



COMMUNITY NEEDS ASSESSMENT 2020



United Way's Community Needs Assessment

The Community Needs Assessment is a three-year examination of the inequities that plague our city.

It's not just a compilation of information from national, statewide, and local researchers, it's the story of the **limited options, hard decisions, and uncertain futures** facing the children, working-age adults, and senior citizens who need our help.

The over-arching crisis that affects every person and every situation is poverty.

CLEVELAND IS AT A TIPPING POINT



Amongst the largest U.S. cities, Cleveland is the **worst in child poverty**, the **second worst for working age adults**, and the **third worst in older adult poverty**

Children living in Poverty



Working Age Poverty



Seniors in Poverty



10/13/2020

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Attacking poverty at its roots will accomplish these goals:

- Increase access to affordable healthcare
- Enact public policy changes
- Improve the quality of education
- Raise wages
- Protect children from abuse
- Expose racism
- Expand the availability of affordable housing

3 AREAS OF THE HUB



UWGC Poverty Goals

Directs our investment choices based on goals and results-driven strategies

Investments in
TARGETED AGENCIES

Capacity Building

Partners with agency network to develop skills to be effective, efficient and productive

Technical assistance open to
ALL AGENCIES

2-1-1 HelpLink

Connects our neighbors with all essential agency services that provide crisis relief

Public access to
2,500 AGENCIES



Profile of Poverty

Poverty refers to not having sufficient income or material possessions to meet an individual's or family's basic needs and can be generational or situational.

Generational Poverty occurs in families where at least two generations have been born into poverty. Families living in this type of poverty are not equipped with the tools needed to move out of their situations.

Situational Poverty occurs for a period when an individual falls below the poverty line because of a sudden event such as job loss or illness.

2020 Official Poverty Income Guidelines


There is general agreement that the official poverty rate doesn't capture what a family needs to get by.



Single Person
\$12,760
per year




2 Person Family
\$17,240
per year



Family of 3
\$21,720
per year

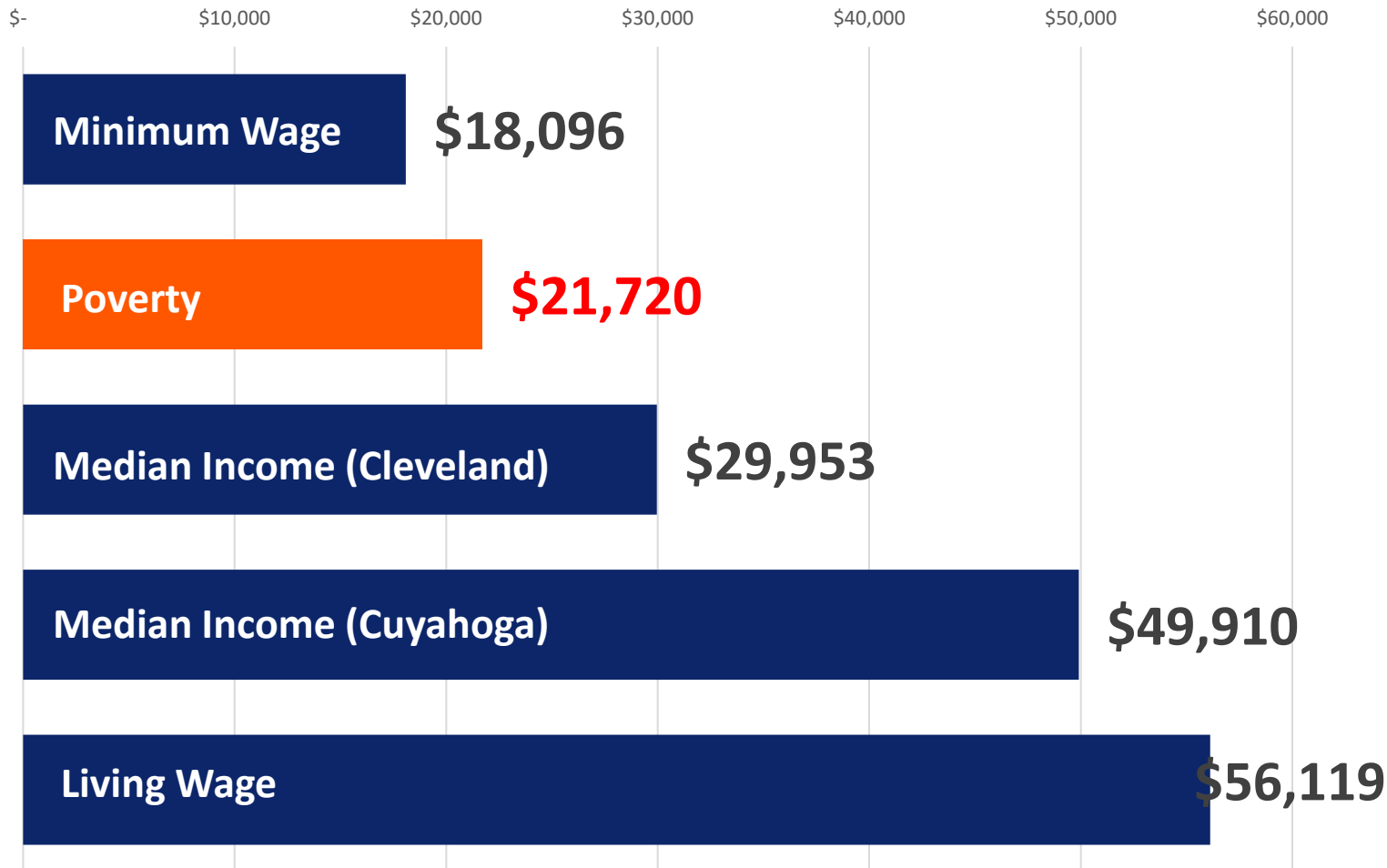


Family of 4
\$26,200
per year



Family of 5
\$30,680
per year

What does it take to get by?



An individual with 2 children working full time, all 52 weeks of the year earning Ohio's minimum wage of \$8.70 an hour, earns \$18,096 per year, well below the poverty threshold for a family of 3. A living wage – meaning the wage someone would have to earn to get by without government assistance, charity, or help from friends or family – is \$56,119 per year. Since even median income is well below living wage, many of our neighbors in Cuyahoga County need help making ends meet.



Someone earning the Ohio minimum wage of \$8.70 per hour would need to work 66 hours per week to afford basics like rent, childcare, food, and health insurance.

2 BR Apartment Rent
= \$196 per week



23 Hours

Full Time Child Care,
1 Toddler = \$160 per week



18 Hours

Family Health Insurance
Premium, Employee Share
= \$96 per week



11 Hours

Full-Time Tri-C Tuition =
\$55 per week



6 Hours

RTA Weekly Pass
= \$25 per week



3 Hours

Basic Food for 1 Adult
= \$39 per week



5 Hours

**Ohio Minimum Wage
= \$8.70 per hour**

**66 HOURS
TOTAL PER
WEEK**

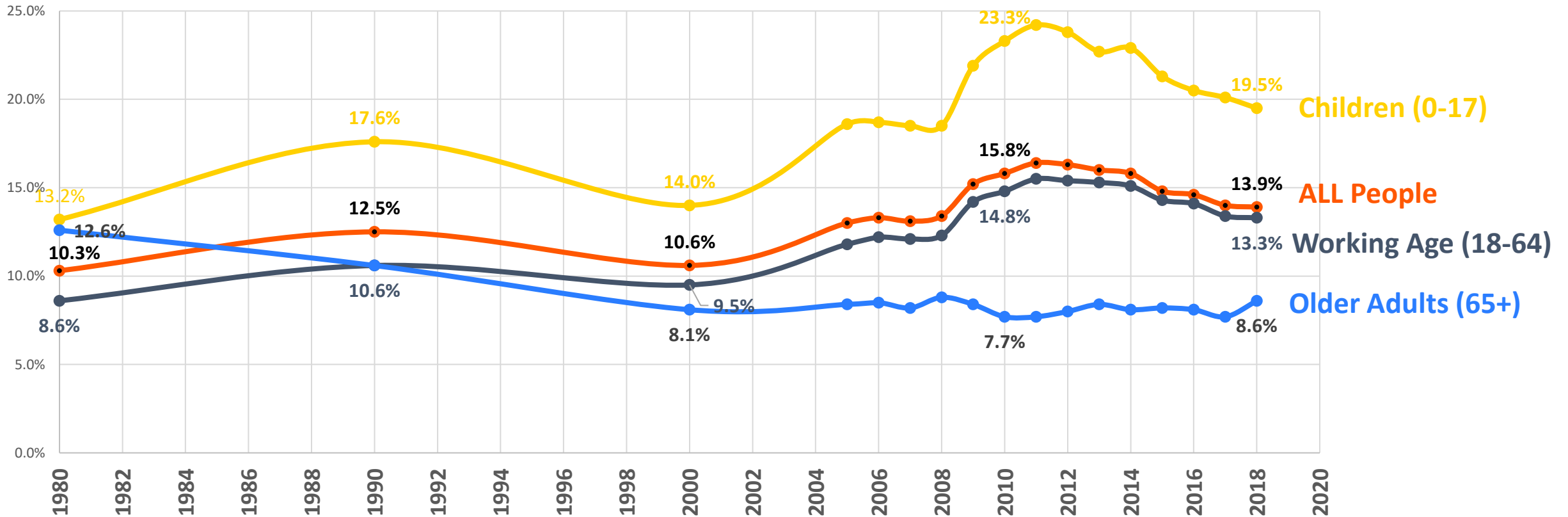
Data Sources:

- Health Insurance = Medical Expenditure Panel Survey. Employee share of premium for family coverage, Ohio.
- Rent = Fair Market Rent from U.S. Department of Housing & Urban Development, Cleveland-Elyria MSA
- Child Care = Ohio Department of Job and Family Services, 2018 Child Care Market Rate Summary. Median market rate for full time care for one toddler shown.
- Basic Food for 1 Adult = U.S. Department of Agriculture



Poverty Rate by Age, Ohio, 1980 - 2018

Ohio's poverty rate has held steady over several decades, getting worse during the Great Recession and staying there.

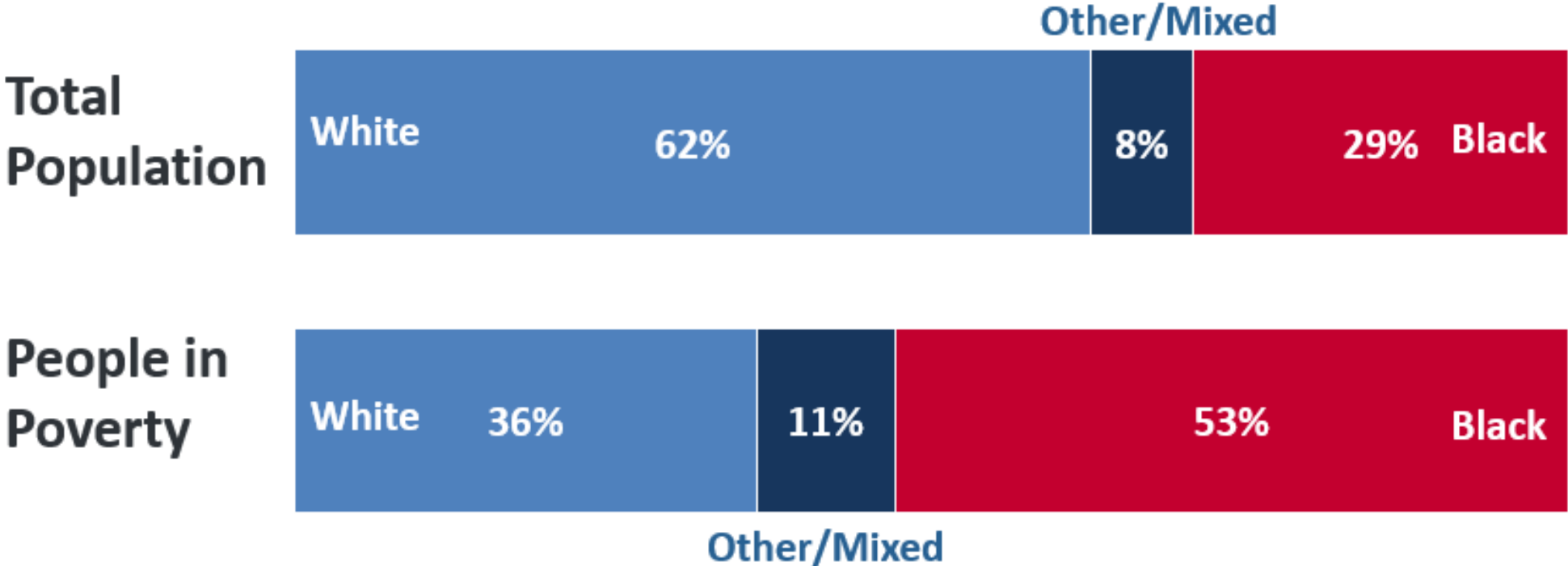


Data Source: U.S. Census Bureau, Decennial Census and American Community Survey



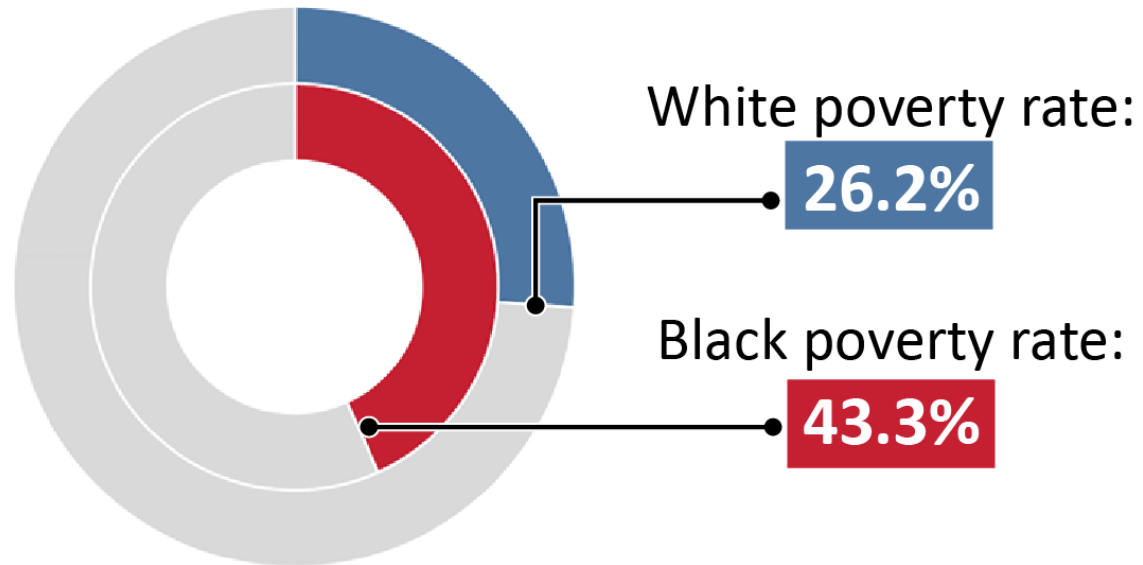
Poverty and Race in Cuyahoga County

Poverty does not hit everyone equally. Historic policies enforced over time mean that there are racial disparities in poverty. Black and brown people in Cuyahoga County are more likely to be living in poverty.



Data Source: U.S. Census Bureau, Decennial Census and American Community Survey

Poverty and Race in Cleveland

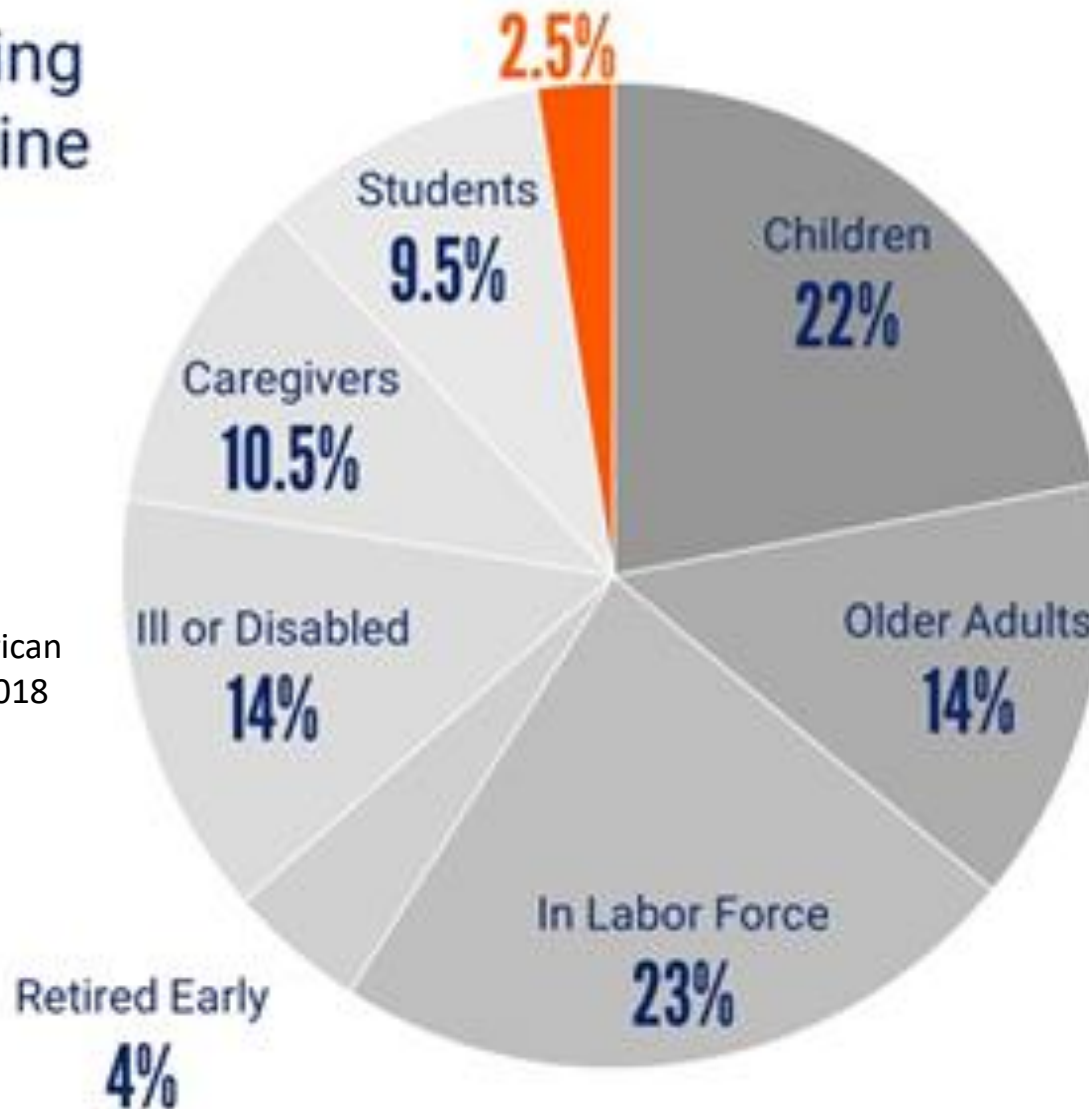


In Cleveland, **black people** are **1.7x** more likely than **white people** to be **living in poverty**.

WHO IS POOR IN CLEVELAND?

123,640 People living below the poverty line

Data Source: U.S. Census Bureau, American Community Survey 1-year Estimates, 2018



There are many assumptions about who is living in poverty and why. But the reasons may not be what you think.

The vast majority of those living in poverty are children, seniors, those with disabilities, caregivers, students, and people who are working. Poverty is complex and can be due to a crisis (situational poverty) or impact people and communities for generations (generational poverty).



Generational Poverty

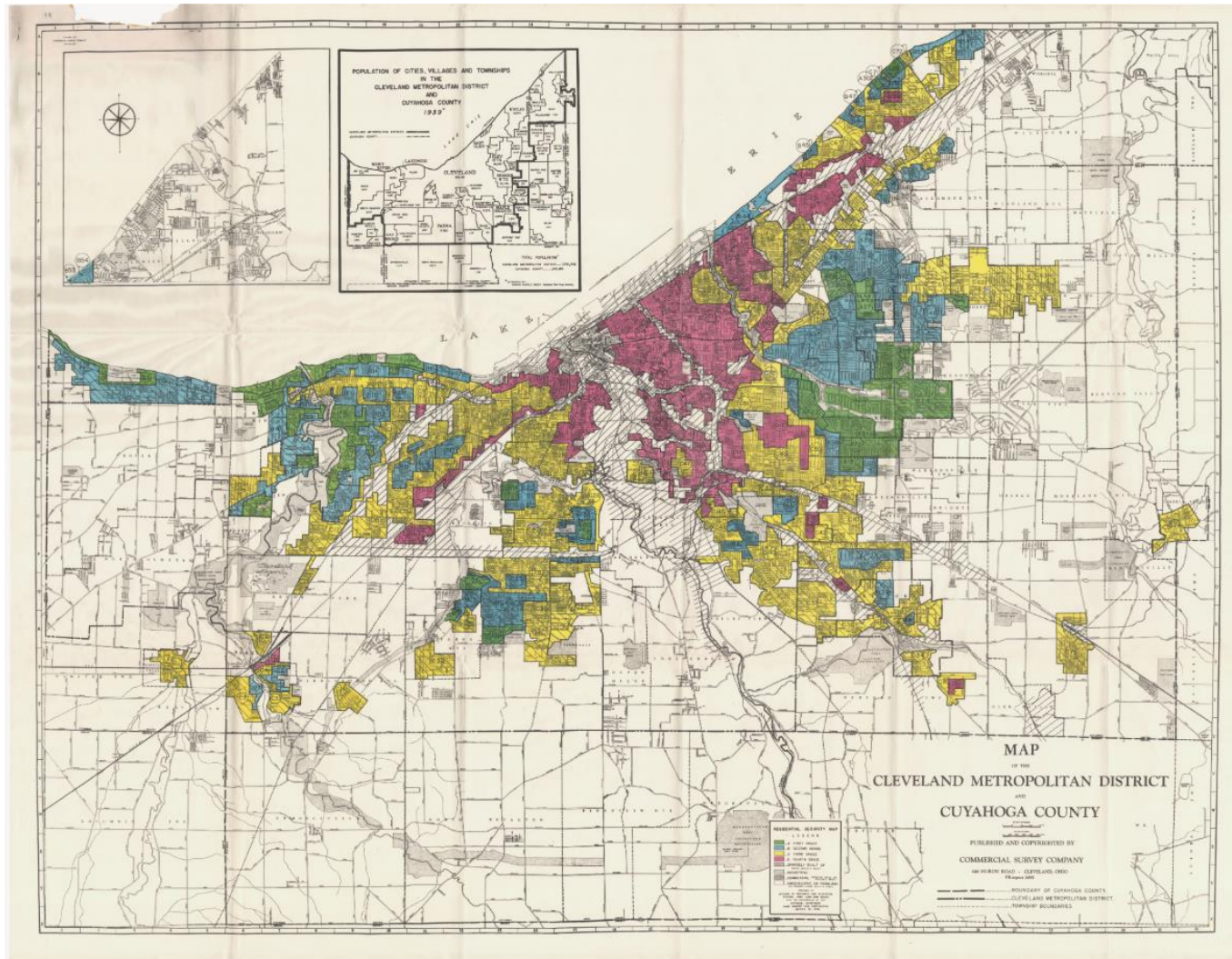


Generational Poverty occurs in families where at least two generations have been born into poverty. Families living in this type of poverty do not have access to the tools needed to move out of their situations.

Generational poverty means, bluntly, that if your parents were poor, you're more likely to be poor.

But poverty doesn't just happen, there are historic policies in place that our country has yet to correct. These policies have made some groups more likely to experience generational poverty than others.

Data Source: Urban Institute, Addressing Deep and Persistent Poverty: A Framework for Philanthropic Planning and Investment, 2013

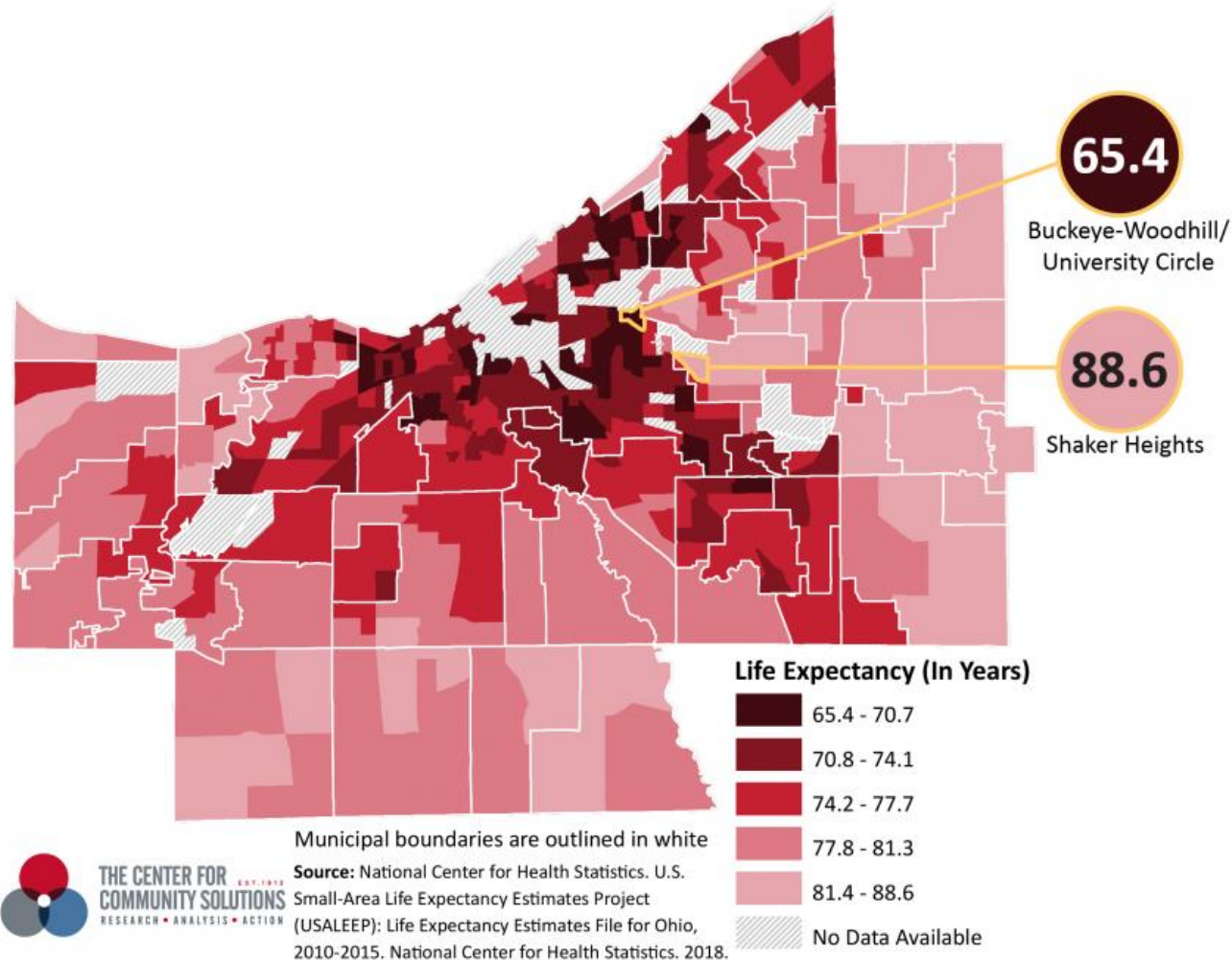


Generational poverty did not just happen. History and policies built on systemic racism and exclusion paved its way.

Redlining, which is when creditworthy applicants were denied loans in yellow or red communities or communities of color, is one of many examples of such policies. It led to white flight and community disinvestment, primarily on Cleveland's East Side.

The long-term impact, 90-years later, has been disinvestment in these communities leading to a multitude of barriers forcing its residents into the cycle of generational poverty.

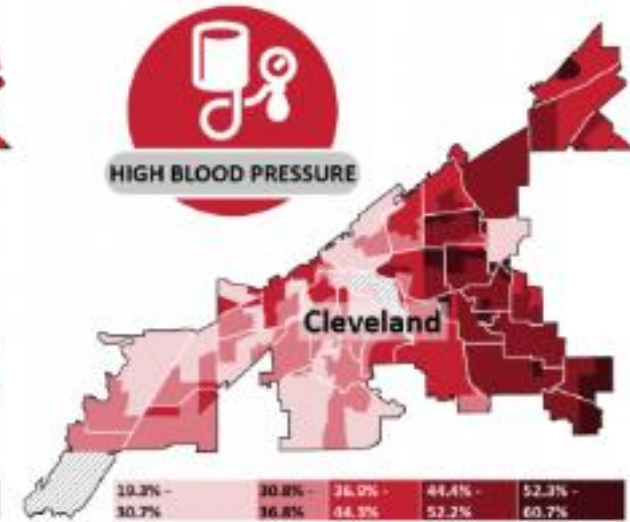
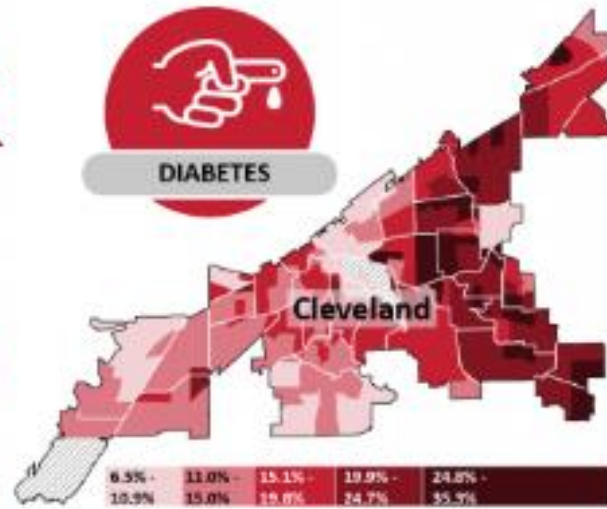
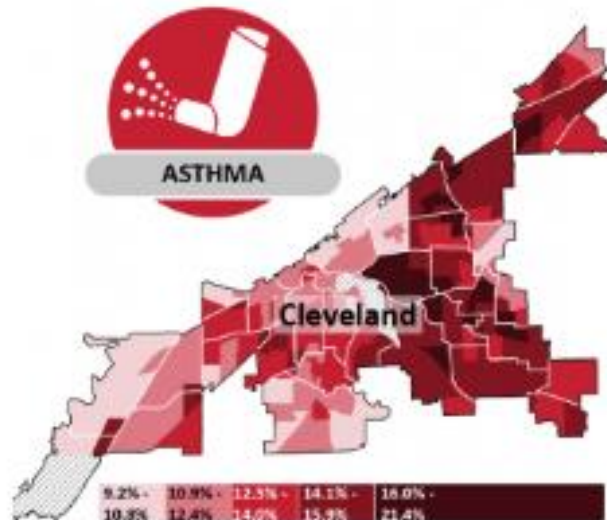
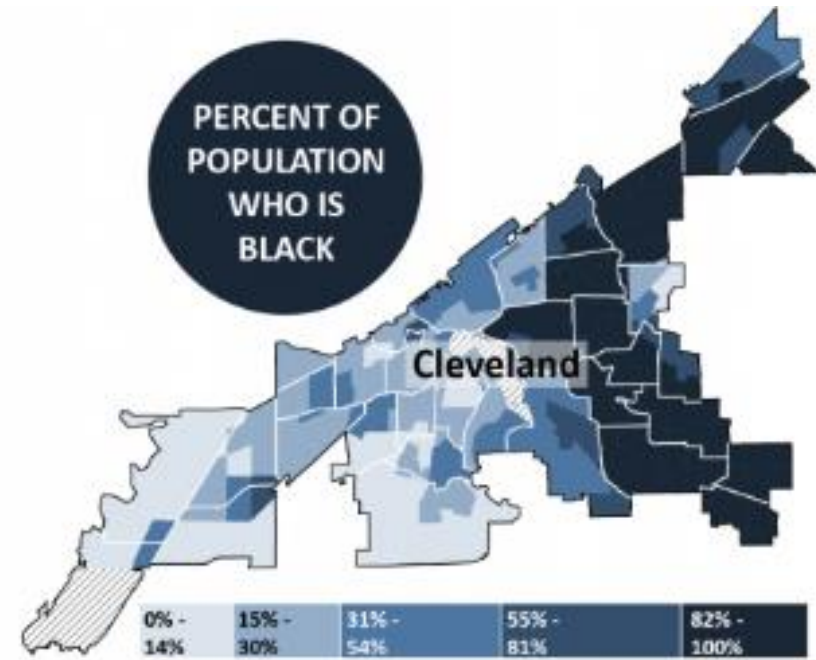
There is a **23 year difference** in life expectancy between these two neighborhoods, **less than 2 miles apart**.



Generations later, redlining impacts how long you will live.

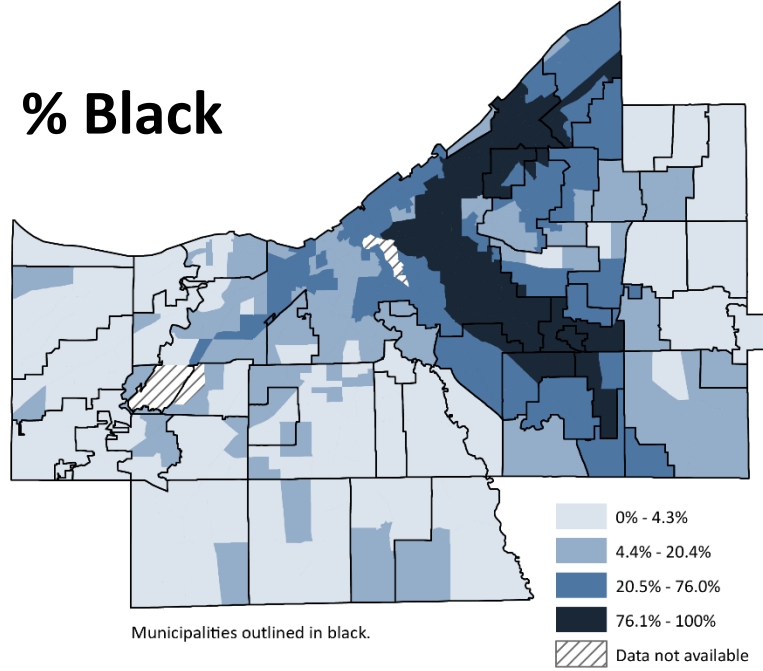
Where you live has an impact on your **health outcomes**. In highly segregated **black neighborhoods**, residents are more likely to have **poor health outcomes**.

Generations later, redlining impacts how healthy will be.

