

Health Factor 4 | Economic Stability

Henry County, Ohio

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Employment

Measures of Employment | Unemployment Rate

The unemployment rate represents the percentage of the labor force that is unemployed. The basic concepts involved in identifying the employed and unemployed are as follows:

- People with jobs are employed.
- People who are jobless, looking for a job, and available for work are unemployed.
- The labor force is made up of the employed and the unemployed.
- People who are neither employed nor unemployed are not in the labor force.

People are classified as unemployed if they do not have a job, have actively looked for work in the prior 4 weeks, and are currently available for work. Actively looking for work may consist of any of the following activities:

- Contacting:
 - An employer directly or having a job interview
 - A public or private employment agency
 - Friends or relatives
 - A school or university employment center
- Submitting resumes or filling out applications
- Placing or answering job advertisements
- Checking union or professional registers
- Some other means of active job search

Source: The above information was taken from the Bureau of Labor Statistics website. Please visit https://www.bls.gov/cps/cps_htgm.htm for more information.

Unemployment Rate, Henry County Trend over Time

- The unemployment rate in Henry County has declined markedly since 2009—from 13.6% to 4.9%.

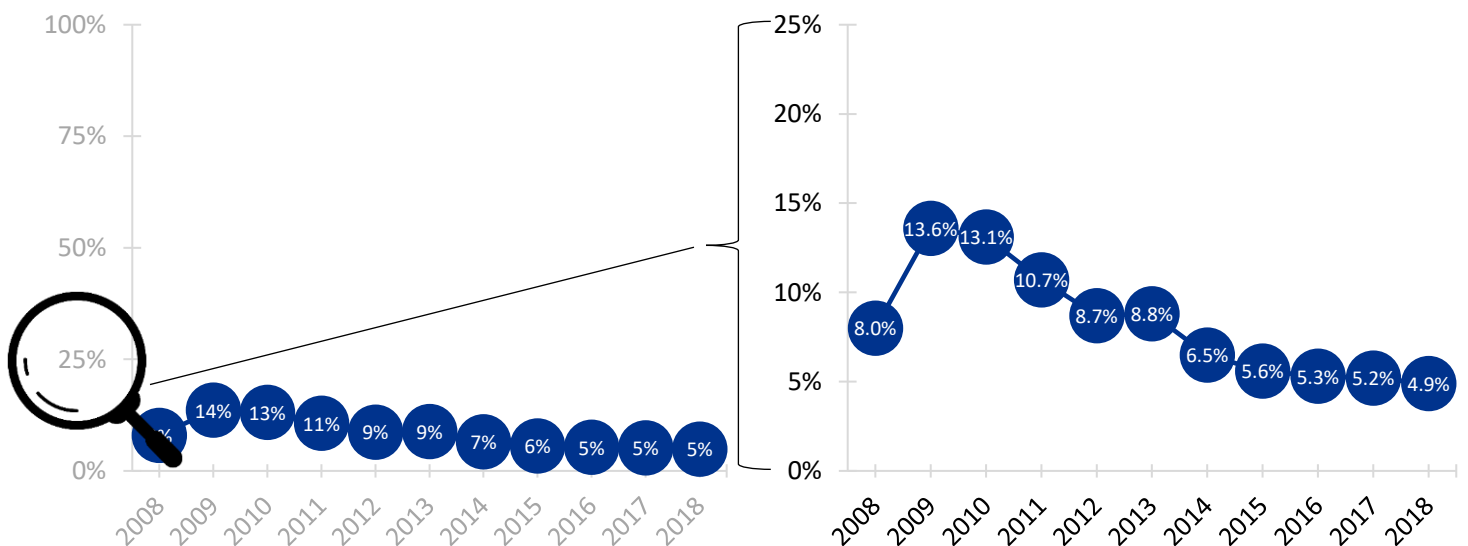


Figure 4.1 Trend in the Unemployment Rate for Henry County, Ohio 2008-2018. Data Source: Bureau of Labor Statistics, Local Area Unemployment Statistics, 2008-2018 Annual Averages

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Measures of Employment | Employment to Population Ratio

Employment to Population Ratio | Trend

- The employment to population ratio among Henry County residents aged sixteen and older has remained relatively stable between 2010 and 2018—ranging from a low of 59% in 2012 to a high of 62% in 2017.
- In 2018 the employment to population ratio in Henry County was 61% which was higher than the percentage in Ohio (59%) and the U.S. (59%).

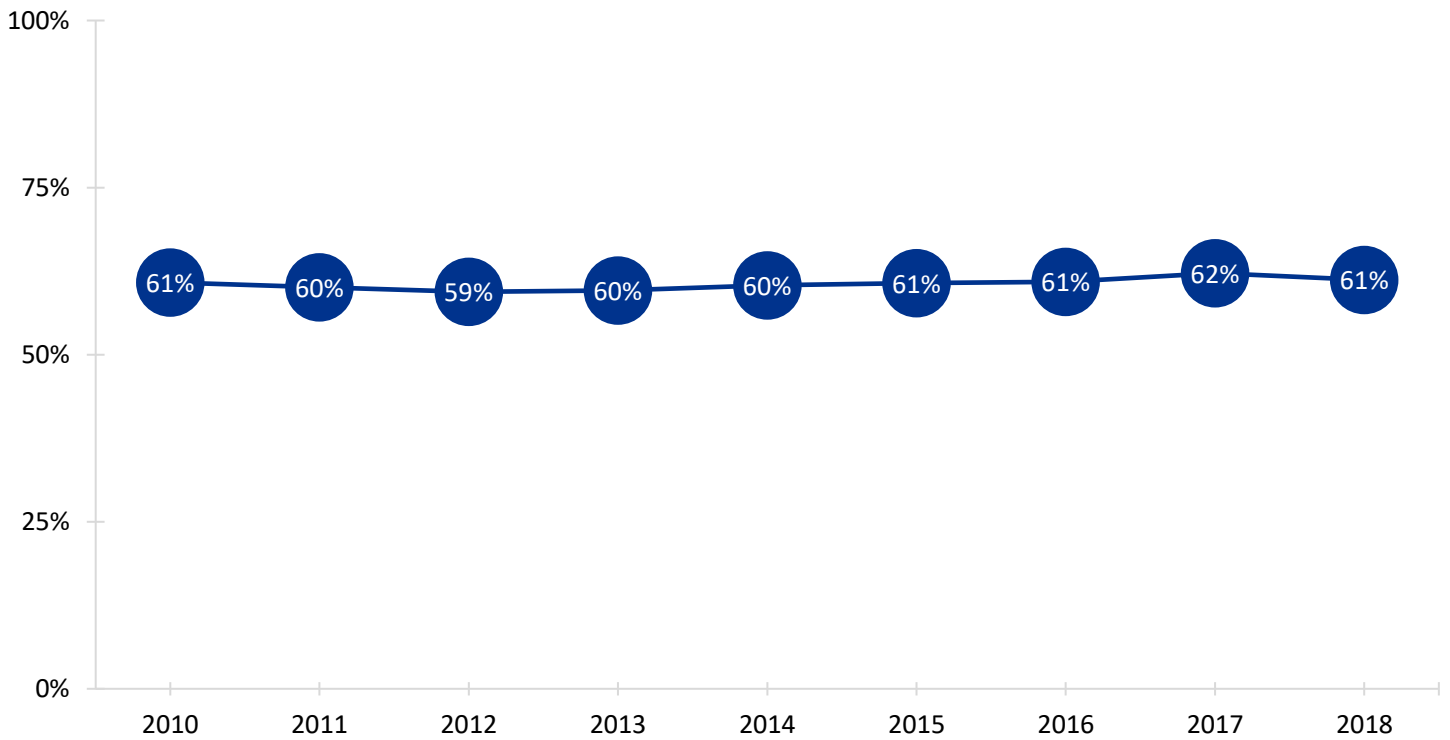


Figure 4.2 Trend in the Employment to Population Ratio Among Those Aged 16 and Older for Henry County, Ohio 2010-2018. Data Source: U.S. Census Bureau, 2010-2014, 2011-2015, 2012-2016, 2013-2017, 2014-2018, American Community Survey 5-Year Estimates

“The employment to population ratio among Henry County residents aged sixteen and older has remained relatively stable between 2010 and 2018.”

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Employment to Population Ratio | Geographic Unit Comparisons

The unemployment rate is often criticized because it doesn't include individuals who are no longer looking for work. That is where the employment-to-population ratio comes in. It is a measure of the civilian labor force currently employed compared to the total working-age population.

- The ratio of employed individuals aged 16 and older to the working age population in the U.S. was 59%. The state of Ohio was very similar at 60%.
- Henry County's ratio is slightly higher than that of the state and nation at 61%. Three neighboring counties have ratios less than Henry's and five have ratios higher.

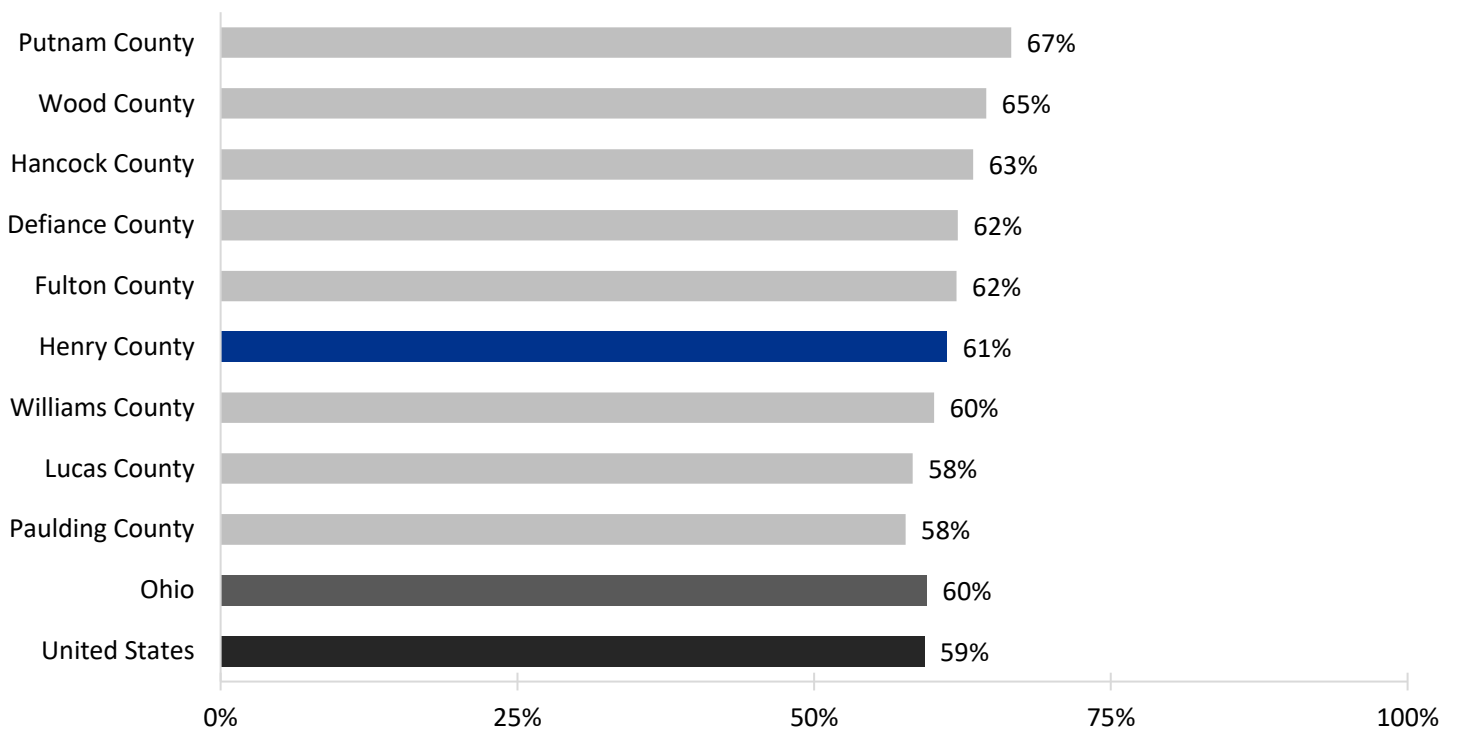


Figure 4.3 County Rankings in the Employment to Population Ratio Among those Aged 16 and Older for Henry County and its Neighboring Counties, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

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Employment to Population Ratio | Henry County Zip Code Comparisons

There is also variability in the employment-to-population ratio within Henry County.

- The highest ratio is found in Malinta (70.1%) and the lowest is found in Deshler (59.2%).
- Four communities are higher than the county average and four are lower.

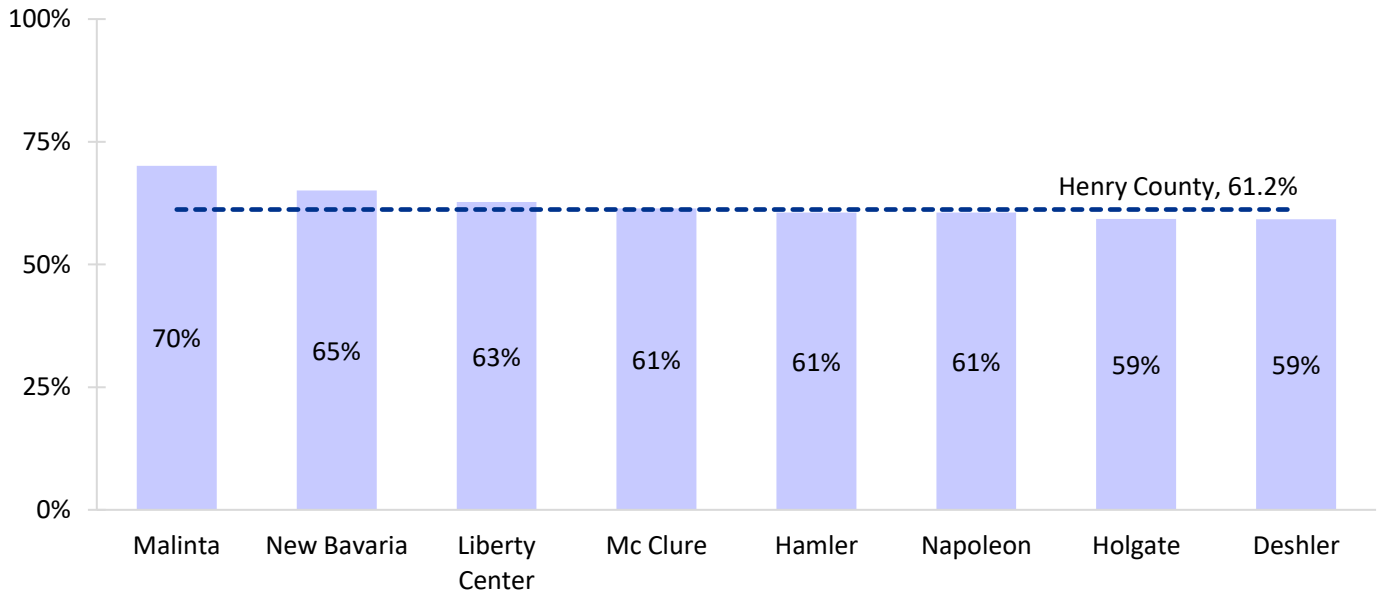


Figure 4.4 Henry County, Ohio Zip Code Comparisons of the Employment to Population Ratio Among those Aged 16 and Older, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

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Employment to Population Ratio | Gender

The employment to population ratio differs by gender—generally speaking, a larger share of men are working compared to women. This holds true at the national, state, and county levels.

“...generally speaking, a larger share of men are working compared to women.”

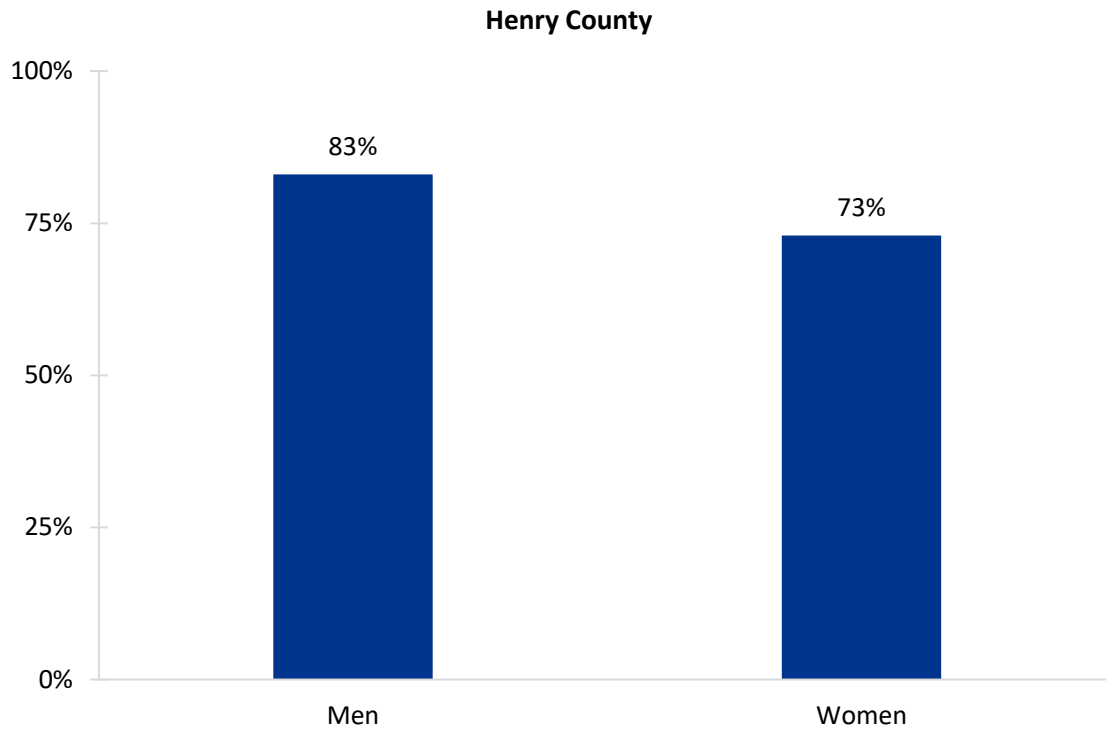


Figure 4.5 Employment to Population Ratio Among Those Aged 16 to 64 by Gender for Henry County, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

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Employment to Population Ratio | Disability Status

Having a disability has a significant effect on labor force participation and employment. Those with a disability have much smaller shares employed than those of the same age without a disability.

“Those with a disability have much smaller shares employed than those of the same age without a disability.”

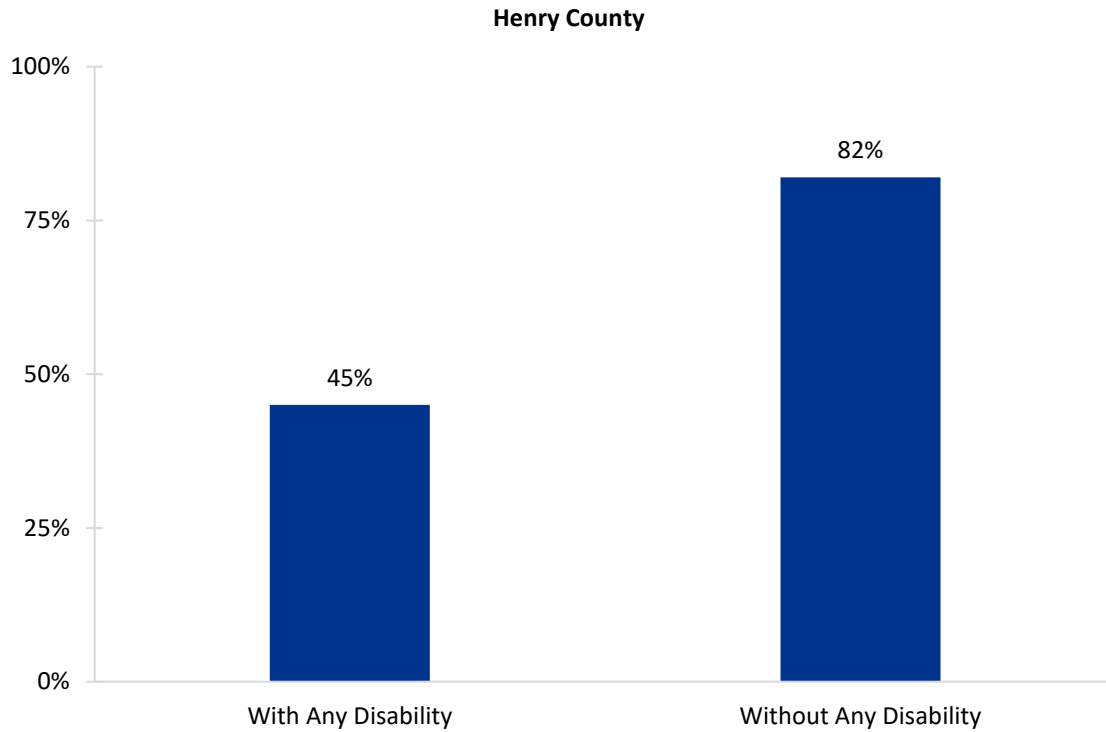


Figure 4.6 Employment to Population Ratio Among Those Aged 20 to 64 by Disability Status for Henry County, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

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Employment to Population Ratio | Race/Ethnicity

There is variation in the employment to population ratio by race/ethnicity.

“Hispanics have the largest employment to population ratio.”

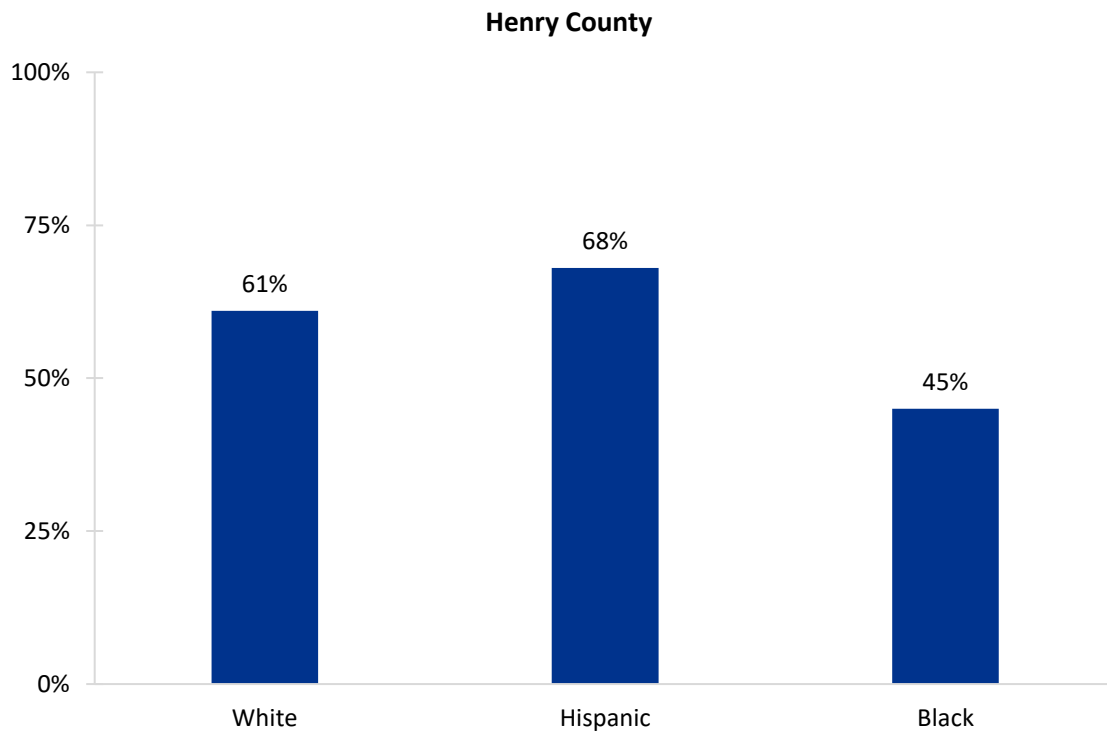


Figure 4.7 Employment to Population Ratio Among Those Aged 16 and Older by Race/Ethnicity for Henry County, the State of Ohio, and the Nation, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates.

Employment to Population Ratio | Educational Attainment

The employment to population ratio varies by educational attainment. Employment increases as educational attainment increases.

“Employment increases as educational attainment increases.”

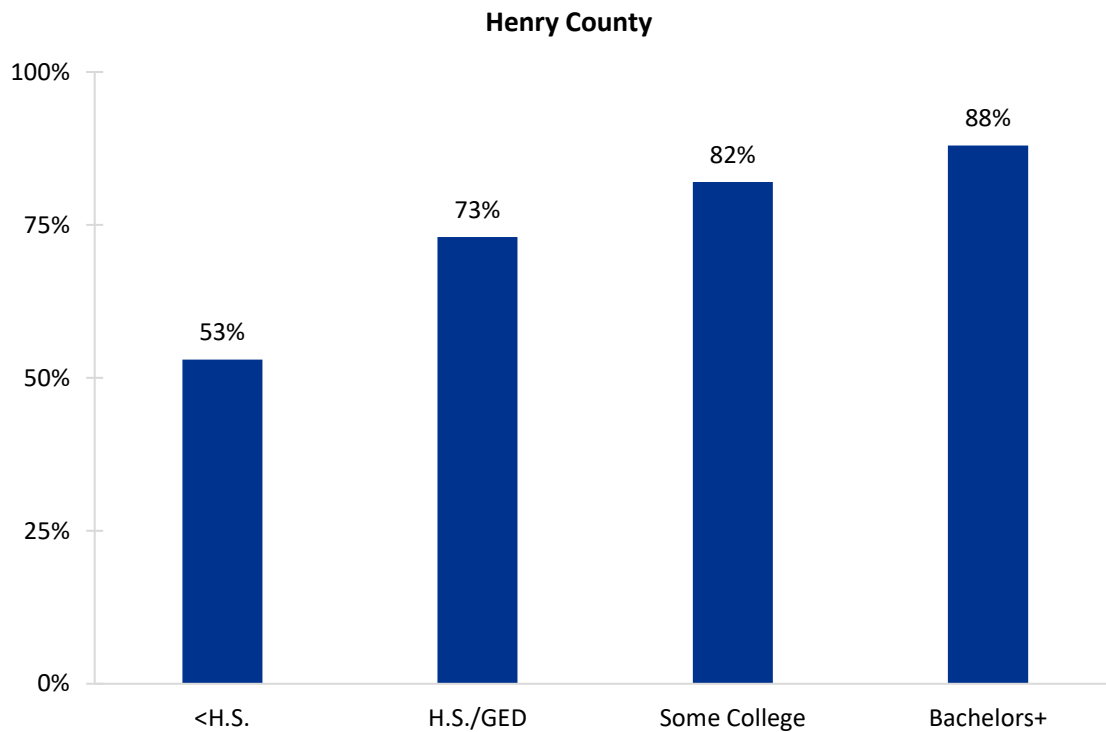


Figure 4.8 Employment to Population Ratio Among Those Aged 16 and Older by Educational Attainment for Henry County, the State of Ohio, and the Nation, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates.

