

# Community Assessment



**Positive Youth Development ■ Financial  
Stability and Independence ■ Health and  
Well-Being of Individuals and our Community**

**United  
Way**



United Way of the  
Greater Dayton Area



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## History and Introduction

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In 2004, United Way of the Greater Dayton Area published a high level community assessment which identified the following overarching themes and their implications that cut across multiple areas of needs and various target populations. This initial assessment and resulting Priorities Report shaped the 2005-2008 allocations process and community initiative efforts.

### 2004 Overarching Themes

- Lack of adequate programs and services
- Lack of awareness of existing programs
- Lack of basic necessities
- Lack of transportation or access to services
- Lifestyle and choices related to health.

### 2004 Implications

- Increased awareness of the depth of the needs
- Realized multi-generational and behavioral-related nature needs
- Identified barriers to services
- Makes a strong case for a continuum of care
- Calls for identifying core services
- Makes strong case for the collaborative youth initiative
- Calls for planning related to the growing senior population
- Draws attention to emergency and affordable housing
- Underscores the large scale implications of healthcare
- Supports working collaboratively on focused efforts

The 2007 Community Assessment update is an interim assessment. It begins to dig deeper into findings from the first assessment, identifies emerging needs, and builds on the following Community Impact objective and strategies in the United Way of the Greater Dayton Area 2007-2010 Strategic Direction.

Provide resources to address local needs, priority issues, and to work towards sustained and lasting positive changes in the lives of children, families, and individuals within the Greater Dayton region.

- Improve positive youth development, financial stability and independence, and health and well-being
- Increase awareness of our region's needs/social conditions and health and human services
- Serve as trusted stewards of the community's financial investment to support key programs
- Lead and support efforts to strengthen the nonprofit sector

The report is organized around the focus areas of Financial Stability Leading to Independence, Health and Well-Being of Individuals and the Community, and Positive Youth Development. Each section begins with findings from the 2004 Assessment and an overview of key responses made to address the findings, and then covers major needs areas. Each need area includes charts at the end of each section to support the findings and provide additional information. Financial Stability



## Background

### 2004 Identified Needs For Stable Families

#### Financial and Family Stability

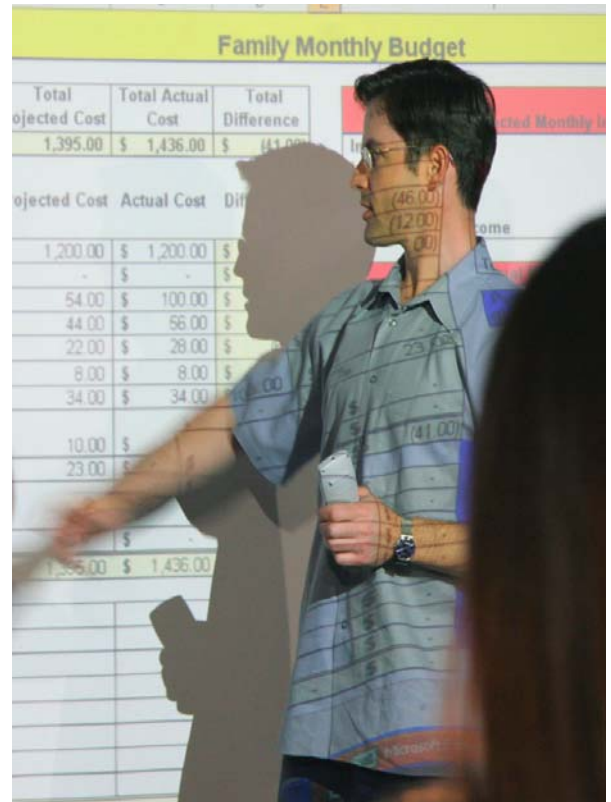
- Financial literacy
- Parenting and life skills
- Support of family member(s)
- Mental health and/or criminal barriers

#### Housing

- Low-income and affordable housing
- Housing for teen mothers and singles
- Permanent, transitional, and emergency housing
- Adequate safe and affordable housing and shelter

#### Transportation

- Barriers to economic security and access to health care
- Public transportation to outlying jobs
- Child safety restraints for autos in Preble and Greene Counties



## Action

One third of American families are paying for basic living expenses with credit cards. Hardworking families and individuals are unable to get ahead. Community issues stemming from personal, economic, and environmental factors are growing increasingly complex and more difficult. As economic and financial pressures exacerbate other social issues, United Way is focusing on efforts to help families and individuals achieve financial stability leading to independence.

#### Newly funded services:

- Additional adult literacy skills
- Additional safe, affordable, emergency and transitional housing
- Additional emergency food
- Parenting and life skills and support of family members

#### Increased funding to services:

- Emergency food
- Financial literacy
- Financial assistance
- Material assistance

## Community Collaboration:

- **Dislocated Worker Assistance** – United Way launched an outreach effort to assist dislocated workers and made special grants to increase the capacity of agencies to meet their first-line needs. Companies facing closures last fall received thousands of HelpLink 2-1-1 wallet-sized cards. Currently, outreach workers are meeting with dislocated workers to connect them with community resources to help cope with and manage the loss of income through job retraining, financial counseling, and other services including temporary assistance for basic needs. United Way has established a special fund to meet the growing needs of dislocated workers and to date has made grants for: additional GED classes; emergency food; basic needs including housing, transportation, and utilities and case management to assist with reentering the labor force.
- **Foreclosure Prevention** – In late December 2005 United Way along with community partners including the Clerk of Courts, Sheriff’s department, service providers, and financial institutions launched a promotional campaign to encourage people to call 2-1-1 and seek help early if they are facing a foreclosure. As a result of the outreach campaign, HelpLink 2-1-1 received 1,663 referrals for help related to foreclosure in 2006 for foreclosure assistance, mortgage assistance, and other basic needs including emergency food, utilities, and medical assistance.
- **EITC** – Our local United Way has been part of a coalition to increase usage of the EITC since 2001, with the HelpLink phone number being used on all promotional material to inform people about the tax credit and connect them with volunteer assistance for filing. Persons assisted in filing for the EITC increased from 258 in 2002 to 2,122 in 2006. Promotional materials were primarily distributed through service providers and community centers for the first five years. This year United Way plans to add a workplace outreach effort and to launch a public service campaign to urge eligible low-income families to turn to the free tax preparation sites and avoid the expensive payday loan companies.
- **Asset Development** – United Way recently made a special grant to the Sensible Shelter Individual Development Account program in Greene County which helps low-income families save money and increase assets for important purposes such as homeownership, education, and business capitalization. United Way is providing the funding for the IDA coordinator for the second half of 2007 due to a change in governmental funding that left this valuable and successful program with a six month funding gap.
- **Homeless Solutions Task Force** – United Way participated in the development of and provided in-kind support for Montgomery County’s Ten Year Plan to End Homelessness.

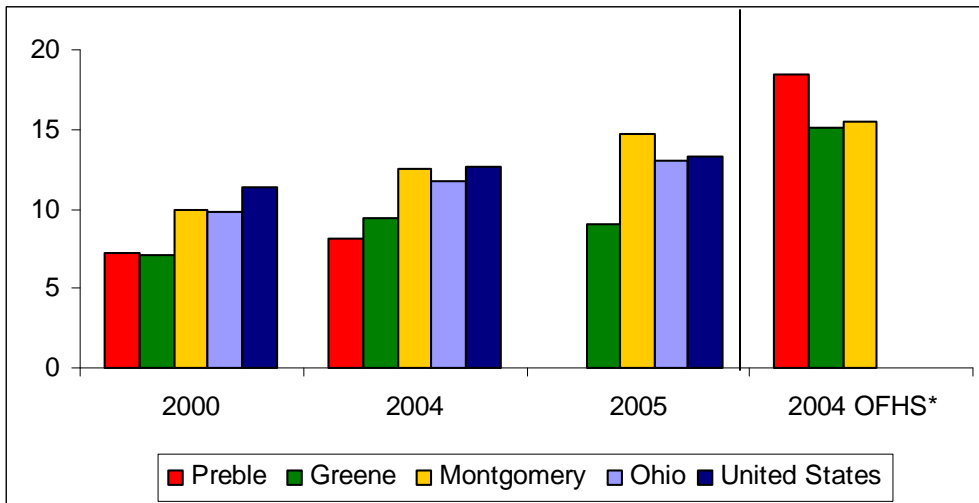
## Poverty

### WHY IT MATTERS

Poverty is an underlying cause of the most serious issue facing our region. While poverty has many manifestations, it is universally a situation in which people want to escape. In 2007, the poverty threshold is \$20,650 for a family of four, up \$1,300 from 2005. A family of four living at 200% of poverty will make \$41,300 in 2007. Poverty manifests itself in hunger, lacking safe and habitable shelter, having a sick baby but no health insurance, and having access to public school but not knowing how to read. Many people are working full time but still not making enough to pay for both food and rent in the same month, living from paycheck-to-paycheck, and being only one accident or illness away from financial ruin and homelessness. Poverty means lack of access to basic needs and a compromised quality of life, often leading to a state of hopelessness.