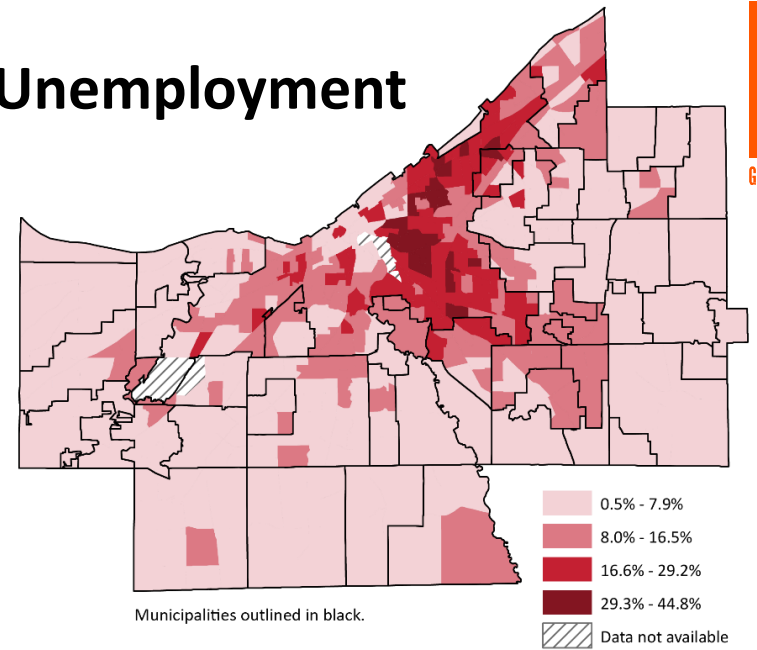


Generations later,
redlining impacts
your economic
chances.

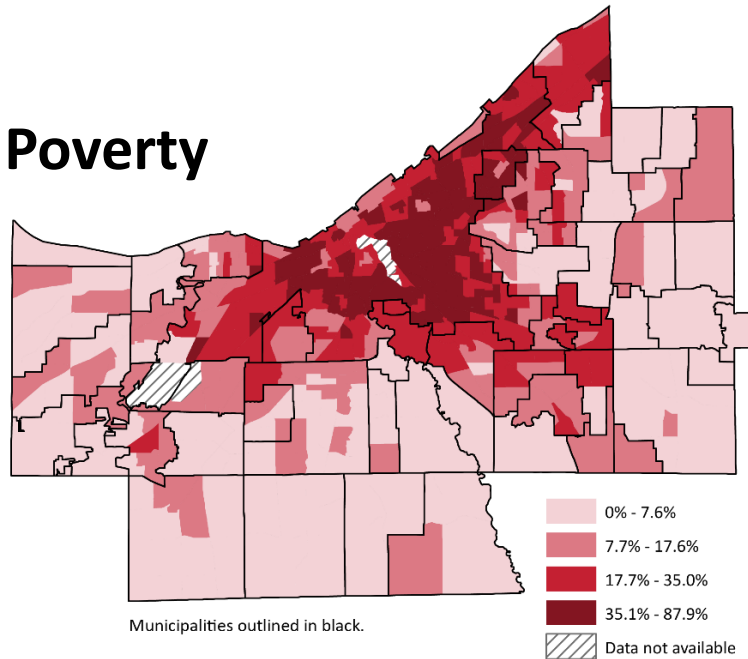
% Black



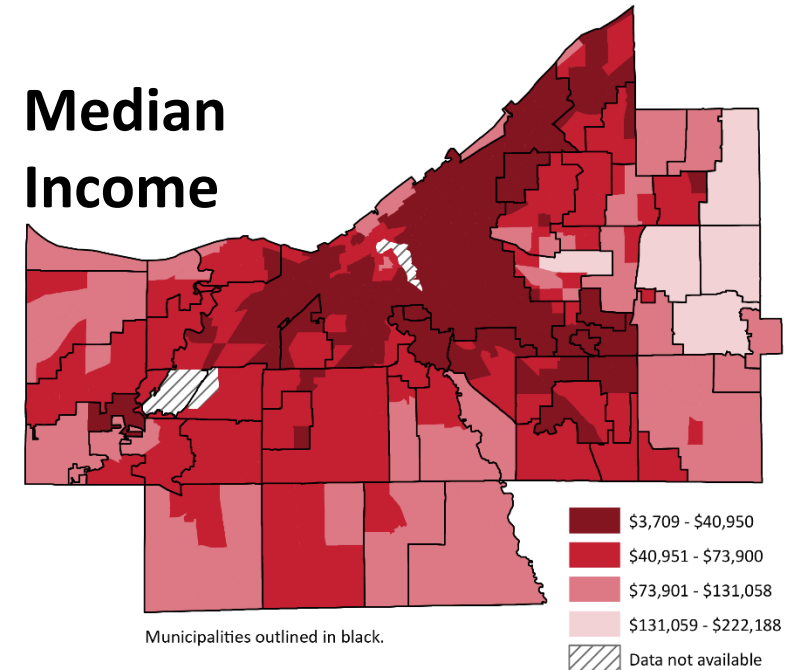
Unemployment



Poverty



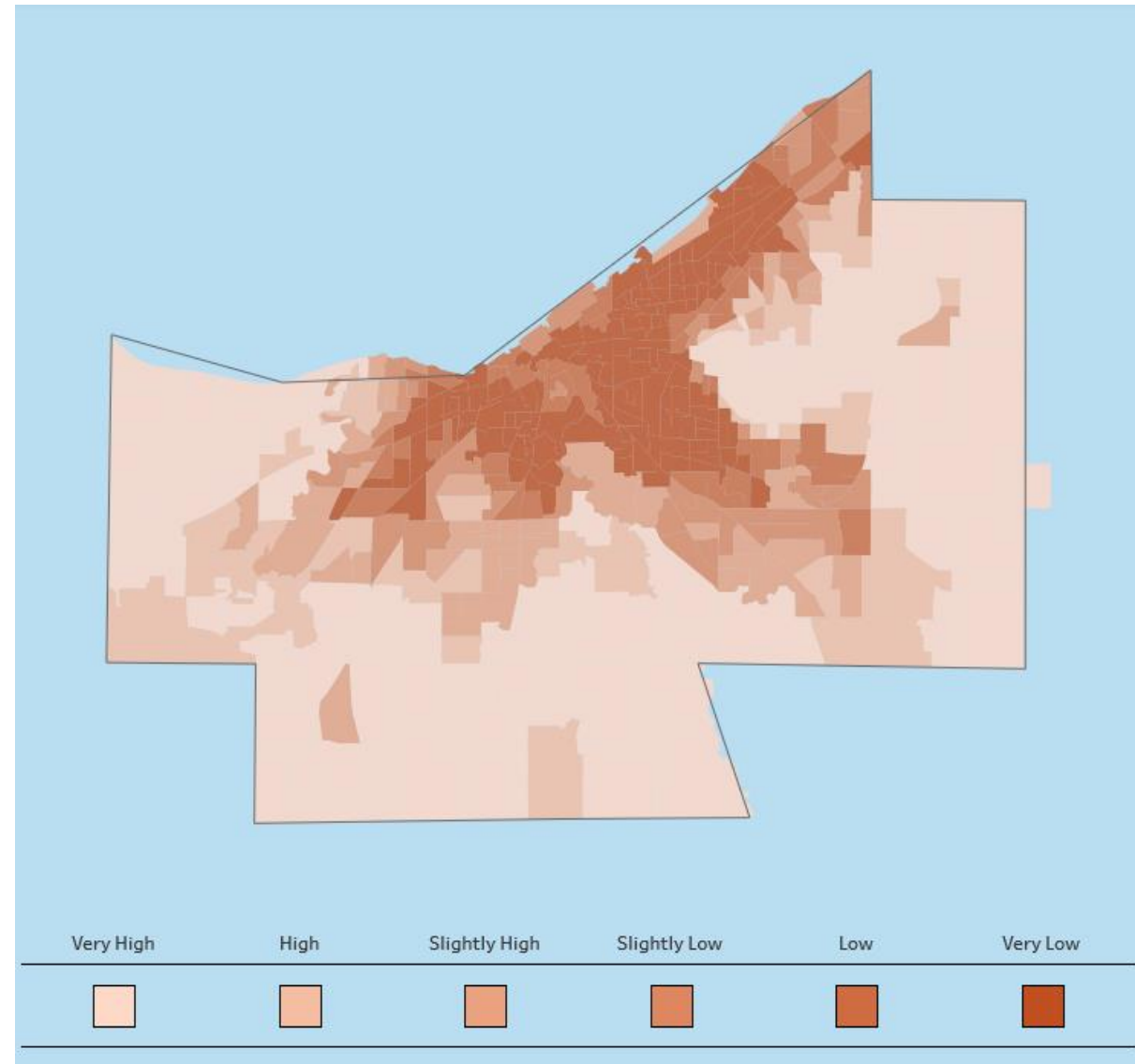
Median Income



Ohio Opportunity Index

This map shows us opportunity level from very high to very low. Light red means high opportunities to thrive. Dark red means low opportunities to thrive.

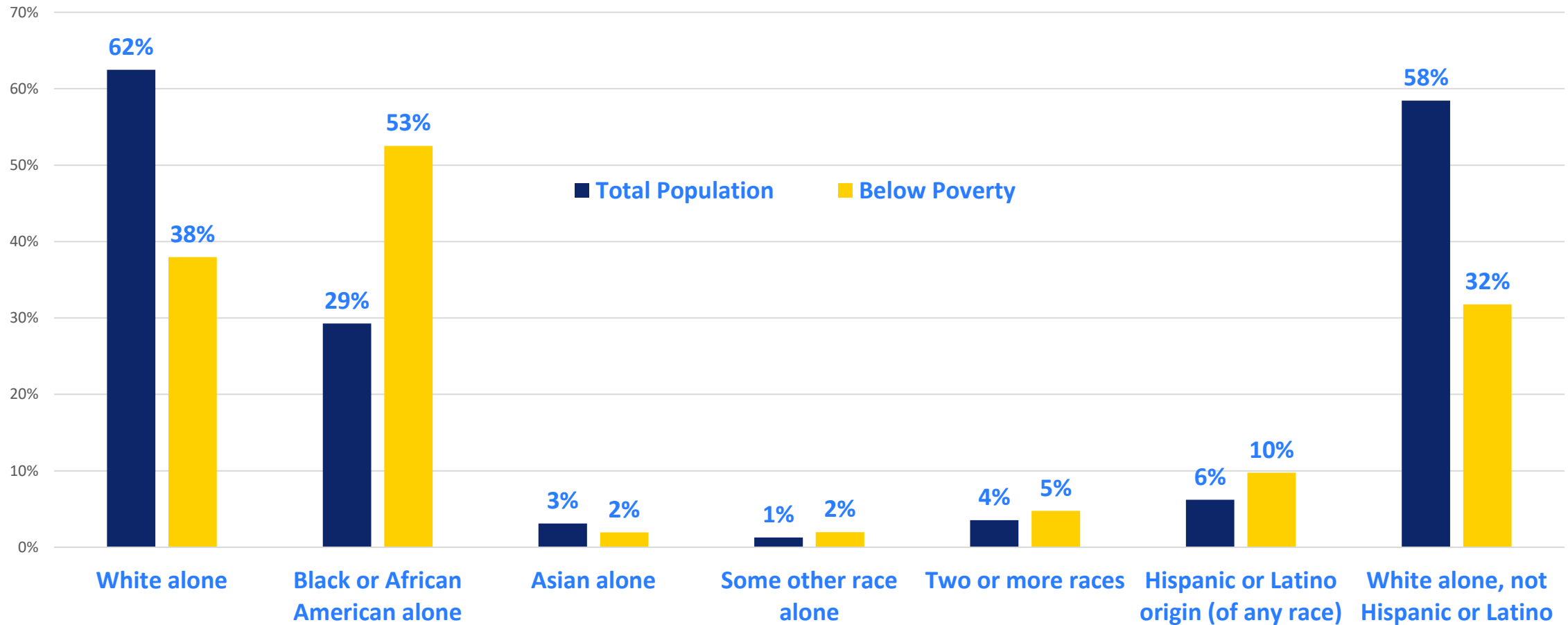
Generations later, redlining still impacts your opportunity to break the cycle of generational poverty.



Total Population and Poverty Population by Age, Cuyahoga County, 2018



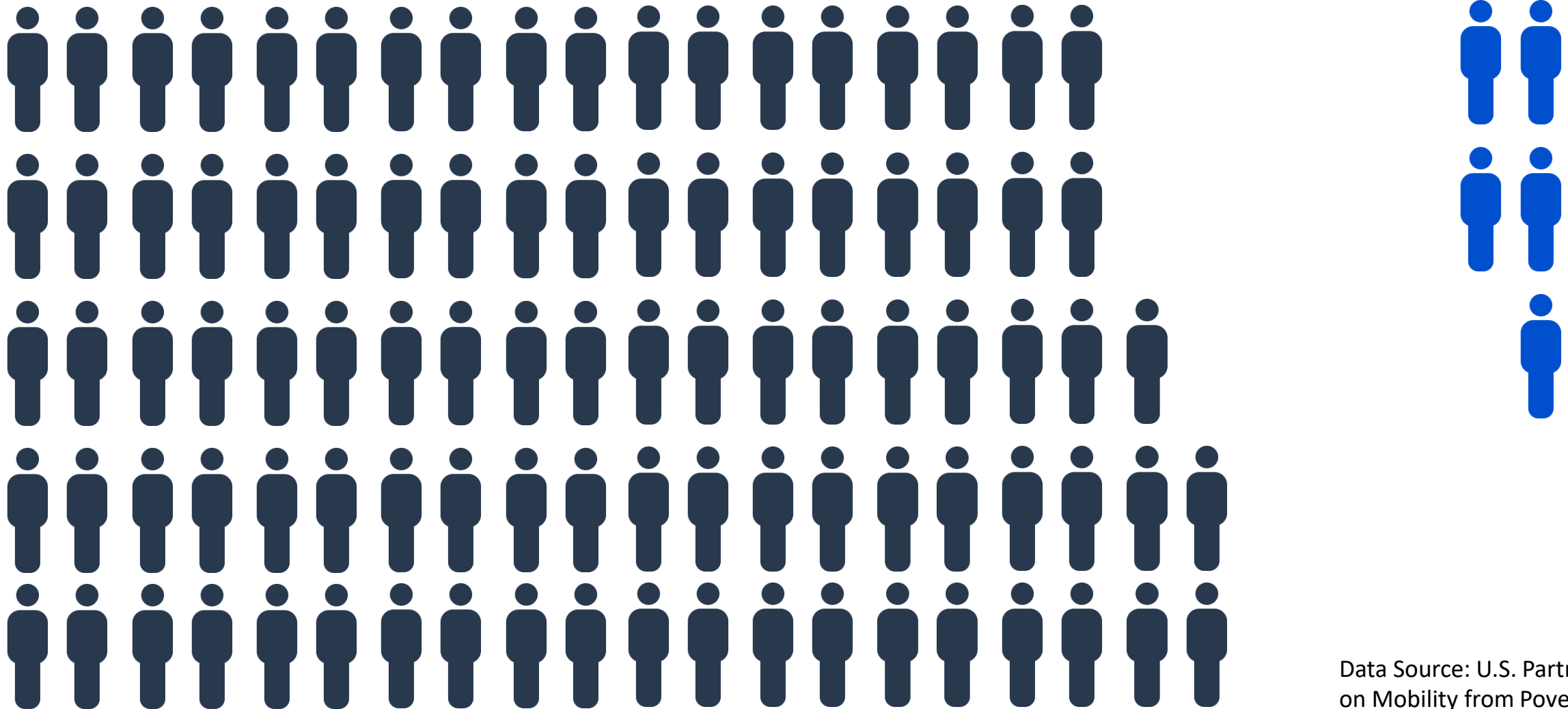
Historic policies mean that – even today – Black Cuyahoga County residents are disproportionately poor when compared to their proportion of the community’s population. Although Black people make up less than one-third of Cuyahoga County’s total population, they account for more than half of people living in poverty.



Data Source: U.S. Census Bureau, American Community Survey 1-Year Estimates, 2018

Economic Mobility in Cleveland

Another way of thinking about opportunity is economic mobility - the ability of one's children to break the cycle of generational poverty. Out of every 100 kids born in the lowest income bracket in Cleveland, only 5 make it into the top income bracket as adults. Or – more bluntly – children born poor will stay poor in Cleveland.



Data Source: U.S. Partnership on Mobility from Poverty

Upward Mobility in the 50 Biggest Cities: The Top 10 and Bottom 10

Cleveland ranks 45th – along with all three major Ohio cities – as one of the cities with the least economic mobility. Higher poverty rates and a lack of economic mobility is holding our region back.

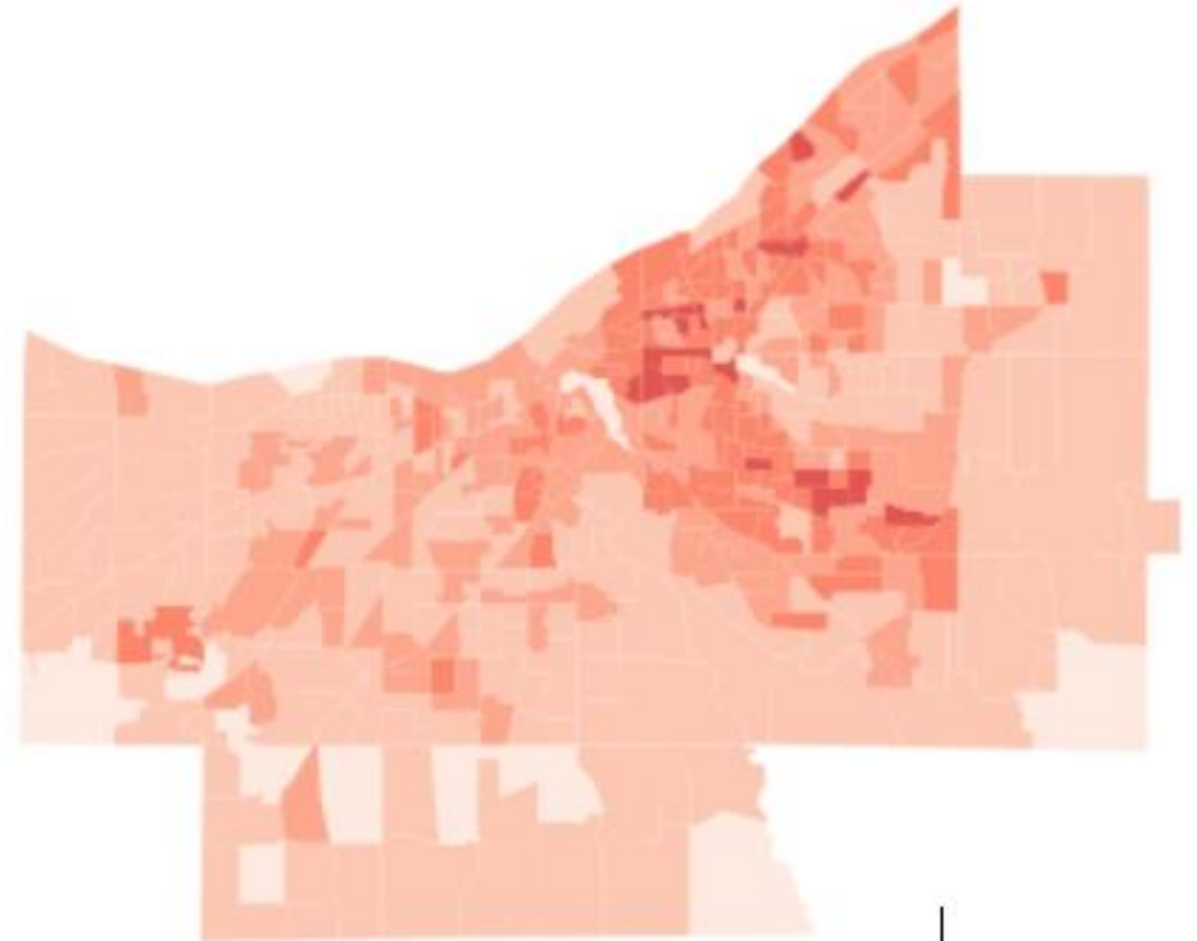


Upward Mobility in the 50 Biggest Cities: The Top 10 and Bottom 10

Rank		Odds of Reaching Top Fifth Starting from Bottom Fifth	Rank		Odds of Reaching Top Fifth Starting from Bottom Fifth
1	Salt Lake City, UT	11.5%	41	Milwaukee, WI	5.6%
2	San Jose, CA	11.2%	42	Cincinnati, OH	5.5%
3	San Francisco, CA	11.2%	43	Jacksonville, FL	5.3%
4	Seattle, WA	10.4%	44	Raleigh, NC	5.2%
5	San Diego, CA	10.4%	45	Cleveland, OH	5.2%
6	Pittsburgh, PA	10.3%	46	Columbus, OH	5.1%
7	Sacramento, CA	10.3%	47	Detroit, MI	5.1%
8	Manchester, NH	9.9%	48	Indianapolis, IN	4.8%
9	Boston, MA	9.8%	49	Charlotte, NC	4.3%
10	New York, NY	9.7%	50	Atlanta, GA	4.0%

Community Resilience in Cuyahoga County

Community Resilience is the capacity of individuals and households to absorb, endure, and recover from health, social, and economic impacts of a disaster. Historically redlined communities are less able to bounce back after a disaster.



Data Source: U.S. Census Bureau, Community Resilience Estimates, 2018



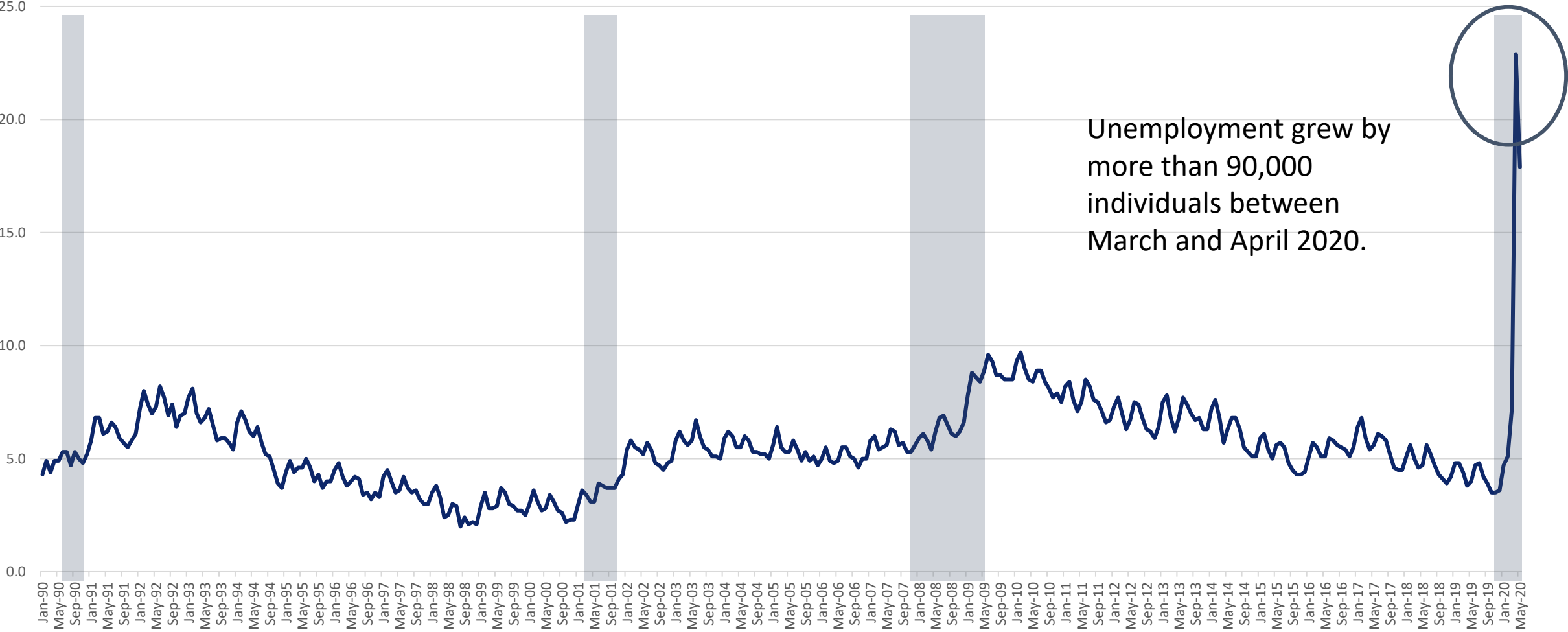
Situational Poverty: COVID-19 as a Case Study

Situational poverty occurs when there is period in time when an individual falls below the poverty line because of a sudden event.

Right now in Greater Cleveland, many people are falling into poverty due to effects of the COVID-19 pandemic.

Data Source: Urban Institute, Addressing Deep and Persistent Poverty: A Framework for Philanthropic Planning and Investment, 2013

Unemployment Rate in Cuyahoga County

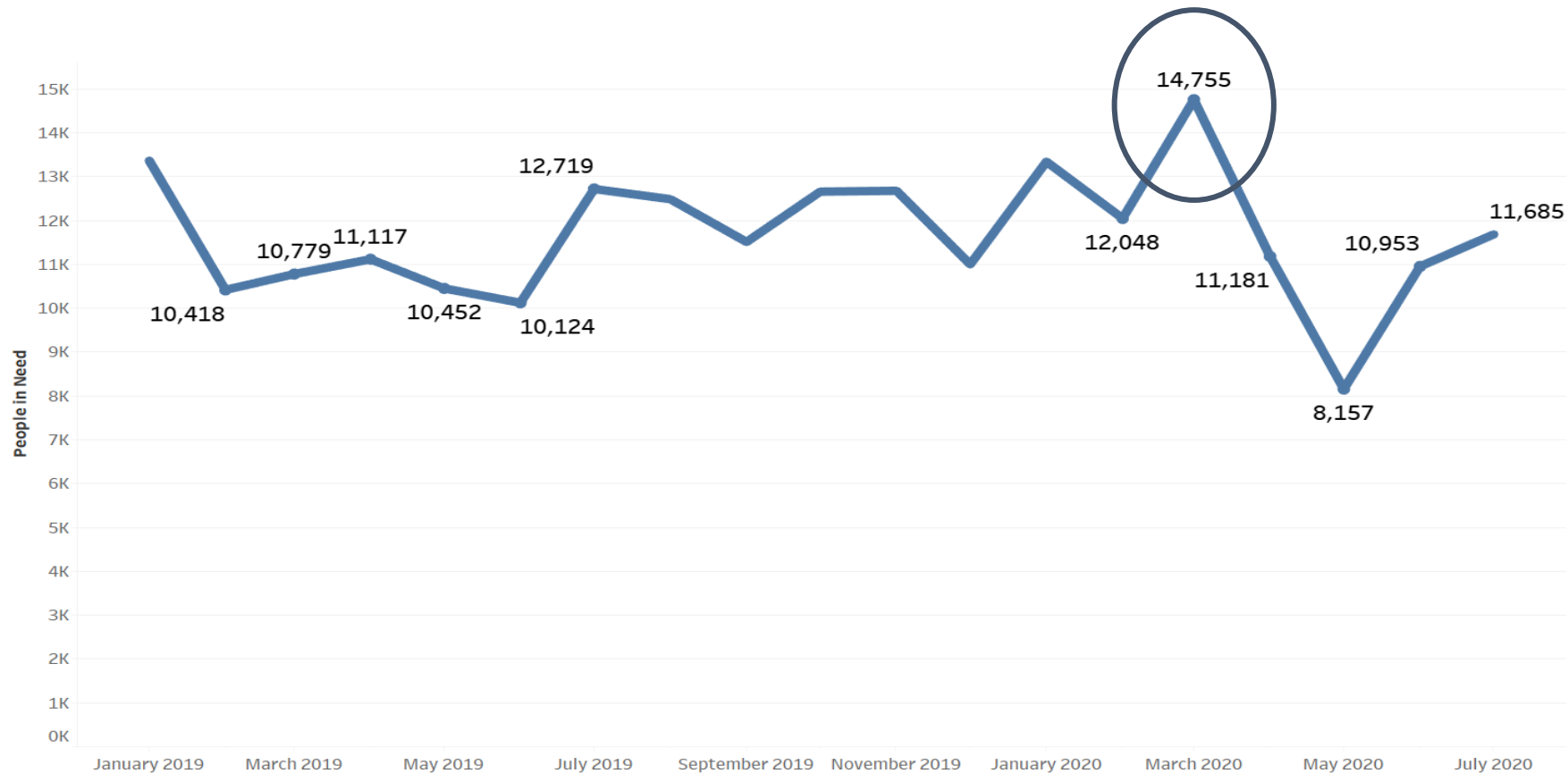


Data Source: U.S. Bureau of Labor Statistics, 2020



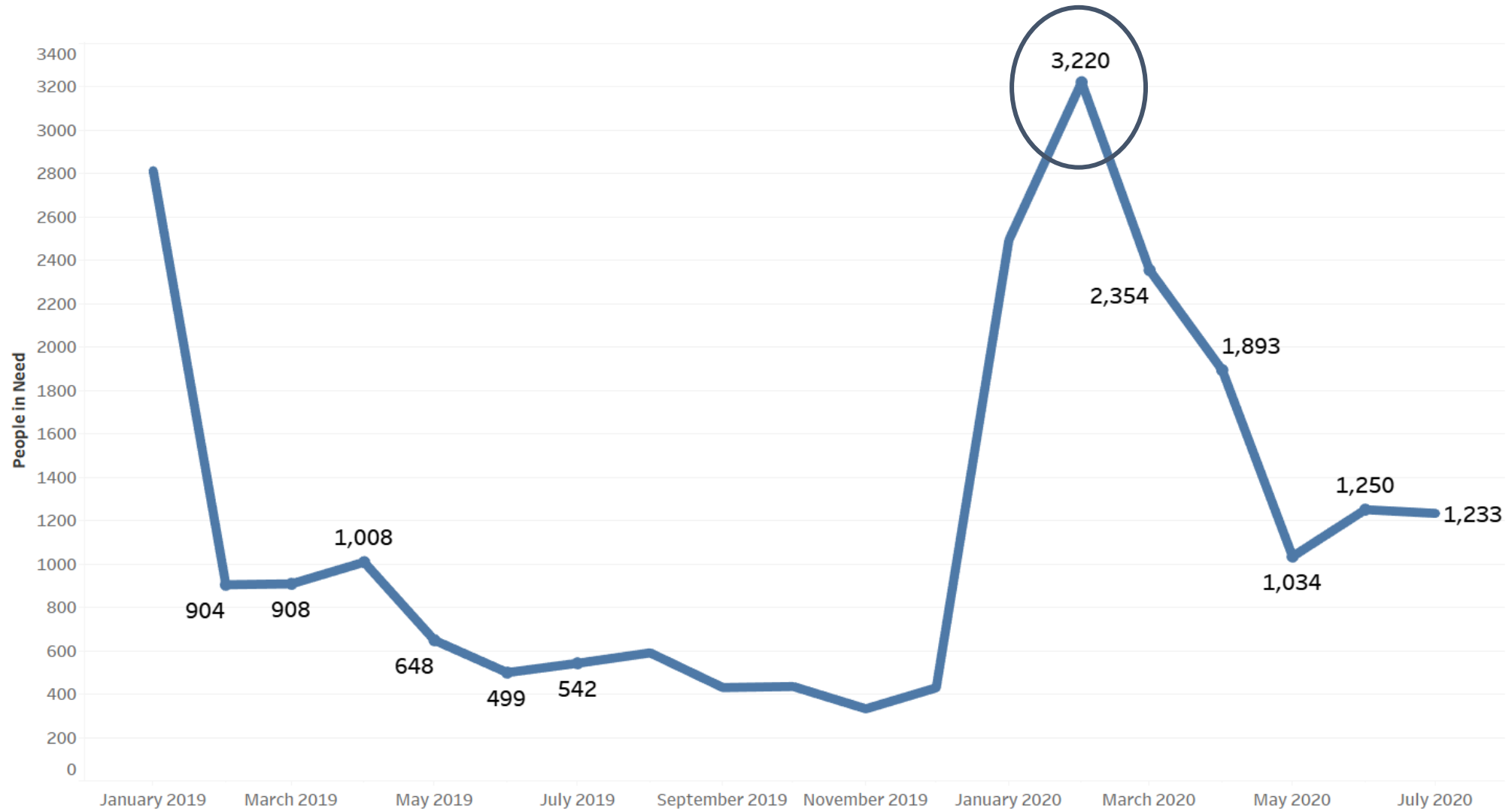
2-1-1 Call Volume, Cuyahoga County, January 2019 – July 2020

This spike in unemployment has impacted many residents and many need social service support for the first time. In March 211 assisted 14,755 individuals in Cuyahoga County, the largest volume of calls in the past twelve months. Following the spike, call volume was lower during the state-wide lockdown and as CARES Act stimulus checks began reaching communities.



