



Economic Stability

FAMILY PROFILE

Luz Martinez
Cuyahoga County



“A lot of people don’t understand that without child care and without the basic things we need,” Luz says, “I can’t continue to work. If I can’t continue to work, I can’t take care of my kids.”



LUZ'S STORY



Luz Martinez wants a home for her three children, a place where "no one can ever tell us to get out."

She has applied for subsidized Section 8 housing, but was cautioned the waitlist was 18 months. That was three years ago and despite her understanding that because she and her children are "couch surfing" with a family member, they would have priority status.

"We need to be able to access programs faster," Luz says, "especially if you're in an emergency situation."

Luz works full-time in a small insurance office, a position she landed after attending a virtual job fair when she was taking required training classes as a condition of receiving Supplemental Nutrition Assistance Program (SNAP) benefits.

"With no knowledge of what I was doing, I got the job," Luz says. "He (my boss) gave me the opportunity...within 30 days I was promoted...now, 18 months later, I'm sitting here being the office manager."

Though she's immensely grateful for her job, the training she has received, and all her employer has done for her, including advancing her money, she

isn't offered health insurance, and she's on the verge of losing her Medicaid benefits.

When that happens, she may have to consider whether she can keep working. She has a heart condition and needs surgery.

"The most important thing that I need to deal with is to make sure that I'm here for my kids," Luz says.

In addition to her health insurance challenge, Luz also struggles with affording after school child care for her children, one of whom has special needs.

"A lot of people don't understand that without child care and without the basic things we need," Luz says, "I can't continue to work. If I can't continue to work, I can't take care of my kids."

To earn money for the inevitable family emergencies, Luz delivers for Door Dash on the side.

"Everything that I do, I do for my kids," Luz says, "just to make sure that they're happy and that they're okay. No matter what comes out of anything, I will make sure that my kids are okay."

**Watch
Luz's Video**



-> youtu.be/BKCepFV0k6k



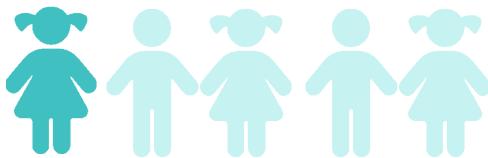
Economic Stability



When families are economically stable, their children can grow and thrive. Families who have financial stability can afford safe, quality housing, healthy food, quality health care and child care, and can strategically plan and invest in their children's future.

Employment and poverty: What does the data tell us?

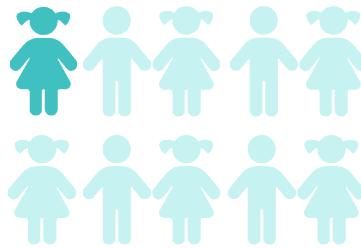
In 2019, 1 in 5 Ohio children, ages 0-5, **lived in poverty**...



21% below 100% of the federal poverty level (FPL)

Source: U.S. Census Bureau (2019)

...1 in 10 **lived in extreme poverty**.



10.2% below 50% of the FPL

Ohio's youngest children of color, ages 0-5, are **much more likely to live in poverty** than their white peers.

Black children → **3 times**

Hispanic children → **2.5 times**

Native American/American Indian children → **3.8 times**

Source: U.S. Census Bureau (2019)

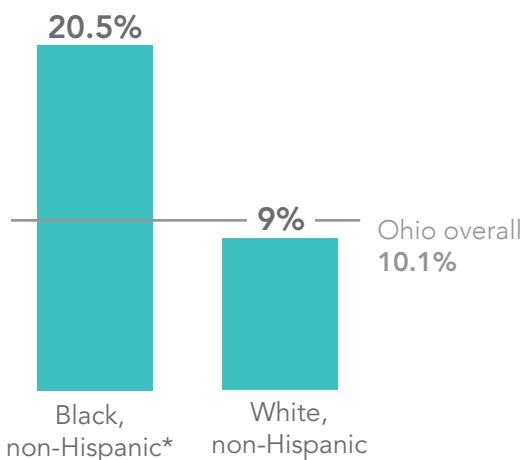
What does living below the federal poverty level (FPL) mean?

In 2022, for a family of three, it means earning an annual household income less than \$21,960. A family of three in extreme poverty (below 50% of the FPL) earns less than \$10,980 per year. When families live below the FPL, they often cannot afford safe, stable, or quality housing, healthy food, and other necessities that enable young children to thrive.



Child care is a primary source of early childhood education and is a critical support for working parents. Yet, **many families struggle to afford the cost of quality child care or live in a region with limited supply.** All working families are being met with this challenge, and some families are struggling more than others. Black families with young children are more than twice as likely to change jobs because of problems with child care than white families.

Percent of children, ages 0-5, with a family member who had a job change due to problems with child care in the past 12 months



*Small sample size. Interpret with caution.