### Data Highlights

- From 2000 to 2005 poverty increased almost 5 percentage points in Montgomery County.
- In Greene County 19% more Hispanic residents (26%) receive food stamps and/or public assistance than Caucasian residents (7%).
- More African American residents lived in poverty compared 21% to Caucasian residents in Montgomery County in 2005. In Ohio this disparity was 26%.
- The median income of Caucasian residents living in Montgomery County in 2005 was \$46,390; for African American residents the median income was 43% less at only \$26,034.



### OUR FINDINGS

In 2005, a higher percentage (15%) of Montgomery County residents were living in poverty, compared to 13% of people in Ohio and the nation, and 9% in Greene County. The most recent poverty rate for Preble County showed 18.5% of the population living in poverty in 2004. A quarter of all people living in poverty were between the ages of five and seventeen and a startling 13.5% were under five years of age. The Ohio Health Survey measures poverty differently than the Census Bureau. When looking at poverty rates by county, this report suggests poverty rates reported in the 2000 census may have been undercounted.

The disparity of poverty by race is significant. In Montgomery County, the racial breakdown of all persons living in poverty was: 35% African American, 22% Hispanic, and 22% Two or more Races, 13% Asian, and only 9% Caucasian. There are also differences in family composition. Of the 28,007 African-Americans

living in poverty, 77.4% lived in a female head of household with no husband present. Multi-racial families have the second highest number of persons living in poverty (1,555) with half (50.3%) living with a female head of household. Familial culture is apparent in the Hispanic population, even in the face of poverty with 63.5% living in married households and 36.5% living in female head of households with no husband present. The only race with a higher percentage of married families living in poverty is Asian at 75.3%. Two or more Races have the highest number of male headed households with no wife present (20.1%).

### **Measuring Poverty**

Poverty is the prevailing factor in most unmet needs. Poverty is often cited as occurring in spells. These may be episodic (affecting a specific time) or constant (systemically affecting one generation after another), with poverty becoming an accepted way of life. The federal government sets poverty thresholds as a guideline for income amounts that households must fall into prior to receiving assistance meeting basic needs. Poverty thresholds are measured based on an assumed fixed ratio between food and all other needs (housing, clothing, etc.). This formula does not allow one cost to rise faster than food, and unfortunately has not increased the amount allotted for food since its original formula. This method leaves no way to integrate newer nutritional standards into the lives of Americans. The demographic model of the original poverty thresholds (two-parent family with a stay-at-home wife) has changed significantly since poverty income limits were designed. Today, many low-income family units are single parents and grandparents raising their grandchildren, with absent parents not contributing to the livelihood of the child.

### **Changing Needs**

Coupled with changing demographics, basic needs over the last few decades have also continued to change rapidly. Today's emerging needs are associated with employment, transportation, taxes, quality and affordable child care, and rising housing costs. Widening cost of living amounts and increasing costs for basic needs are causing more working families with incomes above the federal poverty line to lack resources to adequately meet their family's needs. Government officials in Ohio have begun to take the inadequacy of federal poverty thresholds into account, when setting eligibility guidelines for programs. Ohio Medicaid income thresholds will allow families with incomes up to 200% of the poverty threshold (\$41,300 for a family of four) to qualify for Medicaid beginning January 2008, and children whose parents' incomes are up to 300% of poverty who have been refused insurance due to previous conditions or have lacked insurance for six months will have the opportunity to pay a monthly fee to buy-in to the Ohio Medicaid program.

### **Working Poor**

Changes in state program eligibility income limits are one indication that even though people are working, they are not necessarily earning a living wage. Ohio Works First cases have experienced a 68% reduction over the last eleven years in Montgomery County, but this statistic does not necessarily mean people are finding livable-wage employment. Unfortunately, the number of people who are still living poverty while working is evidence that while welfare-to-work policy changes have decreased the number of people in the welfare system, it has left families struggling to become financial stable. In Montgomery County, a little more than one in four individuals living in poverty are employed. This number is comparable to the state and region, while in the nation one in three people living in poverty are employed.

Rising costs of food, dairy products, fuel, and other everyday items have made it harder for low-income wage earners to meet all the basic needs for their families. Temporary Assistance for Needy Families (TANF) has a maximum participation guideline for individuals deemed "ready for work". These individuals may only receive assistance from TANF for 36 months. The two-year period exacerbates the challenge for many single mothers or dislocated workers receiving TANF who do not have a GED, to attain their GED and/or trained for a skilled job. These challenges oftentimes increased by pressure to accept a job at a minimum wage, makes it more difficult to attend school or training.

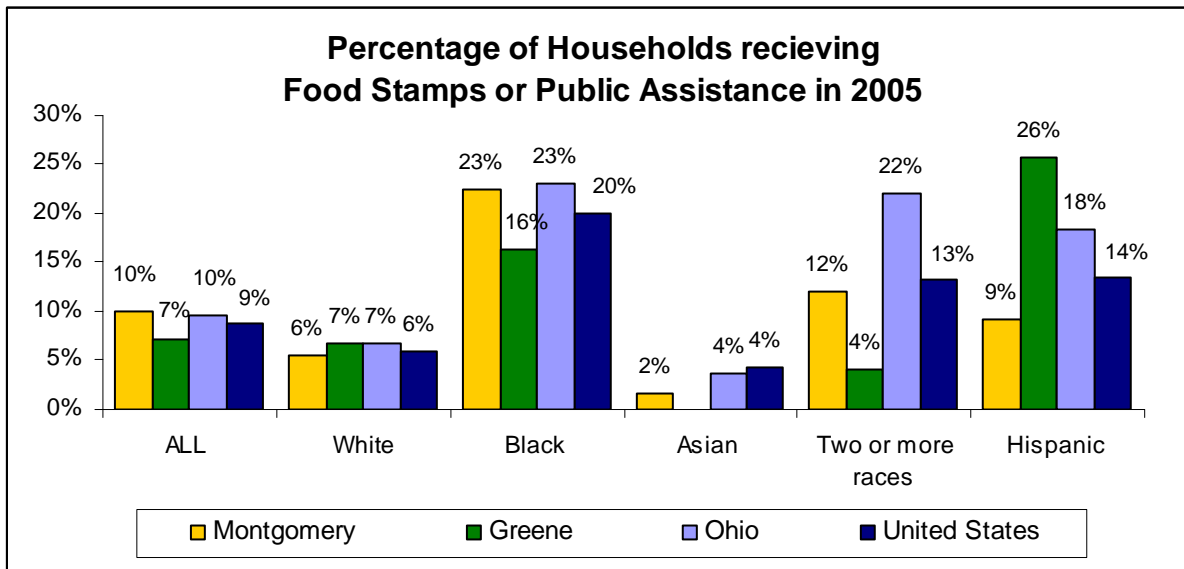
## **Children Living in Poverty**

With an increase in the number of households living under the poverty level and the gap between minimum wage and a livable wage, it's no surprise that 17% of children in Ohio live at or below the poverty level and 9.1% live in deep poverty (in households with incomes half or less the poverty level). In our region, 18% of Montgomery County children live in poverty and 8.8% in deep poverty, 12.1% of Greene County children live in poverty with 7% in deep poverty, and 11.6% of Preble County children live in poverty (the number of Preble children in deep poverty is unknown). Children living in poverty and especially deep poverty have significant environmental, social, and academic risks compared to their well-to-do counter parts. These children are at high-risk for: low-birth weights; substandard child care; poor language/vocabulary development; poor environmental health, due to living in inadequate housing; experiencing harmful (or less self-protective) lifestyles and behaviors (nutritional diet, smoking, exercise and drug usage); lacking access to needed medical care and immunizations; and poor academic success throughout their lives.