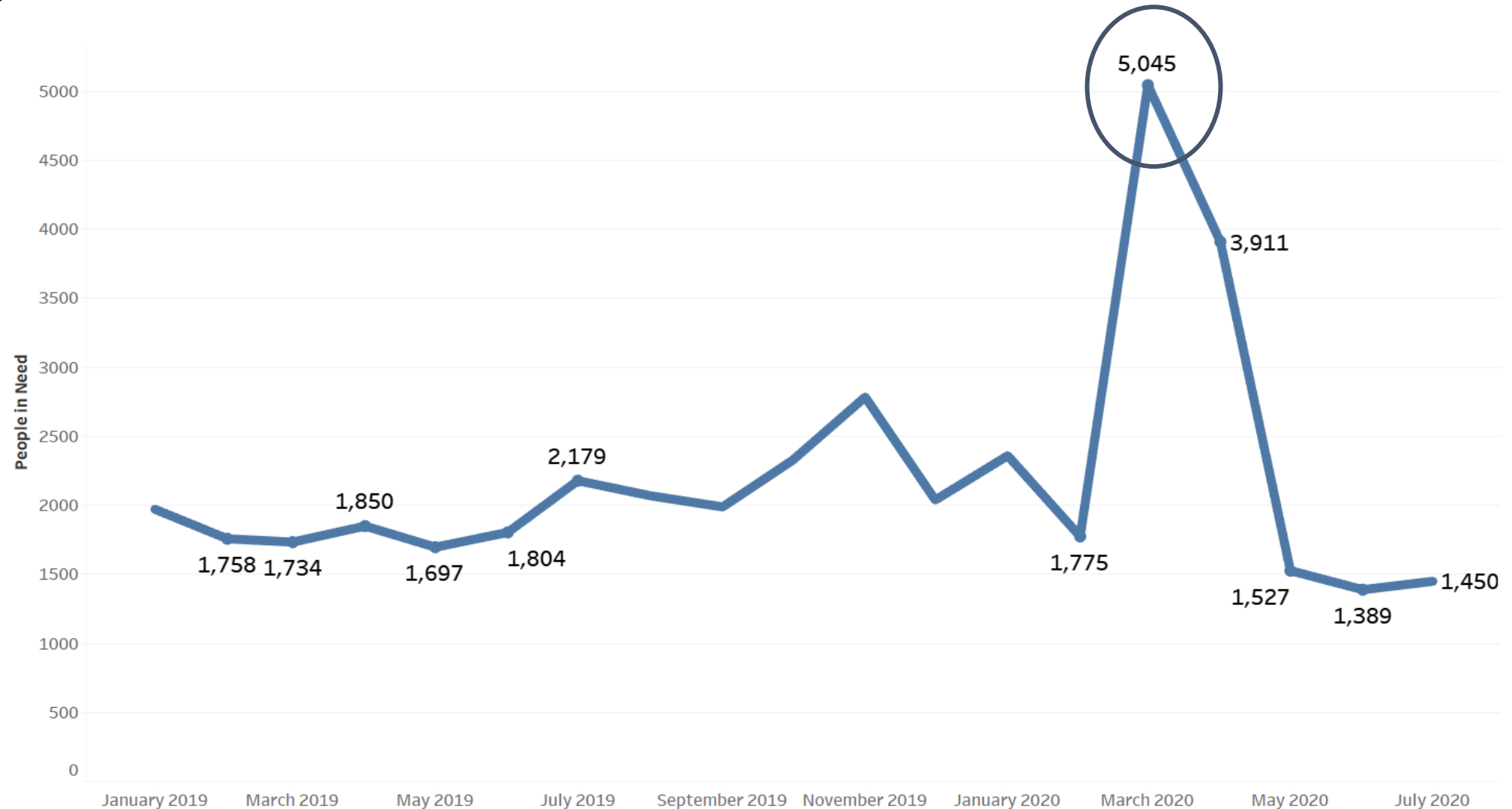
2-1-1 Calls for Income, Cuyahoga County, January 2019 – July 2020

As unemployment spiked in Cuyahoga County, a record number of individuals also reached out to 211 for income assistance.



2-1-1 Calls for Food/Meals, Cuyahoga County, January 2019-July 2020

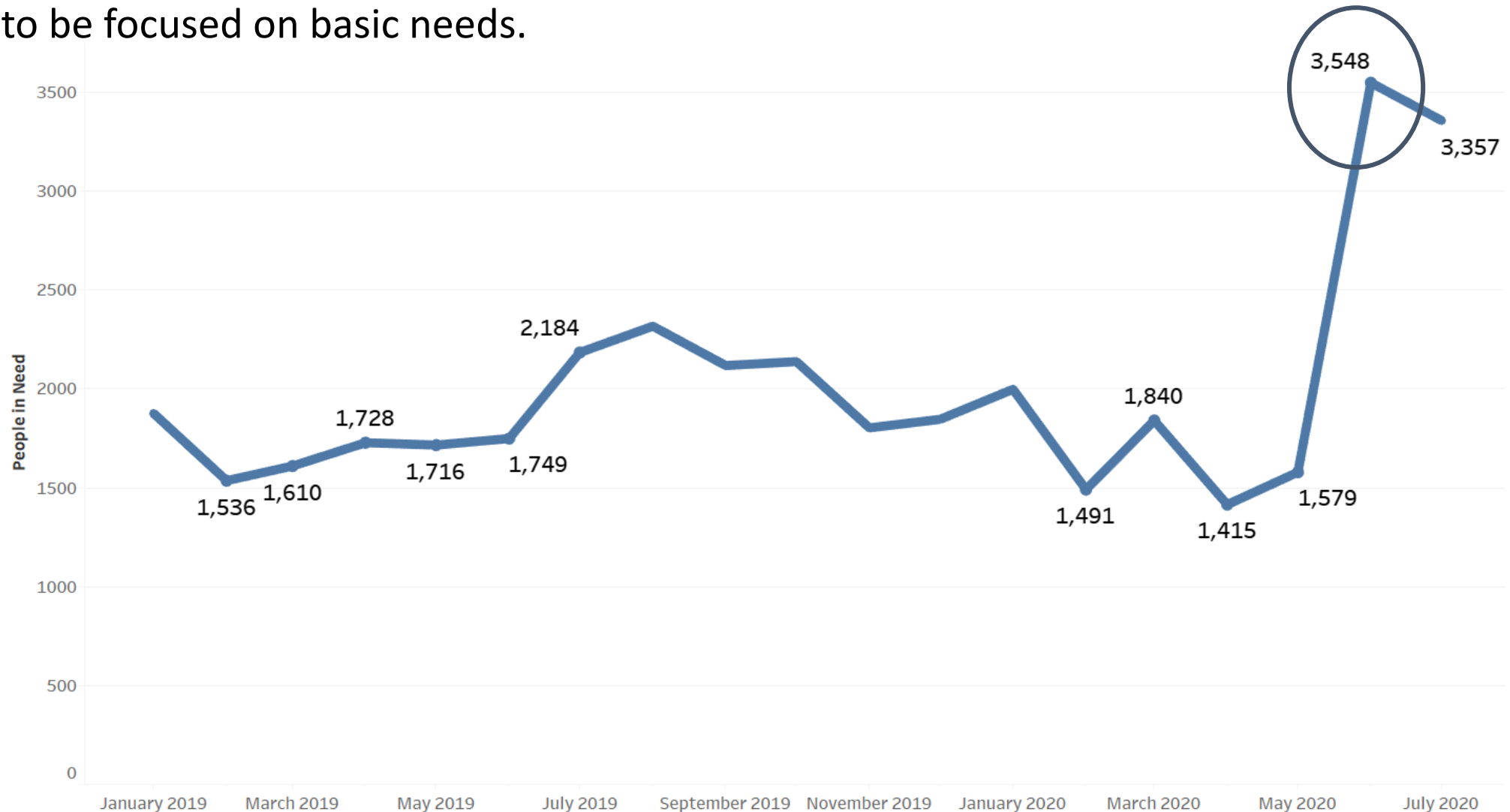
Many of our neighbors are seeking resources to feed themselves during the COVID-19 crisis.



2-1-1 Calls for Housing Assistance, Cuyahoga County, January 2019 – July 2020

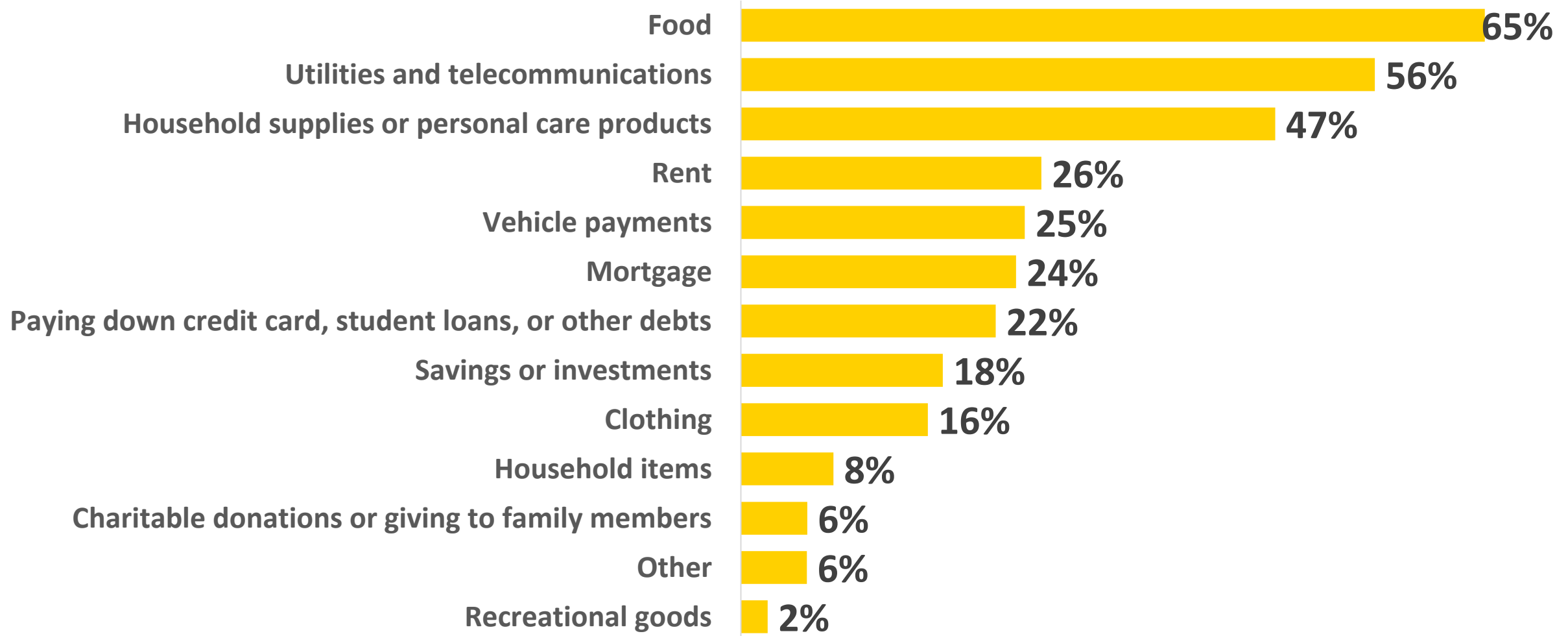


As Stimulus Payments made their way into the hands of residents, needs have evolved but continue to be focused on basic needs.



Use of Stimulus Payments in Ohio

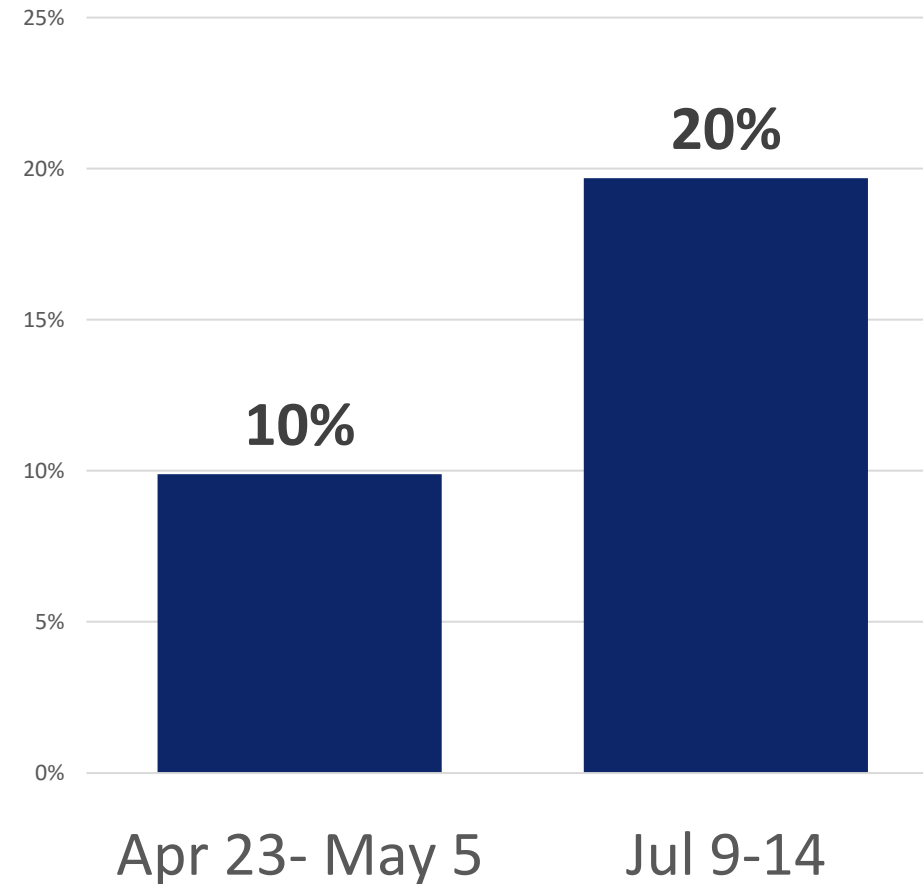
7.6 Million Ohioans received COVID-19 stimulus payments, and many used them to meet their basic needs.





Renters with “No Confidence” in Ability to Make Next Month’s Housing Payment in Ohio, April and July

For many, housing security is a growing concern. In July the percentage of those with no confidence that they could pay the rent doubled. More than 400,000 Ohio renters could be at risk of losing their homes.



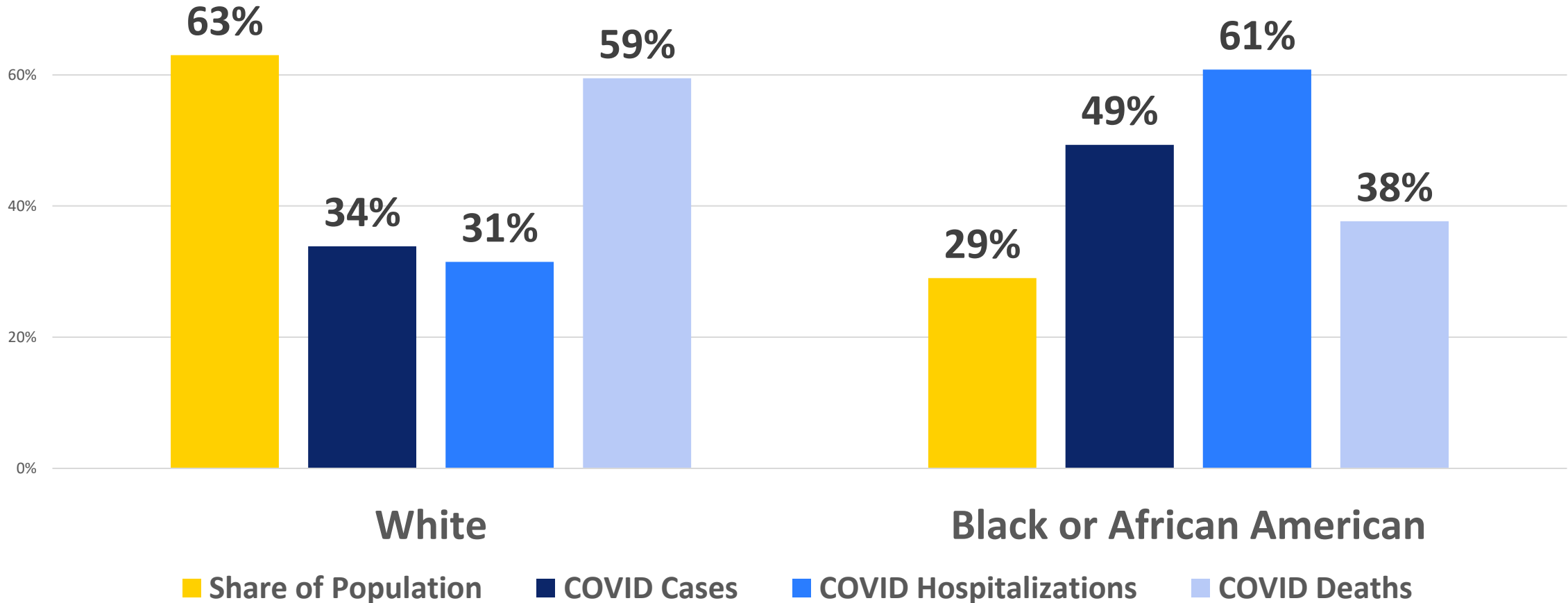
COVID-19 Highlights Disparities in Wealth-Building

Most American families received economic stimulus in April.

- Non-Hispanic white Ohioans were more than 3x as likely as non-Hispanic Black Ohioans to use their stimulus payment to add to their savings.
- White Ohioans were also more likely to mostly use their stimulus to pay down debt.
- 85% of non-Hispanic Black Ohioans and 81% of Hispanic/Latino Ohioans mostly used their stimulus payment for expenses. Rather than looking to the future, these families had to use the money now.

Disparities in COVID-19 Health Outcomes, Cuyahoga County

COVID-19 is highlighting disparities in health. Maps of prevalence of various disorders such as heart disease and diabetes line up closely with redlining maps, showing how systematic disinvestment in communities has led to greater health issues.



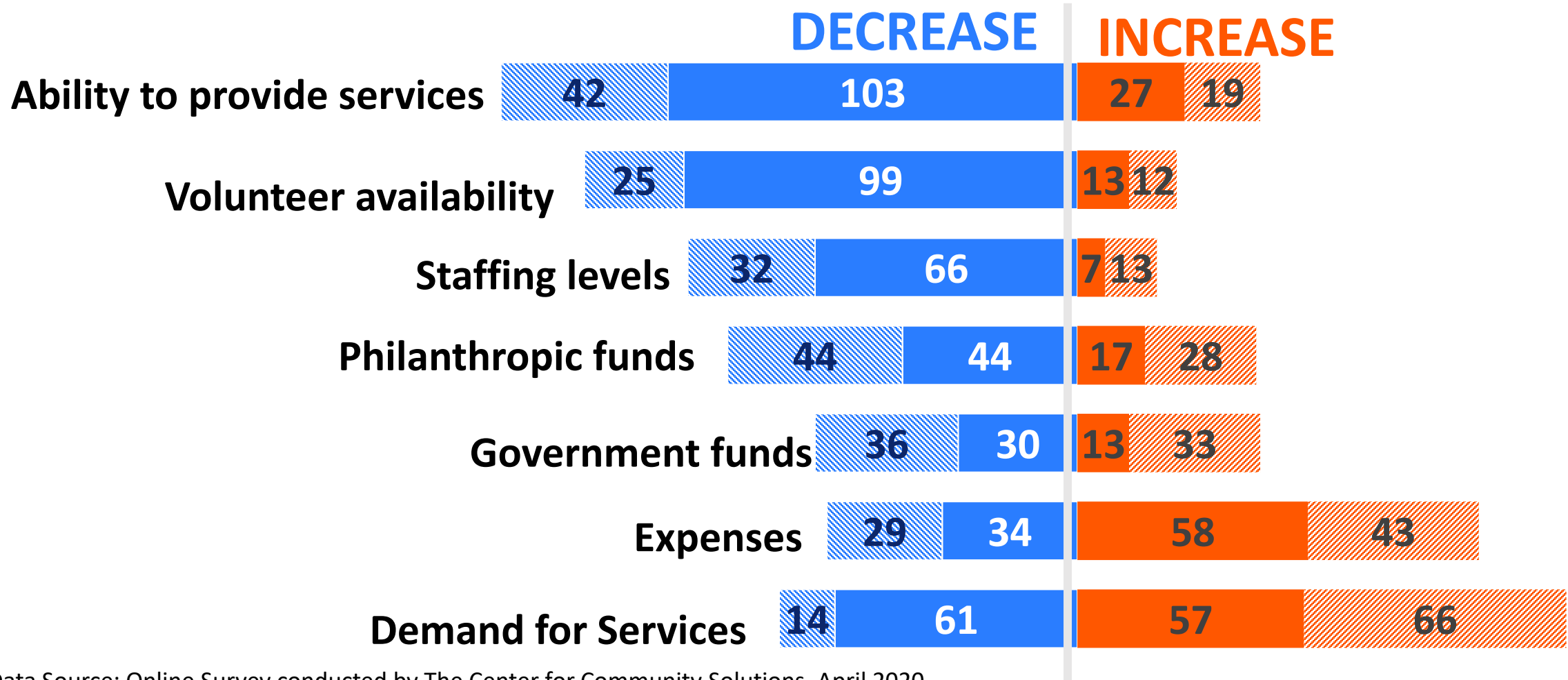
Social services can support people during a crisis and stop situational poverty from becoming generational poverty....

But just when services are needed the most, non-profits are stretched thin because of economic conditions, which impact government funding and their donor bases.



Impact of COVID-19 Crisis on Community-Based Organizations

At a time when more individuals in the community are in need of assistance, COVID-19 and the Stay-at-Home order impacted the ability of community-based organizations to provide their services.



Data Source: Online Survey conducted by The Center for Community Solutions, April 2020



Investments are critical in our nonprofits during times of crisis as our government-funded safety net catches few of those in need.



Children & Poverty

About 15 million children in the United States live below the poverty threshold. Most of these children have parents who work, but low wages and unstable employment leave their families struggling to make ends meet. Poverty can impact children's ability to learn and contribute to social, emotional, and behavioral problems. Cleveland has the highest child poverty rate of any large city in the U.S., with 51% of children living in poverty.

Data Source: National Center for Children in Poverty, 2020

If the 41,526 families living in poverty in Cuyahoga County represented by 100 families...



76 Families Have Children



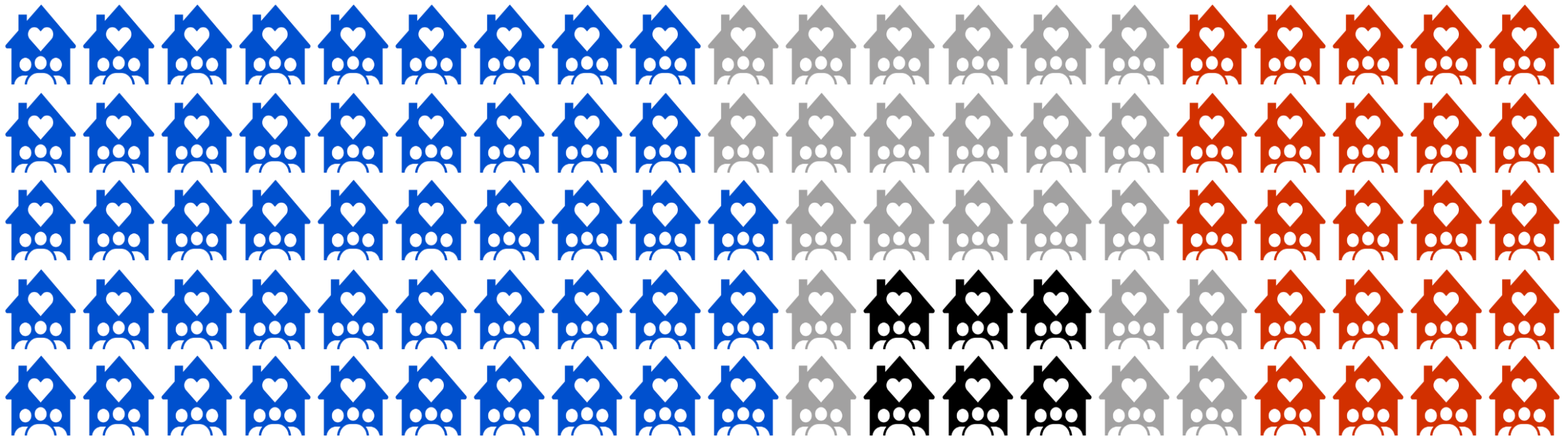
Data Source: U.S. Census Bureau, American Community Survey 1-year Estimates, 2018

If the 41,526 families living in poverty in Cuyahoga County represented by 100 families...



**48 Black Families
with Children**

**23 White Families
with Children**



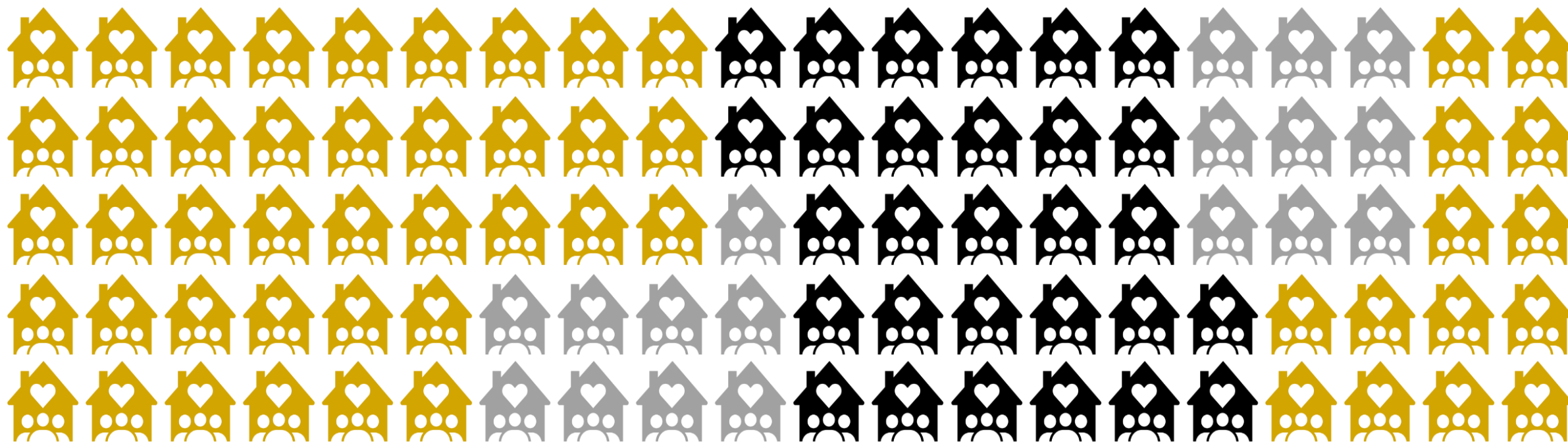
Data Source: U.S. Census Bureau, American Community Survey 1-year Estimates, 2018

If the 41,526 families living in poverty in Cuyahoga County represented by 100 families...



**39 Black Female-Headed families
with children**

**14 White Female-Headed
families with children**



Even before COVID-19, families in our community were forced to make tough choices every day.



45% of families with children said they had to choose between paying for **food** and another necessity.

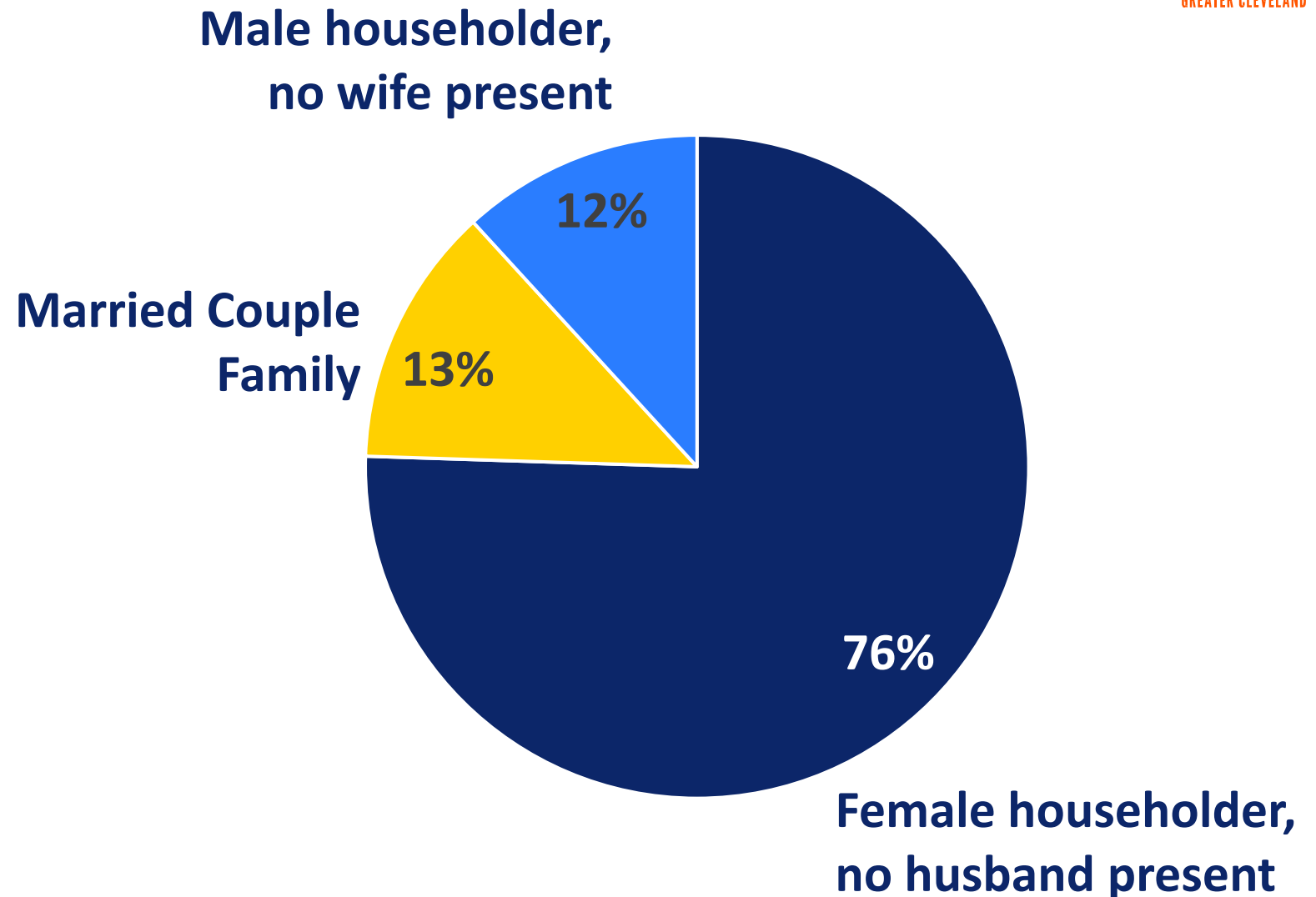


24% of families with children had to make a choice between **medical care** and another necessity.

Households in Poverty by Head of Household, Cuyahoga County



In Cuyahoga County, children living with only one parent are more likely to live in poverty than children living with 2 parents. This is because households headed by a single parent have only one wage-earner.



Data Source: U.S. Census Bureau, American Community Survey 1-year Estimates, 2018

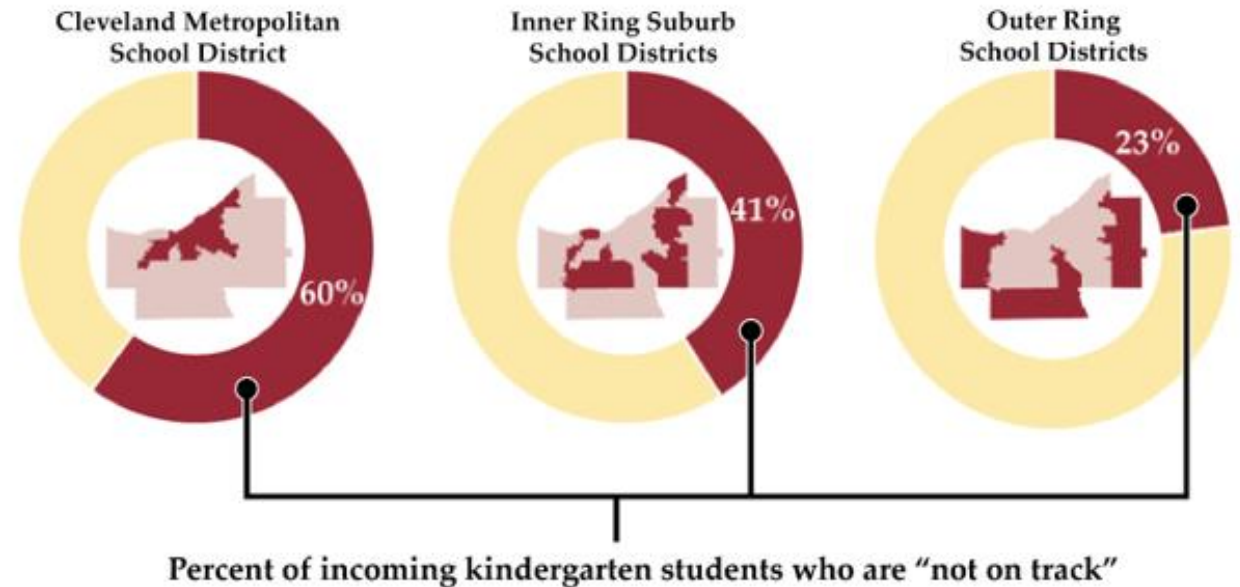
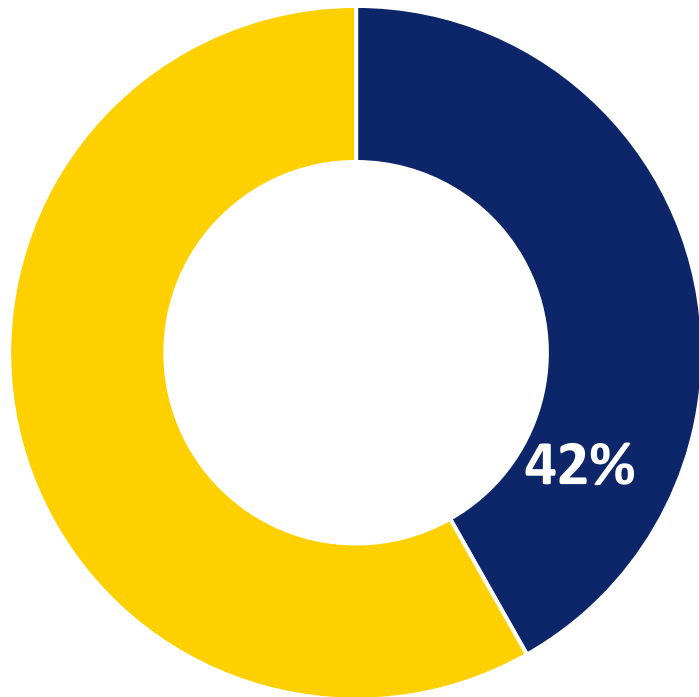


Children and Poverty: Impact on Education

Kindergarten Readiness, Cuyahoga County

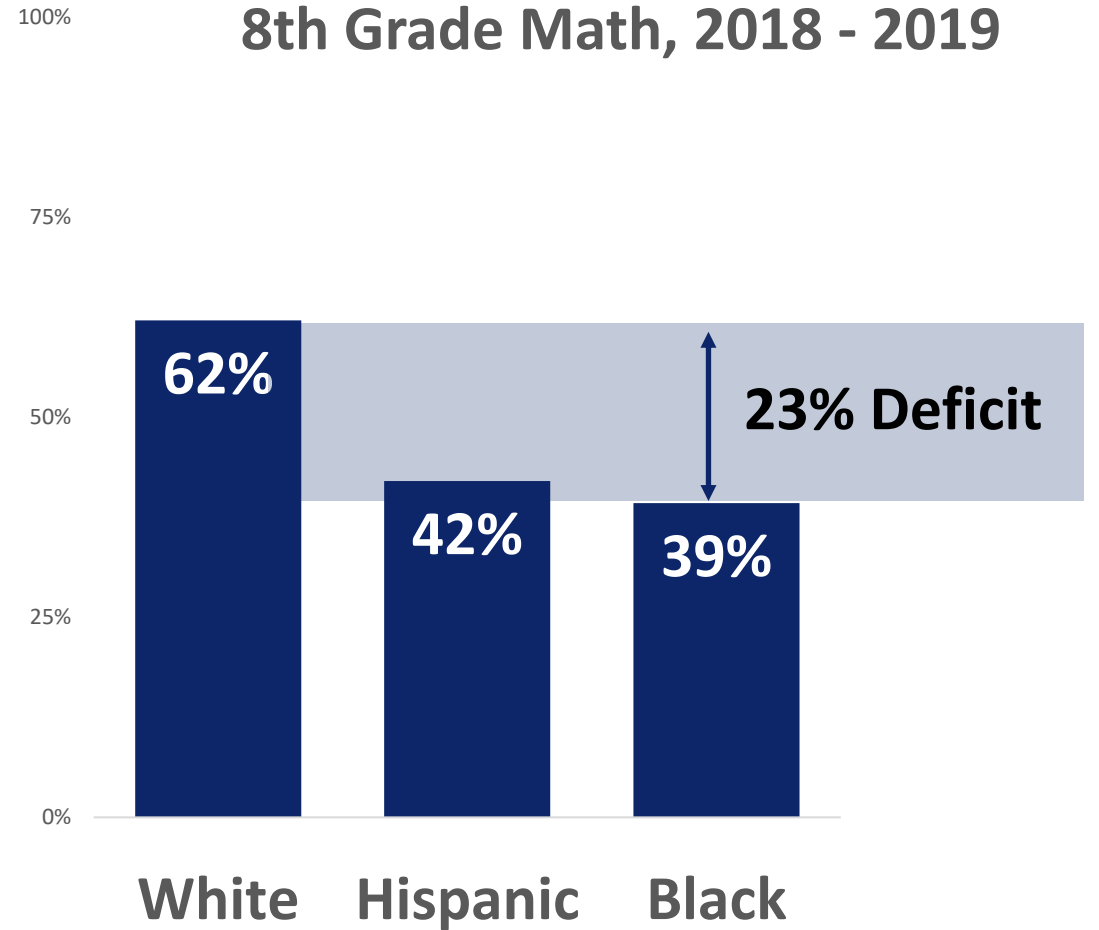
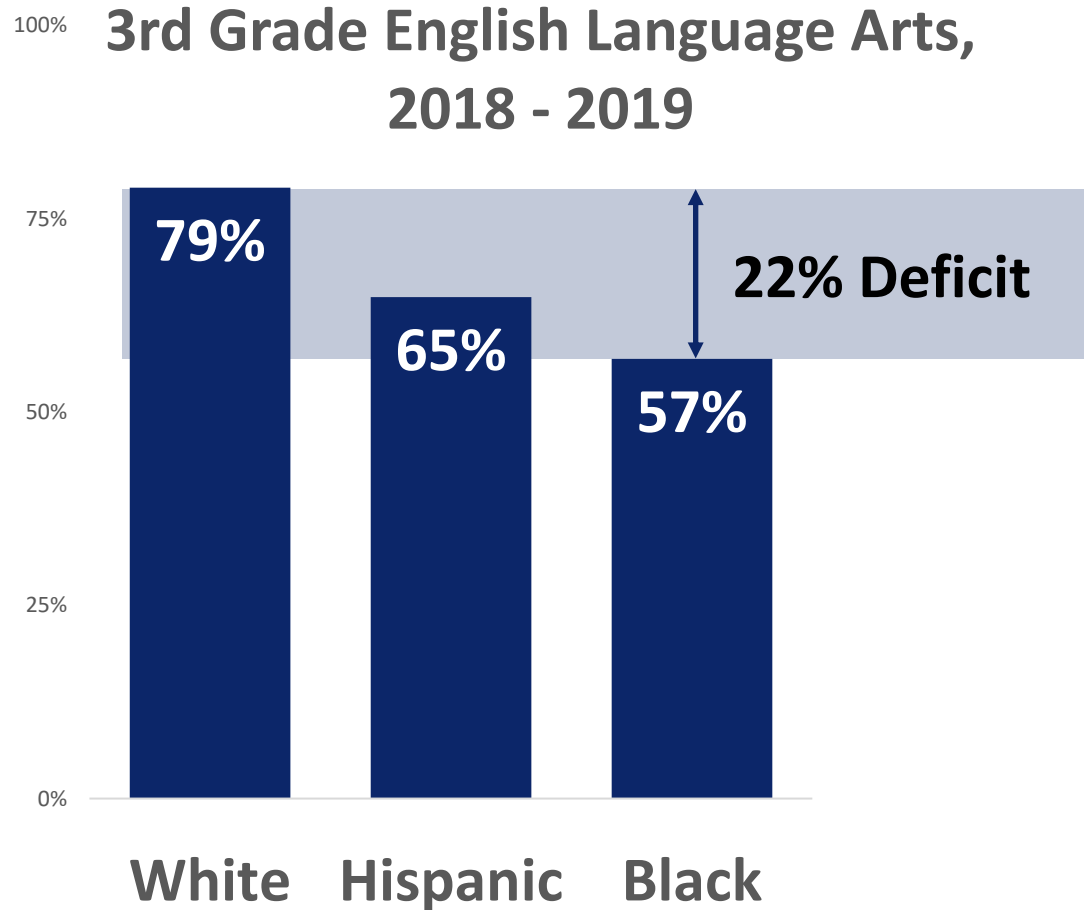
In Cuyahoga County 42% of kids are already behind from the moment they walk into school. Children with higher levels of school readiness at age five are generally more successful in grade school, are less likely to drop out of high school, and earn more as adults. In Cuyahoga County about 1 in 4 Black children are ready for kindergarten whereas 1 in 2 white children demonstrate readiness for kindergarten.