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Employment to Population Ratio | Age

- In Henry County the highest employment to population ratio was among those aged 25-29. The lowest ratio was among those aged 16-19.
- The ratio remains between 80 and 87% until the mid-fifties.
- Beginning in the mid-fifties the ratio begins to drop off, with the largest drop occurring around the age a large share of the adult population in the U.S. retires (between the ages of 65 and 70).

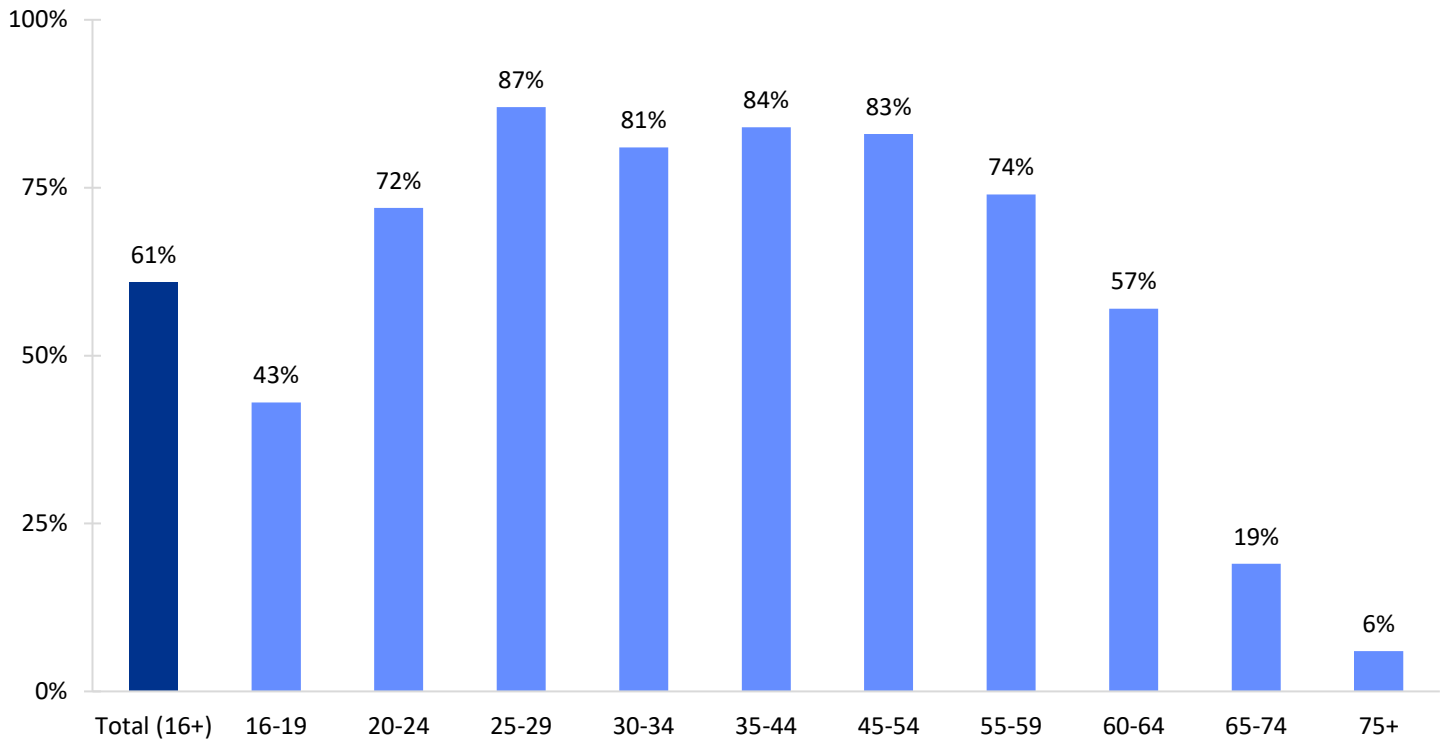


Figure 4.9 The Employment to Population Ratio by Age for Henry County, Ohio, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

Employment to Population Ratio | Summary of Health Equity Measures

In summary, the previous figures indicate disparities in employment by measures of health equity among Henry County, Ohio residents. Those who appear to be at greater risk are:

- Girls/Women
- The disabled
- Blacks
- Those with <H.S. education
- Individuals under the age of 25

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Measures of Employment | Full-time Year-round Employment

Full-time Year-round Employment | Gender

There are gender differences in the percentage of working aged men and women employed full-time year-round in the U.S.

- Nationally, 57% of civilian men are employed full-time whereas 43% of civilian women are employed full-time (not shown).
- Rates in Ohio are like that of the nation—57% among civilian working aged men and 43% of working aged women (not shown).
- There were 61% civilian working aged Henry County men employed full-time, which was higher than both national and state averages. Henry County women’s percentage was slightly lower than that of the nation and state at 40%.

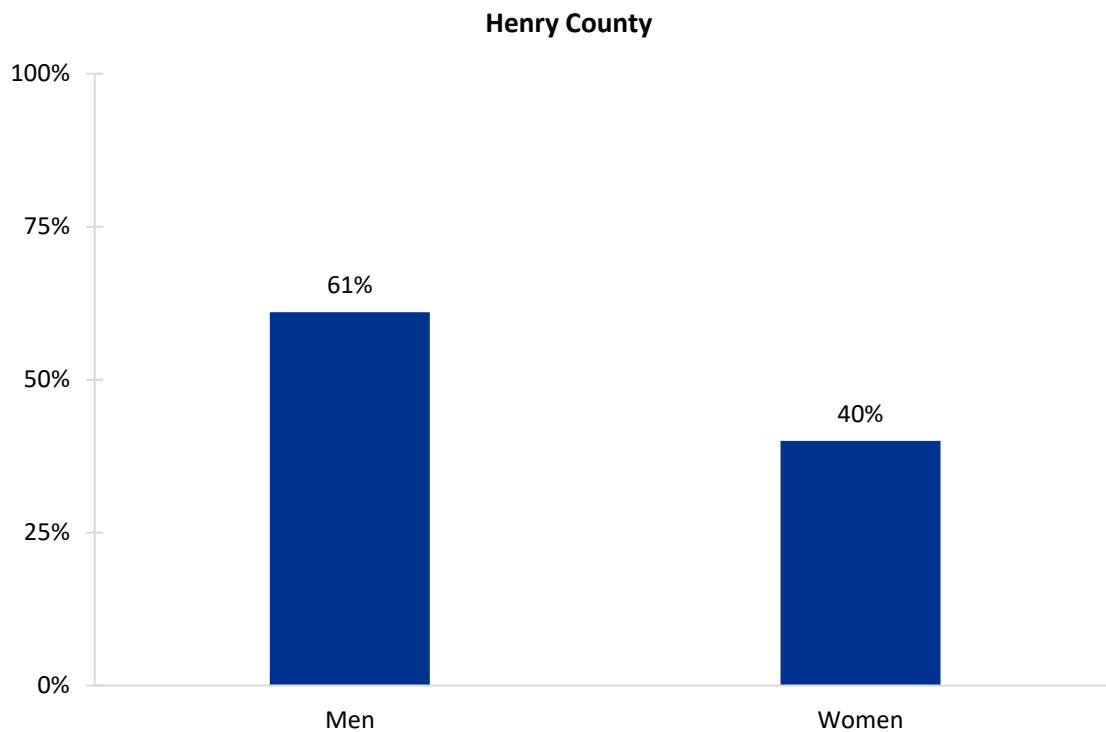


Figure 4.10 Percentage of Civilian Population Aged 16 to 64 Years Old Who Worked Full-Time, Year-Round by Gender for Henry County and its Neighboring Counties, the State of Ohio, and the Nation, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

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Measures of Employment | Occupation

- Among civilian employed women aged 16 and older in Henry County, the modal occupation type was management, business, science, and arts occupations at 37%. The next most popular occupation type was sales and office occupations.
- Men’s most popular occupation type in Henry County was production, transportation, and material moving occupations at 37%. The next most popular at 24% was management, business, science, and arts occupations.

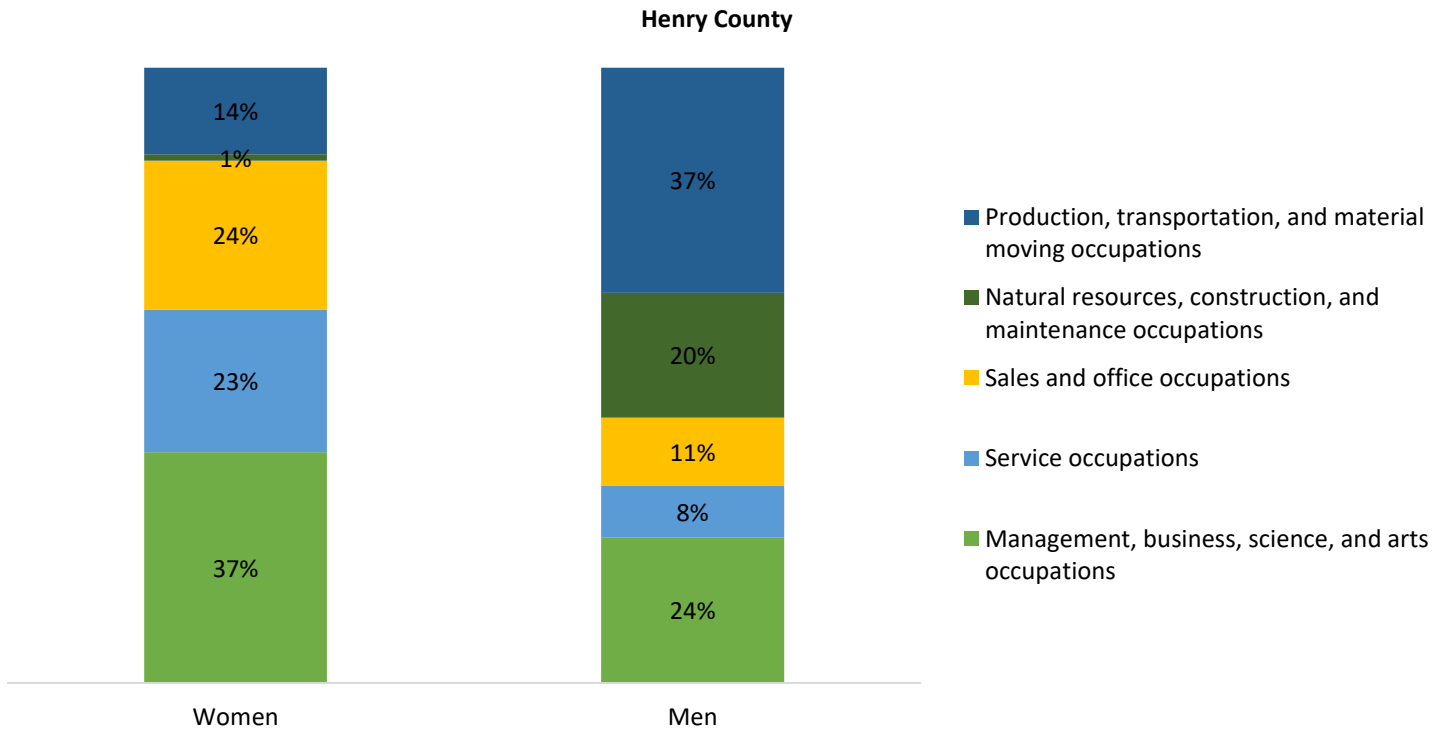


Figure 4.11 Occupation for the Civilian Employed Population Aged 16 Years and Over by Gender Among Henry County Residents, 2017. Data Source: U.S. Census Bureau, 2013-2017, American Community Survey 5-Year Estimates

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How do the top occupations among women and men in Henry County compare to those in the entire state of Ohio or the nation?

- The share of women in Ohio and women in the nation working in management, business, science, and arts occupations is slightly higher than the county—40% and 41%, respectively.
- The share of men in Ohio working in production, transportation, and material moving occupations is lower than that of Henry County residents—24% versus 37%. Differences at the national level are even more striking—the share of Henry County men in production, transportation, and material moving occupations is twice as high as that of all men in the U.S. (18%).

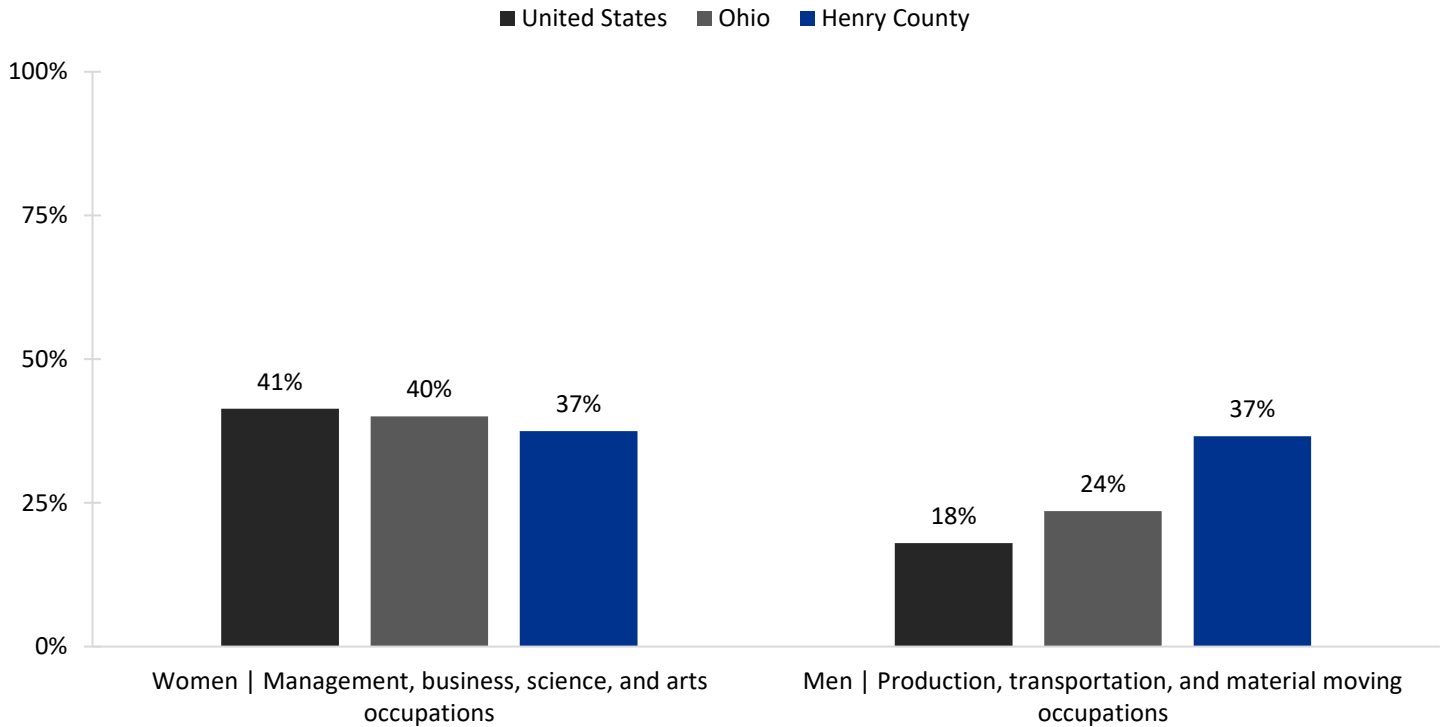


Figure 4.12 Top Occupation Among Civilian Employed Population Aged 16 Years and Older Living in Henry County by Gender Compared to the State & Nation, 2017. Data Source: U.S. Census Bureau, 2013-2017, American Community Survey 5-Year Estimates

Food Instability

Measures of Food Instability | Food Stamps/SNAP Benefits

Who is in a SNAP household?

Everyone who lives together and purchases food and prepares meals together is grouped together as one SNAP household. There are some people who live together, such as spouses and most children under age 22, who are included in the same SNAP household, even if they purchase food and prepare meals separately. If a person is 60 years of age or older and unable to purchase food and prepare meals separately because of a permanent disability, the person and the person's spouse may be a separate SNAP household if the others they live with do not have very much income (no more than 165 percent of the poverty level).

What are the SNAP income limits?

In most cases, your household must meet both the gross and net income limits described below or you are **not** eligible for SNAP and **cannot** receive benefits.

- Gross income** means a household's total, non-excluded income, before any deductions have been made.
- Net income** means gross income minus allowable deductions.

A household with an elderly or disabled person only has to meet the net income limit.

If all members of your household are receiving Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or in some places other general assistance, your household may be deemed “categorically eligible” for SNAP because you have already been determined eligible for another means-tested program.

The information provided in the table below applies to households in the 48 contiguous States and the District of Columbia that apply for SNAP between **October 1, 2018, through September 30, 2019.**

Table 4.1 SNAP Income Eligibility Limits - October 1, 2018, through September 30, 2019

Household Size	Gross monthly income (130 percent of poverty)	Net monthly income (100 percent of poverty)
1	\$1,316	\$ 1,012
2	\$1,784	\$1,372
3	\$2,252	\$1,732
4	\$2,720	\$2,092
5	\$3,188	\$2,452
6	\$3,656	\$2,812
7	\$4,124	\$3,172
8	\$4,592	\$3,532
Each additional member	+\$468	+\$360

* SNAP gross and net income limits are higher in [Alaska and Hawaii](#).

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Food Stamps/SNAP Benefits, Henry County Trend over Time

- The percentage of Henry County households receiving food stamps/SNAP benefits increased from 8.5% in 2010 to 10.8% in 2014. Since 2014 the percentage has declined to an eight-year-low of 8.3% in 2017.
- The percentage receiving food stamps/SNAP benefits in Henry County is lower than the percentage in Ohio (14.2%) and the U.S. (12.6%).

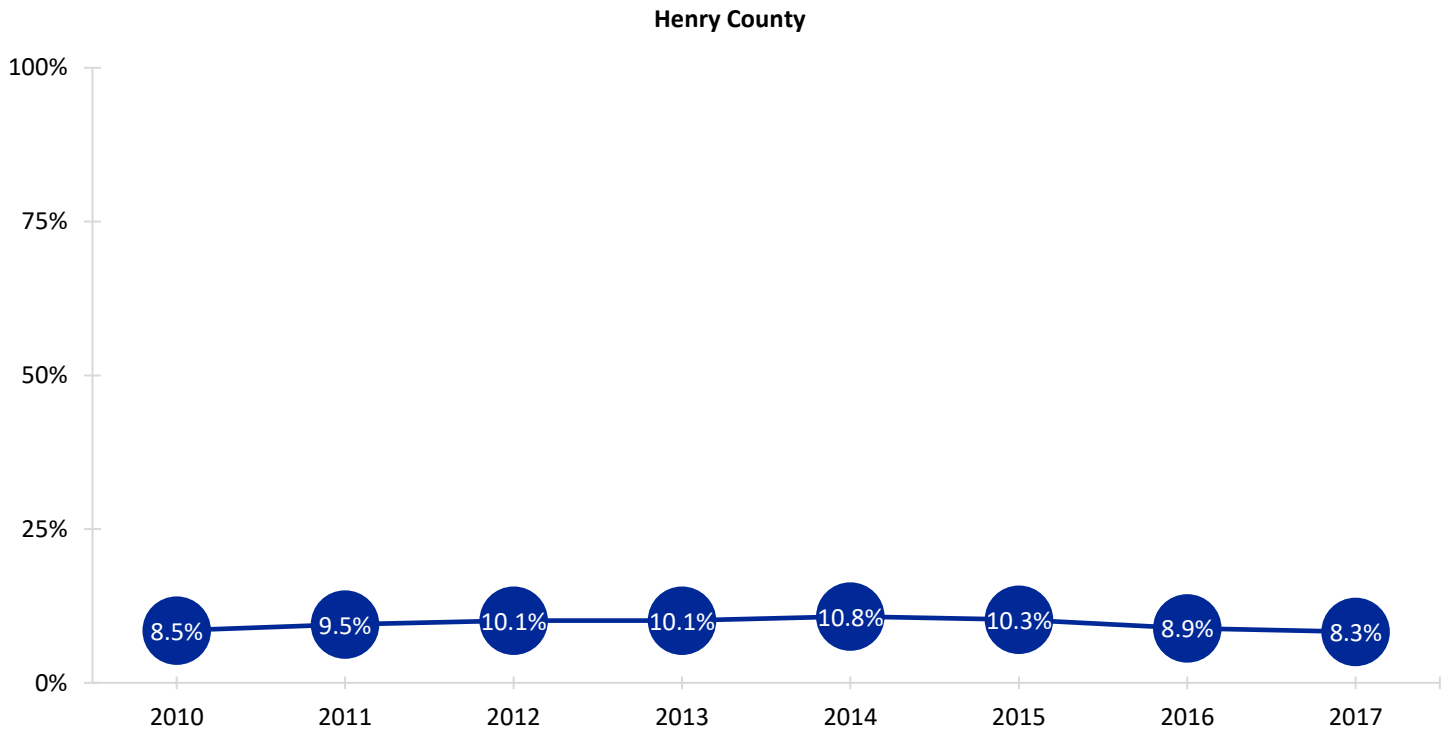


Figure 4.13 Percentage of Henry County Ohio Households Receiving Food Stamps/SNAP, 2010-2017. Data Source: U.S. Census Bureau, 2006-2010, 2007-2011, 2008-2012, 2009-2013, 2010-2014, 2011-2015, 2012-2016, 2013-2017 American Community Survey 5-Year Estimates

Since 2014 the percentage of household receiving food stamps/SNAP benefits has declined to an eight-year-low of 8.3% in 2017.

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Food Stamps/SNAP Benefits, Geographic Variation

The share of households receiving Food Stamps/SNAP benefits in a community is yet another indicator of that area’s financial well-being.

- As with the poverty rate, when compared to neighboring counties, households in Henry County had one of the lower percentages receiving food stamps/SNAP benefits at 8.3%.
- The two counties with lower percentages than Henry County were Wood County (7.7%) and Putnam County (7.1%).
- Lucas County had the highest percentage with nearly 20% of households receiving SNAP benefits.

Henry County

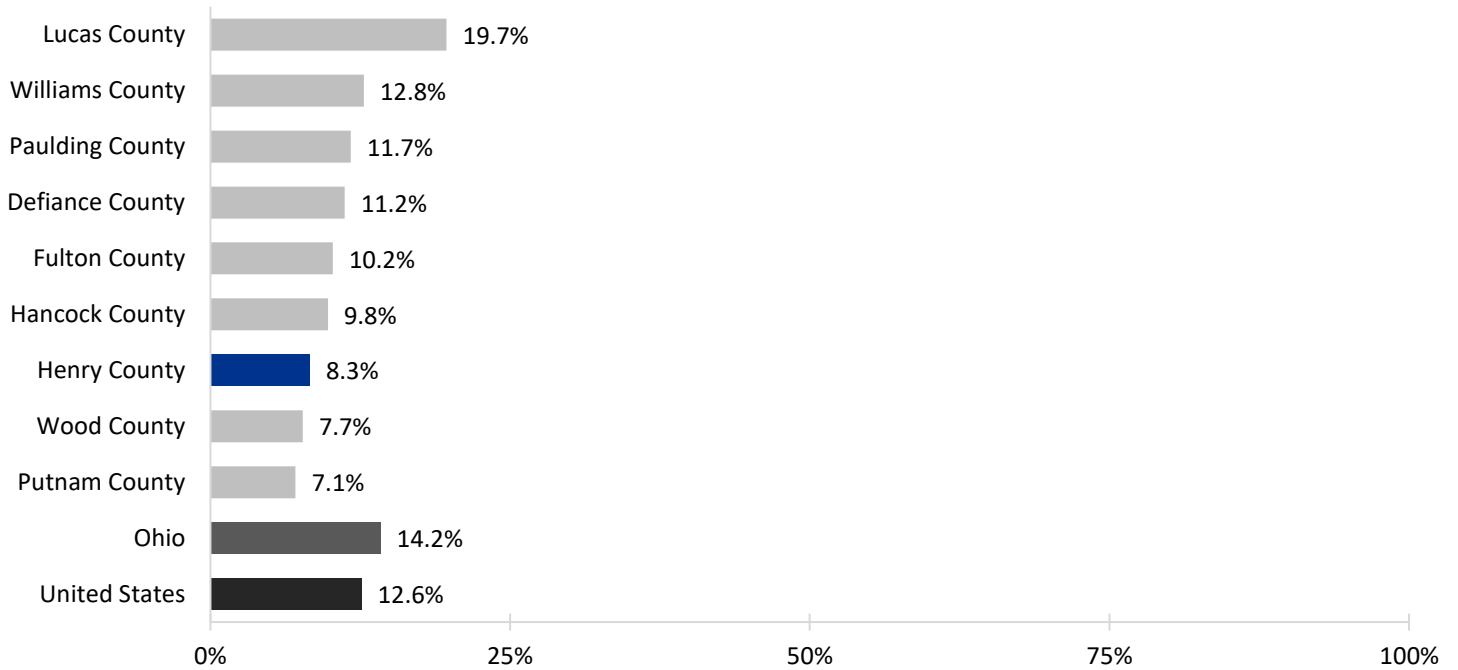


Figure 4.14 County Rankings of the Percentage of Households Receiving Food Stamps/SNAP Benefits for Henry County and its Neighboring Counties, 2017. Data Source: U.S. Census Bureau, 2013-2017, American Community Survey 5-Year Estimates

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There was also variation between Henry County communities in the share of households receiving Food Stamps/SNAP benefits.

- Holgate had the highest percentage receiving benefits at 10.2% with Napoleon close behind at 9.5%.
- Malinta had the lowest percentage at 3.9%.