## **Summary**

Poverty and need exist in our community, state, nation, and world. Poverty has distressed past generations and will distress generations to come. Through best practice programs, legislative action, and belief in the movement towards income equality, we can begin to change the face of poverty for future generations and ourselves. United Way is committed to increasing understanding of why poverty and its manifestations of need matter, to raising awareness of these needs, and to working towards meeting these needs for the greater good by identifying and tackling the underlying causes of the most serious social issues facing our community.

## FACTS BEHIND THE FINDINGS



Preble County is not represented in this chart because they are not included in the American Community Survey due to the small size of the county.

Source: 2005, American Community Survey U.S. Census Bureau

<b>Food Insecurity With and Without Hunger 2004</b>		
Food Insecure	Without Hunger	With Hunger
All Households	7.40%	3.30%
Caucasian	5.10%	2.50%
African-American	15.10%	6.20%
Hispanic	16.40%	5.40%
Other Non-Hispanic	7.60%	2.80%

Local data was not available for Food Insecurity

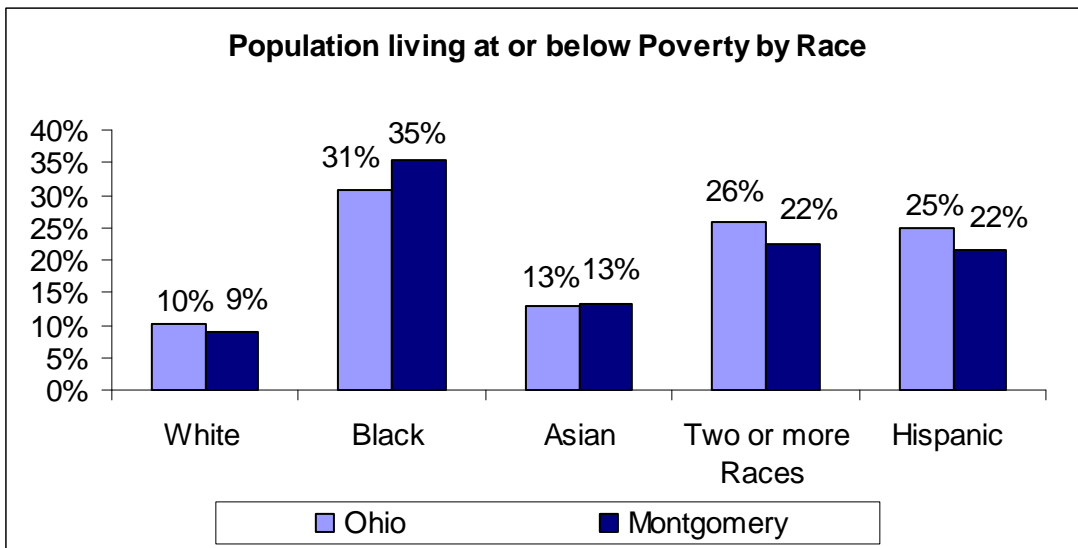
Source: US Dept. of Agriculture and Dept. of Health and Human Services

2005 Household Income (2005 Inflation-Adjusted)				
	Greene	Montgomery	Ohio	United States
Total:				
*less than \$10,000	7%	9%	9%	9%
*10,000 to \$14,999	5%	7%	7%	6%
15,000 to \$24,999	9%	14%	13%	12%
\$25,000 to \$34,999	9%	13%	12%	11%
\$35,000 to \$49,999	14%	16%	16%	15%
\$50,000 to \$74,999	21%	19%	20%	19%
\$75,000 to \$99,999	14%	10%	11%	11%
\$100,000 to \$149,999	15%	9%	9%	10%
\$150,000 to \$199,999	4%	2%	2%	3%
\$200,000 or more	3%	1%	2%	3%

\*100% of the federal poverty level for family of four and smaller (up to \$19,350)

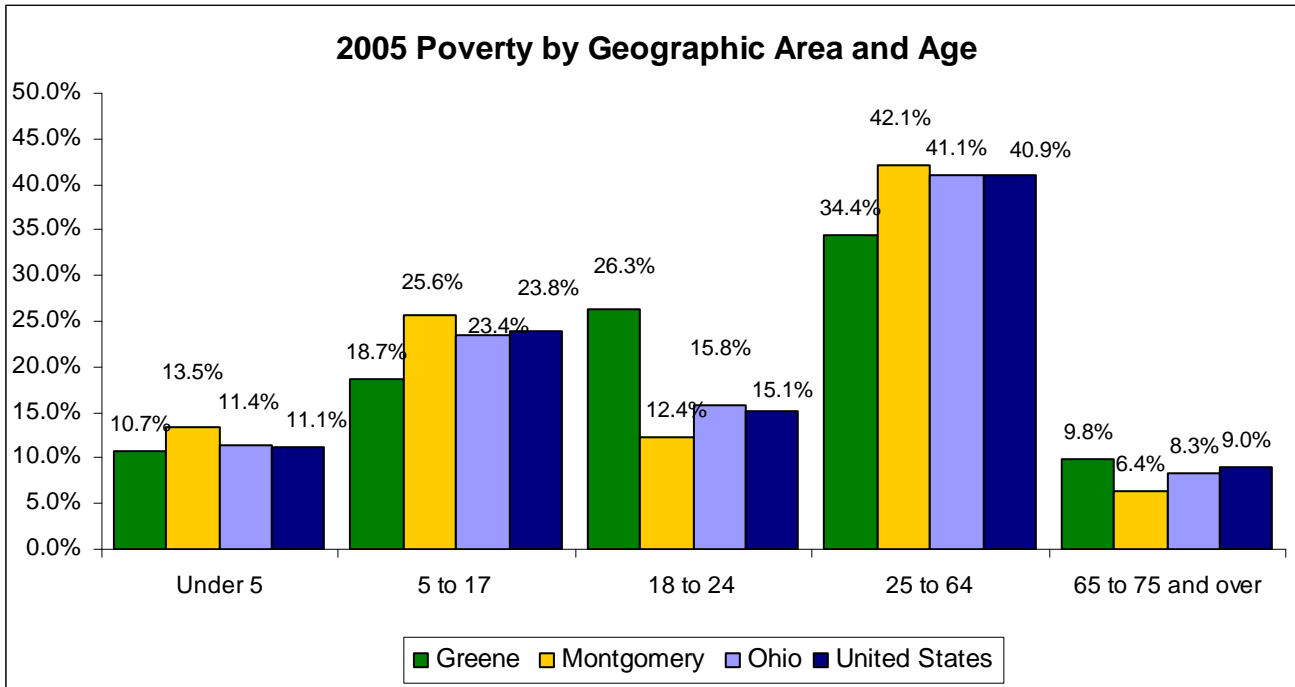
Preble County is not represented in this chart because they are not included in the American Community Survey due to the small size of the county.

Source: 2005, American Community Survey U.S. Census Bureau



Preble and Greene Counties are not represented in this graphic due to the small numbers of residents and minority residents in their respective County.

