TOLEDO & LUCAS COUNTY
POVERTY STUDY

THE UNIVERSITY OF TOLEDO

JACK FORD URBAN AFFAIRS CENTER

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EXECUTIVE SUMMARY

This report was prepared at the request of the Toledo City Council. The starting point for this work was a study showing that Lucas County and Toledo have higher levels of poverty than most other counties in Ohio (Ohio Development Services Agency, 2018). This report examines not only various facets of poverty within the City of Toledo, but historical trends of poverty in the area and the geographic distribution of poverty across the City's landscape. Using data from a variety of state, federal, and non-profit sources, spatial analysis shows that while poverty exists across all of the City's Districts, certain clusters, or "hotspots" of poverty are concentrated more tightly in some Districts relative to others.

The report is divided into three main sections. In the first section, spatial analysis shows the distribution of poverty across the City using "hotspot" analysis. Analyzing the City's poverty over time shows that the most severe concentrations of poverty are found in Districts 3 and 4, but an increase of incidence of poverty has occurred for Districts 1 and 2 as well. Spatial analysis also highlights areas of concentrated poverty: 38 census tracts in which the population is largely non-white and at least 40% of inhabitants are living below 185% of the federal poverty line[1]. Free and assisted school lunches also serve as an indicator of poverty, and the number of eligible students in Toledo has consistently increased. While 47.41% of Toledo Public School (TPS) students are eligible, only 23.5% were approved for the subsidy in 2017. The percentage of households in Toledo receiving Supplemental Security Income (SSI) has decreased over the last decade, but more Toledo households are receiving Supplemental Nutrition Assistance Program (SNAP, or commonly referred to as Food Stamps). Particularly of note, Districts 3 and 4 have a noticeably high percentage of disabled residents. Unemployment grew from 2000 to 2010, but improved slightly between 2010-2017 while housing prices and rent increased quite noticeably in that same timespan. Educational attainment in the City is lower than the County as a whole, which has implications for the types of jobs offered within the City, thus influencing poverty. Most critically, this analysis suggests that Districts 3 and 4 tend to have elevated levels of neighborhood disadvantage in terms of the variables considered.

The City's poverty rate is much higher than the County despite having a significantly lower unemployment rate. Statistics such as a low median household income suggest a relatively low cost of living. Economic sector statistics also reveal that almost 70% of the jobs created in the City only require a high-school diploma or G.E.D. Together, these statistics suggest that while Toledoans are working, they are struggling with poverty because their jobs pay low wages. Models calculating the average cost of living also indicate that when people are struggling to pay their monthly bills, they have little opportunity to create savings, invest in new economic opportunities, or create liquid assets.

In the second section, we seek to better understand the many dimensions of poverty that Toledoans continue to experience. We base this on historical analysis of factors related to poverty, and data drawn from interviews with Toledoans who work on various aspects of poverty in the City and region. Toledo reflects a trend seen in many urban centers that were previously

[1] A measure of income used by the U.S. government to determine who is eligible for subsidies, programs, and benefits adjusted for family/household size.

reliant on manufacturing; structural change in the economy leading to job loss, as well as other factors such as suburbanization and "white flight" led to dramatic population loss over several decades, which in turn led to abandoned housing and disinvestment concentrated in sections of the City. Typical of many of these so-called "shrinking cities," the lower population, higher unemployment, reduced tax base, increased vacancy and abandonment, public transportation and infrastructure challenges, among many reasons, create barriers between residents and their access to resources and opportunities such as quality jobs, quality food, and quality education and transportation options. In addition, loans under the Community Reinvestment Act (CRA) are not made proportionately in the City's poorest census tracts and therefore not serving the policy's original intent.

In the final section of this report, we address the implications of our findings and provide short summaries of what four other cities in the region are doing to address poverty. All of the cities took the important first step of deeming poverty a priority issue. The cities have created policies that are spatially sensitive and provide opportunities directly to those most in need. The cities also employ focused strategies (e.g. micro-loan investment) as opposed to directing funds to loosely organized social service programs. These ideas are not the sole product of government effort in these cities, but instead came from lengthy discussions with the city residents and nonprofits whose work put them on the frontlines in the fight against poverty. Suggestions that arise from these case studies include: deep and wide community engagement to craft effective policy on poverty; adopting a data and evidence-based approach to addressing poverty in Toledo; and, understanding that the process of poverty alleviation is complex and that results may be slow to come. Program-level suggestions include developing an effective communication strategy so that when a program is drafted, information about the program is disseminated widely and frequently through many channels, ensuring that any application process for residents is easily accessible and user-friendly; and new funding options for any program developed.

Interviews with local nonprofits reveal a range of concerns residents face with poverty and how we may be able to address this challenge as a community. Several of these interviews call for an overhaul of how the City and Council confront poverty, primarily looking at it more broadly and implementing policies that are broad-based and meet the many needs of poverty-stricken households. Particularly, there is a need for a rethinking of how grant funds, such as Community Development Block Grant (CDBG) funds are allocated. Specific suggestions include encouraging greater collaboration between partners; reducing administrative costs, (even if allowable under the terms of the grant), so that a greater percentage of funds can be spent on the programs themselves; supporting a multi-faceted approach to helping poor individuals and families; and, attention to how the clients of these programs can thrive even after a program, or their participation in a program ends. Interviewees identified "silos," the sequestering of programs from one another despite their inherently similar goals/projects, as a key challenge. Finally, Toledo nonprofit members suggest that there is a need for more support of minority- and women-owned businesses, as these sub-populations are statistically more at risk of living in poverty.

It is our hope that this study will contribute towards our City taking meaningful steps towards addressing poverty.

We would like to thank the following organizations:

Connecting Kids to Meals

First Alliance Church

Local Initiatives Support Corporation, (LISC) Toledo

Lucas County Metropolitan Housing Authority (LMHA)

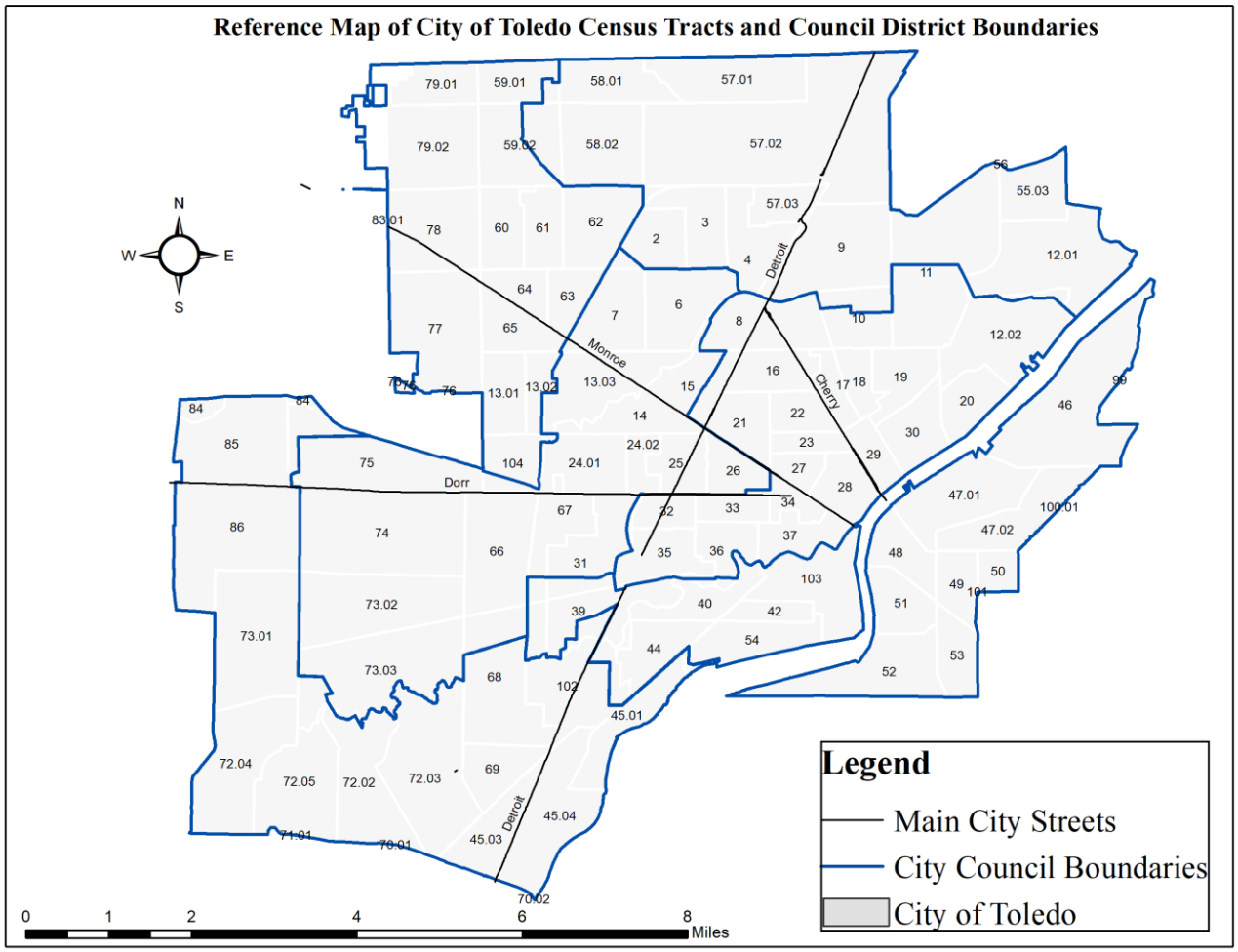
Lucas County Jobs and Family Services (JFS)

Toledo Community Foundation

United Way for the Ohio ALICE Report

YMCA

TOLEDO CENSUS TRACTS AND COUNCIL DISTRICTS



These are the Census tracts in each of the six Council Districts in Toledo.

District 1 Census tracts: 6, 7, 13.03, 14, 15, 24.01, 24.02, 25, 26, 31, 66, 67, 73.02, 73.03, 74, 75

District 2 Census tracts: 45.03, 45.04, 68, 69, 70.01, 70.02, 71.01, 72.02, 72.03, 72.04, 72.05, 73.01, 84, 85, 86, 102

District 3 Census tracts: 39, 40, 42, 44, 46, 47.01, 47.02, 48, 49, 50, 51, 52, 53, 54, 100.01, 103

District 4 Census tracts: 8, 10, 11, 12.02, 16, 17, 18, 19, 20, 21, 22, 23, 27, 28, 29, 30, 32, 33, 34, 35, 36, 37

District 5 Census tracts: 13.01, 13.02, 59.01, 59.02, 60, 61, 62, 63, 64, 65, 77, 78, 79.01, 79.02, 83.01, 104

District 6 Census tracts: 2, 3, 4, 9, 12.01, 55.03, 56, 57.01, 57.02, 57.03, 58.01, 58.02

In this Report, we use the federal government's guidelines for defining poverty. The thresholds for different household sizes are summarized in Table 1 for the 48 contiguous states and the District of Columbia.

Table 1: 2019 Federal Poverty Guidelines

2017 & 2019 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA		
Persons in Family/Household	2017 Poverty Guidelines	2019 Poverty Guidelines
1	$12,060	$12,490
2	$16,240	$16,910
3	$20,420	$21,330
4	$24,600	$25,750
5	$28,780	$30,170
6	$32,960	$34,590
7	$37,140	$39,010
8	$41,320	$43,430
For families/households with more than 8 persons, add $4,420 for each additional person.		

Source: U.S. Department of Health & Human Services (n.d.)

SECTION 1

1.1 Introduction

Poverty is not just a problem, but a symptom of disparities within static social systems. There have historically been many attempts to define and measure the condition of being poor. The most widely used measure in the U.S. is the Federal Poverty Level (FPL), even though it is widely acknowledged that such a measure does not accurately reflect the complexity of the experience of poverty. Three reports – United Way's ALICE[2] Report (2017), the Ohio Poverty Report (2018), and its updated version (2019) – describe what is happening, socially and economically, despite the State, County, and the City's priority to alleviate financial burden and the risk of poverty These reports draw from decennial census and American Community Survey (ACS) data. In addition, the ALICE report employed two calculations of poverty based on the age of the head of household.[3] This ALICE Threshold, as it is called, in combination with census data, shows 45% of households in Lucas County are either ALICE or in poverty.[4] Toledo has 56% (26% of families in poverty and 30% of ALICE families).[5] Although there is some difference in the rates of poverty in terms of the ALICE threshold compared to the traditional poverty line measures in the Ohio reports, the rates are still high. The 2018 Ohio Poverty Report found a poverty rate of 20.7% in Lucas County[6] and 27.5% in Toledo[7]. The updated 2019 version shows a decrease in these numbers—Lucas dropped to 19.7%[8], and Toledo is now at 26.5%[9]. Despite the decline, the problem is still stark when about a fifth of the county's residents and about a quarter of the City's residents are living below poverty.

This study digs a little deeper into these numbers to better understand poverty within Lucas County and the City of Toledo. The Report is divided into three main sections and seven topic areas following the Executive Summary. The first section looks at the historical trends in poverty, focusing on the years 2000, 2010, and 2017. We look at the economic variation within this target period and discuss landmark poverty events or policy unique to Toledo and the county. The second section provides a detailed picture of the area currently in an effort to identify who is struggling and where poverty is prevalent. The third section focuses on how much it costs to live in the City and County, along with an examination of the Community Reinvestment Act (CRA) Loans. The section also pinpoints households paying more than the recommended 30% in costs, student loan burden, taxes, and

[2] ALICE is an acronym for Asset-Limited, Income Constrained, Employed. The Report examined the burden of being underemployed (working poor), the situations they encounter, and what assistance is available. These families are on the threshold of poverty where they make too much to qualify for public assistance programs, but can only afford the basic necessities.
[3] The two cohorts are (1) households headed by a person 65 and younger, and (2) households headed by a person 65 and older. For more information on the methodology, go to http://ouw.org/alice/.
[4] ALICE (based upon U.S. Census, ACS 2015 1- and 5-year estimates), P. 17
[5] ALICE (based upon U.S. Census, ACS 2015 1- and 5-year estimates), P. 157
[6] U.S. Census, ACS 2016 5-year estimates, p. 14
[7] U.S. Census, ACS 2016 5-year estimates, p. 18
[8] U.S. Census, ACS 2017 5-year estimates, p. 14
[9] U.S. Census, ACS 2017 5-year estimates, p. 18

healthcare costs. The last two sections provide an analysis of the consequences of having inadequate income (even if employed) and a deeper analysis on three specific districts in Toledo, in addition to case studies of other cities' poverty initiatives.

Data generated for this report come from the U.S. Census Bureau (SF-3 estimates from the 2000 decennial census and 5-year American Community Survey (ACS) estimates for 2010 and 2017). This includes data for Toledo and Lucas County as well as for the comparable cities of Lancaster, Pennsylvania, Rochester, New York, and St. Paul, Minnesota[10]. These include household and individual level demographic and socioeconomic data (race and ethnicity, educational attainment, housing tenure and occupancy characteristics, cost of housing, disability status, civilian unemployment status and industry, per capita income, poverty, and public welfare). Other sources include Ohio Department of Education's school lunch data for the 2009-2010 and 2016-2017 academic years, 2018 and 2019 Ohio Poverty Reports, the 2017 Ohio ALICE Report by United Way, the Self-Sufficiency Calculator from the Ohio Association of Community Action Agencies (OACAA), and the Living Wage Calculator from Massachusetts Institute of Technology (MIT). The aim is to provide a quantitative analysis of the number of individuals and households living in poverty and their spatial distribution within the target study areas. It is also used for geographical visual representation, or Geographical Information Science (GIS) breakdown, through the use of ESRI ArcMap version 10.6. In addition, this Report reflects qualitative data gathered through phone interviews with representatives of select nonprofits and public officials who work on poverty-related issues locally.

1.2.1 Historical Trends of Poverty

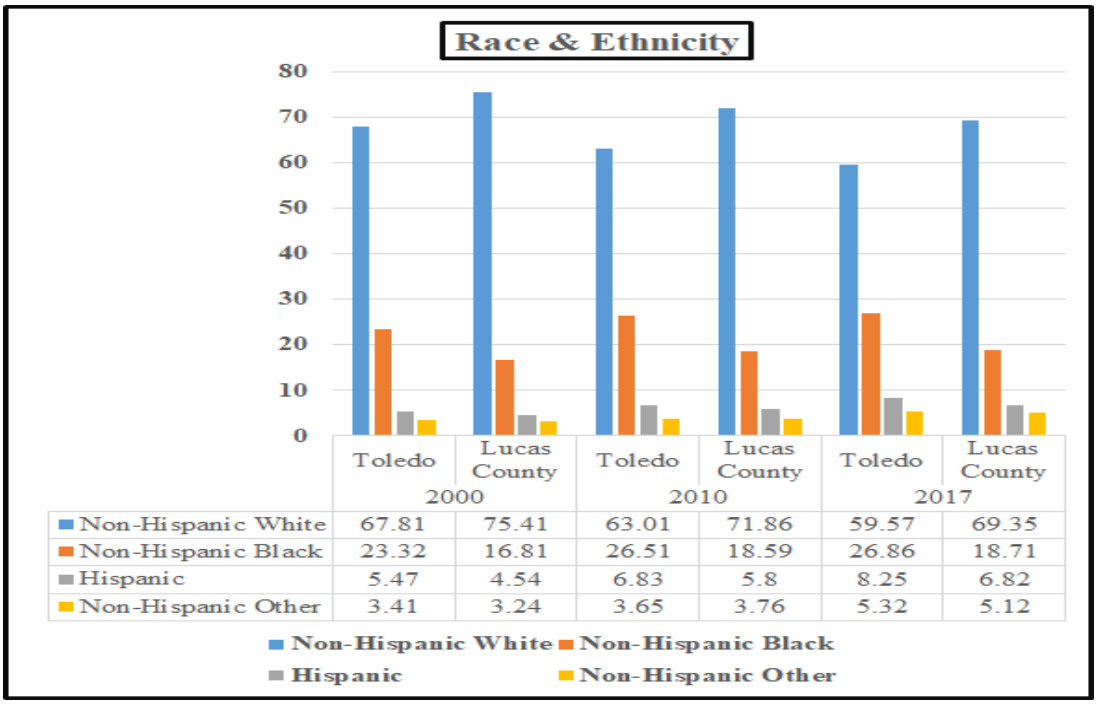
In this section, we analyze poverty trends in Toledo and Lucas County across multiple dimensions.

1.2.2 Race and Ethnicity

There are strong empirical and theoretical connections between poverty and neighborhood racial and ethnic mix (Massey & Denton, 1993). Non-White populations are generally overrepresented in poor neighborhoods in urban areas. Therefore, we explored the racial and ethnic composition of Toledo and Lucas County in 2000, 2010 and 2017. The overall picture in Figure 1 shows that both the City and County have consistently Non-Hispanic White majorities followed by Blacks, Hispanic and then Non-Hispanic racial and ethnic groups. There is a decreasing trend in the percentage of non-Hispanic White populations, while the remaining groups increased in share over time.

[10] See Appendix 6 for summary statistics for Toledo and these comparable cities along different poverty dimensions.

Figure 1: Race & Ethnicity

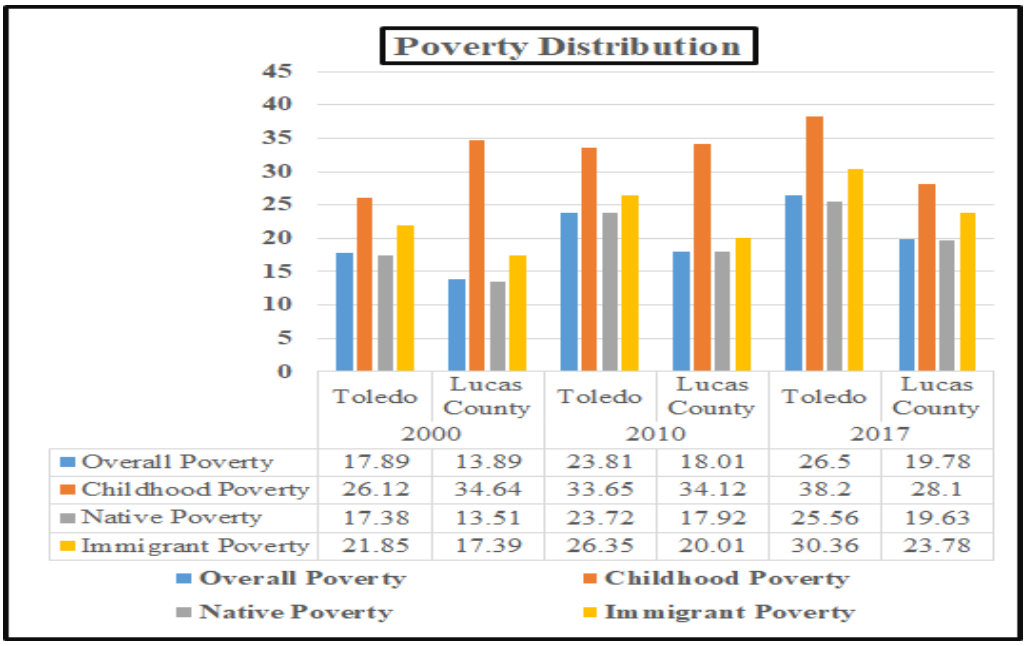


Source: U.S. Census Bureau (2000, 2010, & 2017)

1.2.3 Historical Trends in Incidence of Poverty

The dwindling of Community Development Corporations (CDCs) in the area after the late 1980s left a gap in community development at a time when economic restructuring reduced the number and share of manufacturing jobs in the local economy. The lack of resources, on top of the inefficiencies of such resources in some organizations, diluted the purpose and effectiveness of poverty-focused programs in Toledo (Participant #1, 7/3/19). As a result, certain areas declined while others prospered. Investment left some neighborhoods over the decades, leading to concentrated poverty. As summarized in Figure 2, the overall incidence of poverty in the City and County increased between 2000 and 2017. The City however had higher rates than the County, which appeared to slow down between 2010 and 2017. Childhood poverty between 2000 and 2010 was relatively lower for the City, but that changed in the 2017 data where childhood poverty for the County is at 28.1% compared to 38.2% for the City. There was increasing poverty among immigrant populations in both City and County. However, while City rates increased over time, the County rate decreased in 2017.

Figure 2: Poverty Distribution

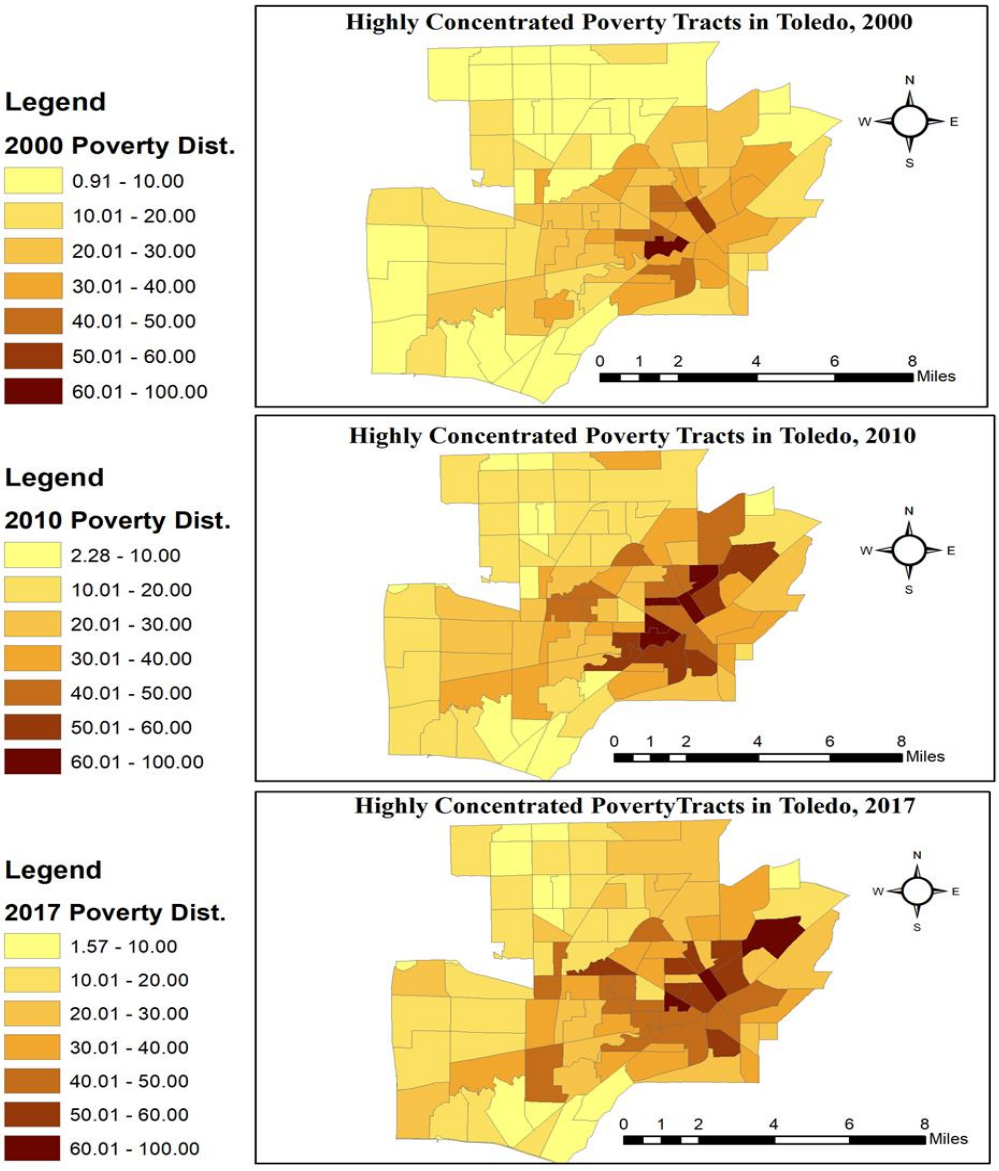


Source: U.S. Census Bureau (2000, 2010 & 2017)

Compared to 2000, 2010 data show that there were more census tracts in the City with higher percentages of individuals living in poverty. [11] The pattern is particularly noticeable in District 4 (see Figure 3).

