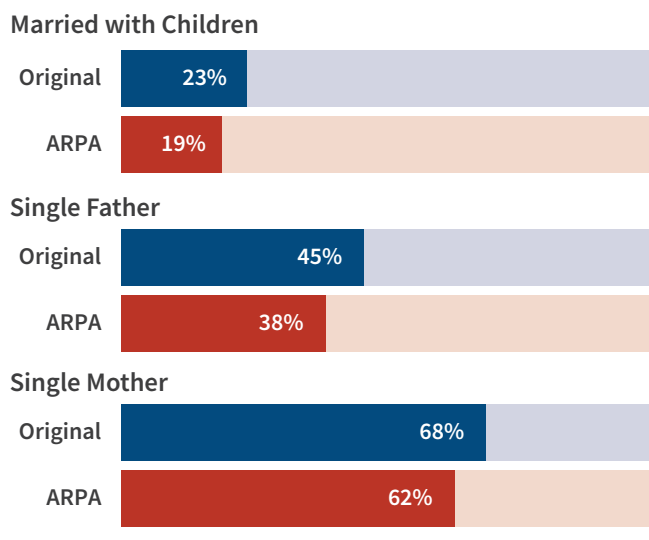


Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Households with children were the only beneficiaries of the ARPA changes according to this analysis. While many people received critical support from the EITC expansion, the Self-Sufficiency Standard income adequacy benchmark for childless adults did not change after the ARPA tax credit adjustments. The EITC is the only expansion modeled that would impact households without children, and the EITC eligibility threshold is lower than the Self-Sufficiency Standard for childless adults. In other words, in Ohio, a childless adult earning just enough to cover their basic needs is not eligible for the EITC.

Figure W illustrates the impact of the ARPA tax changes on three household types: married with children, single fathers, and single mothers. The blue bar highlights the original Self-Sufficiency Standard and the red highlights the percentage of households below the Standard after accounting for tax credit changes.

Figure W. Percentage of Households below the Standard before and after the ARPA Policy Change, by Family Type



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

- Married couples with children were the most likely to benefit from the ARPA changes, representing 55 percent of all households that gained income adequacy. When examining by broad racial categories, White married couples with children had 30,680 households move to adequate wages, while only 7,484 POC married couple with children households gained income adequacy.
- Single fathers experienced the largest impact from ARPA with seven percent of these households (9,516 total) moving to income adequacy.
- Single mothers, the family category with the highest rates of income inadequacy, had 21,102 households move from having inadequate incomes to adequate incomes, or a six percent reduction in the rate of households below the Standard. Within this family type category, 6,357 POC single mothers with children moved to adequate wages, and 14,745 White single mother-headed households gained income adequacy.

Table 3. Households below the Standard before and after the ARPA Policy Change with Rate of Change in Number of Households Moving to Income Adequacy

Demographic Variable	Below Original Self-Sufficiency Standard	Below ARPA Adjusted Self-Sufficiency Standard	Change in Percent Below the Standard	Change in Number of Households
Total	29%	27%	1.9%	68,782
Race and Ethnicity				
Latinx	43%	41%	2.1%	3,014
Asian NHPI	27%	26%	1.1%	1,045
Black	48%	47%	1.7%	7,546
White	24%	22%	1.9%	53,260
Other or Multiracial	38%	36%	2.7%	3,917
Highest Educational Attainment of Adults in Household				
Less than High School	65%	63%	1.7%	2,391
High School Diploma or Equivalent	44%	42%	1.8%	15,137
Some College*	33%	30%	2.3%	25,951
College Graduate or Above	14%	12%	1.7%	25,303
Work Status				
No Workers	83%	83%	0.1%	399
One Worker, Full time & Year round	23%	20%	2.4%	26,744
One Worker, Part time or Part year	63%	62%	0.8%	3,634
Two or More Workers	15%	12%	2.2%	38,005
Citizenship				
U.S. Born	28%	26%	1.9%	64,970
Naturalized	33%	31%	2.2%	2,806
Not a Citizen**	42%	41%	1.1%	1,006

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

* Some college includes an Associate's degree, and some college credit but no degree.

**Non-citizens are often ineligible for tax credits if the householder or their children do not have a social security number.

According to this analysis, families with children experienced the most profound impacts from the ARPA tax credit changes, with 149,120 children living in households that moved to self-sufficiency. Married couples with children represent the largest drop in the number of households experiencing income inadequacy.

Other trends emerge when examining ARPA impacts on certain demographic variables. [Table 3](#) documents the original rate of income inadequacy, the rate when the Standard is adjusted for the ARPA tax credit changes, the

percentage point change, and the number of households moving from inadequate to adequate wages. Four categories are analyzed: race and ethnicity, highest educational attainment of adults in household, work status, and citizenship status.

- Other or Multiracial households experienced the largest shift as a result of ARPA changes (2.7 percent).
- Although ARPA appears to have had a greater impact of White householders, the change in households below the Standard is proportionate to the total

number of White households. That is, 77 percent of households that gained income adequacy are headed by White householders while 77 percent of all households in Ohio are also headed by White householders.

- Households in which the highest educational attainment of an adult was “some college” experienced the largest increase in income adequacy (2.3 percent). This shift represents 25,951 households.
- Households with one full-time, year-round worker had the highest increase in households experiencing wage adequacy as a result of the ARPA changes (a 2.4 percentage point change).
- Citizenship variables are included in [Table 3](#) and show significant rates of change for naturalized and U.S. born households (2.2 and 1.9 percent, respectively).

Non-citizen households, comparatively, are excluded from access to tax credits if they do not have a social security number, or if a child does not have a social security number. However, according to our modeling, if non-citizen households were able to access the tax credits modeled in this scenario, they would experience a slight decrease in income inadequacy rates, with just over 1,000 households gaining income adequacy.

This analysis demonstrates that the ARPA tax policy changes effectively impacted certain households most at risk for continued economic insecurity, specifically households with young children, single mothers, people of color, and lower educational attainment.

Conclusion

Overlooked and Undercounted: Struggling to Make Ends Meet in Ohio illuminates the characteristics of the 29 percent of households struggling to meet basic needs. While the data presented here takes the form of percentages, figures, and counts, it is essential to remember that these are Ohio families, neighbors, and fellow employees, for whom large amounts of work are not providing wages that allow them to survive, let alone live comfortably enough to plan for the future.

While income inadequacy exists among all groups and places in Ohio, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics. Perhaps the most telling finding is that income inadequacy is not largely due to lack of work; 78 percent of households below the Standard have at least one worker, and the majority of those workers work full time and year round.

So what accounts for this work-based income inadequacy? Ultimately, the high work levels among households below the Standard indicate that inadequate wages, not lack of work hours, are an important factor. This data highlights that workers in Ohio do not benefit from returning to just any job.

Demographic variables are also important. Universally, higher levels of education result in decreased rates of income inadequacy. At the same time, for both women and people of color, income inadequacy rates remain high, even with more education. Women and people of color must have several more years of education to achieve the same levels of income adequacy (and earnings) as White men at each education level.

Family composition—particularly when households are maintained by a woman alone and if children are present—impacts a family’s ability to meet costs. The demographic characteristics of being a woman, a person of color, and having children combine to result in high rates of insufficient income, while the demographic characteristics of being a White, childless man combine to result in the higher chance of not struggling to cover basic needs. Being a single mother—especially a single mother of color—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education alongside race-based discrimination in the workplace) with the high costs of children (especially child care for children younger than school age) and the lower income of being a one-worker household.

Immigration status is also a determining factor in wage adequacy. Foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially when Black, and especially if they are not citizens.

Using the Self-Sufficiency Standard, this report finds that the problem of inadequate income is extensive, affecting families throughout Ohio, in every racial/ethnic group; among men, women, and children; and in all counties. Households with inadequate income are part of the mainstream workforce yet, despite working long hours, are not recognized as having inadequate income by the federal poverty level. This report is meant to provide a contribution to promoting economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy.

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10. The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative performance standard in the workforce development system to measure more accurately and specifically what would be required to meet the goal of "self-sufficiency" for each individual participant. The development of the Standard has also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick's work. See Renwick, T. and Bergmann, B. "A budget-based definition of poverty: With an application to single-parent families," The Journal of Human Resources, 28(1), (1993) p. 1-24.
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17. Households with children maintained by a male householder with no spouse present are referred to as single-father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single-mother households.
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24. Additional workers may include teenagers, a non-married partner, roommates, or another family member other than a spouse/partner.
25. The ACS codes respondents work activities into specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the "top 20" occupations—these are the occupations in the state with the most workers.
26. U.S. Bureau of Labor Statistics, "Table 7. Employed persons unable to work at some point in the last 4 weeks because their employer closed or lost business due to the coronavirus pandemic by receipt of pay from their employer for hours not worked, usual full- or part-time status, occupation, industry, and class of worker," <https://www.bls.gov/web/empsit/covid19-tables.xlsx> (accessed February 24, 2021).
27. Garfield, R., Rae, M., Claxton, G., and Orgera, K. (2020) "Double Jeopardy: Low Wage Workers at Risk for Health and Financial Implications of COVID-19," KFF (Apr 29, 2020), <https://www.kff.org/coronavirus-covid-19/issue-brief/double-jeopardy-low-wage-workers-at-risk-for-health-and-financial-implications-of-covid-19/> (accessed February 24, 2021).

