

Legislative Priority: INCOME



For families to achieve financial stability they must have family-sustaining jobs and the ability to save and grow assets. Additionally, families must have affordable and stable housing, manageable expenses, and access to the public and private supports that enable them to have enough income to make ends meet.

United Way envisions a community where a cycle for financial success exists, allowing individuals and families access to building long-term, economic independence.

This document uses data primarily from the Ohio Housing Needs Assessment to develop a picture of how Ohioans live and to frame Ohio United Way's policy discussion around Employment and Financial Stability.

According to the US Census, Ohio has 11,613,423 residents. About half of Ohioans were 39 years old or younger and roughly one in seven was aged 65 years or older.

The unemployment rate in Ohio in 2015 was 4.9 percent with 59.4 percent of the working-age population (16 or older) employed. The average job in Ohio paid \$22.68 per hour for 34.2 hours per week, or an average weekly wage of \$776. Overall, annual median household income in Ohio was \$48,849 as of 2014; one in eight households was extremely low income (earning less than 30 percent of area median income, or AMI), with another 12 percent labeled as very low income (31 to 50 percent of AMI). Nearly one in six Ohioans lived below the poverty line in 2014. Conditions are even worse for children with 23 percent of children under the age of 17 living in poverty. **We place a priority on promoting workforce development policies that lead to household-sustaining employment.**

A January 2015 point-in-time (PIT) count found 11,182 people experiencing homelessness statewide, either in shelters or on the street. This includes 3,617 people experiencing homelessness as a family, 1,275 people defined as chronically homeless, and 1,183 veterans.

Nearly one in three Ohio households is cost-burdened and/or lives in substandard housing. These issues were more acute among very low-income individuals (50% AMI or below), where 73 percent of households were experiencing at least one housing problem. Nearly a quarter of homeowners spend more than 30 percent of their income on these expenses, making them housing cost-burdened. 24 percent of renters pay more than half of their income toward rent, constituting severe cost burden. When combined with renters not earning an income, over 400,000 Ohio households spend 50 percent or more of their income on rent. **We place a priority on policies that increase access to affordable housing and support the \$15 million increase for the Ohio Housing Trust Fund.**

Currently families must too often decline the smallest hourly wage increase, which if accepted, would cause them to lose needed services and resources such as childcare, as they work to transition out of poverty

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toward self-sufficiency. United Way advocates for legislation that focuses on increasing financial stability and independence for individuals and families in Ohio. United Way places **a priority on promoting policies that align public benefits with increased earning to eliminate the “cliff” effect.**

The position of Ohio United Way recognizes the importance of financial stability, and advocates for policies that increase opportunities for individuals and families to achieve financial stability. United Way **places priority on making the Earned Income Tax Credit (EITC) refundable and removing the income cap to provide additional financial support for low to moderate income working families.**

Working families need the support of their legislators to address the financial insecurity they face.