[11] This is based on percentages of individuals in each census tract who are poor; it differs from the other method we have employed in this report to calculate poverty where we identified individuals with incomes up to 185% below the federal poverty level.

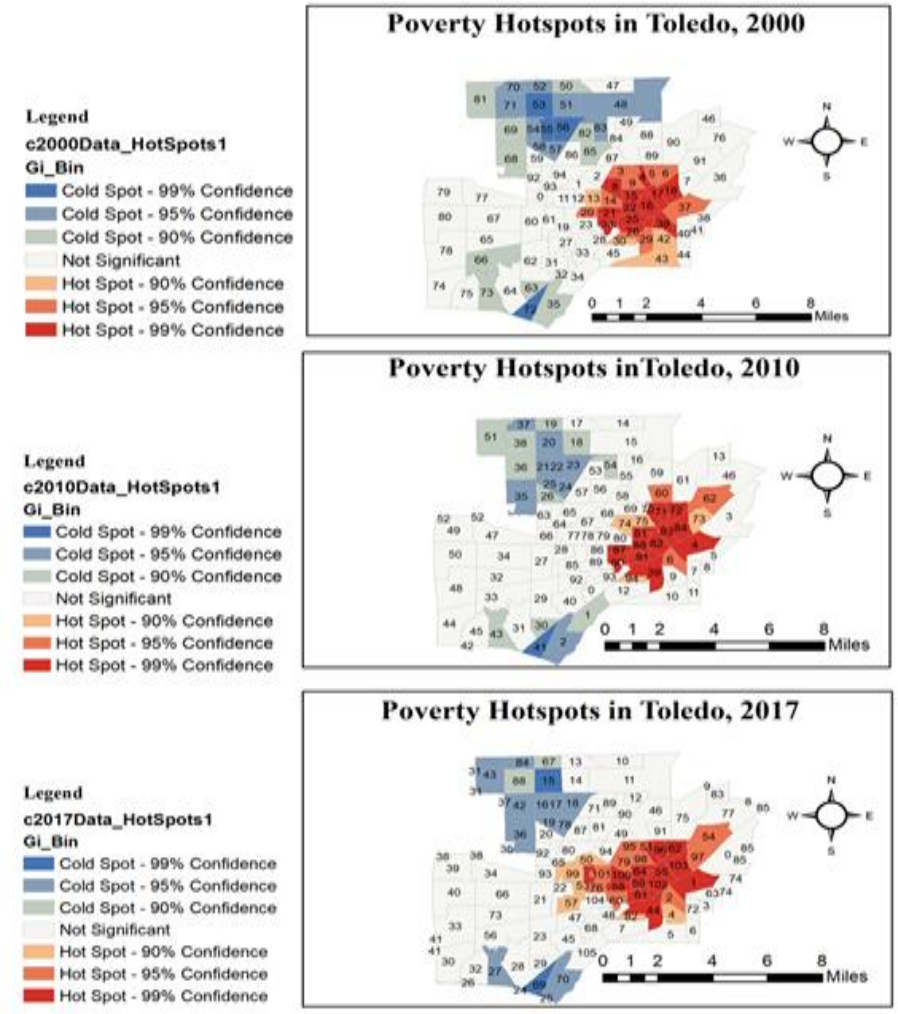
Figure 3: Highly Concentrated Poverty Census Tracts in Toledo



Source: U.S. Census Bureau (2000, 2010, & 2017)

The hotspot analysis[12] (Figure 4), shows increases in the number of census tracts with elevated levels of poverty different from their neighbors. It also shows a tendency of dispersal where many more census tracts have become hotspots in their neighborhoods, especially in District 4 (the Onyx, Roosevelt, Old West End, Totco, Warren Sherman, Downtown, Warehouse, Uptown, and Collingwood Springs neighborhoods). Noticeably, significant hotspot tracts in District 3 in 2000 became insignificant by 2017— an improvement over time. That is, the distributions of poverty in census tracts were relatively similar for neighbors.

Figure 4: Poverty Hotspots in Toledo



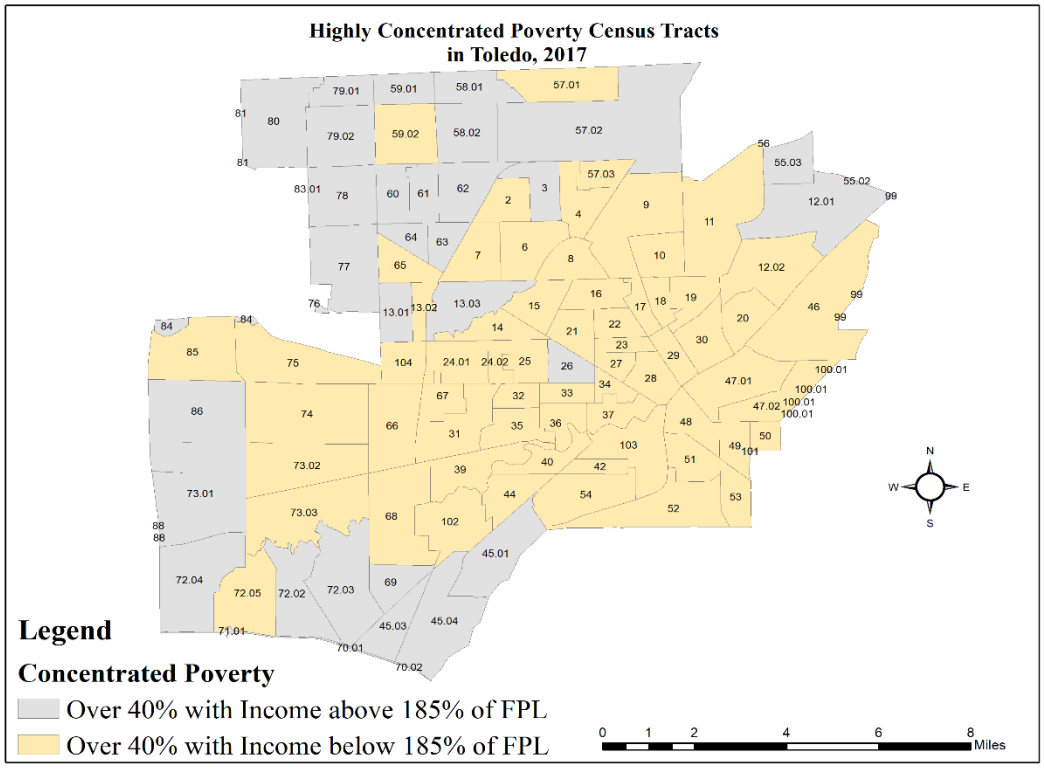
Source: U.S. Census Bureau (2000, 2010, & 2017)

[12] Hotspot maps show if concentrations of what is observed (e.g. poverty) are significantly different relative to neighboring locations. It does not necessarily show whether the observed incidence has increased over time and does not show if a location is doing particularly well or particularly poorly. It merely shows concentration in terms of a certain variable of interest.

1.2.4 Identifying Census Tracts with Concentrated Poverty in Toledo

We followed a method used in St. Paul, MN, to identify census tracts that have relatively concentrated levels of poverty in 2017. In the initial step, we identified all census tracts where 40% of the population have incomes below 185% of the federal poverty guideline (Figure 5). There were 64 high concentrated poverty tracts in the City. Noticeably, these included all census tracts in Districts 1 and 3, and almost all tracts in District 4 (except tract 26). This method shows an extent of poverty in the City not revealed in the traditional methods discussed elsewhere in this report.

Figure 5: Highly Concentrated Poverty Census Tracts in Toledo

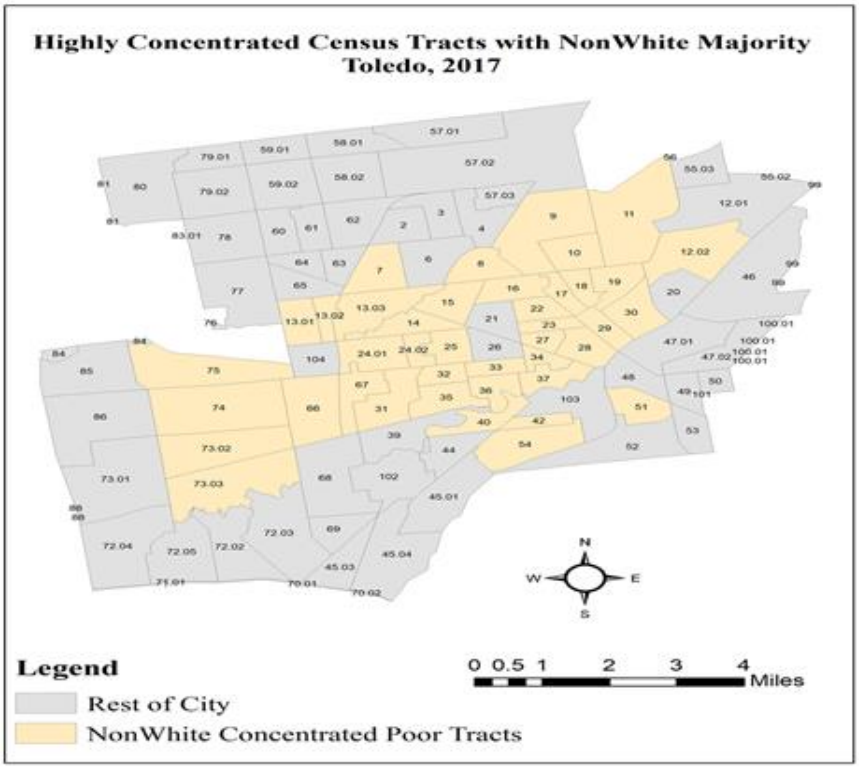


Source: U.S. Census Bureau (2017)

In further analysis, we investigated the relationship between poverty and neighborhood ethnic or racial mix in Figure 6. We expected that Non-White dominated neighborhoods will experience elevated levels of poverty. Therefore, we identified 38 census tracts in the City dominated by Non-White populations that simultaneously have at least 40% of their populations with

incomes below 185% of the federal poverty guideline.[13] Again, the majority of these census tracts were in District 4, 1 and 6 (to some extent).

Figure 6: Highly Concentrated Poverty Census Tracts with Non-White Majority



Source: U.S. Census Bureau (2017)

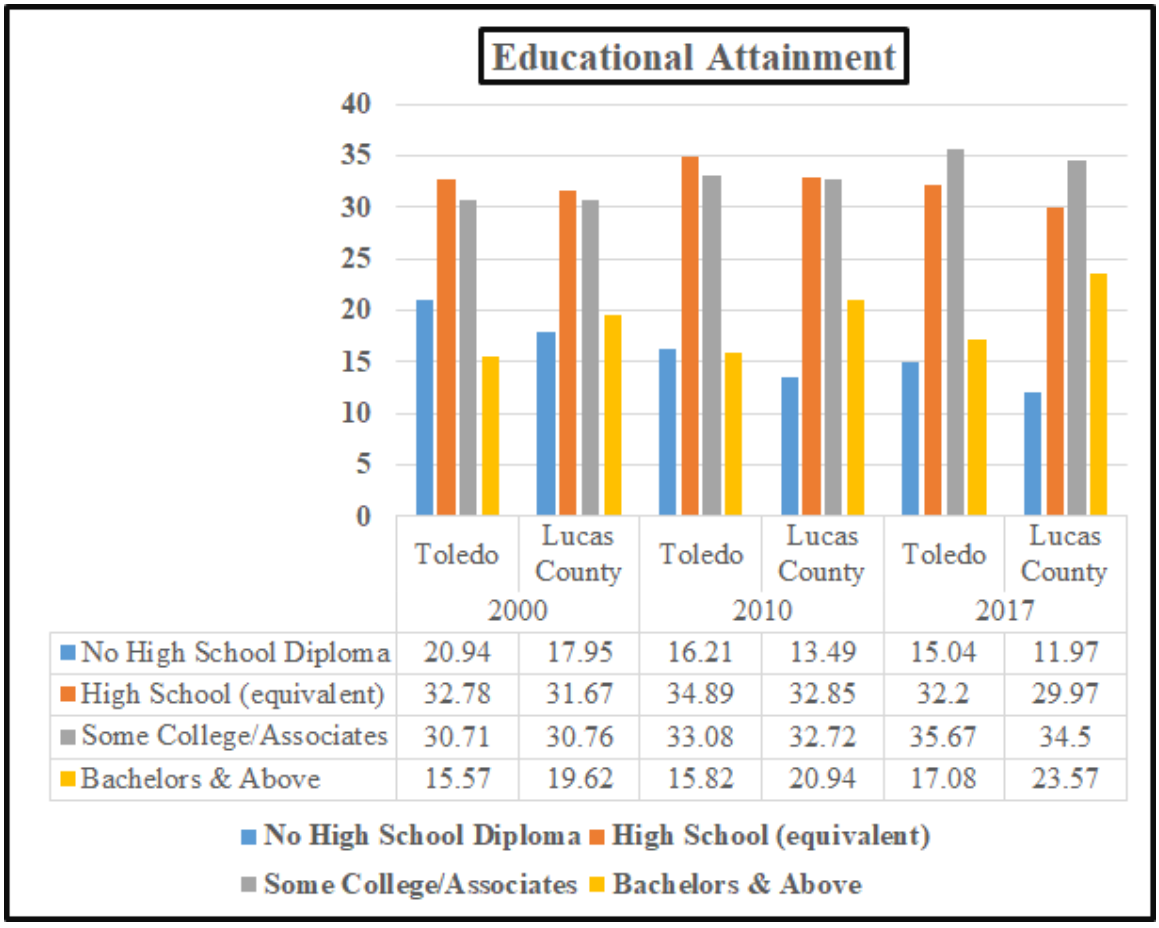
1.2.5 Educational Attainment

There is a strong association between educational attainment and income, and particularly in today's economy, because quality education factors significantly in accessing living wage employment. Therefore, examining the distribution of educational attainment can provide greater insight into the distribution of poverty. The County has a greater percentage of college-educated residents than the City as the majority of the City's population has, on average, lower levels of education (see Figure 7). When juxtaposed with spatial distribution of income, this may help to explain why the suburban census tracts have higher median income compared to the City. The relationship between education, income, local government tax base and

[13] We refer to these as "Areas of Concentrated Poverty" in this report. We also identified these areas in relation to the County in Appendices 3 and 4.

system of educational funding may have consequences for the quality of education available to the City's children compared to their suburban counterparts.

Figure 7: Educational Attainment



	Toledo 2000	Lucas County 2000	Toledo 2010	Lucas County 2010	Toledo 2017	Lucas County 2017
No High School Diploma	20.94	17.95	16.21	13.49	15.04	11.97
High School (equivalent)	32.78	31.67	34.89	32.85	32.2	29.97
Some College/Associates	30.71	30.76	33.08	32.72	35.67	34.5
Bachelors & Above	15.57	19.62	15.82	20.94	17.08	23.57

Source: U.S. Census Bureau (2000, 2010, & 2017)

1.2.6 Housing

Promoting neighborhood stability through higher levels of homeownership can mitigate some of the physical effects of poverty. Homeownership also provides consistent benefits for the local economy as renters tend to be transient. Besides, an engaged community of residents, particularly long-term residents whose ownership of a home increases their stake in the neighborhood, can be a strong building block for community development. Figure 8 shows higher homeownership in the County than in the City in all years and a trend towards more renter-occupied housing in the City.

The housing vacancy rate can be revealing about the quality of neighborhood physical conditions. There were significant increases in percentages of both City and County vacancy proportion between 2000 and 2010. However, these rates appeared stable between 2010 and 2017 (Figure 9).

Figure 8: Tenure: Owner vs. Renter

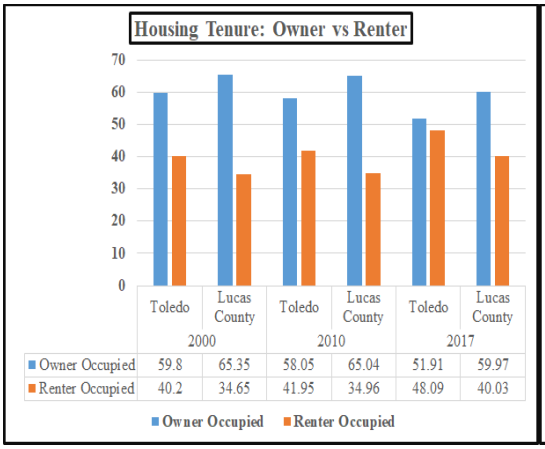
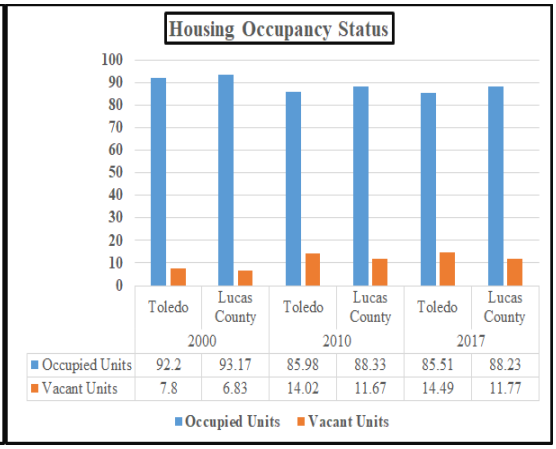


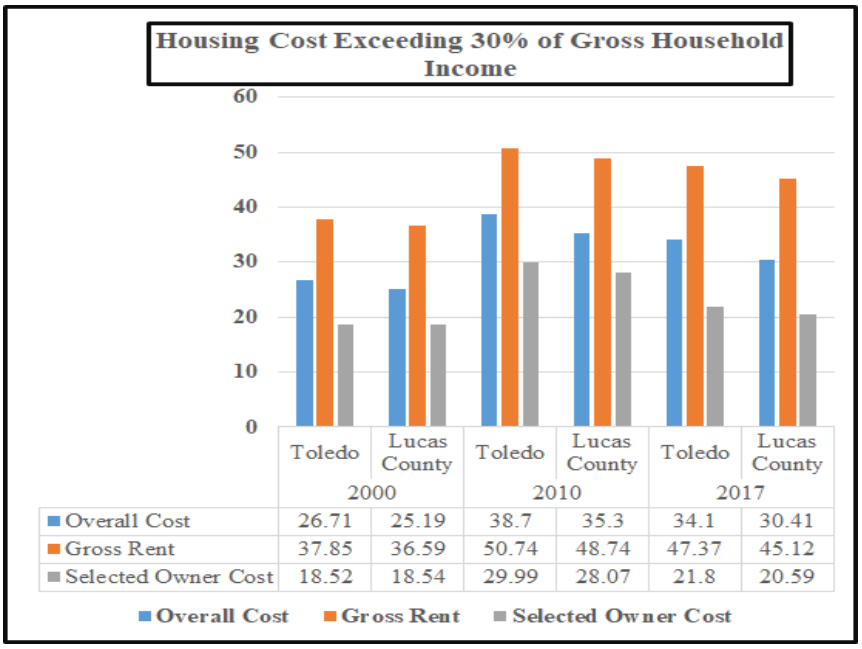
Figure 9: Housing Occupancy Status



Source: U.S. Census Bureau (2000, 2010, & 2017)

The burden of higher housing costs can devastate low-income city dwellers. Higher costs may show a tendency towards 'neighborhood cleansing' in terms of gentrification. It may also be indicative of a mismatch between residents' earning power and the cost of living in the city. In both the City and County, there are marginal reductions in the percentage of households spending over 30% of gross household income (GHI) on housing. Spending between the City and County households is similar in 2000, but about three percentage points higher in the City in 2010 and 2017. Yet, renters experience higher cost burdens compared to homeowners (Figure 10).

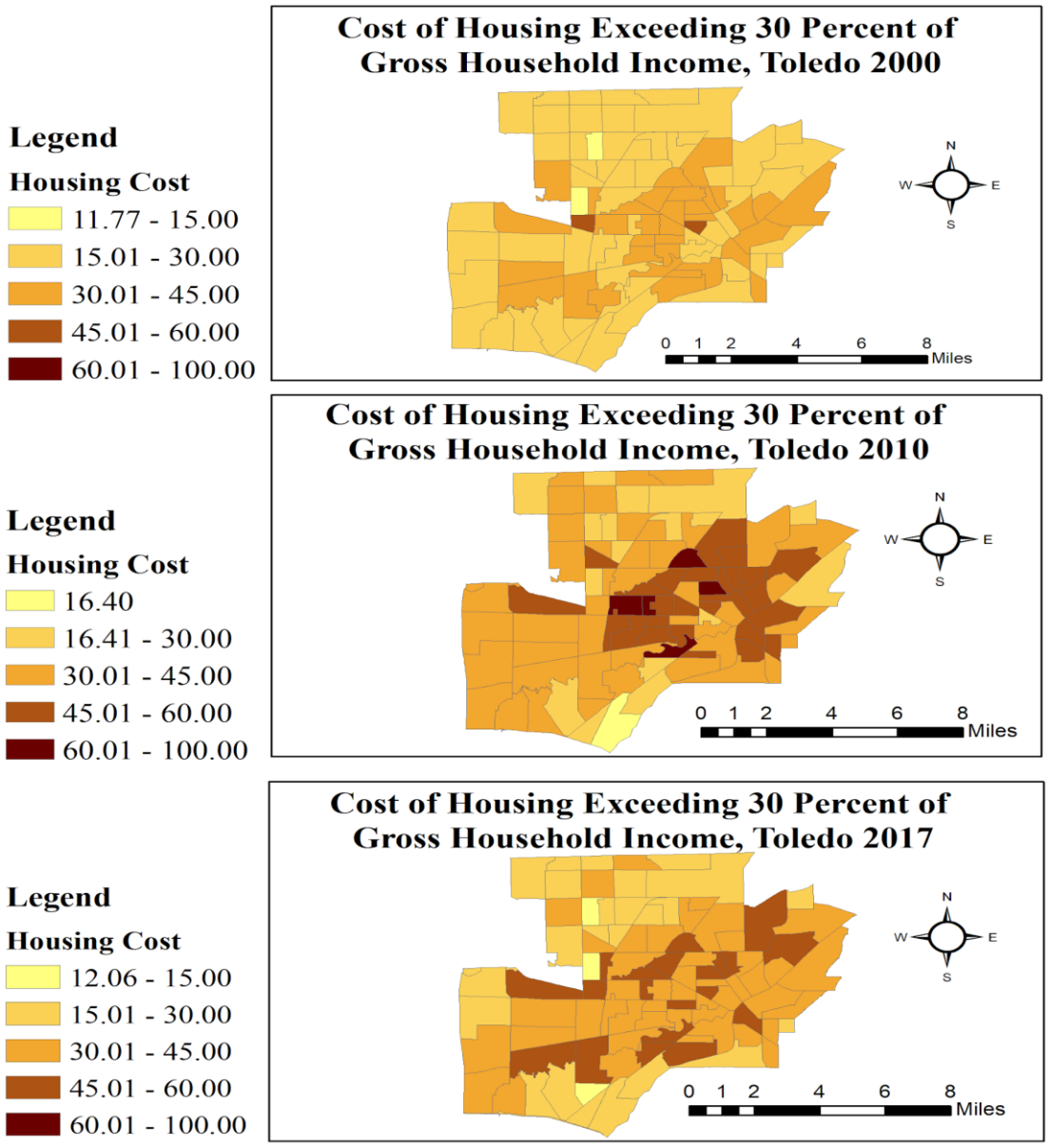
Figure 10: Housing Cost Exceeding 30% of Gross Household Income



Source: U.S. Census Bureau (2000, 2010, & 2017)

The exploratory spatial analysis of housing cost shows both levels of incidence and hotspot neighborhoods in Toledo. Figure 11, for all study years, shows that a significant majority of households spent over 30% of their incomes on housing. Two census tracts (tracts 55 and 92 in District 5), had less than 15% of households spending more than 30% of income on housing in 2000. In 2010, higher percentages of households spent more than 30% of GHI on housing. Upon closer examination, District 4 residents experienced the highest cost burden (some households spent over 60% of GHI), but residents in Districts 1, 2 and 4 also had higher shares of spending on households. Household spending on housing increased in general in 2017 and followed a dispersal pattern from District 4's Old West End area towards Point Place in the northeast of District 6, Southside of District 2 and Glendale-Heatherdowns of District 2.