Cuyahoga County Overall



Third Grade Reading and Eighth Grade Math Scores, Ohio

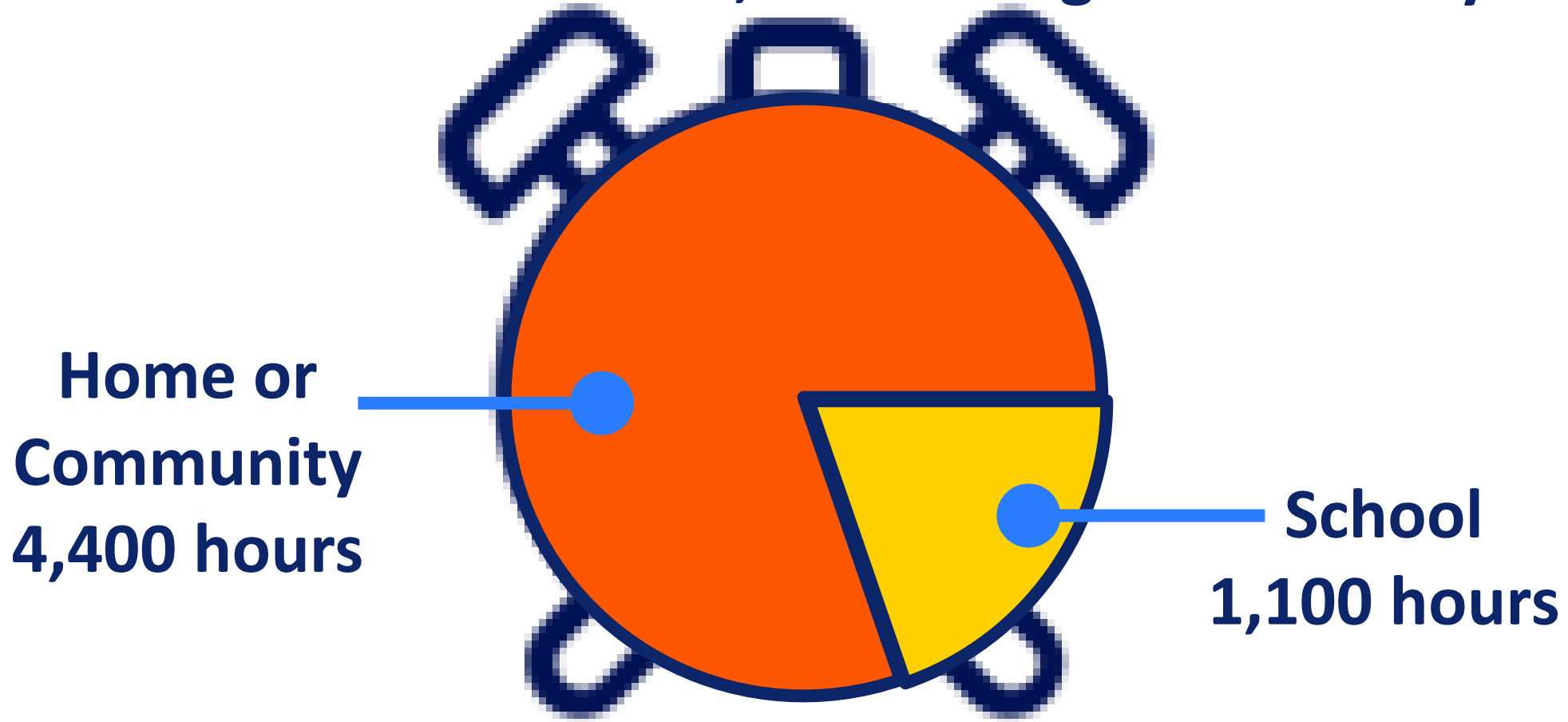
A lack of kindergarten readiness can continue to show up in later academic performance. Third grade reading proficiency and 8th grade math proficiency are predictors of whether a student will graduate from high school. There are significant racial disparities among students in both grade levels in Ohio.



Out-of-School Time Provides Opportunities for Learning

About 80% of children's waking hours each year are spent outside of school. After-school programs provide opportunities to help children develop to their full potential.

Children have about 5,500 waking hours each year.



IMPORTANCE OF AFTER-SCHOOL PROGRAMMING



Afterschool programs integrate, expand, and enhance the learning that happens during the school day

- By 6th grade middle class kids have spent over 4,000 more hours in afterschool and summer programs opportunities than kids who are considered low-income
- Teens from low-income families who participated in an afterschool programs in several large American cities were more likely to be high school graduates AND more likely to go to post-secondary schools compared to non-participants

IMPORTANCE OF AFTER-SCHOOL PROGRAMMING



National data shows that after-school programs lead to improved academic outcomes for students.

- 69% of students improved their homework completion and participation in school.
- 62% of students improved their behavior.
- 1 in 2 students improved their math and reading grades.



Children and Poverty: The Influence of Housing

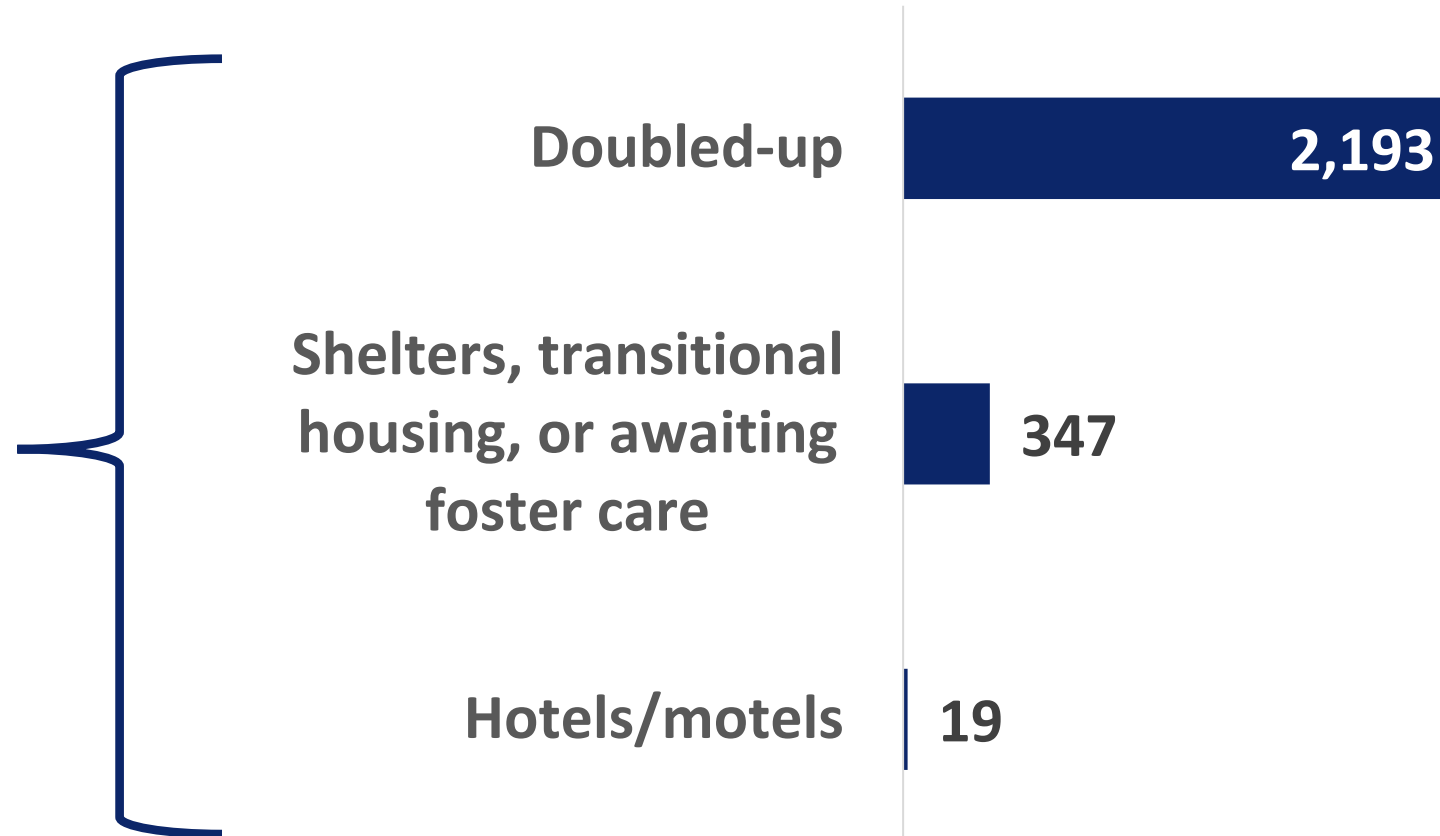
Homelessness in Cleveland Metropolitan School District

Many young people in our community do not have stable housing. In the 2017-2018 school year, CMSD enrolled more than 2,500 homeless students. Homelessness leads to increased family stress, poorer health outcomes, and decreased academic performance.



According to the National Center on Family Homelessness, less than 25% of homeless students in Ohio go on to graduate from high school.

2,559
Homeless
Students





Housing Stock Built Before Lead-based Paint was Banned

For students with stable housing, invisible toxins can make those homes unsafe. Most housing in Cuyahoga County was built before 1970 while the use of lead-based interior paint was still legal.

Cleveland



Cuyahoga Suburbs

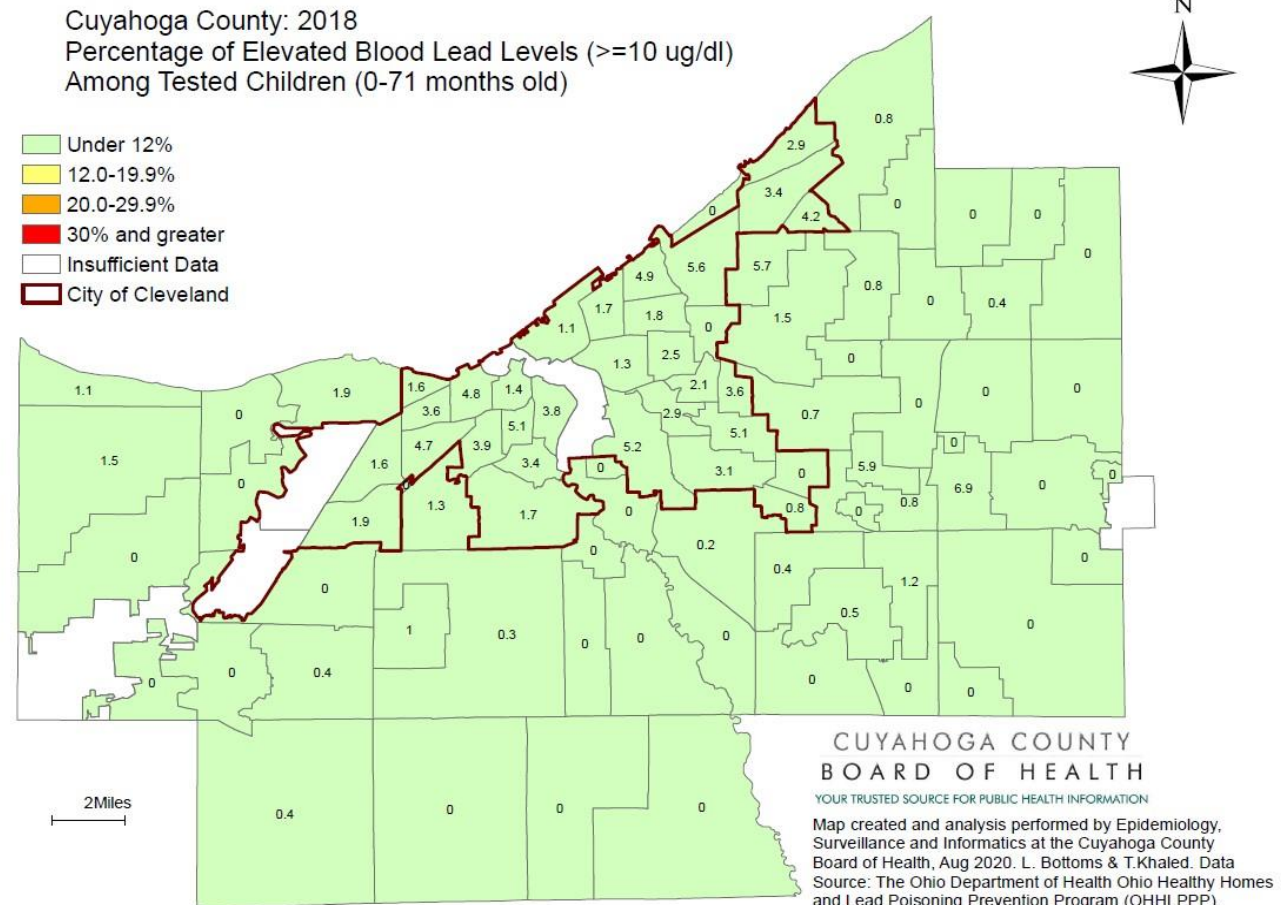


Without proper maintenance and upgrades, like vinyl siding, lead can easily be breathed in or consumed by young children, leading to lead poisoning and a lifetime of mental and physical health impacts.

Lead Exposure Rates Cuyahoga County

No amount of lead exposure is safe and any amount can create permanent, irreversible effects to children's brain, organs, and mental and behavioral health.

Lead poisoning disproportionately affects low-income children and families of color. Higher lead poisoning rates fall within the boundaries of historically redlined neighborhoods, further contributing to generational poverty and racial injustice.

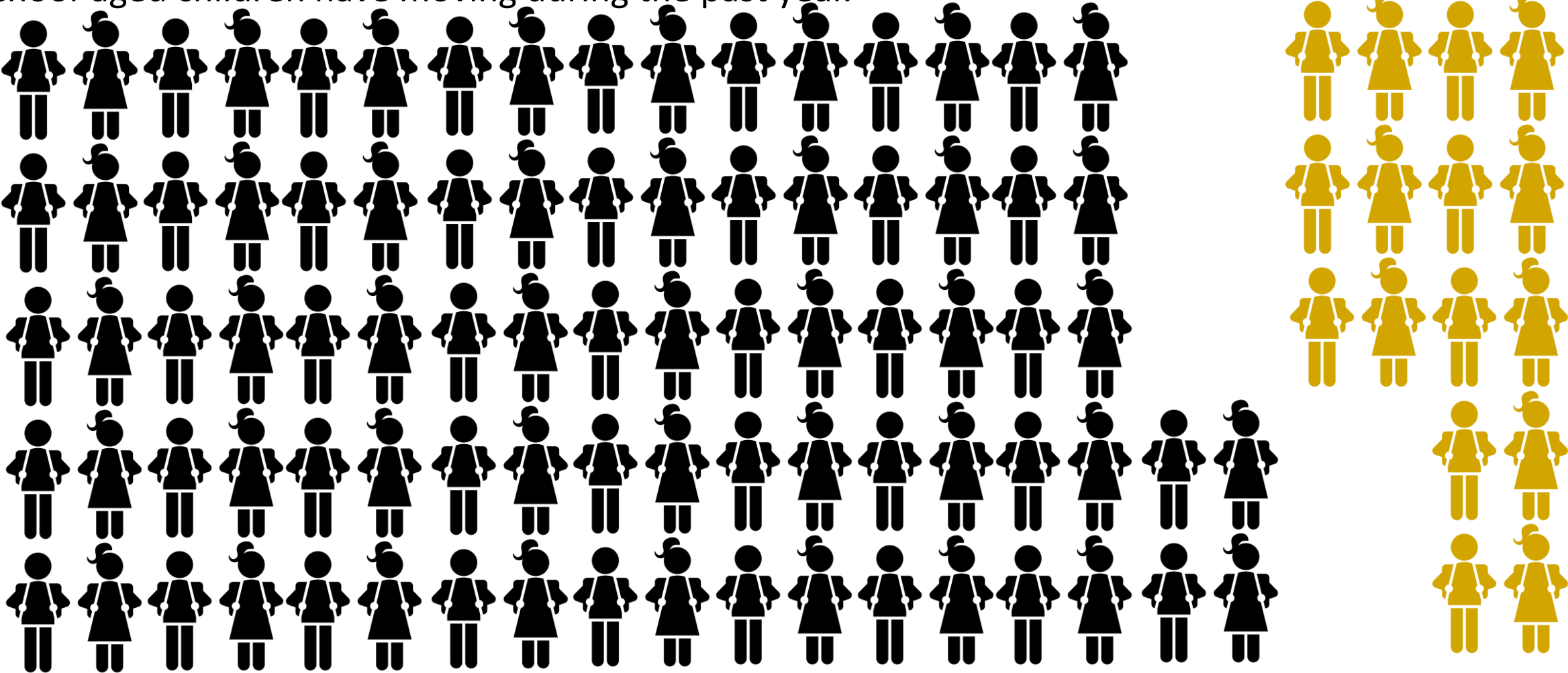


Data Source: Cuyahoga County Board of Health

Student Mobility in Cuyahoga County



Student mobility is the concept of a student changing schools some time during the school year, which is often caused by moving residences. In Cuyahoga County 16% of school-aged children have moving during the past year.



Data Source: U.S. Census Bureau, American Community Survey 1-year Estimates, 2018

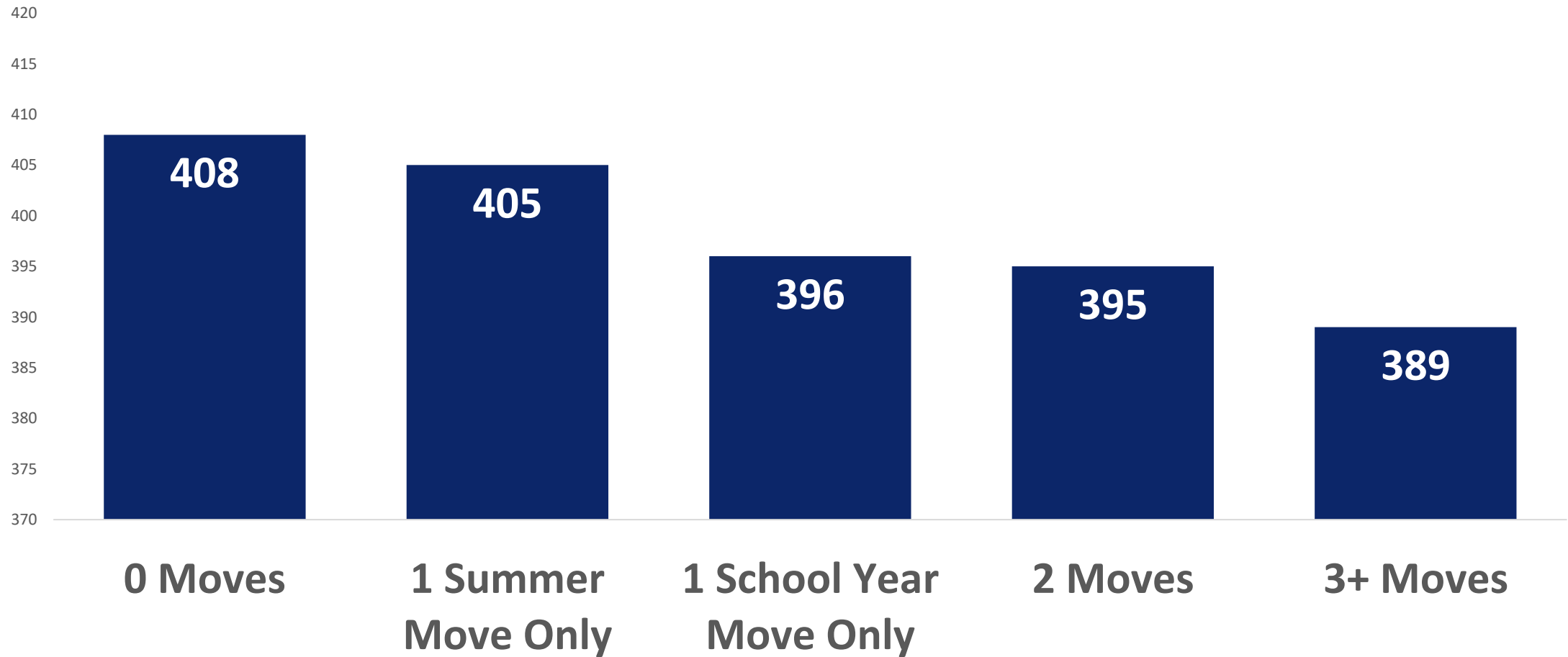
School Mobility and Academic Outcomes, Cleveland Metropolitan School District

- A study found that in Cleveland Metropolitan School District, the more times a student moved schools, the lower the test score.
- Test scores were the highest for students that had no school moves or only one summer move over the past 2 years.
- In addition, frequent moves have been found to increase the probability that a student will drop out of school, up to a 30% increase in some cases.



Average Scores on 3rd Grade Math Test by Number of School Moves Over the Past 2 Years, Spring 2011, CMSD

The more frequently a CMSD student moves, the lower their academic performance and can lead to a 30% increase in the likelihood that a student will drop out.

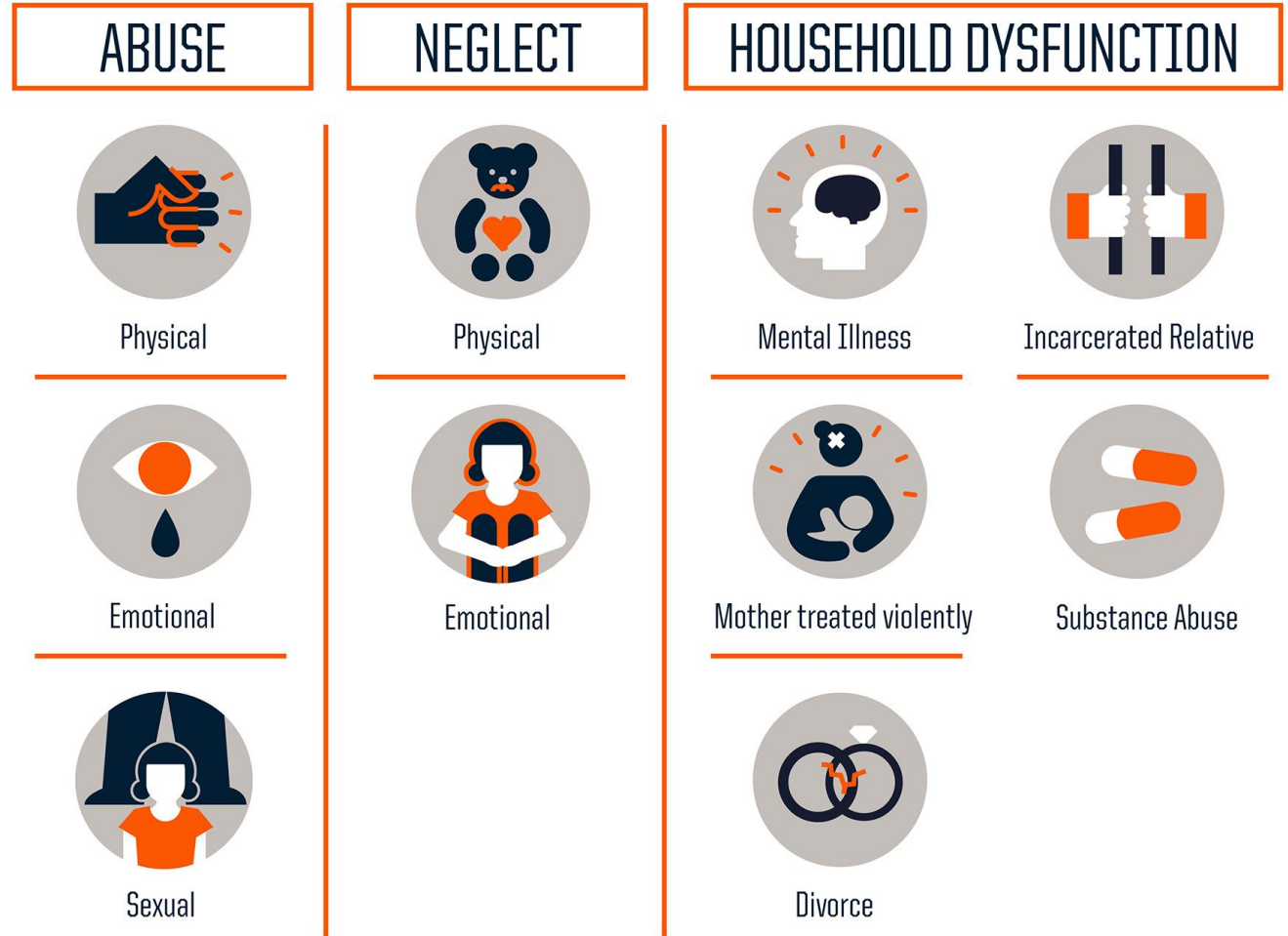




Children and Poverty: Exposure to Trauma

Adverse Childhood Experiences

Adverse Childhood Experiences, or ACEs, are potentially traumatic events that occur in childhood (0-17 years). Examples of ACEs include experiencing violence, abuse or neglect, divorce, and witnessing violence in your home or community. ACEs cause brains to develop differently and appear to impact a person's future life in negative ways as a result.



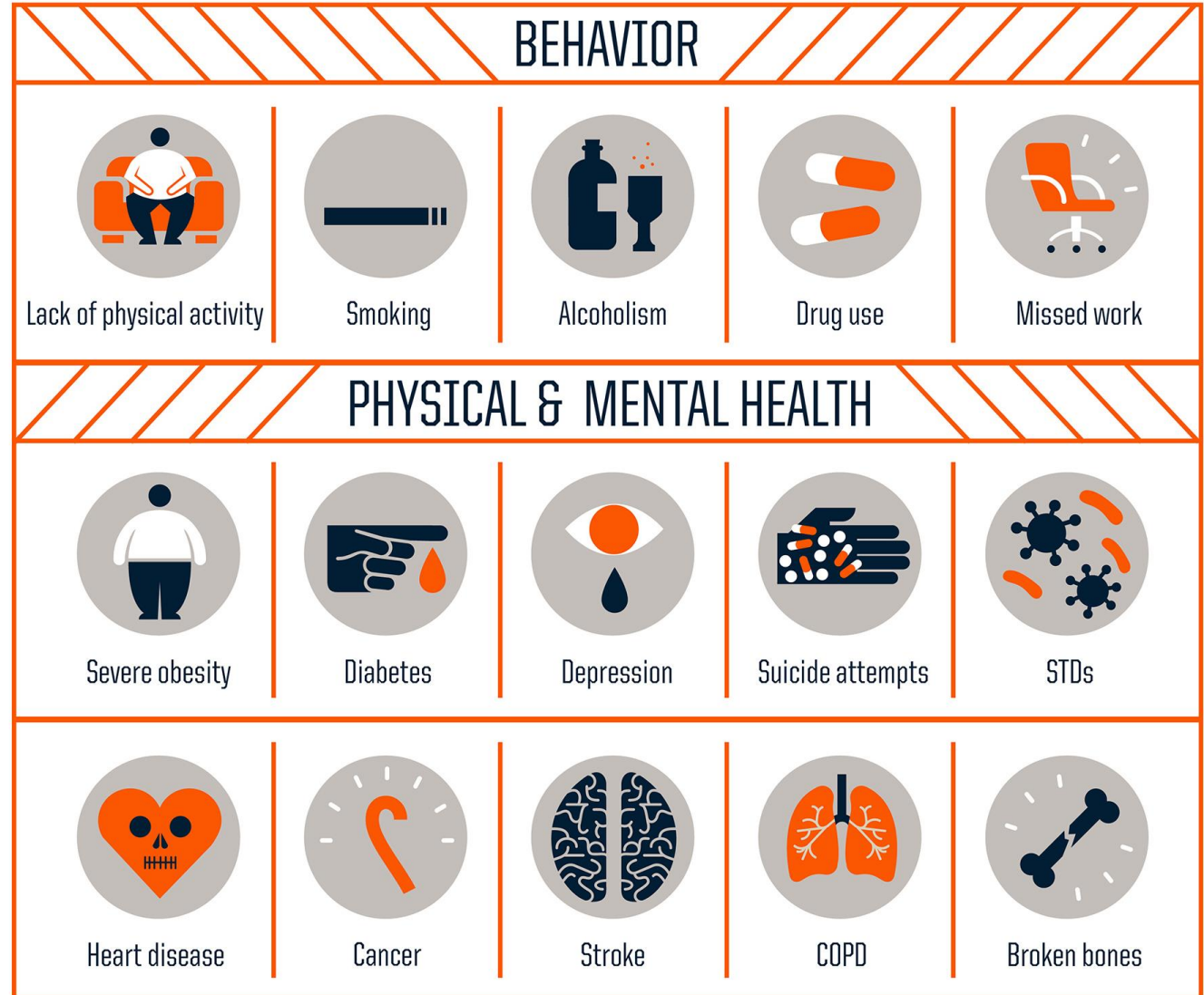
Lifetime Impact of ACEs

ACEs are linked to chronic health problems, mental illness, and substance misuse in adulthood. ACEs can also negatively impact education and job opportunities. According to one study, persons with four or more ACEs compared to those with no ACEs were:

2.34 times as likely not to graduate high school

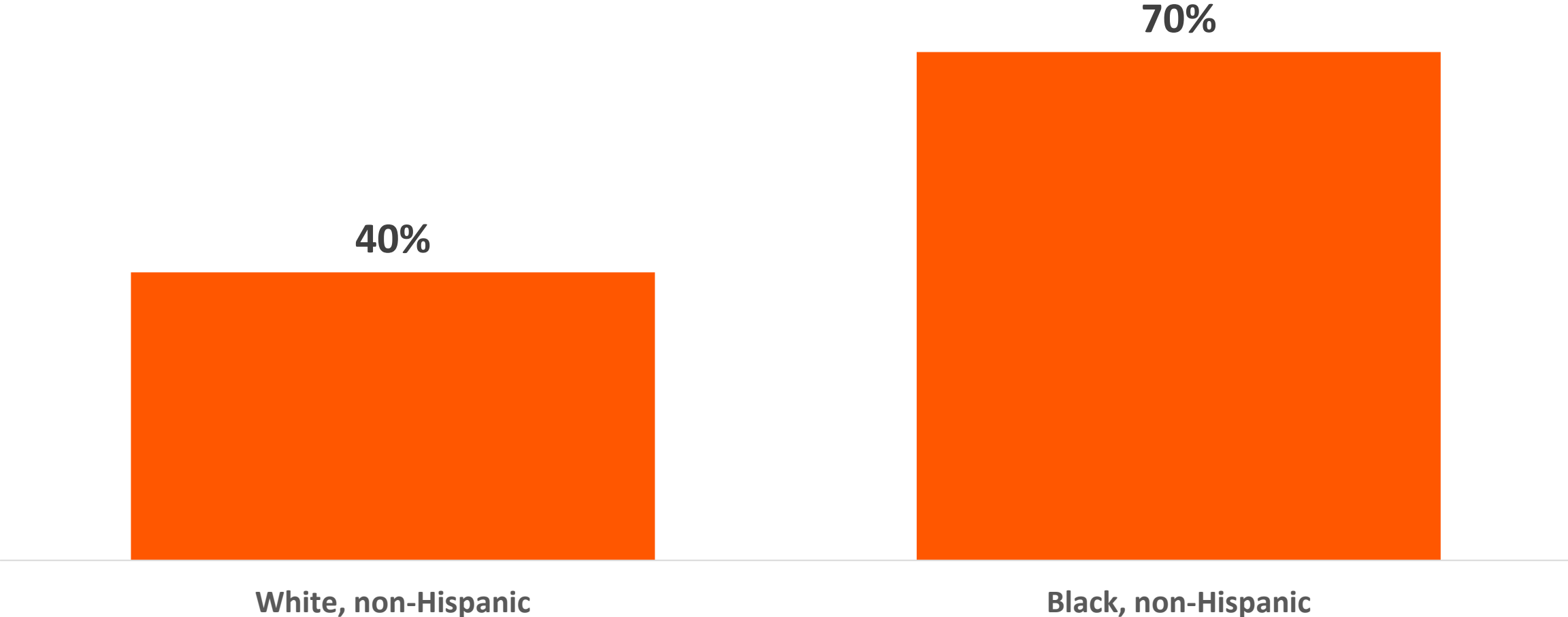
2.3 times as likely to be unemployed

1.6 times as likely to live in an impoverished household



Racial Disparities in Adverse Childhood Experiences

Black children are more likely to have experienced Adverse Childhood Experiences (ACEs).
70 percent of non-Hispanic Black children in Ohio have experienced one or more ACEs.