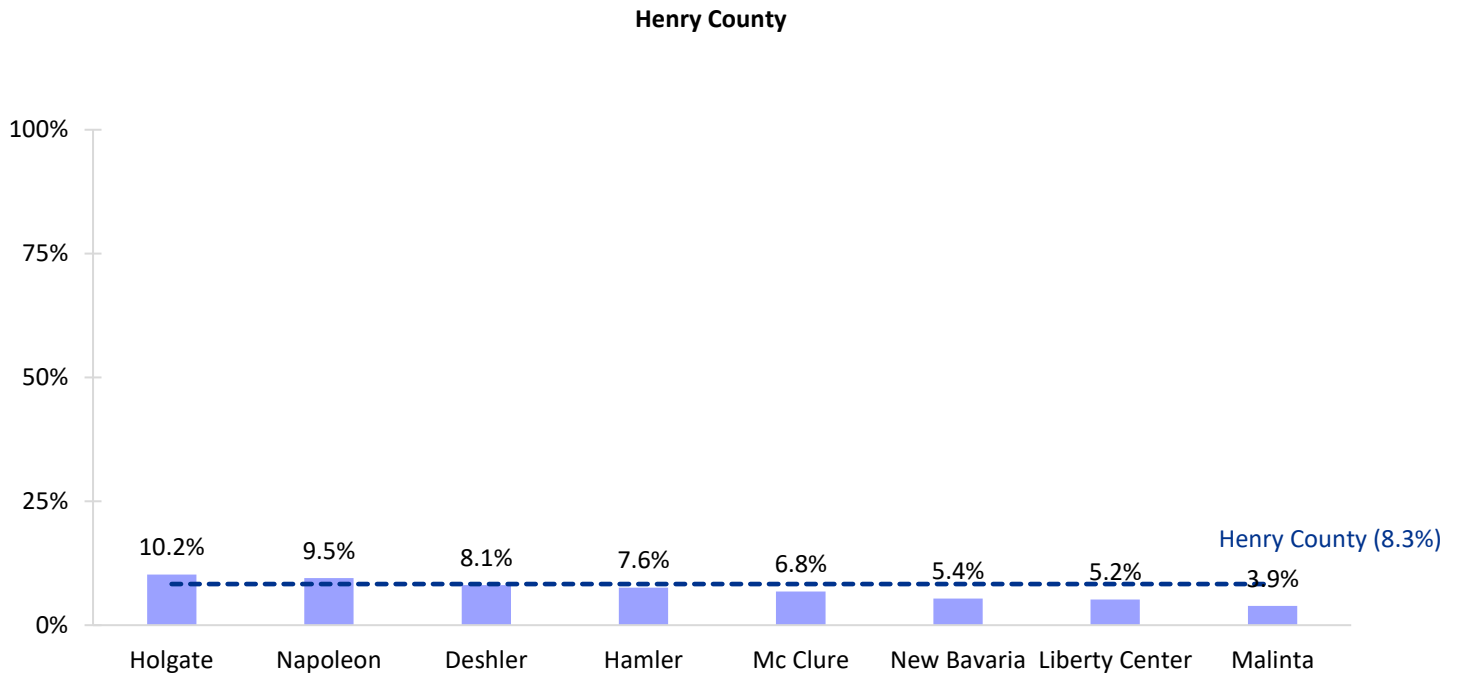


Figure 4.15 Henry County, Ohio Zip Code Comparisons of the Percentage of Households Receiving Food Stamps/SNAP Benefits for Henry County and its Neighboring Counties, 2017. Data Source: U.S. Census Bureau, 2013-2017, American Community Survey 5-Year Estimates

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Food Stamps/SNAP Benefits by Gender

Food stamp/SNAP benefits are a household measure; therefore, the Census provides information by gender for non-married, non-family and family households with or without minor children by the gender of the household head. It's important to note, although no husband or wife are present, there may be a cohabiting partner present in the household. Larger shares of women-headed households were receiving food stamps/SNAP benefits regardless of whether children were present compared to men-headed households. This holds true at the national, state, and county-levels.

- In the United States, 21% of men-headed households and 35% of women-headed households were receiving food stamps/SNAP benefits (not shown).
- The state-level percentages are larger than the national-level—23% of men-headed households and 41% of women-headed households in Ohio were receiving food stamps/SNAP benefits (not shown).
- Women-headed households in Henry County had over twice the share receiving food stamps/SNAP benefits compared to men-headed households.

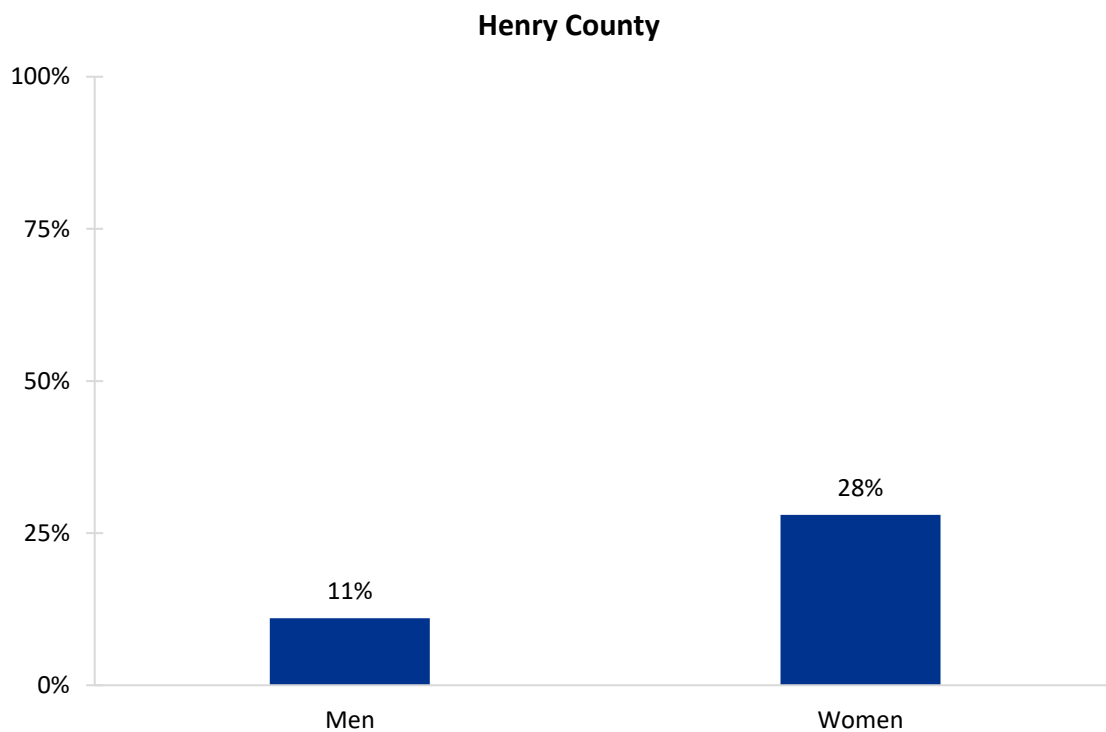


Figure 4.16 Percentage of Households Receiving Food Stamp/SNAP benefits by Gender of Householder for Henry County, 2017. Data Source: U.S. Census Bureau, 2013-2017, American Community Survey 5-Year Estimates

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Food Stamps/SNAP Benefits by Disability

The disabled population had a larger percentage receiving food stamps/SNAP benefits than the non-disabled population, regardless of residence.

- Nationally, the disabled population were receiving food stamps/SNAP benefits at over two-times the rate of the non-disabled population—22% versus 9%.
- In Henry County the percentage receiving Food Stamps/SNAP benefits among the disabled population is three-times higher than among those without any disability—16% versus 5%.

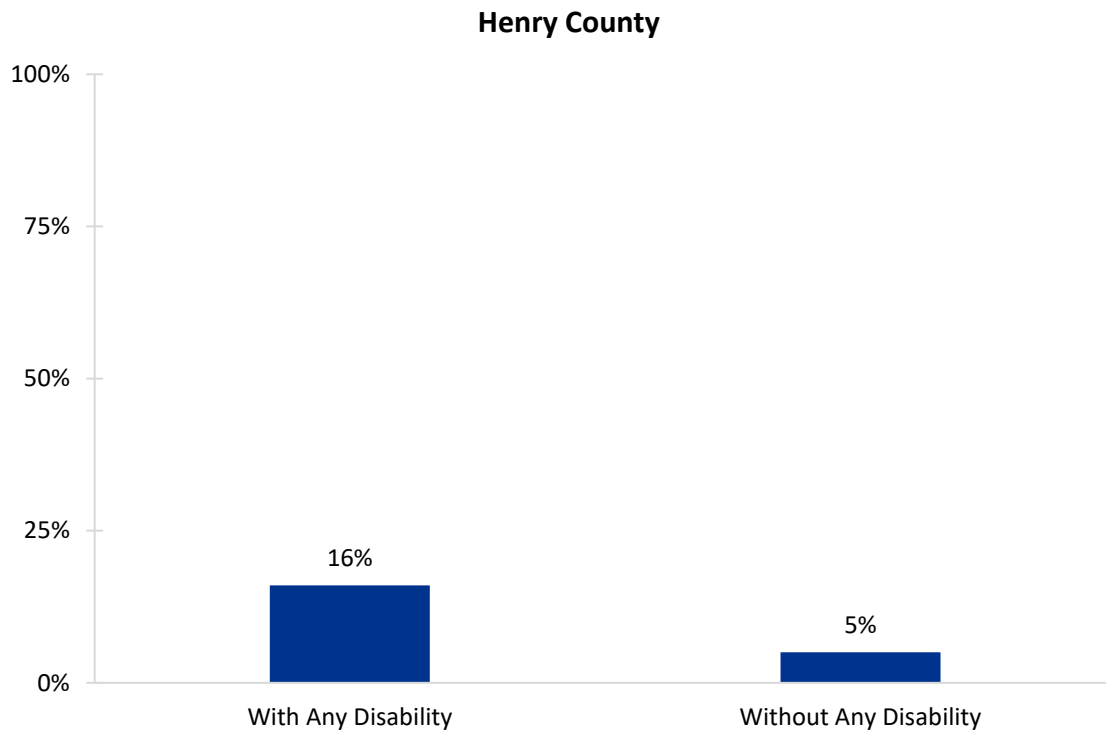


Figure 4.17. Percentage of Households Receiving Food Stamps/SNAP Benefits by Disability Status and Geographic Area, 2017. Data Source: U.S. Census Bureau, 2013-2017, American Community Survey 5-Year Estimates

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Food Stamps/SNAP Receipt by Race/Ethnicity

The receipt of food stamps/SNAP benefits is not equally distributed by race/ethnicity.

- Among non-Hispanic Whites in Henry County 7% were receiving benefits.
- Among Hispanics in Henry County 24% were receiving benefits—a rate more than three-times as high as Whites.
- There are too few Blacks receiving benefits to estimate the share doing so in Henry County.

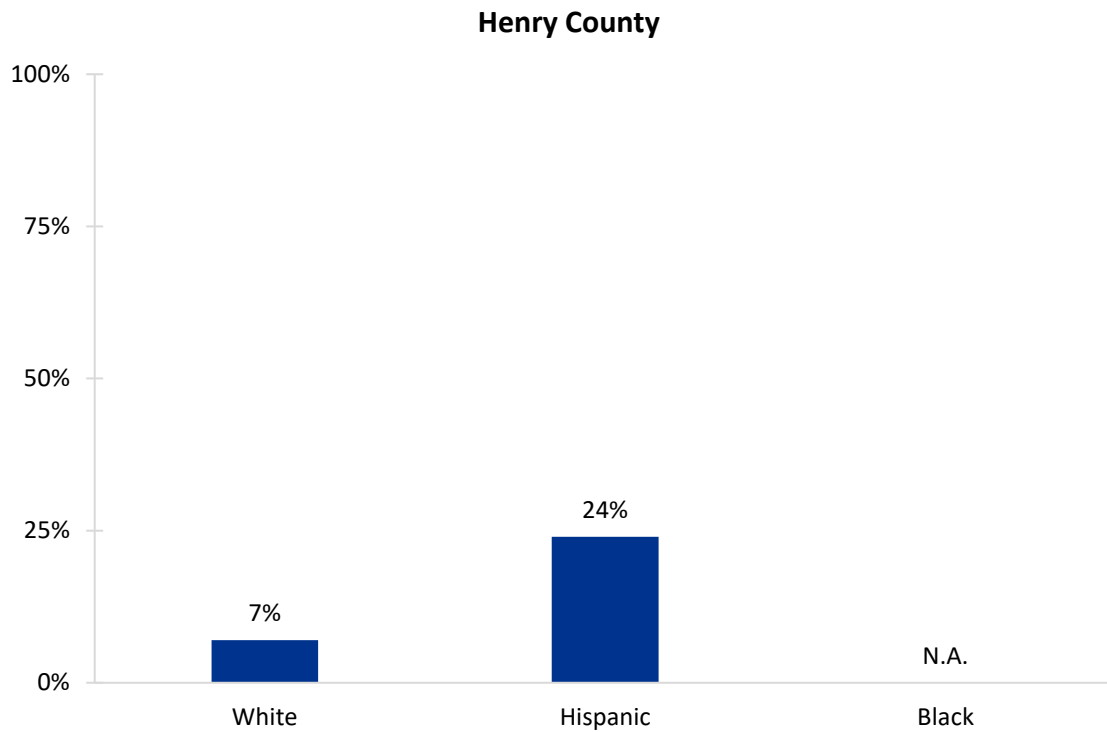


Figure 4.18. Percentage of Households Receiving Food Stamps/SNAP Benefits by Race/Ethnicity of the Household Head and Geographic Area, 2017. Data Source: U.S. Census Bureau, 2013-2017, American Community Survey 5-Year Estimates

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Food Stamps/SNAP Benefits, Age Variation

Given the receipt of food stamps/SNAP benefits is based on income relative to the poverty thresholds, we would expect the risk of receiving benefits to vary similarly to that of the risk of poverty. However, the information on the receipt of benefits by age provided by the Census Bureau at the county-level is limited. We can examine the share of households with children and the share of households with at least one individual aged sixty and older that are receiving benefits.

- The percentage of Henry County households with children under the age of 18 receiving benefits was the second lowest among neighboring counties at 15% (not shown). This percentage is lower than the national average of 21% and the state average of 23% (not shown).
- The percentage of Henry County households with at least one-person aged sixty and older receiving food stamps/SNAP benefits was one-third that of those with children at only 5%. As with households with children, Henry County was the second lowest among neighboring counties (not shown).

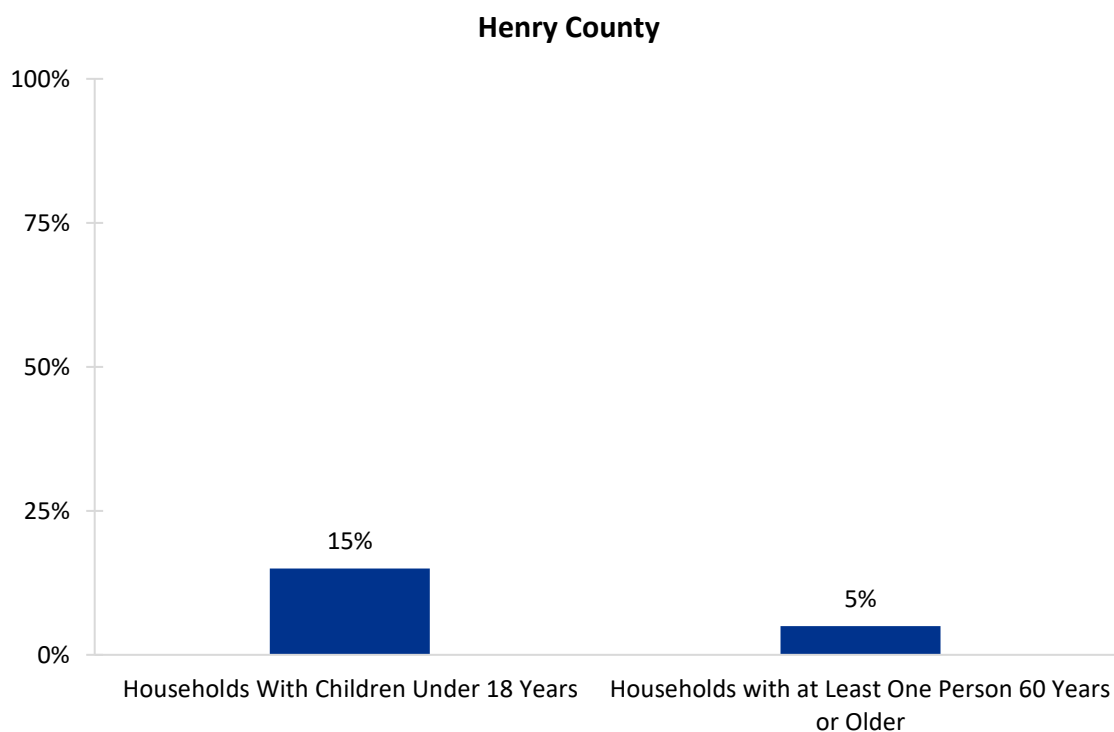


Figure 4.19. Percentage of Households Receiving Food Stamps/SNAP Benefits by Age of Household Members, 2017. Data Source: U.S. Census Bureau, 2013-2017, American Community Survey 5-Year Estimates

In summary, the previous figures indicate disparities in the receipt of food stamps/SNAP benefits by measures of health equity among Henry County, Ohio residents. Those who appear to be at greater risk are:

- Individuals living in women-headed households
- Individuals living in households with at least one disabled person
- Hispanic headed households
- Individuals living in household with at least one child under the age of 18

Health Factor 4 | Economic Stability

Measures of Food Instability | Free/Reduced Lunches

The Ohio Department of Education, Office for Child Nutrition, in partnership with the United States Department of Agriculture, administers the National School Lunch, School Breakfast, Special Milk, After School Care Snack, and Government Donated Food (Commodity) Programs among others. Nationally, over 25 million students in over 90 thousand schools and agencies participate in Child Nutrition Programs, making them one of the country’s largest food service operations. Ohio’s food service programs serve over 1 million meals daily at over 4,000 sites.

The goals of the Child Nutrition Programs are:

- Safeguard the health and well- being of the nation’s children.
- Encourage domestic consumption of nutritious agricultural foods.
- Give children an understanding of the relationship between proper eating habits and good health.

Table 4.2 United States Department of Agriculture (USDA), INCOME ELIGIBILITY GUIDELINES, Effective July 1, 2018 through June 30, 2019

Households with total incomes less than or equal to the values below are eligible for free or reduced -price meals.

HOUSEHOLD SIZE	FREE					REDUCED				
	Annual	Monthly	Twice Per Month	Every Two Weeks	Weekly	Annual	Monthly	Twice Per Month	Every Two Weeks	Weekly
1	\$15,782	\$1,316	\$658	\$607	\$304	\$22,459	\$1,872	\$936	\$864	\$432
2	21,398	1,784	892	823	412	30,451	2,538	1,269	1,172	586
3	27,014	2,252	1,126	1,039	520	38,443	3,204	1,602	1,479	740
4	32,630	2,720	1,360	1,255	628	46,435	3,870	1,935	1,786	893
5	38,246	3,188	1,594	1,471	736	54,427	4,536	2,268	2,094	1,047
6	43,862	3,656	1,828	1,687	844	62,419	5,202	2,601	2,401	1,201
7	49,478	4,124	2,062	1,903	952	70,411	5,868	2,934	2,709	1,355
8	55,094	4,592	2,296	2,119	1,060	78,403	6,534	3,267	3,016	1,508
Each Additional Member Add	+5,616	+468	+234	+216	+108	+7,992	+666	+333	+308	+154

Children in families who have an annual income 130% of the poverty threshold are eligible for free lunches. Families at 185% of the poverty threshold are eligible for reduced lunches.

- There were **1,569** students eligible for free or reduced lunches in Henry County schools (NCES, 2016-17).
 - Holgate → 137 children
 - Liberty Center → 341 children
 - Napoleon → 829 children
 - Patrick Henry → 262 children

Henry County and its Public Schools

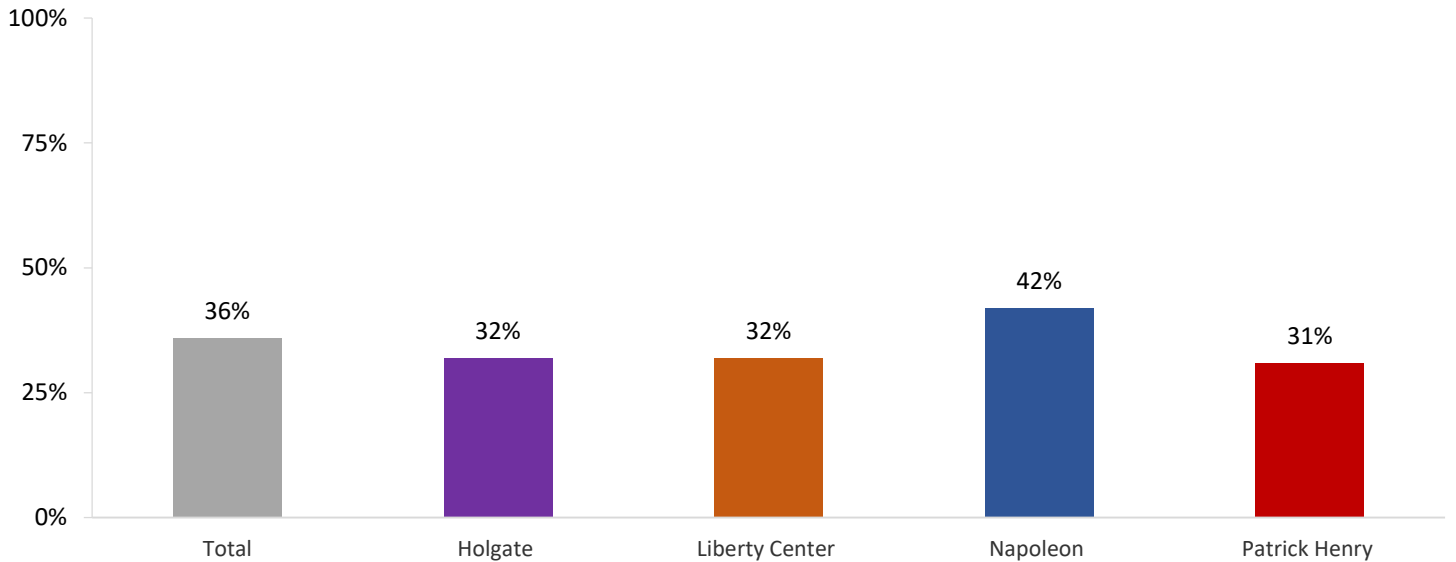


Figure 4.20. Percentage of students eligible for free/reduced lunches by school district in Henry County, Ohio 2015/16 school year. Data Source: U.S. Department of Education, National Center for Education Statistics, Common Core of Data (CCD), "Public Elementary/Secondary School Universe Survey", 2016-17 v.1a; "Public Elementary/Secondary School Universe Survey Geographic Data" (EDGE)

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Measures of Food Instability | WIC Eligibility Threshold

A different pattern emerges if we examine those below 185% of the poverty threshold. This threshold is relevant, because it is the threshold used to determine WIC eligibility.

- All Henry County residents are doing better than Ohio and the U.S. EXCEPT those aged 25-34. Among those aged 25-34, the share below 185% of the poverty threshold is not significantly different than that of the state or nation.
- Further, while the percentage of young adults aged 25-34 living in poverty is lower than that of those aged 18-24 (12% versus 16%, respectively), there is not a significant difference in the share eligible for WIC (30%).

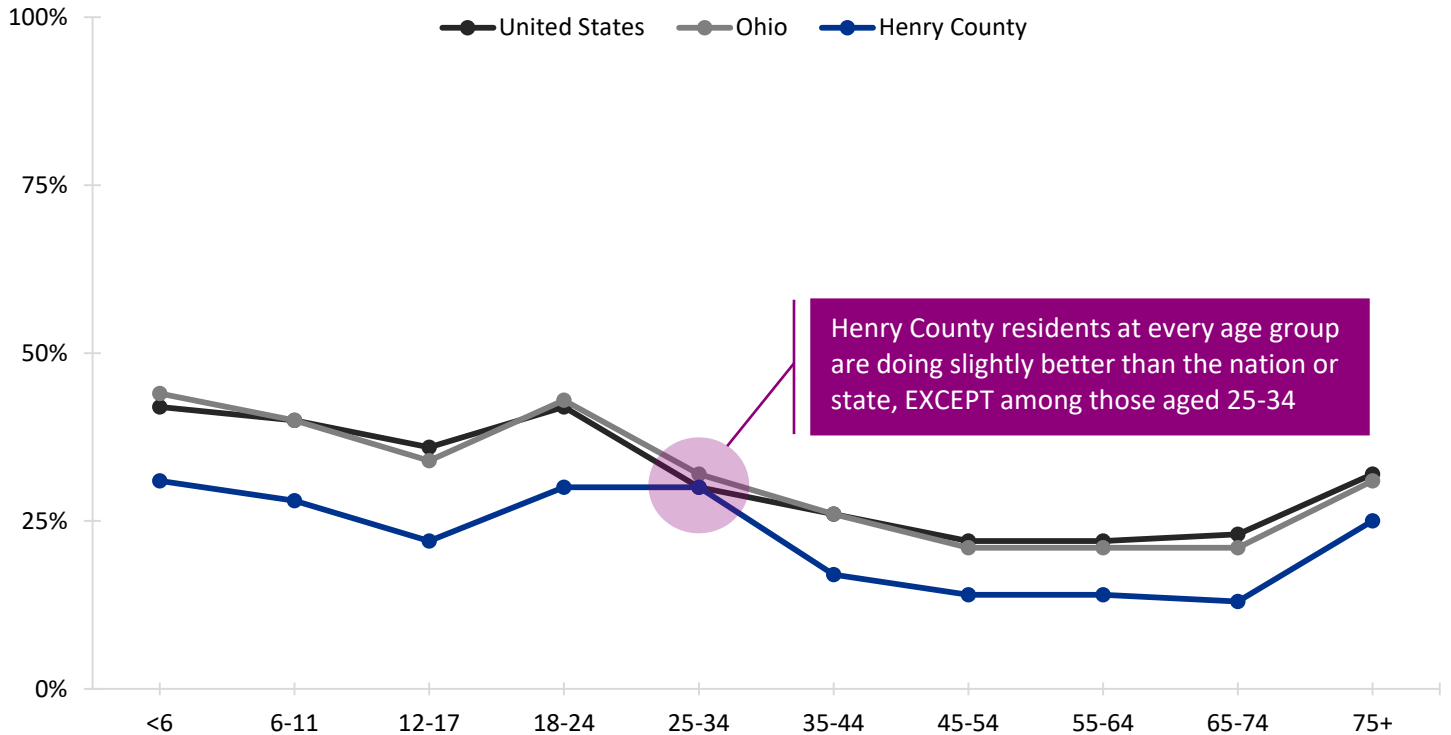


Figure 4.21. Percent of Residents Living Below the 185% Poverty Threshold (WIC Eligibility Threshold) by Age Group and Geographic Area, 2013-2017. Data Source: U.S. Census Bureau, American Community Survey, 5-yr Estimates, 2013-2017

Health Factor 4 | Economic Stability

Measures of Food Instability | Child Food Insecurity in Henry County

While understanding the scope of poverty as well as the percentage of children and households with children that receive income-based food support (e.g. free/reduced lunches, food stamps/SNAP) it does not paint the entire picture of food insecurity in our communities. Many individuals, regardless of age, face food insecurity.

Food insecurity—a lack of access, at times, to enough food for an active healthy life for all household members and limited or uncertain availability of nutritionally adequate foods (USDA).