Figure 11: Map of the Cost of Housing Exceeding 30% of Gross Household Income

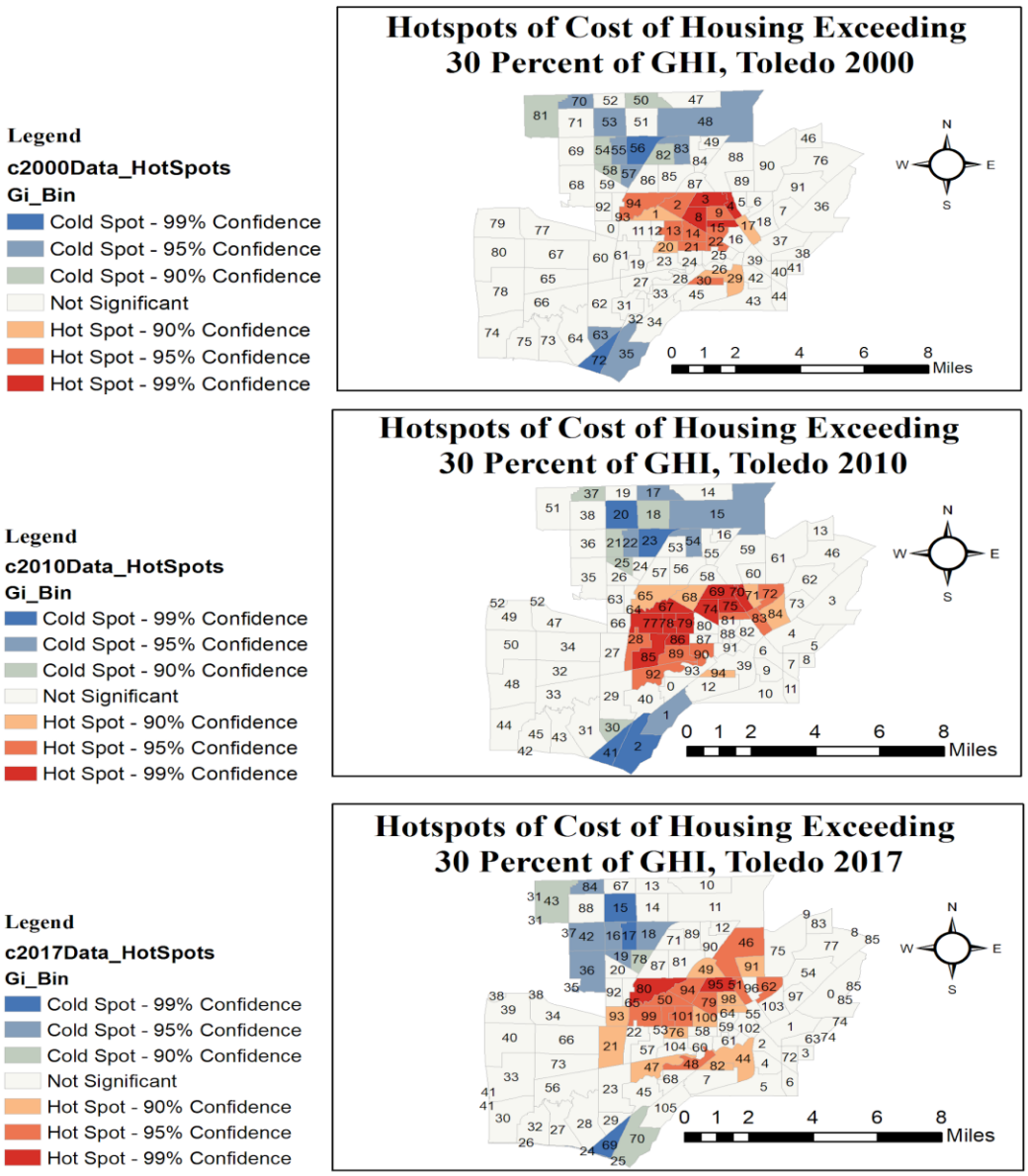


Source: U.S. Census Bureau (2000, 2010, & 2017)

In 2000, District 4 had hotspot neighbors of higher spending particularly in the Old West End and Totco as well as District 5's Deveaux, Elmhurst, and Hampton Park neighborhoods. The 2010 incidence of higher spending increased in additional areas of

District 4 (Kenwood Sheridan and The Colony) and was noticeable in District 1 (Onyx and Roosevelt neighborhoods). The pattern of hotspots spread to more districts in 2017, but at a decreasing intensity (Figure 12).

Figure 12: Hotspots of Cost of Housing Exceeding 30 Percent of GHI

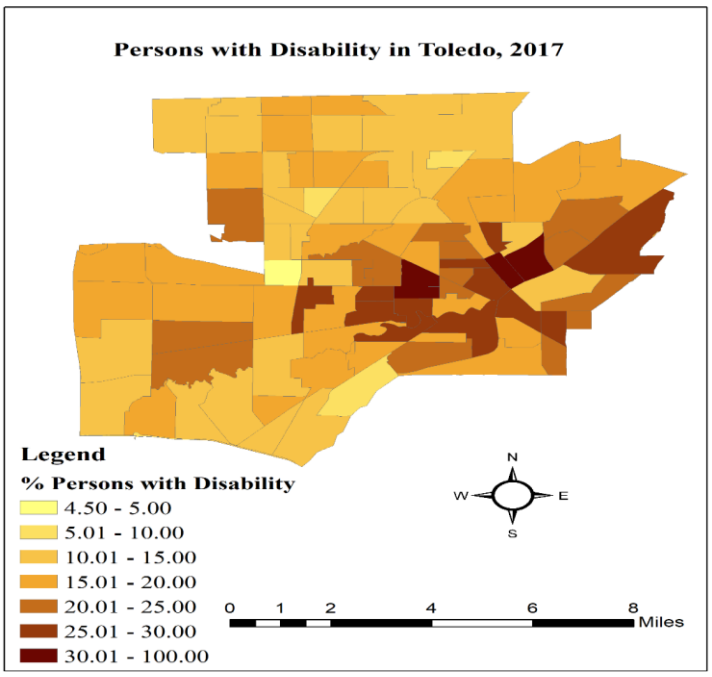


Source: U.S. Census Bureau (2000, 2010, & 2017)

1.2.7 Disability

Vulnerable groups, such as people with disabilities, generally have limited earning potential, increasing the susceptibility to poverty. By exploring the disability data,[14] we can identify areas with higher levels of disability population in the City. That information may be useful for targeting social and economic interventions for poverty alleviation. As evident from Figure 13, the majority of the City's disabled population lives in District 4, and to some extent District 3 (Birmingham). This finding intersects with other factors of poverty discussed in this report.

Figure 13: Persons with Disability in Toledo

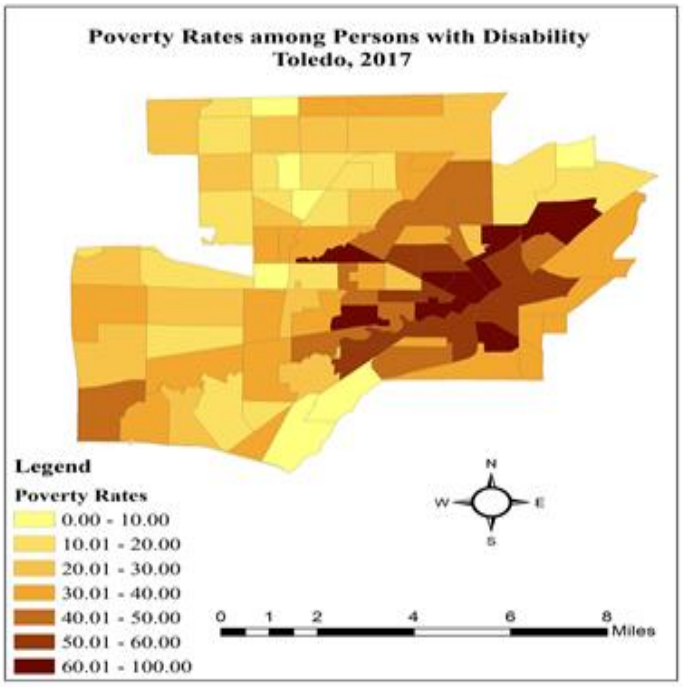


Source: U.S. Census Bureau (2017)

There is a connection between disability status and poverty. This is reflected in Figure 14, which shows that the majority of the City's poor, disabled persons also live in Districts 4 and 3.

[14] The data used for this analysis is comprised of households indicating at least one member has a disability. We did not disaggregate this to specific forms or categories of disability.

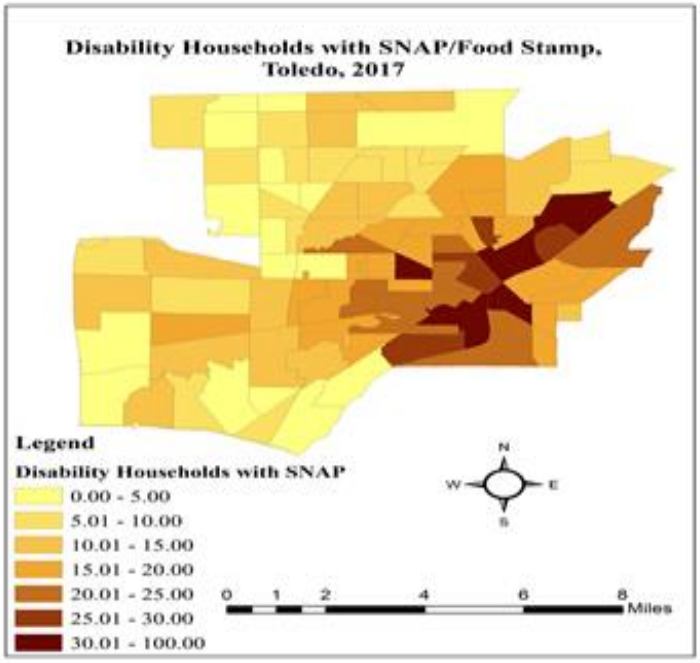
Figure 14: Poverty Rates among Persons with Disability



Source: U.S. Census Bureau (2017)

We also explored relationships between location of households with disabled persons and receipt of Supplemental Nutrition Assistance Program (SNAP)/Food Stamps in Figure 15. Similar to the location of poor disabled people, Districts 4 and 3 have the highest percentages of households with disabled people receiving Food Stamps. District 2 (Southwyck, Glendale-Heatherdowns, Beverly-Harvard), District 5 (Whitmer-Trilby, Deveaux, Elmhurst, Hampton Park, Westgate and Lincolnshire), and District 6 (Fort Industry) were districts with lower rates of incidence.

Figure 15: Disability Households with SNAP/Food Stamps

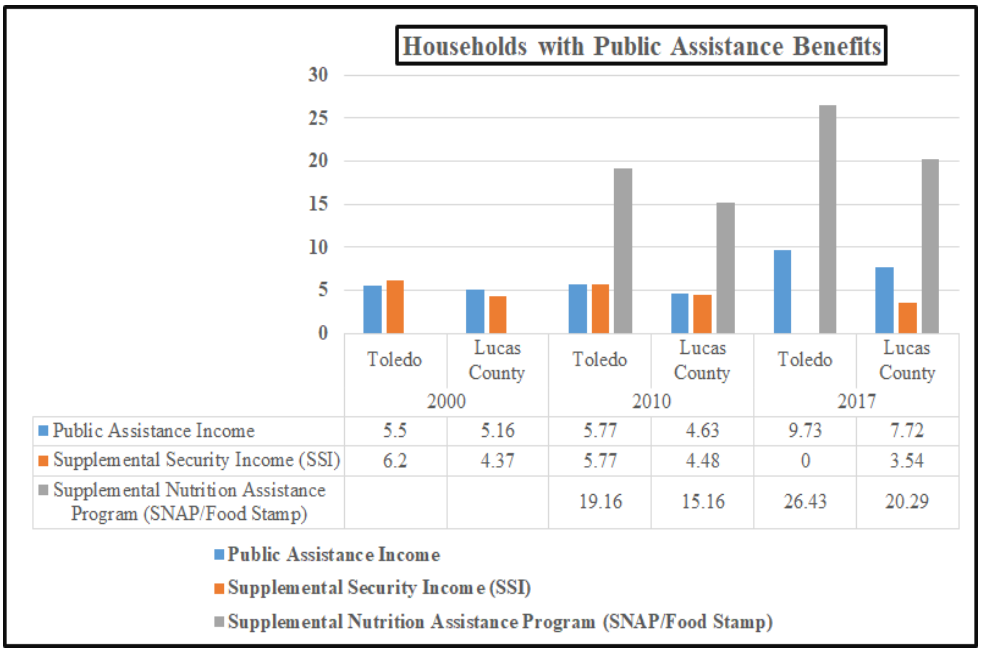


Source: U.S. Census Bureau (2017)

1.2.8 General Trends in Public Assistance Receipts

Another dynamic of poverty investigated is the overall distribution of households receiving different forms of public assistance (Cash Assistance, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (SNAP)/Food Stamps). Figure 16 shows a relatively stable proportion of the City's households received cash assistance between 2000 and 2010, but that share increased by almost four percent in 2017. In each of those years, the City distribution exceeded that of the County. At the same time, the percentage of both the City and County's households that received SSI decreased between 2000 and 2017. It appeared that greater proportions of the City's households received Food Stamp benefits between 2010 and 2017.

Figure 16: Households with Public Assistance Benefits



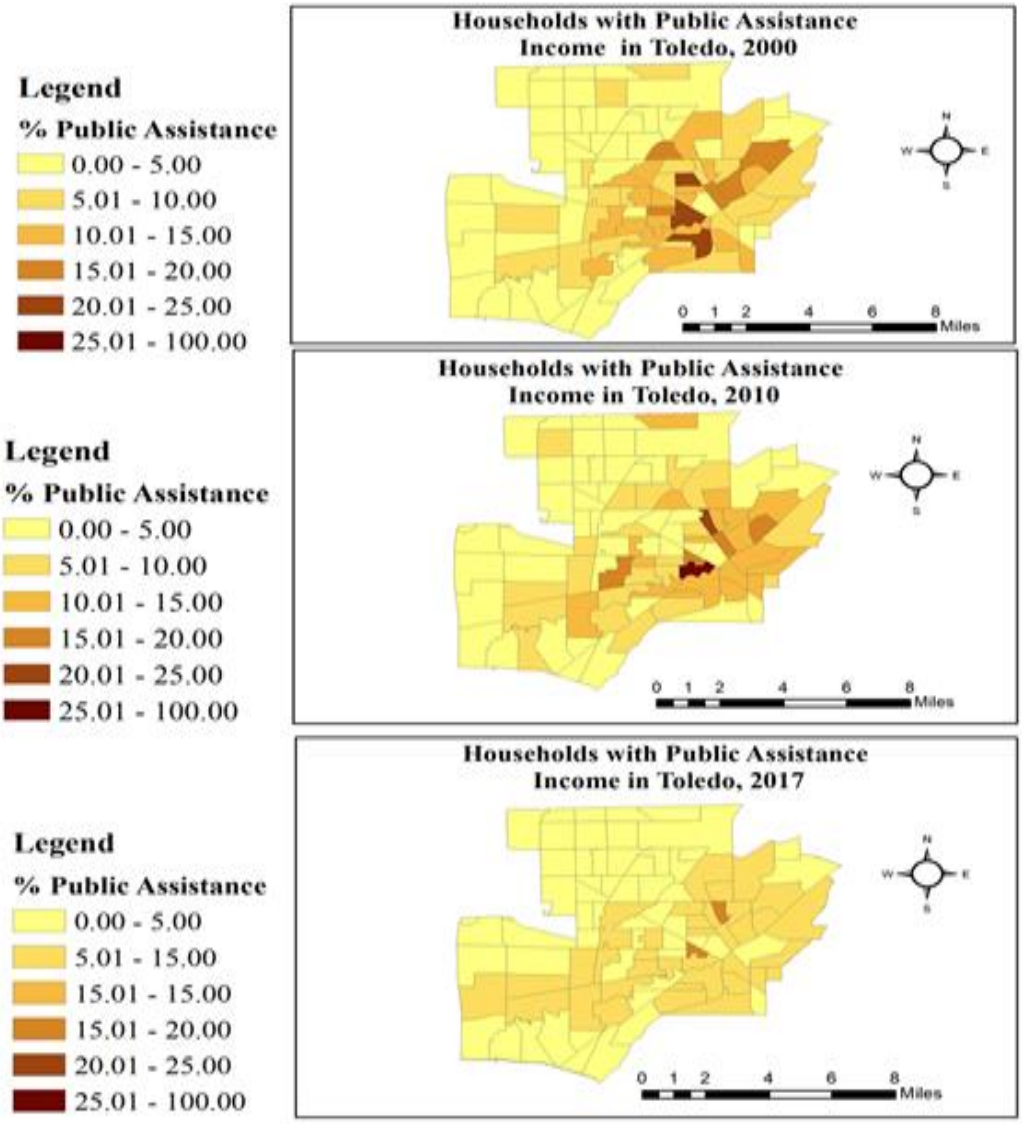
	2000		2010		2017	
	Toledo	Lucas County	Toledo	Lucas County	Toledo	Lucas County
Public Assistance Income	5.5	5.16	5.77	4.63	9.73	7.72
Supplemental Security Income (SSI)	6.2	4.37	5.77	4.48	0	3.54
Supplemental Nutrition Assistance Program (SNAP/Food Stamp)			19.16	15.16	26.43	20.29

Source: U.S. Census Bureau (2000, 2010, & 2017)

1.2.9 Cash Assistance

There were greater percentages of households with cash assistance in 2000 in Districts 4 and 3 (Figure 17). While the general distribution increased in the City, there were census tracts with noticeably decreased levels of receipts in 2010. In 2017, fewer households received cash assistance in the City compared to 2010 and 2000.

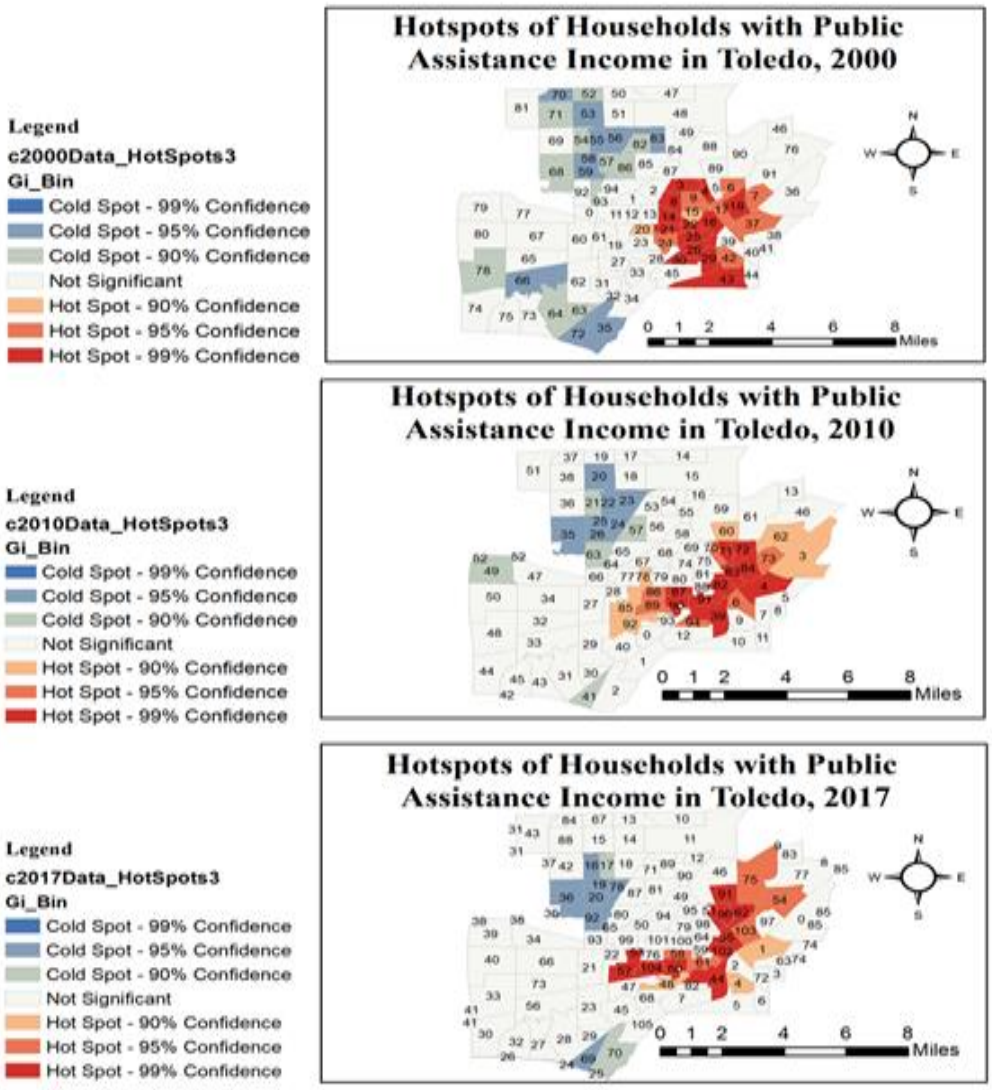
Figure 17: Households with Public Assistance Income



Source: U.S. Census Bureau (2000, 2010, & 2017)

In Figure 18, we identified significant concentrations of cash assistance recipient households almost exclusively in District 4 (Downtown, Old West End, Totco, Warren Sherman) significantly different from their neighbors over the three time periods. Similar to observations about poverty hotspots, we point to decreasing differences in concentrations of cash assistance recipient households in District 3's Eastside and Ironwood neighborhoods.

Figure 18: Hotspots of Households with Public Assistance Income

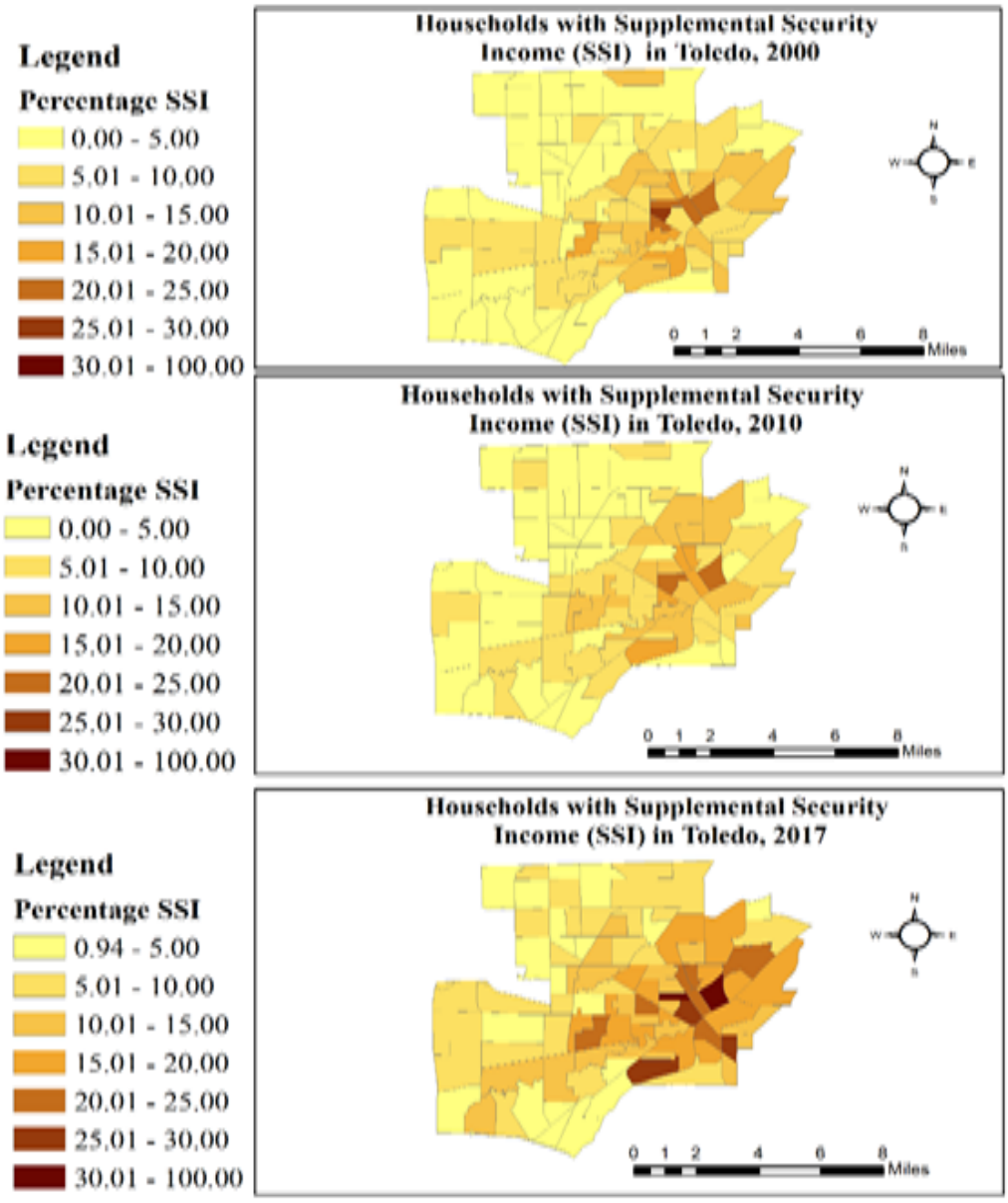


Source: U.S. Census Bureau (2000, 2010, & 2017)

1.2.10 Supplemental Security Income (SSI)

Comparatively, fewer households received SSI in 2000 and 2010 than in 2017 where some neighborhoods in District 4 and District 3 such as The Northriver, Vistula, and Lagrange neighborhoods, had over 30% of households with SSI (Figure 19).

