



Economic Stability

- Financial challenges faced by families & the impact on children's well-being



FAMILY PROFILE

Jocquelene Pressley

Hamilton County



“Bullets don’t have eyes,” Jocquelene says. “Nobody wants to live in fear that a stray bullet might hit their child.”

Jocquelene Pressley, 38, knows what it’s like not to feel safe in your own home. She lives in subsidized housing in Cincinnati with her seven children, and she also is caring for her grandson under Ohio’s Kinship Care program.

Though she’s grateful for her apartment, there was a murder of a teenager nearby, which still haunts her. She wishes she could afford a safer place where she could feel comfortable letting the younger children play outside.

“Bullets don’t have eyes,” Jocquelene says. “Nobody wants to live in fear that a stray bullet might hit their child.”

Previously, Jocquelene lived in a different subsidized rental but left to live with her mother because there was a killing outside her door. She spent two years at her mother’s, while waiting for another spot to open. Several of her older children didn’t want to move to the new unit in the Winton Hills neighborhood because they didn’t think it would be safe either.

Jocquelene, who is a certified doula, works part-time with Cradle Cincinnati, coaching pregnant moms in her



neighborhood about staying healthy and supporting them through their delivery. “Being Black makes me relatable, helps me with my clients,” she said. “The women enjoy having someone (to assist them) who looks like them and who understands the struggles they go through.” She supplements that work as a first aid and CPR instructor, and she also did a stint with AmeriCorps.

Multiple of Jocquelene’s pregnant moms on her client list have been homeless. One was sleeping in a car because she was fleeing domestic violence. Jocquelene says she remembers asking the woman if she had eaten anything that day and whether she was drinking fluids.

“How do you serve someone in that situation,” she says.

 **Poverty**

What does the data tell us?

When families are economically stable, their children can grow and thrive. Families who are financially stable can afford housing, food, and health care and are able to plan for their children’s future.

Employment & Poverty

In 2022, 1 in 5 Ohio children, ages 0-5, lived in poverty...



20.5% below 100% of the Federal Poverty Level (FPL)

...1 in 10 lived in extreme poverty.



10.3% below 50% of the FPL

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2018-2022

Ohio’s youngest children, ages 0-5, living in Ohio’s Appalachian region are more likely to live in poverty than their peers in other communities across the state.

County Type	Poverty	Extreme Poverty
Appalachian	25.2%	13.0%
Urban	23.0%	11.7%
Rural non-Appalachian	14.9%	7.4%
Suburban	12.4%	5.6%

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

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2018-2022

What does living below the Federal Poverty Level (FPL) mean?

Families with incomes below the Federal Poverty Level (FPL) often cannot afford safe, stable or quality housing, healthy and adequate food, and other necessities that enable young children to thrive.


The Federal Poverty Level, which considers family size and income, is used as the basis to determine eligibility for certain programs and benefits, including WIC, Medicaid, food, and rental assistance. The FPL is widely

considered to be a flawed measure that undercounts the actual cost of living for many families.

The FPL is updated annually. A family of three with an annual household income of less than \$25,820 would be considered to be in poverty under the limit for federal fiscal year 2024. If the same family had an annual income of less than \$12,910, they would be considered to be in extreme poverty.

Ohio's performance

Poverty

	Baseline	Most Recent	Trend
Poverty, young child. Percent of children, ages 0-5, who live in poverty and extreme poverty (below the Federal Poverty Level [FPL])			
 Living in poverty (below 100% FPL)	25% (2013-2017)	20.5% (2018-2022)	Improved
Living in extreme poverty (below 50% FPL)	12.6% (2013-2017)	10.3% (2018-2022)	Improved
	County Type		Recent Value
Poverty, young child. Percent of children, ages 0-5, who live in poverty and extreme poverty (below the Federal Poverty Level [FPL])	Appalachian		25.2%
	Rural non-Appalachian		14.9%
	Suburban		12.4%
	Urban		23.0%
Extreme Poverty. Percent of children, ages 0-5, who lived below 50% of the Federal Poverty Level	Appalachian		13.0%
	Rural non-Appalachian		7.4%
	Suburban		5.6%
	Urban		11.7%



The American Rescue Plan's child tax credit expansion along with other pandemic era relief lifted many families out of poverty.¹

How can poverty and economic instability persist across generations?