Appendix A: Methodology, Assumptions, & Sources

Data and Sample

This study uses data from the 2021 1-Year American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS) replaced the long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2021 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a one-percent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. In Ohio, the 2021 ACS one-percent sample size is 55,625 housing units (representing a housing unit estimate of 4,832,924 Ohio households).¹

The most detailed geographic level in the ACS available to the public with records at the household and individual level is the Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2010 Census population count, contains a population of about 100,000. Ohio's 88 counties are partitioned into 163 PUMAs, with 2021 ACS estimates reported for each.

Exclusions. Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult of age 18-64 without a work-limiting disability.

Adults are identified as having a work-limiting disability if they are disabled and receive Supplemental Security Income or Social Security income, or if they are disabled

and are not in the labor force. Thus, although the ACS sample includes households that have disabled or elderly members, this report excludes elderly adults and adults with work-limiting disabilities and their income when determining household composition and income. Households defined as "group quarters" are also excluded from the analysis.

Income inadequacy likely impacts these groups at especially high levels and more research should be done that include these communities. It is important to recognize that individuals with disabilities and older adults may have unique transportation, housing, health care, taxes, and other expenses that are not fully captured by the assumptions made in the Standard. Therefore, the Standard does not adequately address their specific needs and circumstances. Furthermore, the Standard generates a household level income need. As a result, individuals who do not reside in a housing unit, such as those that are incarcerated, living in dormitories, shelters, or nursing homes, are not included in this analysis. These exclusions result in an incomplete understanding of the economic circumstances of all individuals in Ohio.

In total, 3,602,247 non-disabled, non-elderly households are included in this demographic study of Ohio.

Measures Used: Household Income, Census Poverty Threshold, and the Self-Sufficiency Standard

Income. Income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments;

interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and worker's compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income.

It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances.

The Poverty Threshold. This study uses the 2021 U.S. Census Bureau poverty thresholds, which vary by family composition (number of adults and number of children) but not place, with each household coded with its appropriate poverty threshold.

The Self-Sufficiency Standard. The Self-Sufficiency Standard for Ohio 2021 was used as the income benchmark for the Overlooked and Undercounted study. The Self-Sufficiency Standard calculates a unique income threshold for over 700 family compositions in every county in the state. However, in some instances a single PUMA (the lowest geographic area included in the ACS PUMS dataset) contains more than one county. In those instances, a weighted Self-Sufficiency Standard was calculated to apply a single Self-Sufficiency Standard as then income threshold for that PUMA. Therefore, the income inadequacy rate for each county in a given PUMA will be the same. If there are multiple PUMAs in a single county, each PUMA in the county is assigned the county's Self-Sufficiency Standard.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Self-Sufficiency Standard are designated.

2021 Self-Sufficiency Standard Methodology and Source List for the 2021 American Community Survey Dataset

This appendix explains the methodology, assumptions, and sources used to calculate the Self-Sufficiency Standard. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Standard are:

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated regularly
- Geographically and age-specific (as appropriate)

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data are available, typically by county. Other costs, such as health care, food, and transportation, are varied geographically to the extent there is variation and appropriate data available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined accordingly, resulting in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard assumes adult household members work full time and includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children). The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members,

there are costs that the Standard may not reflect, such as increased transportation and health care costs.

Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly wage by 176 hours to obtain the hourly wage and by multiplying the monthly wage by 12 to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults and the number and age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

The 2021 edition of the Ohio Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.²

All adults in one- and two-adult households are assumed to be working full time. For households with more than two adults, it is assumed that any additional adults are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.³ The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs, such as food, housing, health care, and miscellaneous).

The cost components of the 2021 Self-Sufficiency Standard for Ohio and the specific assumptions included in the calculations are described in the subsequent text.

Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Assistant Secretary for Policy Development and Research to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year.

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey selects renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.⁴

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or

two children require two bedrooms, families with three or four children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

DATA SOURCES

Housing Costs: U.S. Department of Housing and Urban Development, “County Level Data,” Fair Market Rents, Data, 2021 Data, <https://www.huduser.gov/portal/datasets/fmr.html#2021> (accessed November 1, 2022).

County-Level Housing Costs: U.S. Department of Housing and Urban Development, “FY2021 Small Area FMRs,” Datasets, Fair Market Rents, <https://www.huduser.gov/portal/datasets/fmr/smallarea/index.html#2021> (accessed November 1, 2022).

Population Weights: U.S. Census Bureau, “2010 ZCTA to County Relationship File,” Geography, Maps and Data, https://www2.census.gov/geo/docs/maps-data/data/rel/zcta_county_rel_10.txt (accessed March 17, 2016).

Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.⁵ The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the 2021 Ohio Standard were calculated using 75th percentile data from the Ohio Department of Job and Family Services. Child care costs are updated for inflation to 2021 using the Consumer

Price Index from September 2019, the data collection period. Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care. 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.⁶ Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by older children, relatives, and others is not assumed.

DATA SOURCES

Child Care Cost: The Ohio State University Statistical Consulting Service, “2020 Ohio Child Care Market Rate Survey Analysis,” Ohio Department of Job and Family Services, <https://jfs.ohio.gov/cdc/docs/2020-Ohio-Child-Care-MRS-Report-FINAL.pdf> (accessed December 1, 2021).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, “Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted,” CUUR0000SEEB03, <https://data.bls.gov/cgi-bin/srgate> (accessed November 1, 2022).

Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 72% of the insurance premium for the family.⁷

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state’s residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas.⁹ To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state or federal marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace.

DATA SOURCES

Premiums: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Table X.C.1 (X.D.1) Employee contribution distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2021” Medical Expenditure Panel Survey-Insurance Component, https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_10/2021/ic21_xc_e.pdf (accessed September 22, 2022).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed September 22, 2022).

Out-of-Pocket Costs: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, MEPS HC-224, 2020 Full Year Consolidated

Data File,” August 2022, https://meps.ahrq.gov/mepsweb/data_stats/download_data_files_detail.jsp?choPufNumber=HC-224 (accessed September 22, 2022).

Geographic Rating Areas: Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight, “State Specific Geographic Rating Areas,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/state-gra> (accessed November 23, 2022).

County Index: Healthcare.gov, RESOURCES: For researchers, 2021 plan data: health plan data, download (ZIP file) “Individual Market Medical,” https://data.healthcare.gov/datafile/py2021/individual_market_medical.zip (accessed November 19, 2022).

Transportation

Public Transportation. If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate- income population use public transit.¹⁰ The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

The Standard examined 2016-2020 American Community Survey 5-Year estimates to calculate the percentage of the county population that commutes within county by public transportation. However, some counties have rates over 7% due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public transportation as access to a grocery store and child care facilities via public transportation are not adequate.

For public transit users, the most appropriate local transit pass, usually a 30 day or monthly unlimited ride pass, is added for each working adult— assumed for the first two adults in a household.¹¹

Private Transportation. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day-care site.

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS). The Ohio statewide average round trip commute to work distance is 23.12 miles.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2021 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the Census South region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation to 2021 using the Consumer Price index.

The average expenditure for auto insurance was \$58.64 per month in 2019 based on data from the National Association of Insurance Commissioners (NAIC). In Ohio, no counties utilize public transportation, so only private transportation costs are assumed.

DATA SOURCES

Public Transportation Use: U.S. Census Bureau, “Table B08301: Means of Transportation to Work,” 2016-2020 American Community Survey 5-year estimates, Detailed Tables, <https://data.census.gov/cedsci/table?q=B08301&tid=ACSDT5Y2020.B08301> (accessed August 15, 2022).

Auto Insurance Premium: National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2015-2019,” insurance Information Institute, <https://www.iii.org/table-archive/21247> (accessed July 5, 2022).

Fixed Auto Costs: Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle expenses,” Consumer expenditure Survey 2021, <https://data.bls.gov/cgi-bin/srgate> (accessed September 22, 2022).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index–All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed September 22, 2022).

Per-Mile Costs: American Automobile Association, 2021 Edition, “How Much Does it Really Cost to Own a New Car?,” AAA Association Communication, <https://newsroom.aaa.com/wp-content/uploads/2021/08/2021-YDC-Brochure-Live.pdf> (accessed October 24, 2022).

County Index: Personal Communication, Nicole Beck, TheZebra.com, December 3, 2021.

Food

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.¹²

The Low-Cost Food Plan costs approximately 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan

allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.¹³ That is, it covers groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the most recent year to represent the annual average.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. Geographic differences in food costs within the states are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.¹⁴

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan. For the 2021 dataset, due to the pervasive increase in food costs across the United States, the researchers for the Standard added a food cost control which prevents the cost of food from decreasing in any given county.¹⁵

DATA SOURCES

Food Costs. U.S. Department of Agriculture, Center for nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2021," <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2021.pdf> (accessed October 24, 2022).