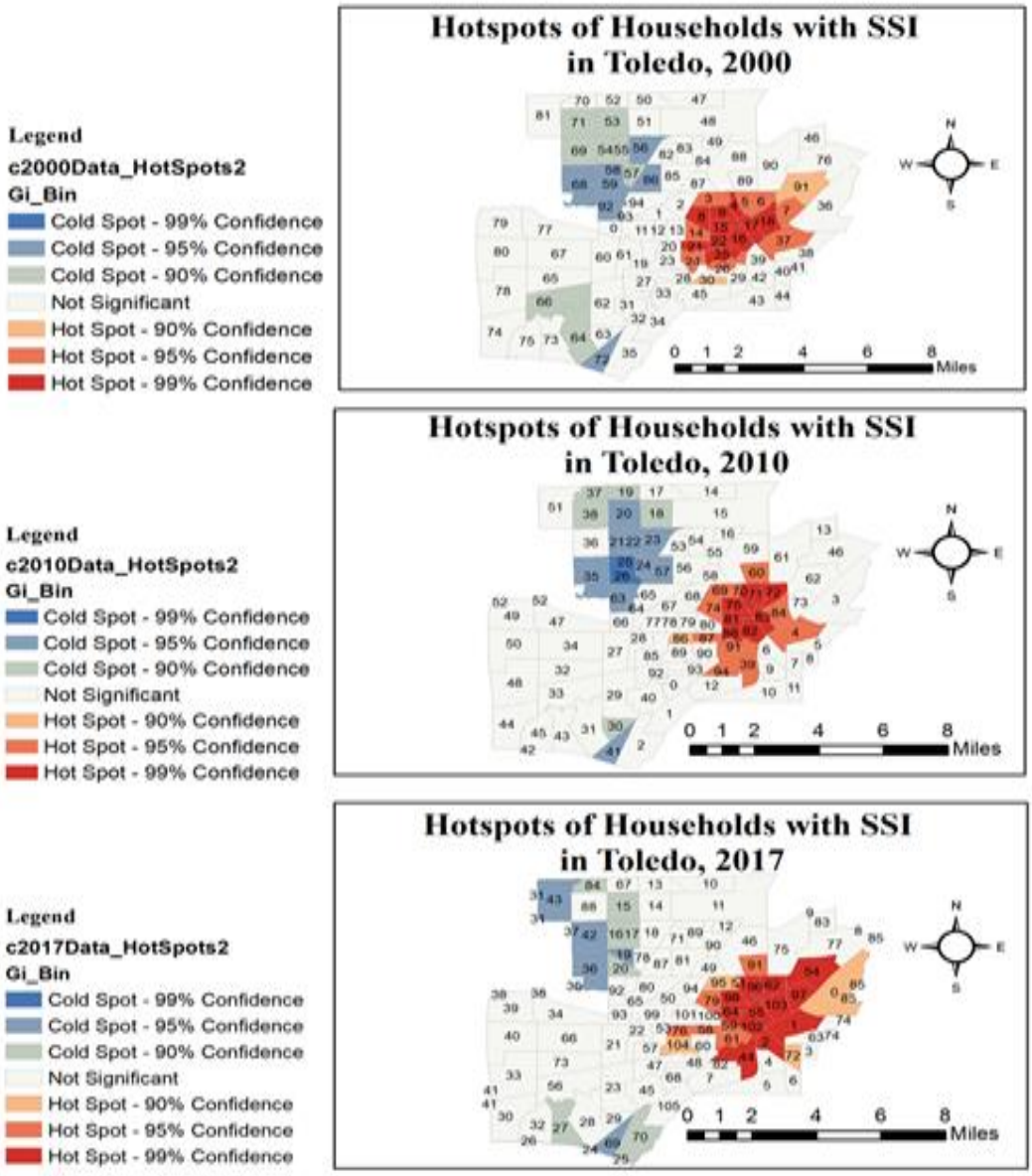
Figure 19: Households with Supplemental Income (SSI)



Source: U.S. Census Bureau (2000, 2010, & 2017)

The hotspot maps from spatial data exploration (Figure 20) point towards increasing patterns of concentration that are significantly different from SSI receipts among neighborhoods in District 4.

Figure 20: Hotspots of Households with SSI in Toledo

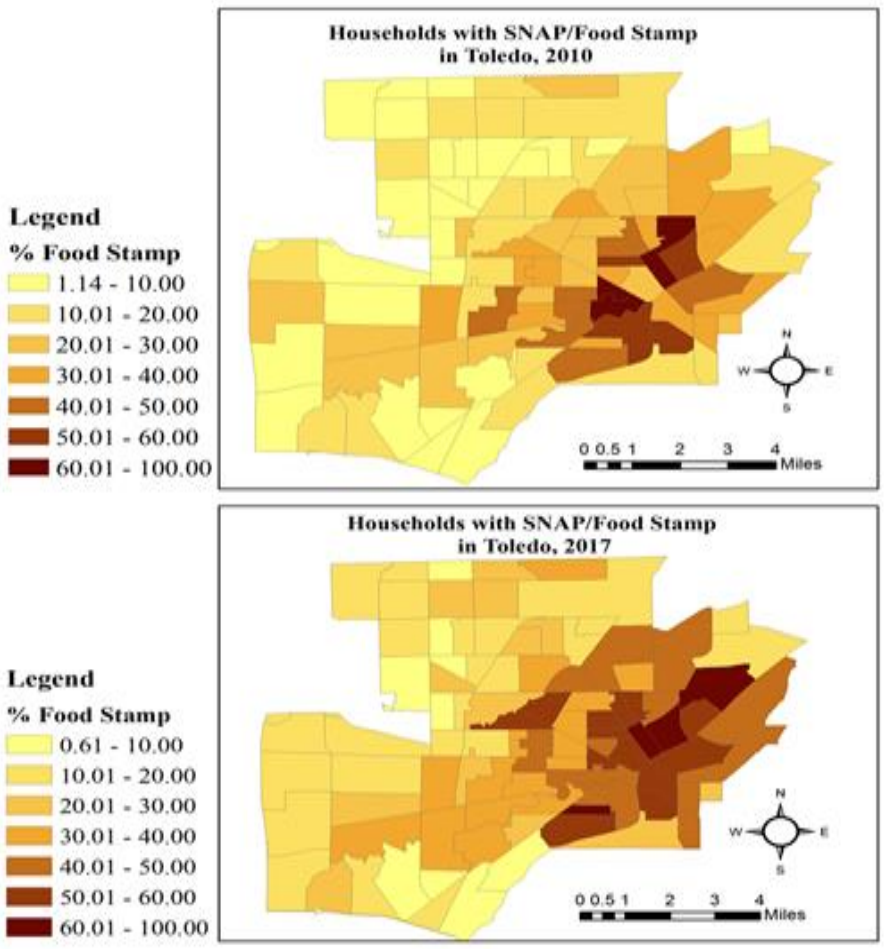


Source: U.S. Census Bureau (2000, 2010, & 2017)

1.2.11 Supplemental Nutrition Assistance Program (SNAP/Food Stamps)

Figure 21 shows that increasing shares of the City's households received Food Stamp benefits in 2010 and 2017 compared to receipt of other types of public assistance for those years[15]. Yet, there were significant concentrations in 2017, especially in District 4 and District 3.

Figure 21: Households with SNAP/Food Stamp in Toledo

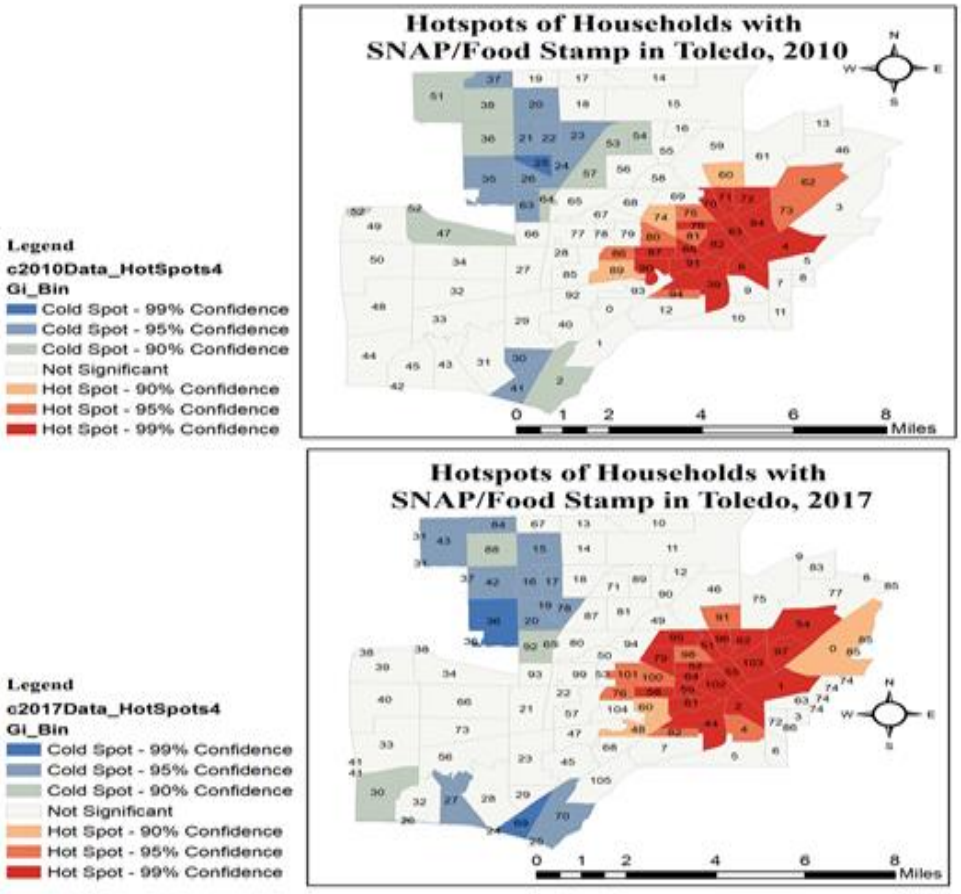


Source: U.S. Census Bureau (2010 & 2017)

Similarly, Figure 22 confirms concentrations of the households receiving SNAP/Food Stamp benefits is very different from households in adjacent neighborhoods in Districts 4 and 3.

[15] Data not available for 2000 at the census tract level.

Figure 22: Hotspots of Households with SNAP/Food Stamps in Toledo



Source: U.S. Census Bureau (2010 & 2017)

1.2.12 Economic Participation

Economic restructuring affects economic participation and consequently, poverty. It also affects the level of neighborhood opportunity available to residents and their children (Wilson, 1987). Similarly, deindustrialization and suburbanization of employment opportunities create concentrations of poverty in urban areas with significant implications for the lower-income class (Wilson 1996, Kasarda, 1989). We explored unemployment trends among civilian, noninstitutionalized populations in the City and County[16] (Table 2). For 2000 and 2010, the City had better unemployment rates than the County. Yet,

[16] The data used here are different from the general unemployment data because it consists of civilians 16 years and older in the labor force who are actively looking for and able to work but currently unemployed.

the rates increased for both units across the two years. The City's unemployment rate continued to increase in 2017, while that of the County decreased.

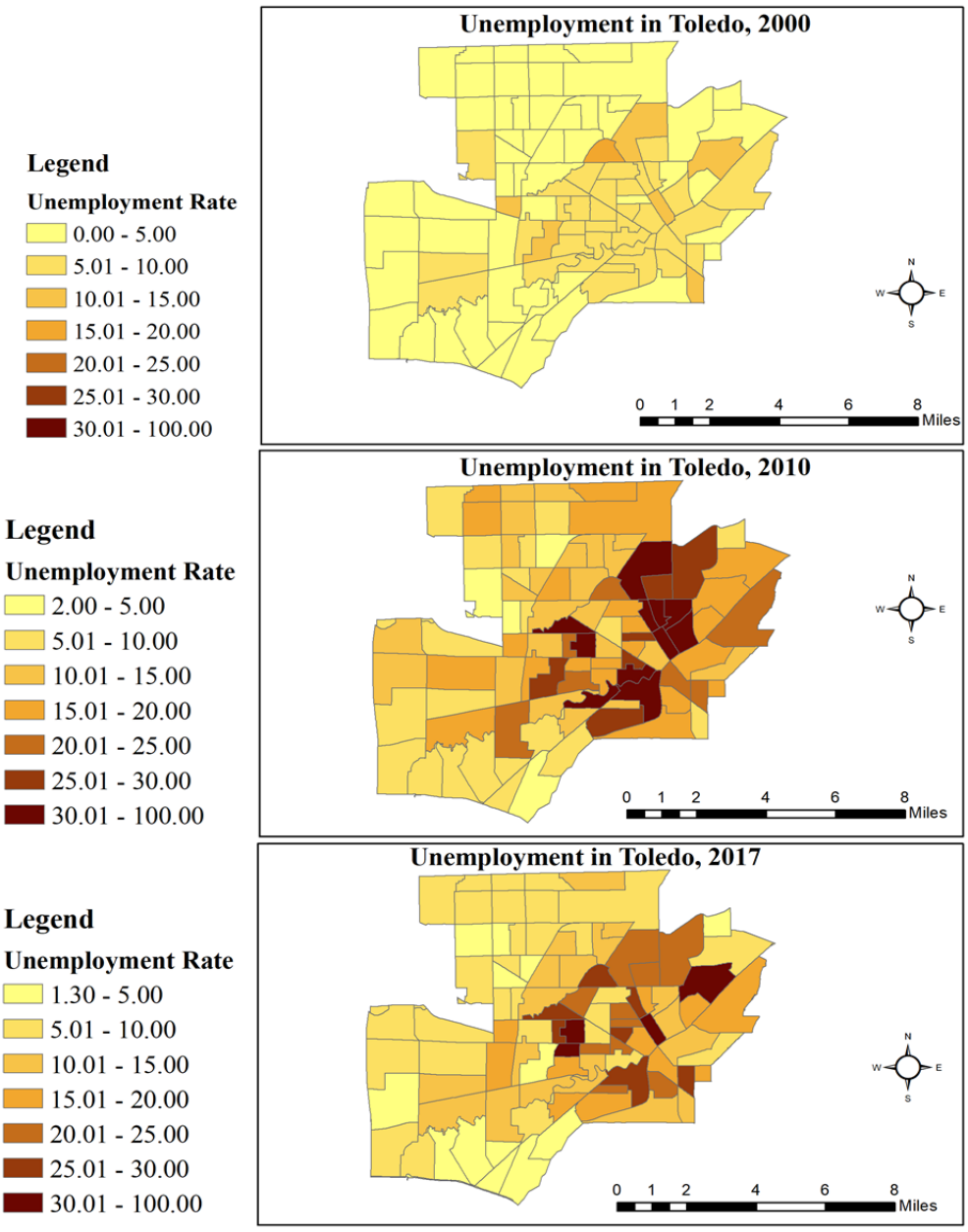
Table 2: Civilian Labor Force Activity

	Toledo	Lucas County	Toledo	Lucas County	Toledo	Lucas County
	2000		2010		2017	
Labor Force	63.4	64.94	64.6	65.6	61.46	62.91
Employed	58.5	93.68	54.9	58.64	89.18	58.49
Unemployed	4.9	6.32	9.7	12.08	10.82	8.5

Source: U.S. Census Bureau 2000, 2010, & 2017

As we show in Figure 23, there was a better outlook throughout the city in 2000. In 2010 however, many census tracts experienced growth in unemployment (some exceeding 30%, especially in the Lagrange, The Village, Birckhead, and the Northriver and Vistula neighborhoods of District 4). There is an overall improvement in the incidence of unemployment by 2017, with tracts in District 4 noticeably experiencing higher concentrations.

Figure 23: Unemployment in Toledo

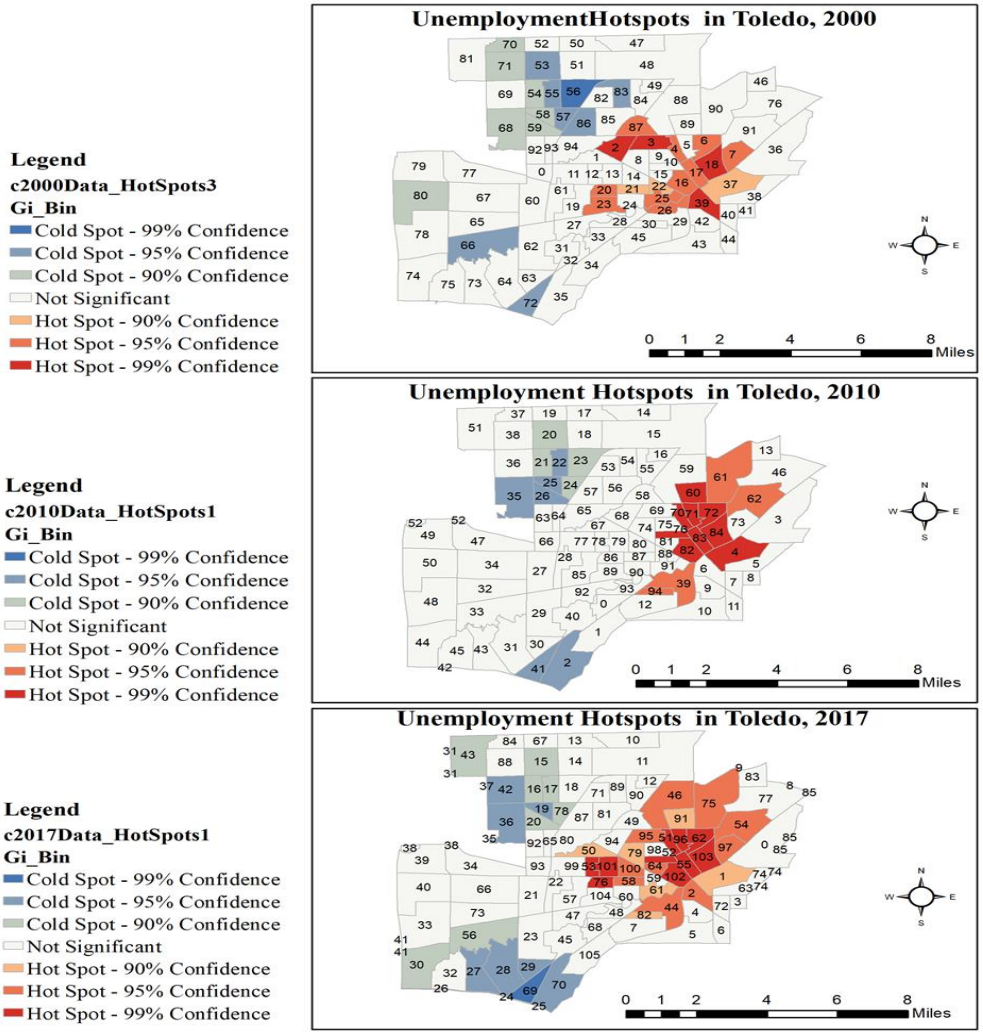


Source: U.S. Census Bureau (2000, 2010 & 2017)

In a similar analysis, there were fewer unemployment hotspots in the city (mostly District 4) in 2000, but higher concentrations again in District 4. There appears to be decreasing levels of concentrated hotspots in 2017, but a tendency to disperse to more census tracts (Figure 24). These hotspot maps of unemployment also coincide with poverty hotspots and, thus,

are suggestive of a relationship between unemployment and poverty. That is, some adjacent neighborhoods have higher levels of unemployment compared with their neighbors, similar to patterns observed with poverty levels.

Figure 24: Unemployment Hotspots in Toledo

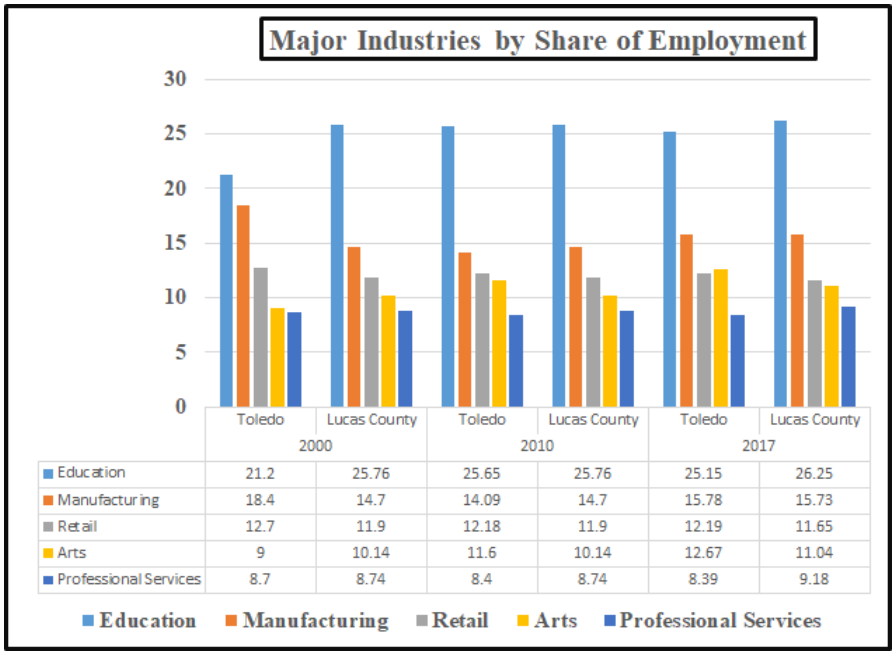


Source: U.S. Census Bureau (2000, 2010 & 2017)

Five industries consistently provided the most civilian jobs, in all study years, in both City and County. In order of share, these included education services, and healthcare and social assistance; manufacturing; retail trade; arts, entertainment, and recreation and accommodation and food services; and professional, scientific, and management, and administrative and waste management services. Education remained the most important industry employing City and County residents (Figure 25), initially increasing between 2000 and 2010 in the City before stabilizing around 25% in 2017. The percentage of manufacturing

employment decreased in the city between 2000 and 2010, but slightly increased in 2017. There is also growth in the share of employment in the City's arts, entertainment, accommodation and food services industry.

Figure 25: Major Industries by Share of Employment



	Toledo 2000	Lucas County 2000	Toledo 2010	Lucas County 2010	Toledo 2017	Lucas County 2017
Education	21.2	25.76	25.65	25.76	25.15	26.25
Manufacturing	18.4	14.7	14.09	14.7	15.78	15.73
Retail	12.7	11.9	12.18	11.9	12.19	11.65
Arts	9	10.14	11.6	10.14	12.67	11.04
Professional Services	8.7	8.74	8.4	8.74	8.39	9.18

Source: U.S. Census Bureau 2000, 2010, & 2017

1.2.13 Free & Reduced School Lunch Program

Toledo Public Schools (TPS) is not a city activity, but the proportion of TPS students applying for and receiving free/subsidized lunch may be suggestive of levels of poverty in households and across the City. Analysis of Ohio Department of Education data (Table 3 & Figure 26) from the 2009-2010 and 2016-2017 academic years shows that in the 2009-2010 academic year, 52% of TPS applicants were approved for free lunch, while another 48% got approved for reduced/subsidized lunch. In the 2016-2017 academic year, 47.41% of 23,041 enrolled TPS students were eligible under the Community Eligibility Provision (CEP) to receive either free or subsidized lunch.[17] Of this list of eligible CEP students, 23.35% (2,551) were approved to receive free or

[17] "The Community Eligibility Provision (CEP) is a non-pricing meal service option for schools and school districts in low-income areas. CEP allows the nation's highest poverty schools and districts to serve breakfast and lunch at no cost to all enrolled students without collecting household applications. Instead, schools that adopt CEP are reimbursed using a formula based on the percentage of students categorically eligible for free meals based on their participation in other specific means-tested programs, such as the Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance for Needy Families (TANF)." (U.S. Department of Agriculture, n.d.) Retrieved on 07/30/2019 through https://www.fns.usda.gov/school-meals/community-eligibility-provision

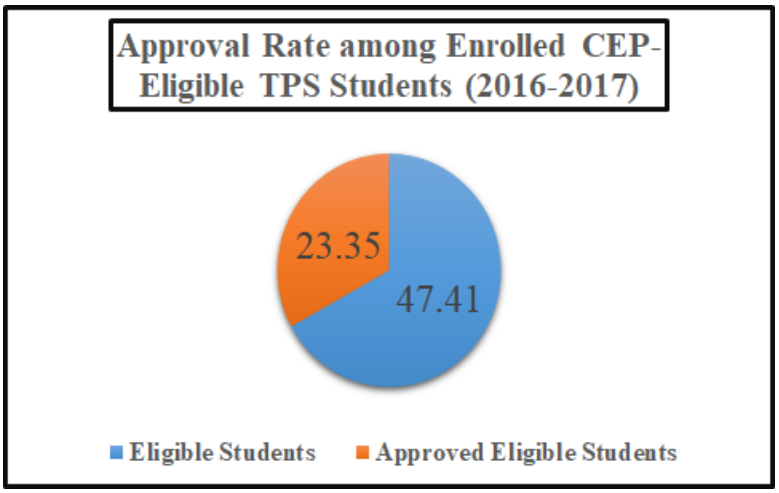
subsidized lunch. Of this number, 87.18% (2,224 students) were approved for free lunch, while 372 students (12.82%) were approved for subsidized lunch. In general, fewer students were approved under CEP for reduced or subsidized lunch, although the overall incidence of poverty increased between 2010 and 2017 in the city.