Source: U.S. Census Bureau 2005, American Community Survey



Source: US Census Bureau, American Community Survey, 2005

<b>Poverty means...</b>	
For Older Adults and people living with Disabilities	<ul style="list-style-type: none"> <li>• Do I have enough to pay someone to help me so I don't have to go into a nursing home?</li> <li>• Should I just eat bread and milk today and save the meat for Sunday when the kids come for dinner?</li> <li>• I want to work. No one will hire me.</li> <li>• Wondering if I will ever have a bike</li> <li>• Feeling ashamed and discriminated against.</li> <li>• Having to get a job to help your parents get by instead of playing sports or joining the drama club</li> <li>• Wondering how to pay for daycare, insurance, and riding the bus to work</li> <li>• Worrying about who I can ask to help when I run out of formula and diapers this month?</li> <li>• Taking a job paying \$20.00 less per hour.</li> <li>• Not having enough to pay my mortgage, electric and buy school supplies for my kids.</li> </ul>
For a child or teenager	
For a single mother	
For a dislocated worker	

## Employment and Unemployment

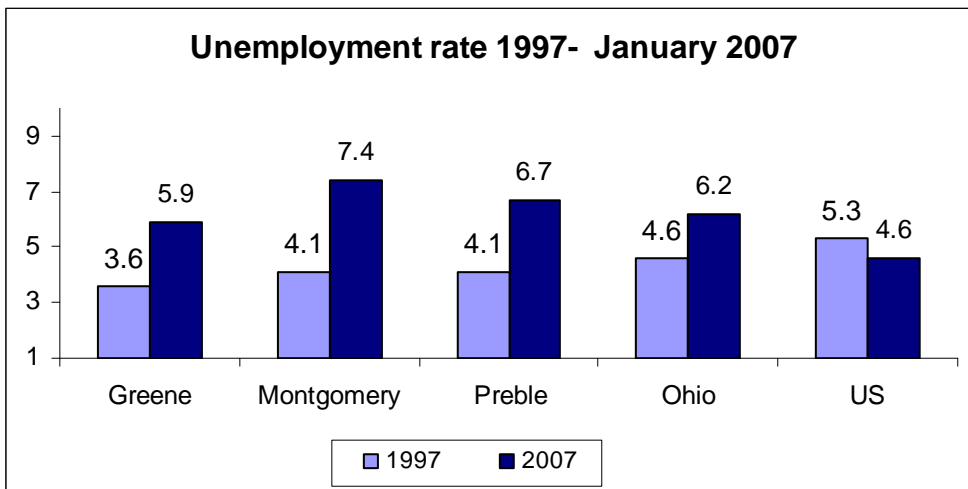
### WHY IT MATTERS

Financial stability involves not just a job with a certain wage and benefits, but income security for an individual or family over time. Incomes must be high enough for people to afford basic needs like housing, food, clothing, medical care, and other necessities of life. People who are unable to seek employment (disabled and elderly) also need a sustainable income for these necessities. Stable housing requires stable employment or income for those who are unable to be employed. Difficult choices must be made when limited resources cover only some of these basic needs...too often it is housing, which absorbs a high proportion of income. A lack of income security can mean that a family is an illness, an accident, or a paycheck away from foreclosure or eviction, hunger, and increased emotional turmoil.

### Data Highlights

- Dayton tied for fourth in the nation for the largest over-the year decreases in employment during 2005-2006.
- The number of jobs in Montgomery County dropped 7.1% from 2000 to 2005, giving it the worst job retention rate among Ohio's ten urbanized counties.
- Montgomery (7.4) and Preble (6.7) Counties' unemployment rates in January 2007 were higher than Ohio (6.2) and the US (4.6).
- The top one percent of income tax returns in Ohio in 2006 had an average value of more than 75 times what a household among the bottom 20% earned.

Unemployment rate 1997- January 2007



### OUR FINDINGS

Unemployment is an event in time that negatively affects one's personal and family income. Experiences of unemployment are often ruinous for personal financial stability, and widespread unemployment is potentially devastating for communities. While catastrophic events like 9/11 and Hurricane Katrina were visibly forcing large numbers of individuals and families to lose financial stability with immediacy and wide-scale trauma, Ohio continued its less visible yet significant spike in families experiencing economic instability due to the state's underperforming job growth compared to the rest of the nation. The decreases in manufacturing and retail trade jobs have exacerbated the lack of individual and family financial stability throughout the state, creating increased demand for nonprofit services and a strain on the tax base and donor base to support them. Since 2001, Ohio has lost more than 163,000 manufacturing jobs – more than 17% of all jobs available in 2001.

The considerable loss of manufacturing jobs (-17.1%) in the state has created a ripple effect in the economic environment, causing significant rates of job loss in information (-16.4%), utilities (-16.2%), mining (-11%) and retail trade (-8.4%). Our region lost approximately 13,705 manufacturing jobs from 2001-2006, with Montgomery County largely affected with losses of almost one out of four manufacturing jobs (-24.1%) and more than one out of six (-15.4%) retail trade jobs.

The number of adults living in the local region who do not have a GED or high school diploma is negatively impacting the number of laborers qualified to take jobs in the future. Today's and future generations will need to have solid educational foundations in reading and math to complete in a global economy and be financially stable throughout the shift from manufacturing to a knowledge-based technological era. Of all adults with less than a high school diploma, only 7.5% in Montgomery County, 6.5% in Greene 6.5%, and less than 2% in Preble are accessing GED services. The State of Ohio is spending millions of dollars on retraining programs for dislocated workers. However, if you don't know how to read it is necessary to start with the basics. These types of programs will need to be increasingly available, inexpensive, and prepared to meet the needs of adults returning to a learning atmosphere.

### **Changes in Income**

The shift from higher-wage paying blue-collar manufacturing jobs to lower pay scale service industry jobs has changed the nature of the business cycle. Pointed recessions, characteristic during the manufacturing era, have been replaced by shallow downturns with weaker economic recovery. The lack of economic recovery and job growth has left decreases in Ohio residents' real median incomes. Losses in real median incomes have also caused wider income disparities between the upper and middle classes to emerge. The statewide median income declined by 7.6%. Out of the 612 school districts located in the state, only 25 districts experienced an increase in the median income of taxpayers, which means that only 4% of all the school districts benefited from income growth during these four years. The fact that real median incomes fell in 587 school districts is evidence of a significant erosion of income for nearly all Ohio middle-income taxpayers between 2000 and 2004. Locally, the largest decreases in real median incomes occurred in the following school districts: Vandalia-Butler (-18.1%), Northridge (-17.1%), West Carrollton (-16%), and Trotwood-Madison (-13.8%). All other school districts in Montgomery County experienced decreases between -13% in Mad River to -4.5% in Oakwood. In Preble County decreases ranged from -9.8% in Tri-County North to -4.2% in National Trail. Greene County experienced a range of decreases from -16.2% in Yellow Springs to -4.5% in Greeneview Local. (The State of Poverty in Ohio 2007, Center for Community Solutions)

When value of the minimum wage was frozen at \$3.35 an hour without an adjustment in the minimum wage in the 1980s, minimum wage began to erode in value. In 1968, minimum wage was equivalent to \$7.71 an hour. Inflation causes the worth of a dollar to decrease, so high rates of inflation have not allowed minimum wage workers to have enough buying power. In Ohio, voters raised the minimum wage to \$6.85 per hour in 2007. This increase is projected to increase the wages for 14% (719,000) of Ohio's workforce. Yet, in real dollars it is still less than the minimum wage four decades ago.

### **Widening Disparities**

Other socio-economic disparities have also been noted in Ohio. White workers earned \$14.62 at the median, 17% more than the \$12.45 median that black workers earned in 2005. Workers without a high school degree earned just \$9.02 an hour, while those with at least a college diploma earn \$21.06 on average. The median worker in Ohio has not enjoyed real wage growth in the past generation; real median wages in 2005 lag behind median wage levels from 1979. Underemployment is significantly higher among minorities than whites are.

When comparing African-American and Hispanic employment disadvantages, these disparities are also believed to be related to higher rates of underemployment for minority populations. Historically, minorities have had a higher propensity to slide from adequate employment into underemployment and less likely to move out of

underemployment than whites have. African-Americans and Hispanics are also more likely than Caucasians to be in the unemployed, part-time employed and working-poor categories.

### **Ripple Effects**

The loss of financial stability is stressful on people and communities. Dislocated and underemployed workers depend on support from their local community to deal with complications stemming from the lack of financial stability. Our local community lost over 6,800 jobs in just 18 months. Additional losses are expected to continue throughout the next year. With the continued loss of manufacturing and retail trade jobs, a ripple affect is expected to exacerbate job loss in other industries and strain other public systems.