County Index. Gundersen, C., Strayer, M., Dewey, A., Hake, M., & Engelhard, E. (2022). Map the Meal Gap 2022: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2020. Feeding America. received from research@feedingamerica.org (accessed August 14, 2022).

Miscellaneous

This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.¹⁶

Broadband. The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. In order to calculate an average that represents minimally adequate broadband service for families, the Standard assumes a download bandwidth range of 12 - 100 Mbps and creates an average monthly cost from the total monthly charges from the range of internet service providers (ISP) in the

surveyed area.¹⁷ Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

Cell Phone. The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of \$24.52.¹⁸

Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

DATA SOURCES

Broadband Rate. Federal Communications Commission, “Urban Rate Survey Data & Resources: 2021,” <https://www.fcc.gov/file/20054/download> (accessed August 20, 2021).

Federal Communications Commission. Federal Communications Commission, “Household Broadband Guide,” <https://www.fcc.gov/consumers/guides/household-broadband-guide> (accessed August 20, 2021).

Wireless Taxes. Mackey, S. and Boesen, U. “Wireless Tax Burden Remains High due to Federal Surcharge Increase,” <https://taxfoundation.org/wireless-taxes-cell-phone-tax-rates-by-state-2020/> (accessed August 21, 2021).

Federal Taxes

Federal taxes calculated in the Standard include income tax and payroll taxes. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to \$2,000 for each child under 17 years old and up to \$1,400 as a refundable credit. For the Standard, the CTC is shown as received monthly.

This report utilizes American Rescue Plan Act (ARPA) tax credits in a secondary analysis to demonstrate the impact of the ARPA tax credit policy on household income adequacy.

DATA SOURCES

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State Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state sales tax where applicable. State sales taxes are assumed to apply to the miscellaneous amount plus groceries where it is taxed.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter’s credits and other tax credits that would be applicable to the population as a whole are included as well.

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Endnotes: Appendix A

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Appendix B: Detailed Data Tables

USER GUIDE. Detailed data tables are provided in Appendix B. Generally, figures in the text section provide only the percentage of the population who fall below the Self-Sufficiency Standard. The corresponding appendix tables are more detailed, providing the raw numbers for each group as well as percentages. **Table 4** shows an example of the data included in the appendix tables. Each column details the following data:

- A.** The total number of households in Indiana within the row group and the total percentage in the row group are of all Indiana households. When appropriate, the characteristics of the householder are reported. For example, women head 1,860,494 households and are 52 percent of all householders in Ohio. Note that the total percentage of *persons* in Ohio who are women may be different than percentage of who are *householders*.
- B.** The number and percentage of households whose incomes are below both the poverty threshold and the Standard (because the poverty threshold is so low, families below the poverty threshold are always below the Standard). In Ohio, there are 292,586 households headed by women in poverty and 16 percent of all households headed by women are in poverty.

- C.** The number and percentage of households whose incomes are above the poverty threshold, but below the Standard. In Ohio, there are 326,109 households headed by women who are not considered poor by the poverty threshold yet are still below the Standard.
- D.** The total number and percentage of households below the Standard (columns B + C). This report focuses on the results of column D. In Ohio, there are 618,695 households headed by women with inadequate income representing a total of 33 percent of households headed by women.
- E.** The number and percentage of households whose incomes are above the Standard (which is always above the poverty threshold).

In addition to looking at the income inadequacy rate of groups (column D in Table 4), throughout the report we also discuss the characteristics of households living below the Standard. For example, there are 1,034,565 households below the Standard in Ohio and 618,695 of those households are headed by women (60 percent).