Table 3: Distribution of Free & Subsidized Lunch

Distribution of Free & Subsidized Lunch (TPS 2009-10 & 2016-17 Academic Years)		
	2009-2010	2016-2017
Free Lunch Approved	52	87.18
Reduced Lunch Approved	48	12.82

Source: Source: Ohio Department of Education (October 2010 & 2017)

Figure 26: Approval Rate among Enrolled Eligible TPS Students



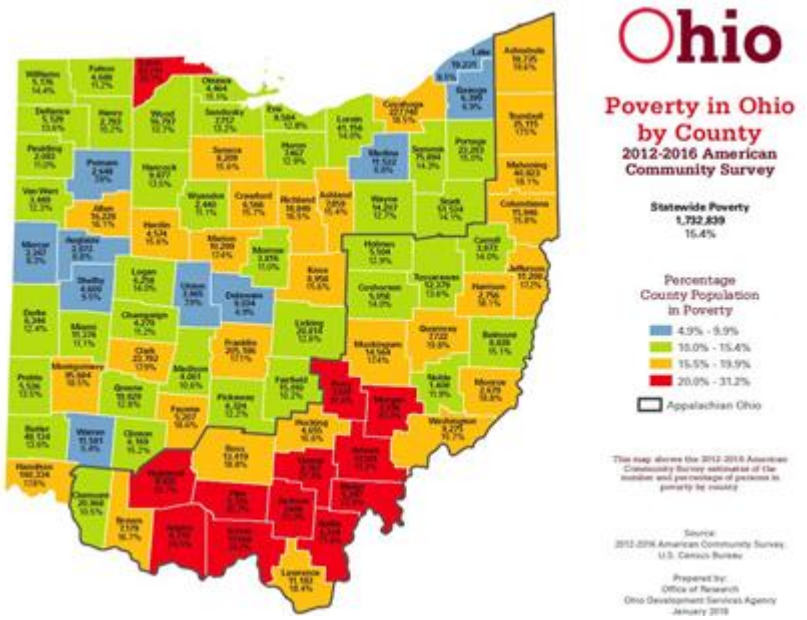
Source: Ohio Department of Education (October, 2017)

SECTION 2

2.1 Who is Struggling in Toledo & the County?

As the analysis so far has shown, poverty is closely related to place. Where one lives affects the chances of living in poverty. In Ohio, residents are at a higher risk of living in poverty if they are in one of the Southeast counties[18] or in Lucas County in the Northwest. The 2018 Ohio Poverty Report authored by the Office of Research, a branch in the Ohio Development Services Agency, found that these particular counties reported over 20% of their respective populations in poverty (see Figure 27 & table in Appendix 1). One year later, in the 2019 version of this poverty report, two of the previously mentioned counties fell below the 20% threshold (i.e. Lucas and Perry counties). However, one county was added to the list at 20.2% (Guernsey) (Figure 28 & Appendix 2). Compared to the state, where 15.4% of the population, (or 1,732,839 residents), lived in poverty, the geographic distribution of these high-poverty counties is what prompted the investigation as to why poverty is high in these particular areas, especially considering the distance between Lucas and the Appalachian counties.

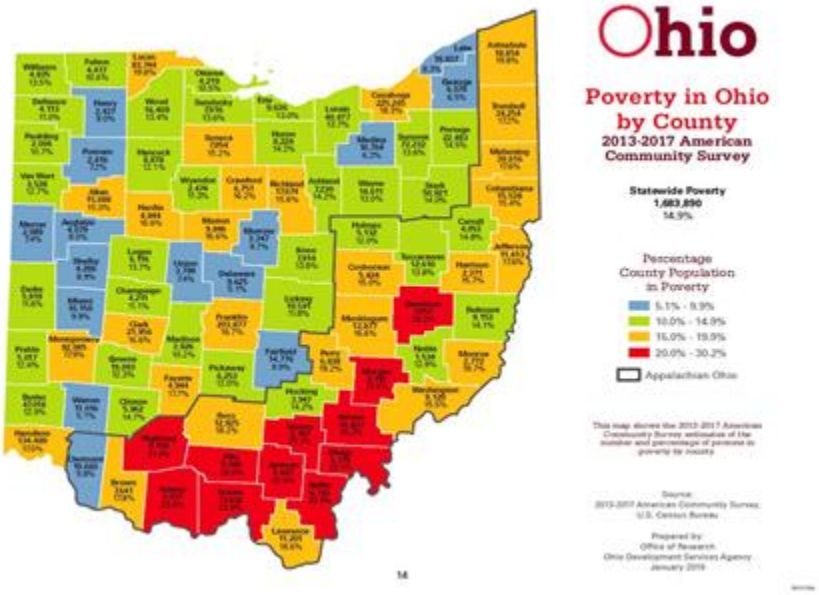
Figure 27: 2012-2016 Poverty in Ohio Counties



Source: Office of Research, Ohio Development Services Agency, 2018

[18] This area will be identified as the "Appalachian area" throughout the report. Counties highlighted in this area are Perry, Morgan, Highland, Pike, Adams, Scioto, Gallia, Meigs, Vinton, and Jackson.

Figure 28: 2013-2017 Poverty in Ohio Counties



Source: Office of Research, Ohio Development Services Agency, 2019

To provide a fuller picture, it is fitting to first reflect briefly on the socioeconomic makeup of the state, which will then be compared to Lucas County and the City of Toledo. Working at these different scales allows us to better understand what attributes most influence poverty as well as its geographic distribution. Other socioeconomic facets related to poverty presented here draw from the findings of United Way's 2017 release of the ALICE report[19], which highlights external and policy implications related to economic hardship. Using census data provides one major level of analysis; we hope to add to that with the following.

2.1.1 Comparison to the State and Its Demographics

The State decreased its poverty rate to 14.9%, (with 1,683,890 living in poverty in 2019), compared to 15.4% in 2010 (Table 4). An immediate assumption about the decrease in poverty is caused by the decrease in population. This could indicate out-migration or slower birth-rates being outpaced by deaths. The latest census data of Ohio shows a total population of 11,609,756, with a median household income of $52,407 and a family median income of $66,885 (2017 ACS 5-year; see Table 4). In regards to poverty, the Reports in 2018 and 2019 included a measurement of those who are poor or near poor in the state. The

[19] ALICE stands for "Asset Limited, Income Constrained, Employed." This group contains individuals who are struggling despite having jobs, or in other words the underemployed.

categories used were of the federal poverty categories and showed a steady increase of 17.6% between the years of 2013 and 2017 (Ohio Poverty Report, 2019, p. 20).[20]

Table 4: State Demographics 2017 ACS

	2017	2016	2010	2000
Total Population	11,609,756	11,586,941	11,512,431	11,353,140
White	9,543,187	9,265,123	9,398,011	9,538,111
Black	1,408,708	1,402,423	1,346,779	1,301,307
Hispanic	414,490	400,932	333,019	217,123
Asian	234,192	222,866	158,293	132,633
Median Household Income	$52,407	$50,674	$47,358	$40,956
Median Family Income	$66,885	$64,433	$59,680	$50,037
Poverty (%)	14.9	15.4	15.4[21]	7.8

Source: U.S. Census Bureau (2000, 2010, 2016, & 2017)

[20] The categories were "Under 100%," "Under 125%," "Under 150%," "Under 175%," Under 185%," and "Under 200%."
[21] 2012-2016 ACS 5-Year; Ohio Poverty Report p. 14

A particular indication of rising poverty is the increase of female-headed households receiving cash public assistance who are not poor, 10.9% (1999) to 14.8% (2017) (2019 Ohio Poverty Report, p. 32). On the other hand, the percentage of poor female-headed households decreased from 36% in 1999 to 28.4% in 2017 (2019 Ohio Poverty Report, p.32). Educational attainment is often an influencer of household income and economic class. With no degree, an individual will have a difficult time acquiring employment sufficient enough for a decent lifestyle. The 2017 ACS found that Ohio residents without a high school degree rose to 27.3%—up from 18.8% in 1999 Census as reported by the Ohio Poverty Report (p. 34). Other categories of educational achievement all experienced improvements, for example, college graduates saw a 4.5 percent jump (i.e., 5.5% in 1999 to 10% in 2017). Adding detail to the picture of poverty in the State is the fact that poor households with children, persons of color[22], individuals between the ages of 18-24, those over 75, and households headed by single females with children, all experienced higher rates of poverty between 1999 and 2017. Given this, poverty must not be looked at from the perspective of individual capability, but of the systems and social circumstances that dictate an individual's quality of life. United Way's ALICE Report finds too, that the challenge is not just finding employment, but finding well-paying and secure employment that can sustain families and households.

The ALICE Report examines another group who are teetering between middle class and poverty, people facing episodic poverty. These "are households that earn more than the Federal Poverty Level, but less than the basic cost of living," referred to as the ALICE threshold (ALICE, 2017, p. 4). In Ohio, in 2015, over 40% of households were struggling to afford basic needs (ALICE, 2017, p. 4). As mentioned before, while the two Ohio Poverty Reports showed the number of or people living below the poverty line, ALICE adds to the understanding of the experience of poverty by drawing attention to economic struggles faced by those who, by definition, are employed. For this group, income versus affordability, (or meeting expenses), is a struggle also as a result of the rising cost of living. The years between 2007 and 2015 proved hard for these types of households. On average in Ohio, in 2015, an individual spent $17,652 a year on living costs, versus a family of four spent $60,396 (p. 4). Wages needed to cover such costs are approximately $8.83 an hour or two incomes that pay a minimum of $30.20 an hour, respectively (p. 4). Low wage jobs lead to cuts in necessities like healthy food, shelter, healthcare and child care, as well as important categories of expenses such as savings.[23] With no financial security, a family can experience immense stress, which can lead to other consequences such as divorce/separation, health issues, constantly having to move, children falling behind in school, hunger, homelessness and more. Unfortunately, circumstances such as these are not solely a state issue, but play out at lower levels, such as the County, City and in neighborhoods.

[22] Asian/Pacific Islander was the only racial group that reported an increase in 2017, 11.3% in 2009 to 14.3% in 2017 (40).
[23] Sixty-seven percent of Ohio jobs pay less than $20 an hour, while three-quarters of all jobs pay between $10 and $15 ($30,000 a year) (1).

2.1.2 The Stories of Toledo & Lucas County

The manufacturing age bought heightened economic activity and prosperity for the City of Toledo and Lucas County. Similar to the other industrial regions anchored by cities like Cleveland and Detroit, this area too, is adjusting to the deep population loss. Among the consequences have been loss of density in the urban core with residents facing poverty and disinvestment within their neighborhoods. Vacant and abandoned buildings, high unemployment rates and sub-par food and retail establishments are some of the penalties residents with which residents have to contend. In addition, as businesses moved out of cities, the increasing distance between home and work controlled many employment choices, complicated further by factors such as transportation costs, lack of personal transportation and inadequate public transportation. many of these factors are reflected statistics and we focus, in this section, on summarizing the most recent data for the City, for poverty, housing, socioeconomic demographics, and employment.

The overall poverty rate for Toledo is 26.5%, which is above that of the County's (19.78%).[24] Toledo's childhood poverty is also above the County's average at 38.2% versus 28.1% for the County. Toledo residents on SNAP/Food Stamp assistance were reported at 26.4%, with 9.73% on SSI and 4.44% receiving cash assistance. On the other hand, a greater share of the labor force is employed (89.18%) in the City, higher than the 58.49% county-wide. Median household income for the City is $35,808 versus $44,820 for the County.

Access and choice with respect to housing has much to do with safety, the school district, accessibility to amenities and services, as well as cost. In the City, 51.9% of homes are owner-occupied and 48.09% are renter-occupied. Housing cost burden is widely researched and has acquired a new definition, asking the question "what percentage constitutes as a burden?" The original definition stood at 30%, where if a household spends 30% or more of their income on housing, they were said to be "housing cost burdened" (U.S Housing and Urban Development, 2019). Using that as a metric, in 2017, 34.10% of Toledo's households paid more than 30% of their income towards housing costs. The equivalent for the county was 30.41% households. Within the City, the Old West End, TOTCO, Westgate, and Lincolnshire neighborhoods continued to show trends of high housing costs across the three target periods. In 2010, these numbers were 38.7% and 35.30% respectively, so we see improvement both at the City and County levels.[25]

The sector in which most residents are employed is Education, with 25.15% in the City and 26.25% in the County. Contrary to its historic past, only 15.78% of residents work in Manufacturing. Most positions created are those that only require a high school diploma or G.E.D., which 67.87% of City residents obtained. Although the food service industry was not separately mentioned in the Census, the Arts industry, which includes arts, recreation, accommodation, and food services has consistently recorded increasing shares in Toledo between 2000 & 2017.

[24] 2017 ACS U.S. Bureau Census, 5-year.
[25] This is for a static period and does not account for fluctuations at certain months or times of the year.

2.2 How Much Does It Cost to Live in Toledo & Lucas County?

Self-sufficiency is the key to staying out of poverty. Changing industries and a globalized market have caused many to adjust careers, face unemployment for a period of time, apply for lower wage positions, migrate out of state, commute longer for employment, or make other major lifestyle alterations. A recent report cited Toledo as being third on a list of the most affordable cities in which to live (13 ABC, 2019), but, what does it cost to live in the area?

The federal minimum wage is currently $7.25, though some states have higher rates. Ohio has a minimum wage of $8.55, an increase from $8.30 in 2018 (Doyle, 2019). Another way of gauging the affordability is to estimate how much it costs to live in a place. The OACAA created a Self-Sufficiency Calculator that estimates the income needed to maintain a household at the state, county, and municipality scale. It determined that an adult (no children) in Lucas county would have to make $8.64 an hour to afford $1,522 in monthly expenses (Table 5). That adult would be making $18,258 annually with only $33 in emergency savings.[26] Adding a child to the mix multiplies the financial needs, especially if there is only one parent. The OACAA concluded that a one adult, one infant household would need an annual income of $40,720 or an hourly rate of $19.28 (Table 6). Other scenarios include households with one to three adults and between zero and four children, with ages ranging from infant to teenager.

[26] The recommended amount in an emergency fund is $1000.

Table 5: Monthly Expenses for One Adult Households

Expenses	Amount
Housing	$507
Food	$234
Transportation	$259
Health Care	$164
Miscellaneous	$116
Taxes	$241
Total	$1,552

Source: OACAA (2019)

Table 6: Monthly Expenses for One Adult, One Child Households

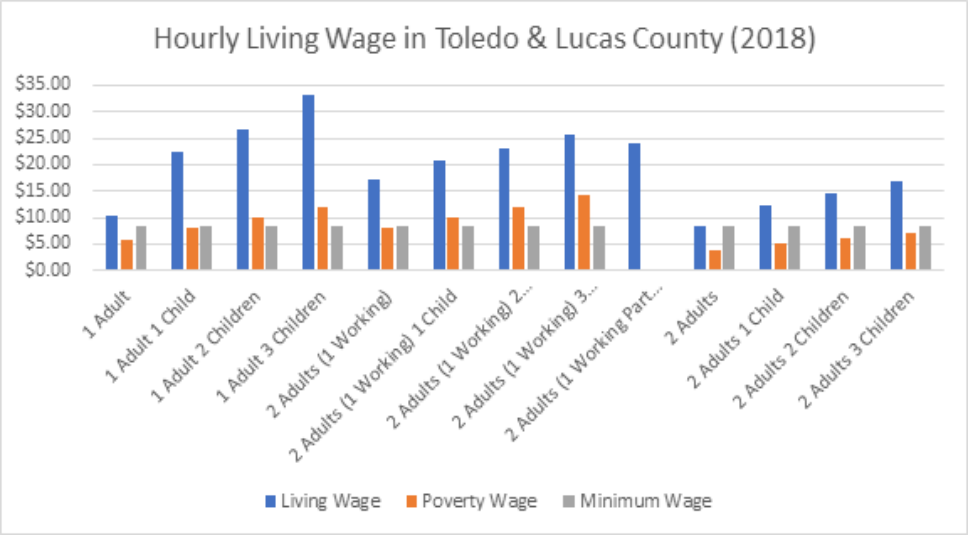
Expenses	Amount
Housing	$665
Child Care	$961
Food	$234
Transportation	$267
Health Care	$368
Miscellaneous	$261
Taxes	$663
Earned Income Credit (-)	$0
Childcare Tax Credit (-)	-$55
Child Tax Credit (-)	-$83
Total	$3,393

Overall, the findings reflect a major misunderstanding of what a family in poverty looks like. Witnessing the increase in expenses as a household grows with children is helpful in determining which budget areas can be obstacles for households slightly at or slightly above the poverty line. It also emphasizes the need for revisiting the federal poverty levels and the programs that operate based on this narrow qualification. Households that are deemed as the "working poor," are particularly at risk because they make too much according to federal poverty guidelines, but are still struggling to afford basic necessities. Social

service programs could offer assistance, but they often do not qualify. This calculator, although insightful, is only one of many that are tackling the definition and measurement of poverty in the nation.

The Living Wage Calculator[27] stepped up to the challenge of offering an alternative look into what it takes to live in various areas. Developed by Dr. Amy Glasmeier of the Massachusetts Institute of Technology, this model takes into consideration living costs besides basic food needs, and incomes required before and after taxes. Using this calculator, one adult living in Toledo will need $10.35 per hour for a living age, whereas a household with one adult and one child requires a wage of $22.29 per hour (Figure 29).[28] The number of family members in each household greatly affects the income needed to make a living wage. It is apparent that costs increase when a child is introduced and that it helps to then have another working adult in the household as well (Figure 30). When considering different household structures, such as one working adult and three children, or two working adults with children, the biggest jump in costs is because of childcare.[29] In the City, ACS data for 2017 shows that of the 65,265 families, 27,112 families had one to two related children living in the home; 6,339 families had 3-4 children and 645 families had 5 or more children at home.[30] It is important to note that many of these households have very limited savings both for the long term and in case of an emergency. One unexpected expense could have severe and often lasting consequences.

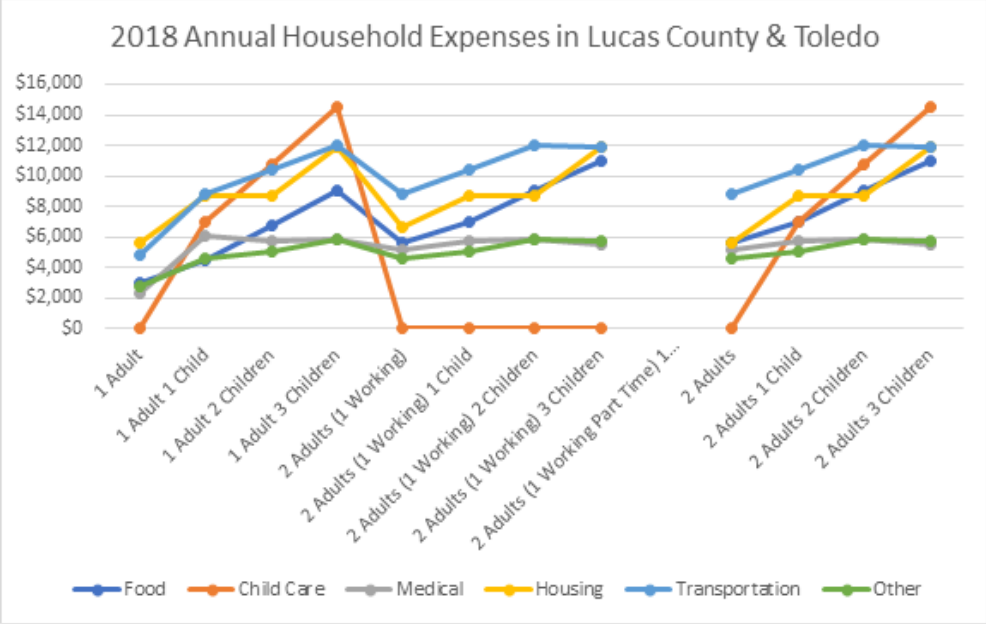
Figure 29: Hourly Living Wage in Toledo & Lucas County



Source: The Living Wage Calculator (2019)

[27] For more information see: http://livingwage.mit.edu/resources/Living-Wage-User-Guide-and-Technical-Notes-2018.pdf.
[28] The author makes clear that this calculator uses minimum lifestyle costs (Glasmeier, 2004).
[29] This may be due to the couple having no one to watch the children or cannot afford someone on a daily basis during the work week.
[30] This amount accounts for both families below poverty and those at or above poverty: https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF

Figure 30: Annual Household Expenses in Lucas County & Toledo



Source: The Living Wage Calculator (2019)

An asset of this model, as noted previously, is the breakdown of the required annual salary needed before and after taxes. A visual representation in Figure 30 presents the same situation for households with one adult and three children and two adults with children. Looking at the typical salaries of occupations commonly found in these areas, the highest paid position is that in Management with a salary of $97,903 in Lucas County and $91,617 in Toledo. With the explosion of technology companies and the automation of jobs, this particular industry presents higher income opportunities for those who qualify. Between the County and the City, Lucas County pays those in “Computer and Mathematical” positions $15,019 more than those in Toledo, which pays $63,914 annually ($78,933 for Lucas County). There are a few occupations where there is a difference of thousands, but five types of jobs are compensated at higher rates in the City as compared to the County: Healthcare Support; Protective Service; Farming, Fishing, and Forestry; Construction & Extraction; and Production. Table 7, below, shows the variation between City and County.

Table 7: Typical Salaries in Select Occupation areas in Lucas and Toledo

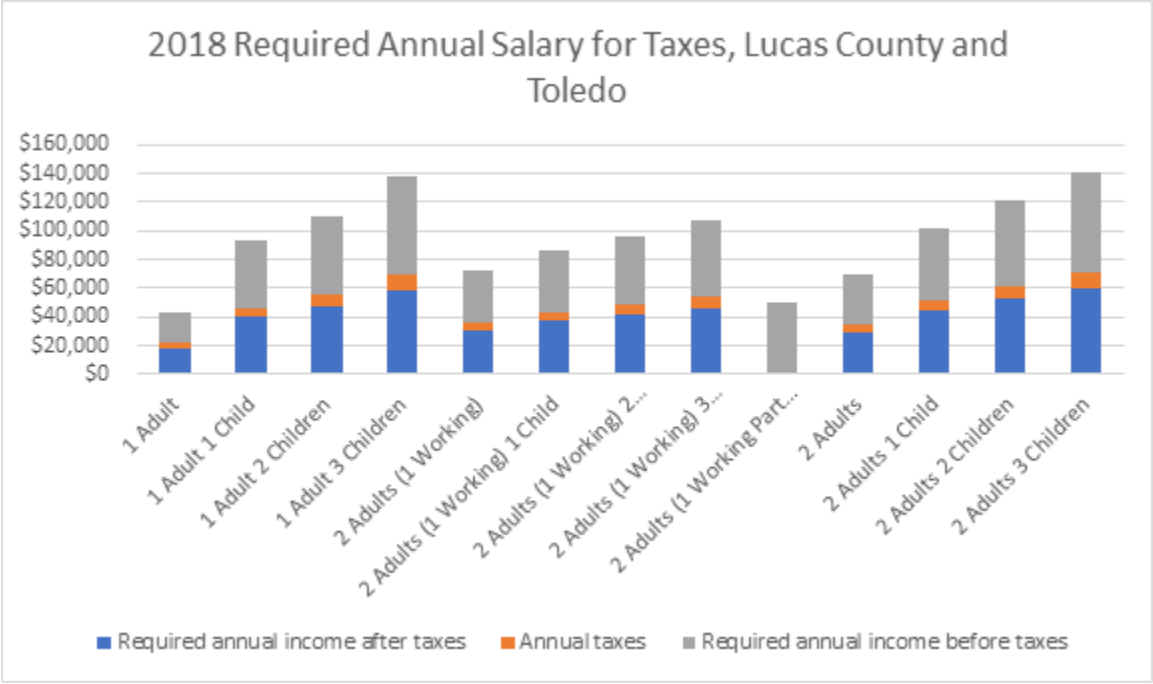
Occupational Area	Lucas County	Toledo	Difference Between County & City
Management	$97,903	$91,617	$6,286
Business & Financial Operations	$64,624	$59,316	$5,308
Computer & Mathematical	$78,933	$63,914	$15,019
Architecture & Engineering	$76,187	$73,008	$3,179
Life, Physical, & Social Science	$61,867	$61,167	$700
Community & Social Service	$43,906	$43,319	$587
Legal	$67,515	$66,064	$1,451
Education, Training, & Library	$52,392	$47,506	$4,886
Arts, Design, Entertainment, Sports, & Media	$40,593	$34,585	$6,008
Healthcare Practitioners & Technical	$61,579	$60,602	$977
Healthcare Support	$26,366	$27,693	($1,327)
Protective Service	$41,046	$41,632	($586)
Food Preparation & Serving Related	$20,225	$19,957	$268

Building & Grounds Cleaning & Maintenance	$25,029	$23,732	$1,297
Personal Care & Service	$22,807	$22,796	$11
Sales & Related	$26,654	$25,646	$1,008
Office & Administrative Support	$34,709	$34,256	$453
Farming, Fishing, & Forestry	$28,897	$33,135	($4,238)
Construction & Extraction	$47,835	$51,487	($3,652)
Installation, Maintenance, & Repair	$44,986	$43,998	$988
Production	$36,550	$39,081	($2,531)
Transportation & Material Moving	$31,314	$30,789	$525

Source: The Living Wage Calculator (2019)

Taxes are a major factor in a family's budget—the more money deducted from a paycheck, the less a family has to save or invest. The Living Wage Calculator took a step in estimating how much an individual or family would have to make to pay for basic expenses. As expected, an adult with three children needs to make a considerable amount before and after taxes to maintain the household throughout the year (See Figure 31). One adult needs to have an annual salary of $21,521 before taxes. After paying $2,899 in taxes, that individual still needs to have a salary of $18,622 annually in order to afford basic expenses. With one adult and three children, the required salary before taxes is $69,054, where $9,927 is allocated to taxes, and thus, still expecting the one adult to make $59,127 after taxes. The 2008 crisis had a profound impact on families. Other federal policies, such as the 2018 Tax Bill with the changes in claiming dependents, limits on state and local deductions, limits on home mortgage interest deductions, and more, will also have long-lasting impacts (Bishcoff, 2019).