This insecurity isn't necessarily experienced all the time. Many households are faced with decisions between paying for basic needs (e.g. housing, medical bills) and purchasing nutritionally adequate foods. Recognizing this, Feeding America has quantified food insecurity in America and published the Map the Meal Gap project since 2011.

- The overall share of Henry County residents who were food insecure (% insecure but eligible + % insecure & in "The Gap") in 2017 was 10.2% (not shown).
- The share among children is higher at 17.5%, which represents 1,150 children who were food insecure in 2017 (see Figure 4.22).
- Although the share of Henry County children who are food insecure but eligible is among the lowest among neighboring counties, we have the HIGHEST living in "the Gap" e.g. they are likely NOT eligible for federal nutrition programs (their family's income falls above 185% of poverty). This represents nearly 5-in-10 of the food insecure children, or 8% of all children.

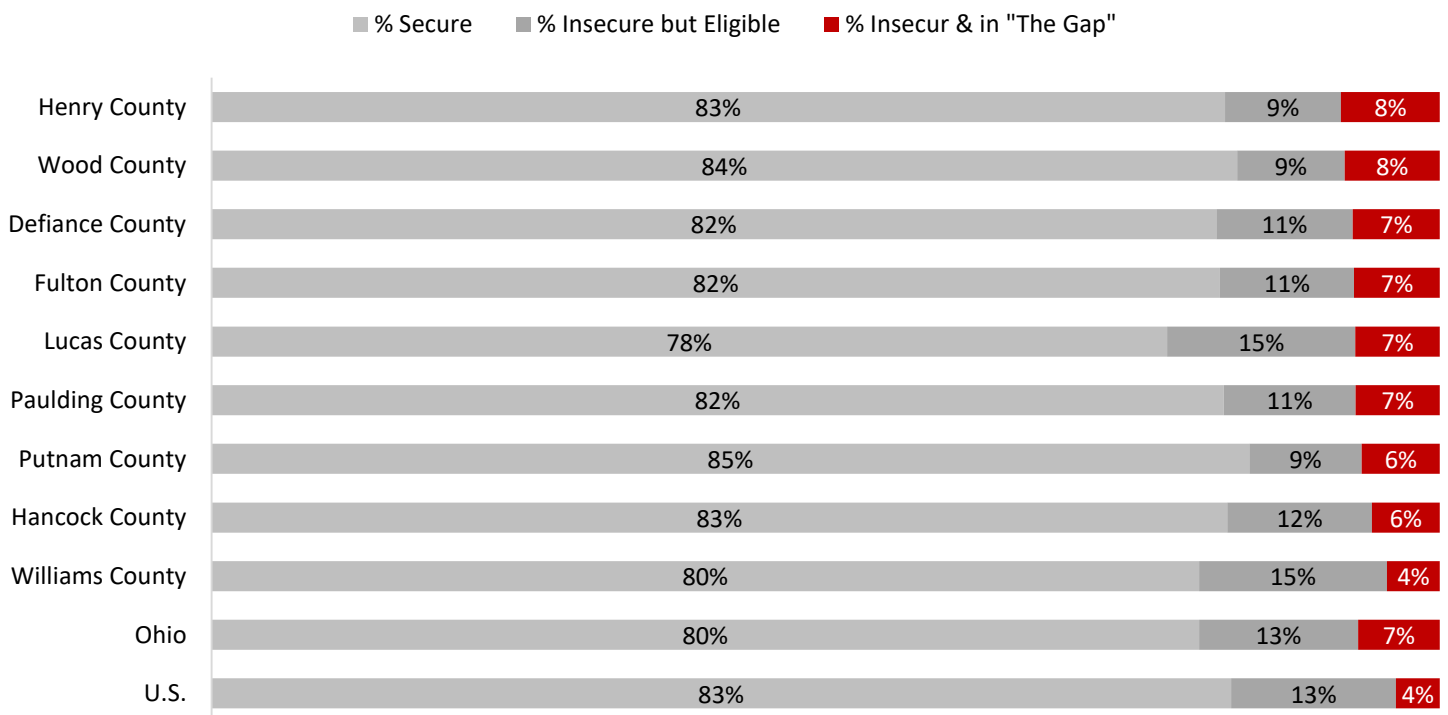


Figure 4.22. Food Security, Insecurity, and Those in "the Gap" Among Children by Geography, 2017. Data Source: Gundersen, C., A. Dewey, M. Kato, A. Crumbaugh & M. Strayer. Map the Meal Gap 2019: A Report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2017. Feeding America, 2019. This research is generously supported by The Howard G. Buffett Foundation and Nielsen.

SOCIAL DETERMINANTS OF HEALTH ASSESSMENT

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Map the Meal Gap's food insecurity rates are determined using data from the 2001-2017 Current Population Survey on individuals in food insecure households; data from the 2017 American Community Survey on median household incomes, poverty rates, homeownership, and race and ethnic demographics; and 2017 data from the Bureau of Labor Statistics on unemployment rates.

Threshold numbers reflect percentage of food insecure individuals living in households with incomes within the income bands indicated. Eligibility for federal nutrition programs is determined in part by these income thresholds which can vary by state.

Population and food insecurity data in the state totals row do not reflect the sum of all counties in that state. The state totals are aggregated from the congressional districts data in that state. All data in the state totals row pertaining to the cost of food or the "Meal Gap" reflect state-level data and are not aggregations of either counties or Congressional districts

Housing

Many have and still do consider home ownership an important vehicle for amassing wealth, particularly among low-income and minority populations. However, since the foreclosure crisis associated with the Great Recession speculation regarding the voracity of this claim has grown. Studies comparing the returns to owning and renting have mostly found that renting often is more likely to be beneficial. However, the benefit is dependent upon taking the monies saved by renting and investing/saving that money. Therefore, while in theory it may be more beneficial, few invest those savings and are left with little-to-no wealth accumulation. For more information on the topic please see Belsky, Herbert, and Molinsky's book: Homeownership Built to Last.

Belsky, E., Herbert, C., & Molinsky, J. (Eds.). (2014). Homeownership Built to Last: Balancing Access, Affordability, and Risk after the Housing Crisis. Brookings Institution Press. Retrieved from www.jstor.org/stable/10.7864/j.ctt6wpj09

How the Census Bureau Examines Housing

The Census Bureau provides many detailed tables to measure the housing situation in the United States at varying levels of geography. Below are key terms and their definitions, all of which will be useful to be acquainted with in the following section.

Occupied Housing Units. A housing unit is occupied if a person or group of persons is living in it at the time of the interview or if the occupants are only temporarily absent, as for example, on vacation. The persons living in the unit must consider it their usual place of residence or have no usual place of residence elsewhere. The count of occupied housing units is the same as the count of households.

Householder. The householder refers to 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. If the house is jointly owned by a married couple, either the husband or the wife may be listed first, thereby becoming the reference person, or householder, to whom the relationship of the other household members is recorded. One person in each household is designated as the "householder."

Homeownership Rates. The proportion of households that are owners is termed the homeownership rate. It is computed by dividing the number of households that are owners by the total number of occupied households.

Tenure. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the owner or co-owner lives in it. All other occupied units are classified as "renter occupied," including units rented for cash rent and those occupied without payment of cash rent.

For these and other definitions, please see: <https://www.census.gov/housing/hvs/definitions.pdf>

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Measures of Housing | Homeownership Rates

Home ownership rates in Henry County have been quite high over the past eight years—hovering close to around 80%.

- Despite these high rates, there has been a VERY slight decline since the high of 80.5% experienced in 2015. In 2018 77.4% of occupied housing units in Henry County were owner-occupied.
- Although Henry County has experienced a slight drop, rates were still higher than the state average of 66% and the national average of 64%.

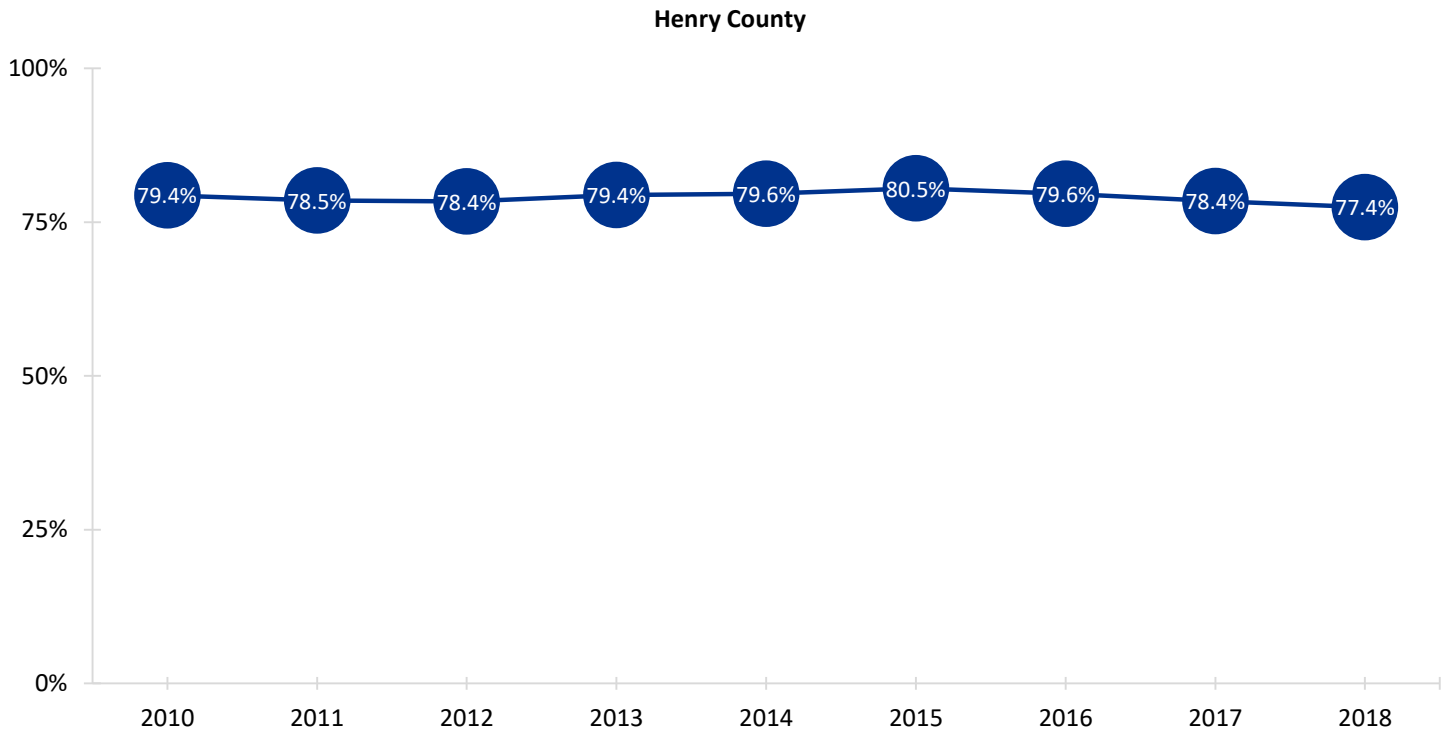


Figure 4.23 Percentage of Owner-Occupied Housing in Henry County Ohio, 2010-2018. Data Source: U.S. Census Bureau, 2006-2010, 2007-2011, 2008-2012, 2009-2013, 2010-2014, 2011-2015, 2012-2016, 2013-2017, 2014-2018, American Community Survey 5-Year Estimates

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- Compared to neighboring counties, only one had a homeownership rate higher than Henry County—Putnam County at 81%.

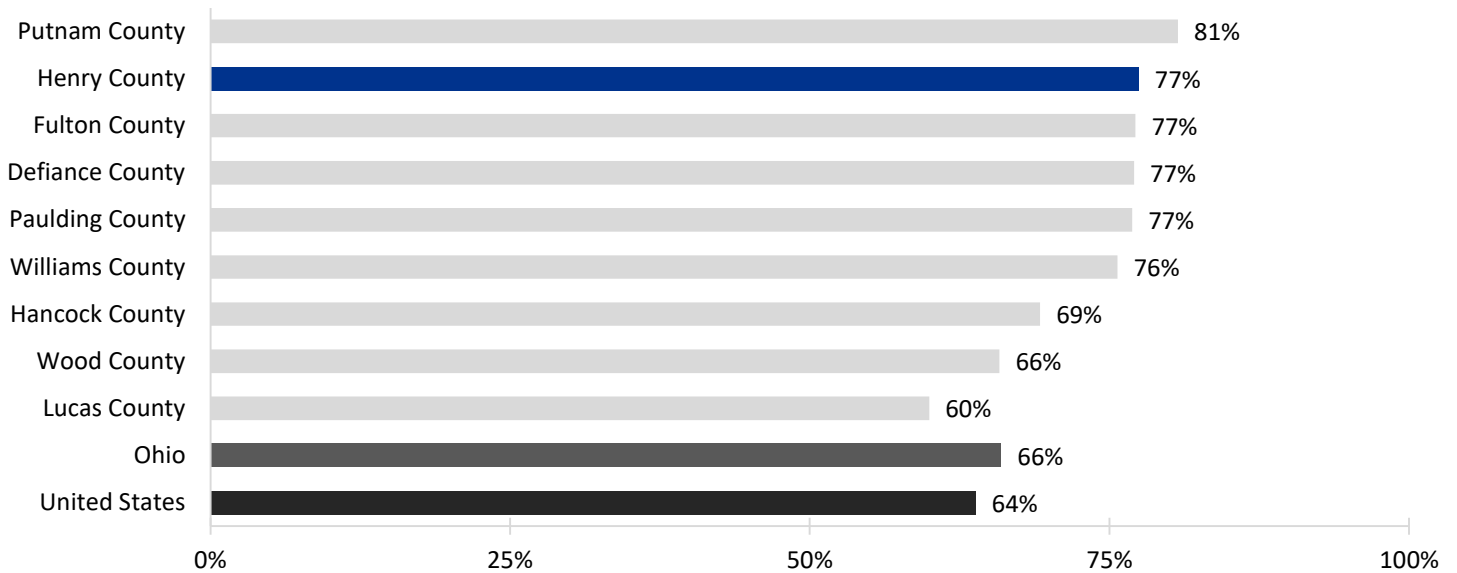


Figure 4.24 Percentage of Owner-Occupied Housing by Geographic Area, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

- While there is variation between zip codes within Henry County, most communities had rates at or above the county average. Only two communities had lower rates—Napoleon at 73% and Deshler at 70%. New Bavaria had the highest at 88%.

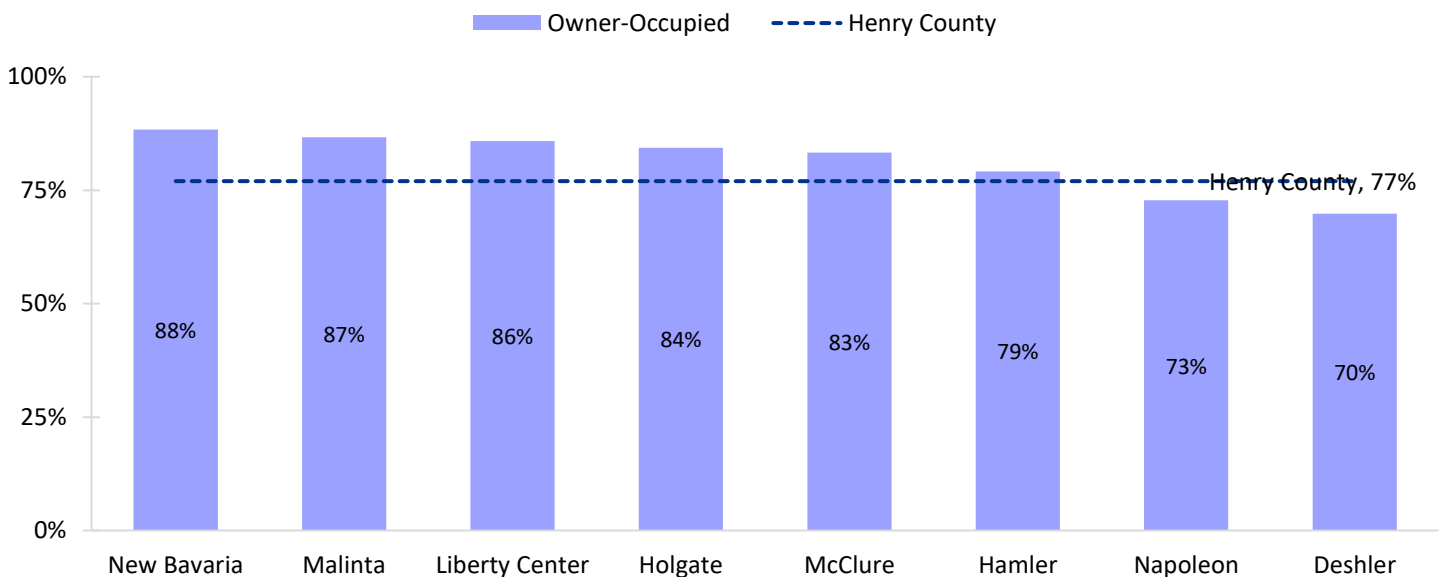


Figure 4.25 Percentage of Owner-Occupied Housing by Henry County Zip Code, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

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Homeownership Rates by Race/Ethnicity

For Hispanic and non-Hispanic White householders, rate of homeownership was higher among Henry County residents as compared to state and national averages. This is not the case among Black householders.

- Rates of homeownership were highest among non-Hispanic Whites, regardless of geographic level examined. In Henry county, 79% of non-Hispanic White householders were homeowners. The state and national averages were 72%.
- Slightly more than half of Hispanic householders were homeowners in Henry County (54%), whereas at the state and national levels slightly less than half were (45% and 47%, respectively).
- Blacks had the lowest share who were homeowners. However, readers should interpret the percentage at the county-level with caution due to the small number of Blacks surveyed.

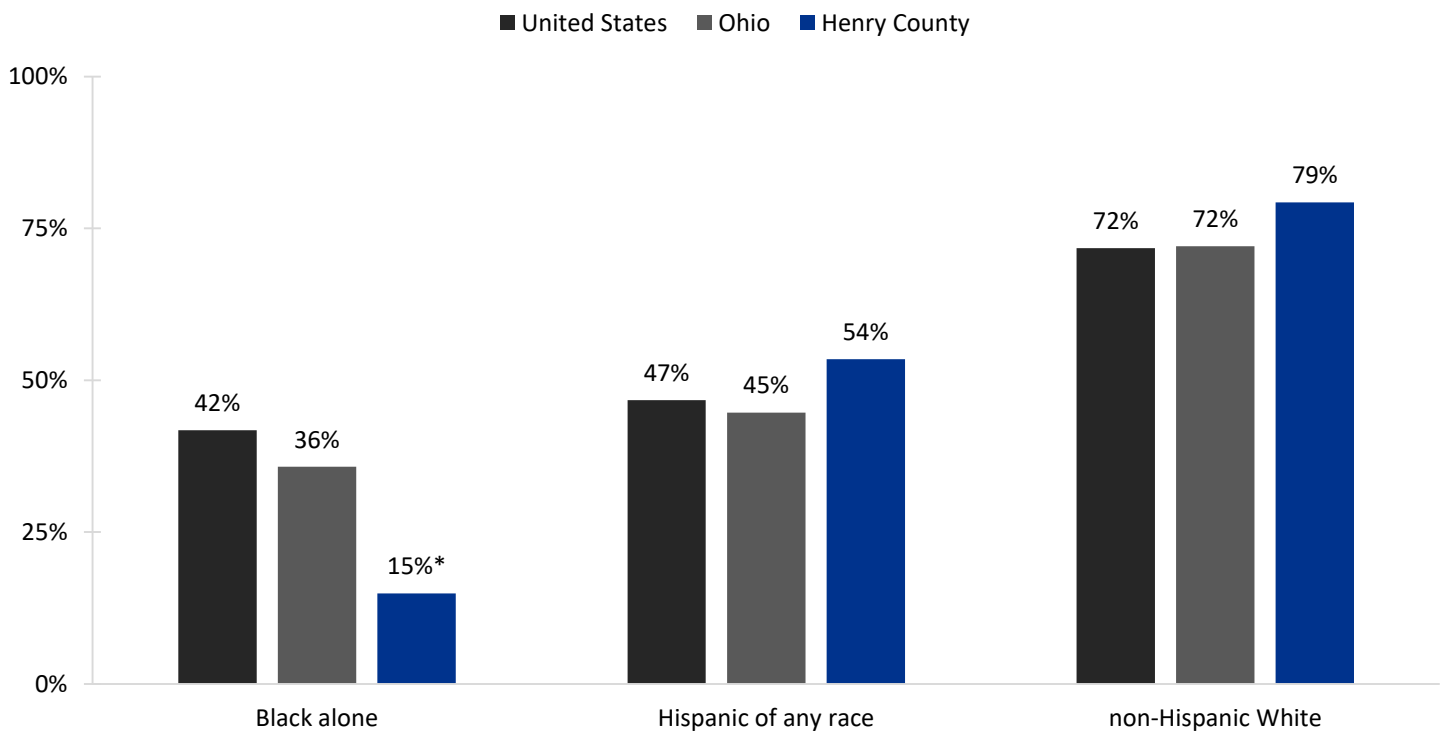


Figure 4.26 Percentage Owner-Occupied Housing by Race/Ethnicity of Householder. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

Note: *Interpret the rate of homeownership among Black householders in Henry County with caution—cell sizes are quite small.

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Homeownership Rates by Educational Attainment

Generally, those with less than a High School education have the lowest homeownership rates, whereas those with at least a bachelor’s have the highest.

- In Henry County, slightly more than half (56%) of household heads with less than a high school education are homeowners. This rate is slightly higher than the state average of 50% and the national average of 49%.
- Similar rates of homeownership are found among individuals with a H.S. diploma/GED and some college. In Henry County over three-fourths own their homes (79% and 77%, respectively).
- Among those with at least a bachelor’s degree living in Henry County, 84% own their homes.

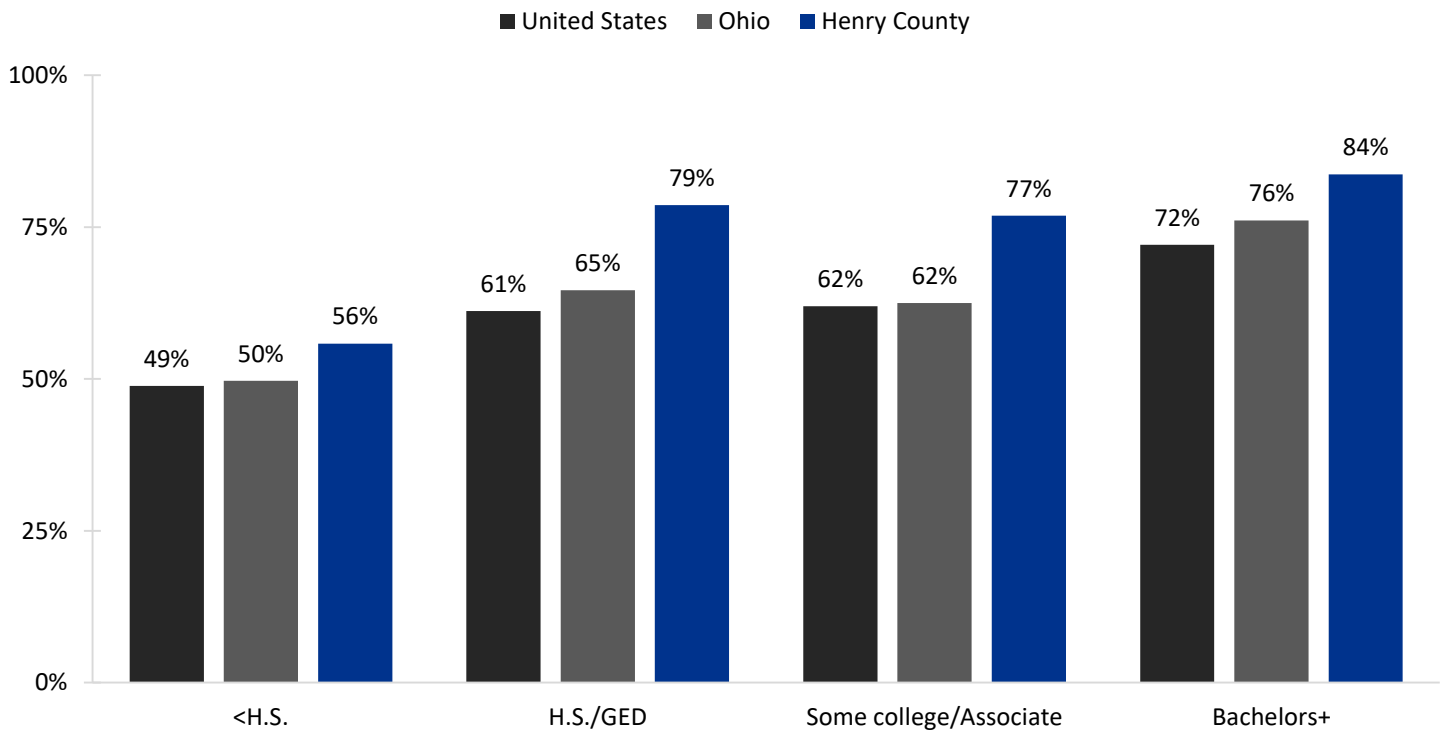


Figure 4.27 Percentage of Owner-Occupied Housing by Educational Attainment of Householder, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

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Homeownership Rates by Age

Generally, as age increases homeownership rates also increase—at least among those younger than 85 years.

- The average homeownership rate at the state and national levels for those under the age of 35 is quite low, at only about one-third of householders owning their homes. However, in Henry County 62% of householders under the age of 35 are homeowners.
- Over eighty percent of all householders aged 45 and older are homeowners in Henry County. The highest rate is found among Henry County households aged eighty-five years and older at 88%. This is in stark contrast to the state average of 71% and the national average of 69%.