Table 4. Example Appendix Table

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Total Households	3,602,247	100.0%	474,615	13.2%	559,950	15.5%	1,034,565	28.7%	2,567,682	71.3%
Sex of Householder										
Men	1,741,753	48.4%	182,029	10.5%	233,841	13.4%	415,870	23.9%	1,325,883	76.1%
Women	1,860,494	51.7%	292,586	15.7%	326,109	17.5%	618,695	33.3%	1,241,799	66.8%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Total Households	3,602,247	100.0%	474,615	13.2%	559,950	15.5%	1,034,565	28.7%	2,567,682	71.3%
Sex of Householder										
Men	1,741,753	48.4%	182,029	10.5%	233,841	13.4%	415,870	23.9%	1,325,883	76.1%
Women	1,860,494	51.7%	292,586	15.7%	326,109	17.5%	618,695	33.3%	1,241,799	66.8%
Race/Ethnicity of Householder										
Latinx	143,818	4.0%	29,423	20.5%	31,902	22.2%	61,325	42.6%	82,493	57.4%
Black	444,876	12.4%	113,672	25.6%	101,491	22.8%	215,163	48.4%	229,713	51.6%
White	2,771,867	77.0%	294,876	10.6%	380,702	13.7%	675,578	24.4%	2,096,289	75.6%
Asian, Native Hawaiian, or Pacific Islander	92,088	2.6%	11,653	12.7%	13,646	14.8%	25,299	27.5%	66,789	72.5%
Other or Multiracial or American Indian	149,598	4.2%	24,991	16.7%	32,209	21.5%	57,200	38.2%	92,398	61.8%
Citizenship Status of Householder										
Native	3,384,988	94.0%	441,678	13.1%	512,663	15.2%	954,341	28.2%	2,430,647	71.8%
Naturalized	128,532	3.6%	15,386	12.0%	27,261	21.2%	42,647	33.2%	85,885	66.8%
Not a citizen	88,727	2.5%	17,551	19.8%	20,026	22.6%	37,577	42.4%	51,150	57.7%
Householder Speaks English less than Very Well										
Yes, householder speaks English less than very well	97,661	2.7%	20,129	20.6%	26,829	27.5%	46,958	48.1%	50,703	51.9%
No, householder speaks English well	3,504,586	97.3%	454,486	13.0%	533,121	15.2%	987,607	28.2%	2,516,979	71.8%
Linguistic Isolation of Householder										
Yes, household is linguistically isolated	41,632	1.2%	4,778	11.5%	5,640	13.5%	10,418	25.0%	31,214	75.0%
No, not linguistically isolated	3,560,615	98.8%	170,498	4.8%	228,075	6.4%	398,573	11.2%	3,162,042	88.8%
Household Language										
English only	3,234,119	89.8%	416,760	12.9%	480,678	14.9%	897,438	27.8%	2,336,681	72.3%
Spanish	122,532	3.4%	19,981	16.3%	27,090	22.1%	47,071	38.4%	75,461	61.6%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Other Indo-European languages	128,868	3.6%	17,343	13.5%	28,488	22.1%	45,831	35.6%	83,037	64.4%
Asian and Pacific Island languages	60,230	1.7%	6,956	11.6%	8,544	14.2%	15,500	25.7%	44,730	74.3%
Other language	56,498	1.6%	13,575	24.0%	15,150	26.8%	28,725	50.8%	27,773	49.2%
Family Type										
No children in household	2,276,653	63.2%	286,585	12.6%	247,256	10.9%	533,841	23.5%	1,742,812	76.6%
Single mother with children	361,394	10.0%	122,932	34.0%	122,486	33.9%	245,418	67.9%	115,976	32.1%
Single father with children	132,833	3.7%	18,487	13.9%	41,629	31.3%	60,116	45.3%	72,717	54.7%
Married with children	831,367	23.1%	46,611	5.6%	148,579	17.9%	195,190	23.5%	636,177	76.5%
Children Present										
No children present	2,276,653	63.2%	286,585	12.6%	247,256	10.9%	533,841	23.5%	1,742,812	76.6%
Yes, children present	1,325,594	36.8%	188,030	14.2%	312,694	23.6%	500,724	37.8%	824,870	62.2%
Young Child Present in Household										
Youngest child less than 6	554,028	15.4%	94,907	17.1%	181,105	32.7%	276,012	49.8%	278,016	50.2%
Youngest child older than 6	771,566	21.4%	93,123	12.1%	131,589	17.1%	224,712	29.1%	546,854	70.9%
Educational Attainment of Householder										
Less than high school	212,674	5.9%	69,181	32.5%	53,977	25.4%	123,158	57.9%	89,516	42.1%
High school graduate	1,001,118	27.8%	191,988	19.2%	197,868	19.8%	389,856	38.9%	611,262	61.1%
Some college	1,120,148	31.1%	146,562	13.1%	195,785	17.5%	342,347	30.6%	777,801	69.4%
College graduate and above	1,268,307	35.2%	66,884	5.3%	112,320	8.9%	179,204	14.1%	1,089,103	85.9%
Highest Educational Attainment of Adults in Household										
Adult with less than high school	138,246	3.8%	58,643	42.4%	30,734	22.2%	89,377	64.7%	48,869	35.4%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Adult with high school diploma or equivalent	831,547	23.1%	188,091	22.6%	176,465	21.2%	364,556	43.8%	466,991	56.2%
Adult with some college	1,142,147	31.7%	153,863	13.5%	217,504	19.0%	371,367	32.5%	770,780	67.5%
Adult with college graduate or above	1,490,307	41.4%	74,018	5.0%	135,247	9.1%	209,265	14.0%	1,281,042	86.0%
Number of Workers in Household										
No workers	278,830	7.7%	193,773	69.5%	37,302	13.4%	231,075	82.9%	47,755	17.1%
One worker, full time year round	1,117,738	31.0%	55,767	5.0%	197,720	17.7%	253,487	22.7%	864,251	77.3%
One worker, part time or part year	475,780	13.2%	178,685	37.6%	119,826	25.2%	298,511	62.7%	177,269	37.3%
Two or more workers	1,729,899	48.0%	46,390	2.7%	205,102	11.9%	251,492	14.5%	1,478,407	85.5%
One worker	1,593,518	44.2%	234,452	14.7%	317,546	19.9%	551,998	34.6%	1,041,520	65.4%
Number of Working Adults in Household										
No working adult	282,513	7.8%	196,971	69.7%	37,657	13.3%	234,628	83.1%	47,885	17.0%
1 working adult	1,625,480	45.1%	236,652	14.6%	324,407	20.0%	561,059	34.5%	1,064,421	65.5%
2 or more working adults	1,694,254	47.0%	40,992	2.4%	197,886	11.7%	238,878	14.1%	1,455,376	85.9%
Health Coverage Status										
Employment-based	2,299,203	63.8%	80,576	3.5%	228,676	10.0%	309,252	13.5%	1,989,951	86.6%
Direct-purchase	324,913	9.0%	40,821	12.6%	50,970	15.7%	91,791	28.3%	233,122	71.8%
Medicaid	598,273	16.6%	264,821	44.3%	187,690	31.4%	452,511	75.6%	145,762	24.4%
Uninsured	308,272	8.6%	71,722	23.3%	77,049	25.0%	148,771	48.3%	159,501	51.7%
Other	71,586	2.0%	16,675	23.3%	15,565	21.7%	32,240	45.0%	39,346	55.0%
Receives Public Assistance										
No, not on public assistance	3,518,930	97.7%	445,004	12.7%	540,307	15.4%	985,311	28.0%	2,533,619	72.0%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Yes, on public assistance	83,317	2.3%	29,611	35.5%	19,643	23.6%	49,254	59.1%	34,063	40.9%
Yearly Food Stamp/Supplemental Nutrition Assistance Program (SNAP) Reciprocity										
Yes	451,680	12.5%	206,104	45.6%	130,112	28.8%	336,216	74.4%	115,464	25.6%
No	3,150,567	87.5%	268,511	8.5%	429,838	13.6%	698,349	22.2%	2,452,218	77.8%
Severe Housing Burden										
No cash rent	60,086	1.7%	17,579	29.3%	14,890	24.8%	32,469	54.0%	27,617	46.0%
Housing cost is > 50% of income	525,869	14.6%	376,391	71.6%	110,131	20.9%	486,522	92.5%	39,347	7.5%
Housing cost is > 30% and <= 50% of income	456,723	12.7%	50,098	11.0%	190,358	41.7%	240,456	52.7%	216,267	47.4%
Housing cost is <= 30% of income	2,559,569	71.1%	30,547	1.2%	244,571	9.6%	275,118	10.8%	2,284,451	89.3%
Access to Internet										
Yes, by paying a cell phone company or Internet service provider	3,384,536	94.0%	412,346	12.2%	519,495	15.4%	931,841	27.5%	2,452,695	72.5%
Yes, without paying a cell phone company or Internet service provider	67,975	1.9%	17,815	26.2%	12,059	17.7%	29,874	44.0%	38,101	56.1%
No access to the Internet at this house, apartment, or mobile home	149,736	4.2%	44,454	29.7%	28,396	19.0%	72,850	48.7%	76,886	51.4%
Age Cohorts										
18-24	226,490	6.3%	56,475	24.9%	62,974	27.8%	119,449	52.7%	107,041	47.3%
25-34	776,499	21.6%	117,422	15.1%	167,072	21.5%	284,494	36.6%	492,005	63.4%
35-44	817,729	22.7%	99,946	12.2%	138,827	17.0%	238,773	29.2%	578,956	70.8%
45-54	820,690	22.8%	72,419	8.8%	87,867	10.7%	160,286	19.5%	660,404	80.5%
55-64	960,839	26.7%	128,353	13.4%	103,210	10.7%	231,563	24.1%	729,276	75.9%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
County										
Adams	8,030	0.2%	1,302	16.2%	941	11.7%	2,242	27.9%	5,787	72.1%
Allen	29,935	0.8%	4,912	16.4%	4,534	15.2%	9,446	31.6%	20,489	68.4%
Ashland	14,678	0.4%	1,539	10.5%	2,352	16.0%	3,891	26.5%	10,787	73.5%
Ashtabula	28,093	0.8%	2,916	10.4%	7,067	25.2%	9,983	35.5%	18,110	64.5%
Athens	16,454	0.5%	3,345	20.3%	3,851	23.4%	7,196	43.7%	9,258	56.3%
Auglaize	13,800	0.4%	817	5.9%	1,692	12.3%	2,509	18.2%	11,291	81.8%
Belmont	18,425	0.5%	3,385	18.4%	2,756	15.0%	6,141	33.3%	12,285	66.7%
Brown	12,593	0.4%	2,267	18.0%	1,457	11.6%	3,725	29.6%	8,868	70.4%
Butler	117,257	3.3%	13,999	11.9%	20,428	17.4%	34,427	29.4%	82,830	70.6%
Carroll	8,478	0.2%	1,081	12.8%	1,297	15.3%	2,378	28.1%	6,100	72.0%
Champaign	10,410	0.3%	1,490	14.3%	1,454	14.0%	2,945	28.3%	7,466	71.7%
Clark	39,324	1.1%	5,340	13.6%	6,093	15.5%	11,433	29.1%	27,891	70.9%
Clermont	62,555	1.7%	7,315	11.7%	8,364	13.4%	15,678	25.1%	46,877	74.9%
Clinton	11,351	0.3%	1,830	16.1%	1,334	11.8%	3,163	27.9%	8,187	72.1%
Columbiana	28,756	0.8%	5,909	20.6%	5,020	17.5%	10,929	38.0%	17,827	62.0%
Coshocton	10,329	0.3%	996	9.6%	1,935	18.7%	2,930	28.4%	7,399	71.6%
Crawford	13,314	0.4%	1,680	12.6%	2,761	20.7%	4,441	33.4%	8,873	66.7%
Cuyahoga	409,578	11.4%	66,089	16.1%	63,460	15.5%	129,549	31.6%	280,029	68.4%
Darke	15,442	0.4%	1,511	9.8%	2,257	14.6%	3,768	24.4%	11,675	75.6%
Defiance	10,955	0.3%	1,234	11.3%	1,319	12.0%	2,553	23.3%	8,402	76.7%
Delaware	64,336	1.8%	3,630	5.6%	7,069	11.0%	10,699	16.6%	53,637	83.4%
Erie	23,517	0.7%	3,557	15.1%	3,420	14.5%	6,977	29.7%	16,540	70.3%
Fairfield	47,103	1.3%	4,338	9.2%	7,685	16.3%	12,023	25.5%	35,080	74.5%
Fayette	8,682	0.2%	1,668	19.2%	1,318	15.2%	2,986	34.4%	5,696	65.6%
Franklin	451,020	12.5%	53,002	11.8%	83,910	18.6%	136,912	30.4%	314,108	69.6%
Fulton	12,694	0.4%	1,476	11.6%	1,801	14.2%	3,277	25.8%	9,416	74.2%
Gallia	8,373	0.2%	1,702	20.3%	1,960	23.4%	3,662	43.7%	4,711	56.3%
Geauga	26,283	0.7%	2,433	9.3%	3,602	13.7%	6,035	23.0%	20,248	77.0%
Greene	51,662	1.4%	6,718	13.0%	6,808	13.2%	13,526	26.2%	38,135	73.8%
Guernsey	12,028	0.3%	1,160	9.6%	2,253	18.7%	3,412	28.4%	8,616	71.6%
Hamilton	271,411	7.5%	41,047	15.1%	35,179	13.0%	76,226	28.1%	195,185	71.9%
Hancock	23,275	0.7%	1,602	6.9%	3,156	13.6%	4,758	20.4%	18,517	79.6%
Hardin	7,951	0.2%	1,138	14.3%	1,111	14.0%	2,249	28.3%	5,702	71.7%
Harrison	4,726	0.1%	601	12.7%	733	15.5%	1,334	28.2%	3,393	71.8%
Henry	7,971	0.2%	898	11.3%	960	12.0%	1,858	23.3%	6,114	76.7%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Highland	12,007	0.3%	1,947	16.2%	1,407	11.7%	3,353	27.9%	8,654	72.1%
Hocking	7,827	0.2%	1,624	20.7%	1,116	14.3%	2,740	35.0%	5,088	65.0%
Holmes	9,230	0.3%	890	9.6%	1,729	18.7%	2,618	28.4%	6,611	71.6%
Huron	16,656	0.5%	1,748	10.5%	2,668	16.0%	4,416	26.5%	12,241	73.5%
Jackson	8,676	0.2%	1,800	20.7%	1,237	14.3%	3,037	35.0%	5,640	65.0%
Jefferson	18,140	0.5%	3,332	18.4%	2,713	15.0%	6,045	33.3%	12,094	66.7%
Knox	16,878	0.5%	2,344	13.9%	2,312	13.7%	4,656	27.6%	12,222	72.4%
Lake	70,864	2.0%	4,768	6.7%	9,579	13.5%	14,347	20.3%	56,517	79.8%
Lawrence	13,950	0.4%	2,752	19.7%	2,551	18.3%	5,303	38.0%	8,647	62.0%
Licking	50,581	1.4%	5,334	10.6%	7,825	15.5%	13,159	26.0%	37,422	74.0%
Logan	14,603	0.4%	2,091	14.3%	2,040	14.0%	4,131	28.3%	10,473	71.7%
Lorain	94,410	2.6%	13,887	14.7%	13,109	13.9%	26,996	28.6%	67,414	71.4%
Lucas	134,480	3.7%	22,237	16.5%	21,672	16.1%	43,909	32.7%	90,571	67.4%
Madison	12,314	0.3%	905	7.4%	1,468	11.9%	2,373	19.3%	9,940	80.7%
Mahoning	66,975	1.9%	14,722	22.0%	9,693	14.5%	24,415	36.5%	42,559	63.6%
Marion	17,895	0.5%	2,486	13.9%	2,450	13.7%	4,937	27.6%	12,958	72.4%
Medina	54,136	1.5%	3,796	7.0%	6,823	12.6%	10,619	19.6%	43,517	80.4%
Meigs	6,639	0.2%	1,350	20.3%	1,554	23.4%	2,904	43.7%	3,736	56.3%
Mercer	12,420	0.3%	736	5.9%	1,523	12.3%	2,258	18.2%	10,162	81.8%
Miami	31,778	0.9%	2,581	8.1%	4,470	14.1%	7,051	22.2%	24,727	77.8%
Monroe	3,958	0.1%	456	11.5%	579	14.6%	1,036	26.2%	2,922	73.8%
Montgomery	164,759	4.6%	22,312	13.5%	27,259	16.5%	49,572	30.1%	115,187	69.9%
Morgan	4,011	0.1%	463	11.5%	587	14.6%	1,050	26.2%	2,962	73.8%
Morrow	9,467	0.3%	1,315	13.9%	1,296	13.7%	2,612	27.6%	6,855	72.4%
Muskingum	25,447	0.7%	3,365	13.2%	3,407	13.4%	6,771	26.6%	18,676	73.4%
Noble	3,192	0.1%	368	11.5%	467	14.6%	835	26.2%	2,357	73.8%
Ottawa	15,803	0.4%	1,365	8.6%	1,657	10.5%	3,023	19.1%	12,780	80.9%
Paulding	5,623	0.2%	634	11.3%	677	12.0%	1,310	23.3%	4,313	76.7%
Perry	9,926	0.3%	1,313	13.2%	1,329	13.4%	2,641	26.6%	7,285	73.4%
Pickaway	16,987	0.5%	1,248	7.4%	2,026	11.9%	3,274	19.3%	13,713	80.7%
Pike	7,219	0.2%	1,497	20.7%	1,029	14.3%	2,527	35.0%	4,692	65.0%
Portage	48,554	1.4%	7,001	14.4%	7,458	15.4%	14,459	29.8%	34,095	70.2%
Preble	12,364	0.3%	1,209	9.8%	1,807	14.6%	3,016	24.4%	9,347	75.6%
Putnam	9,562	0.3%	658	6.9%	1,297	13.6%	1,955	20.4%	7,607	79.6%
Richland	35,448	1.0%	5,147	14.5%	6,065	17.1%	11,212	31.6%	24,236	68.4%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 5. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Ross	21,987	0.6%	4,224	19.2%	3,339	15.2%	7,563	34.4%	14,424	65.6%
Sandusky	16,277	0.5%	2,462	15.1%	2,367	14.5%	4,829	29.7%	11,448	70.3%
Scioto	17,426	0.5%	3,438	19.7%	3,186	18.3%	6,624	38.0%	10,802	62.0%
Seneca	16,038	0.5%	2,024	12.6%	3,326	20.7%	5,349	33.4%	10,689	66.7%
Shelby	13,710	0.4%	1,341	9.8%	2,004	14.6%	3,345	24.4%	10,365	75.6%
Stark	113,384	3.2%	14,754	13.0%	18,860	16.6%	33,614	29.7%	79,770	70.4%
Summit	170,567	4.7%	23,053	13.5%	27,634	16.2%	50,687	29.7%	119,880	70.3%
Trumbull	58,529	1.6%	8,026	13.7%	10,529	18.0%	18,554	31.7%	39,974	68.3%
Tuscarawas	26,154	0.7%	3,326	12.7%	4,054	15.5%	7,380	28.2%	18,774	71.8%
Union	17,573	0.5%	1,291	7.4%	2,096	11.9%	3,387	19.3%	14,186	80.7%
Van Wert	8,708	0.2%	516	5.9%	1,068	12.3%	1,583	18.2%	7,124	81.8%
Vinton	3,570	0.1%	740	20.7%	509	14.3%	1,249	35.0%	2,320	65.0%
Warren	71,305	2.0%	4,879	6.8%	8,438	11.8%	13,317	18.7%	57,988	81.3%
Washington	15,527	0.4%	1,791	11.5%	2,273	14.6%	4,063	26.2%	11,464	73.8%
Wayne	32,428	0.9%	3,284	10.1%	6,474	20.0%	9,758	30.1%	22,670	69.9%
Williams	10,970	0.3%	1,236	11.3%	1,320	12.0%	2,556	23.3%	8,413	76.7%
Wood	37,932	1.1%	3,791	10.0%	4,896	12.9%	8,687	22.9%	29,245	77.1%
Wyandot	6,592	0.2%	832	12.6%	1,367	20.7%	2,199	33.4%	4,393	66.7%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Total Households	3,602,247	100.0%	474,615	13.2%	559,950	15.5%	1,034,565	28.7%	2,567,682	71.3%
Children Present										
No Children Present										
Asian, Native Hawaiian, or Pacific Islander	52,645	1.5%	8,322	15.8%	4,686	8.9%	13,008	24.7%	39,637	75.3%
Black	264,313	7.3%	54,933	20.8%	42,302	16.0%	97,235	36.8%	167,078	63.2%
Latinx	82,231	2.3%	15,162	18.4%	12,606	15.3%	27,768	33.8%	54,463	66.2%
Other or Multiracial or American Indian	87,417	2.4%	10,893	12.5%	12,411	14.2%	23,304	26.7%	64,113	73.3%
White	1,790,047	49.7%	197,275	11.0%	175,251	9.8%	372,526	20.8%	1,417,521	79.2%
POC	486,606	13.5%	89,310	18.4%	72,005	14.8%	161,315	33.2%	325,291	66.9%
Yes Children Present										
Asian, Native Hawaiian, or Pacific Islander	39,443	1.1%	3,331	8.5%	8,960	22.7%	12,291	31.2%	27,152	68.8%
Black	180,563	5.0%	58,739	32.5%	59,189	32.8%	117,928	65.3%	62,635	34.7%
Latinx	61,587	1.7%	14,261	23.2%	19,296	31.3%	33,557	54.5%	28,030	45.5%
Other or Multiracial or American Indian	62,181	1.7%	14,098	22.7%	19,798	31.8%	33,896	54.5%	28,285	45.5%
White	981,820	27.3%	97,601	9.9%	205,451	20.9%	303,052	30.9%	678,768	69.1%
POC	343,774	9.5%	90,429	26.3%	107,243	31.2%	197,672	57.5%	146,102	42.5%
Citizenship of Householder										
U.S. Born										
Asian, Native Hawaiian, or Pacific Islander	14,756	0.4%	3,072	20.8%	1,119	7.6%	4,191	28.4%	10,565	71.6%
Black	399,994	11.1%	103,932	26.0%	87,986	22.0%	191,918	48.0%	208,076	52.0%
Latinx	109,828	3.1%	22,834	20.8%	23,350	21.3%	46,184	42.1%	63,644	58.0%
Other or Multiracial or American Indian	141,491	3.9%	23,257	16.4%	30,801	21.8%	54,058	38.2%	87,433	61.8%
White	2,718,919	75.5%	288,583	10.6%	369,407	13.6%	657,990	24.2%	2,060,929	75.8%
POC	666,069	18.5%	153,095	23.0%	143,256	21.5%	296,351	44.5%	369,718	55.5%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