No child should be at an inherent disadvantage because of their family’s income. However, parents living in poverty often face barriers to educational attainment and employment, such as a lack of reliable transportation for work. In turn, their children are more likely to live in poverty and have poorer educational outcomes, resulting in greater risk of future unemployment, lower incomes, and poorer health outcomes.²

In Ohio, children of color and children living in Appalachian counties are more likely to be born to parents living in poverty than their peers. These babies and toddlers, as a result, have more difficulty breaking the intergenerational cycle of poverty.⁶

Investments in early childhood—namely economic and income supports like child tax credits, WIC, TANF cash assistance, and child care subsidies—can help ensure that fewer young children in Ohio live in poverty and/or economic instability.

Research indicates that:

1. Family income in early childhood is a predictor of health outcomes in adulthood.³
2. Childhood poverty is also linked to diminished educational and employment opportunities later in life, including reduced rates of high school graduation and college attendance and graduation.⁴
3. About half of an individual’s earning potential is inherited from their parents, which lays the foundation for economic stability later in life.⁵



Child Care Barriers Cause Workforce Challenges for Families.

26% of respondents reported that their child care does not always align with their work schedule and 35% of respondents reported having to change a work schedule and 24% had to cut back their working hours in the past year due to disruptions in their child care arrangement.⁷

Ohio’s performance

Employment & Child Care

	Baseline	Most Recent	Trend
Job change due to child care. Percent of children, ages 0-5, with a family member who had to change their job due to problems with child care in the past 12 months	N/A	13.9% (2021-2022)	N/A
	Category		Recent Value
Poverty, young child. Percent of children, ages 0-5, who live in poverty and extreme poverty (below the Federal Poverty Level [FPL])	Black, non-Hispanic*		37.3%
	White, non-Hispanic		7.1%
	Hispanic*		24.9%
Employment insecurity, parents. Percent of children, ages 0-5, who live in families where no caregiver was employed full-time	N/A	10.8% (2020-2022)	N/A
	Category		Recent Value
	0-199% FPL		24.1% (2020-2022)
	200% + FPL		2.5% (2020-2022)
Family structure. Percent of children, ages 0-5, who did not live in a household with two parents	N/A	20.5% (2019-2022)	N/A
	Category		Recent Value
	0-199% FPL		35.0% (2019-2022)
	200% + FPL		11.3% (2019-2022)



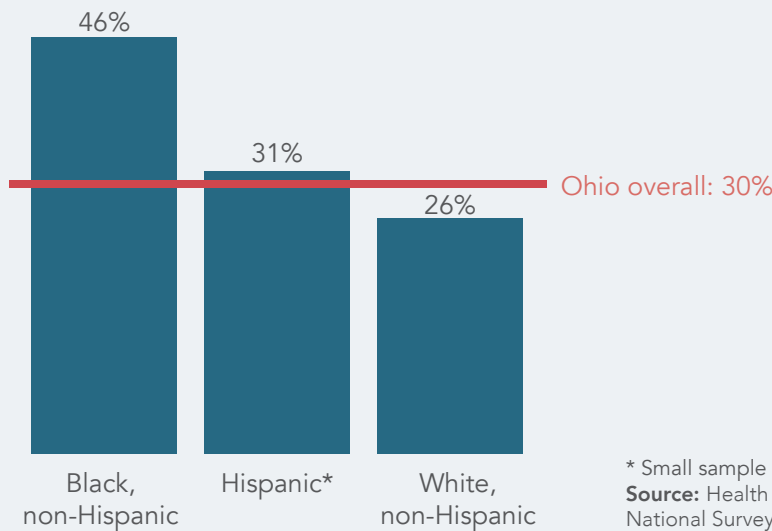
Basic Needs

What does the data tell us?