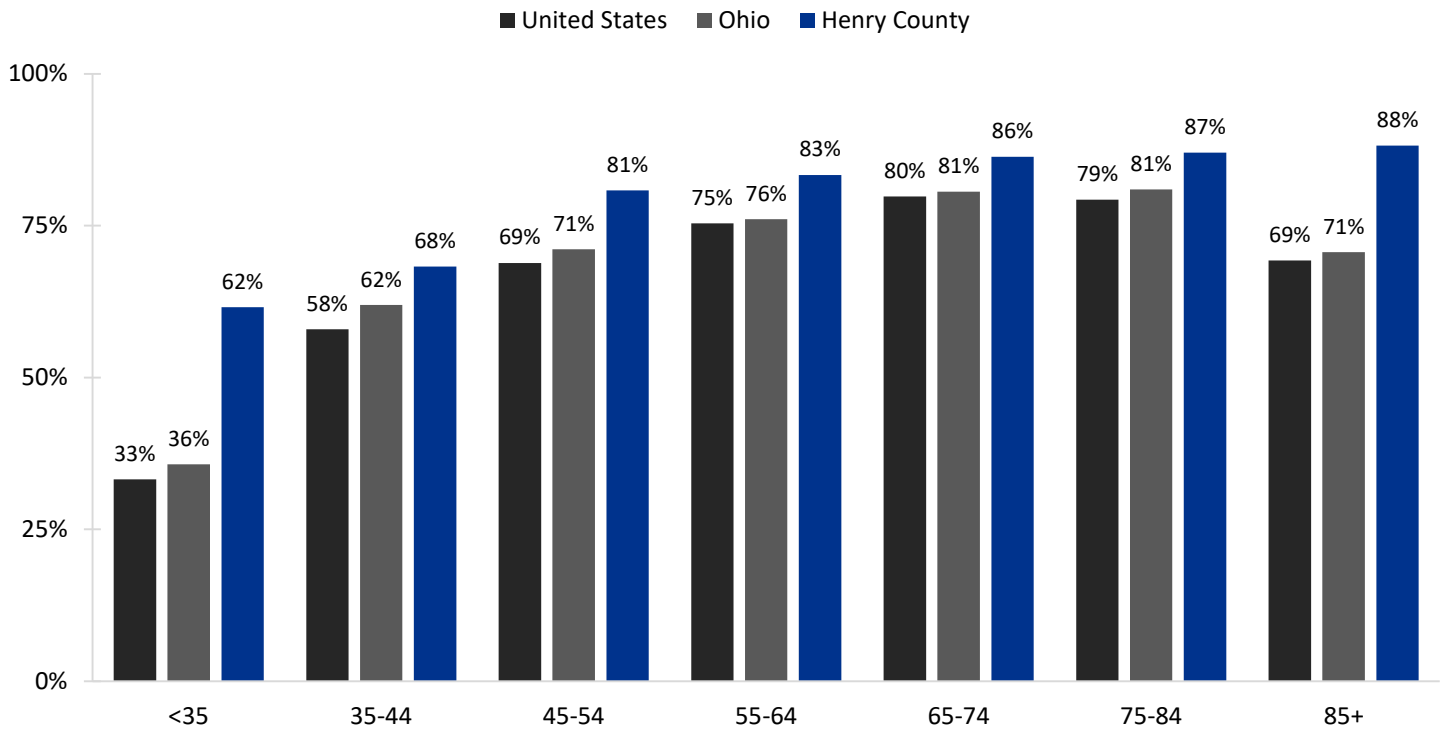


Figure 4.28 Percentage of Owner-Occupied Housing by Age of Householder, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

Summary of Homeownership by Health Equity Measures

In summary, the previous figures indicate disparities in homeownership by measures of health equity among Henry County, Ohio residents. Those who appear to be at greater risk are:

- Race/Ethnic minorities
- Those with <H.S. education
- Individuals under the age of 45

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Measures of Housing | Median Value

The median value of owner-occupied housing units in Henry County in 2018 was at an eight year high of \$121,900. This marks the first-time values have reached into the \$120s over the same time period.

- The lowest median value occurred in 2014 when values dipped to \$110,600.
- Despite the recent increase, Henry County’s median is well below that of the state (\$140K) and the nation (nearly \$205K).

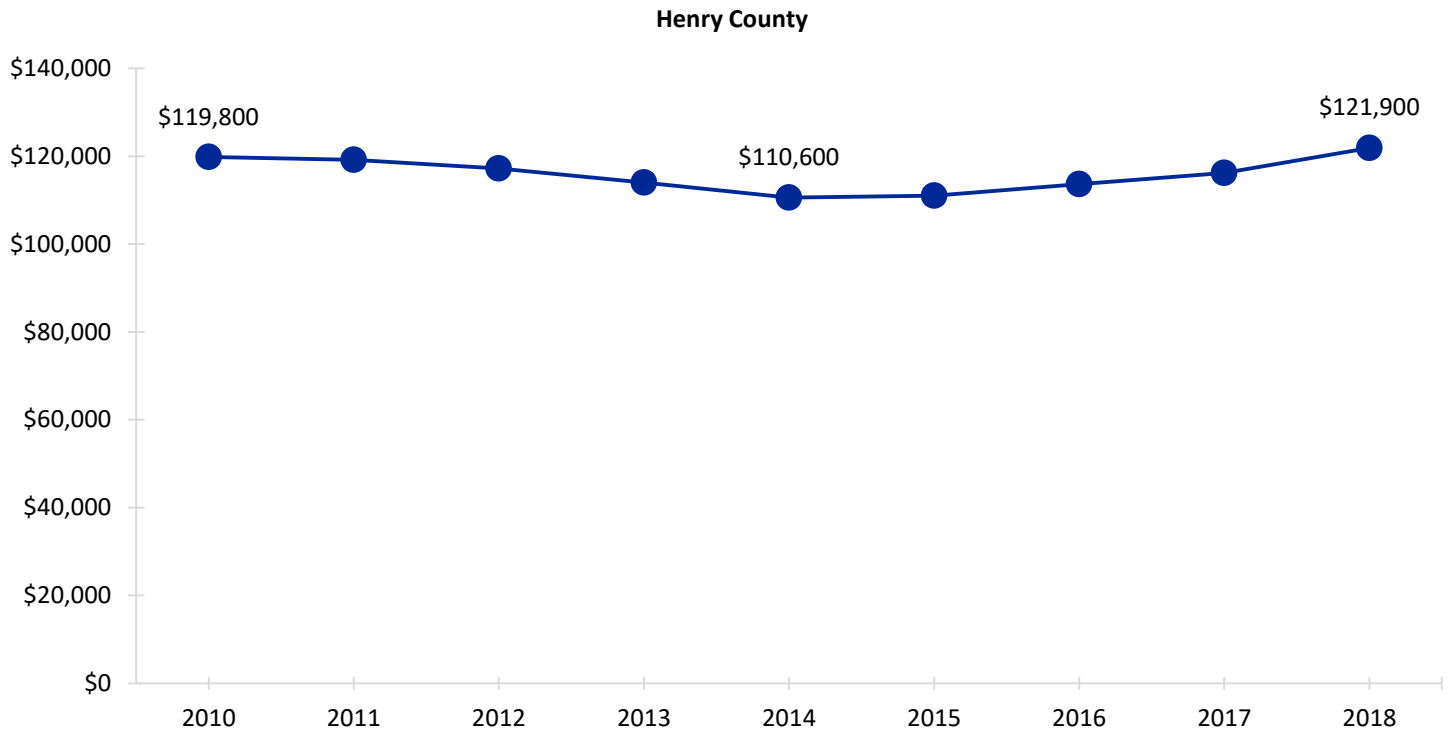


Figure 4.29 Median Value Among Owner-Occupied Housing Units for Henry County Ohio, 2010-2018. Data Source: U.S. Census Bureau, 2006-2010, 2007-2011, 2008-2012, 2009-2013, 2010-2014, 2011-2015, 2012-2016, 2013-2017, 2014-2018, American Community Survey 5-Year Estimates

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- Among neighboring counties, Henry county falls in the middle of the pack. Wood County has the highest median value at \$157,900 and Paulding County has the lowest at \$94,300.

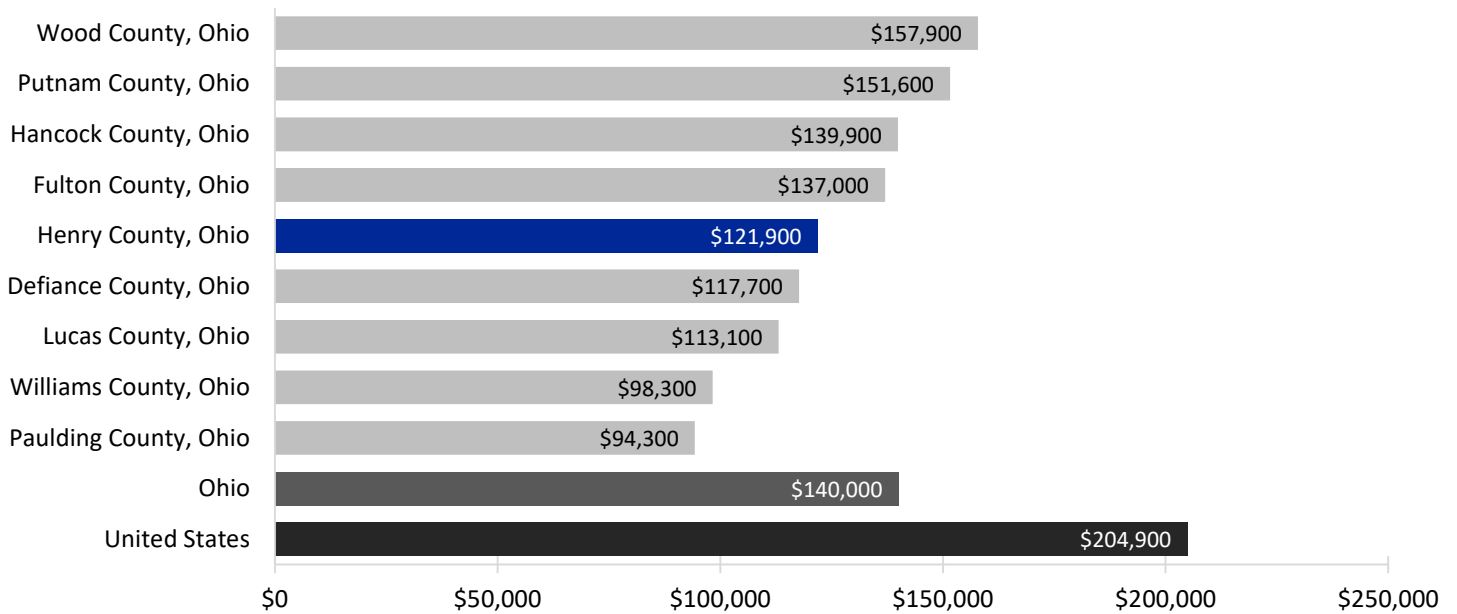


Figure 4.30 Median Value Among Owner-Occupied Housing Units by Geography, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

- There is great variation in median home values between the communities within Henry County, ranging from a high of \$140,700 in Liberty Center to a low of \$89,700 in Malinta.

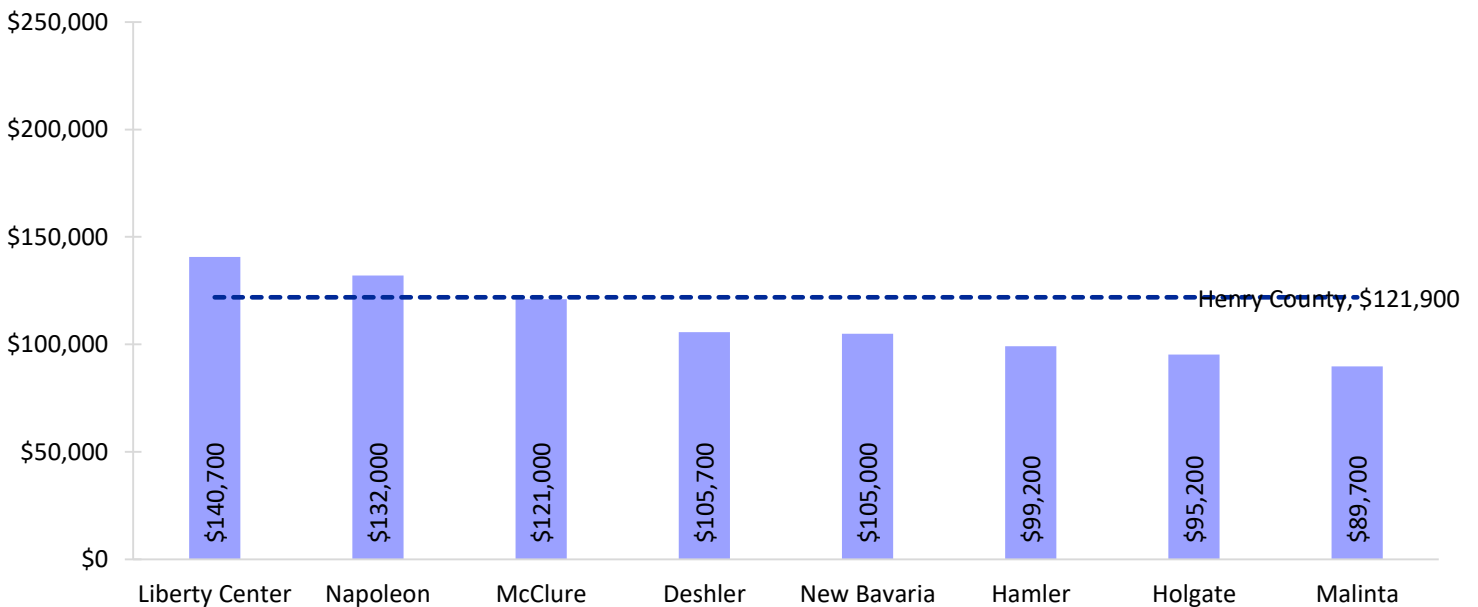


Figure 4.31 Median Value Among Owner-Occupied Housing Units by Zip Code, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

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Measures of Housing | Housing Instability

Healthy People 2020 recognizes a standard definition of housing instability does not exist. Often, however, the following measures are used to help identify instability:

- Individuals having trouble paying rent
- Overcrowding (e.g. 2 or more people per bedroom or multiple families in a single-family home)
- Moving frequently (e.g. three or more times per year)
 - Can be due to foreclosure, eviction, or other reasons
- Staying with relatives
- Spending the bulk of one's income on housing
 - Spending 30% is an indication of a cost burden
 - Spending 50% is an indication of a severe cost burden
- Homelessness
- Public housing availability—long waiting lists are an indication of instability

Health Factor 4 | Economic Stability

Housing Instability | Monthly Housing Costs as a Percentage of Household Income

The data for monthly housing costs as a percentage of household income are developed from a distribution of “Selected Monthly Owner Costs as a Percentage of Household Income” for owner-occupied and “Gross Rent as a Percentage of Household Income” for renter-occupied units. The owner-occupied categories are further separated into those with a mortgage and those without a mortgage. See sections on “Selected Monthly Owner Costs as a Percentage of Household Income” and “Gross Rent as a Percentage of Household Income” for more details on what characteristics are included in each measure and how these data are comparable to previous ACS and Census 2000 data.

Monthly housing costs as a percentage of household income provide information on the cost of monthly housing expenses for owners and renters. The information offers an excellent measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels. https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf?#

Recall, the argument regarding renting as an economically better option than buying, if renters were to save the money they save each month on housing costs? Figure 4.32 shows the share of Henry County residents spending 30% or more of their household income on housing costs by tenure (e.g. owners versus renters).

- We can see, in 2018 among households with incomes under \$35,000, a larger share was spending 30% or more of their income on housing among RENTERS as compared to owners.
- Among those with incomes between \$35,000 and 74,999 a smaller share of owner-occupied households were spending 30% or more.
- The pattern reverses again among households with incomes of \$75,000 are considered.

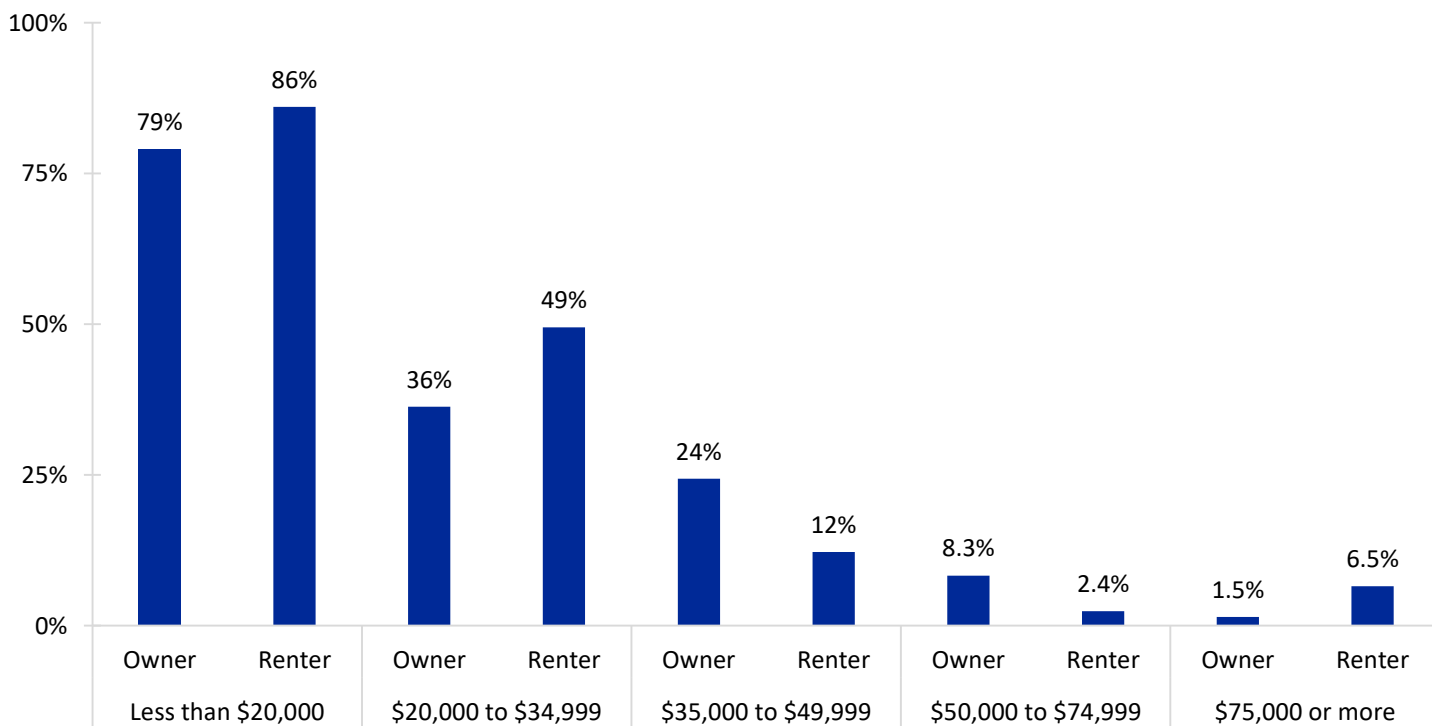


Figure 4.32 Housing Costs Burden % of Henry County Residents with Costs 30% or More of Income. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

Health Factor 4 | Economic Stability

Housing Instability | Non-Movers by Tenure

One of the indicators of housing instability is frequently changing residences. The measures of such are limited in the data available to us. What we do know is if individuals lived in the same home a year ago. Rates of residential stability, when defined in this way are much higher among those living in owner-occupied homes compared to those living in renter-occupied housing.

- In Henry County 93% of householders living in an owner-occupied home lived in the same home a year ago, whereas 70% did so among those living in renter-occupied homes.

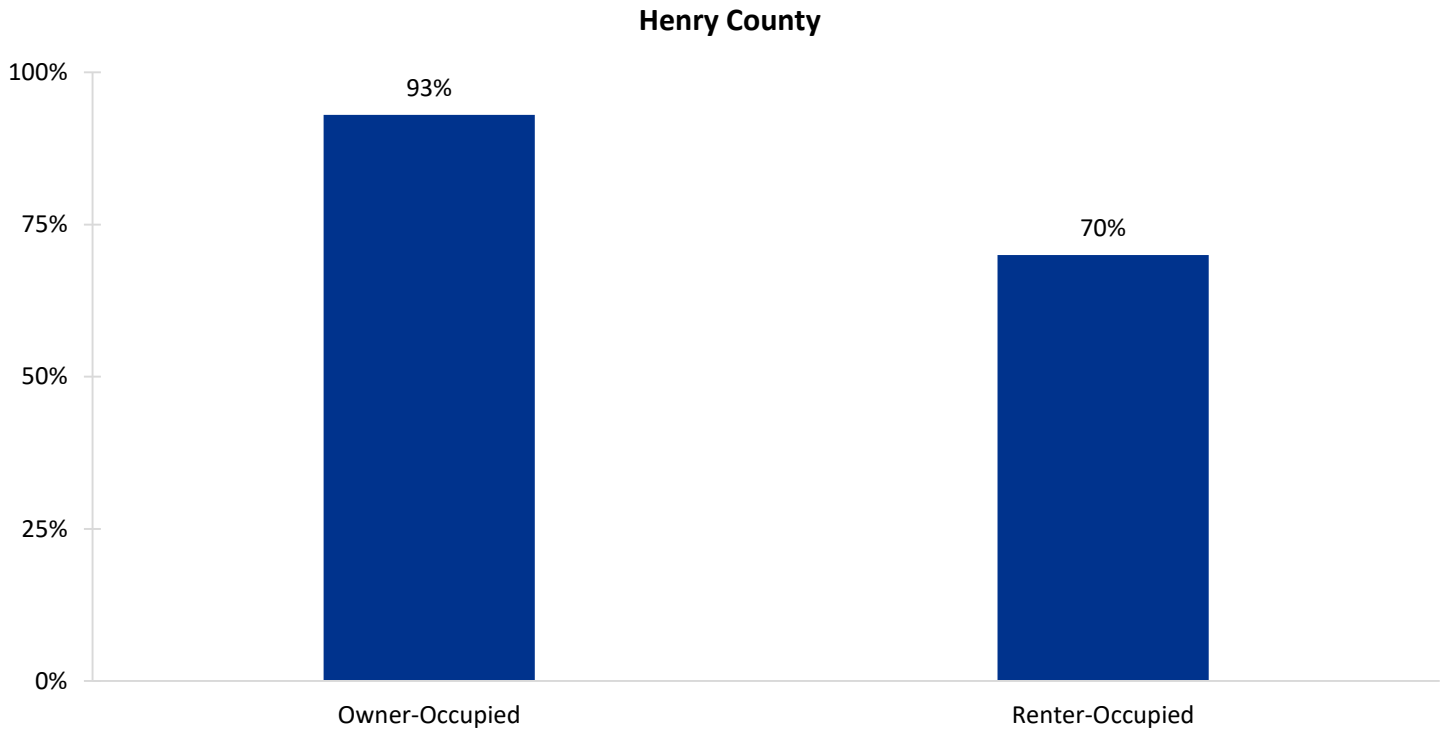


Figure 4.33 Householder Lived in the Same House 1 Year Ago by Whether Householder was an Owner or Renter, Henry County, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

Health Factor 4 | Economic Stability

Housing Instability | Housing Unit Type

Living in a single unit home is more prevalent among those living in married-couple families compared to non-married family households.

- Putnam and Henry County have the highest percentage among neighboring counties at 95% and was higher than the state (91%) and national (83%) averages.
- Among non-married couple family households headed by men Henry County has the highest percentage living in a single-unit home at 87%. The state average was 75% and the national average was 66%.
- Among women-headed non-married couple family households in Henry County, 69% were living in single unit homes. Henry County's rate was the same as the state average (69%) and slightly higher than the national average of 61%.

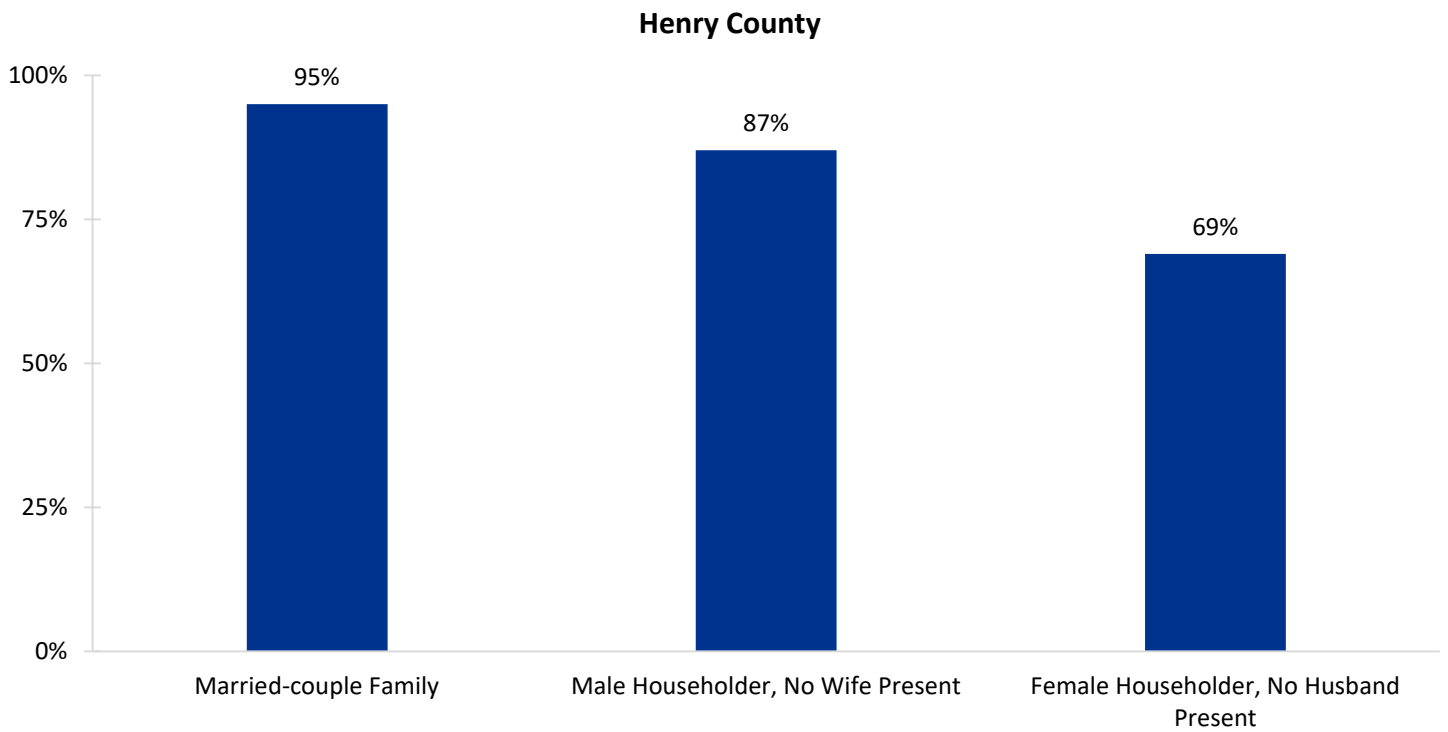


Figure 4.34 Percentage of Family Households Living in 1-Unit Housing Structures by Family Type in Henry County, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

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Mobile homes are a cheaper alternative to apartment living without the costs associated with traditional homes. They tend to depreciate like automobiles opposed to traditional homes which appreciate. They are also often considered personal property as opposed to real estate property. As such they tend to pay lower taxes but are also subject to loans with higher interest rates because they are seen as a liability as opposed to an asset by lenders. Many areas have adopted zoning laws limiting or disallowing mobile homes in residential areas.