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Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Naturalized										
Asian, Native Hawaiian, or Pacific Islander	41,740	1.2%	3,881	9.3%	7,878	18.9%	11,759	28.2%	29,981	71.8%
Black	29,019	0.8%	4,654	16.0%	9,905	34.1%	14,559	50.2%	14,460	49.8%
Latinx	14,349	0.4%	1,726	12.0%	3,046	21.2%	4,772	33.3%	9,577	66.7%
Other or Multiracial or American Indian	5,599	0.2%	965	17.2%	794	14.2%	1,759	31.4%	3,840	68.6%
White	37,825	1.1%	4,160	11.0%	5,638	14.9%	9,798	25.9%	28,027	74.1%
POC	90,707	2.5%	11,226	12.4%	21,623	23.8%	32,849	36.2%	57,858	63.8%
Not a Citizen										
Asian, Native Hawaiian, or Pacific Islander	35,592	1.0%	4,700	13.2%	4,649	13.1%	9,349	26.3%	26,243	73.7%
Black	15,863	0.4%	5,086	32.1%	3,600	22.7%	8,686	54.8%	7,177	45.2%
Latinx	19,641	0.6%	4,863	24.8%	5,506	28.0%	10,369	52.8%	9,272	47.2%
Other or Multiracial or American Indian	2,508	0.1%	769	30.7%	614	24.5%	1,383	55.1%	1,125	44.9%
White	15,123	0.4%	2,133	14.1%	5,657	37.4%	7,790	51.5%	7,333	48.5%
POC	73,604	2.0%	15,418	21.0%	14,369	19.5%	29,787	40.5%	43,817	59.5%
Educational Attainment of Householder										
Less than High School										
Asian, Native Hawaiian, or Pacific Islander	7,163	0.2%	1,884	26.3%	1,247	17.4%	3,131	43.7%	4,032	56.3%
Black	41,969	1.2%	19,723	47.0%	11,966	28.5%	31,689	75.5%	10,280	24.5%
Latinx	18,740	0.5%	6,362	34.0%	5,229	27.9%	11,591	61.9%	7,149	38.2%
Other or Multiracial or American Indian	11,878	0.3%	5,445	45.8%	2,431	20.5%	7,876	66.3%	4,002	33.7%
White	132,924	3.7%	35,767	26.9%	33,104	24.9%	68,871	51.8%	64,053	48.2%
POC	79,750	2.2%	33,414	41.9%	20,873	26.2%	54,287	68.1%	25,463	31.9%
Female	95,723	2.7%	38,826	40.6%	24,261	25.4%	63,087	65.9%	32,636	34.1%
POC Female	39,451	1.1%	19,418	49.2%	10,650	27.0%	30,068	76.2%	9,383	23.8%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
White Female	56,272	1.6%	19,408	34.5%	13,611	24.2%	33,019	58.7%	23,253	41.3%
Male	116,951	3.3%	30,355	26.0%	29,716	25.4%	60,071	51.4%	56,880	48.6%
POC Male	40,299	1.1%	13,996	34.7%	10,223	25.4%	24,219	60.1%	16,080	39.9%
White Male	76,652	2.1%	16,359	21.3%	19,493	25.4%	35,852	46.8%	40,800	53.2%
High School Graduate										
Asian, Native Hawaiian, or Pacific Islander	11,006	0.3%	1,231	11.2%	3,380	30.7%	4,611	41.9%	6,395	58.1%
Black	128,900	3.6%	43,983	34.1%	28,597	22.2%	72,580	56.3%	56,320	43.7%
Latinx	41,469	1.2%	9,978	24.1%	11,343	27.4%	21,321	51.4%	20,148	48.6%
Other or Multiracial or American Indian	37,594	1.0%	7,933	21.1%	10,990	29.2%	18,923	50.3%	18,671	49.7%
White	782,149	21.7%	128,863	16.5%	143,558	18.4%	272,421	34.8%	509,728	65.2%
POC	218,969	6.1%	63,125	28.8%	54,310	24.8%	117,435	53.6%	101,534	46.4%
Female	472,121	13.1%	117,743	24.9%	107,407	22.8%	225,150	47.7%	246,971	52.3%
POC Female	116,080	3.2%	42,209	36.4%	30,698	26.5%	72,907	62.8%	43,173	37.2%
White FeMale	356,041	9.9%	75,534	21.2%	76,709	21.5%	152,243	42.8%	203,798	57.2%
Male	528,997	14.7%	74,245	14.0%	90,461	17.1%	164,706	31.1%	364,291	68.9%
POC Male	102,889	2.9%	20,916	20.3%	23,612	23.0%	44,528	43.3%	58,361	56.7%
White Male	426,108	11.8%	53,329	12.5%	66,849	15.7%	120,178	28.2%	305,930	71.8%
Some College										
Asian, Native Hawaiian, or Pacific Islander	11,740	0.3%	1,819	15.5%	3,091	26.3%	4,910	41.8%	6,830	58.2%
Black	173,938	4.8%	41,544	23.9%	43,682	25.1%	85,226	49.0%	88,712	51.0%
Latinx	46,591	1.3%	8,408	18.1%	11,023	23.7%	19,431	41.7%	27,160	58.3%
Other or Multiracial or American Indian	51,958	1.4%	8,552	16.5%	11,059	21.3%	19,611	37.7%	32,347	62.3%
White	835,921	23.2%	86,239	10.3%	126,930	15.2%	213,169	25.5%	622,752	74.5%
POC	284,227	7.9%	60,323	21.2%	68,855	24.2%	129,178	45.5%	155,049	54.6%
Female	622,382	17.3%	97,064	15.6%	123,729	19.9%	220,793	35.5%	401,589	64.5%
POC Female	171,245	4.8%	39,507	23.1%	45,181	26.4%	84,688	49.5%	86,557	50.6%
White Female	451,137	12.5%	57,557	12.8%	78,548	17.4%	136,105	30.2%	315,032	69.8%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Male	497,766	13.8%	49,498	9.9%	72,056	14.5%	121,554	24.4%	376,212	75.6%
POC Male	112,982	3.1%	20,816	18.4%	23,674	21.0%	44,490	39.4%	68,492	60.6%
White Male	384,784	10.7%	28,682	7.5%	48,382	12.6%	77,064	20.0%	307,720	80.0%
College Graduate and Above										
Asian, Native Hawaiian, or Pacific Islander	62,179	1.7%	6,719	10.8%	5,928	9.5%	12,647	20.3%	49,532	79.7%
Black	100,069	2.8%	8,422	8.4%	17,246	17.2%	25,668	25.7%	74,401	74.4%
Latinx	37,018	1.0%	4,675	12.6%	4,307	11.6%	8,982	24.3%	28,036	75.7%
Other or Multiracial or American Indian	48,168	1.3%	3,061	6.4%	7,729	16.1%	10,790	22.4%	37,378	77.6%
White	1,020,873	28.3%	44,007	4.3%	77,110	7.6%	121,117	11.9%	899,756	88.1%
POC	247,434	6.9%	22,877	9.3%	35,210	14.2%	58,087	23.5%	189,347	76.5%
Female	670,268	18.6%	38,953	5.8%	70,712	10.6%	109,665	16.4%	560,603	83.6%
POC Female	136,695	3.8%	13,442	9.8%	23,039	16.9%	36,481	26.7%	100,214	73.3%
White Female	533,573	14.8%	25,511	4.8%	47,673	8.9%	73,184	13.7%	460,389	86.3%
Male	598,039	16.6%	27,931	4.7%	41,608	7.0%	69,539	11.6%	528,500	88.4%
POC Male	110,739	3.1%	9,435	8.5%	12,171	11.0%	21,606	19.5%	89,133	80.5%
White Male	487,300	13.5%	18,496	3.8%	29,437	6.0%	47,933	9.8%	439,367	90.2%
Family Type										
Married, no Children										
Asian, Native Hawaiian, or Pacific Islander	21,496	0.6%	2,474	11.5%	1,526	7.1%	4,000	18.6%	17,496	81.4%
Black	52,898	1.5%	5,131	9.7%	5,337	10.1%	10,468	19.8%	42,430	80.2%
Latinx	21,623	0.6%	2,373	11.0%	2,693	12.5%	5,066	23.4%	16,557	76.6%
Other or Multiracial or American Indian	24,060	0.7%	1,461	6.1%	2,713	11.3%	4,174	17.4%	19,886	82.7%
White	796,586	22.1%	66,824	8.4%	53,886	6.8%	120,710	15.2%	675,876	84.9%
POC	120,077	3.3%	11,439	9.5%	12,269	10.2%	23,708	19.7%	96,369	80.3%
Married, Children										
Asian, Native Hawaiian, or Pacific Islander	31,991	0.9%	2,330	7.3%	6,626	20.7%	8,956	28.0%	23,035	72.0%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Black	54,106	1.5%	5,421	10.0%	16,317	30.2%	21,738	40.2%	32,368	59.8%
Latinx	29,492	0.8%	3,073	10.4%	7,546	25.6%	10,619	36.0%	18,873	64.0%
Other or Multiracial or American Indian	31,117	0.9%	2,492	8.0%	7,727	24.8%	10,219	32.8%	20,898	67.2%
White	684,661	19.0%	33,295	4.9%	110,363	16.1%	143,658	21.0%	541,003	79.0%
POC	146,706	4.1%	13,316	9.1%	38,216	26.1%	51,532	35.1%	95,174	64.9%
Married, Children less than 6										
Asian, Native Hawaiian, or Pacific Islander	14,595	0.4%	1,051	7.2%	4,978	34.1%	6,029	41.3%	8,566	58.7%
Black	27,216	0.8%	3,629	13.3%	10,815	39.7%	14,444	53.1%	12,772	46.9%
Latinx	10,896	0.3%	1,108	10.2%	3,732	34.3%	4,840	44.4%	6,056	55.6%
Other or Multiracial or American Indian	14,518	0.4%	1,791	12.3%	4,284	29.5%	6,075	41.8%	8,443	58.2%
White	292,881	8.1%	17,020	5.8%	75,045	25.6%	92,065	31.4%	200,816	68.6%
POC	67,225	1.9%	7,579	11.3%	23,809	35.4%	31,388	46.7%	35,837	53.3%
Married, Children more than 6										
Asian, Native Hawaiian, or Pacific Islander	17,396	0.5%	1,279	7.4%	1,648	9.5%	2,927	16.8%	14,469	83.2%
Black	26,890	0.8%	1,792	6.7%	5,502	20.5%	7,294	27.1%	19,596	72.9%
Latinx	18,596	0.5%	1,965	10.6%	3,814	20.5%	5,779	31.1%	12,817	68.9%
Other or Multiracial or American Indian	16,599	0.5%	701	4.2%	3,443	20.7%	4,144	25.0%	12,455	75.0%
White	391,780	10.9%	16,275	4.2%	35,318	9.0%	51,593	13.2%	340,187	86.8%
POC	79,481	2.2%	5,737	7.2%	14,407	18.1%	20,144	25.3%	59,337	74.7%
Unmarried Male, no Children										
Asian, Native Hawaiian, or Pacific Islander	17,797	0.5%	3,115	17.5%	2,121	11.9%	5,236	29.4%	12,561	70.6%
Black	85,459	2.4%	20,544	24.0%	11,932	14.0%	32,476	38.0%	52,983	62.0%
Latinx	31,557	0.9%	6,733	21.3%	3,817	12.1%	10,550	33.4%	21,007	66.6%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Other or Multiracial or American Indian	31,520	0.9%	5,050	16.0%	5,487	17.4%	10,537	33.4%	20,983	66.6%
White	507,795	14.1%	61,119	12.0%	52,212	10.3%	113,331	22.3%	394,464	77.7%
POC	166,333	4.6%	35,442	21.3%	23,357	14.0%	58,799	35.4%	107,534	64.7%
Single Father with Children										
Asian, Native Hawaiian, or Pacific Islander	2,713	0.1%	178	6.6%	690	25.4%	868	32.0%	1,845	68.0%
Black	16,678	0.5%	3,606	21.6%	6,337	38.0%	9,943	59.6%	6,735	40.4%
Latinx	10,501	0.3%	2,046	19.5%	4,057	38.6%	6,103	58.1%	4,398	41.9%
Other or Multiracial or American Indian	11,058	0.3%	3,067	27.7%	4,101	37.1%	7,168	64.8%	3,890	35.2%
White	91,883	2.6%	9,590	10.4%	26,444	28.8%	36,034	39.2%	55,849	60.8%
POC	40,950	1.1%	8,897	21.7%	15,185	37.1%	24,082	58.8%	16,868	41.2%
Single Father with Children less than 6										
Asian, Native Hawaiian, or Pacific Islander	404	0.0%	0	0.0%	106	26.2%	106	26.2%	298	73.8%
Black	5,384	0.2%	584	10.9%	2,006	37.3%	2,590	48.1%	2,794	51.9%
Latinx	4,780	0.1%	730	15.3%	3,010	63.0%	3,740	78.2%	1,040	21.8%
Other or Multiracial or American Indian	6,273	0.2%	2,110	33.6%	2,663	42.5%	4,773	76.1%	1,500	23.9%
White	30,981	0.9%	4,382	14.1%	13,666	44.1%	18,048	58.3%	12,933	41.7%
POC	16,841	0.5%	3,424	20.3%	7,785	46.2%	11,209	66.6%	5,632	33.4%
Single Father with Children more than 6										
Asian, Native Hawaiian, or Pacific Islander	2,309	0.1%	178	7.7%	584	25.3%	762	33.0%	1,547	67.0%
Black	11,294	0.3%	3,022	26.8%	4,331	38.4%	7,353	65.1%	3,941	34.9%
Latinx	5,721	0.2%	1,316	23.0%	1,047	18.3%	2,363	41.3%	3,358	58.7%
Other or Multiracial or American Indian	4,785	0.1%	957	20.0%	1,438	30.1%	2,395	50.1%	2,390	50.0%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
White	60,902	1.7%	5,208	8.6%	12,778	21.0%	17,986	29.5%	42,916	70.5%
POC	24,109	0.7%	5,473	22.7%	7,400	30.7%	12,873	53.4%	11,236	46.6%
Unmarried Woman, No Children										
Asian, Native Hawaiian, or Pacific Islander	13,352	0.4%	2,733	20.5%	1,039	7.8%	3,772	28.3%	9,580	71.8%
Black	125,956	3.5%	29,258	23.2%	25,033	19.9%	54,291	43.1%	71,665	56.9%
Latinx	29,051	0.8%	6,056	20.9%	6,096	21.0%	12,152	41.8%	16,899	58.2%
Other or Multiracial or American Indian	31,837	0.9%	4,382	13.8%	4,211	13.2%	8,593	27.0%	23,244	73.0%
White	485,666	13.5%	69,332	14.3%	69,153	14.2%	138,485	28.5%	347,181	71.5%
POC	200,196	5.6%	42,429	21.2%	36,379	18.2%	78,808	39.4%	121,388	60.6%
Single Mother with Children										
Asian, Native Hawaiian, or Pacific Islander	4,739	0.1%	823	17.4%	1,644	34.7%	2,467	52.1%	2,272	47.9%
Black	109,779	3.1%	49,712	45.3%	36,535	33.3%	86,247	78.6%	23,532	21.4%
Latinx	21,594	0.6%	9,142	42.3%	7,693	35.6%	16,835	78.0%	4,759	22.0%
Other or Multiracial or American Indian	20,006	0.6%	8,539	42.7%	7,970	39.8%	16,509	82.5%	3,497	17.5%
White	205,276	5.7%	54,716	26.7%	68,644	33.4%	123,360	60.1%	81,916	39.9%
POC	156,118	4.3%	68,216	43.7%	53,842	34.5%	122,058	78.2%	34,060	21.8%
Single Mother with Children less than 6										
Asian, Native Hawaiian, or Pacific Islander	737	0.0%	414	56.2%	132	17.9%	546	74.1%	191	25.9%
Black	51,384	1.4%	28,008	54.5%	19,542	38.0%	47,550	92.5%	3,834	7.5%
Latinx	9,132	0.3%	3,801	41.6%	4,129	45.2%	7,930	86.8%	1,202	13.2%
Other or Multiracial or American Indian	8,059	0.2%	3,213	39.9%	4,040	50.1%	7,253	90.0%	806	10.0%
White	76,788	2.1%	27,066	35.3%	32,957	42.9%	60,023	78.2%	16,765	21.8%
POC	69,312	1.9%	35,436	51.1%	27,843	40.2%	63,279	91.3%	6,033	8.7%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
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			Number	%	Number	%	Number	%	Number	%
Single Mother with Children more than 6										
Asian, Native Hawaiian, or Pacific Islander	4,002	0.1%	409	10.2%	1,512	37.8%	1,921	48.0%	2,081	52.0%
Black	58,395	1.6%	21,704	37.2%	16,993	29.1%	38,697	66.3%	19,698	33.7%
Latinx	12,462	0.4%	5,341	42.9%	3,564	28.6%	8,905	71.5%	3,557	28.5%
Other or Multiracial or American Indian	11,947	0.3%	5,326	44.6%	3,930	32.9%	9,256	77.5%	2,691	22.5%
White	128,488	3.6%	27,650	21.5%	35,687	27.8%	63,337	49.3%	65,151	50.7%
POC	86,806	2.4%	32,780	37.8%	25,999	30.0%	58,779	67.7%	28,027	32.3%
Number of Workers in Household										
No Workers										
Asian, Native Hawaiian, or Pacific Islander	5,750	0.2%	5,000	87.0%	680	11.8%	5,680	98.8%	70	1.2%
Black	55,150	1.5%	43,401	78.7%	6,913	12.5%	50,314	91.2%	4,836	8.8%
Latinx	11,023	0.3%	10,080	91.5%	552	5.0%	10,632	96.5%	391	3.6%
Other or Multiracial or American Indian	11,969	0.3%	8,936	74.7%	1,393	11.6%	10,329	86.3%	1,640	13.7%
White	194,938	5.4%	126,356	64.8%	27,764	14.2%	154,120	79.1%	40,818	20.9%
POC	83,892	2.3%	67,417	80.4%	9,538	11.4%	76,955	91.7%	6,937	8.3%
Male no spouse no children	66,836	1.9%	43,342	64.9%	10,483	15.7%	53,825	80.5%	13,011	19.5%
Married no children	79,893	2.2%	47,192	59.1%	10,792	13.5%	57,984	72.6%	21,909	27.4%
Married with children less than 6	5,284	0.2%	5,129	97.1%	72	1.4%	5,201	98.4%	83	1.6%
Married with children more than 6	7,112	0.2%	5,534	77.8%	1,295	18.2%	6,829	96.0%	283	4.0%
Single father with children less than 6	2,478	0.1%	2,196	88.6%	282	11.4%	2,478	100.0%	0	0.0%
Single father with children more than 6	3,175	0.1%	2,781	87.6%	152	4.8%	2,933	92.4%	242	7.6%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