Data Source: National Survey of Children's Health, 2018

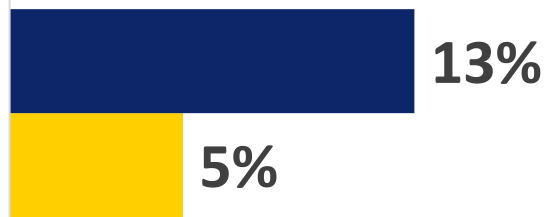
Racial Disparities in Community Safety

Further, Black children in Ohio are more likely to live in communities that don't feel safe, which can also contribute to trauma. Taken altogether, Black people are more likely to experience the long-term impacts on their physical and mental health caused by ACES.



“In your neighborhood is there...”

vandalism such as broken windows
or graffiti?



poorly kept or rundown housing



litter or garbage on the street or
sidewalk?

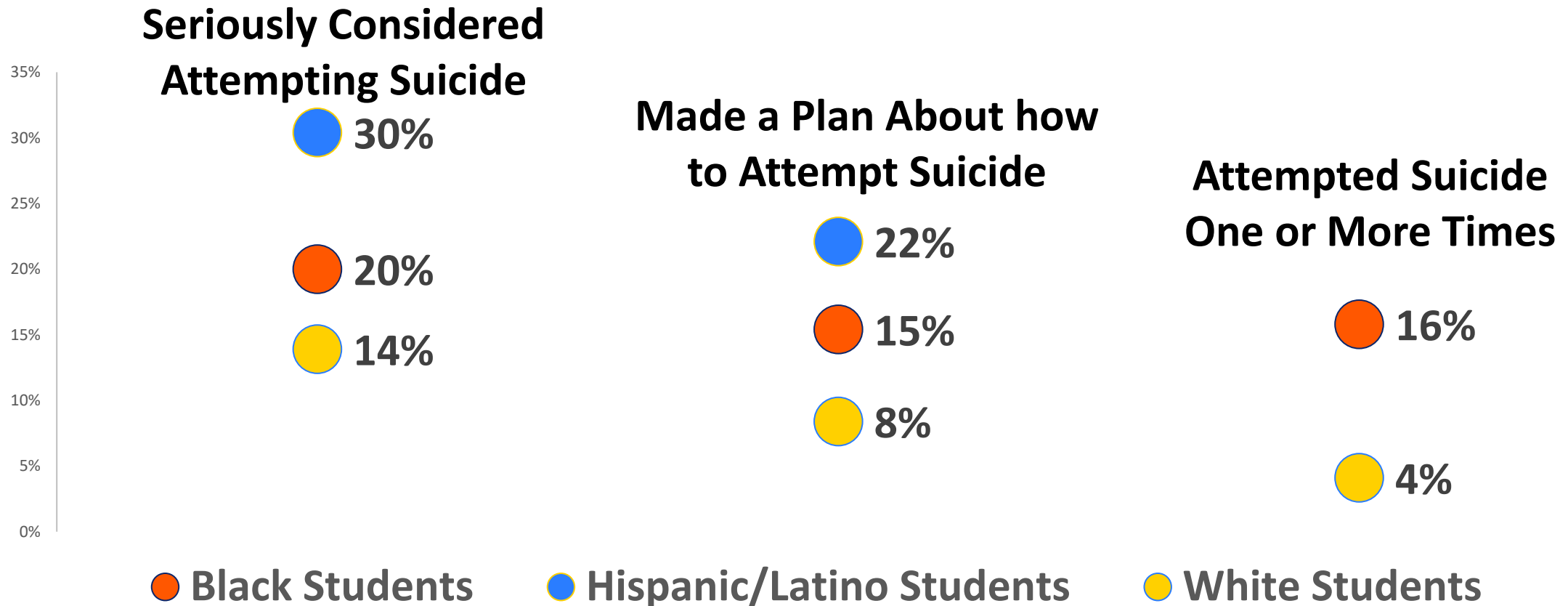


■ non-Hispanic Black

■ non-Hispanic White

Racial Disparity in Youth Health Risks

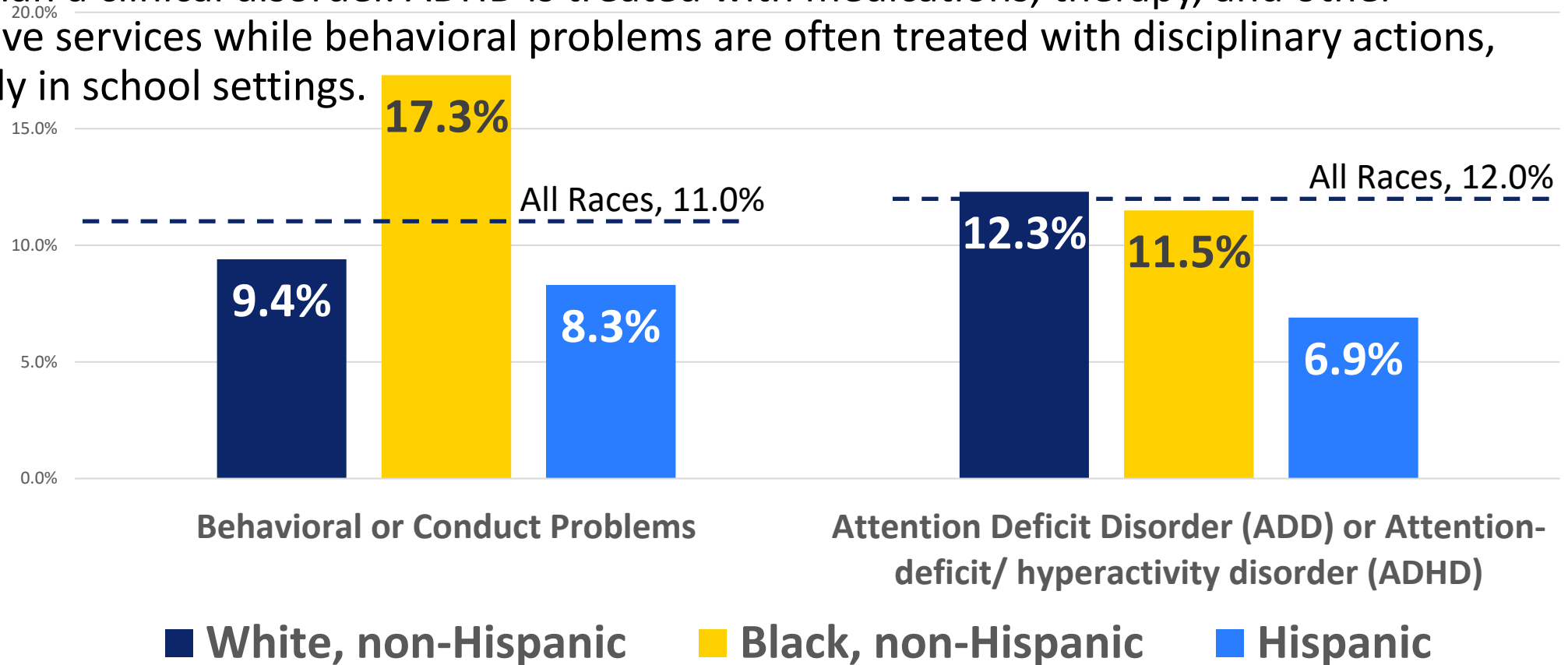
Trauma and difficult living conditions have mental health consequences for young people. More than 1 in 5 Hispanic/Latino students and 1 in 7 Black students made a plan for how to attempt suicide in the past year. Black students were 4x as likely as white students to have attempted suicide at least once in the past year. Hispanic/Latino students were twice as likely to have seriously considered attempting suicide as white students.



Racial Disparities in Health Diagnoses, Ohio Children with Specific Health Conditions, 2016 - 2017



White children are more likely to be diagnosed ADD/ADHD while Black and Hispanic children are more likely to be labeled as having behavior problems. National studies have raised a concern that health providers' unconscious biases may play a role in diagnostic decision-making, where disruptive behavior in children of color is attributed to behavior problems, rather than a clinical disorder. ADHD is treated with medications, therapy, and other supportive services while behavioral problems are often treated with disciplinary actions, especially in school settings.



The experiences people have as children – the families and neighborhoods they are born into – shape and influence their lives as adults.

Adults struggling to thrive today have often lived through challenges as children growing up in poverty.



Working Age Adults and Poverty



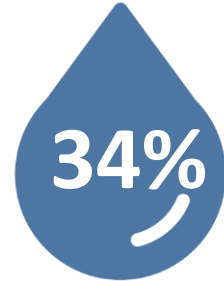
Adults and Poverty: Wage Gaps Mean Tough Choices

Tough Choices

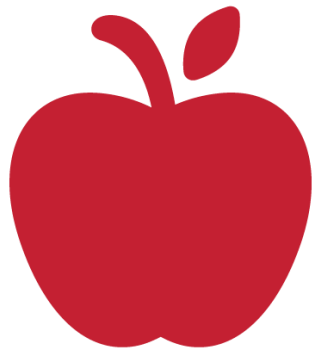
Working-age adults in our community are making hard choices every day. Many of our neighbors had to make choices between food or housing, for instance.



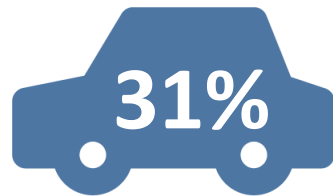
OR UTILITIES



FOOD



OR TRANSPORTATION



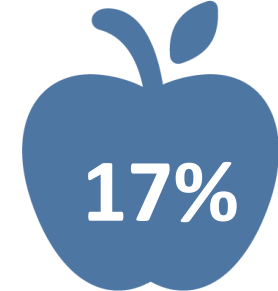
OR HOUSING



MEDICAL CARE



OR FOOD



OR UTILITIES



Racial Disparities in Tough Choices

In Cuyahoga County Black and Latino/Hispanic people are more likely than white people to have to make tough choices between basic needs.

More Black and Latino or Hispanic people in Cuyahoga County had to choose between FOOD and other necessities such as:



EDUCATION



TRANSPORTATION



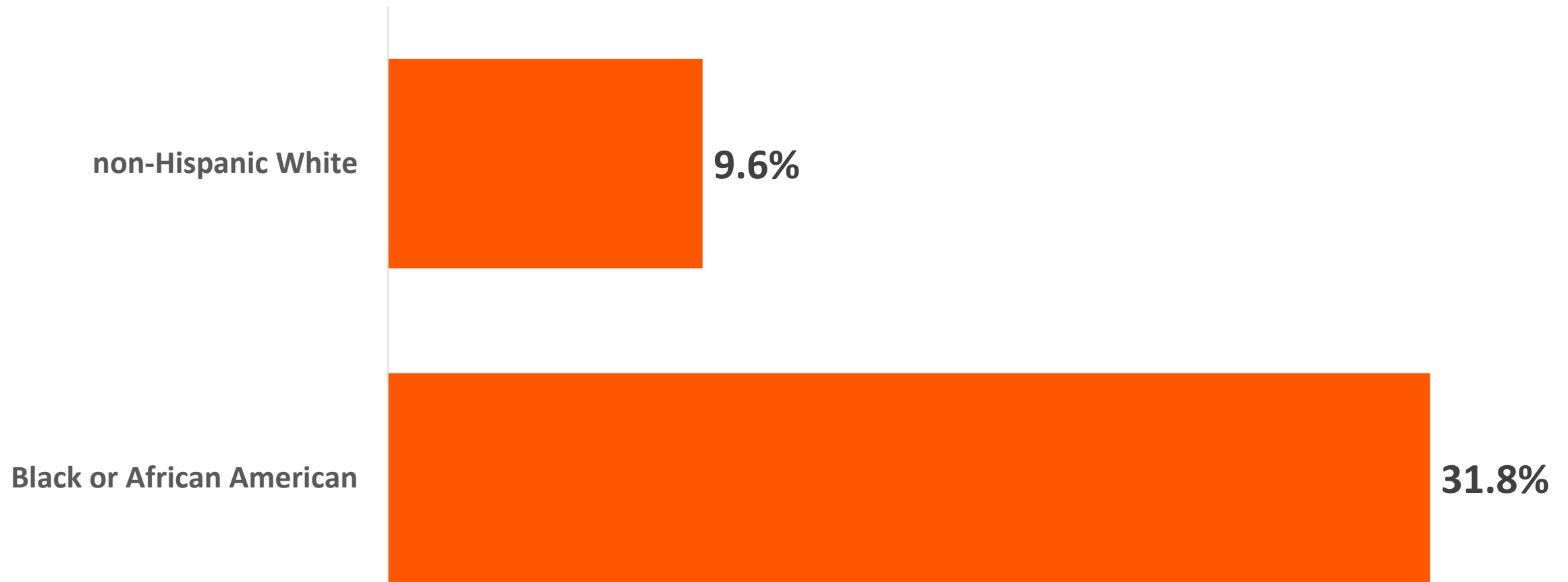
CHILDCARE



Racial Disparities in Poverty

A larger share of Black residents live in poverty

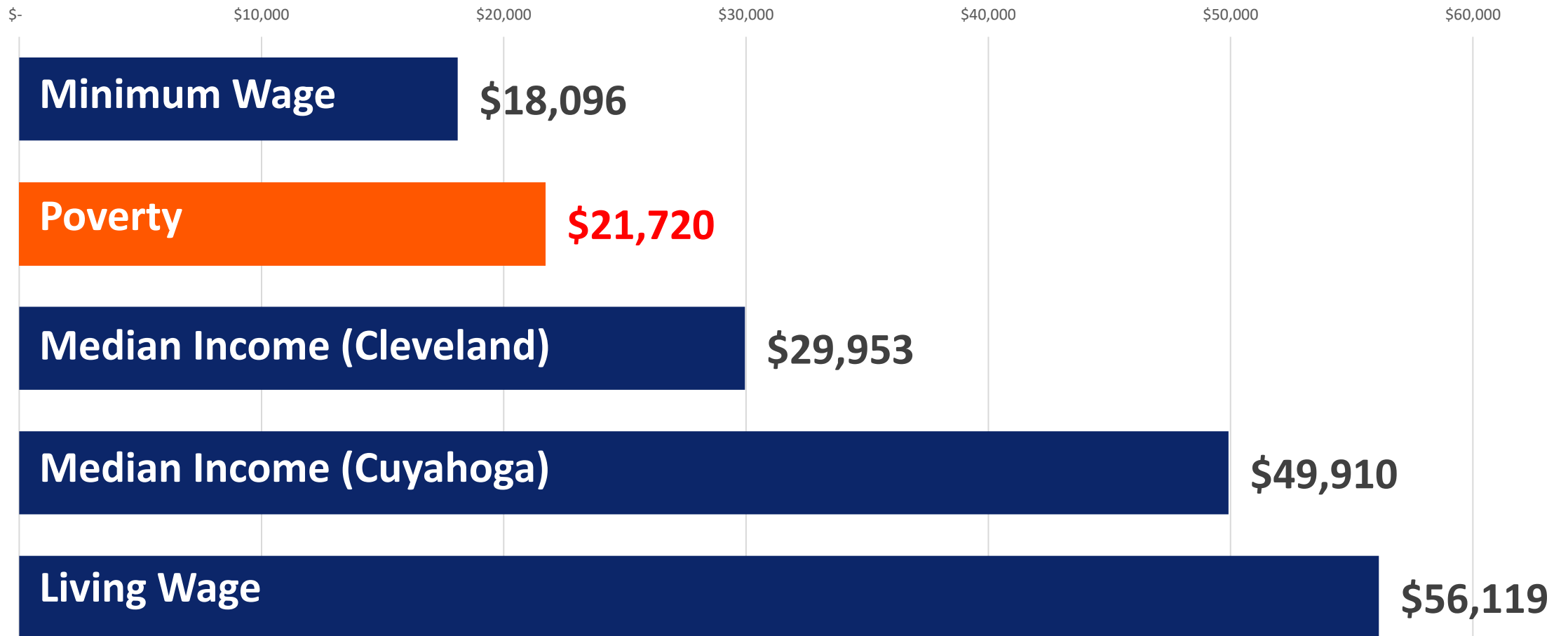
Redlining policy from the 1930s has ensured that today in 2020 Black residents are more than 3 times as likely to live in poverty than white residents of Cuyahoga County.



Living Wage in Cuyahoga County



Why are adults in our community forced to make hard choices? It all comes down to not having enough money. An individual with 2 children working full time, all 52 weeks of the year and earning the Ohio minimum wage of \$8.70 an hour would earn \$18,096 per year – they would be below the poverty threshold for a family of 3. A living wage – meaning the wage someone would have to learn to get by without government assistance, charity, or help from friends or family – is \$56,119 per year.





Someone earning the Ohio minimum wage of \$8.70 per hour would need to work 66 hours per week to afford basics like rent, childcare, food, and health insurance.

2 BR Apartment Rent
= \$196 per week



23 Hours

Full Time Child Care,
1 Toddler = \$160 per week



18 Hours

Family Health Insurance
Premium, Employee Share
= \$96 per week



11 Hours

Full-Time Tri-C Tuition =
\$55 per week



6 Hours

RTA Weekly Pass
= \$25 per week



3 Hours

Basic Food for 1 Adult
= \$39 per week



5 Hours

Ohio Minimum Wage
= \$8.70 per hour

66 HOURS
TOTAL PER
WEEK

Data Sources:

- Health Insurance = Medical Expenditure Panel Survey. Employee share of premium for family coverage, Ohio.
- Rent = Fair Market Rent from U.S. Department of Housing & Urban Development, Cleveland-Elyria MSA
- Child Care = Ohio Department of Job and Family Services, 2018 Child Care Market Rate Summary. Median market rate for full time care for one toddler shown.
- Basic Food for 1 Adult = U.S. Department of Agriculture

The Workplace Wage Gap: Cuyahoga County



Non-Hispanic White Men



Non-Hispanic White Women



Latino Men



Black Men



Black Women



Latina Women



There is both a gender and a race wage gap in Cuyahoga County for full-time, full year workers. For each racial or ethnic category, women earn less on average than their male counterparts. On average, Latina women who work full-time for the full-year earned about half what non-Hispanic white men earned.

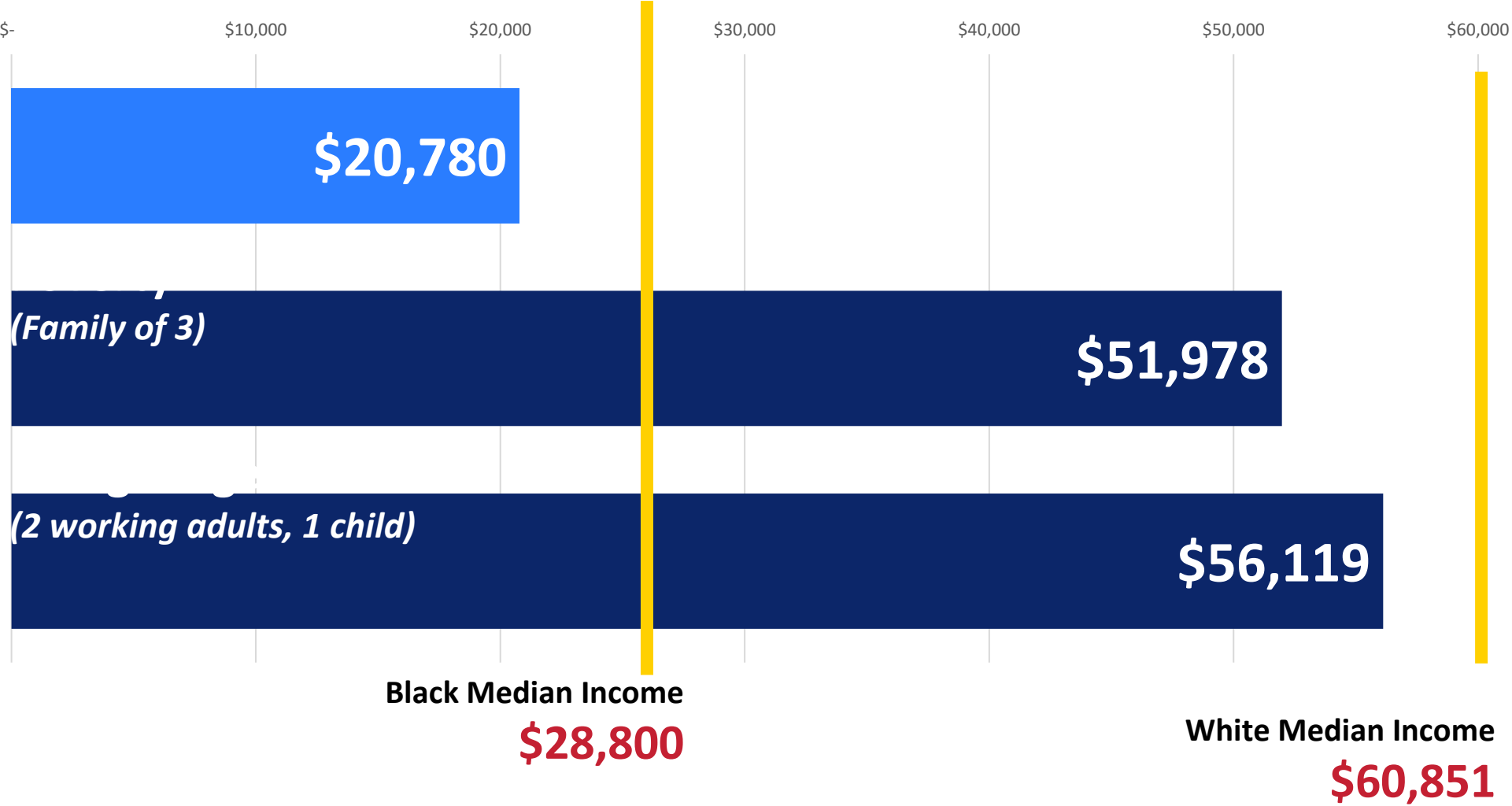
In Cuyahoga County, a living wage is \$56,000, meaning that on average only households headed by white men could support a family with one wage-earner.

Data Source: U.S. Census Bureau, American Community Survey 1-Year Estimates, 2018



Racial Disparities in Living Wages, Cleveland-Elyria Metro Area

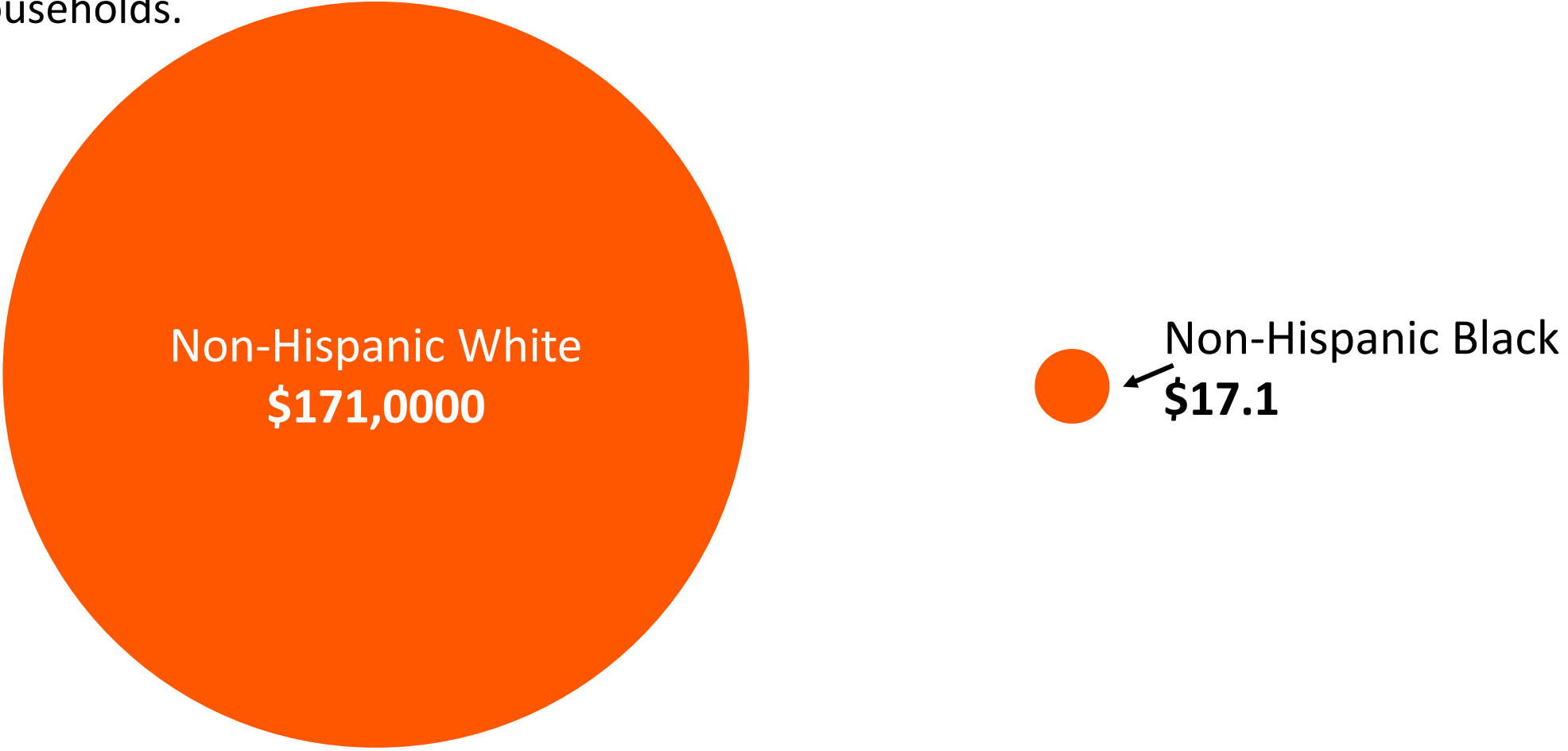
The impact of wage gaps mean that most Black households earn well below a living wage.



Data Source: U.S. Census Bureau, calculations prepared by Center for Community Solutions

Racial Disparity in Median Net Worth of Households

Due to wage gaps, exclusions from homeownership, and other policies and systemic racism, white families have been able to accumulate a disproportionate amount of wealth. The median net worth of white households is about 10 times the median net worth of black households.



Data Source: Federal Reserve Bank, 2016 Survey of Consumer Finances

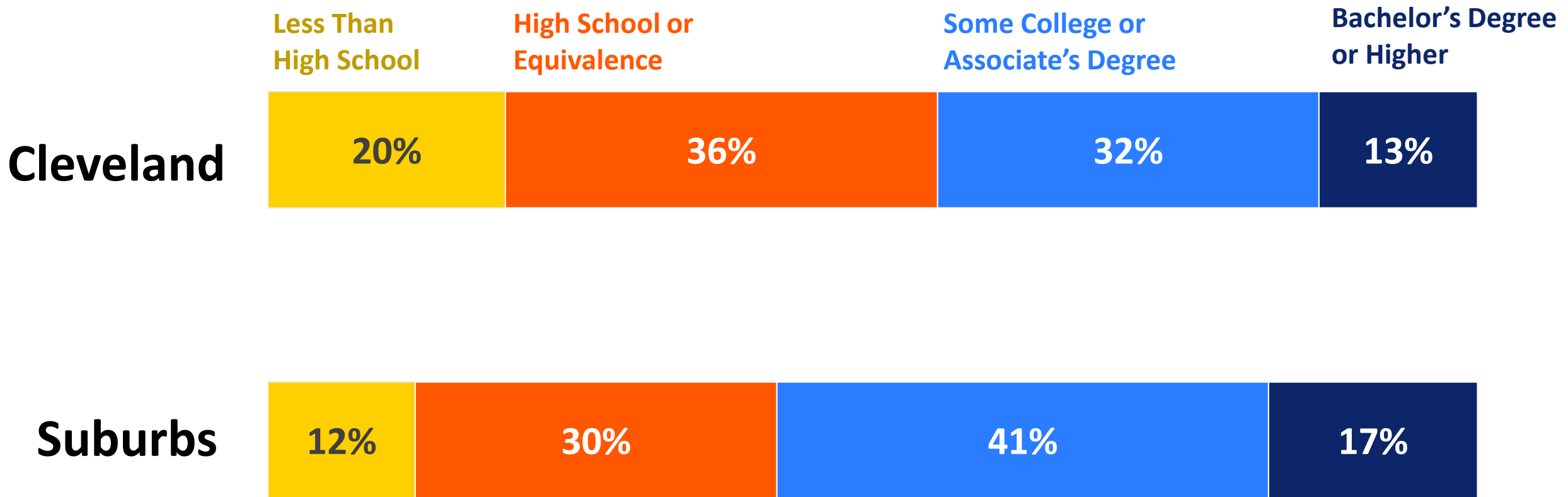


Adults and Poverty: Influence of Educational Attainment on Employment



Educational Attainment, Cleveland vs. Cuyahoga County Suburbs

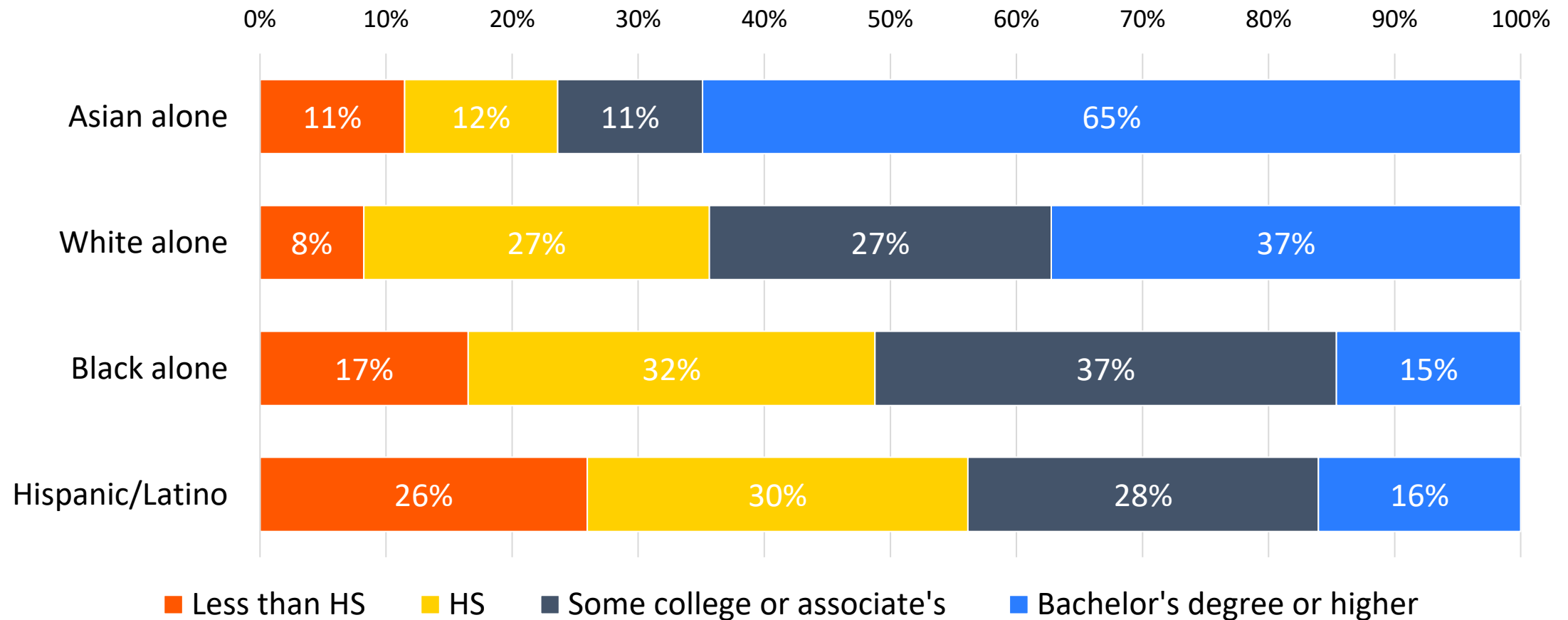
Higher educational attainment often means higher earnings potential. In Cuyahoga County 58% of young adults living in the suburbs have attended at least some college, compared to 45% of young adults in Cleveland. An individual with a bachelor's degree can expect to earn nearly \$1 million more over the course of their career.