Figure 31: Required Annual Salary for Taxes in Lucas County & Toledo



Source: The Living Wage Calculator (2019)

Thinking of poverty as more than just a measure of income allows for more creative interventions. Understanding dimensions such as geographical influence, the spatial distribution of poverty-related indicators and variations across households, allows for designing support systems available to individuals and households facing poverty. While Lucas County and Toledo have high concentrations of social service entities, emergency food establishments, houses of worship, and other sources of support, it is important also to evaluate how some of these supports are working for the populations they are meant to serve.

2.2.1 Community Reinvestment Act: Bank Investment & Poverty Influence

With disinvestment follows poverty; and the symptoms are multiplied for those who cannot afford to move into a stable neighborhood. Over time, the building of the highway system that cut through many cities, redlining, the Urban Renewal Program, and "white flight" were some of the factors that led to the decline of central city neighborhoods. This was accompanied by communities losing businesses and industries that provided density, employment and property tax revenue, loss of homeowners and habitable housing, job relocations, etc. This economic value of the goods, income and profits lost in a process such as this is referred to as economic leakage.

However, a more recent shift in focus towards the downtowns has prompted financial institutions to provide assistance towards economic and community development in these communities all over the county. This particular approach is also the focus of the Community Reinvestment Act or CRA, a federal law passed in 1977, requiring banks to set aside monies for loans

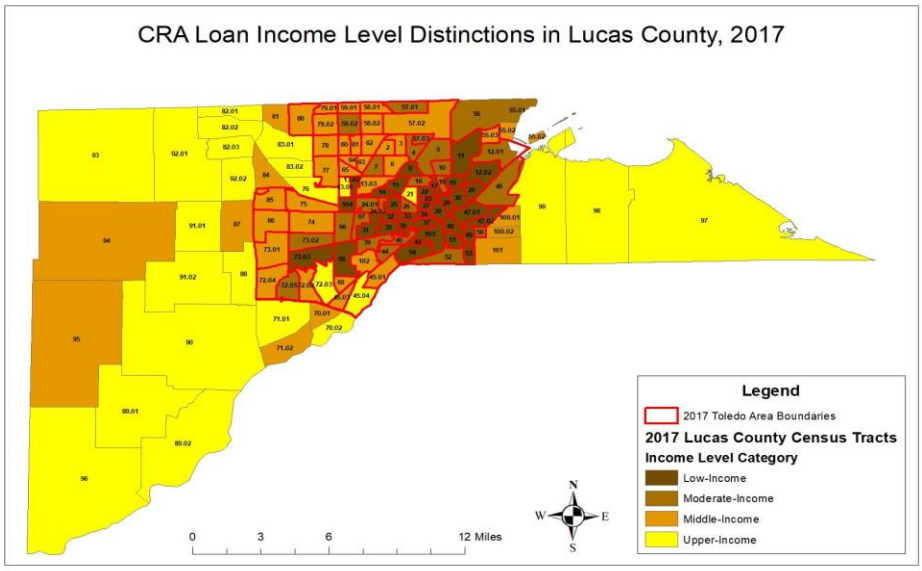
residents in Low- to Moderate-Income (LMI) communities. In other words, they [depository institutions] provide loans to "meet the credit needs of the communities in which they operate" (Federal Financial Institutions Examination Council, or FFIEC, 2019). The objective of the CRA was to reverse the effects of redlining and urban blight, thus adding incentives for residents to move back into the city core. It is a criterion in the Intermediate Small Bank and Large Bank Evaluations. Banks must have activities geared towards affordable housing, community services for low- and moderate-income individuals, economic development promotion activities, or activities to aid in low- and moderate-income area revitalization or stabilization (FFIEC, N.D.).

Data for CRA activity in Toledo and Lucas County was acquired through the Federal Reserve website and reflects numbers only from 2017. ESRI ArcMap version 10.6 allowed the visualization of investment by census tract providing a clearer understanding of where the money is being invested, in addition to understanding what areas need more or less intervention.

The data obtained lists census tracts in Lucas County that are categorized by number and type of loans made in the various tracts - "Under $100,000," "$100,000- $250,000," "Above $250,000," and "Businesses that gross under $1 million."[31] According to the FFIEC's website, the CRA income level distinctions were derived from the 2010 U.S. Census using the Metropolitan Statistical Area's (MSA) median family income[32]. From this index, 35 census tracts were deemed Low-Income, 42 are Middle-Income, and 25 were accounted for in both the Moderate- and Upper-Income categories (See Figure 32). From this map, LMI census tracts lie within the Toledo boundaries. (The exception is Census Tract 21, which can be explained by downtown redevelopment spillover, relatively high property taxes, and higher market-priced housing.) The CRA income categorization provides direction for where loans will be issued and to whom; it does not give details about the circumstances in which these loans are granted. For this analysis, the data generated provides leverage for pushing more of these loans in Low- and Moderate-Income areas to generate economic investment. From the subsequent maps, it is easier to see the type of loans approved in addition to where they are mostly given.

[31] CRA amounts for each census tract can be found in Appendix 2. The amounts reflect loans in the thousands ($1,000s).
[32] The income distinctions were listed as follows: Low-Income (< 50 percent AMI), Moderate-Income (about 50 percent to 80 percent AMI), Middle-Income (about 80 percent to less than 120 percent AMI), and Upper-Income (> 120 percent). See http://www.ffiec.gov/craadweb/cranote.htm, CRA N1 Explanation of Notes.

Figure 32: CRA Loan Income Level Distinctions in Lucas County



Source: FFIEC (2017)

Figure 33 shows loans originated at amounts less than $100,000. Despite the earlier map (see Figure 32) which shows the concentration of low-income census tracts within the City core, these types of loans are not used within the City as often as they are used elsewhere in the County. Since one of the purposes of the CRA is to promote homeownership, it can also be said that homes in these low-income areas of the City are not attracting the interest needed to boost home values. One could assume the availability of valuable land or buildings for businesses is the leverage that County neighborhoods outside the City may have over the City.

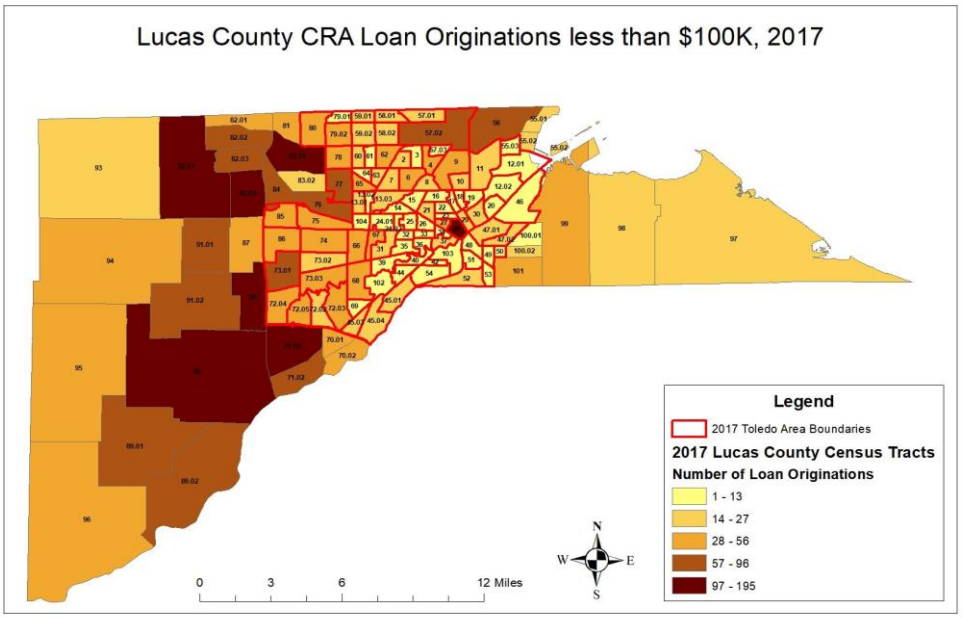
Figure 34 shows the spatial distribution of loans ranging between $100,000 and $250,000, also show them originating in the same prime areas—outside of Toledo. In addition, only 11 loans were made in this range, versus the 195 loans less than $100,000. There is also a difference in the number of census tracts receiving these loans - those on the higher end of the spectrum are located in the Western and Southwestern part of the county.

Figure 35 shows loans valued at more than $250,000, of which there were 19. These loans were distributed across more census tracts and once again, the majority were towards the West, particularly Northwest. The last category, businesses with a gross profit less than $1 million (Figure 36), repeats the pattern in terms of the location of these census tracts with higher loan approvals; however, more tracts got more loans, a total of 116 loans in all.

Looking at the four maps, Toledo has room for growth in attracting those who qualify for such loans, whether individuals or businesses. Focus to drive economic activity should aid in the rise in these loans and for the longer term, a rise in the quality of neighborhoods. The push to revitalize and sustain LMI neighborhoods has always been a priority for Toledo. Overall,

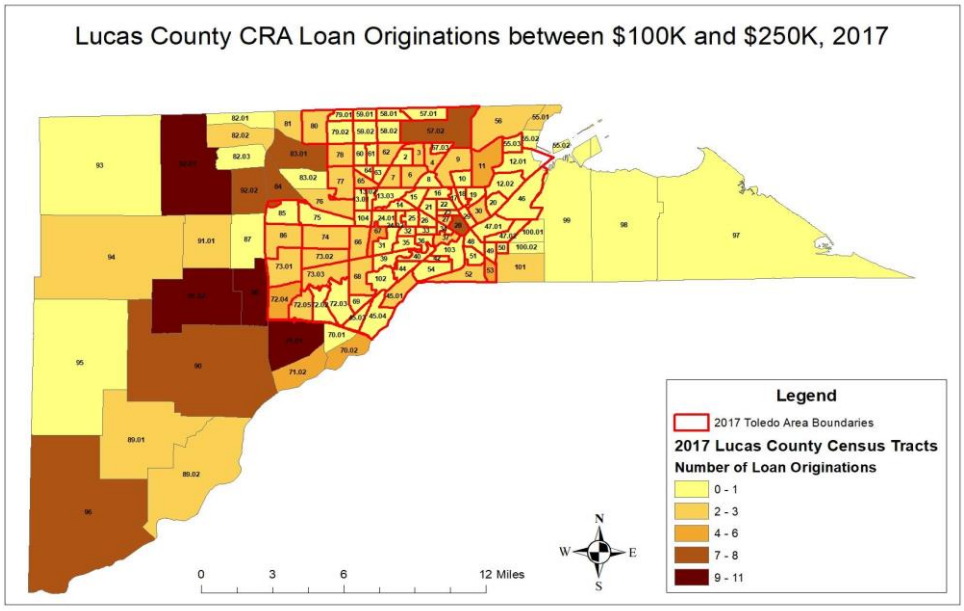
CRA loans are being used and approved towards the betterment of the area, but improvements are needed to ensure that these incentives and other services are distributed equitably to those in need.

Figure 33: Lucas County CRA Loan Originations Less than $100k



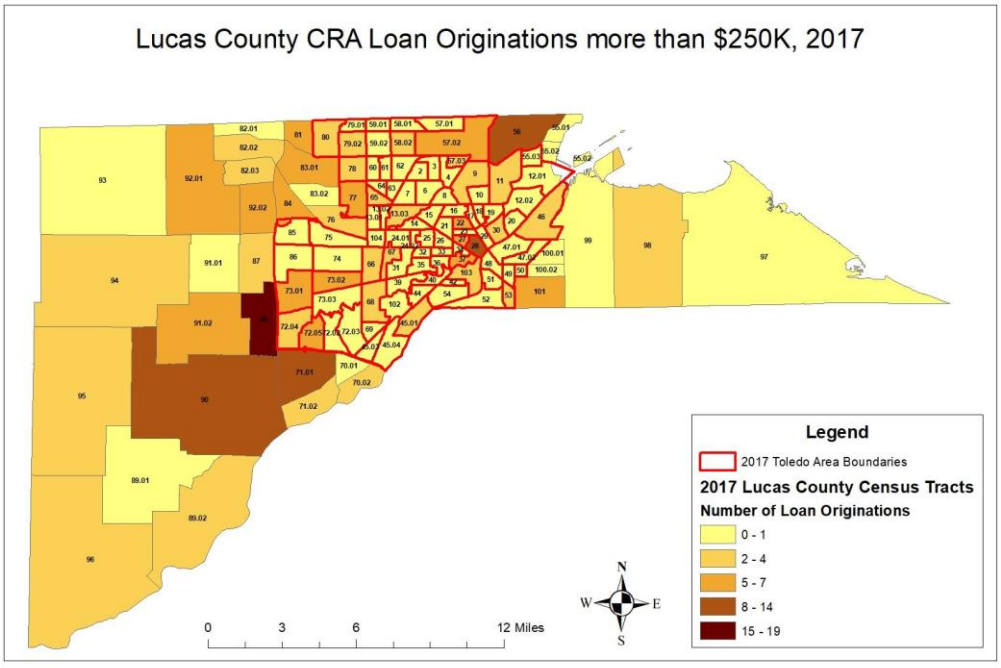
Source: FFIEC (2017)

Figure 34: Lucas County CRA Loan Originations, $100k-250k



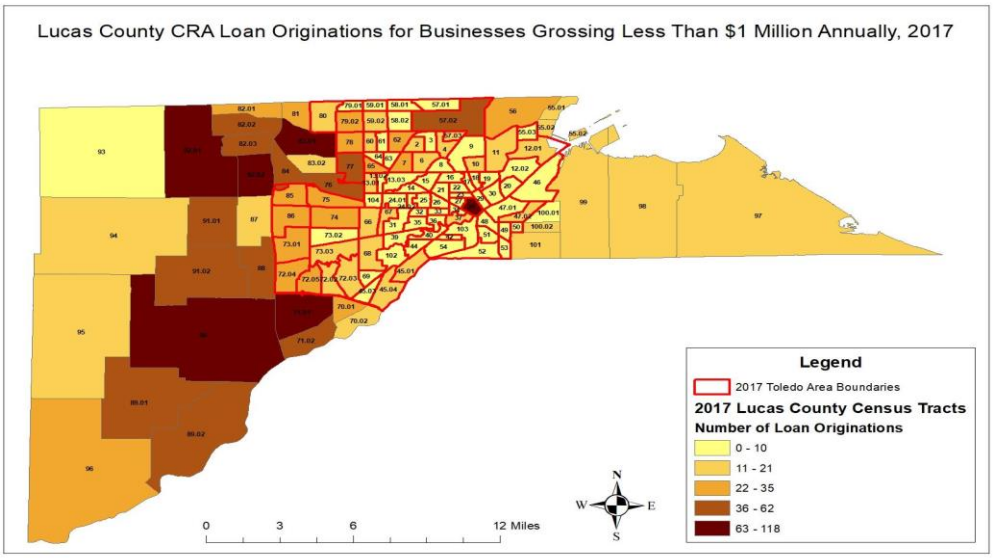
Source: FFIEC (2017)

Figure 35: Lucas County CRA Loan Originations above than $250k



Source: FFIEC (2017)

Figure 36: Lucas County CRA Loan for Businesses Grossing below $1 million



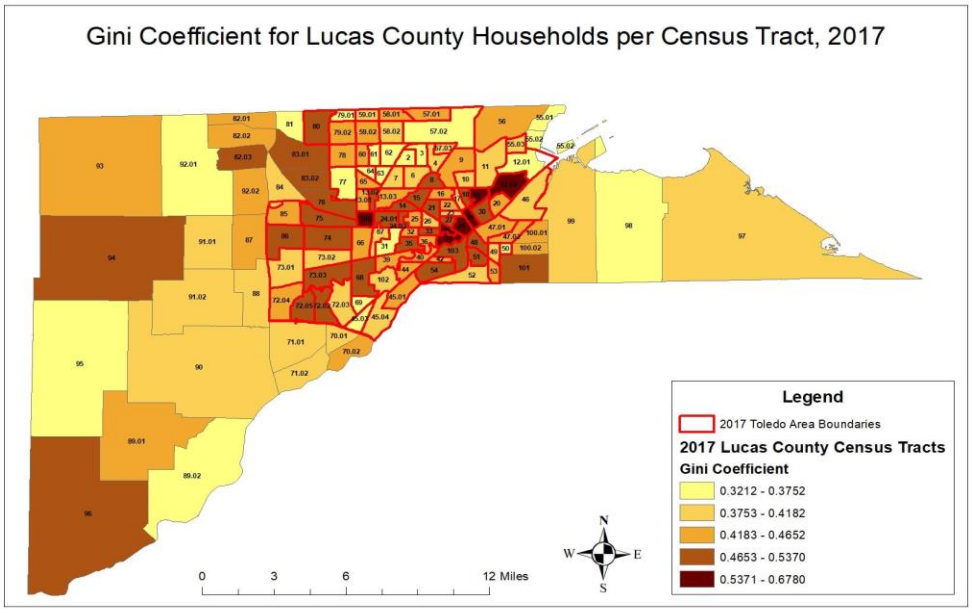
Source: FFIEC (2017)

2.3 Implications of Poverty & Inadequate Employment

Income disparities do not occur by chance, but by policies and socially determined structures that systematically disadvantage certain groups of people within a community. For example, redlining and urban renewal, among other initiatives have devastated many economically disadvantaged communities and communities of color. The Gini Index[33]measures income inequality. The ALICE report for Ohio found that Lucas County has scores 0.48 on this index (ALICE 2017, p. 222) where a score of 0 is indicates perfect equality. Toledo is not far behind with a score of 0.46, which is worse than Maumee (0.43) Sylvania (0.44), and Washington Township (0.43), but better than Ottawa Hills (0.50), Springfield (0.46), and Spencer Township (0.52) (ALICE, 2017, p 157). Figure 37 gives a better idea of income equality on a census tract level throughout the County and within City boundaries.

[33] "The Gini Index is a summary measure of income inequality. The Gini coefficient incorporates the detailed shares data into a single statistic, which summarizes the dispersion of income across the entire income distribution. The Gini coefficient ranges from 0, indicating perfect equality (where everyone receives an equal share), to 1, perfect inequality (where only one recipient or group of recipients receives all the income)." U.S. Census Bureau (2019). Retrieved from (https://www.census.gov/topics/income-poverty/income-inequality/about/metrics/gini-index.html).

Figure 37: Gini Coefficient for Lucas County Households by Census Tracts



Source: U.S. Census Bureau (2017)

The map above shows higher inequality within the Toledo area, whereas the census tracts with higher equality are to the East and West of the metro area. A key point to acknowledge is that this coefficient bases its results on the frequency of income dispersion throughout the area. This means that an area with higher equality scores may have a mixture of both high and low incomes, or have all households bring in similar amounts of income. Those tracts with greater levels of inequality may have a greater number of higher-income households than lower, or, alternatively, many more households that are poor, or even fall below the Area Median Income (AMI). In both scenarios, the disparities are geographically visible and reflect an imbalance of opportunities available for those living in areas of higher income inequality.

Focusing on Toledo, the areas with higher inequality are also those with concentrated poverty, as indicated by the poverty hotspots maps in the section on Historical Trends.

2.3.1 A Closer Look at Poverty: Districts 1, 3, & 4

Within the City, the highest incidence of the poverty-related factors that we examined in this report were found in Districts 1, 3 and 4. We examine these districts in a little more detail below.

2.3.2 Poverty

Generally, the poverty levels in census tracts throughout the city increased over the three study years. District 4 tended to experience even higher incidence of poverty, particularly in 2010 and 2017. By 2017, Onyx, Roosevelt, Old West End, Totco, Warren Sherman, Downtown, Warehouse, Uptown and Collingwood Springs neighborhoods could be identified as poverty hotspots with adjacent neighborhoods becoming similarly concentrated. Likewise, the southside and eastside neighborhoods of District 3 experienced greater poverty. Again in 2017, in almost every census tract in Districts 1, 3 and 4, at least 40 percent of the population reported annual incomes below 185 percent of federal poverty level. These constitute areas of concentrated poverty. Coincidentally, these areas of concentrated poverty in District 1 and 4 (including several census tracts in District 3) also had at least 50% of the population identifying as Non-White, suggestive of some form of association between the locations of Non-White neighborhoods and elevated incidence of poverty, particularly in Districts 1 and 4. Districts 3 and 4 also had the highest incidence of poor disabled residents.

2.3.3 Unemployment

Between 2000 and 2010, the City. on average, experienced increased rates of unemployment. Within the City, District 4's Lagrange, The Village, Birckhead, Northriver and Vistula neighborhoods experienced the highest levels of unemployment, and constituted the hotspots of unemployment relative to their neighbors. The pattern of unemployment showed dispersal tendencies towards adjacent areas, notably towards the Fort Industry neighborhood. Districts 1 and 3 also experienced elevated levels of unemployment in 2010. In 2017, there was an overall improvement, but neighborhoods in 3 and 4 still had higher levels of unemployment relative to the City.

2.3.4 Cost of Housing

Housing is a basic need and the cost of housing significantly affects life outcomes, especially for low-income people. For example, it determines location choice, children's access to quality schools, and other social institutions. The high cost of housing, (relative to income), in traditionally poor neighborhoods may also be indicative of overall socioeconomic conditions of residents. Residents of Districts 1, 3, and 4 spent greater proportions of gross household income on housing compared to other districts. Particularly in District 4, some households spent more than 60 percent of gross income on housing in 2000. These households were mainly in the Old West End and Totco (hotspots), Lagrange, The Village, Birckhead, Warren Sherman, Downtown, Warehouse, Uptown, Collingwood Springs, Northriver, and Vistula neighborhoods. In 2010, households in the Glendale-Heatherdowns neighborhood of District 1, Eastside's Ironwood neighborhood in District 3, and Lagrange, Northriver and Old West End in District 4 spent between 45 and 60 percent of gross household income on housing. Some District 4

neighborhoods still spent over 60% of household income on housing in 2010. While there is a general improvement in 2017, there were still neighborhoods in Districts 1, 3, and 4 (Old West End and Totco) with households that spent at least 45% of their gross income on housing. In terms of relationships within localities, District 1's Kenwood Sheridan and The Colony neighborhoods as well as the Onyx and Roosevelt neighborhoods of District 4 were hotspots of higher housing costs.

2.3.5 Public Welfare

The proportion of a census tract's population receiving public assistance, (cash or food assistance), may be a proxy for the level of poverty in that tract. Compared to the City average, Districts 3 and 4 had greater proportions of households receiving cash assistance in 2000. There were fewer households with cash assistance in 2010 (relatively higher levels in Districts 3 and 4). In 2017, there was a further decrease in the proportion of households receiving cash assistance in all three districts, Districts 1, 3, & 4.. On the other hand, the percentage of households with Supplemental Security Income (SSI) assistance increased in 2017, most notably in the Ironwood and Birmingham neighborhoods of District 3 and Lagrange, Totco, Warren-Sherman and Downtown, Northriver, Vistula, and Lagrange neighborhoods of District 4. There were relatively higher levels in District 1. In terms of households receiving SNAP/Food Stamp assistance, Districts 3 and 4 had greater percentages of households receiving benefits in 2017 compared to 2010. District 1 also had some relatively high incidence neighborhoods.