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Single mother with children less than 6	20,630	0.6%	19,758	95.8%	748	3.6%	20,506	99.4%	124	0.6%
Single mother with children more than 6	19,052	0.5%	16,951	89.0%	1,517	8.0%	18,468	96.9%	584	3.1%
Woman householder no children	74,370	2.1%	50,890	68.4%	11,961	16.1%	62,851	84.5%	11,519	15.5%
One Worker										
Asian, Native Hawaiian, or Pacific Islander	42,330	1.2%	5,559	13.1%	6,403	15.1%	11,962	28.3%	30,368	71.7%
Black	241,527	6.7%	60,895	25.2%	61,176	25.3%	122,071	50.5%	119,456	49.5%
Latinx	66,308	1.8%	15,266	23.0%	16,051	24.2%	31,317	47.2%	34,991	52.8%
Other or Multiracial or American Indian	74,948	2.1%	14,505	19.4%	18,528	24.7%	33,033	44.1%	41,915	55.9%
White	1,168,405	32.4%	138,227	11.8%	215,388	18.4%	353,615	30.3%	814,790	69.7%
POC	425,113	11.8%	96,225	22.6%	102,158	24.0%	198,383	46.7%	226,730	53.3%
Male no spouse no children	444,055	12.3%	48,326	10.9%	49,524	11.2%	97,850	22.0%	346,205	78.0%
Married no children	274,468	7.6%	26,597	9.7%	33,871	12.3%	60,468	22.0%	214,000	78.0%
Married with children less than 6	98,401	2.7%	13,433	13.7%	44,194	44.9%	57,627	58.6%	40,774	41.4%
Married with children more than 6	79,024	2.2%	10,297	13.0%	17,834	22.6%	28,131	35.6%	50,893	64.4%
Single father with children less than 6	21,053	0.6%	4,624	22.0%	11,024	52.4%	15,648	74.3%	5,405	25.7%
Single father with children more than 6	44,573	1.2%	6,470	14.5%	13,664	30.7%	20,134	45.2%	24,439	54.8%
Single mother with children less than 6	84,924	2.4%	37,383	44.0%	39,497	46.5%	76,880	90.5%	8,044	9.5%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