Racial Disparities in Educational Attainment, Cuyahoga County

In Cuyahoga County individuals who are Black or Hispanic/Latino are less likely to graduate from high school and are less than half as likely to obtain a Bachelor's degree or higher.

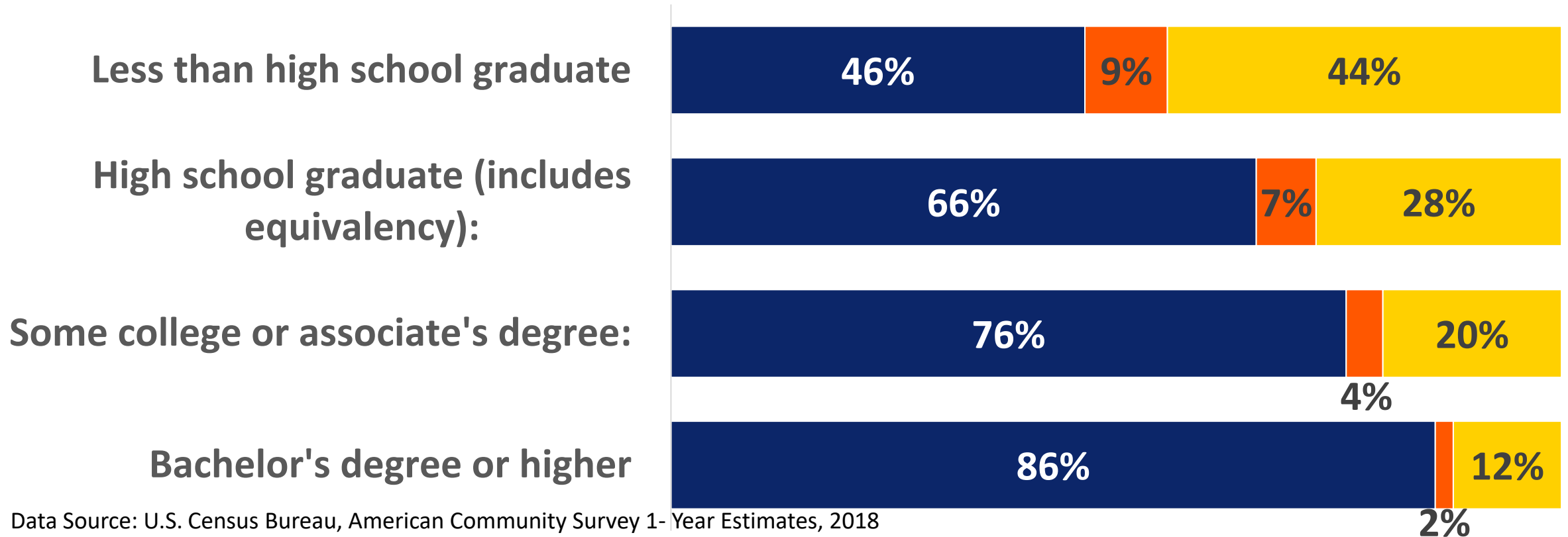




Educational Attainment and Labor Force Participation

Educational attainment is also connected to unemployment and labor force participation. Not only is the unemployment rate highest for people who did not finish high school, many of these people are not in the labor force at all. Adults who did not finish high school are 3.5 times more likely to be disconnected from the workforce and, in Cleveland, people who did not finish high school are more than FIVE TIMES as likely to not be in the labor force as those with at least a bachelor's degree.

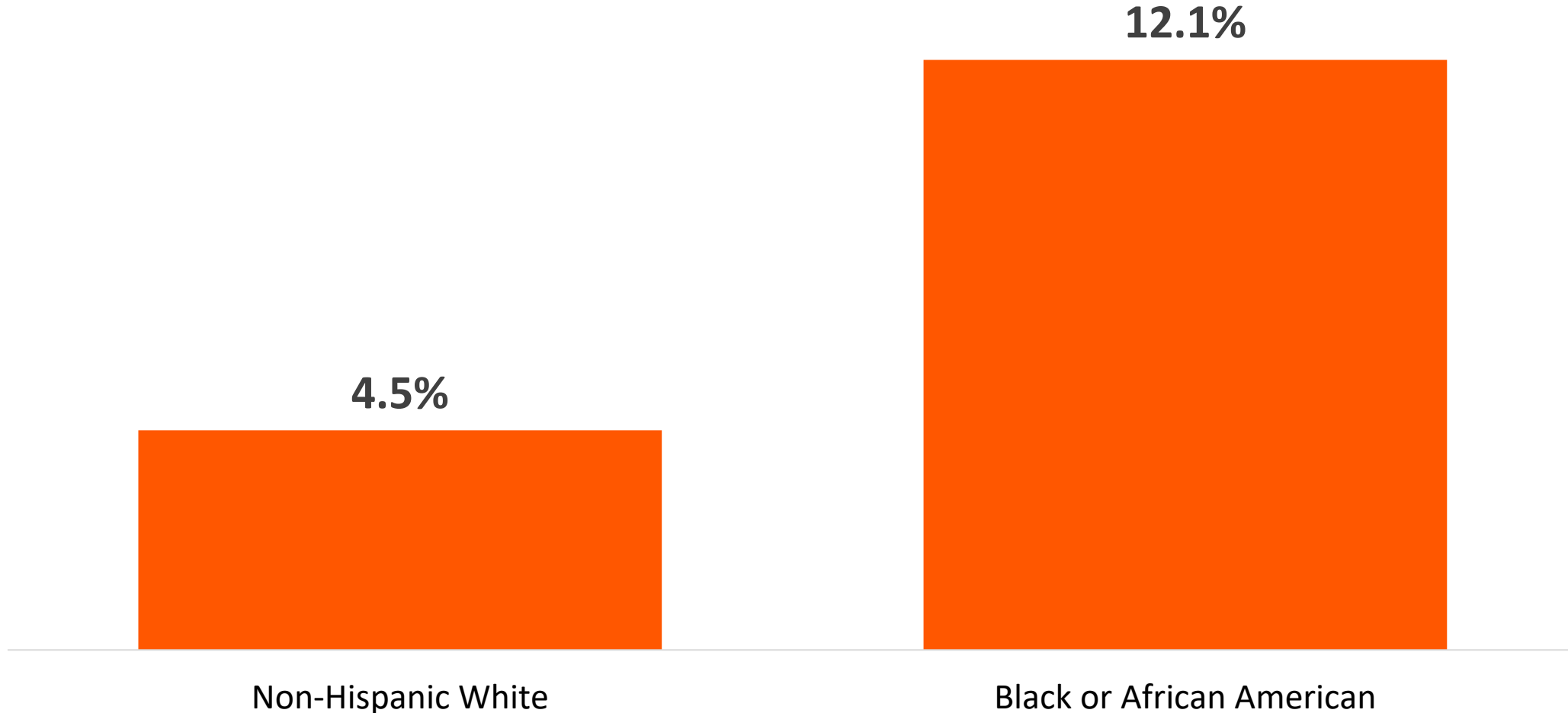
■ **Employed** ■ **Unemployed** ■ **Not in Labor Force**



Data Source: U.S. Census Bureau, American Community Survey 1-Year Estimates, 2018

Racial Disparity in Unemployment

The racial disparities in educational attainment are one of the contributing factors to the higher rate of unemployment among Black residents in Cuyahoga County. Black residents are nearly 3 times as likely to be unemployed as white residents.





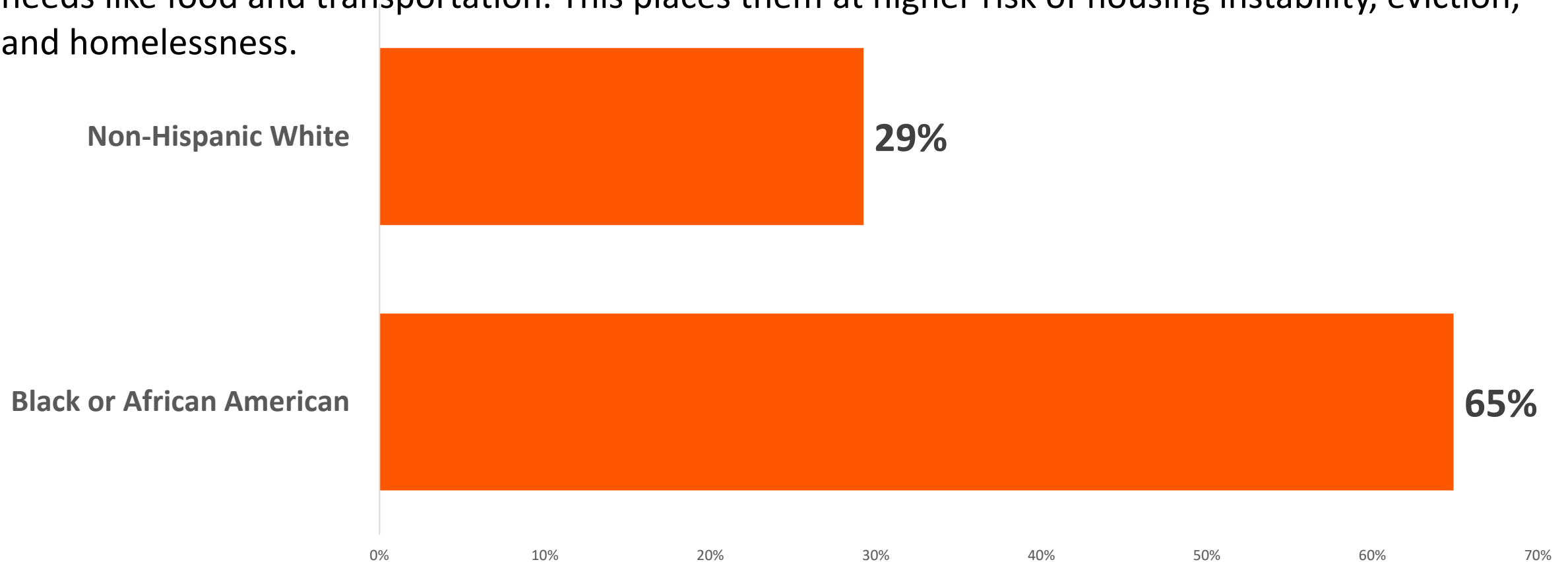
Adults and Poverty: Housing Instability



Racial Disparity in Home Ownership

Black families are more likely to rent.

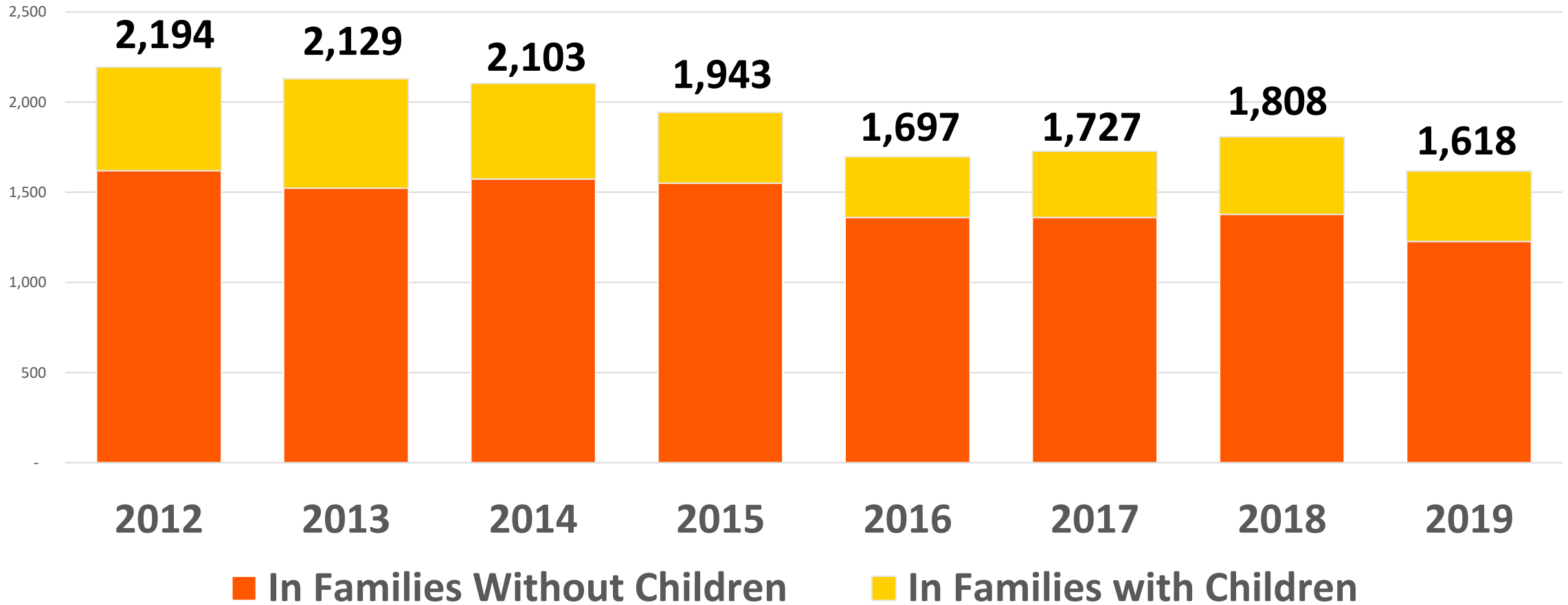
Nearly two-thirds of the housing units occupied by Black households are rented, compared to less than 30 percent of white households. Many renters are housing cost burdened, meaning they spend more than 30% of their income on housing costs, leaving little for the rest of their basic needs like food and transportation. This places them at higher risk of housing instability, eviction, and homelessness.



Cleveland/Cuyahoga County Continuum of Care Point-in-Time Homeless Count, by Year



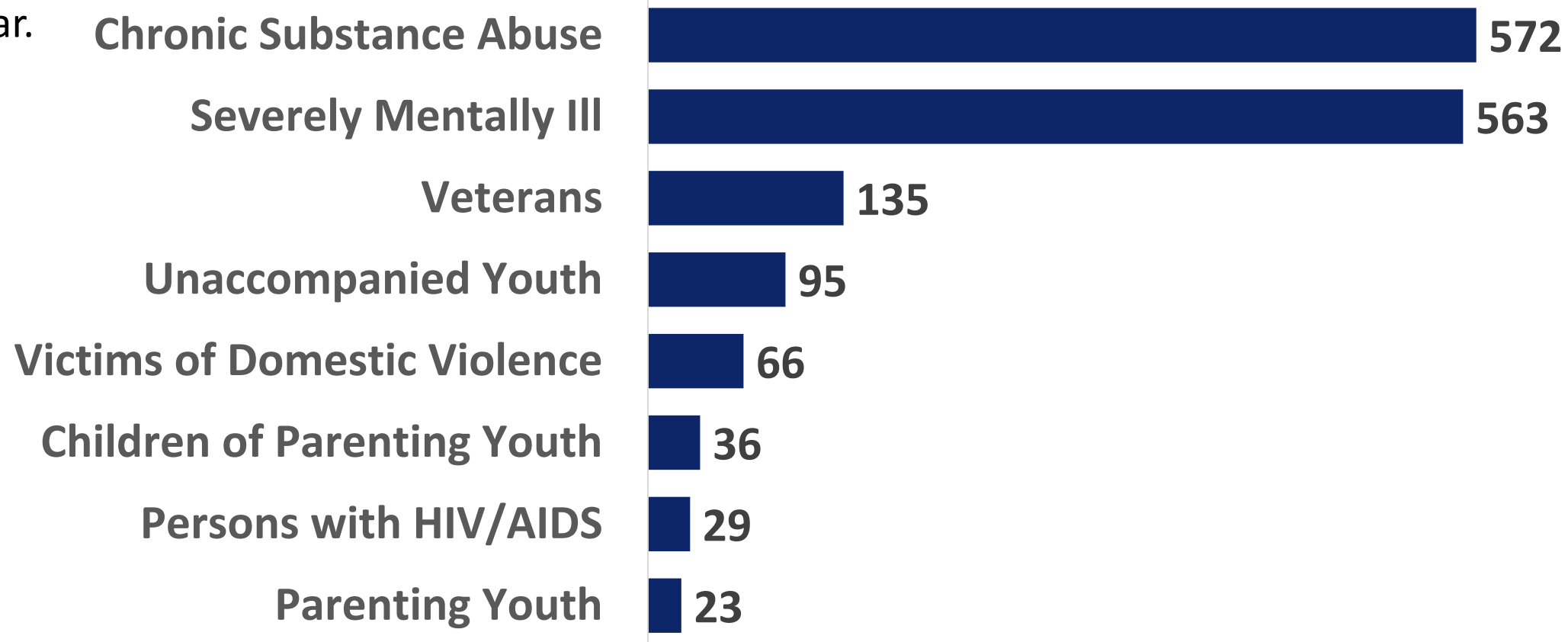
The Point-in-Time Count is used to identify the number of homeless individuals in Cuyahoga County. While the number has decreased since 2012, COVID-19 puts this progress in jeopardy.



Cleveland/Cuyahoga County Continuum of Care Point-in-Time Count by Sub-Population, 2019



Untreated behavioral health issues and homelessness tend to go together. In the 2019 point-in-time count, more than 1/3 of the people who were homeless in Cuyahoga County suffered from chronic substance abuse and more than 1/3 were severely mentally ill. Individuals suffering from mental illness can cost taxpayers more than \$40,000 a year while homeless while paying their rent and keeping them housed would cost about \$9,000 a year.

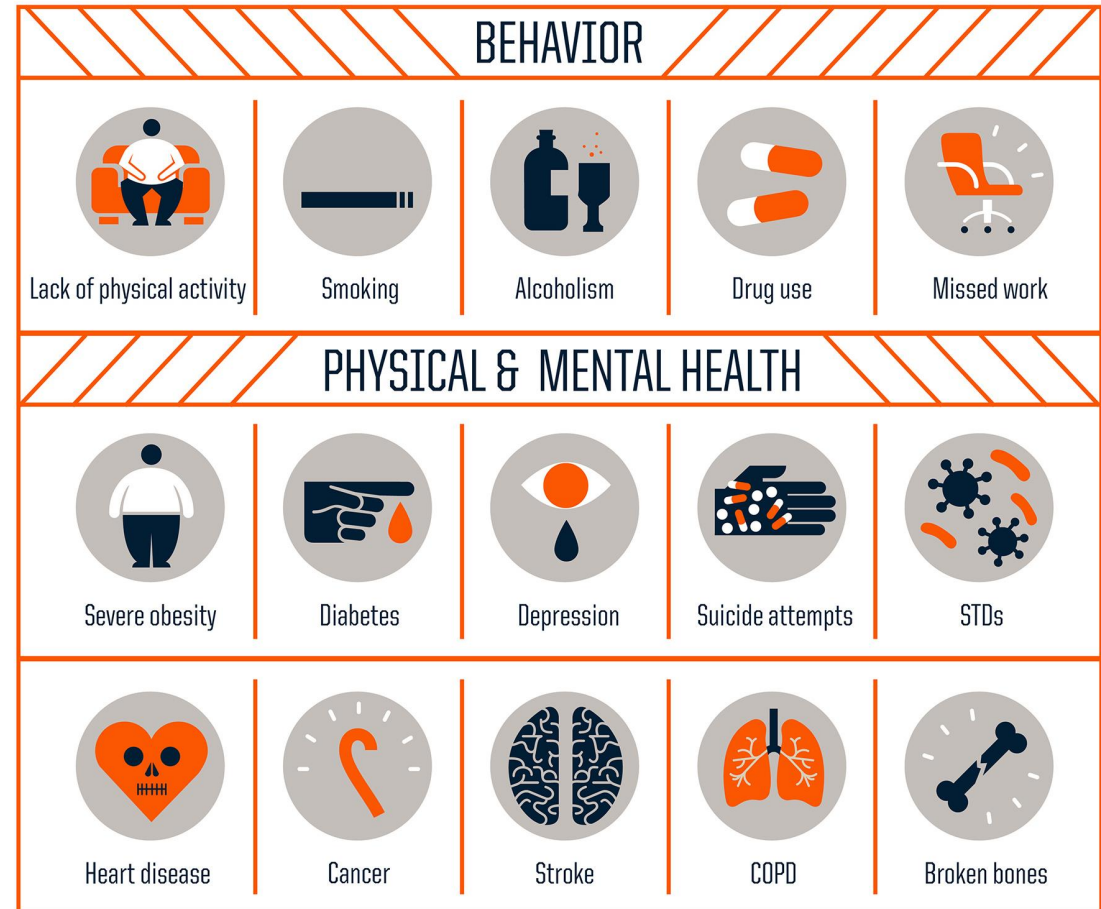




Adults and Poverty: Impact of Mental Health and Substance Abuse

ACES and Health Outcomes

Untreated Adverse Childhood experiences are connected to issues like drug use and alcoholism, as well as mental health problems like depression and physical health issues such as severe obesity. ACEs are potentially traumatic events that occur in childhood (0-17 years). Examples of ACEs include experiencing violence, abuse or neglect, having parents that are divorced, and witnessing violence in the home or community. ACEs are common, with about 61% of adults surveyed across 25 states reporting that they had experienced at least one type of ACE, and nearly 1 in 6 reported they had experienced four or more types of ACEs.

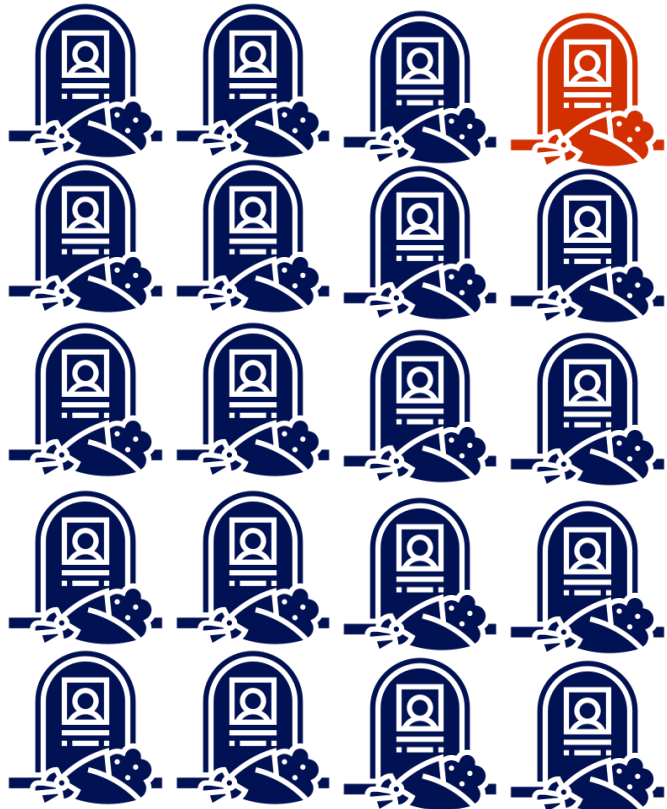


Deaths by Despair

“Deaths by Despair” includes deaths caused by unintentional drug overdoses, intentional self-harm like suicide, or chronic liver disease/cirrhosis. These deaths are preventable with effective behavioral health treatment and services to reduce harm from addiction and address mental health. Many of these deaths may be related to untreated Adverse Childhood Experiences.



1 of every 20 deaths



2,866

DEATHS

Over the 4-Year Period



MEDIAN AGE

49.5 Years

Detailed Cause of Death:

66%

**Accidental Poisoning
(including drug overdose)**

22%

**Intentional Self Harm
(Suicide)**

12%

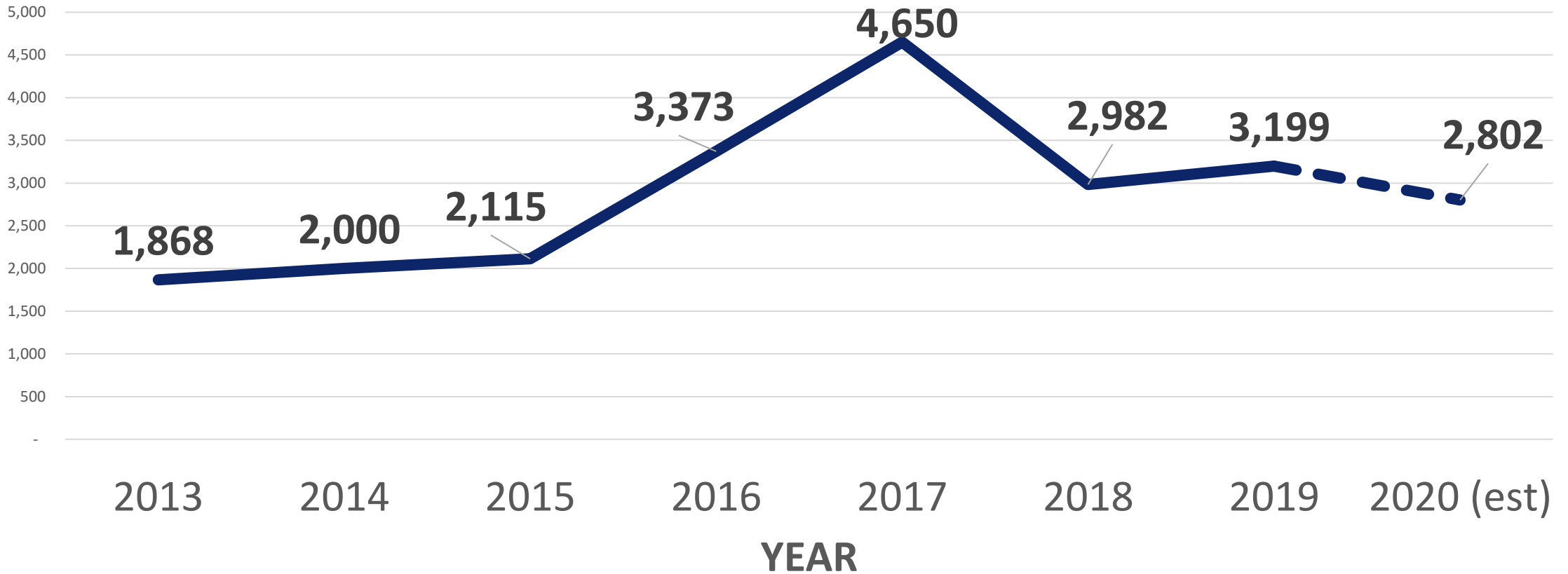
**Chronic Liver Disease &
Cirrhosis**

Overdose Deaths, Cuyahoga County



Overdose deaths during the opioid epidemic continue to be an issue. While not at peak levels, there are fears that isolation during the COVID-19 pandemic and disruptions to addiction treatment will lead to an increase in overdose deaths from heroin and other drugs.

Indeed, Cuyahoga County set a record for drug overdose deaths during May of 2020.



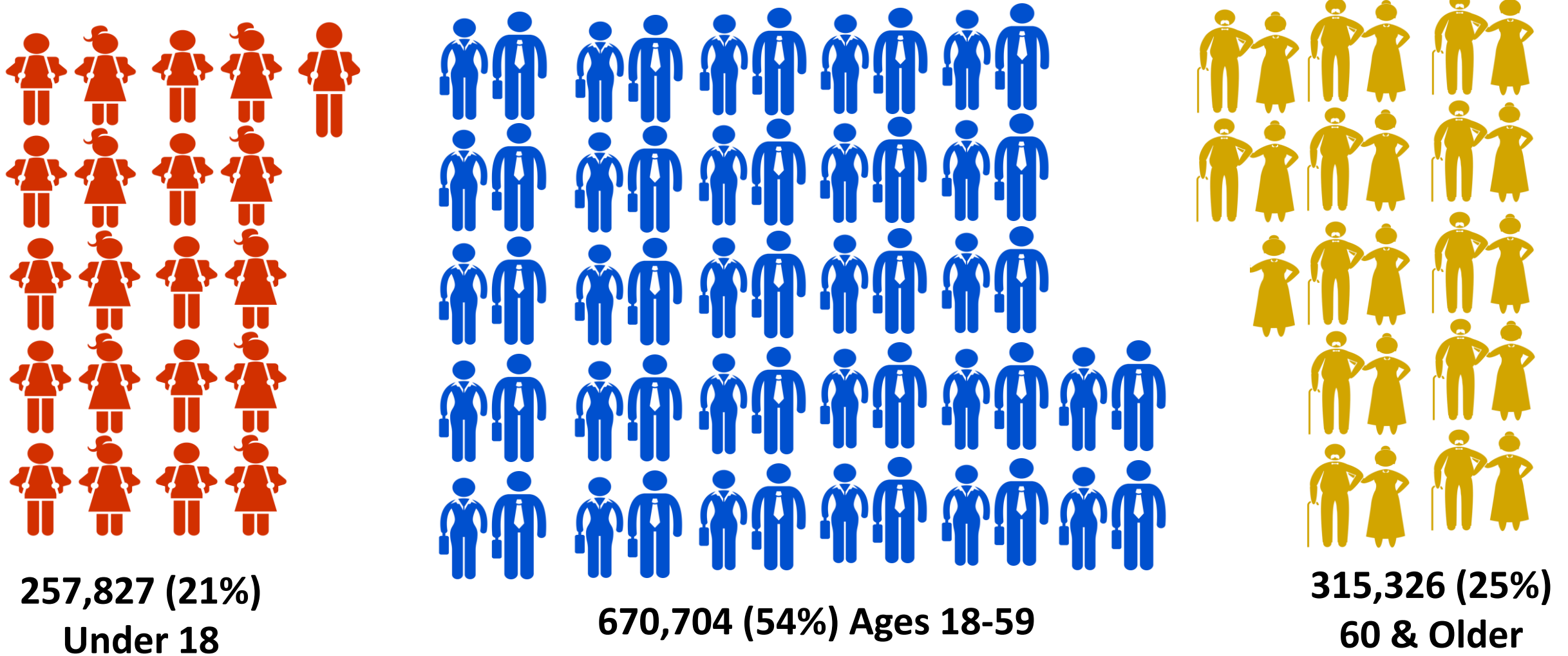
Data Source: Summit County Public Health Statewide Estimated Drug Overdoses Dashboard, Cuyahoga County, May 2020



Seniors and Poverty

Child, Adult, & Senior Population, Cuyahoga County

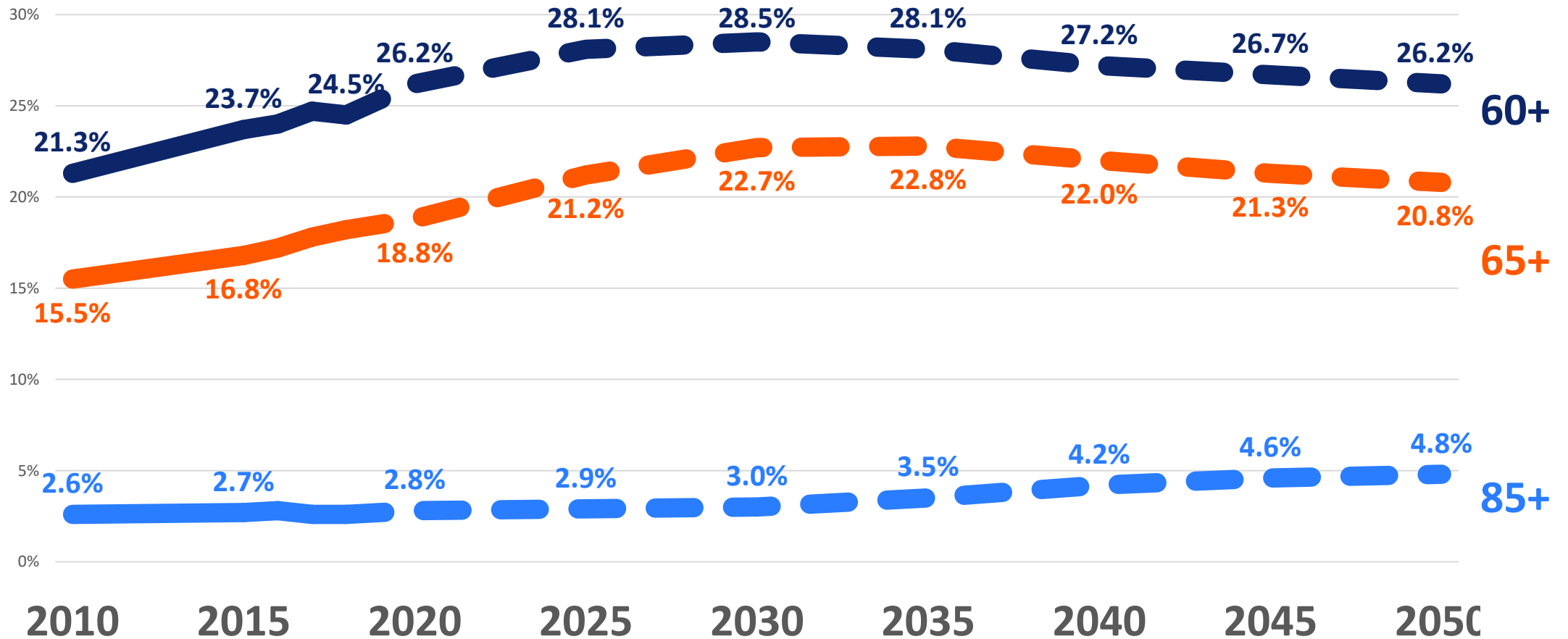
Historically, children have outnumbered seniors, forming a “population pyramid” with many children at the bottom and few seniors at the top. This “pyramid” is now more of a “cube”, with more seniors than children for the first time in history.



Projected Senior Population, Cuyahoga County



The community is in the midst of the age wave and growth in the senior population is largely following projections. At this trajectory, senior population in Cuyahoga County, and across Ohio, will peak in 2030, and slowly begin to fall. However, the very old population (85+) is projected to continue to grow as people live longer and can stay in their homes and communities.