Source: National Survey of Children's Health (2016-2020)



Ohio's performance

	Most recent	Trend	Ohio compared to U.S.
Employment and poverty			
Problems paying bills, pregnant women. Percent of women who had problems paying bills in the 12 months before their baby was born	16.1% (2020)	Improved	N/A
◆ Poverty, young child. Percent of children, ages 0-5, who live in poverty (below the federal poverty level [FPL]) and extreme poverty			
Living in poverty (below 100% FPL)	21.0% (2019)	Improved	Worse
Living in extreme poverty (below 50% FPL)	10.2% (2019)	Improved	Worse
Black (including Hispanic) children	Large disparity (most-recent year)		
Hispanic children of any race	Large disparity (most-recent year)		
Native American/American Indian (including Hispanic) children	Large disparity (most-recent year)		
Employment insecurity, parents. Percent of children, ages 0-5, who lived in families where no parent had regular, full-time, year-round employment	26.7% (2019)	N/A	Same
◆ Job changes due to child care, family members. Percent of children, ages 0-5, with a family member who had a job change due to problems with child care in the past 12 months	10.1% (2016-2020)	N/A	Same
Black, non-Hispanic children*	Large disparity (most-recent year)		

For additional information on the data and analysis, see the data appendix.

◆ = disaggregated data is available. Only groups with moderate or large disparities are displayed (see data appendix for all disaggregated data)

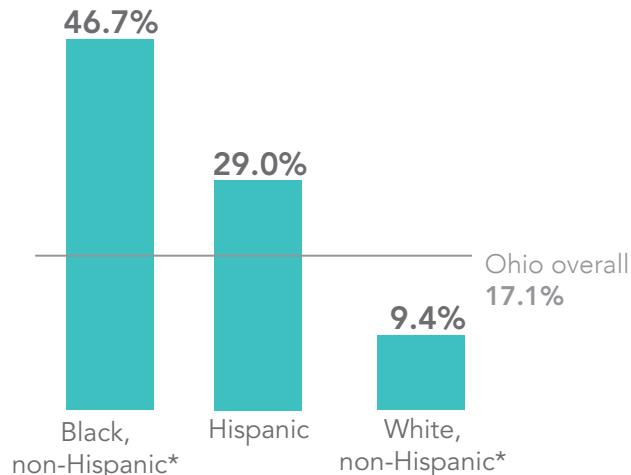
*Small sample size. Interpret with caution.



Housing, transportation, and the built environment: What does the data tell us?

Families of color with children ages 0-5 are more likely than white families to **spend 30% or more of their monthly income on rent.**

Percent of children, ages 0-5, who lived in households where 30% or more of monthly income is spent on rent

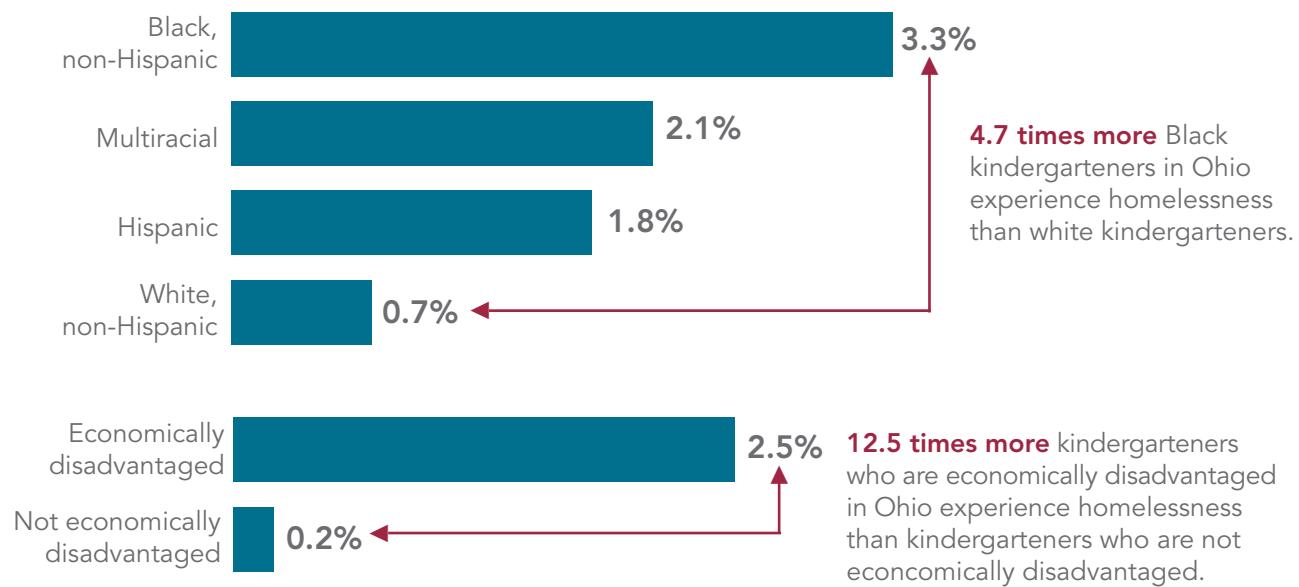


*Small sample size. Interpret with caution.