Food Insecurity

Nearly 1 in 3 young children in Ohio live in households that could not always afford to eat nutritious meals in the past year. Food insecurity is higher among Ohioans of color, and 1.7 times higher for Black children than for Ohio overall.

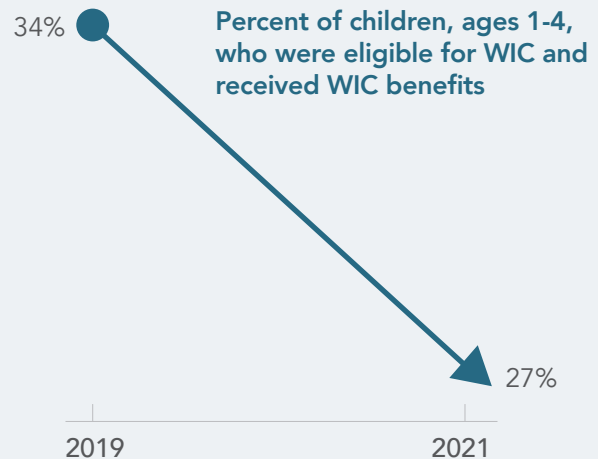
Percent of children, ages 0-5, whose household could not always afford to eat good, nutritious meals in the past 12 months



* Small sample size, interpret with caution
 Source: Health Resources and Services Administration, National Survey of Children's Health (2019-2022)

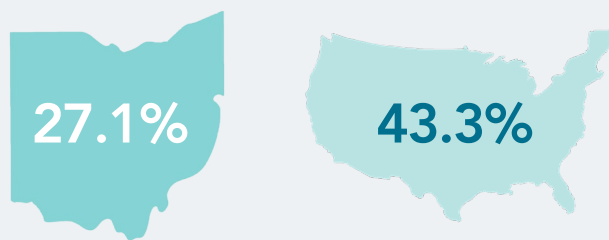
Eligible for and receiving WIC

Among the young children who were eligible for WIC benefits, the percent that received them decreased by over 20% from 2019-2021, indicating missed opportunities to receive nutrition supports that are crucial for healthy development.



Source: U.S. Department of Agriculture, WIC Eligibility and Coverage Rates

Only 27% of eligible children, ages 1-4, received WIC benefits in 2021, compared to 43.3% nationally.

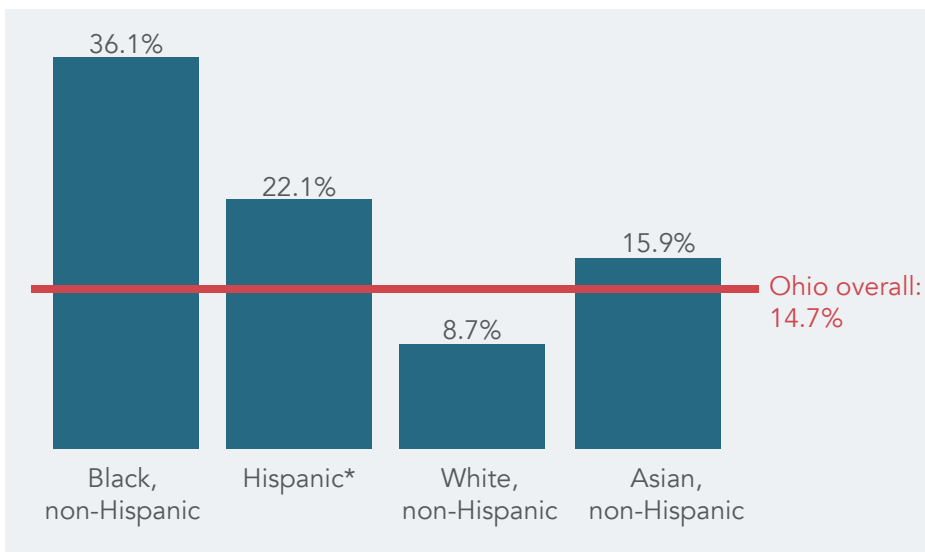


Source: U.S. Department of Agriculture (2021)

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.