- The percentage of married-couple families living in a mobile home are low. In Henry County there were 3.5% living in a mobile home. This percentage was slightly higher than the state average of 2.7% and slightly lower than the national average of 4.9%.
- Generally, non-married households headed by men have higher percentages living in mobile homes. However, the opposite is true in Henry County where larger shares of women-headed households were living in mobile homes. More specifically 8.4% of male-headed households in Henry County were living in a mobile home and 10.6% of women-headed households were. Both were higher than the state and national averages.

Henry County

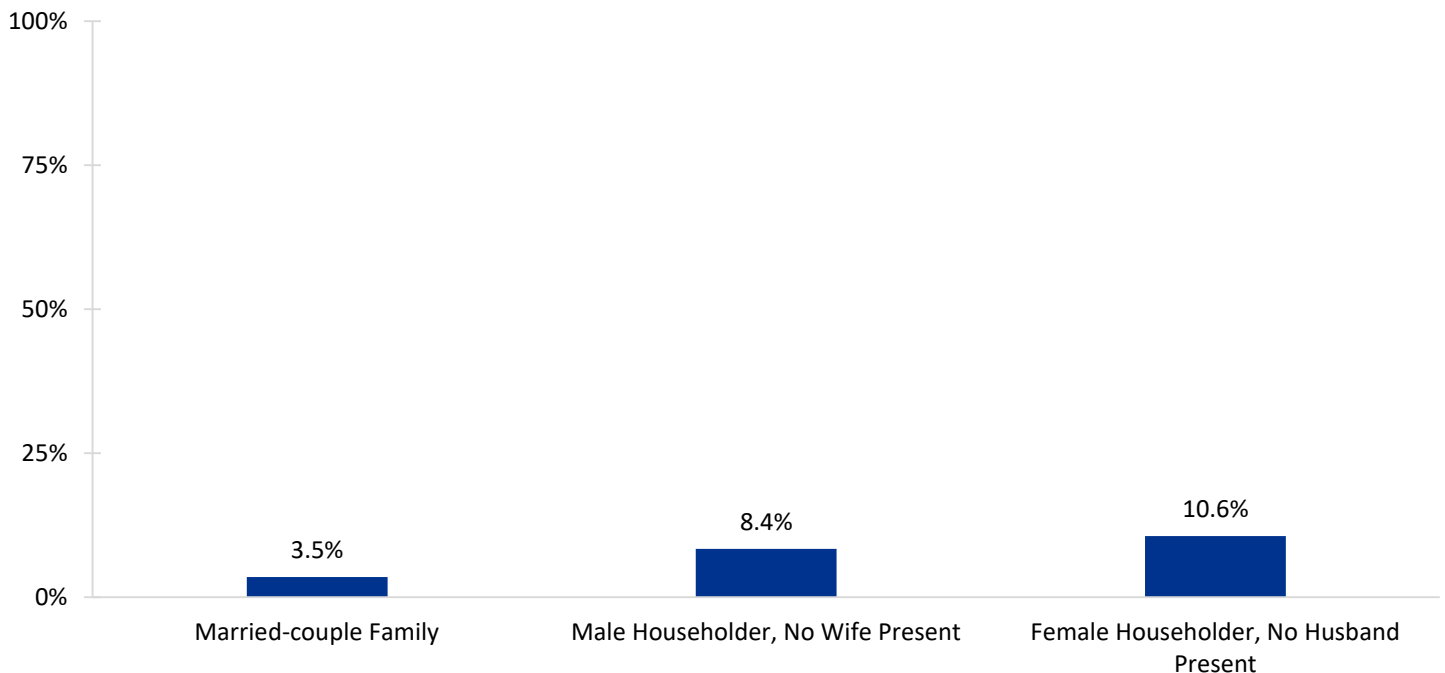


Figure 4.35 Percentage of Family Households Living in a Mobile Home by Family Type in Henry County, 2018. Data Source: U.S. Census Bureau, 2014-2018, American Community Survey 5-Year Estimates

“Eviction isn’t just a condition of poverty; it’s a cause of poverty. It’s making things worse.”

~Matthew Desmond

Evictions and housing affordability are inextricably linked. Data from Eviction Lab for Henry County from 2001-2016 shows a pattern of peaks and valleys. The highest rate of evictions occurred in 2006 when nearly 4% of renter households were evicted. The next highest eviction rate occurred in 2016—the most recent year for which data are available—when 2.5% of renter households were evicted.

- In 2016, Henry County had an eviction rate of 2.5. The rate was lower than the state of Ohio’s (3.5%) and national average (2.3%).
- Lucas and Henry Counties had the second highest rates in 2016 at 2.5%, whereas Putnam County had the lowest at 1%.

For more information on evictions see: <https://evictionlab.org/>

Figure 39. Henry County Eviction-rate, 2001-2016
Number of Evictions per 100 Renter Homes

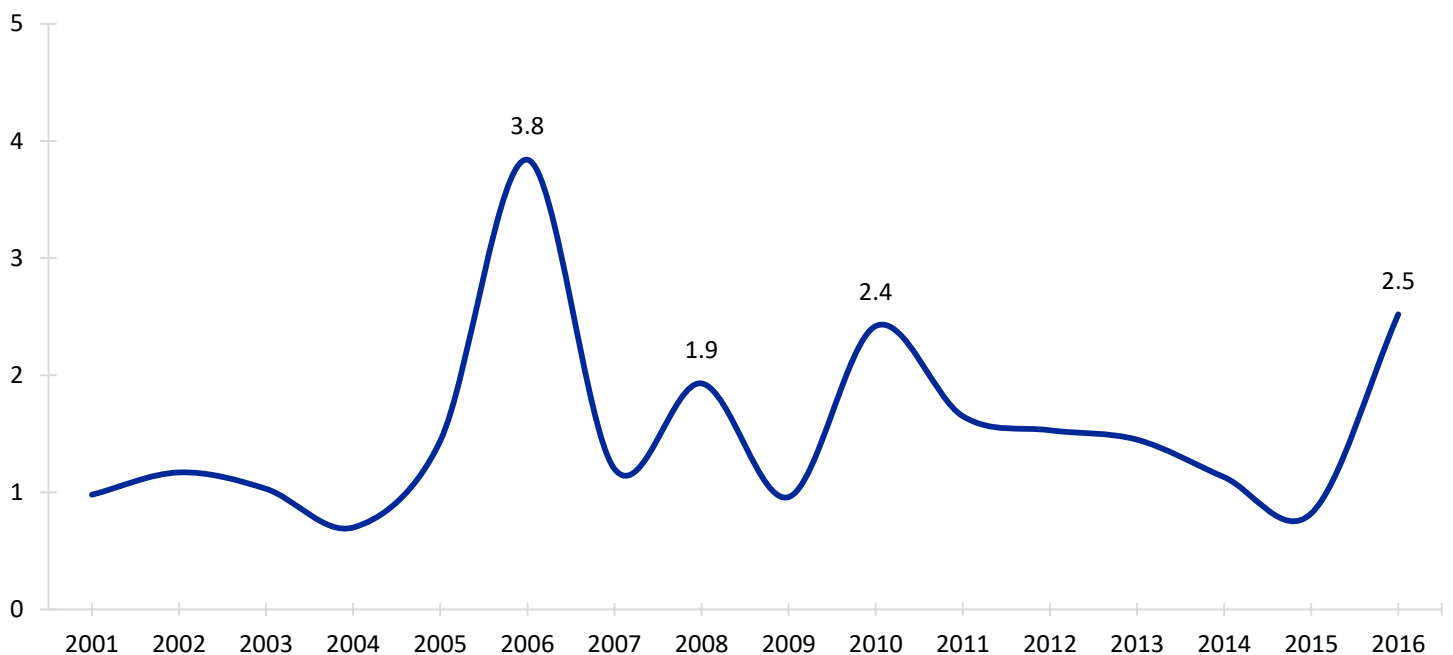


Figure 4.36 Henry County Eviction-rate: Number of Evictions per 100 Renter Homes, 2001-2016. Data Source: © 2018 Eviction Lab. All rights reserved.

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Housing Instability | Foreclosures

Following the real-estate bubble and collapse associated with the Great Recession many Americans have become all too well associated with foreclosures. As a result, American’s perceptions of and subsequent relationship to the housing market has changed. Nationally, the foreclosure rate doubled in the wake of the crisis. It has taken nearly ten years for the rate to reach pre-recession levels and many homeowners are still paying on homes worth less today than when they bought them (see Statista for more information <https://www.statista.com/chart/15466/state-of-foreclosure-after-great-recession/>).

- In 2018 there were about 2 foreclosure filings per 1,000 people in Henry County. This rate is slightly lower than the state of Ohio’s rate of nearly 3.
- Paulding County had the highest foreclosure rate of 3.3 and Putnam County had the lowest of 1.

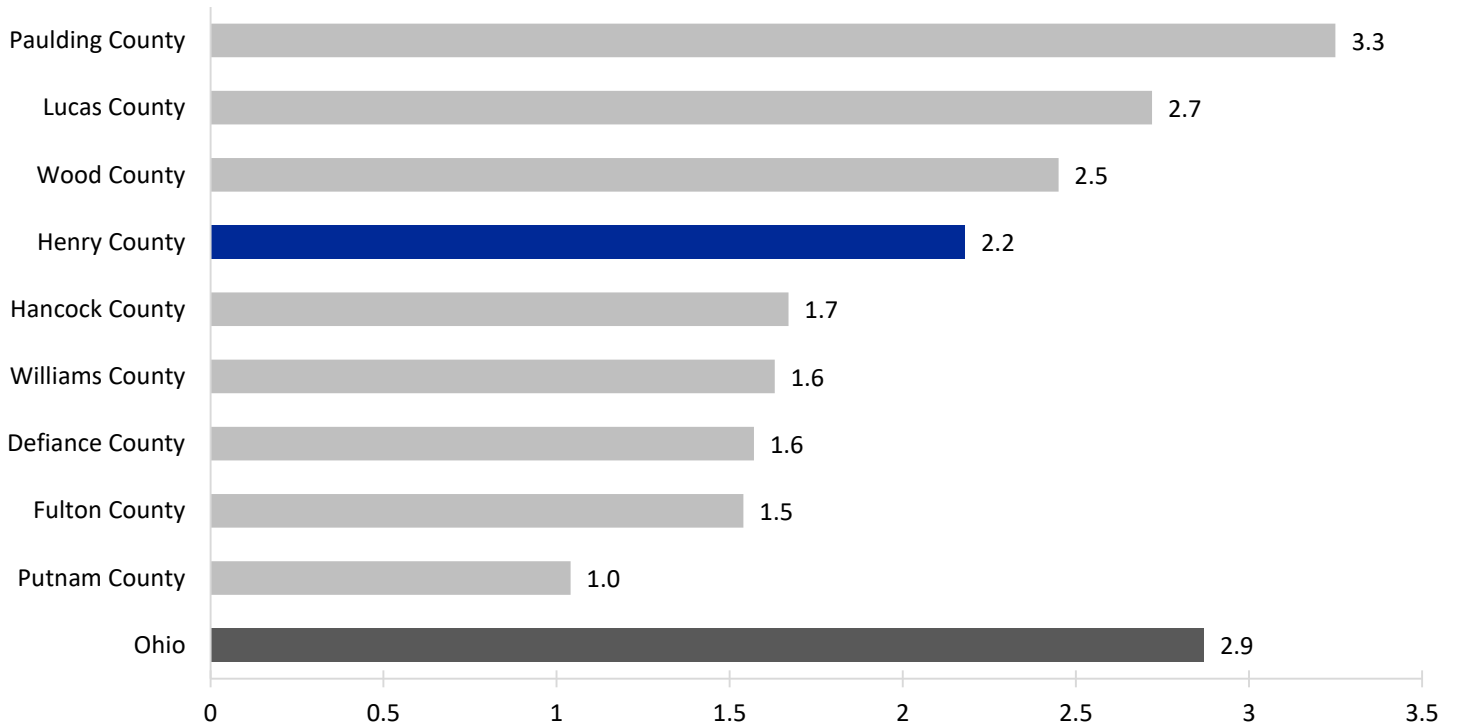


Figure 4.37 County Rankings of Foreclosure Filings per 1,000 Population for Henry County and its Neighboring Counties, 2018. Data Source: 2018 Ohio Supreme Court filing data. Population data from: American Fact Finder, U.S. Census Bureau, Table PEPANNRES Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2018. 2018 retrieved by Ayame Whitfield, 7/3/2019. 2018 data <https://www.policymattersohio.org/files/research/080619foreclosurereportaw.pdf>.

Poverty

In this report, we will dedicate a lot of space to the examination of poverty. *Why examine poverty as opposed to household income when income is considered an indicator of health equity?* Because income only tells part of the story and leaves out a very important factor—the number of individuals living in a household. Simply put, a married couple without children living in the same community as a married couple with two children would have a much easier time living off of \$55,000 a year.

How the Census Bureau Measures Poverty

Following the Office of Management and Budget's (OMB) Statistical Policy Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

The income used to compute poverty status includes (before taxes):

- Earnings
- Unemployment compensation
- Workers' compensation
- Social Security
- Supplemental Security Income
- Public assistance
- Veterans' payments
- Survivor benefits
- Pension or retirement income
- Interest
- Dividends
- Rents
- Royalties
- Income from estates
- Trusts
- Educational assistance
- Alimony
- Child support
- Assistance from outside the household
- Other miscellaneous sources

People Whose Poverty Status Cannot Be Determined

- Institutional group quarters (such as prisons or nursing homes)
- College dormitories
- Military barracks
- Living situations without conventional housing (and who are not in shelters)

Additionally, poverty status cannot be determined for unrelated individuals under age 15 (such as foster children) because income questions are asked of people age 15 and older and, if someone is under age 15 and not living with a family member, we do not know their income. Since we cannot determine their poverty status, they are excluded from the “poverty universe” (table totals).

Table 4.3 Poverty Thresholds for 2017 by Size of Family and Number of Related Children Under 18 Years

Size of family unit	Weighted average thresholds	Related children under 18 years									
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more	
One person (unrelated individual):	\$12,488										
Under age 65.....	\$12,752	\$12,752									
Aged 65 and older.....	\$11,756	\$11,756									
Two people:	\$15,877										
Householder under age 65.....	\$16,493	\$16,414	\$16,895								
Householder aged 65 and older.....	\$14,828	\$14,816	\$16,831								
Three people.....	\$19,515	\$19,173	\$19,730	\$19,749							
Four people.....	\$25,094	\$25,283	\$25,696	\$24,858	\$24,944						
Five people.....	\$29,714	\$30,490	\$30,933	\$29,986	\$29,253	\$28,805					
Six people.....	\$33,618	\$35,069	\$35,208	\$34,482	\$33,787	\$32,753	\$32,140				
Seven people.....	\$38,173	\$40,351	\$40,603	\$39,734	\$39,129	\$38,001	\$36,685	\$35,242			
Eight people.....	\$42,684	\$45,129	\$45,528	\$44,708	\$43,990	\$42,971	\$41,678	\$40,332	\$39,990		
Nine people or more.....	\$50,681	\$54,287	\$54,550	\$53,825	\$53,216	\$52,216	\$50,840	\$49,595	\$49,287	\$47,389	

Source: U.S. Census Bureau

For more information on Census Bureau Poverty Thresholds see:

<https://www.census.gov/topics/income-poverty/guidance/poverty-measures.html>

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Poverty, Henry County Trend over Time

- The percentage of Henry County residents living below the federal poverty level has declined between 2013 and 2017—from 13.5% to 9.0%.
- The percentage living below the federal poverty level in Henry County is lower than the percentage in Ohio (14.9%) and the U.S. (14.6%). Relatively speaking, this indicates Henry County residents are better off than the average Ohioan or the average American regarding the share living in poverty.

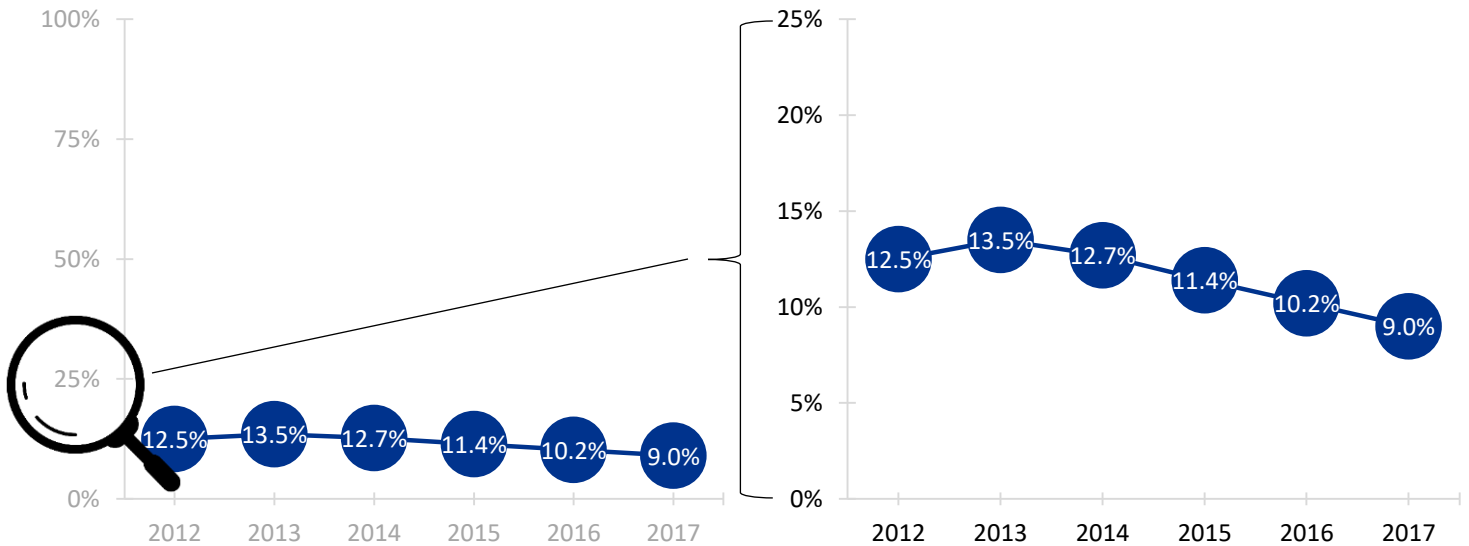


Figure 4.38 Trend in the Percentage of Henry County Ohio Residents Living in Poverty, 2012-2017. Data Source: U.S. Census Bureau, 2008-2012, 2009-2013, 2010-2014, 2011-2015, 2012-2016, 2013-2017 American Community Survey 5-Year Estimates

The percentage of Henry County residents living below the federal poverty level has declined between 2013 and 2017—from 13.5% to 9.0%.

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Poverty | Percentage of Total Population by Gender

The risk of living in poverty differs by gender—generally speaking, larger shares of [girls/women] live in poverty compared to [boys/men]. This holds true at the national, state, and county levels.

- In the United States, 13.3% of [boys/men] and 15.8% of [girls/women] are living in poverty.
- The state-level percentages were similar to the national-level—13.6% of [boys/men] and 16.2% of [girls/women] are living in poverty.
- At the county-level—regardless of gender, Lucas County had the largest share living in poverty—19% of [boys/men] and 20.5% of [girls/women]. Similarly, Putnam County has the lowest share—5.9% among [boys/men] and 8.4% among [girls/women].
- Among neighboring counties, Henry County had the second lowest share of [boys/men] and [girls/women] living in poverty.

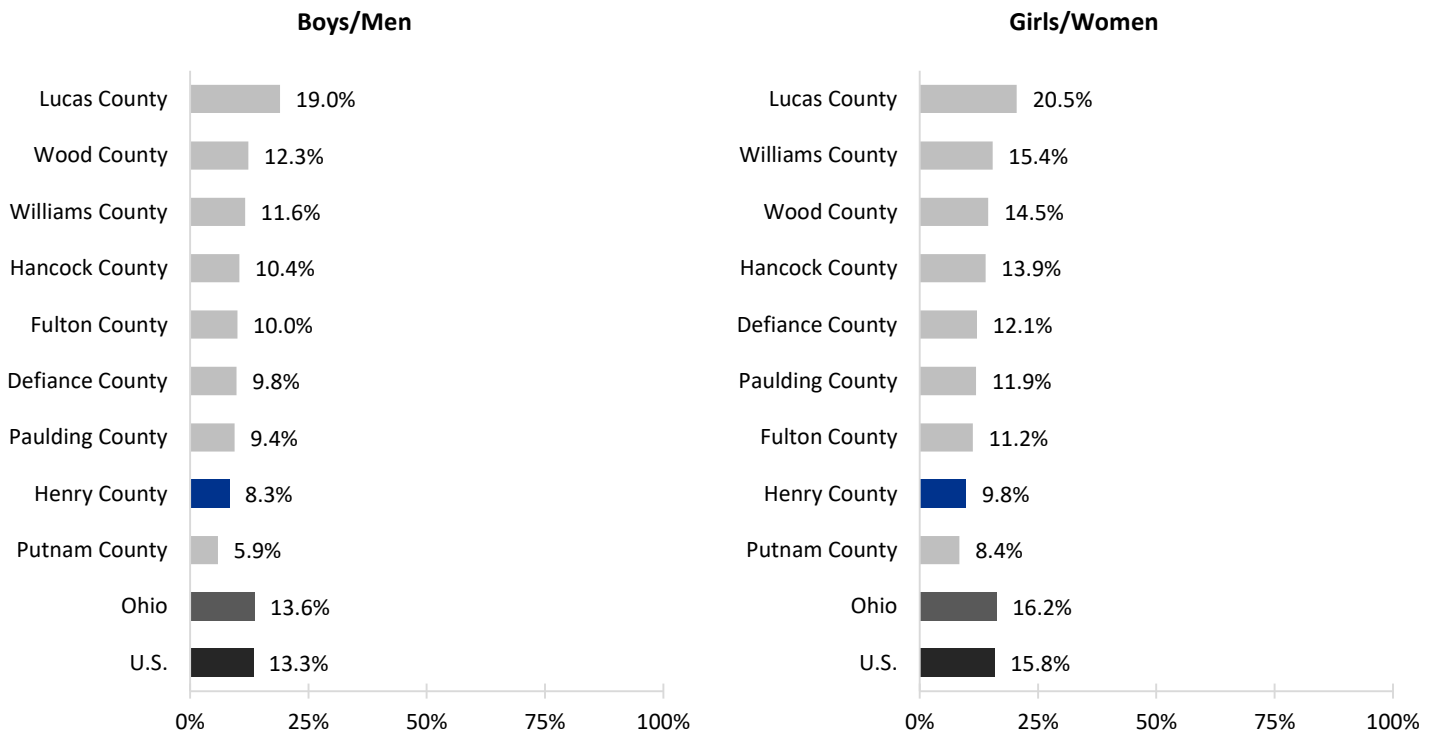


Figure 4.39 County Rankings of the Percentage of the Population Living in Poverty by Gender for Henry County and its Neighboring Counties, the State of Ohio, and the Nation, 2017. Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Health Factor 4 | Economic Stability

Poverty | Total Population by Disability Status

The disabled population has a larger percentage living in poverty than the non-disabled population, regardless of residence. Nationally, 19% of the disabled population is living in poverty compared to 12% of the non-disabled population.

- Among the disabled population, the percentage living in poverty is smaller in neighboring counties than at the state or national levels, except for Lucas County. Lucas County has the highest poverty rate among the disabled at 22%.
- The lowest poverty rate among the disabled population is found in Putnam County at 12%.
- Henry County is in the middle of the pack at 14% of the disabled population living in poverty. This rate is twice that of the non-disabled in Henry County where only 7% are living in poverty.

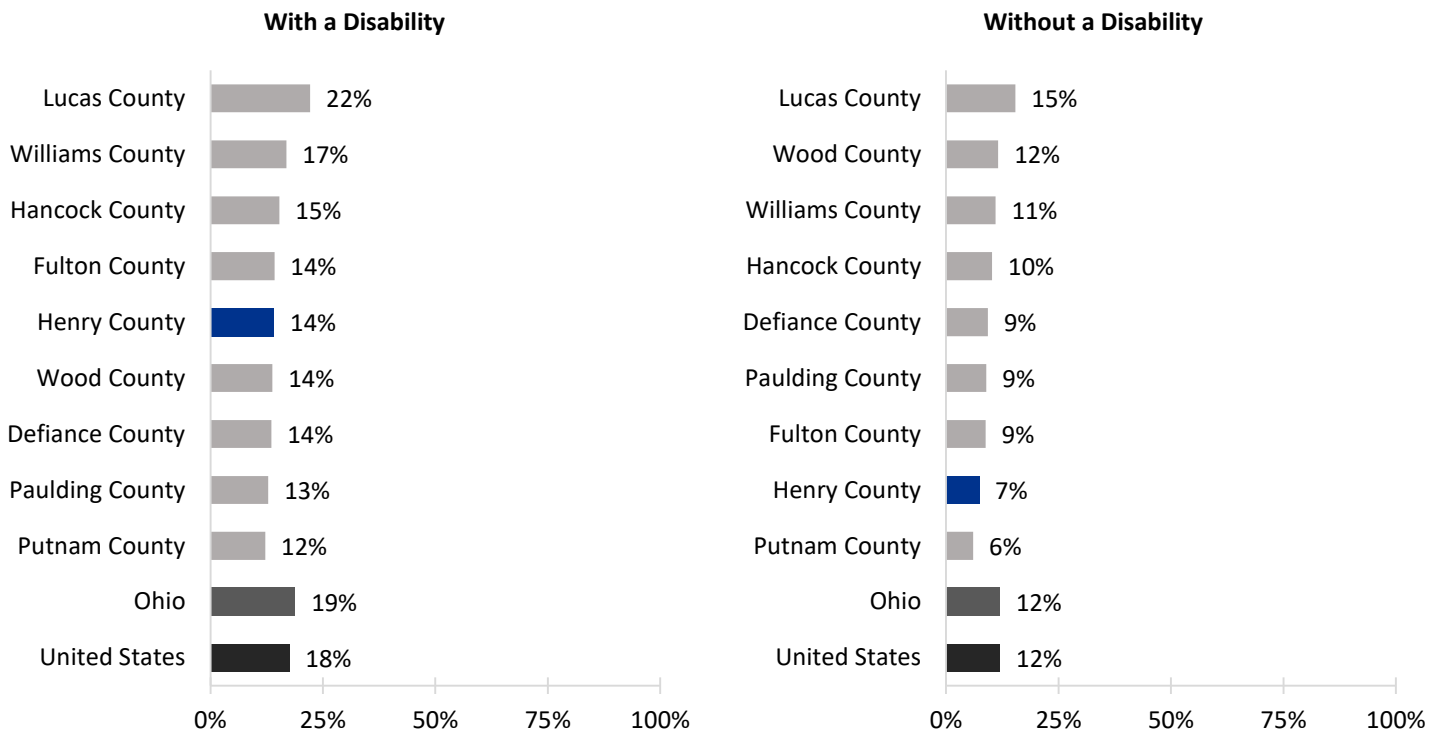


Figure 4.40 County Rankings of the Percentage of the Population Living in Poverty by Disability Status for Henry County and its Neighboring Counties, the State of Ohio, and the Nation, 2017. Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Health Factor 4 | Economic Stability

Poverty | Percentage of Total Population by Race/Ethnicity

Poverty is not experienced by all race/ethnic groups equally.