Source: U.S. Census Bureau, American Community Survey Public Use Microdata (2019)

Kindergarteners who are Black, Hispanic, and/or Multiracial and kindergarteners who are economically disadvantaged are disproportionately affected by **homelessness**.

Percent of kindergarten students experiencing homelessness



Source: Ohio Department of Education (2021-2022)



Ohio's performance

	Most recent	Trend	Ohio compared to U.S.
Housing and homelessness			
◆ Housing cost burden. Percent of children, ages 0-5, who lived in households where 30% or more of monthly income is spent on rent	17.1% (2019)	Improved	Better
Black, non-Hispanic children*	Large disparity (most-recent year)		
Hispanic children	Large disparity (most-recent year)		
Homeless students. Percent of kindergarten students experiencing homelessness	1.4% (2021-2022)	Improved	N/A
Black, non-Hispanic students	Large disparity (most-recent year)		
Hispanic students	Large disparity (most-recent year)		
Multiracial students	Large disparity (most-recent year)		
Students who are economically disadvantaged	Large disparity (most-recent year)		
Homelessness services. Percent of young children, ages 0-5, who are homeless and accessed homelessness services	29.5% (2018)	N/A	N/A

For additional information on the data and analysis, see the data appendix.

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Ohio = data provided by a state agency (Ohio only)

*Small sample size. Interpret with caution.

	Most recent	Trend	Ohio compared to U.S.
Transportation and the built environment			
Zero-vehicle households. Percent of households with children, ages 0-5, that have no vehicles available	5.9% (2019)	Improved	Worse
Household broadband access. Percent of households with children, ages 0-5, that have a broadband internet subscription	77.6% (2019)	No change	Same

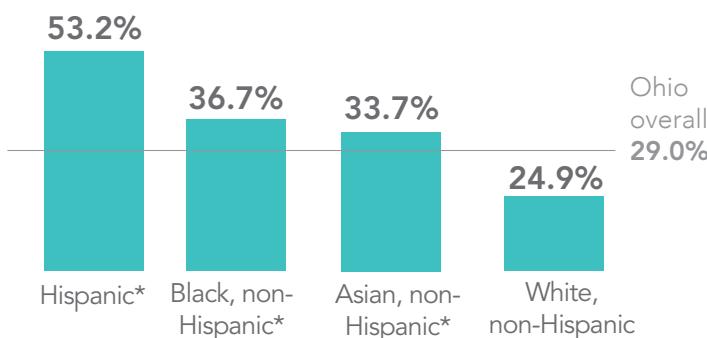
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Food access: What does the data tell us?

Three in ten young children in Ohio live in a **household where nutritious food is not always affordable**. These percentages are higher for children of color.

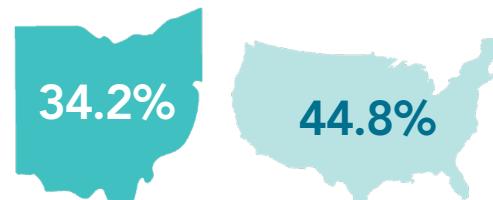
Percent of children, ages 0-5, whose household could not always afford to eat good, nutritious meals in the past 12 months



*Small sample size. Interpret with caution.

Source: National Survey of Children's Health (2016-2020)

Only 34% of eligible children, ages 1-4, **received WIC benefits** in 2019.



Source: U.S. Department of Agriculture (2019)

The Women, Infants, and Children (WIC) Nutrition Program provides federal grants to states for supplemental foods, healthcare referrals, and nutrition education for low-income pregnant, breastfeeding, and postpartum women, and to infants and children up to age 5 who are found to be at nutritional risk.

Ohio's performance

	Most recent	Trend	Ohio compared to U.S.
Food access			
◆ Food insecurity. Percent of children, ages 0-5, whose household could not always afford to eat good, nutritious meals in the past 12 months	29.0% (2016-2020)	N/A	Same
Asian, non-Hispanic children*	Moderate disparity (most-recent year)		
Black, non-Hispanic children*	Moderate disparity (most-recent year)		
Hispanic children *	Large disparity (most-recent year)		
◆ Eligible for and receiving WIC. Percent of children, ages 1-4, who were eligible for WIC and received WIC benefits	34.2% (2019)	No change	Worse

For additional information on the data and analysis, see the data appendix.

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