Housing Cost Burden

14.7% of children, ages 0-5, lived in households where 30% or more of monthly income was spent on rent. Black children were 3 times and Hispanic children were 1.6 times more likely to experience housing cost burden.



Source: U.S. Census Bureau, American Community Survey Public Use Microdata 1-Year Estimates, 2022



Families need help becoming financially stable.

Many parents rely on public assistance to make ends meet. 27% reported utilizing Medicaid, 16% SNAP, 13% WIC, 10% Social Security Income, and 9% reported utilizing housing subsidies. 32% of families with household incomes under 200% FPL have seen a decrease in their benefits in the past year. ⁸



Housing insecurity is crippling families.

Over half of families (55%) spend more than 30% of their income on housing—a figure that jumps to a staggering 72% for low-income households. 25% of respondents overall, and 40% of respondents under 100% FPL were at risk of losing their housing within 90 days. ⁹



Debt is strangling family budgets.

Half (50%) of families are trapped in overdue bills or debt, with the burden disproportionately falling on low-income families (71%) and those raising children with disabilities (71%). Rent/mortgage, credit card debt, and utility bills top the list of financial stressors, leaving families with little breathing room. ¹⁰





Families have limited access to stable transportation.

Most respondents relied on their own vehicles (56%), but 33% depended on public transportation. Public transportation reliance was notably higher among: Black respondents (43%) compared to White respondents (29%); and low-income families (55% for those below 100% FPL) versus wealthier families (21% for those above 400% FPL). 17% described their current mode of transportation as unstable. Black (23%), Latinx (20%), Other Racial and Ethnic Groups (23%), and Families with children who have disabilities (29%) reported lower stability. ¹¹

 **Ohio's performance**

Basic Needs

	Baseline	Most Recent	Trend
2  Food insecurity. Percent of children, ages 0-5, whose household could not always afford to eat good nutritious meals in the past 12 months	N/A	29.5% (2019-2022)	N/A
	Category		Recent Value
	Black, non-Hispanic*		46.3%
	White, non-Hispanic		26.2%
	Hispanic*		31.4%
Housing cost burden. Percent of children, ages 0-5, who lived in households where 30% or more of monthly income was spent on rent	17.1% (2019)	14.7% (2022)	Improved
	Category		Recent Value
	Black, non-Hispanic		36.1%
	White, non-Hispanic		8.7%
	Hispanic		22.1%
	Asian, non-Hispanic		15.9%
3  Eligible for and receiving WIC, Overall. Percent of women, infants, and children, who were eligible for WIC and received WIC benefits	46.2% (2019)	38.9% (2021)	Worsened
Eligible for and receiving WIC, Infants. Percent of infants, who were eligible for WIC and received WIC benefits	N/A	80.9% (2021)	N/A
Eligible for and receiving WIC, Pregnant or Postpartum Women. Percent of pregnant or postpartum women, who were eligible for WIC and received WIC benefits	N/A	45.7% (2021)	N/A
Eligible for and receiving WIC, Young Children. Percent of children, ages 1-4, who were eligible for WIC and received WIC benefits	34.2% (2019)	27.1% (2021)	Greatly Worsened
Children experiencing homelessness. Number of children, ages 0-3, who were estimated to be experiencing homelessness	N/A	7,659 (2021-2022 school year)	N/A
Household broadband access. Percent of households with children, ages 0-5, that had a broadband internet subscription	77.6% (2019)	84.7% (2022)	No Change

*Small sample size, interpret with caution.
For additional information on the data and analysis, see the Data Appendix.



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Ohio ranks 44th in the U.S for children experiencing food insecurity.^{*12}

*Prenatal-to-3 Policy Impact Center reports Ohio ranking 44th out of 48 states and D.C., with Maine and New Hampshire not included in the data set.



3

Ohio is one of just nine offline states requiring WIC beneficiaries to either mail or present their EBT cards at their local WIC office every three months just to get their benefits loaded.¹³

Citations & Sources

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