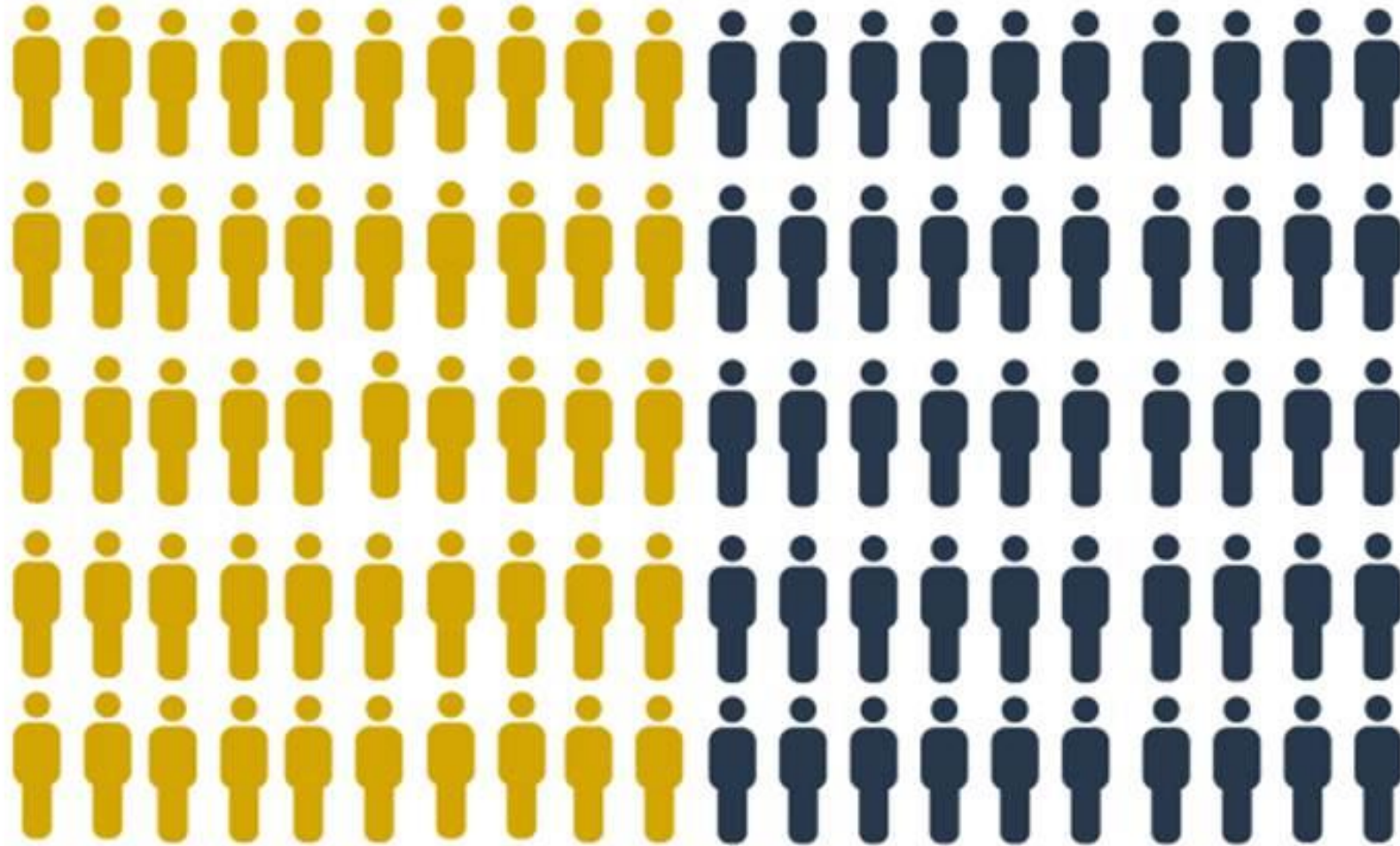
Data Source for 2010-2018: US Census Bureau, American Community Survey 1-year estimates

Projection Data for 2020-2050: Ohio Development Services Agency, Office of Research



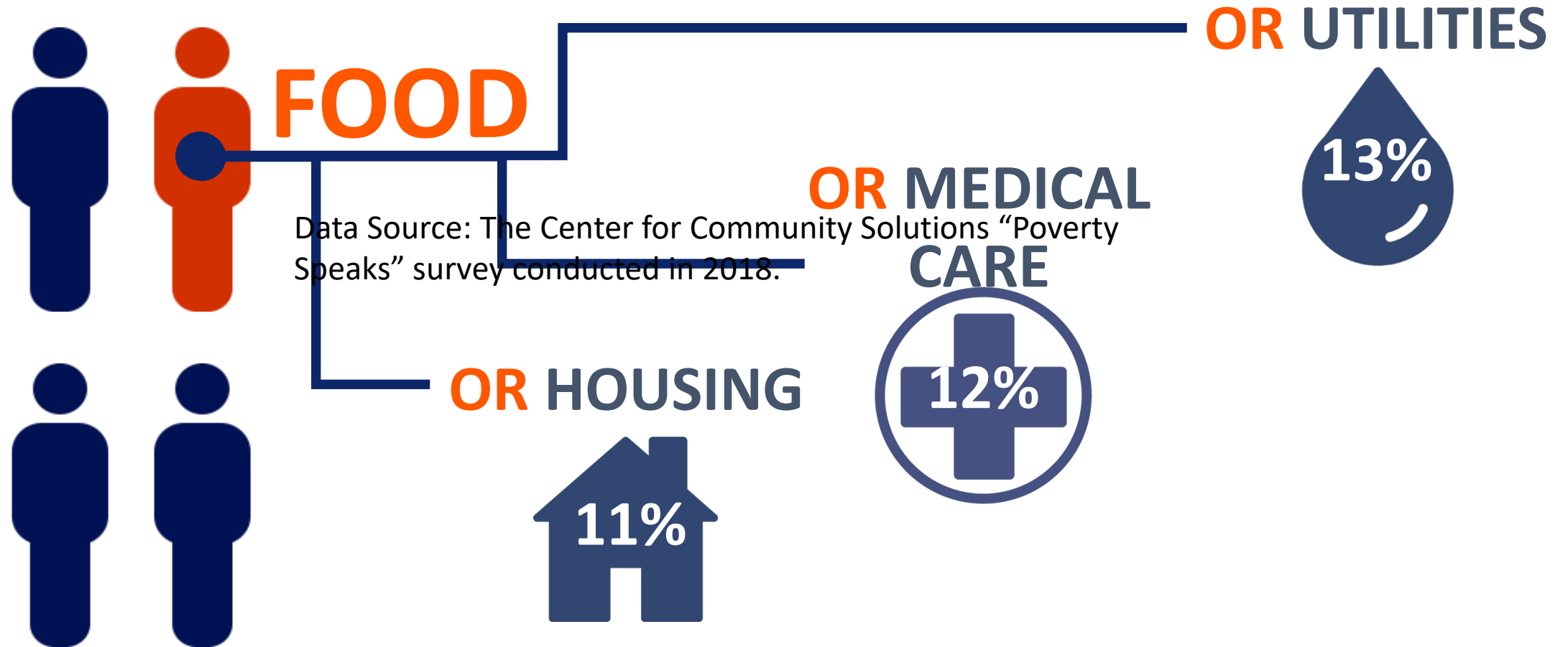
Seniors in Poverty: Tough Choices

An estimated 50% of Older Adults who live alone don't have enough money to cover their basic needs



Data Source: Center for Social and Demographic Research on Aging at the University of Massachusetts, 2020

Even before COVID-19, 26% of older adults had to choose between food and at least one other necessity.

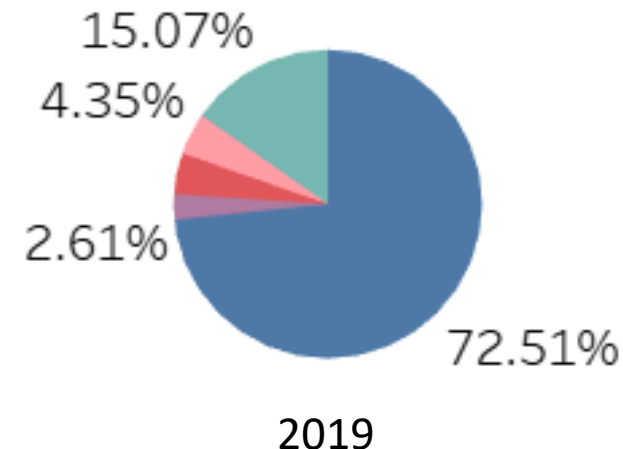
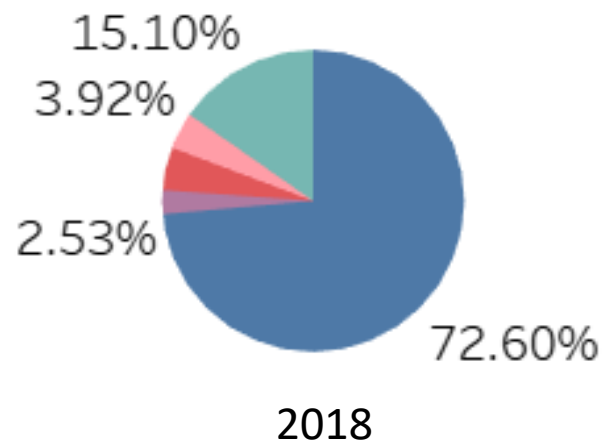
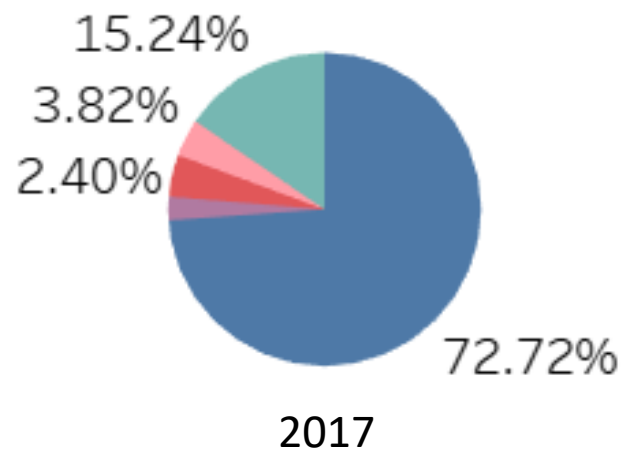


2-1-1 Calls for Food, Cuyahoga County Seniors (65+)

As the pandemic continues, Seniors, more and more, are searching for food as social meal programs and home delivered meals struggle to meet the demand.

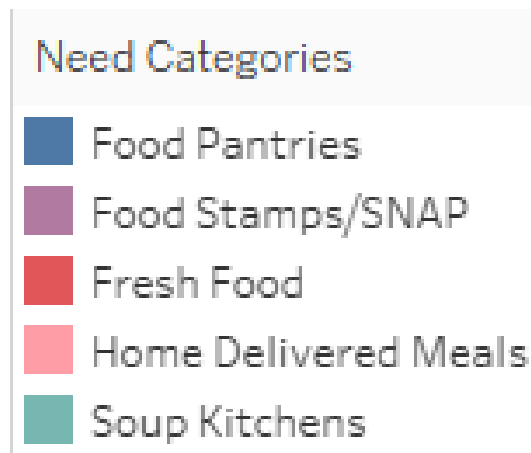
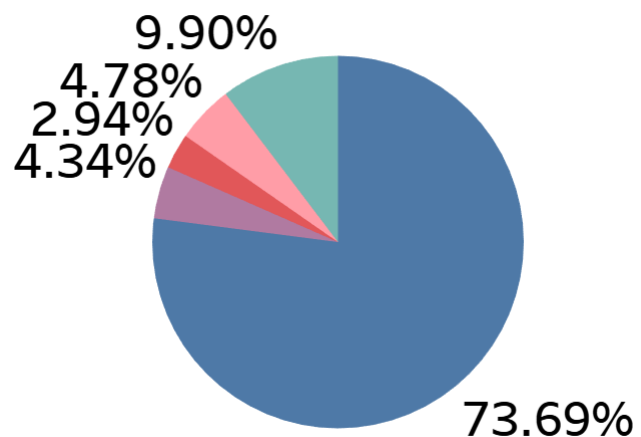


• Baseline



• Corona

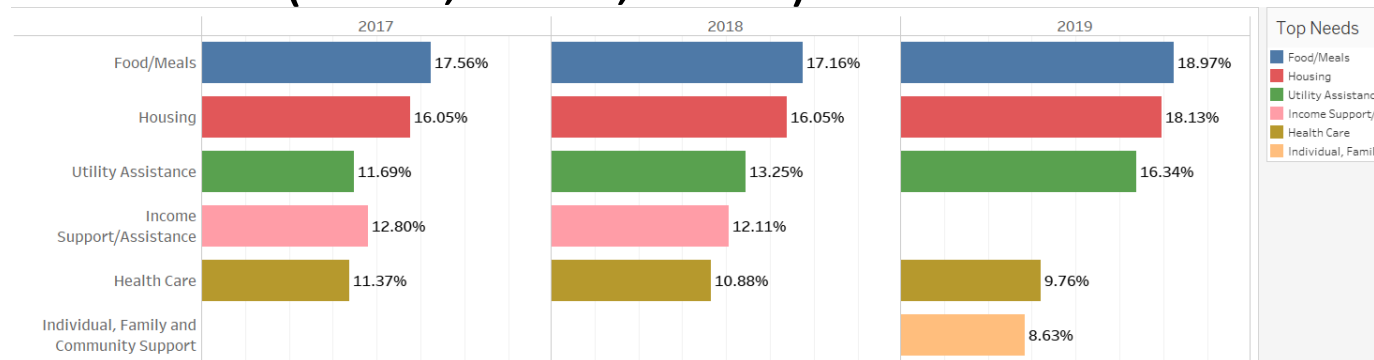
Jan-Jul 2020



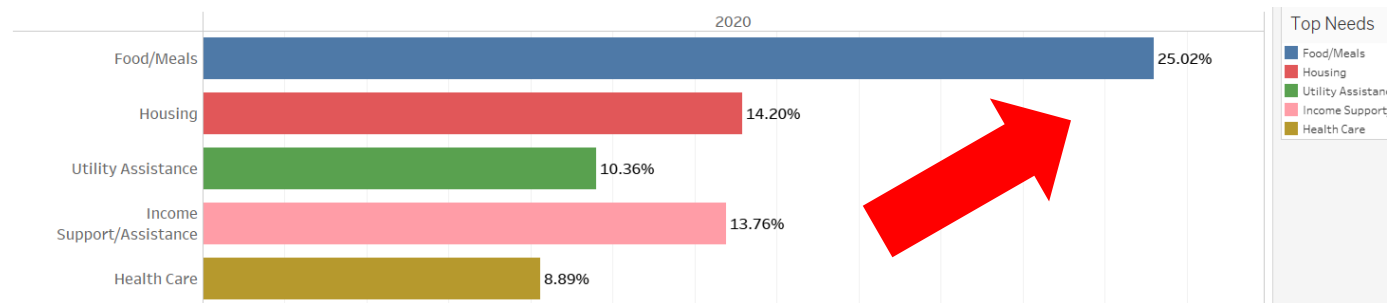
2-1-1 Calls, Top 5 Needs, Cuyahoga County Seniors (65+)

COVID-19 has dramatically exacerbated the need for senior food programs.

- Baseline (2017, 2018, 2019)



- Corona (Mar-Jul 2020)



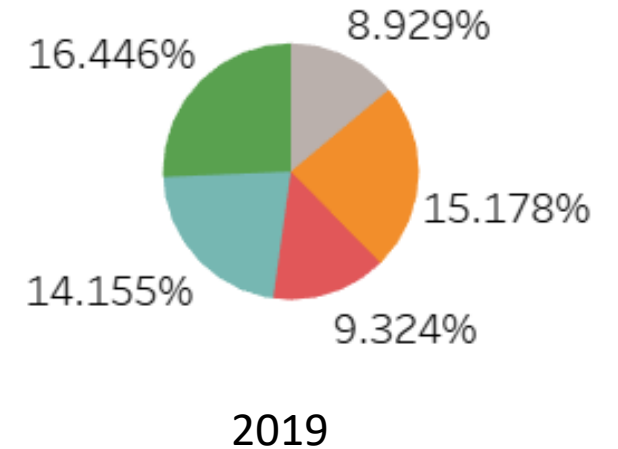
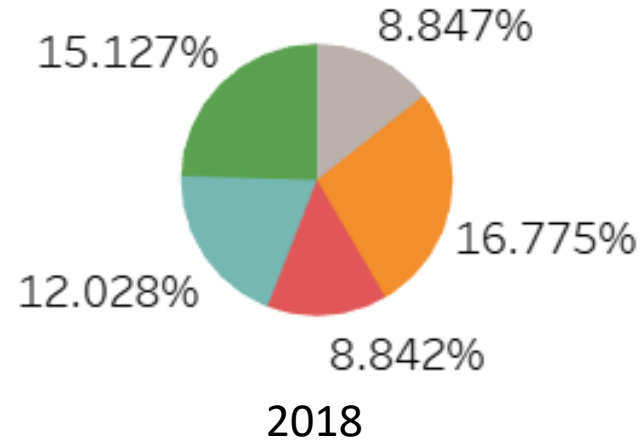
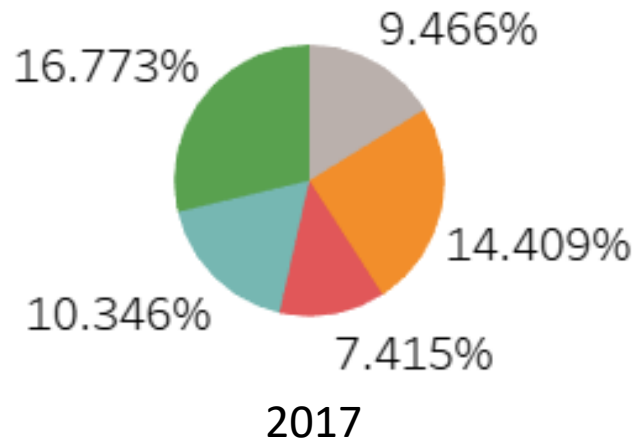
Seniors are twice as concerned about food!
 What tough choices do they face?
 (note housing, utility, and healthcare dropped slightly)

2-1-1 Calls for Housing Assistance, Cuyahoga County Seniors (65+)



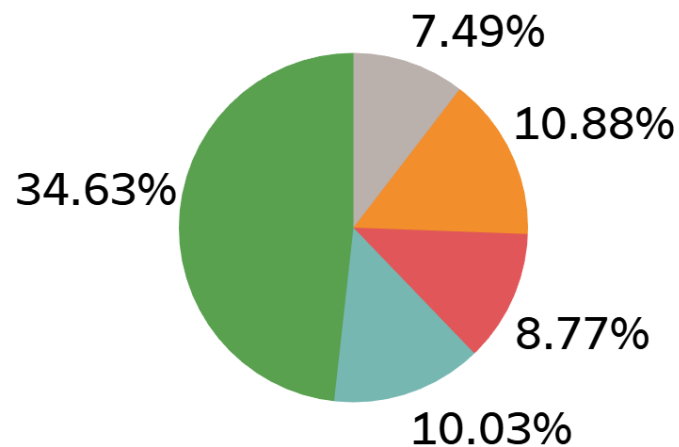
During the pandemic, seniors are looking more and more to age in place, but based on 211 calls, they are having a harder time meeting their housing costs. Over 90% of seniors wish to remain in their homes as they age, as opposed to going to an institution like a nursing home

• Baseline



• Corona

Jan-Jul 2020



Need Categories

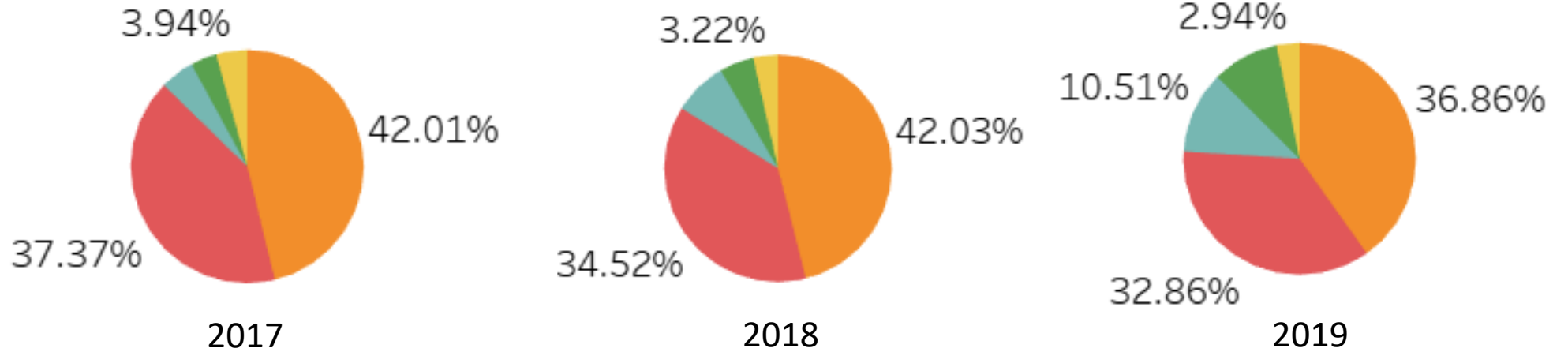
- Emergency Shelter Clearinghouses
- Home Rental Listings
- Homeless Shelter
- Low Income/Subsidized Private Re..
- Rent Payment Assistance

2-1-1 Calls for Utility Assistance, Cuyahoga County Seniors (65+)

In addition to rental or mortgage costs, Seniors continue struggling to pay their utility bills, a sign that this population is housing cost burdened.

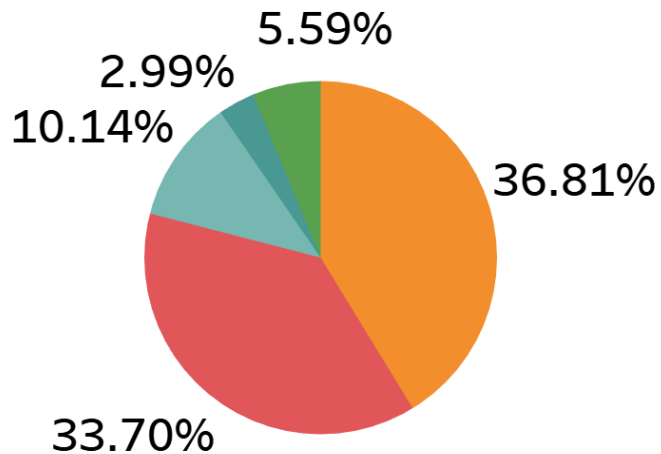


• Baseline



• Corona

Jan-Jul 2020



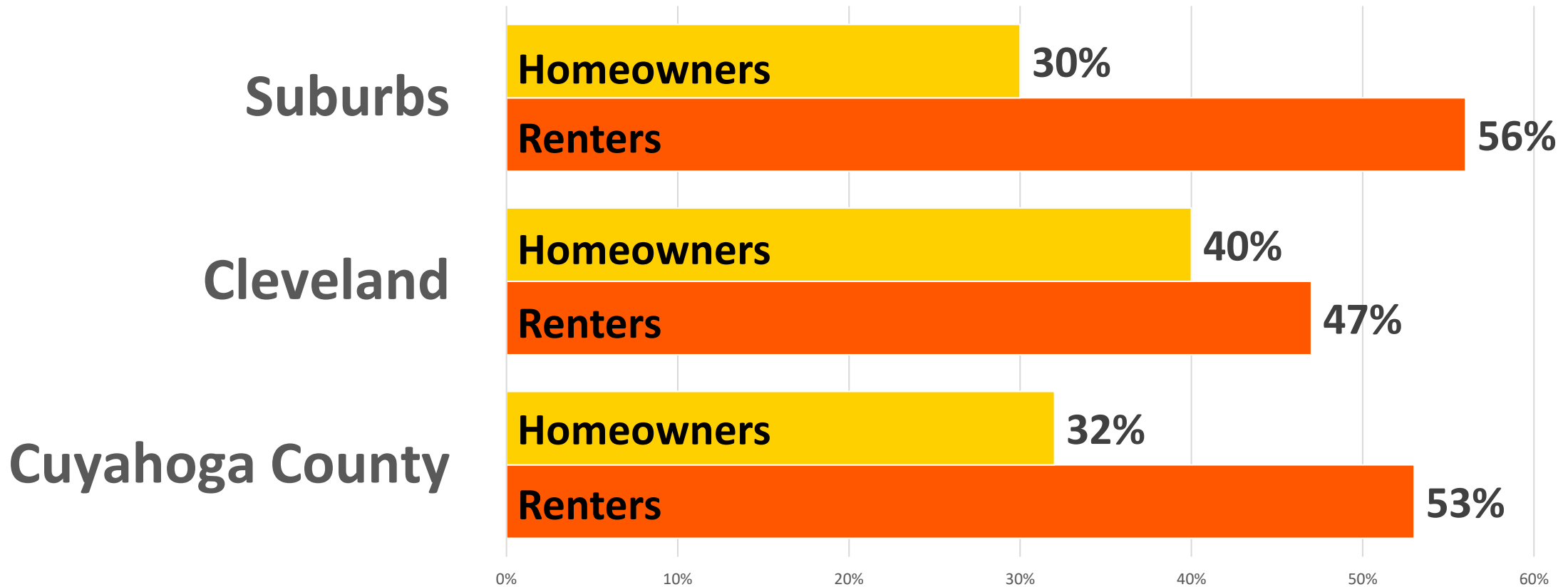
Need Categories

- Electric Service Payment Assistance
- Gas Service Payment Assistance
- Percentage of Income Utility Payment Plans
- Sewer Service Payment Assistance
- Utility Disconnection Protection



Nearly 55,000 seniors live in unaffordable housing in Cuyahoga County.

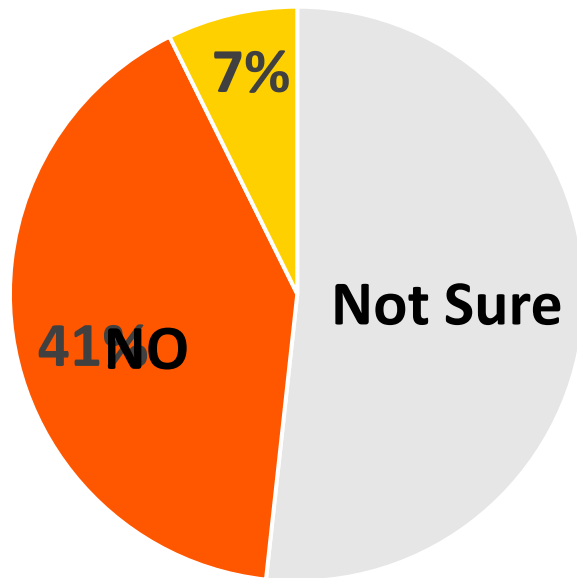
Share of Seniors Paying more than 30% of household income for housing costs, 2018



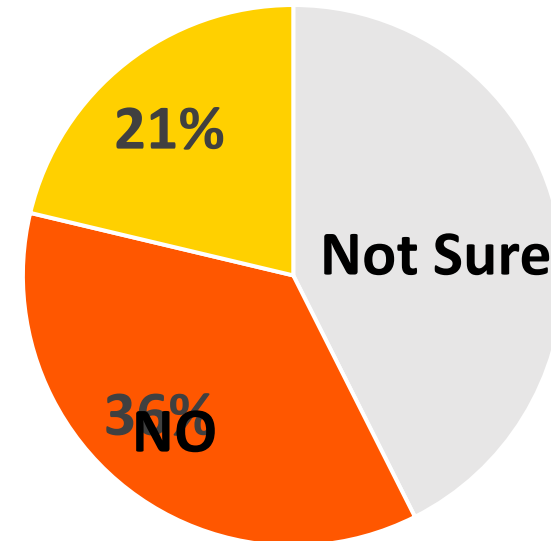
Data Source: U.S. Census Bureau, American Community Survey 1-Year Estimates, 2018

Many of Cleveland's seniors struggle with outdoor maintenance of their homes, and too few have modified their home to be safer while aging in place.

I am able to maintain the outside of my home (lawn/snow removal, etc.)



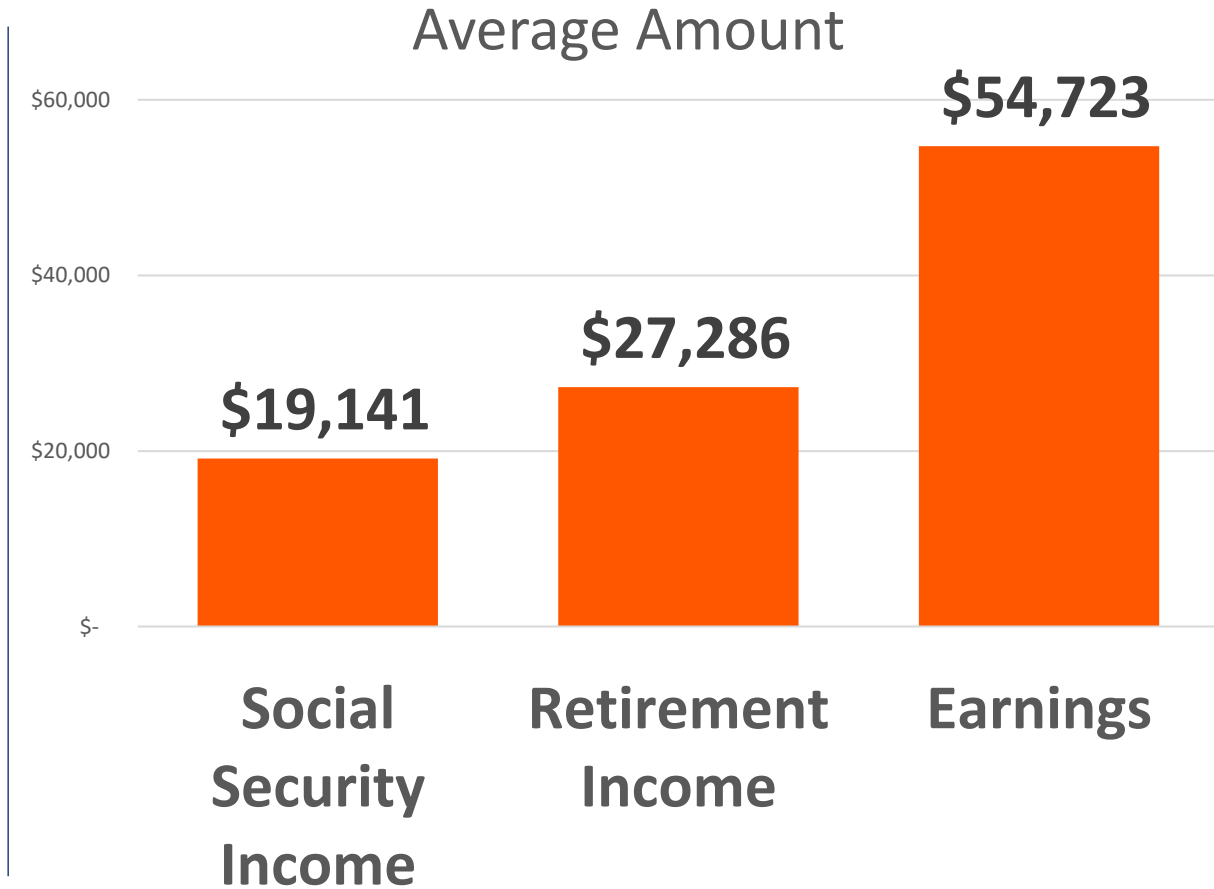
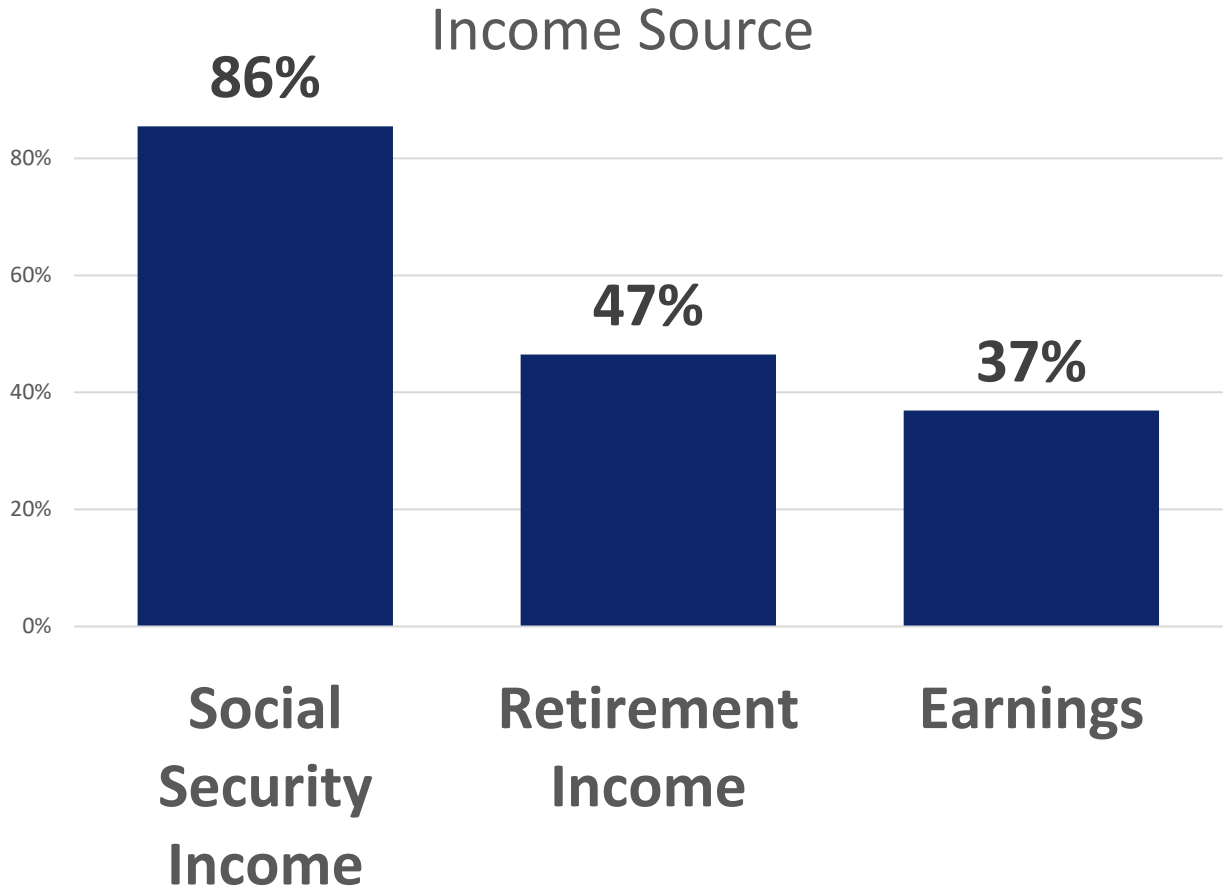
I have made, or plan to make, modifications to my home as I age



Seniors (65+) in Cuyahoga County



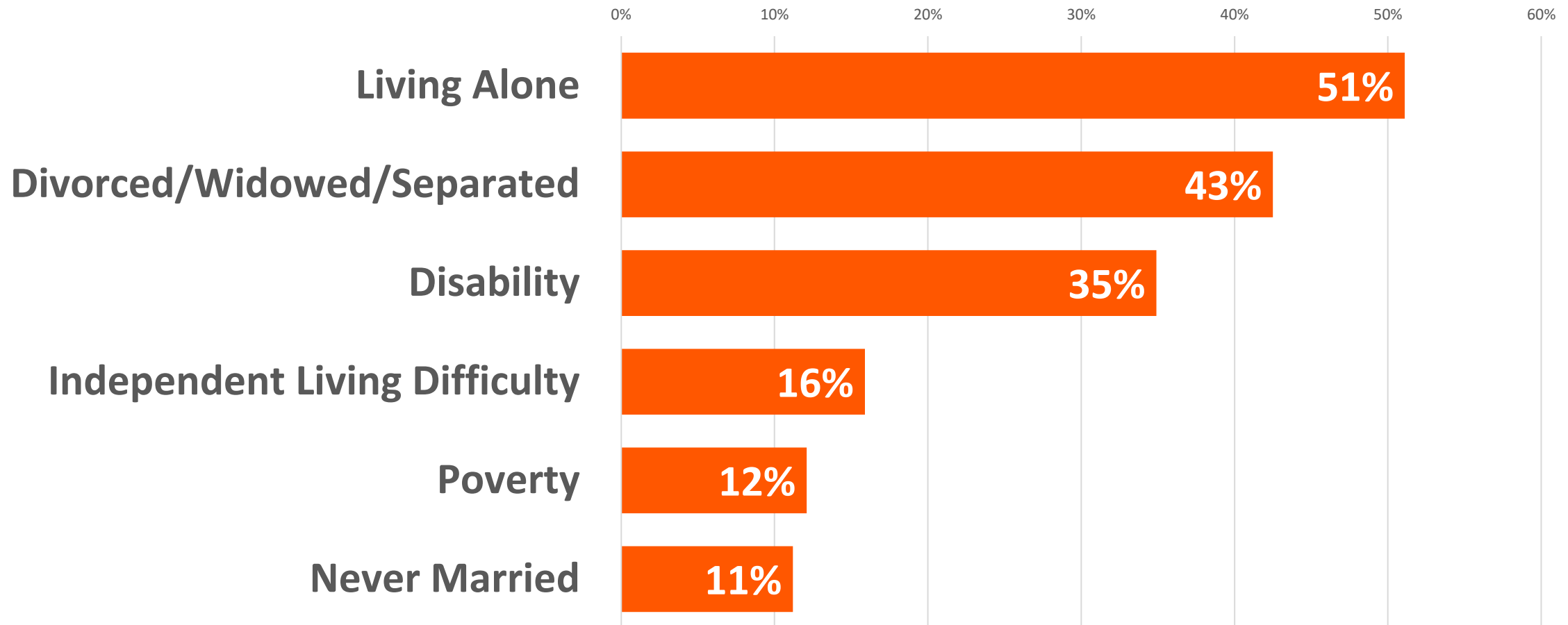
Many seniors in Cuyahoga County rely on Social Security as their main source of income; however, social security only “pays” the least, meaning many seniors need to access services and supports to make ends meet. In Cleveland, of the older adults who are currently employed, 49 percent will work as long as they can due to financial reasons and 32 percent would like to retire but cannot afford to stop working, either by choice or necessity.