SECTION 3

3.1 Case Studies of Other Cities' Poverty Alleviation Programs

In order to thoroughly consider options for combating poverty in Toledo, examples from other cities that have such policies could be instructive. Cities across the United States recognize that poverty is an immense challenge that hinders a city's economy and the well-being of its citizens. Therefore, it is pertinent to identify and analyze other cities' policies to create robust, effective policy options for Toledo. Below are a series of case studies. Cities were chosen based on similarities to Toledo with regard to population size and density, regional location (i.e., the Midwest), demographics, and economic factors such as types of industry and general economic outlook. The cities detailed below have employed particularly innovative and practical policies to lower poverty.

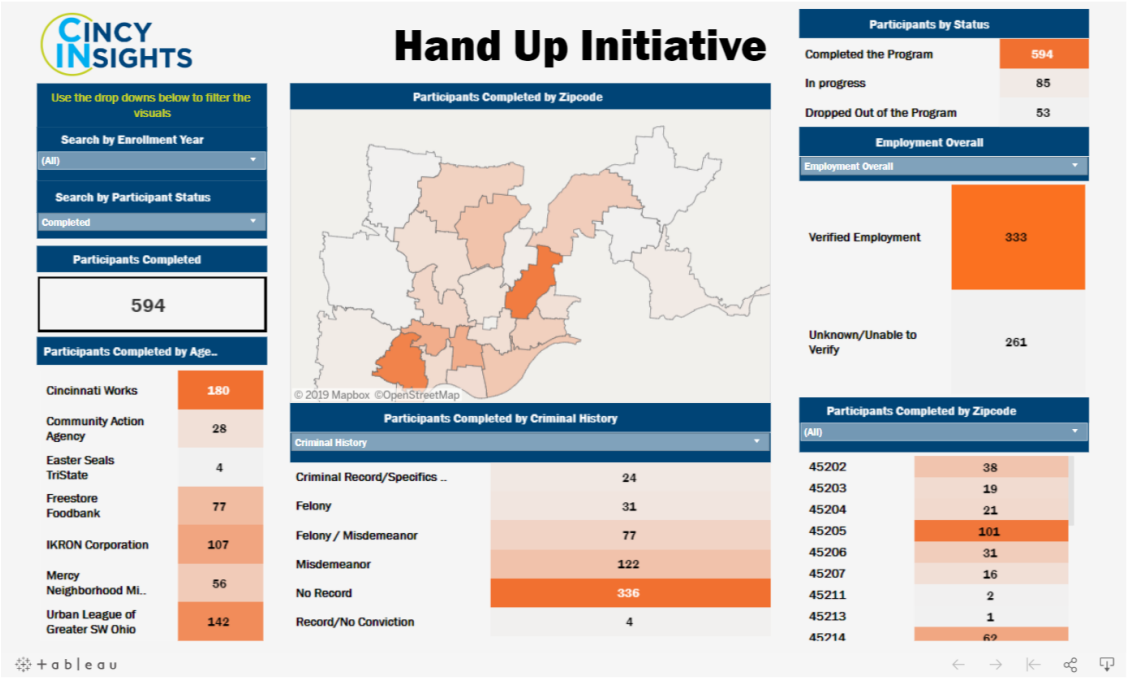
Cincinnati Gives Citizens a "Hand Up" On Poverty

Since taking office in 2013, Cincinnati Mayor John Cranley has considered reducing poverty in the City a top priority. Cincinnati's poverty rate from 2008 to 2012 was as high as 29.4%.[34] One of Cranley's top premier programs to tackle poverty is the "Hand Up Initiative", which his administration began in 2015.[35] The Hand Up Initiative is meant to give those in poverty a "hand up" on the job market by providing them with training opportunities and getting them back to work or into jobs with higher pay.[36] The City partners with organizations and corporations to provide job readiness training and particular career skill-set training in fields such as CDL truck driving, construction, and home care aide.[37]

In order to ensure that the Hand Up Initiative is the most efficient program possible, the City has limited participation to those in dire need. Citizens must not exceed a total adjusted income of 80% of the Area Median Income; the highest income permitted is about $72,000 for a home with eight people, for example.[38] Also, citizens must live in certain lower-income neighborhoods in the City to qualify.[39]

[34] https://www.cincinnati.com/story/news/politics/2014/10/27/cranley-aims-help-citys-poor-cost/17983091/
[35] https://www.bizjournals.com/cincinnati/news/2015/06/15/cranleys-hand-up-job-readiness-classes-start-today.html
[36] https://www.cincinnati-oh.gov/community-development/neighborhood-development/hand-up-initiative/
[37] https://www.cincinnati-oh.gov/community-development/neighborhood-development/hand-up-initiative/
[38] https://www.cincinnati-oh.gov/community-development/neighborhood-development/hand-up-initiative/
[39] https://www.cincinnati-oh.gov/community-development/neighborhood-development/hand-up-initiative/

Figure 38: Interface of Cincinnati's Hands Up Initiative



Source: City of Cincinnati Department of Neighborhood Development (2019)

The City pays for the Hand Up Initiative using about $1.4 million in Community Development Block Grant (CDBG) funds.[40] These funds have not gone to waste. Since tracking began in January of 2018, 594 participants have fully completed the program and obtained stable, high-paying jobs.[41,42] The Mayor estimates, however, that as many as 1,400 people have benefitted from the program since its inception.[43]

St. Paul Creates Jobs

Legislators in St. Paul, MN are actively fighting poverty in the City on multiple fronts. In 2016, the City Council of St. Paul created a special task force dedicated solely to understanding the City's 22.3% poverty level and how poverty affected citizens and neighborhoods.[44] The task force, known as the St. Paul Legislative Advisory Committee on Poverty (SPLACP), was comprised

[40] https://www.cincinnati.com/story/news/politics/2014/10/27/cranley-aims-help-citys-poor-cost/17983091/
[41] https://insights.cincinnati-oh.gov/stories/s/Hand-Up-Initiative/q8aj-2z6q
[42] https://www.wcpo.com/news/insider/hand-up-initiative-has-helped-nearly-500-people-get-jobs-so-far
[43] https://local12.com/news/childhood-poverty-a-cincinnati-crisis/social-service-workers-say-more-money-focus-on-family-can-help-solve-cincinnatis-poverty.
[44] https://www.stpaul.gov/departments/city-council/reports-city-council/legislative-advisory-committee-poverty

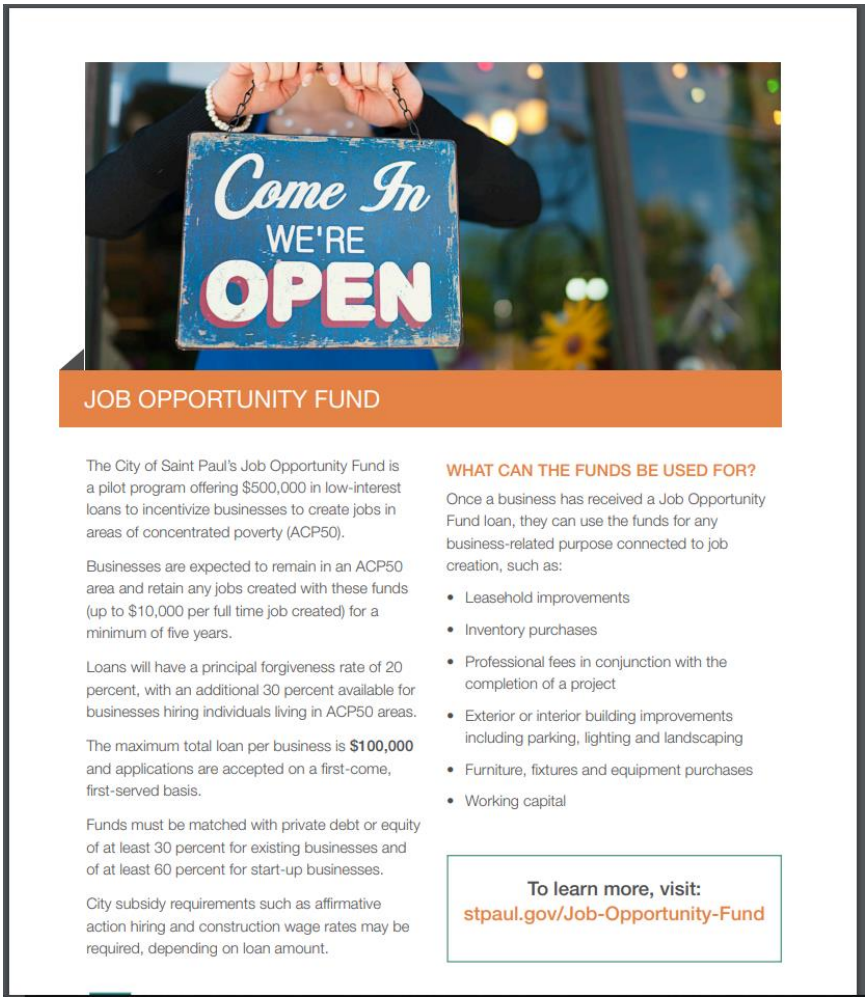
of City officials, community and faith-based leaders, and leaders in business and the nonprofit sector.[45] SPLACP met over the course of several months conducting interviews with those stricken by poverty and analysts specializing in studying poverty.[46]

SPLACP provided a report that allowed the City Council to better understand, and address, poverty in the City. Among the key findings were that African-American households and households in which a female was the head-of-house not only were more likely to suffer from poverty, but that they suffered worse poverty in comparison to other St. Paul households.[47] SPLACP made several suggestions among a broad spectrum of City tools that could be implemented to combat poverty on its various facets. Among these were suggestions of programs and policies that prioritized job creation and readiness training so that individuals could find secure and steady employment.[48]

The City capitalized on this suggestion. It created a "Job Opportunity Fund" of $500,000 to help spur job creation and retention.[49] The Fund supports business ventures in defined "Areas of Concentrated Poverty" (ACPs), which are neighborhoods in which 40% or more of residents have a family or individual income of less than 185% of the federal poverty threshold and in which 50% or more of the residents are people of color.[50] Funds can be used in a variety of ways, including but not limited to building improvements, fees related to training or completion of projects, and working capital.[51] The program also offers partial forgiveness on loans at rates dependent on what type of work is being done and how many jobs are created with the funds.[52] Below is a flyer the City provides individuals interested in applying.

[45] Ibid.
[46] Ibid.
[47] Ibid.
[48] Ibid.
[49] https://www.stpaul.gov/departments/planning-economic-development/economic-development/job-opportunity-fund
[50] Ibid.
[51] Ibid.
[52] Ibid.

Figure 39: Interface of the City of St. Paul's Job Opportunity Fund



Source: City of Cincinnati (2019)

Lancaster Deems Poverty a "Moral Issue"

Lancaster, PA is a City with a rich religious history and culture. It is no surprise then that City Officials in this City have deemed poverty a "moral issue". In 2016, Mayor Rick Gray set about to tackle this moral issue. He created the Commission to Combat Poverty, which is dedicated to reducing poverty in the City by half by 2032.[53] The Commission, composed of a plethora of community leaders, City Officials, and academics, research the City's poverty crisis over the course of 14 months.[54] The research

[53] http://combatpovertylancaster.org/draft-plan
[54] Ibid.

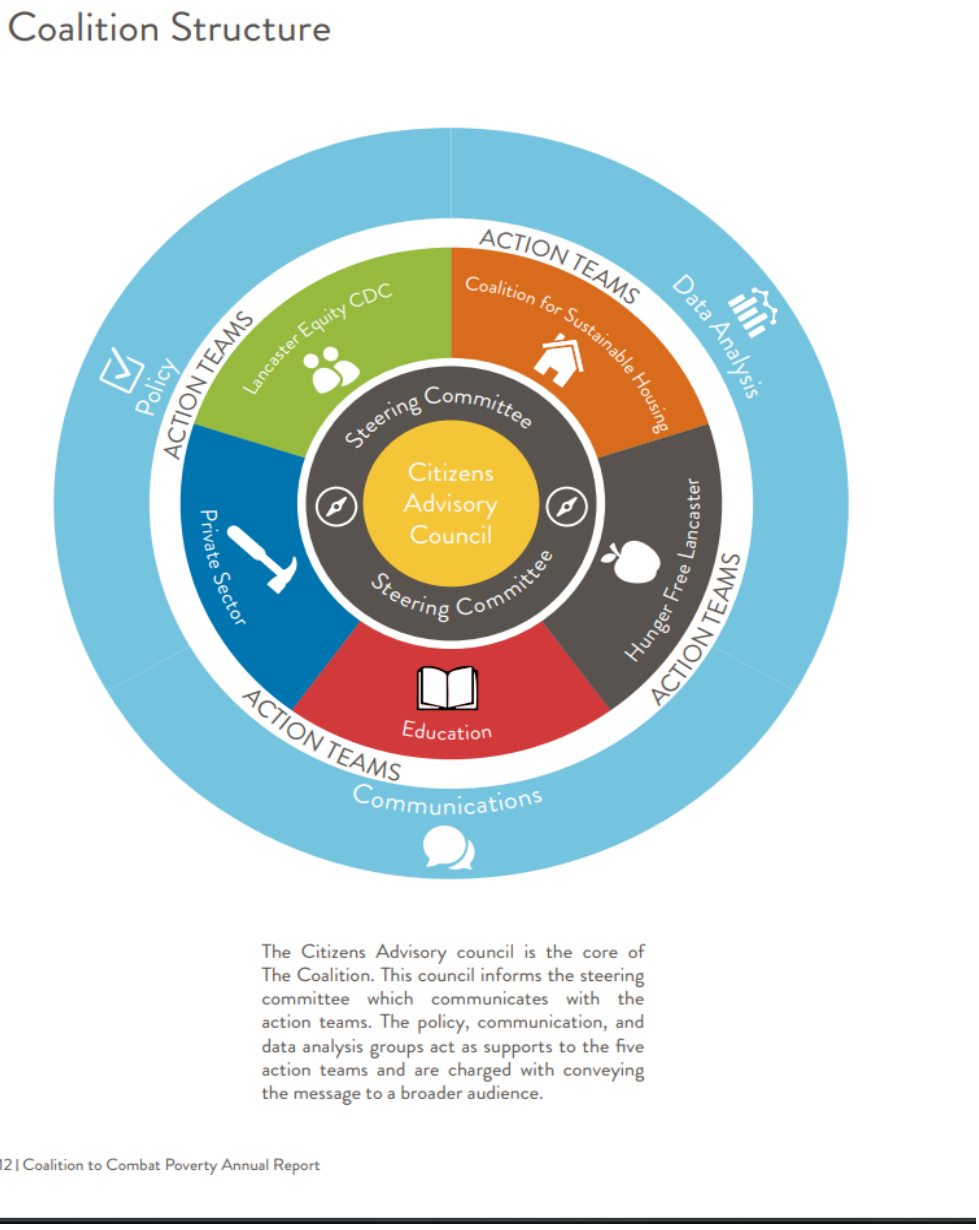
was both data driven and relied on holding public meetings to gather community input. The "Year One" report is a hefty, in-depth report that dissects poverty through a lens that accounts for everything from housing to economic factors to education.[55]

The report suggested many policy proposals across all of these poverty-related issues, but perhaps even more importantly, the report identified a series of grants, loans, and federal programs through which the City or City residents could apply to address these issues.[56] Included in these financial sources were Community Services Block Grants (CSBG), CAPital Construction funds, and AmeriCorps VISTA programs. By identifying these sources of funding, the Commission set up the City with plenty of opportunity to start tackling poverty.

After completion of the Year One report, the Commission (now called the Coalition) began to expand its purview to help address some of the facets identified as poverty-related. It now has nine functioning "Action Teams" that all focus on a particular segment of the poverty challenge.[57] Example Action Teams are the Jobs Action Team, the Food Security Team, the Education Team, and the Data Analysis Team.[58] The Coalition also has a Coalition for Sustainable Housing that is a collaboration with local community organizations to create and advocate for housing solutions for all.[59]

[55] https://static1.squarespace.com/static/5696e29e9cadb6a9d7fc605f/t/5af9c1120e2e728c2c3eb625/1526317331850/Lancaster+Coalition+to+Combat+Poverty+-+Year+One.pdf
[56] Ibid.
[57] http://combatpovertylancaster.org/
[58] Ibid.
[59] http://combatpovertylancaster.org/housing

Figure 40: City of Lancaster Coalition Structure



Source: City of Lancaster (2019)

Rochester Drives Out Poverty with Data-Driven Solutions

Mayor Lovely A. Warren of Rochester, NY believes that creating a "stairway out of poverty" is absolutely essential to Rochester's long-term success.[60] In order to do that, Mayor Warren believes that policy driven by data is critical to the process. She created the Office of Innovation and Strategic Initiatives to use data and best management practices to develop strategies for the City to address all of its issues, but poverty has always been a top priority.[61]

Among the Office's programs is the Kiva Rochester Crowdfunded Loans Program. This program is a partnership with a non-profit called Kiva which is dedicated to alleviating poverty around the world by connecting them with microfinance lending.[62] Through the program, Rochester citizens can apply for $1,000-10,000 loans with 0% interest and zero fees.[63] The fees are also crowdfunded, so the City bears no expense.[64] The loans are for small business owners looking to create jobs by performing renovations, paying training fees, and buying new equipment.[65] The program has been deemed a smashing success and won national acclaim.[66]

Figure 41: City of Rochester Interest-Free Micro Loan Program



Source: City of Rochester (2019)

[60] https://www.cityofrochester.gov/article.aspx?id=8589934829
[61] https://www.cityofrochester.gov/innovation/
[62] https://vimeo.com/user5173862
[63] https://www.cityofrochester.gov/kiva/
[64] Ibid.
[65] Ibid.
[66] https://www.democratandchronicle.com/story/money/business/2017/05/04/rochester-kiva-crowdfunding-loans-minority-owned-small-businesses/100737778/

The Kiva Loans Program is far from the only project of the Office of Innovation and Strategic Initiatives. They have created a variety of programs including a rideshare to efficiently get people to work and a cooperative program to help establish new community businesses.[67] The Office also performs its own research and reports by surveying citizens across Rochester.[68] This type of data driven policy implementation is another promising approach to combating poverty.

3.2 Discussion

Based on our findings, Toledo can begin with enlarging their perception of poverty and who is really struggling in the area. As part of this report, interviews were completed with representatives of various local nonprofit organizations to learn from the perspectives of those working on a poverty-focused mission and the programming they implement. Twenty organizations were contacted, 12 responded, and seven interviews were completed via phone. The interview contained five questions and took between 15 to 45 minutes, depending on the length of answers.

All of the respondents rated the significance of poverty as a 7 on a scale of 7 (Very Significant), with one rating respondent rating it an 8. Participant #4 noted that what "we" think is poverty does not come close to the reality of the situation, going on to say, "It is beyond whatever we think it is and that we need to get away from the disillusion." This person further says, "There are two things people do when it comes to poverty. They either 1) are not aware of the poverty issue and its extent or 2) choose not to recognize or acknowledge the issue." (7/23/2019)

There was wide agreement on the complexity of poverty, and consequently, the complexity of the overall approach required to address poverty. Poverty needs to be understood as an issue with "a thousand cracks that need to be filled" (Participant #2, 7/9/19) because it is not just about the physical experience of being poor, but also the emotional, spiritual, and mental. It limits a person's freedom of choice to live an abundant life, so (it is) a "poverty of freedom" (Participant #2, 7/9/19). Another respondent states, "We cannot look at it as one solution or approach due to the complexity of the issue. We have to align our resources and support one another in order to decrease poverty" (Participant #4, 7/15/19).

The disappearance of CDCs in the area and decreased funding resulted in smaller staff sizes, large workloads, and limited time towards the solutions and programming needed. Unfortunately, it has also meant that these resources are turned into band-aid fixes that are glorified as accomplishments for a timespan of two to five years, depending on the lifetime of grant funding.

Even though there are fewer CDCs, a common theme that arose during these conversations was that the current programming landscape is siloed and territorial. Multiple organizations can be working towards one issue, but are often working

[67] https://www.cityofrochester.gov/innovation/
[68] http://rochesterinnovation.com/reports-and-research.html

independently, and with slightly different approaches. With more collaboration, more could be achieved, including more sustainable results over a longer period of time.

While the City, on average, is doing better as measured across various social determinants, this is not true of all residents. There is still much work to do in terms of helping people return to a state of self-reliance. It is clear that it takes more than the individual's or family's effort to leave poverty, and that there are more factors related to poverty other than employment, good jobs with good and stable incomes are critical. This does not call for handouts from social service agencies or government assistance, nor is it a call to throw out more money to the problem (Participant #2, 7/9/2019). Rather, administrators at the local and state government levels need to find ways for their residents to get access to higher wage jobs and in new, expanding job sectors, among other factors (Participant #4, 7/22/2019).

There is a call for re-evaluation of whether the current environment, (housing, neighborhood amenities, transportation options, employment opportunities, etc.), meets the needs of Toledo and Lucas County residents. In addition, planning and strategizing for the future are imperative so that both the City and the County are prepared for population changes, economic disruptions or surges (recessions, major companies relocating, etc.), changes in the makeup of the population, (aging, diversity with respect to race, ethnicity, gender, types of households, etc.), and demand for a trained workforce for growing non-manufacturing sectors. The mismatch between education and workforce requirements was identified as a continuing problem. A starting point could be to reignite community development and support organizational development to better identify and understand the indices that can mark poverty reduction (Participant #3, 7/15/19).

Participants suggested that some of the problems visible in the city, such as residents spending a high percentage of their incomes on housing, is beginning to move out of the urban core. This puts a strain on household budgets and families' ability to meet other basic needs, and is this challenge begins to be felt in the inner-ring suburbs and beyond, it adds a greater burden on local social service agencies.

This report looks at the ways in which Toledo and the County can focus on investing additional time and resources to the many facets of poverty. There needs to be an understanding of the importance of short-term, (being able to cope with an emergency and minimizing the chance of falling deeper into poverty), and long-term, (stability and self-sufficiency over time), approaches for households. As mentioned earlier, poverty, in general, is a symptom of a failing system rather than the result of an individual failure. There is no one solution, but policies created to address poverty should look to create systemic change.

Participants also addressed the functioning of government and nonprofit entities dealing with poverty, urging, as Participant #3 did, "more focus on competent data organization and management to ensure proper and equitable distribution of funds—including transparency with public data and community requests (7/15/2019). Participants also pointed to agencies spending a greater proportion of their CDBG monies on administration. This, although a permitted use of funds, reduces the resources available to tackle the problem itself.

3.3 Conclusions and Policy Implications

We conclude by addressing the three objectives that framed our research. City Council asked the University of Toledo's Urban Affairs Center to, broadly, investigate the nature and spatial distribution of poverty in the City vis-à-vis the County. Specifically, the Center was to provide a report that examines (a) the spatial distribution of poverty in Toledo, (b) identify relationships between poverty and different local demographic, social, and economic factors, and (c) highlight some policy implications. We address the first two objectives in this section. We address the third in the section following this, on policy.

3.3.1 Conclusions

On the Spatial Distribution of Poverty:

A multifaceted approach to poverty analysis allows a more nuanced understanding of the pattern and extent of poverty in Toledo and Lucas County. It uncovers dimensions of poverty that easily elude traditional understandings of poverty. Yet, even a limited conceptualization of poverty reveals that there is an overall increase in incidence of poverty both in the City and County. in relative terms however, the City's poverty rates between 2000 and 2010 were consistently higher than the County poverty rates. The City's rates ranged from 17.89% in 2000 to 26.50% in 2017, while that of the County ranged between 13.89% and 19.78%. Spatially, residents of District 4 were poorer compared to other districts. Observations in District 1 and District 3 also show similar patterns of elevated poverty compared to other City districts. This is particularly the case in Onyx, Roosevelt, Old West End, Totco, Warren Sherman, Downtown, Warehouse, Uptown and Collingwood Springs, the southside and eastside neighborhoods. In some of these areas, the incidence of poverty was at least 40%. These neighborhoods were also home to majority of the of the City's 'Asset-Limited, Income Constrained, Employed' population. Coincidentally, most of these areas also had predominantly non-White populations which may be indicative of linkages between poverty and race and ethnicity in the City. These areas also had disproportionate shares of the City's poor disability populations. Unfortunately, analysis of data shows that these areas of concentrated poverty received very little of the Community Reinvestment Act (CRA) loans made out to small businesses in the County.

On Relationships Between Poverty and Local Factors

We examined multiple local characteristics to uncover potential associations with the incidence of poverty in the City. These included trends in public welfare benefits, housing tenure and cost, educational attainment, unemployment, disability populations and poverty among disability persons, school lunch, and changes in racial and ethnic composition of census tracts.