- Non-Hispanic White residents have the smallest percentage living in poverty at 8%.
- The percentage among Hispanics (of any race) is nearly twice as high as the percentage among non-Hispanic Whites.
- One-third of Blacks in Henry County are living in poverty, This percentage is more than double the percentage among Hispanics, and more than four-times the percentage among non-Hispanic Whites.

Henry County

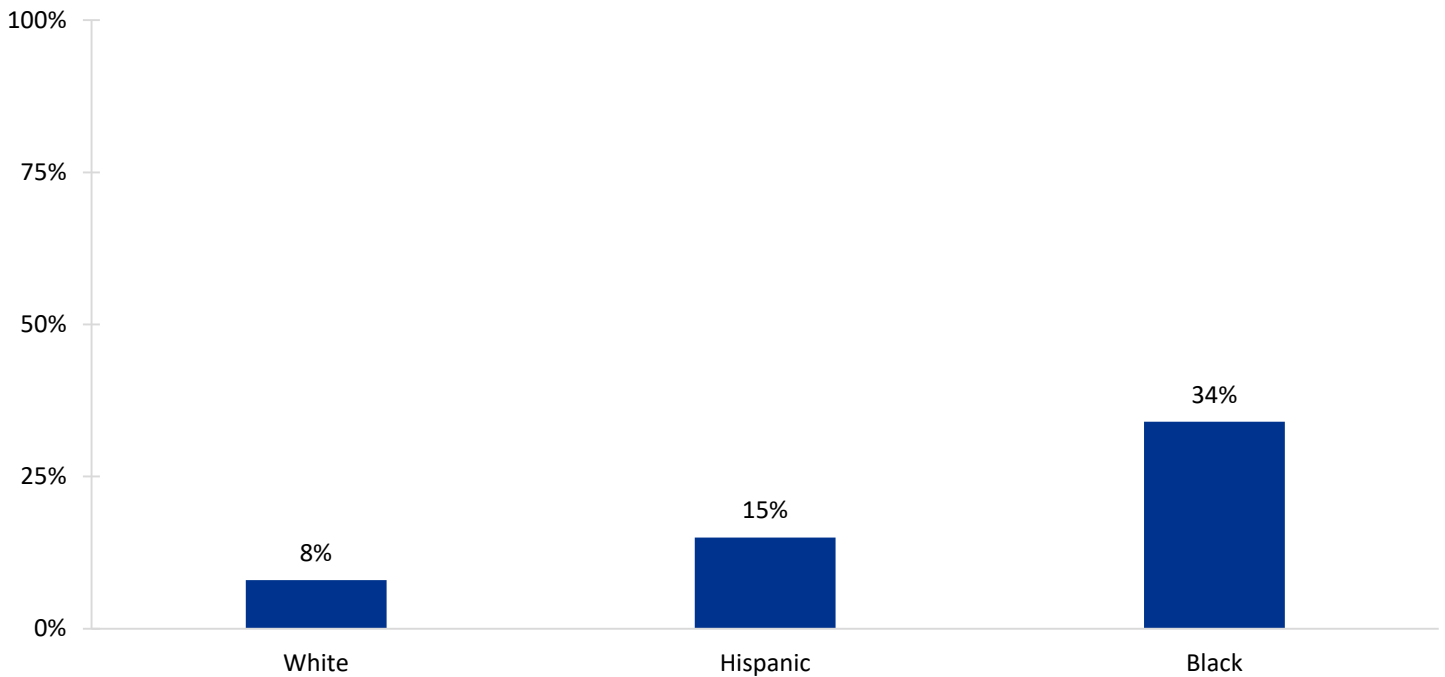


Figure 4.40 Percentage of the Population Living in Poverty by Race/Ethnicity for Henry County, 2017. Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Health Factor 4 | Economic Stability

Poverty | Percentage of Population Aged 25 and Older by Educational Attainment

There is an educational attainment gradient in the poverty rate such that as educational attainment increases, the percentages living in poverty decrease.

- Among those with less than a high school education the percentage living in poverty among Henry County residents is 21%.
- There is a marked decrease in the percentage of individuals living in poverty as educational attainment of the population increases. The share among those with a high school diploma/GED and those with some college/associate degree are very similar—6% and 7%, respectively.
- The smallest rates of poverty are found among those with the highest level of educational attainment. Among Henry County’s residents with at least a Bachelor’s degree, 4% are living in poverty.

Henry County

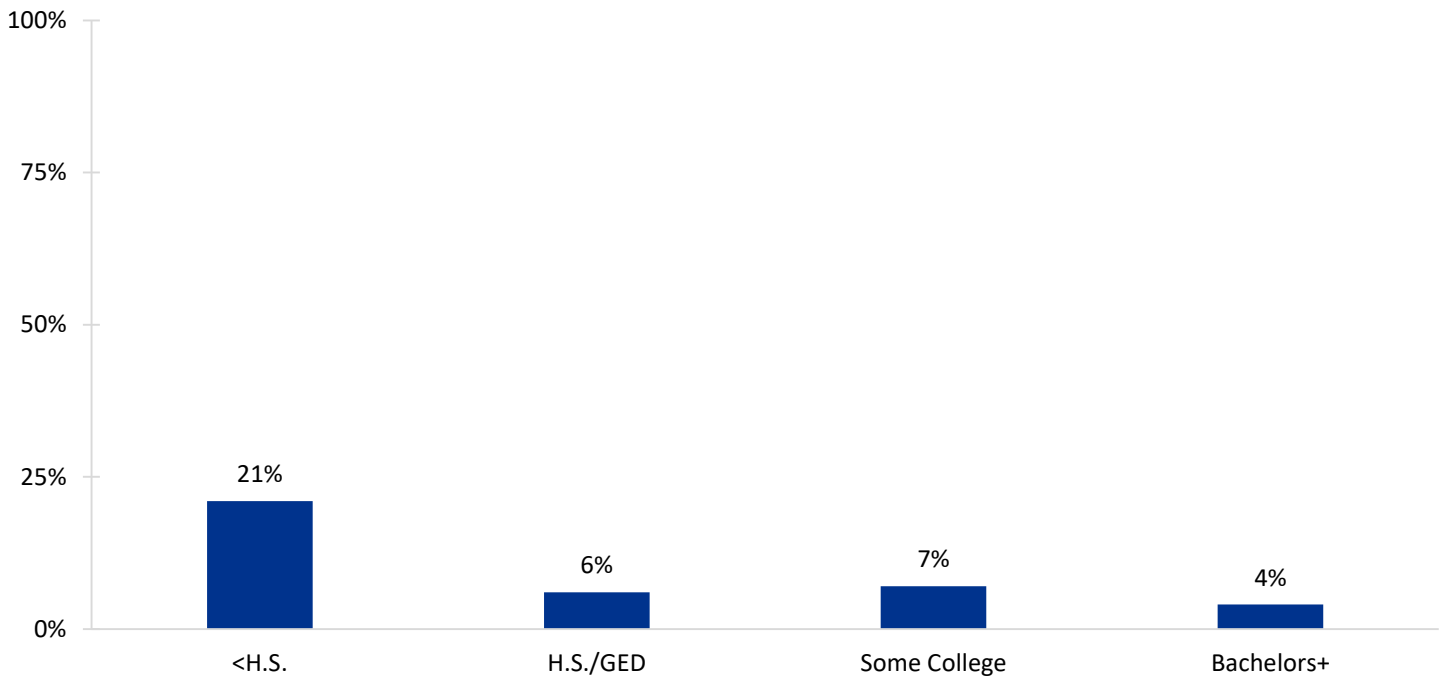


Figure 4.41 Percentage of Henry County Residents Age 25 and Older Living in Poverty by Educational Attainment, 2017. Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Health Factor 4 | Economic Stability

Poverty | Percentage of Total Population by Age

Generally, the risk of poverty varies with age. For the most part, as age increases the risk of poverty decreases (aka, a negative linear relationship) with slight bumps in the share living in poverty at the bookends of adulthood (e.g. among young adults and among those aged 75 years and older). Data in Figure 4.42 for the U.S., Ohio, and Henry County provide examples of this relationship.

- Although Henry County residents' pattern of poverty imitates that at the national and state levels, a smaller share of Henry County residents were living in poverty at nearly every age group examined. The one exception was among those in the oldest age group. Those aged 75 and older in Henry County have similar average shares living in poverty as those in the rest of the state of Ohio (9%).

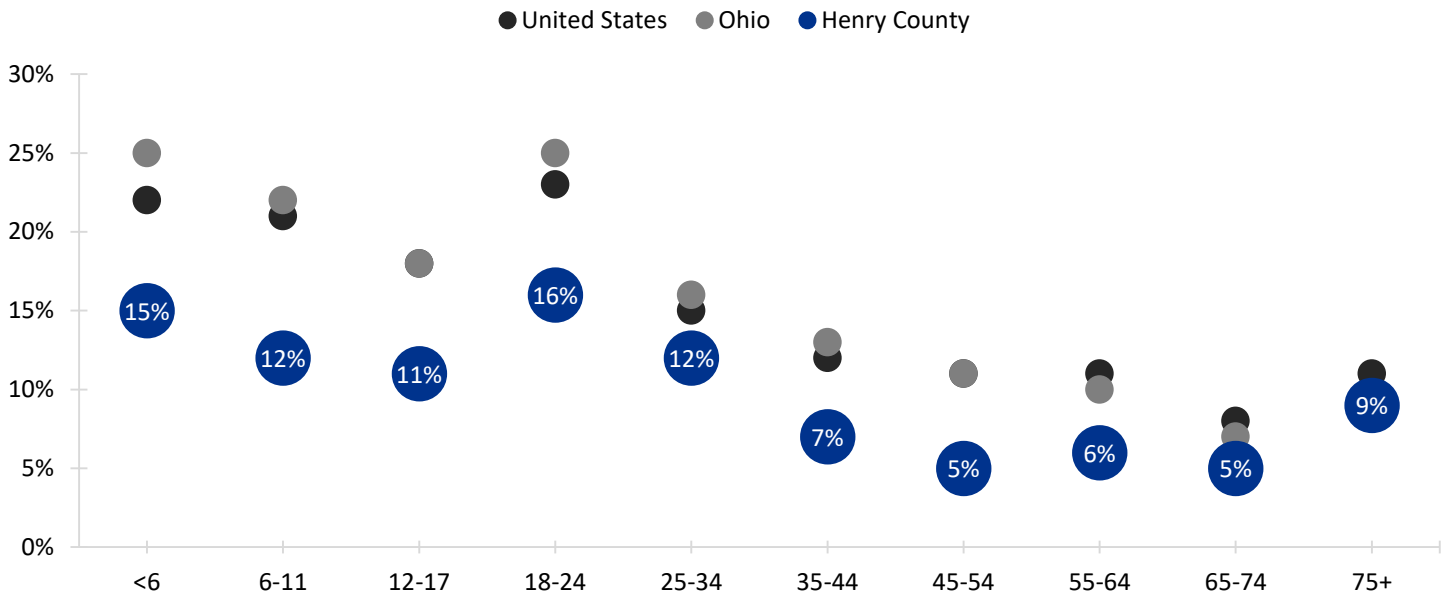


Figure 4.42 Percentage of Henry County Residents Living in Poverty by Age Group, 2017. Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

- It's important to remember, the estimates discussed in this report represent REAL people. To put this into perspective, Estimates indicated about **785 children**, **1,346 adults**, and **306 elderly persons** are living in poverty in Henry County.

Poverty | Summary by Health Equity Measures

In summary, the previous figures indicate disparities in poverty by measures of health equity among Henry County, Ohio residents. Those who appear to be at greater risk are:

- *Girls/Women*
- *The disabled*
- *Race/Ethnic minorities*
- *Those with <H.S. education*
- *Individuals under the age of 35*

Health Factor 4 | Economic Stability

Poverty | Percentage of Families

When we limit the data to individuals living in families (as opposed to those living solo or with non-related roommates, for example), 5.8% of Henry County families are living in poverty.

- This figure is nearly half that of the state and national levels of 10.8% and 10.5%, respectively.
- Compared to neighboring counties, Henry County families have the smallest share living in poverty at 5.8%.

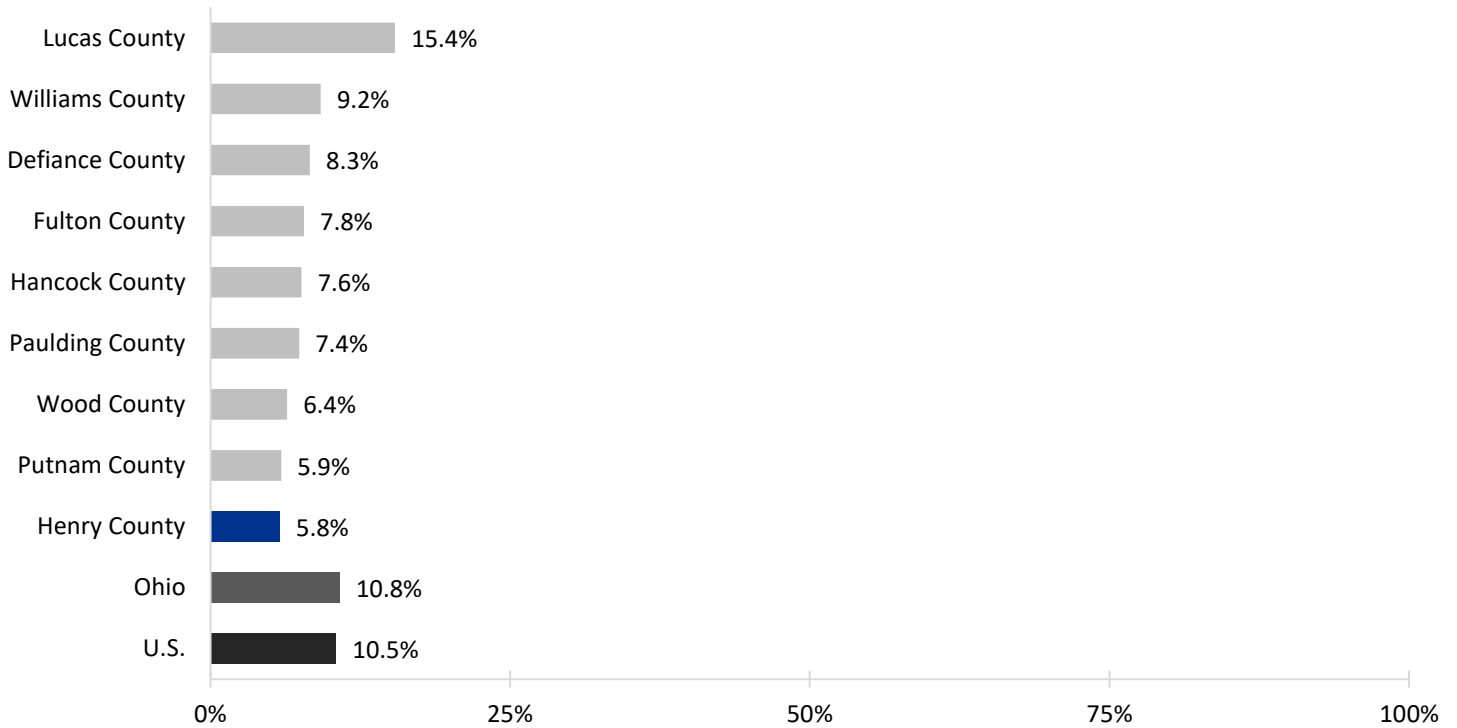


Figure 4.43 County Rankings of the Percentage of Families Living in Poverty for Henry County and its Neighboring Counties, the State of Ohio, and the Nation, 2017. Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

*“Compared to neighboring counties, Henry County families have the **smallest** share living in poverty at 5.8%.”*

SOCIAL DETERMINANTS OF HEALTH ASSESSMENT

Health Factor 4 | Economic Stability

Despite the low overall poverty rate among families in Henry County, there is substantial variation by zip code within the County.

- The poverty rate of families ranges from a high of 10.8% living in Deshler to a low of 1.6% living in Malinta.
- Of the eight major Henry County zip codes, however, only two have family poverty rates higher than the overall county average—Deshler and Napoleon.

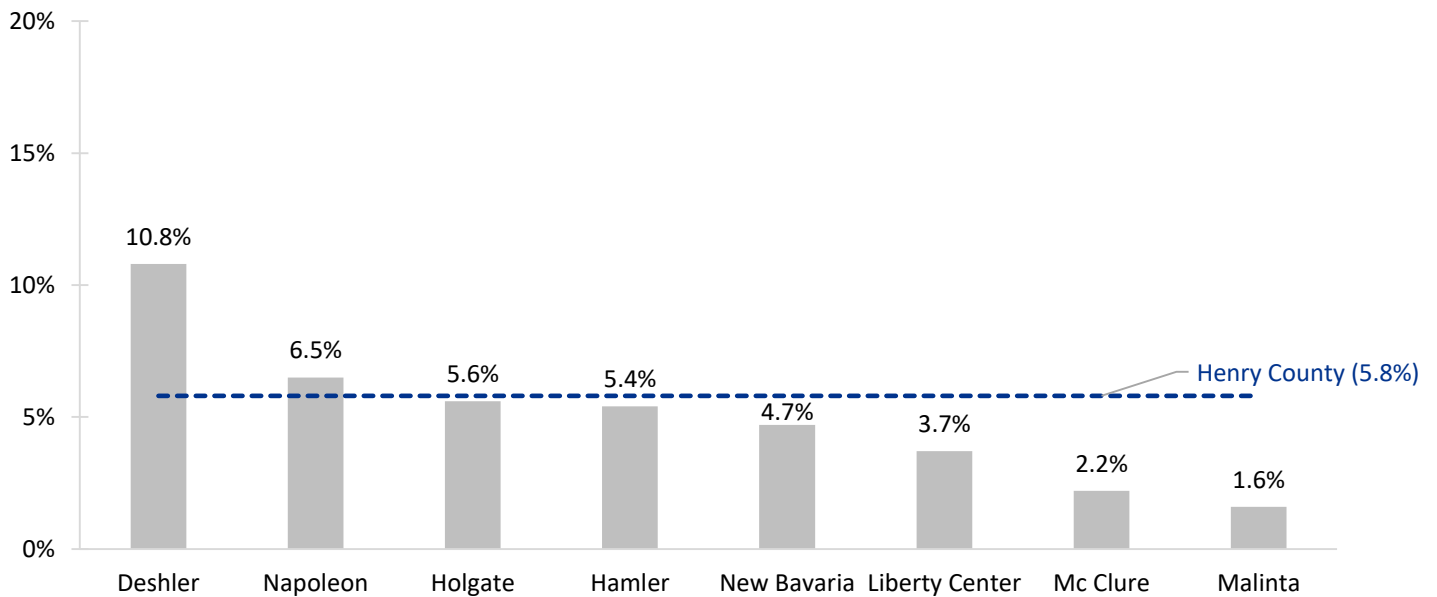


Figure 4.44 Percentage of Henry County Families Living in Poverty by Zip Code, 2017. Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

456 Henry County *families* were living in poverty in 2017

Health Factor 4 | Economic Stability

Poverty | Percentage of Children

Regarding children, at 12%, the share of Henry County minor residents living in poverty is substantially lower than that in Ohio (21%) and the entire U.S. (20%).

- Compared to neighboring counties, Henry County has one of the lower child poverty rates. Wood County (11%) and Putnam County (10%) are the only two counties with rates lower than Henry County.

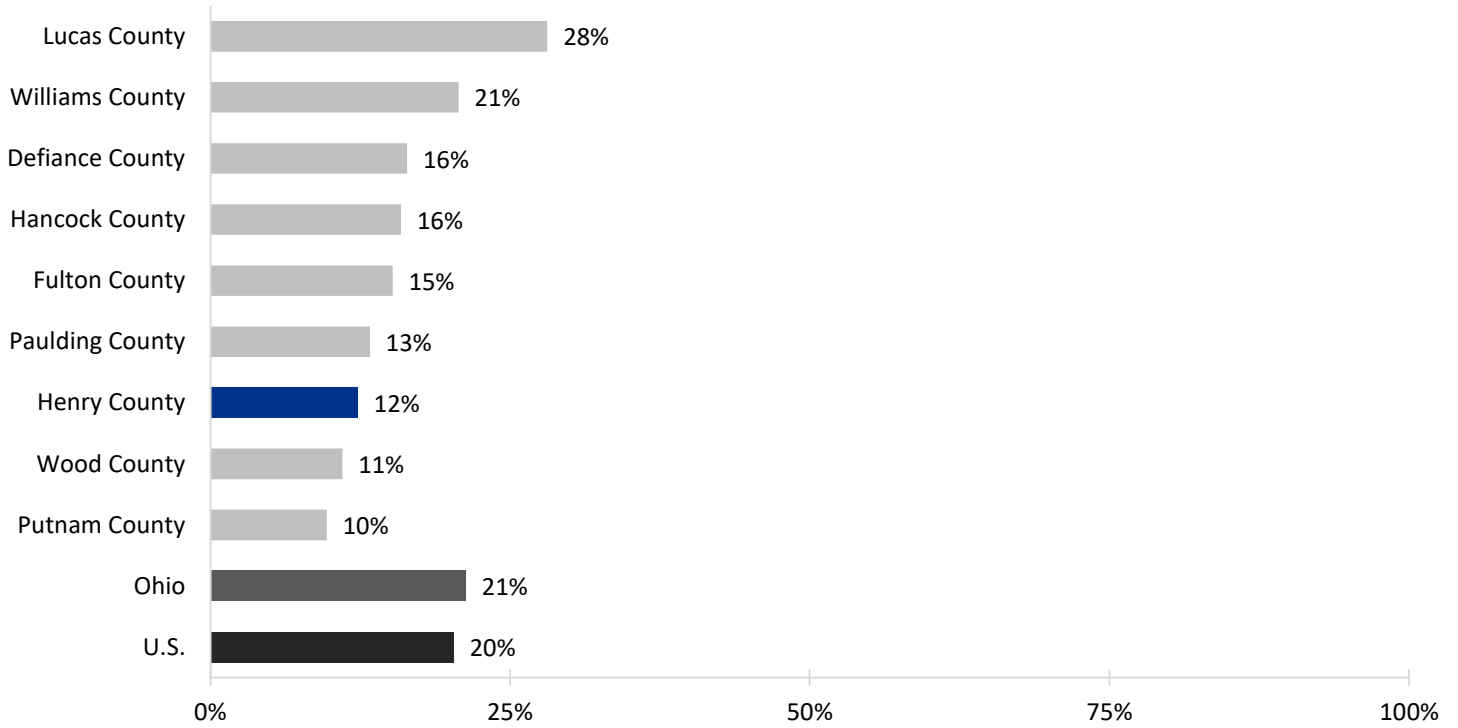


Figure 4.45 County Rankings of the Percentage of Children Living in Poverty for Henry County and its Neighboring Counties, the State of Ohio, and the Nation, 2017. Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

SOCIAL DETERMINANTS OF HEALTH ASSESSMENT

Health Factor 4 | Economic Stability

As with poverty rates at the family-level, we also find variation in the rate of poverty among children by major zip code within Henry County.

- The community with the highest child-level poverty rate is Deshler at 21%. This percentage is in line with state and national levels.
- The two communities with the lowest child poverty rate are Malinta and McClure at 4%.
- Three communities have rates higher than the county average—Deshler, Hamler, and Napoleon.

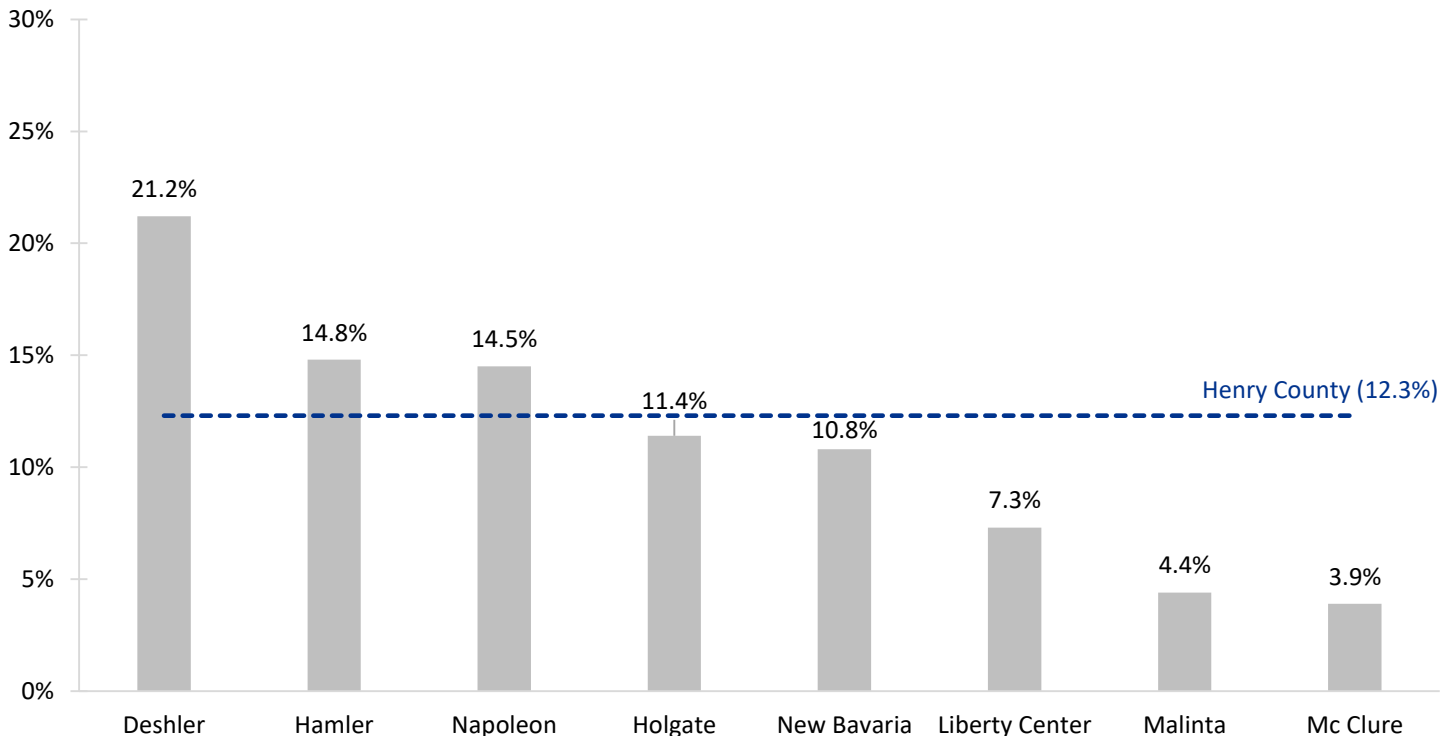


Figure 4.46 Percentage of Henry County Children Living in Poverty by Zip Code, 2017. Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

*An estimated **785** Henry County **children** were living below the federal poverty level in 2017*

Health Factor 4 | Economic Stability

Poverty | Percentage of School-Aged Children by School District

Another group of interest is that of school-aged children, e.g. children aged 5-17. In 2017 the poverty level for a four-person family was \$24,300 a year—the year for which we mostly recently have data. In 2019 the poverty level for a four-person family is \$25,750.