Regionally the growing number of people living in and near the poverty level can be indirectly linked to overall job loss and the lack of recovery from the 1990s recession. In 2006, Ohio's poverty rate (13%) grew alarmingly close to the national rate (13.3%) for the first time since the war on poverty began in the 1960s. Locally, poverty rates have also risen, with the largest increases in and around the City of Dayton. Decreases in real median income due to job loss and unemployment are thought to negatively affect public school financial systems with the defeat of local school levies. Hospital systems are also at risk for negative impacts, due to the likelihood of higher uncompensated care costs. Research on crime rates show a correlation between increased property and violent crime and men with low wages and/or unemployment. Unemployment and low-wage stressors also increase probability for substance abuse as an escape from emotional pain. When unhealthy behaviors are used to alleviate emotional pain, there is an increased risk for the deterioration of personal and supportive relationships, housing, and health.

High bankruptcy filing rates are also correlated with high unemployment, lack of health insurance coverage, and low levels of personal disposable income. Like foreclosure rates, which have risen sharply over the last five years, bankruptcy filings are an indication of severe financial distress. Between 2000 and 2003, Ohio's bankruptcy rate climbed more steeply than that of any other state, leaving the United States and Ohio at record high filing levels in 2003. During 2003, 7.7% of personal bankruptcies were filed for every 1,000 people living in Ohio. In the twelve months prior to September 30, 2006 the Southern Ohio District encompassing Dayton, Cincinnati, and Columbus ranked 5<sup>th</sup> with 32,838 filings.

### **Summary**

Ohio spent \$11.3 million in fiscal year 2003 and \$22.1 million the first ten months of fiscal year 2004 on extended unemployment benefits for displaced workers. As Ohio spends more on large areas of need like extended unemployment benefits and a growing number of Medicaid recipients, state funds sent to the local community are subject to decreases, causing additional strain on resources supporting basic needs at the local level.

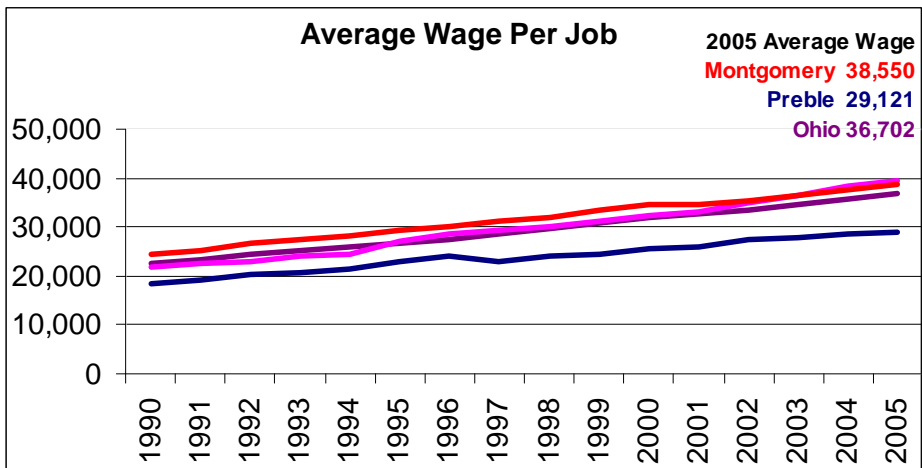
Financial stability is necessary to meet basic needs of families and individuals. Lack of financial stability affects every aspect of life for children and adults. High unemployment rates, the loss of manufacturing, and retail trade jobs loss have created a need for retraining and increased educational attainment for the region's dislocated workers. With an increased number of individuals and families lacking financial stability, there is a growing demand for basic needs, retraining and education, financial literacy training, counseling, and legal assistance.

## FACTS BEHIND THE FINDINGS

County	School District	2004 Dollars, Consumer Price Index Deflator		Percent Change
		2000	2004	2000-04
GREENE	BEAVERCREEK LOCAL	50,597	46,355	-8.4
GREENE	CEDAR CLIFF LOCAL	35,531	30,626	-13.8
GREENE	FAIRBORN	31,963	27,569	-13.7
GREENE	GREENEVUE LOCAL	34,236	32,684	-4.5
GREENE	SUGARCREEK LOCAL	52,121	49,097	-5.8
GREENE	XENIA	30,837	29,104	-5.6
GREENE	YELLOW SPRINGS	40,915	34,268	-16.2
MONTGOMERY	BROOKVILLE LOCAL	35,710	32,819	-8.1
MONTGOMERY	CENTERVILLE	50,811	44,353	-12.7
MONTGOMERY	DAYTON	25,478	23,047	-9.5
MONTGOMERY	HUBER HEIGHTS	38,426	34,491	-10.2
MONTGOMERY	JEFFERSON TOWNSHIP LOCAL	32,038	29,282	-8.6
MONTGOMERY	KETTERING	37,608	32,883	-12.6
MONTGOMERY	MAD RIVER LOCAL	30,811	26,811	-13
MONTGOMERY	MIAMISBURG	38,119	34,649	-9.1
MONTGOMERY	NEW LEBANON LOCAL	33,010	30,205	-8.5
MONTGOMERY	NORTHMONT LOCAL	40,026	35,957	-10.2
MONTGOMERY	NORTHRIDGE LOCAL	26,993	22,384	-17.1
MONTGOMERY	OAKWOOD	59,491	56,825	-4.5
MONTGOMERY	TROTWOOD-MADISON	29,656	25,578	-13.8
MONTGOMERY	VALLEY VIEW LOCAL	38,222	35,477	-7.2
MONTGOMERY	VANDALIA-BUTLER	41,007	33,584	-18.1
MONTGOMERY	WEST CARROLLTON	35,628	29,923	-16
PREBLE	EATON	34,101	31,639	-7.2
PREBLE	NATIONAL TRAIL LOCAL	30,133	28,876	-4.2
PREBLE	PREBLE-SHAWNEE LOCAL	34,815	32,271	-7.3
PREBLE	TRI-COUNTY NORTH	35,912	32,378	-9.8
PREBLE	TWIN VALLEY LOCAL	33,936	31,823	-6.2

Percent changes under 10% was a modest loss, over 10% moderate loss, over 12.5% significant loss

Source: The State of Poverty in Ohio 2007



Total Number of Jobs By Year					
	2001	2002	2003	2004	2005
<b>Preble</b>	15,597	15,379	15,485	15,846	16,206
<b>Montgomery</b>	355,488	346,333	342,938	342,231	340,593
<b>Greene</b>	88,545	90,157	90,853	93,312	95,545
<b>Ohio</b>	6,759,196	6,690,820	6,663,893	6,729,208	6,794,042
<b>United States</b>	167,014,700	166,633,100	167,553,500	170,512,700	174,249,600