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			Number	%	Number	%	Number	%	Number	%
Single mother with children more than 6	125,063	3.5%	35,425	28.3%	43,578	34.8%	79,003	63.2%	46,060	36.8%
Woman householder no children	421,957	11.7%	51,897	12.3%	64,360	15.3%	116,257	27.6%	305,700	72.5%
One Worker, Full time & Year round										
Asian, Native Hawaiian, or Pacific Islander	31,265	0.9%	1,033	3.3%	4,374	14.0%	5,407	17.3%	25,858	82.7%
Black	155,692	4.3%	16,183	10.4%	37,771	24.3%	53,954	34.7%	101,738	65.4%
Latinx	41,873	1.2%	3,743	8.9%	9,187	21.9%	12,930	30.9%	28,943	69.1%
Other or Multiracial or American Indian	50,243	1.4%	2,971	5.9%	10,815	21.5%	13,786	27.4%	36,457	72.6%
White	838,665	23.3%	31,837	3.8%	135,573	16.2%	167,410	20.0%	671,255	80.0%
POC	279,073	7.8%	23,930	8.6%	62,147	22.3%	86,077	30.8%	192,996	69.2%
Male no spouse no children	322,336	9.0%	8,701	2.7%	22,189	6.9%	30,890	9.6%	291,446	90.4%
Married no children	193,807	5.4%	6,116	3.2%	16,979	8.8%	23,095	11.9%	170,712	88.1%
Married with children less than 6	80,242	2.2%	5,862	7.3%	37,861	47.2%	43,723	54.5%	36,519	45.5%
Married with children more than 6	63,918	1.8%	4,195	6.6%	13,825	21.6%	18,020	28.2%	45,898	71.8%
Single father with children less than 6	14,681	0.4%	1,317	9.0%	8,683	59.1%	10,000	68.1%	4,681	31.9%
Single father with children more than 6	33,067	0.9%	1,220	3.7%	10,547	31.9%	11,767	35.6%	21,300	64.4%
Single mother with children less than 6	45,620	1.3%	10,847	23.8%	28,374	62.2%	39,221	86.0%	6,399	14.0%
Single mother with children more than 6	78,360	2.2%	9,755	12.5%	30,165	38.5%	39,920	50.9%	38,440	49.1%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