Public Welfare Benefits

The proportion of households receiving different forms of public assistance can be indicative of the incidence of poverty, particularly in areas with significantly higher levels of receipts. There was relative stability in the percentage

distribution of households that received cash assistance (around 5 percent) between 2000 and 2010 in both the City and County. In 2017, however, the share of the City's households with cash benefits increased by about four percent with the County recording a three percent increase as well. In general, the City had greater proportions of households that received cash assistance than the County. In terms of Supplemental Security Income (SSI) receipts, there was an overall decrease in incidence between 2000 and 2017 in both the City and County. Compared to the cash and SSI assistance, significantly higher percentages of households in both the City and County received Supplemental Nutrition Assistance Program (SNAP/Food Stamps) benefits between 2010 and 2017. In each of these cases, Districts 1, 3, and 4 had the highest incidence of public welfare receipt over these three periods which confirmed the findings about the location of concentrated poverty in the City.

Housing Tenure and Cost of Housing

Homeownership can be associated with neighborhood stability, an important mitigation against the effects of concentrated poverty. While the percentages of homeownership remained relatively stable in both the County and the City between 2000 and 2010, the County had higher ownership rates. In 2017, the City's homeownership rate fell by almost seven percent compared to about 5 percent decrease in the County. These rates of decrease and fall in homeownership can be indicative of rising cost of living in the Toledo Metropolitan Area, particularly in the City where the decline was highest. In terms of rental-occupied housing, there was a trend towards greater rental behavior in both the City and County. Yet, the City's rate of increase tended to supersede that of the County. At the same time, there were increases in the proportions of vacant housing in both the City and County between 2000 and 2010 but both appeared to have attained some stability in 2017. In terms of the cost of housing, the exploratory spatial analysis showed that Toledo's neighborhoods, especially in Districts 1, 3, and 4, became more costly for residents. This cannot be surprising given the disproportionate representation of the City's poor populations and households in these areas.

Educational Attainment

Higher educational attainment improves access to better-paying employment opportunities. Better employment provides pathways out of poverty and significantly improves opportunities for upward social and economic mobility. Higher income residents improve the City's tax base and capabilities to raise adequate funds for providing needed infrastructure to alleviate poverty. In comparison with the County, City of Toledo residents have significantly lower levels of education. The majority of the City's residents have educational attainment below the college degree level, (84.43%, 84.18%, and 82.91% in 2000, 2010 and 2017 respectively). It has become common practice among employers, due to economic restructuring and the changing nature of jobs to make bachelor degrees the minimum requirements for better-paying opportunities. This puts City job seekers at a disadvantage when competing with applicants from other

areas of the County who possess these higher academic credentials. The situation may exacerbate the incidence of poverty in the City.

Unemployment

Overall, the unemployment rate among the civilian population actively looking for work was lower in the City compared with the County. There was a significant increase in unemployment in both the City and County between 2000 and 2010 (by almost 5% and 6% in the City and County respectively). Between 2010 and 2017, the unemployment rate increased by only a percentage in the City while the County rate decreased by 3.58%. These numbers indicate relative stability in local unemployment. Yet, the majority of these improvements can be attributed to marginal growth in manufacturing employment as well as of the arts industry (which notably includes the food services sector). The majority of jobs in these industries are low-wage and require a minimum of high school education. Therefore, while the overall unemployment rate declined, it is important to acknowledge the relationship between low-wage employment and poverty.

Disability

Vulnerable groups, such as people with disabilities, generally have limited earning potential, increasing susceptibility to poverty. Exploring the disability data, we identified areas with higher levels of disability population as well as the incidence of disability and poverty in the City. A majority of the City's households with disabled people were concentrated in District 4, and to some extent District 3. Similarly, the poverty rates among the City's population showed disproportionate concentrations in Districts 3 and 4. The linkage between locations of poor, disabled populations and areas of concentrated poverty in the City provide significant insight for targeted policy making to support this vulnerable population in the City.

School Lunch

The proportion of Toledo Public School (TPS) students qualifying for free or reduced-price lunch under the Community Eligibility Provision (CEP) may be suggestive of levels of poverty in the City's neighborhoods and households. In general, fewer students were approved under CEP for free or reduced-price lunch in the 2016-2017 academic year compared to the 2009-2010 academic year, although the overall incidence of poverty increased between 2010 and 2017 in the city.

Racial and Ethnic Composition

There is a similar pattern of decreasing percentages of non-Hispanic White populations and increasing shares of other non-White populations in both the City and County. This is an important observation given the relationship between

poverty and race and ethnicity. Besides, the decreasing percentages of non-Hispanic White populations coincide with increasing levels of poverty, especially in Districts 1, 3 and 4, where non-Hispanic persons constituted the majority population.

3.3.2 Policy Implications

This section of the report addresses the third objective of this study, to draw out the policy implications for the City based on the research, data analysis and the efforts in other cities.

In addition to findings from data analysis and interviews with local community leaders, we identified the cities of Cincinnati, Ohio, St. Paul, Minnesota, Lancaster, Pennsylvania, and Rochester, New York as cities comparable to Toledo that are making recent progress with different anti-poverty initiatives. These were deemed comparable cities due to similarities in population size and density, regional location in the Midwest, demographics, and economic factors. We found the following initiatives worth considering. Cincinnati's "Hands Up Initiative" and St. Paul's "Legislative Advisory Committee on Poverty" provide powerful rubrics for how Toledo can create job opportunities and address poverty among its poorest people and neighborhoods. Similarly, the work of Lancaster's "Commission to Combat Poverty" and their "One Year" strategies make plain the power of research and action planning to leverage existing public resources for poverty alleviation. Finally, Rochester's data-driven and innovative approach to accessing private capital for citizens through public-private partnerships shows other possible frontiers to poverty alleviation beyond what is typical among cities.

Our interviews with local community leaders reaffirmed the need to take a multifaceted approach to defining poverty in ways that capture, not just people whose incomes fall below the commonly used federal poverty level but also, a distinct group of "asset limited, income constrained, employed" (or ALICE—a group of people who make just enough to exceed the federal poverty level but not enough to support basic living necessities). "The goal is prevention and self-reliance should be the focus of our initiatives," states Participant 1 (7/3/2019). From our data analysis, we identified 38 census tracts constituting "Areas of Concentrated Poverty" in Toledo, with the majority located in District 4 and District 1. These areas are homes to both the very poor and this second group. Based on these findings and conclusions, we make the following policy suggestions for City Council's consideration.

That Council establishes a commission - the Commission to Combat Concentrated Poverty in Toledo - with responsibilities to target people in Toledo's Areas of Concentrated Poverty with initiatives that:

(a) Establish further partnerships between government, local nonprofits, educational institutions, and most importantly, residents and resident groups, through targeted allocation of Community Development Block Grant (CDBG) funding. These funds should be used not just to provide skills training and other career development opportunities for residents, but also to develop partnerships and collaboration.

(b) Establish working partnerships with local corporations and small businesses, especially women and minority-owned businesses, (as in Cincinnati, OH and St. Paul, MN), and to focus on opportunities in occupations such as CDL trucking, construction apprenticeships, contractor jobs for the City and County, home health aides and other fields where growth potential has been identified.

(c) Explore potential credit partnerships with organizations such as Kiva (as in Rochester, NY) or similar zero to low-interest credit providers for small businesses in neighborhoods identified as Areas of Concentrated Poverty to increase employment opportunities for local residents. This should include a focus on women and minority-owned businesses.

(d) Partner with entities working on anti-poverty initiatives or entities working with the population in poverty, e.g., TPS, and coordinate neighborhood revitalization grants and resources towards community development initiatives, linking these entities and programs.

(f) An intense focus on poverty should be spearheaded by City and County leaders, in addition to nonprofit organizations for a minimum agreed upon length of time. This time period should acknowledge the complexity of poverty and the understanding that it will be a slow process with no magic bullet. This includes attacking the core issues first by identifying organizations working on various aspects of poverty (workforce development, financial literacy, housing assistance/homeownership, etc.) and then enforce collaboration.

(g) Continuously monitor and regularly report progress in these intervention areas to both City Council and neighborhoods.

(h) The City should take a look at the "Benefits Cliff[69]" of Toledo and County residents to see where assistance recipients need the most help with incremental loss of benefits. Individuals often turn down jobs, promotions, or other opportunities for income increases in order to avoid losing their benefits (Participant #5, 7/24/2019). An example is a program through Allen County Jobs and Family Services titled, "Prevention, Retention, and Contingency Plan[70]," where the program is "providing specific services to address urgent needs in an effort to prevent unemployment/job loss, assist in obtaining employment and/or to address urgent emergency needs with a long-term goal of enhancing or maintaining a family's self-sufficiency (Allen County Jobs and Family Services, 2019, p. 2)."

And finally, some lessons to consider as we move forward in Toledo:

1. It is important for the City make poverty a top priority if it is to be effectively addressed.
2. Cities with successful programs identify particular geographic areas where poverty is most concentrated.

[69] The "Benefits Cliff" is where those receiving public assistance begin to lose their benefits because of an income increase (The Center for Community Solutions, 2018).

[70] Recipients of the program must have a combined gross monthly income that is at or below 200% Federal Poverty Guidelines (p.5). Income can be earned (e.g., employment, commission, etc.) or unearned (e.g. child support, alimony, child support, etc.)

3. Cities design creative policy that addresses many factors of poverty, such as job creation and retention, home investment and improvement, and education.

4. Cities with successful programs both collect and utilize relevant data when structuring and maintaining their programs.

5. Cities with successful programs ensure that information about the program is widely and frequently promoted to citizens.

6. Cities with successful programs ensure that applications or other interactive pieces are accessible and user friendly.

7. Cities often fund their programs with CDBG funds, but there are other options such as crowdfunding.

8. Programs have been most effective when they incentivize collaboration between various partners and work closely with community groups and residents.

APPENDICES

Appendix 1: High Poverty Rate Ohio Counties from 2018 to 2019, Ohio Poverty Report

County	2018 Population Rates (%)	Total Population	2019 Population Rates (%)	Total Population	Poverty Percent Change (%)
Adams	24.5	6,770	23.8	6,537	-0.07
Athens	31.2	17,301	30.2	16,837	-1
Gallia	21.4	6,334	20.9	6,143	-0.5
Guernsey[71]	19.8	7,722	20.2	7,857	0.4
Highland	20.7	8,822	23.8	9,150	3.1
Jackson	23	7,409	20.6	6,627	-2.6
Lucas*	20.7	87,717	19.8	83,744	-0.9
Meigs	22.8	5,247	22.5	5,179	-0.3
Morgan	20.6	2,936	21.5	3,110	0.9
Perry*	20.6	7,322	19.2	6,838	-1.4
Pike	20.7	5,735	20	5,565	-0.7
Scioto	24	17,569	23.9	17,432	-0.1
Vinton	21.3	2,767	21.1	2,747	-0.2

Source: 2018 & 2019 Ohio Poverty Report

[71] Guernsey county was at 19.8 percent in the 2018 Report.
*These counties fell below 20 percent in 2019.

Appendix 2: Number of CRA Loans and Amounts in Toledo Census Tracts

Tract	Less than $100K		$100K to $250K		More than $250K		Business Loans w/Gross <$100K	
Low-Income	Num	Amt(000s)	Num	Amt(000s)	Num	Amt(000s)	Num	Amt(000s)
0008.00	15	121	0	0	0	0	5	36
0011.00	21	510	5	792	2	900	12	582
0012.02	9	91	1	150	1	1,000	4	56
0013.02	12	288	0	0	0	0	8	75
0014.00	8	95	1	250	1	750	4	12
0015.00	8	197	0	0	1	550	2	90
0017.00	3	67	1	250	0	0	1	10
0019.00	2	54	0	0	0	0	2	54
0020.00	10	165	0	0	1	300	7	150
0022.00	7	109	0	0	5	2,970	5	816
0023.00	2	32	0	0	0	0	1	2
0025.00	11	60	0	0	0	0	7	51
0027.00	35	835	2	465	5	2,457	9	320
0028.00	172	2,636	7	1,320	11	6,845	78	2,475
0029.00	21	436	1	104	0	0	10	306
0030.00	18	373	2	400	2	802	10	701
0031.00	23	292	1	150	1	300	6	86
0032.00	4	12	0	0	0	0	2	2

0033.00	8	193	0	0	1	550	4	80
0034.00	8	85	0	0	0	0	6	81
0035.00	7	214	0	0	0	0	3	22
0036.00	5	24	0	0	0	0	2	10
0037.00	26	604	2	368	7	3,646	18	1,903
0042.00	2	13	0	0	0	0	1	5
0047.01	16	127	0	0	0	0	8	69
0047.02	16	234	0	0	1	750	11	195
0048.00	10	164	0	0	1	595	8	721
0049.00	2	51	1	113	0	0	0	0
0051.00	1	2	0	0	0	0	0	0
0053.00	5	55	5	936	2	724	9	1,473
0054.00	1	50	0	0	0	0	1	50
0068.00	45	930	3	575	4	1,759	18	1,154
0073.03	32	550	3	463	1	420	12	335
0103.00	9	220	0	0	2	921	2	5
0104.00	7	116	0	0	0	0	2	3
Subtotal for Income Group	581	10,005	35	6,336	49	26,239	278	11,930

Mod Income	Num	Amt(000s)	Num	Amt(000s)	Num	Amt(000s)	Num	Amt (000s)
0004.00	32	343	3	537	0	0	15	139
0007.00	27	387	2	354	1	280	22	671
0009.00	38	834	2	375	2	564	8	154
0010.00	23	237	0	0	0	0	16	182
0012.01	11	188	0	0	0	0	11	188
0016.00	8	93	0	0	0	0	7	88
0018.00	4	26	0	0	0	0	1	1
0024.01	12	193	0	0	1	750	7	794
0024.02	7	15	0	0	0	0	3	4
0026.00	1	15	0	0	0	0	1	15
0039.00	5	123	0	0	0	0	3	57
0040.00	3	80	0	0	0	0	1	5
0044.00	7	181	0	0	0	0	6	163
0046.00	9	204	0	0	2	1,000	2	42
0050.00	3	26	0	0	0	0	3	26
0052.00	15	211	2	500	1	280	9	160
0055.01	21	273	3	446	0	0	17	643
0056.00	65	1,391	3	482	10	5,362	31	932
0057.01	23	461	1	250	1	576	10	739
0057.03	13	81	0	0	2	1,280	12	545
0059.02	27	408	1	125	1	435	20	797

0066.00	39	828	2	450	4	2,754	15	786
0067.00	39	900	4	737	2	1,350	16	795
0072.05	43	547	2	432	5	3,346	26	1,150
0073.02	24	352	3	509	6	3,337	10	1,311
Subtotal for Income Group	499	8,397	28	5,197	38	21,314	272	10,387

Middle Income	Num	Amt(000s)	Num	Amt(000s)	Num	Amt(000s)	Num	Amt (000s)
0002.00	20	345	0	0	0	0	13	201
0003.00	6	72	2	376	0	0	7	318
0006.00	31	313	3	630	1	334	14	137
0013.03	19	95	0	0	2	1,101	8	52
0045.01	18	338	2	250	2	1,548	18	1,995
0045.03	14	97	1	200	0	0	8	50
0055.02	20	230	1	235	0	0	14	159
0055.03	6	28	0	0	0	0	2	8
0057.02	96	2,392	8	1,329	6	3,816	42	2,630
0058.01	15	81	0	0	0	0	9	40
0058.02	20	269	0	0	2	737	9	418
0059.01	15	187	1	175	0	0	7	96
0060.00	23	385	0	0	0	0	17	296
0061.00	10	158	0	0	1	310	7	412
0062.00	37	565	3	569	1	1,000	30	1,883
0063.00	15	133	1	104	0	0	8	100
0064.00	13	356	0	0	0	0	8	291
0065.00	34	716	3	479	2	638	23	751
0069.00	8	87	0	0	0	0	5	69
0070.01	33	399	1	200	0	0	24	552

0071.02	87	1,394	6	1,018	3	1,509	46	1,305
0072.02	27	399	0	0	1	845	13	981
0072.04	43	487	4	650	3	1,922	25	251
0073.01	83	1,317	2	331	6	3,894	35	1,579
0074.00	34	496	2	308	0	0	23	476
0075.00	48	562	1	130	0	0	29	430
0077.00	77	1,212	3	500	5	2,827	40	1,966
0078.00	50	558	3	621	2	700	31	515
0079.01	10	330	1	152	0	0	7	355
0079.02	33	669	1	250	4	2,490	23	437
0080.00	34	818	2	301	4	1,765	17	1,248
0081.00	54	936	3	580	7	3,663	33	1,230
0084.00	89	1,371	8	1,369	5	4,025	44	1,938
0085.00	35	721	1	250	1	760	25	1,438
0086.00	47	589	2	218	1	500	31	925
0087.00	43	485	0	0	3	1,800	18	234
0094.00	44	625	3	487	3	1,600	19	195
0095.00	41	732	0	0	4	3,125	21	442
0100.01	11	223	0	0	0	0	10	220
0100.02	19	210	0	0	1	500	12	132
0101.00	49	444	3	363	6	3,520	21	1,159
0102.00	8	50	0	0	0	0	2	9

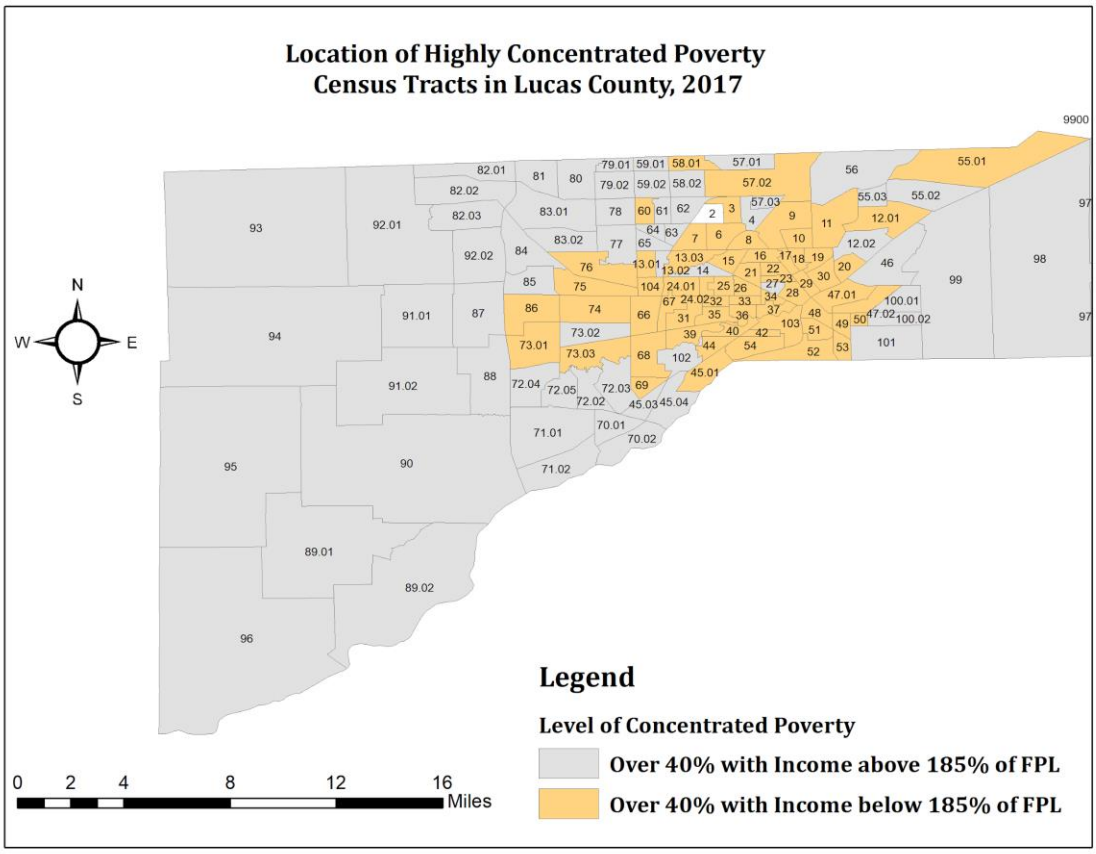
Subtotal for Income Group	1,419	21,874	71	12,075	76	44,929	798	27,923

Upper Income	Num	Amt(000s)	Num	Amt(000s)	Num	Amt(000s)	Num	Amt (000s)
0013.01	25	264	0	0	0	0	16	202
0021.00	14	185	0	0	0	0	5	119
0045.04	26	392	0	0	1	450	20	372
0070.02	31	413	5	813	2	901	19	1,217
0071.01	164	3,206	11	2,186	14	9,322	75	2,856
0072.03	31	344	0	0	1	940	19	183
0076.00	89	1,285	3	628	3	921	47	1,378
0082.01	56	682	0	0	0	0	32	415
0082.02	77	1,045	2	395	3	1,038	40	1,351
0082.03	81	1,110	1	129	2	1,298	58	1,457
0083.01	145	2,386	8	1,561	7	2,577	78	3,235
0083.02	15	140	1	200	1	345	13	477
0088.00	144	2,688	10	1,804	19	11,815	62	2,824
0089.01	69	941	3	415	1	292	41	954
0089.02	86	1,187	3	412	3	1,835	53	803
0090.00	191	3,375	8	1,610	13	6,137	118	5,411
0091.01	84	1,438	2	442	0	0	44	844
0091.02	94	1,808	11	2,350	7	3,776	44	2,894
0092.01	195	3,901	10	1,700	5	2,805	104	3,076
0092.02	155	2,542	8	1,361	7	4,054	99	3,973
0093.00	18	276	1	160	0	0	10	90

0096.00	42	705	7	1,210	2	700	23	1,123
0097.00	23	361	1	191	1	296	13	393
0098.00	27	404	0	0	2	1,311	17	289
0099.00	31	534	0	0	1	600	19	1,006
Subtotal for Income Group	1,913	31,612	95	17,567	95	51,413	1,069	36,942
Missing Tract	Num	Amt(000s)	Num	Amt(000s)	Num	Amt(000s)	Num	Amt (000s)
Subtotal for Income Group	33	497	0	0	0	0	12	199
County Total	4,445	72,385	229	41,175	258	143,895	2,429	87,381

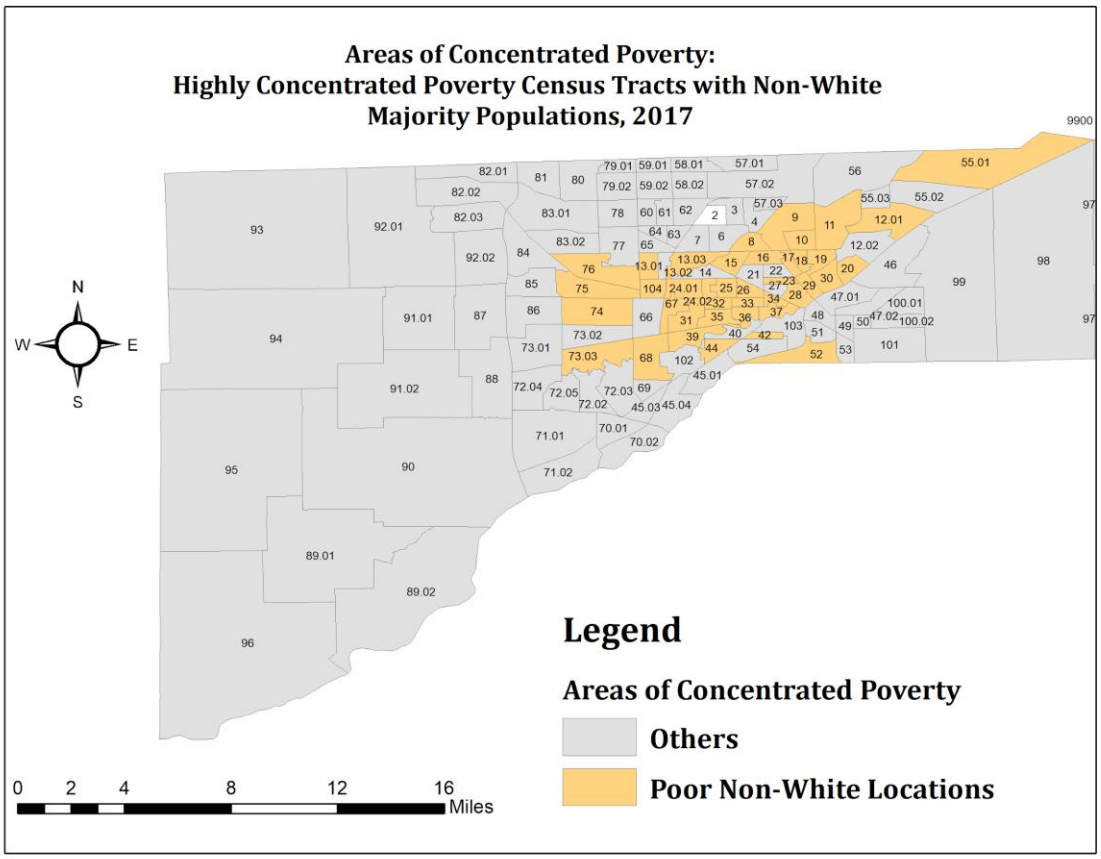
Source: FFIEC (2017)

Appendix 3: Location of Highly Concentrated Poverty Census Tracts in Lucas County



Source: U.S. Census Bureau (2017)

Appendix 4: Areas of Concentrated Poverty in Lucas County



Source: U.S. Census Bureau (2017)

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