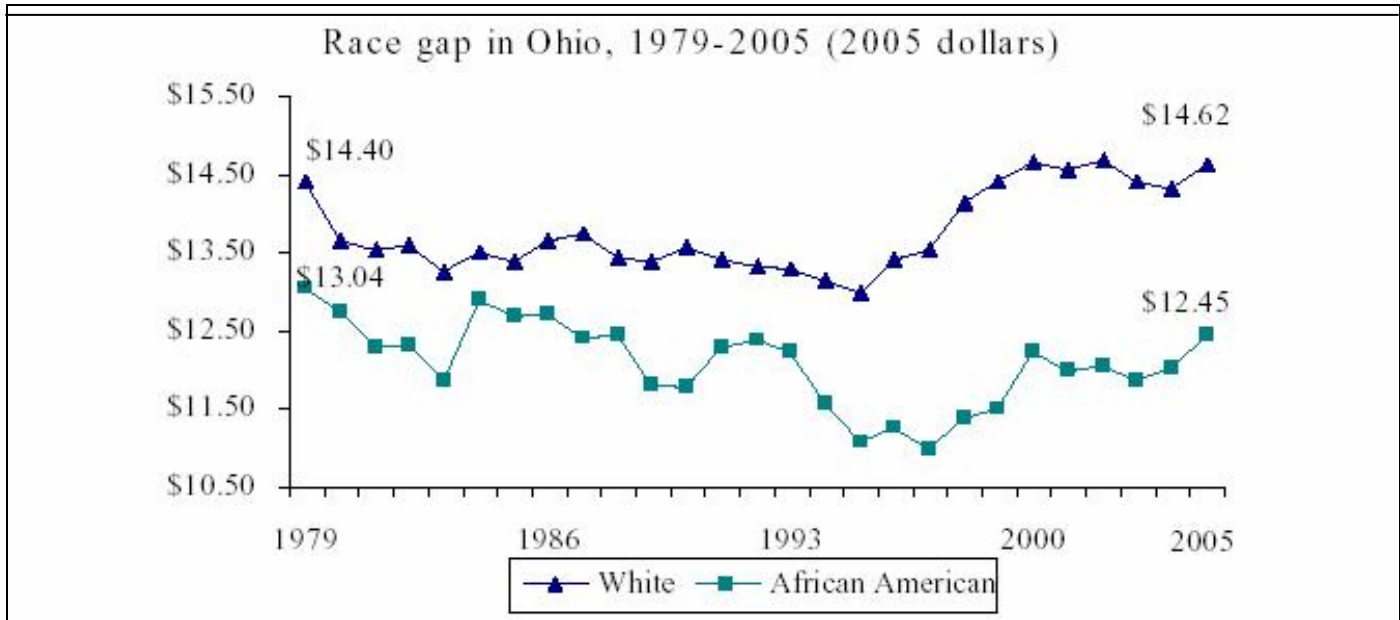
Source: State of Poverty, Ohio 2007

Employment Change 2000-2006 Regions largest Cities					
	Number of employees 2006	2000-2006 Change		2000-2006 Change	
		Employees	Percent	Employees	Percent
<b>Beavercreek (Greene)</b>	55,674	2448	4.60%	353	2.40%
<b>Dayton (Montgomery)</b>	272,568	-4630	-1.7%	-27,103	-9%
<b>Eaton (Preble)</b>	11,342	-30	-0.3%	-76	-0.70%

Source: State of Poverty, Ohio 2007

Retail Trade Employment Change 2000-2006 Regions Largest Cities			
Largest City in County	Number of employees 2006	2001-2006 Change	
		Employees	Percent
<b>Beavercreek (Greene)</b>	9,270	434	4.9%
<b>Dayton (Montgomery)</b>	27,352	-4,976	-15.4%
<b>Eaton (Preble)</b>	1,379	-125	-8.3%

Source: State of Poverty, Ohio 2007



Source: The State of Working Ohio, Policy Matters, 2006

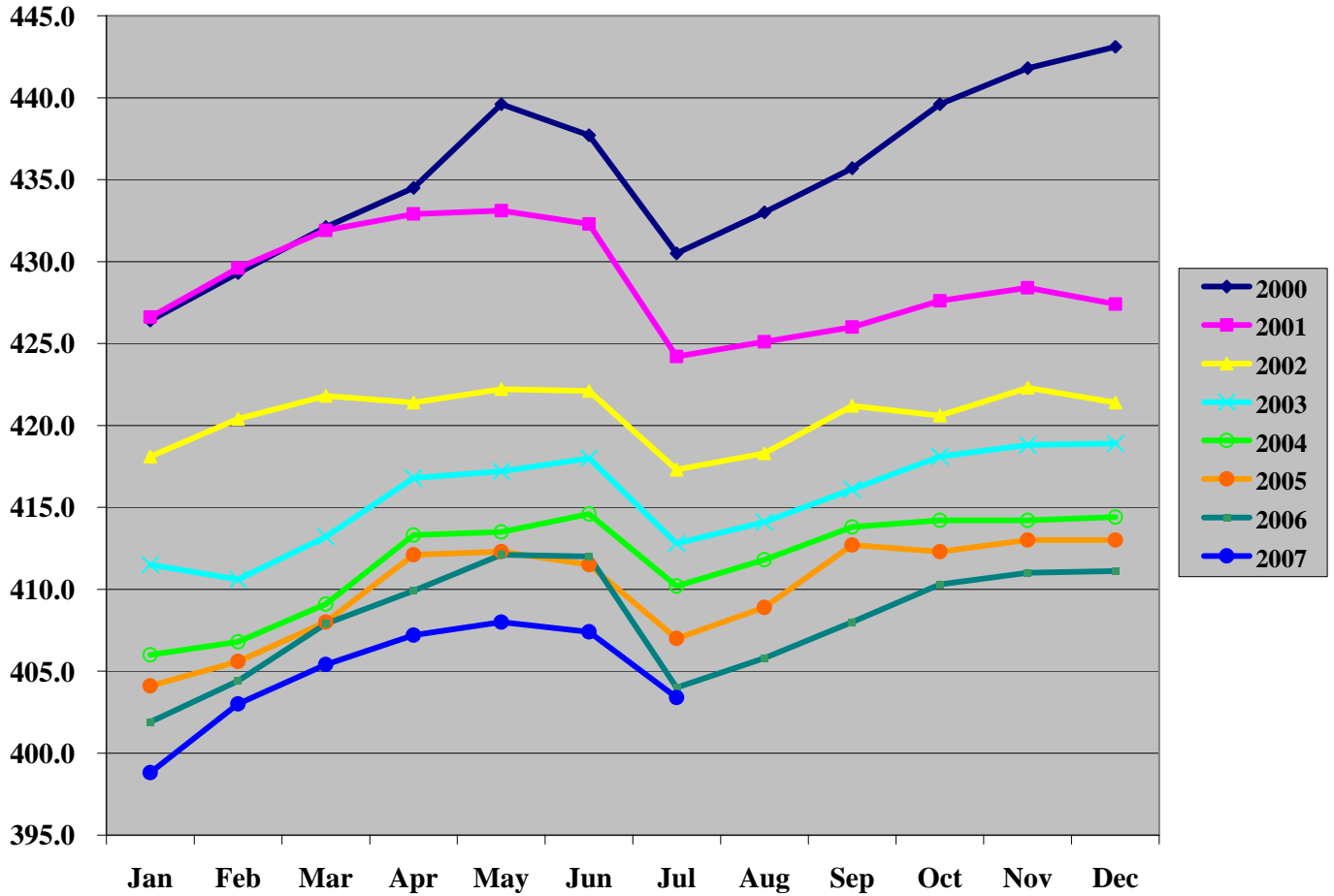
The Value of the Minimum Wage, 1947-2006			
Year	Nominal	Adjusted for Inflation (using CPI-rs)	As a share of average private non-supervisory wage
1947	\$ 0.40	\$ 3.04	35%
1957	1.00	6.03	53%
1967*	1.39	7.06	49%
1977	2.30	6.70	42%
1987	3.35	5.64	37%
1997*	4.88	6.07	39%
2006	5.15	5.15	31%

\*Minimum wage changed during the course of the year; value reflects weighted average for the year. Source: 2005, American Community Survey U.S. Census Bureau