- In 2017, **632** school-aged children (aged 5-17) in Henry county school districts were living **below** the poverty level.
 - Holgate → 55 children
 - Liberty Center → 87 children
 - Napoleon → 361 children
 - Patrick Henry → 129 children
- When the overall **percentage** of children living below the poverty level is examined by the four public school districts in Henry County, there is little variation.
 - Holgate, Napoleon, and Patrick Henry all have rates around 14/15%.
 - One school district—Liberty Center—has a substantially lower poverty rate at 8%.

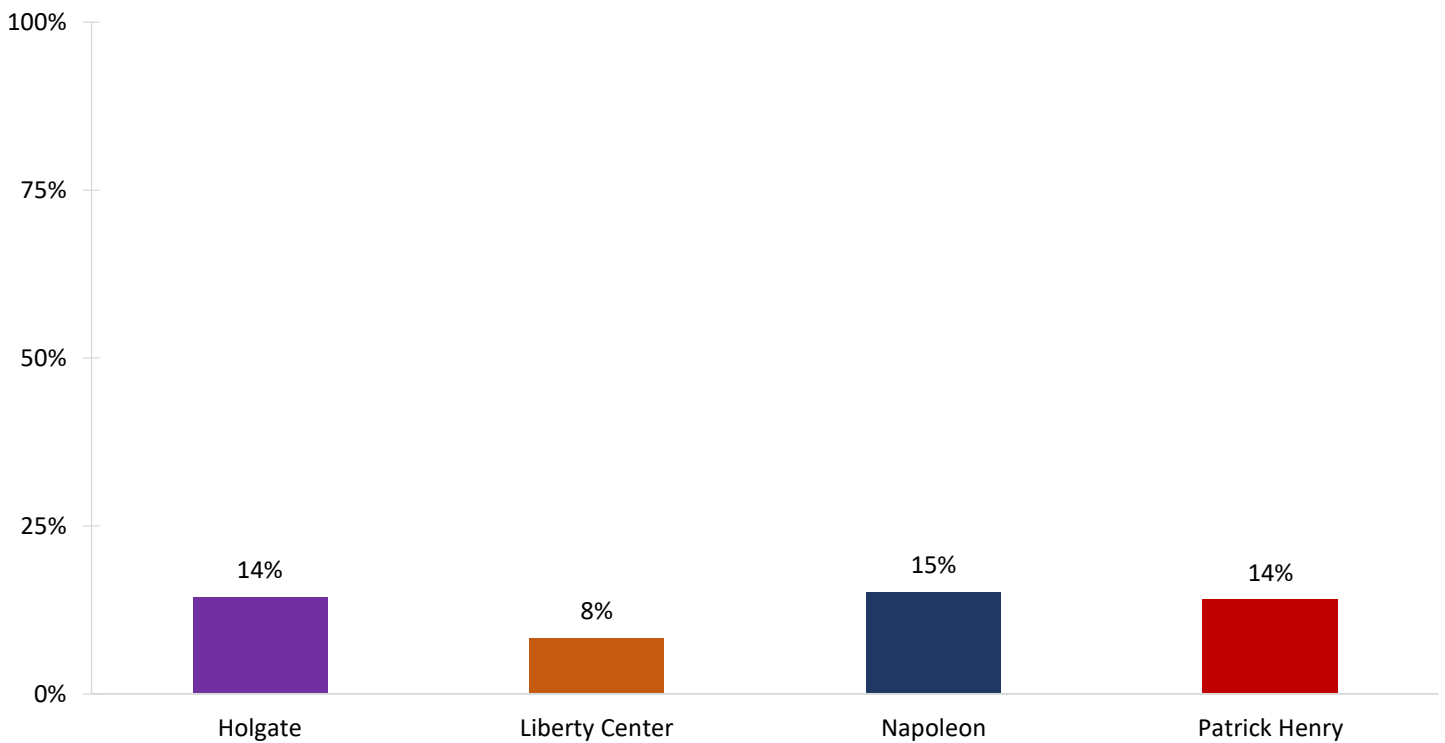


Figure 4.47 Percentage of Henry County School-Aged Children Living in Poverty by Public School District, 2017. Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Health Factor 4 | Economic Stability

Poverty | Percentage of Grandparents Raising Grandchildren

The final group for which we examine poverty rates are those individuals aged 35 years and older and living with (a) grandchild(ren) by whether they report being responsible for said grandchild(ren).

- The poverty rate for Henry County residents who are responsible for their resident grandchild(ren) was 19%, which is twice as high as similarly aged individuals who were NOT responsible for their resident grandchild(ren).

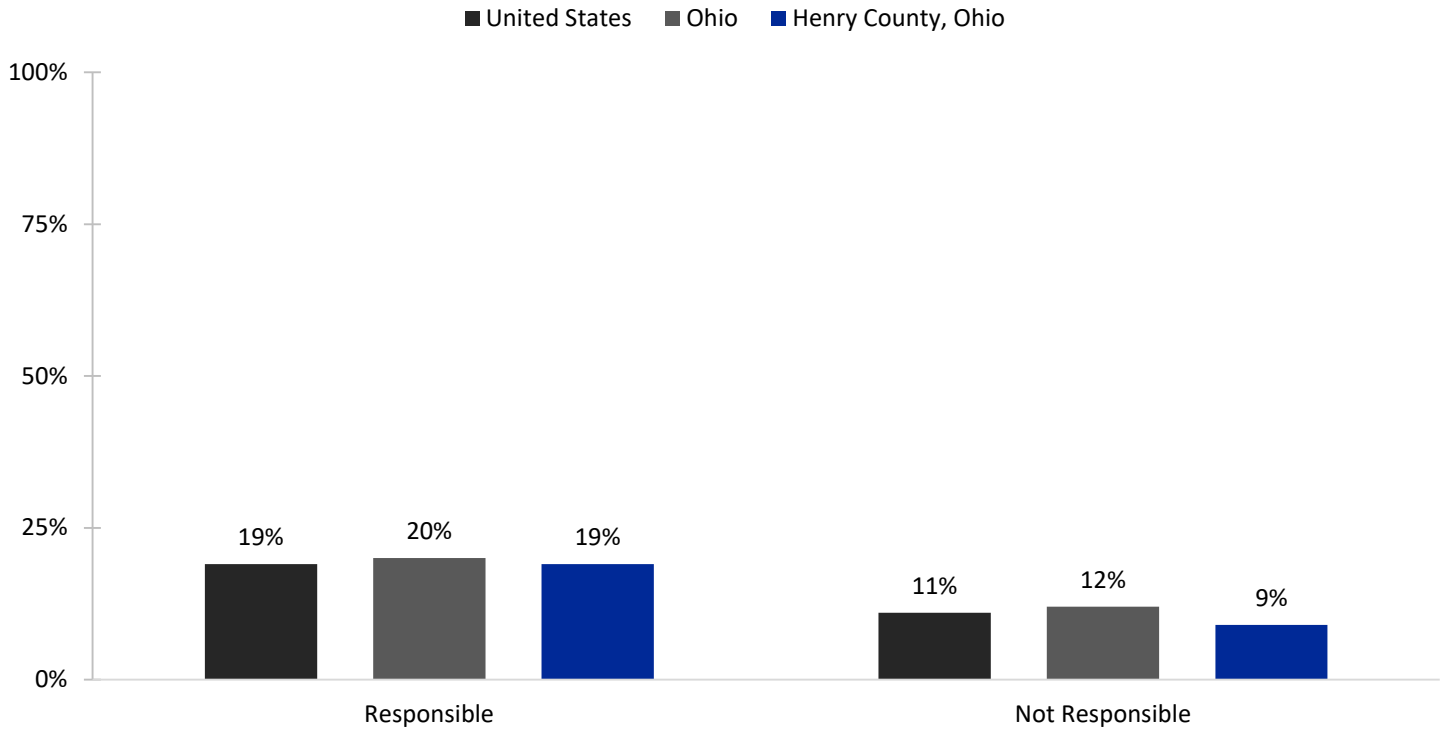


Figure 4.48 Percentage in Poverty Among of Individuals Aged 35 and Older Living with a Grandchild by Whether the Grandparent is Responsible for their Grandchild(ren) Henry County, the State of Ohio, and the Nation, 2018. Data Source: U.S. Census Bureau, 2014-2018 American Community Survey 5-Year Estimates

Health Factor 4 | Economic Stability

Measures of Poverty | ALICE: A New Lens for Financial Hardship

Asset Limited, Income Constrained, and Employed

The ALICE project represents a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities that do not earn enough to afford necessities. The ALICE Threshold is the bare-minimum economic survival level that is based on the local cost of living in each area.

Table 4.4 Household Survival Budget for Henry County Ohio, 2016

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adults, 2 School-Aged Children
Housing	\$467	\$524	\$524	\$524	\$658
Child Care	\$–	\$–	\$202	\$617	\$405
Food	\$182	\$414	\$344	\$287	\$691
Transportation	\$349	\$418	\$418	\$418	\$697
Health Care	\$214	\$429	\$492	\$492	\$800
Miscellaneous	\$149	\$218	\$222	\$269	\$356
Technology	\$55	\$75	\$55	\$55	\$75
Taxes	\$220	\$317	\$184	\$294	\$231
Monthly Total	\$1,636	\$2,395	\$2,441	\$2,956	\$3,913
Annual Total	\$19,632	\$28,740	\$29,292	\$35,472	\$46,956
Hourly Wage	\$9.82	\$14.37	\$14.65	\$17.74	\$23.48

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 15 percent; for an additional 4-year-old, by 14 percent; and for a school-age child, by 6 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Ohio Department of Job and Family Services, 2016.

Table 4.5 Household Stability Budget for Henry County Ohio, 2016

	Single Adult	Married Couple	1 Adult, 1 School-Aged Child	1 Adult, 1 Infant	2 Adults, 2 School-Aged Children
Housing	\$655	\$823	\$823	\$823	\$981
Child Care	\$–	\$–	\$267	\$693	\$534
Food	\$352	\$759	\$663	\$497	\$1,334
Transportation	\$360	\$721	\$721	\$721	\$1,201
Health Care	\$285	\$633	\$857	\$857	\$1,107
Miscellaneous	\$176	\$307	\$344	\$370	\$529
Savings	\$176	\$307	\$344	\$370	\$529
Technology	\$109	\$129	\$109	\$109	\$129
Taxes	\$436	\$702	\$649	\$696	\$1,115
Monthly Total	\$2,549	\$4,381	\$4,777	\$5,136	\$7,459
Annual Total	\$30,588	\$52,572	\$57,324	\$61,632	\$89,508
Hourly Wage	\$15.29	\$26.29	\$28.66	\$30.82	\$44.75

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 11 percent; for an additional 4-year-old, by 12 percent; and for a school-age child, by 5 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Ohio Department of Job and Family Services, 2016. Reference: UnitedForALICE.org

Health Factor 4 | Economic Stability

- Combining economic information, we observe that when the poverty threshold is stacked on top of the ALICE threshold there were 36% of households living BELOW the survival threshold in 2016.

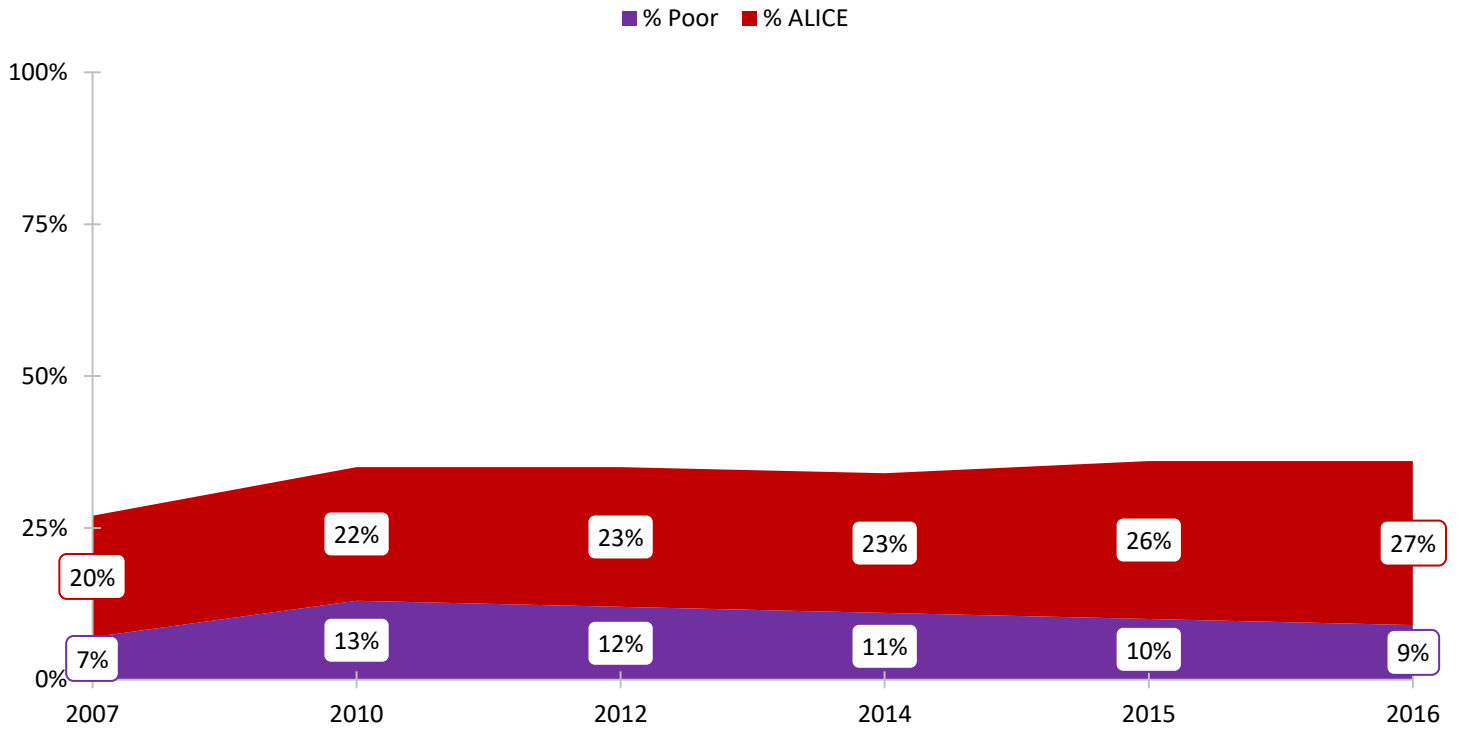


Figure 4.49 Trend in the Percentage of Henry County Households Below the Poverty Threshold and the ALICE Threshold, 2007-2016. Source: U.S. Census Bureau, American Community Survey, 5-yr Estimates, and the ALICE Threshold.

Health Factor 4 | Economic Stability

- Comparing Henry County to our neighbors, we fall somewhere in the middle of the pack.
- Lucas County had the largest share of households living below the survival threshold at 45%.
- Hancock County had the smallest share at 25%.

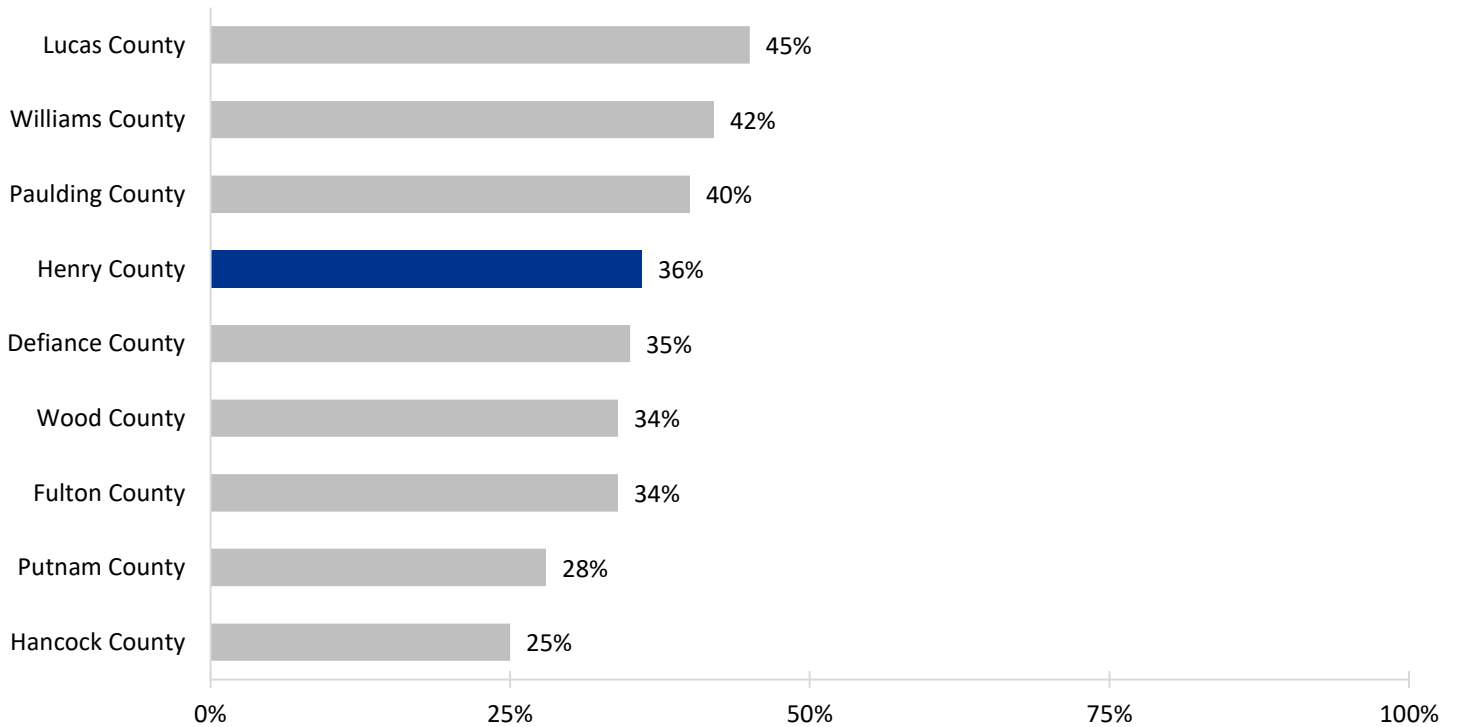


Figure 4.50 County Rankings of the Percentage of Households Below the ALICE Threshold for Henry County and its Neighboring Counties, the State of Ohio, and the Nation, 2015. Data Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates and the ALICE Threshold.

Health Factor 4 | Economic Stability

- There is also variation within Henry County. The lower share of households living below the survival threshold are found in Liberty Center and New Bavaria at 28%.
- In contrast, McClure has 43%—nearly the same share as Lucas County.
- The remaining communities are all quite close the county average.

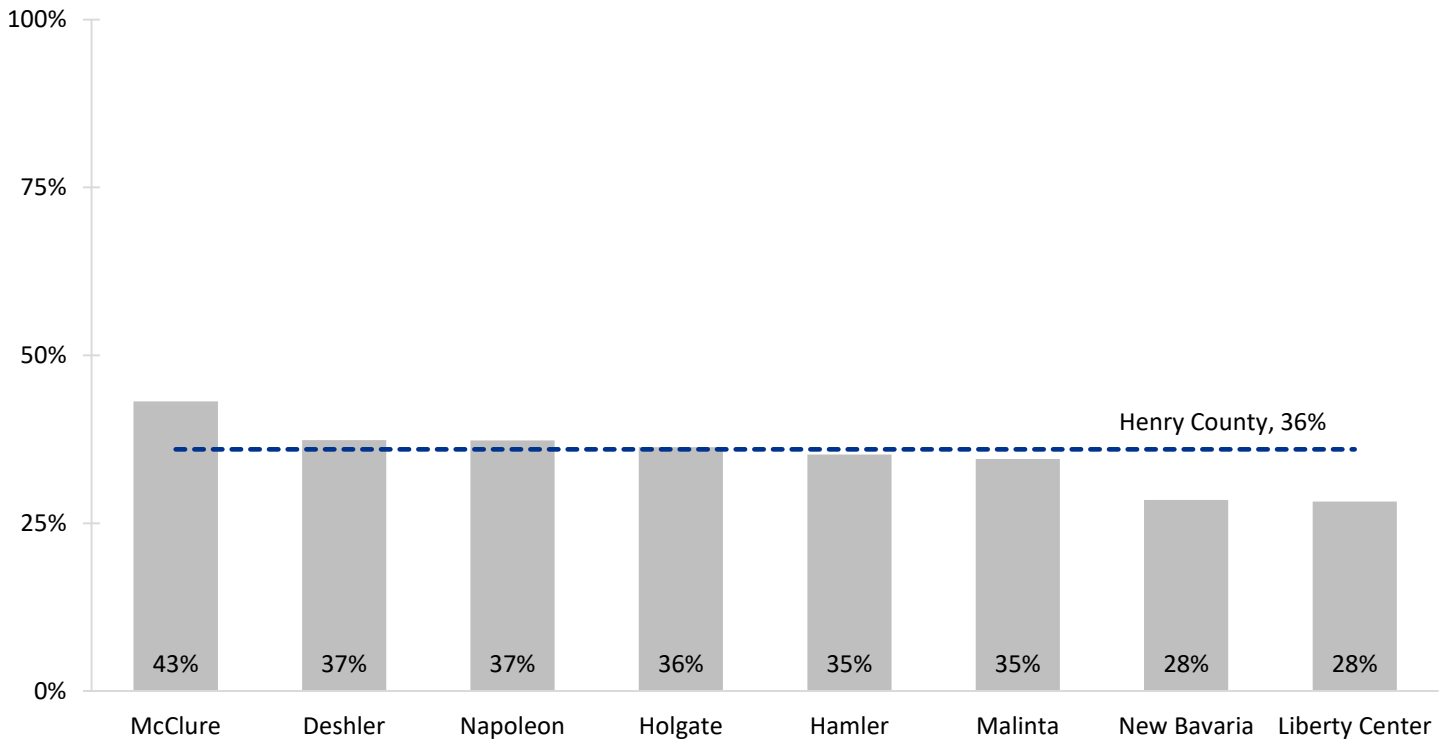


Figure 4.51 Percentage of Households Below the ALICE Threshold by Henry County Zip Codes, 2015. Data Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates and the ALICE Threshold.

Health Factor 4 | Economic Stability

- As with the other economic measures discussed in this report, the ALICE threshold differs by health equity indicators.
- Half of households headed by Hispanics and **92%** of households headed by Blacks are below the survival threshold.
- Also, when compared to the county total, a slightly higher share of individuals aged 65 and older are below the survival threshold (40%).

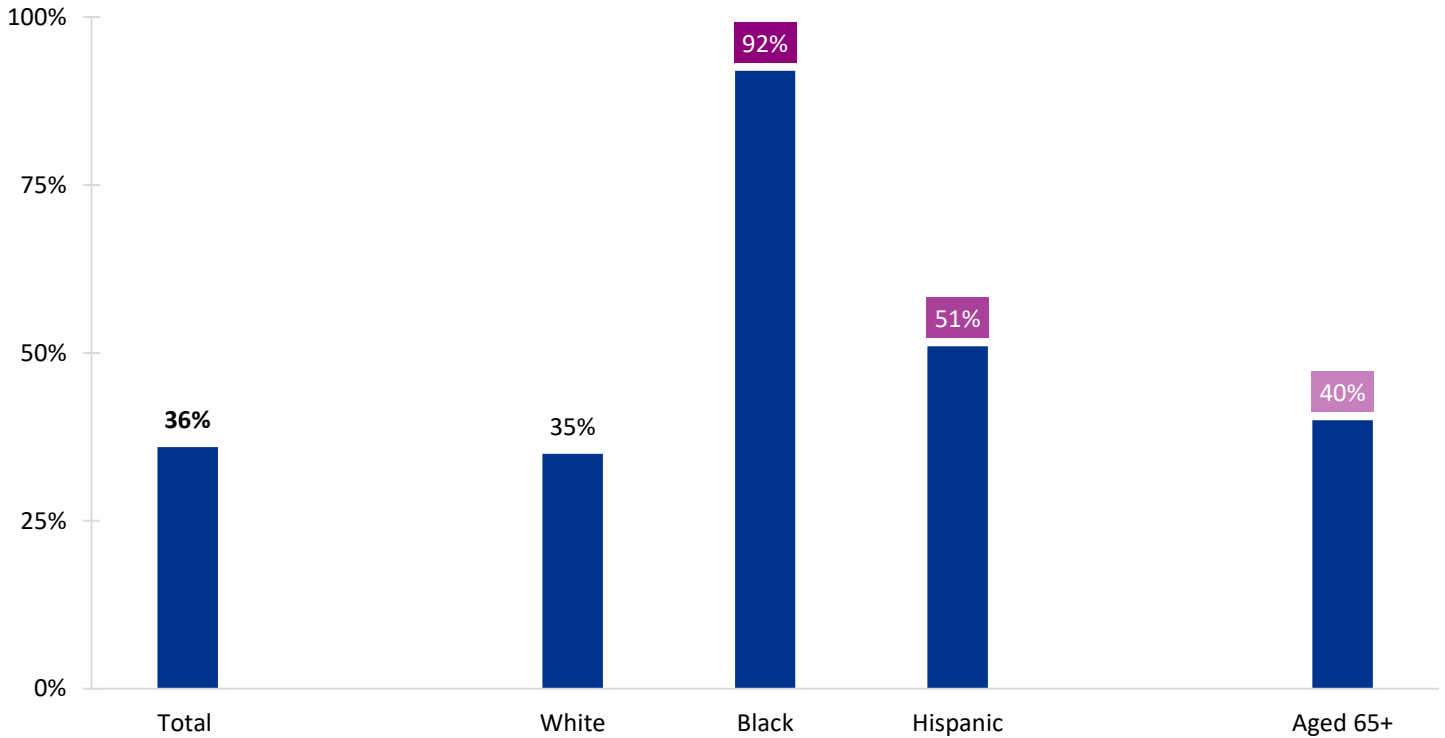


Figure 4.52 Percentage of Household Below the ALICE Threshold by Measures of Health Equity for Henry County Ohio Residents, 2015. Data Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates and the ALICE Threshold.

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