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Woman householder no children	285,707	7.9%	7,754	2.7%	29,097	10.2%	36,851	12.9%	248,856	87.1%
One Worker, Part time or Part year										
Asian, Native Hawaiian, or Pacific Islander	11,065	0.3%	4,526	40.9%	2,029	18.3%	6,555	59.2%	4,510	40.8%
Black	85,835	2.4%	44,712	52.1%	23,405	27.3%	68,117	79.4%	17,718	20.6%
Latinx	24,435	0.7%	11,523	47.2%	6,864	28.1%	18,387	75.3%	6,048	24.8%
Other or Multiracial or American Indian	24,705	0.7%	11,534	46.7%	7,713	31.2%	19,247	77.9%	5,458	22.1%
White	329,740	9.2%	106,390	32.3%	79,815	24.2%	186,205	56.5%	143,535	43.5%
POC	146,040	4.1%	72,295	49.5%	40,011	27.4%	112,306	76.9%	33,734	23.1%
Male no spouse no children	121,719	3.4%	39,625	32.6%	27,335	22.5%	66,960	55.0%	54,759	45.0%
Married no children	80,661	2.2%	20,481	25.4%	16,892	20.9%	37,373	46.3%	43,288	53.7%
Married with children less than 6	18,159	0.5%	7,571	41.7%	6,333	34.9%	13,904	76.6%	4,255	23.4%
Married with children more than 6	15,106	0.4%	6,102	40.4%	4,009	26.5%	10,111	66.9%	4,995	33.1%
Single father with children less than 6	6,372	0.2%	3,307	51.9%	2,341	36.7%	5,648	88.6%	724	11.4%
Single father with children more than 6	11,506	0.3%	5,250	45.6%	3,117	27.1%	8,367	72.7%	3,139	27.3%
Single mother with children less than 6	39,304	1.1%	26,536	67.5%	11,123	28.3%	37,659	95.8%	1,645	4.2%
Single mother with children more than 6	46,703	1.3%	25,670	55.0%	13,413	28.7%	39,083	83.7%	7,620	16.3%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Woman householder no children	136,250	3.8%	44,143	32.4%	35,263	25.9%	79,406	58.3%	56,844	41.7%
Two or More Workers										
Asian, Native Hawaiian, or Pacific Islander	44,008	1.2%	1,094	2.5%	6,563	14.9%	7,657	17.4%	36,351	82.6%
Black	148,199	4.1%	9,376	6.3%	33,402	22.5%	42,778	28.9%	105,421	71.1%
Latinx	66,487	1.9%	4,077	6.1%	15,299	23.0%	19,376	29.1%	47,111	70.9%
Other or Multiracial or American Indian	62,681	1.7%	1,550	2.5%	12,288	19.6%	13,838	22.1%	48,843	77.9%
White	1,408,524	39.1%	30,293	2.2%	137,550	9.8%	167,843	11.9%	1,240,681	88.1%
POC	321,375	8.9%	16,097	5.0%	67,552	21.0%	83,649	26.0%	237,726	74.0%
Male no spouse no children	163,237	4.5%	4,893	3.0%	15,562	9.5%	20,455	12.5%	142,782	87.5%
Married no children	562,302	15.6%	4,474	0.8%	21,492	3.8%	25,966	4.6%	536,336	95.4%
Married with children less than 6	256,421	7.1%	6,037	2.4%	54,588	21.3%	60,625	23.6%	195,796	76.4%
Married with children more than 6	385,125	10.7%	6,181	1.6%	30,596	7.9%	36,777	9.6%	348,348	90.5%
Single father with children less than 6	24,291	0.7%	986	4.1%	10,145	41.8%	11,131	45.8%	13,160	54.2%
Single father with children more than 6	37,263	1.0%	1,430	3.8%	6,362	17.1%	7,792	20.9%	29,471	79.1%
Single mother with children less than 6	40,546	1.1%	5,361	13.2%	20,555	50.7%	25,916	63.9%	14,630	36.1%
Single mother with children more than 6	71,179	2.0%	8,054	11.3%	16,591	23.3%	24,645	34.6%	46,534	65.4%
Woman householder no children	189,535	5.3%	8,974	4.7%	29,211	15.4%	38,185	20.2%	151,350	79.9%
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.										

The Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. The Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;
- create tools to assess and establish income adequacy and benefit eligibility;
- develop policies that strengthen public investment in low-income women and families.

Learn more about the Center and the Self-Sufficiency Standard research project at www.selfsufficiencystandard.org.

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