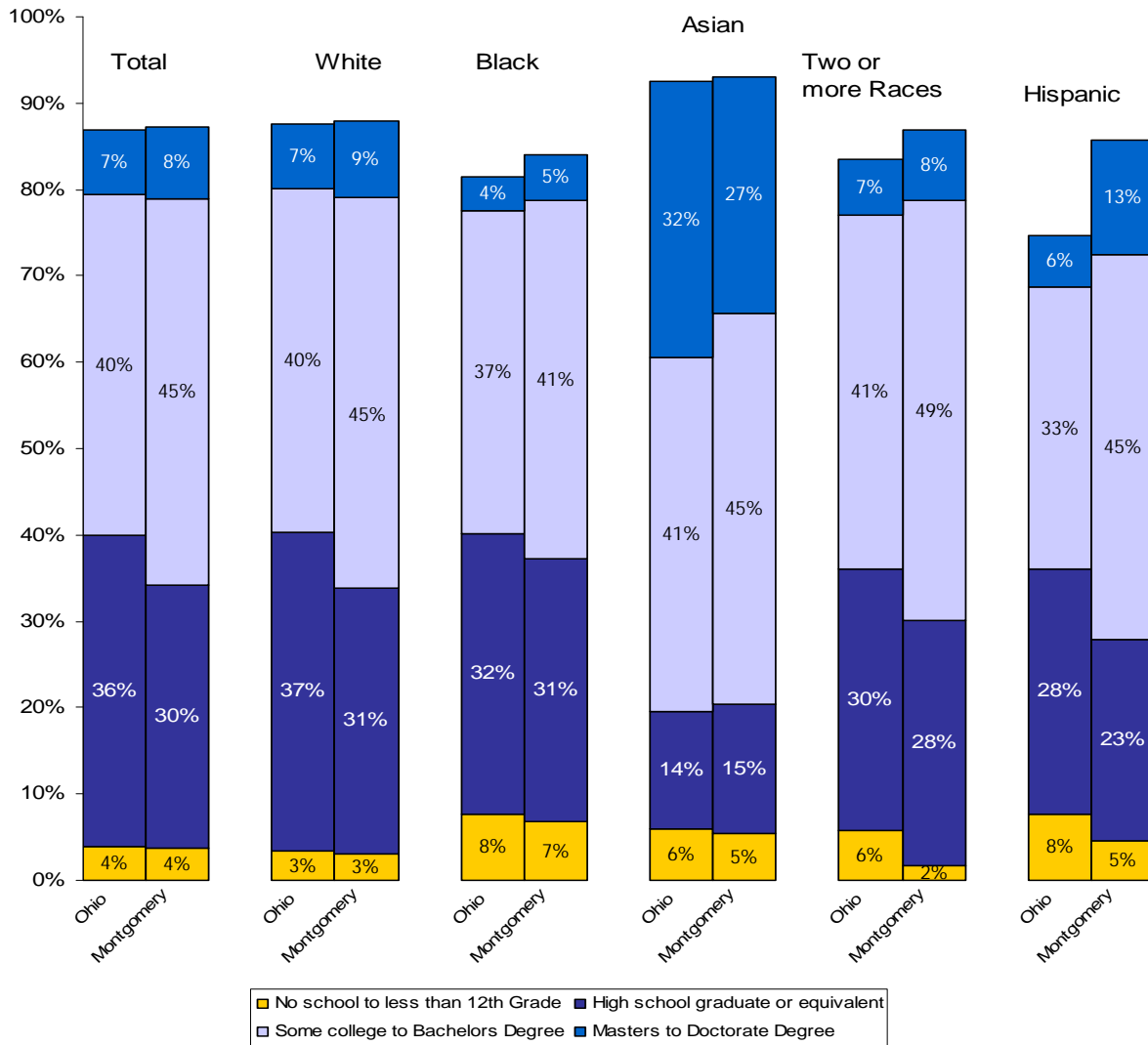
# Dayton MSA

## Total Non-Farm Employment

(Not Seasonally Adjusted, In Thousand)

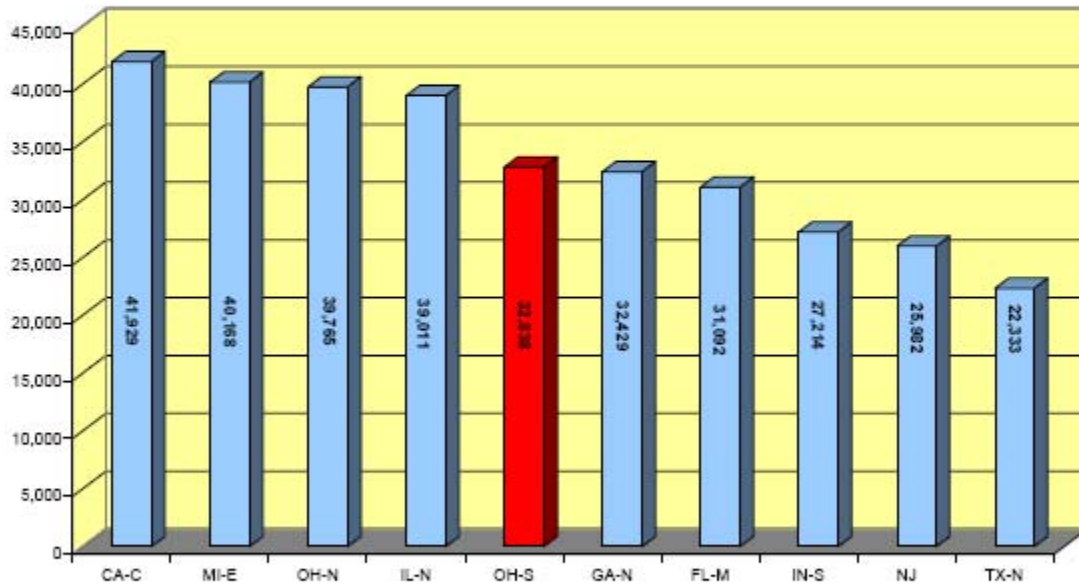


## 2005 Population 25 and Older by Education



	Ohio White	Mont. County White	Ohio African-American	Mont. County African-American	Ohio Asian	Mont. County Asian	Ohio Two or more races	Mont. Co. Two or more races	Ohio Hispanic	Mont. County Hispanic
Total	6,444,503	291,321	746,177	64,860	85,861	4,771	74,021	4,040	106,232	3,577
Up to 12th grade No Diploma	1,018,527	44,155	194,815	14,739	11,526	588	16,492	599	34,955	676
High school graduate (includes equivalency)	2,380,223	89,566	242,224	19,806	11,639	718	22,293	1,147	30,143	833
Some College to Bachelors Degree	2,562,653	131,705	279,673	26,884	35,326	2,155	30,354	1,961	34,746	1595
Graduate or professional degree	483,100	25,895	29,465	3,431	27,370	1,310	4,882	333	6,388	473

National Ranking by Total Filings  
Top 10 Bankruptcy Courts  
(90 Bankruptcy Courts Total)  
12 Months Ending 9/30/2006



Source: National Bankruptcy Review Commission



## Housing

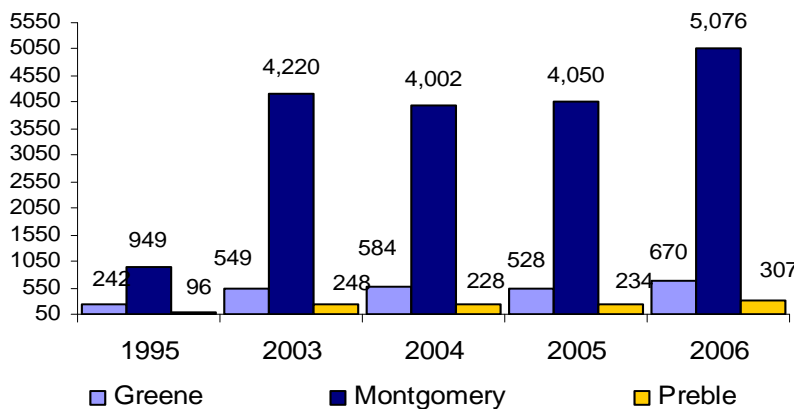
### WHY IT MATTERS

Affordable housing is a growing need across our region, state, and nation. As poverty increases, manufacturing plants relocate, and local retailers are forced to close, a large number of our family, friends, and neighbors are losing their homes to foreclosure and eviction. There are many factors that can contribute to foreclosure and eviction; lack of economic prosperity; sub-prime loans; poor credit histories: lack of down payment; rising interest and variable rate mortgages; and late charges. Many times housing choices for low-income and working poor families are in less than favorable conditions.