Data Source: U.S. Census Bureau, American Community Survey 1-year estimates. Shows Data for Cuyahoga County residents ages 65+.

Social Isolation Risk Factors for Cuyahoga County Seniors (65+)

More than half of seniors over age 65 in Cuyahoga County live alone – more than 135,000 people. But this isn't the only risk factor for social isolation. Seniors without significant social contact at places like senior centers, religious institutions, etc., and seniors who self-report feelings of loneliness, have higher rates of mental and physical health problems.

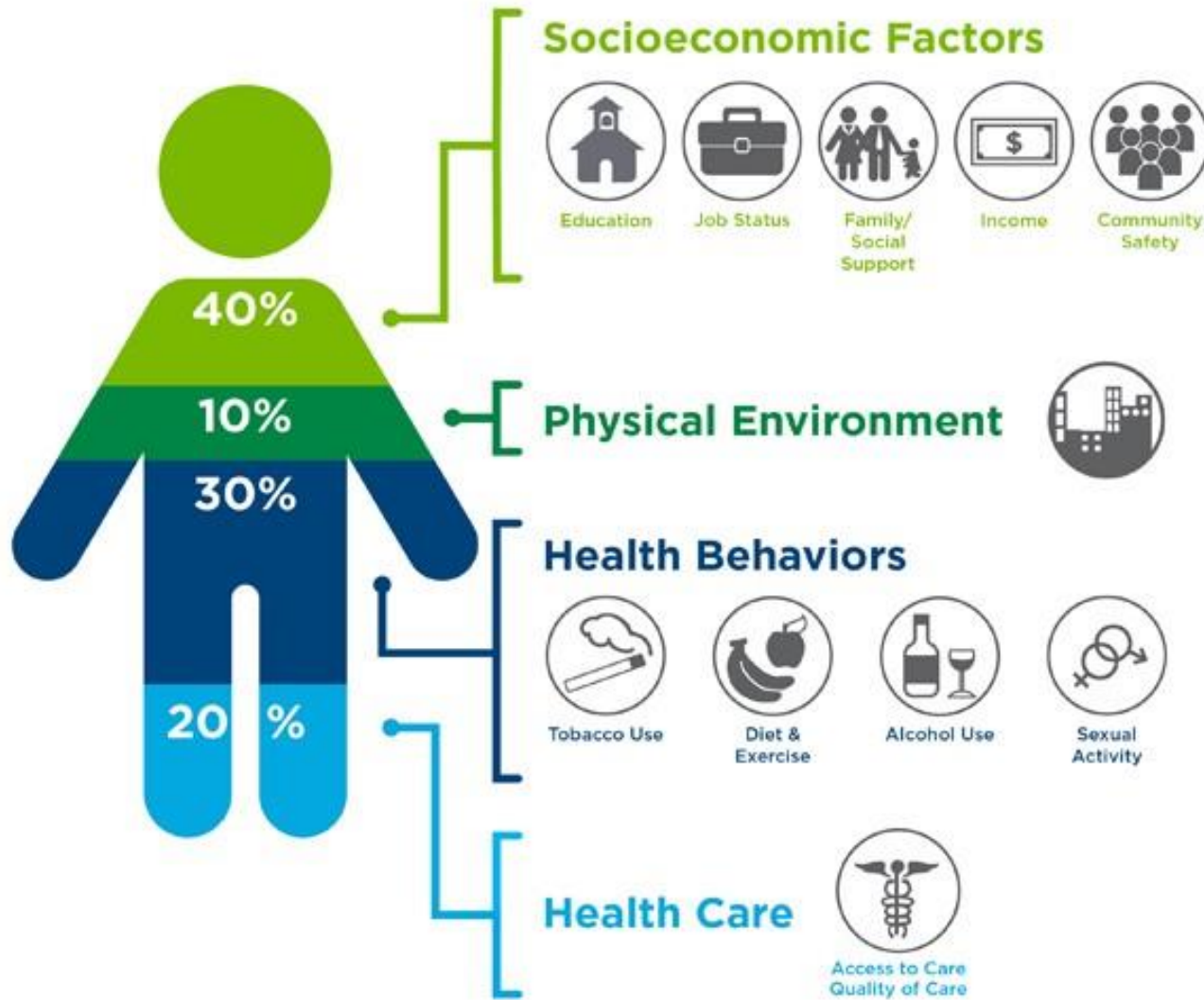


Data Source: U.S. Census Bureau, American Community Survey 1-year Estimates, 2018. Shows Data for Cuyahoga County residents ages 65+.



Economic Impact: The Cost of Poverty

What Goes Into Your Health?



80% of the things that keep you healthy, called the Social Determinants of Health, happen outside the healthcare system.

Even though 80% of what impacts health is outside healthcare, the U.S. spent \$3.6 trillion on health care in 2018.

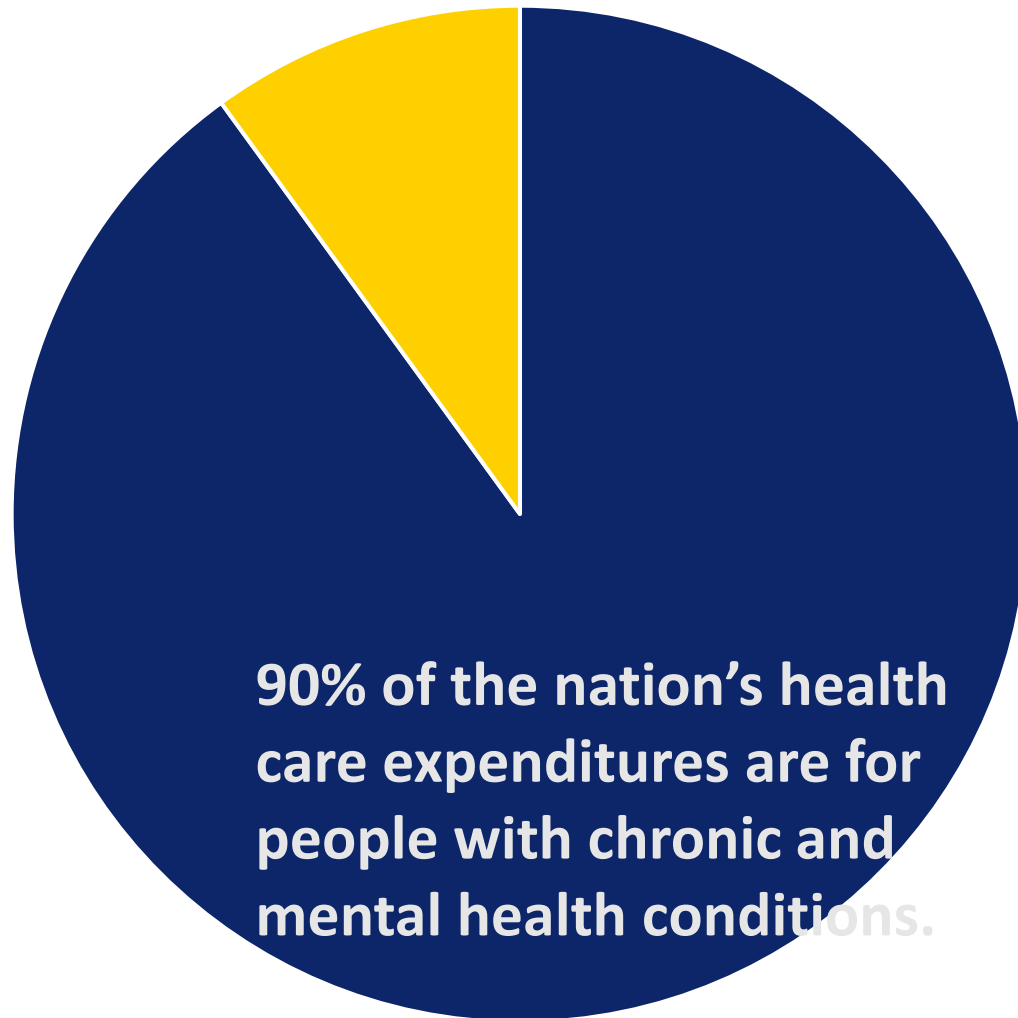


Just **\$53** is spent per Ohioan on public health measures that prevent medical conditions before they occur.

Data Source: Health expenditure data from Centers for Disease Control and Prevention, National Center for Health Statistics.



Chronic disease is costly.



According to the Centers for Disease Control and Prevention:

Heart disease and stroke cost our health care system \$199 billion per year and cause \$131 billion in lost productivity on the job.

The total estimated cost of diagnosed **diabetes** was \$327 billion in medical costs and lost productivity in 2017.

Obesity costs the US health care system \$147 billion per year.

The total cost attributable to **arthritis and related conditions** is about \$300 billion per year including over \$160 billion in indirect costs associated with lost earnings.

On average, 34 million school hours are lost each year because of unplanned dental care, and over \$45 billion is lost in productivity due to **dental disease**



Estimated Annual Burden per Disengaged Youth

Youth who are disconnected from school and the workforce cost all of us. Opportunity Youth refers to individuals ages 16-24 who aren't working or in school. One out of every 7 people aged 16-24 in Cuyahoga County are Opportunity Youth.

Lost Earnings	\$11,000
Lost Tax Revenue	\$3,500
Increased Crime	\$31,000
Increased Health Costs	\$2,500
Increased Benefits & Social Services	\$1,00
Less Education Costs	(\$5,000)
ANNUAL TOTAL	\$44,000

= \$900 MILLION

each year in Cuyahoga County

Data Source: The Center for Community Solutions "\$44,000 question: examining disengaged youth in Cuyahoga County"



Government programs and interventions improve the health, stability, and economy of our nation.

Poverty isn't measured accurately.

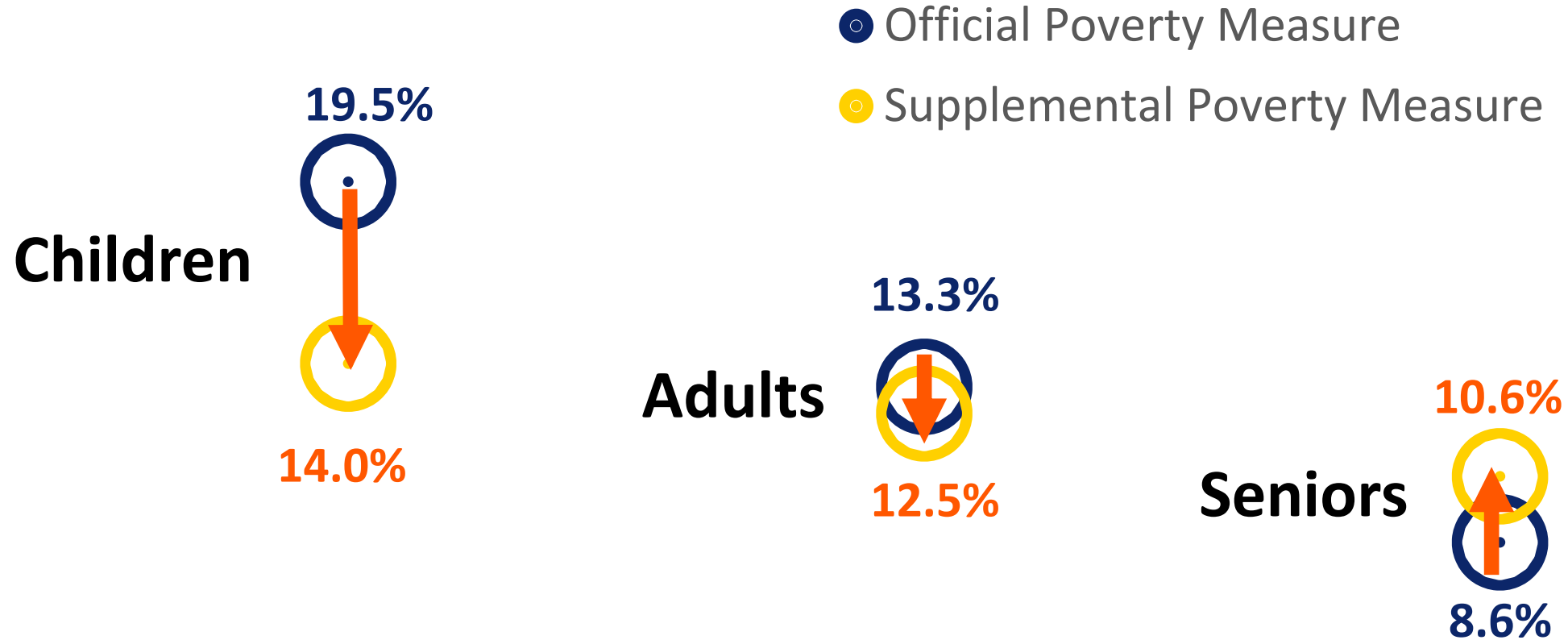


One flaw of the official poverty measure is that it doesn't account for government assistance programs that are not income but improve people's economic situation. For example, Supplemental Nutrition Assistance Program (SNAP) helps put food on the table for millions of families, but the impact of that assistance doesn't show up anywhere in official poverty statistics.

The U.S. Census Bureau recognized the limitations of the official way we determine who lives below poverty, and several years ago introduced the Supplemental Poverty Measure (SPM). For example, if certain government assistance programs were included in poverty measures, the rate of child poverty would be lower.

Data Source: U.S. Census Bureau, Supplemental Poverty Measure, 2018

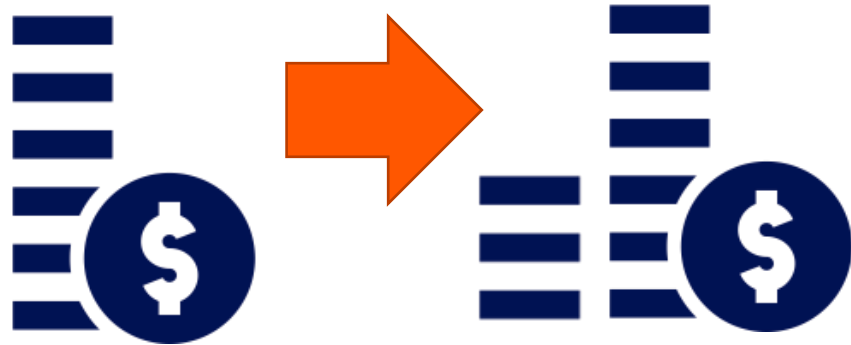
Official Poverty Measures leave out many programs that help families get by.



Data Source: U.S. Census Bureau, Supplemental Poverty Measure, 2018

During a slowing economy, \$1 billion in SNAP benefits would lead to an increase of \$1.54 in GDP, supporting 13,560 jobs, most of which are outside the agricultural industry. Public spending can help stabilize the economy.

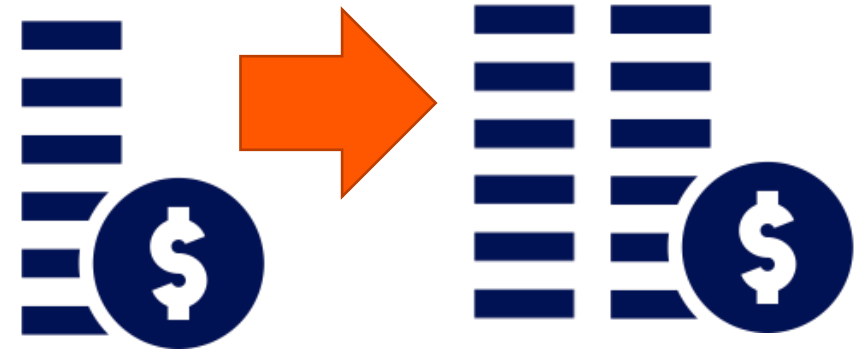
SNAP



Every \$1
of additional
benefits for
families

Increases
GDP more
than **\$1.50**

MEDICAID



Every \$1 in
additional
help for
states

Increases
GDP by
around **\$2**

SNAP benefits also extend household budgets to stabilize families.

Expenses Paid By: ■ Household Income ■ SNAP Benefits

Without SNAP



With SNAP



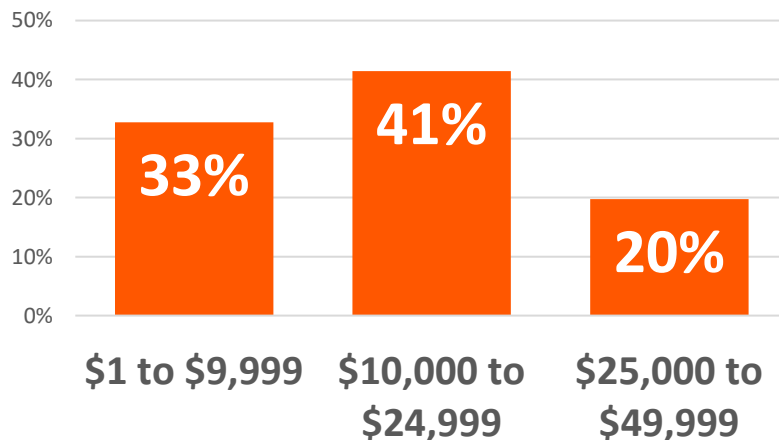
The Earned Income Tax Credit, or EITC, is an effective anti-poverty measure that puts money directly back in the hands of low-and-moderate income workers. To qualify, individuals must meet certain requirements and file a tax return, even if they do not owe any tax or are not required to file.



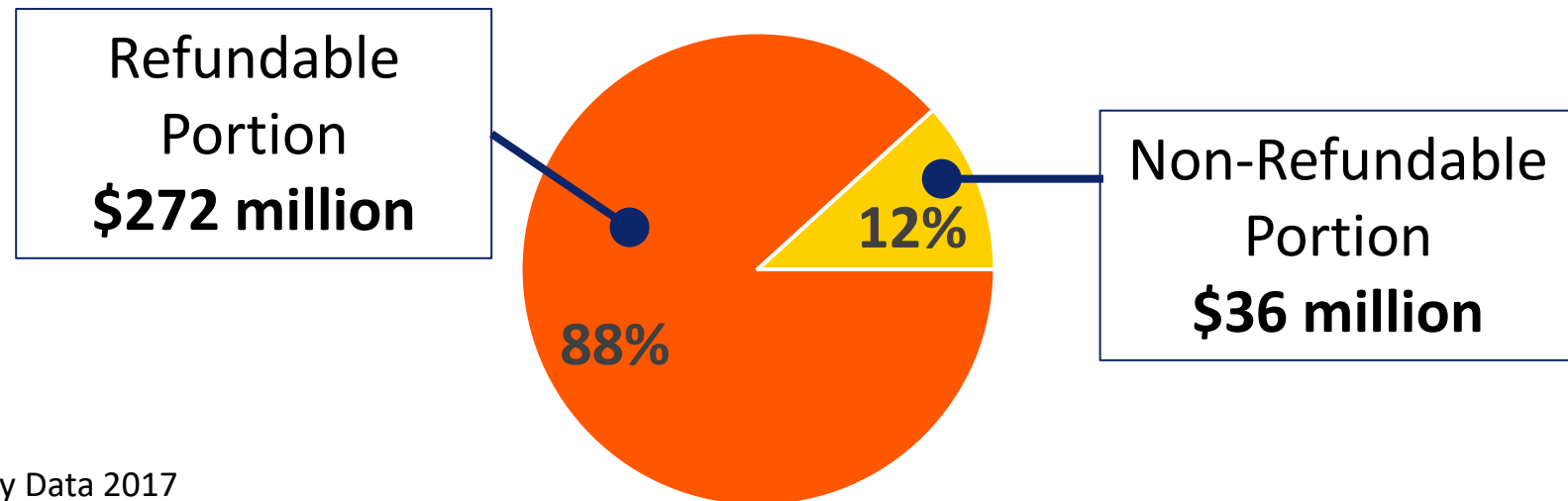
United Way of Greater Cleveland supports services that help individuals file taxes so they can receive the Earned Income Tax Credit.

Cuyahoga County taxpayers received more than **\$308 million from EITC** for tax year 2017. Nearly 1-in-5 Cuyahoga County tax returns claimed EITC, totaling more than **120,000 returns**.

Percent of Returns With EITC,
by Adjusted Gross Income



Amount of Earned Income Tax Credit
Claimed in Cuyahoga County, 2017





Eliminating racial disparities would alleviate poverty.

Moving toward parity in wages could mean an additional \$6.3 billion in additional, taxable income each year for non-white workers in Northeast Ohio.

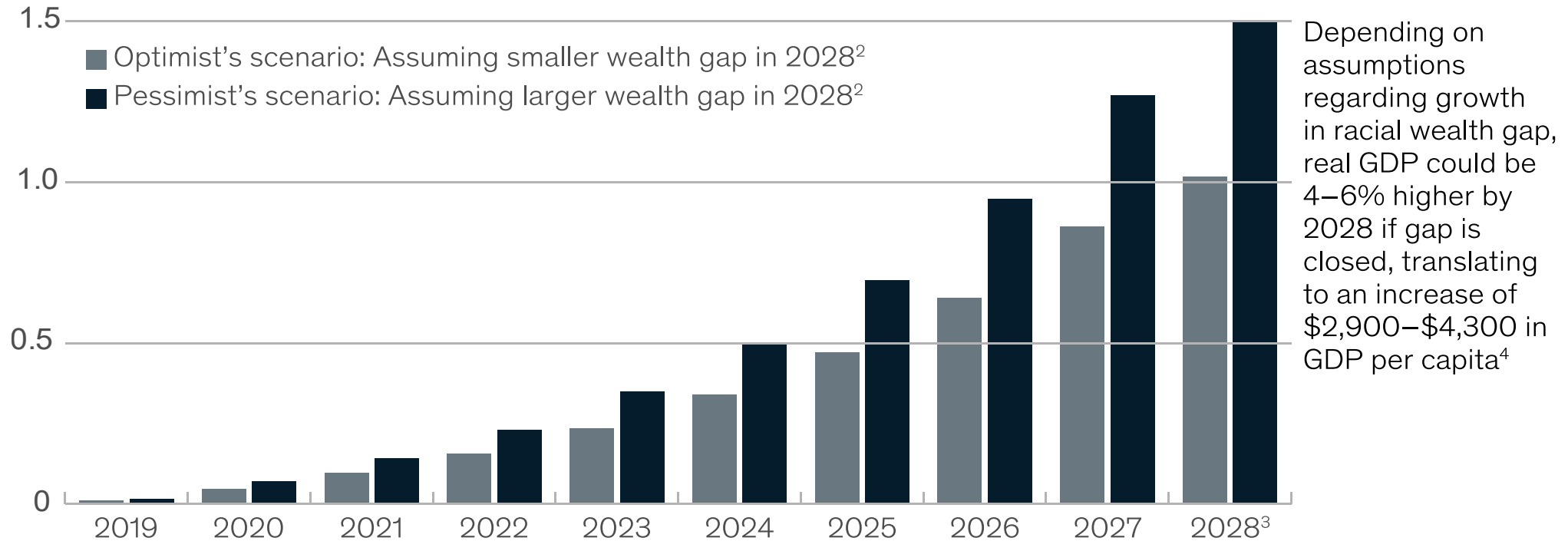


Additional Income EACH YEAR for Every Non-White Working-Age Adult

By closing the racial wealth gap, the US GDP could be 4 to 6 percent higher by 2028.



Real GDP increase from closing racial wealth gap, \$ trillion¹



¹2018 dollars.

²Assumes that, over time, wealth gap will close in linear fashion, reaching scenario's assumed targets by 2028.

³\$2,631 billion–\$3,990 billion in nominal dollars.

⁴\$7,500–\$11,400 in nominal dollars.

Source: "2016 survey of consumer finances," Federal Reserve Board, September 2017, [federalreserve.gov](https://www.federalreserve.gov); Oxford Economics; McKinsey Global Institute analysis



Investing in populations living in poverty will improve life for us all.

1 home-delivered meal costs 

This means we could provide older Ohioans with **1 month of daily delivered meals** for the same cost as **1 day in a nursing home**.



1 year of Home-Delivered meals



\$1,820



1 day in a hospital

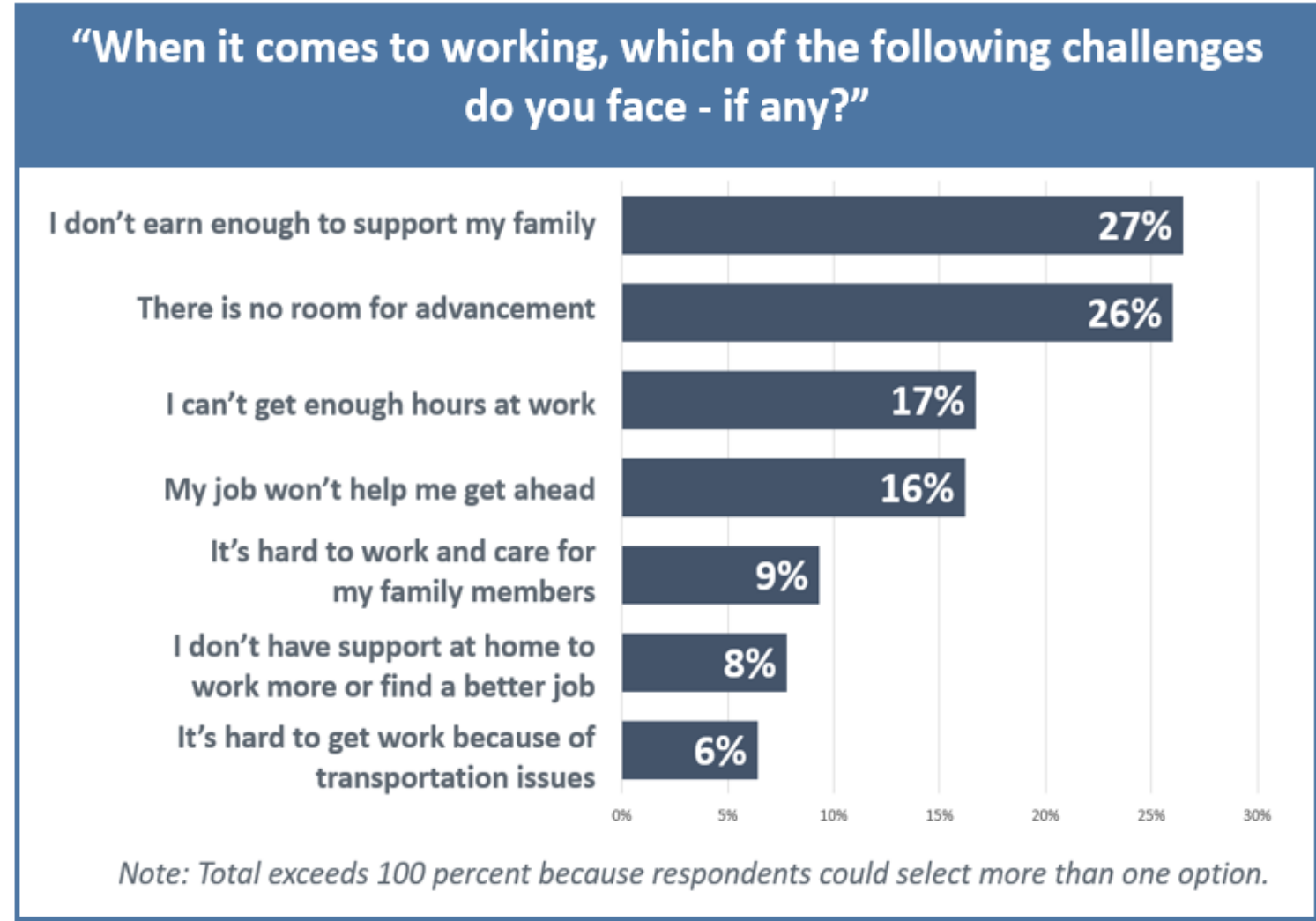


\$2,608

When seniors have trouble meeting their basic needs, they are more likely to end up in a nursing home. Yet decades of evidence show that it is less expensive to society to provide health and human services that help seniors stay in their homes.

In 2019 The Center for Community Solutions and The Council for Economic Opportunities in Greater Cleveland (CEOGC) collected new information directly from low-income residents which indicated that many jobs are not sufficient to ensure that a family is above poverty. More than a quarter of low-income working people in Cuyahoga County said their job has no room for advancement and 1 in 6 also said that their current job won't help them get ahead.

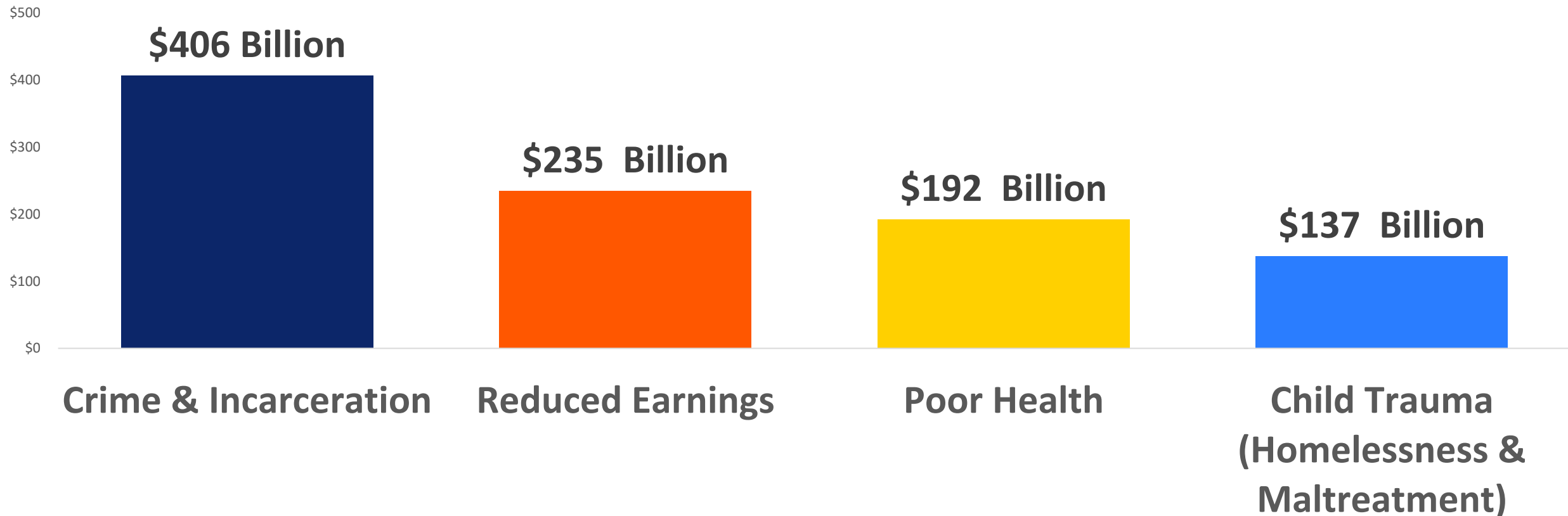
The bottom line: Cuyahoga County Residents need opportunities to earn more money and connections to careers, not just jobs.



One study found child poverty reduced the size of the economy by an estimated \$1 TRILLION, or 5.4% of GDP.



Estimated Economic Cost of Child Poverty in the United States



Data Source: McLaughlin & Rank, *Estimating the Economic Cost of Childhood Poverty in the United States*, 2017

The same study estimated that every \$1 spent on reducing child poverty would save \$7 in economic costs.



**Spent to Reduce
Child Poverty**

**Reduced Social &
Economic Costs**



Given our community's history of redlining and the current unprecedented COVID-19 crisis, our whole community must come together to support children, working-age adults, and seniors in need.

COMMUNITY HUB FOR BASIC NEEDS INVESTMENT FRAMEWORK



PRIORITIES:

- Hardest hit populations and communities
- Minority-led organizations serving minority populations



PRIORITY 1 – CHILDREN IN POVERTY



SCHOOL READINESS is our focus.

For every \$1 million that we raise,
5,000 children will be ready for
school through early education.

PRIORITY 2 – WORKING AGE ADULTS

PATHWAYS TO A LIVING WAGE is
our focus.

For every \$1 million we raise,
1,000 adults will be connected to
a path to a living wage job.





PRIORITY 3 – SENIORS

ISOLATION RELIEF is our focus.

For every \$1 million we raise,
5,000 seniors will receive
services that provide Basic Needs
and decrease harmful effects of
isolation.