### Data Highlights

- Montgomery County had the second highest foreclosure rate in Ohio, and Ohio experienced a foreclosure rate three times the national average in 2006.
- From 2005 to 2006, The number of homes sold in a sheriff's sale increased by 31% in Preble County, 27% in Greene County, and 25% in Montgomery County

**Foreclosure Growth by County 95' - 2006**



### OUR FINDINGS

In 2006, Montgomery County had the second highest foreclosure rate in the state – 9.4 for every 1,000 people. While foreclosure filing data does not provide a complete image of foreclosures, it remains the best source of information to compare recent levels of foreclosure activity in our region. Sheriff sales demonstrate how many families have actually lost their homes. In 2005, 71 counties reported putting just over 43,000 properties up for sale in the state of Ohio, a 21% increase from 2003. In 2006, there was a 24% increase from 2005; and 68 of 88 Ohio counties reported double digit foreclosure filings, forcing foreclosure rates to nearly quintuple since 1995.

Montgomery County Commissioner Dan Foley reported mortgage foreclosures accounted for nearly half (48%) of Montgomery County's civil court case load in 2006.

The number of evictions is unknown for many reasons. Many people who receive an eviction notice from a landlord choose to leave within the three-day notice, some leave prior to the court filing, and others leave prior to a judge's ruling on an eviction case. The number of evictions is unknown for many reasons. Many people who receive an eviction notice from a landlord choose to leave within the three-day notice, some leave prior to the court filing, and others leave prior to a

judge's ruling on an eviction case. These anomalies make it difficult to have a clear picture of eviction rates. With Dayton Public School enrollment data showing high rates of transient families, coupled with the increasing numbers of families and individuals in need of emergency shelter, it is plausible that high eviction rates exist in at least the City of Dayton, if not throughout the region.

The State of Ohio has taken an interest in the soaring foreclosure rates throughout the state. Foreclosure filings and sheriff sales are being monitored closely in frequency, demographically, and by loan type. Legislation has been passed to stop predatory lending in our communities and foreclosure and sheriff sale data will assist in determining the need for additional housing crisis funding from the state. In 2005, Policy Matters requested that sheriff departments rank factors that contribute to foreclosures in their counties. 31 departments listed predatory lending as the leading factor for home foreclosure. 11 departments cited Job loss/weak economy, and only four departments listed divorce or family separation.

While the loss of a home is overwhelming and financially devastating to a family, foreclosures can also harm entire neighborhoods. Often times the property is not cared for during the foreclosure process, potentially leaving the home neglected for six months or more. One or two vacant homes in the same neighborhood can create a sense of decline and hurt property values. Abandoned and vacant houses have been deemed a nuisance in many Dayton neighborhoods. With increased foreclosures, neighborhoods have no choice but to endure increased numbers of vacant properties. Many times vacancies result in property taxes going unpaid. Property taxes help fund public schools. Unpaid property taxes can leave already stretched public school budgets in an even deeper financial crisis, thus creating a need for additional or increased school levies. Unfortunately, these school levies struggle to pass when voters feel unsafe in their neighborhoods, unsatisfied with school administrators responsible for school budgets, and unable to afford higher property taxes. Family structure and time for parenting also suffers when families face foreclosure or eviction. Many parents are forced to work multiple jobs to keep their homes, teenagers go to work instead of playing sports or volunteering in their community, and younger children are often left home alone.

### **Predatory Lending**

Predatory lending has a history of taking advantage of the most vulnerable borrowers, leaving negative effects in minority communities where sub-prime lending is dominant. From 1995 to 2001, sub-prime home purchase loans to black homebuyers rose 686%, while the number of prime conventional loans fell by 6% across the nation. At the beginning of this decade, 28% of all conventional loans to black homeowners were from sub-prime lenders, as were 14% of refinance loans received by Hispanic homeowners. Many of these homebuyers with already tight budgets were misled with artificially low rates. The low rates typically last for the first two years of the loan, then balloon to three times that amount in the third or fourth year. An estimated \$14 billion (and possibly as much as \$20 billion) in loans in Ohio will spike during 2007 and 2008 – affecting between 150,000 and 200,000 mortgages.

- Willis Blackshear, Montgomery County's Recorder, identified 3,180 high-risk mortgages made by eight sub-prime lenders between 2004 and March 2007 in Montgomery County. A sub-prime lender charges a finance rate that is higher than the rate offered by conventional lenders. Typically, sub-prime lenders approve loans for individuals who may have poor credit history or no credit history, or who have other characteristics that justify a higher rate. In response to predatory lending the Ohio Housing Finance Agency issued \$100 million in taxable municipal bonds, providing approximately 1,000 families with loans of \$100,000, beginning in March 2007. Income limits for this program are \$74,750 in Montgomery and Greene Counties and \$73,000 in Preble.

## **Low-income Housing**

The accepted definition of affordable housing is paying no more than 30% of annual income on housing. Families who pay more are considered cost burdened and may have difficulty affording other necessities such as food, clothing, transportation, and medical care. An estimated 12 million renter and homeowner households now pay more than 50% of their annual incomes for housing, and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States. In 1999 almost a quarter of households in the U.S. were spending more than 30% of their income on housing, while in 1978 only 17% of Americans were in this position. As the demand for affordable and adequate housing continues to increase, federal spending on HUD programs like Section 8 is suspected to decrease again in fiscal year 2008.

There were nearly 4,000 public or federally subsidized housing units in Montgomery County in addition to rental subsidy certificates and vouchers in 2004. All units were occupied and many, especially elderly units, had waiting lists. According to the Dayton Metropolitan Housing Authority (DMHA), 3,286 vouchers were in use and 43 units were vacant and ready for lease, leaving approximately 1,100 families or individuals on the waiting list for public housing and 3,000 to 4,000 on the waiting list for Section 8 housing in this same year.

Since 2004, HOPE VI (federal housing grant program) has assisted in revitalizing severely distressed public housing in an effort to stop the segregation of public housing and increase the stabilization of neighborhoods. Through the HOPE VI grant, DMHA has demolished three housing developments totaling 213 units. DMHA has begun the building phase of the project and has completed a 30-unit senior high rise facility, 50 single-family and duplex-family rental units that are available to families with incomes of up to 80% of the median income and is continuing construction of 55 single family homes that will be affordable to families with incomes between 60% to 115% of median income. The homeownership phase of the project began in February 2006, making nine homes available for sale. DMHA has also been working to increase the number of homes available to be purchased by low-to-moderate income home buyers. They have developed a lease purchase program for families living in public housing who are still working on improving their credit.

## **Affordable Housing**

The percentage of families spending more than 30% of their income on housing varies widely in the region from 38% to 98%. Fair market rent for a 2-bedroom apartment in the region was \$615 a month in 2005. A single mother with a full time, minimum wage job, earning \$14, 248 per year (or \$1,187 per month), would be paying just over 50% of her monthly income on housing if renting at the fair market rent rate. If this family has two children of opposite sexes, needing a 3-bedroom apartment costing \$828 fair market rent, this mother would be spending 70% of her monthly earnings on housing. A single mother paying just over 30% of her income on housing would need to earn \$32,000 annually (\$2,666 dollars a month or \$15.38 per hour).

With good credit, a solid work history, and a low credit-to-debt ratio, a one income family, making \$42,643 per year (approximately \$20 per hour) or a two income family making approximately \$10 per hour each, may qualify to buy a \$116,500 home, with a monthly cost of \$741 per month. This family would only be spending just over 20% of their monthly income on housing. With predatory lending targeting working poor families, however, a sub-prime loan costing \$741 a month could balloon to three times that size after three years, bringing payments to \$2,223 a month or 62.5% of a median monthly income.

The number of homeless children and families has risen to capacity in area shelters and transitional housing units. In response to the growing number experiencing this housing crisis, Montgomery County will be opening River Commons in early September, providing safe shelter to an additional 55 homeless men and women. "Home Is The" Foundation (HIT) in Preble County has secured more than \$2 million dollars, in state and federal grants to provide financial assistance for shut off, eviction, and foreclosure notices, to make homes of

low-income residents safe and habitable, to provide landlords with resources to update apartments through a forgivable loans process in exchange for ten years of low-income rental rates, and to assist the elderly and disabled with handicap accessibility improvements in their homes. The American Red Cross, Sensible Shelters, and Family Violence Prevention Center in Greene County have raised a total of \$1,677,400 for the construction of seven new apartment units, 14 single-family homes in Xenia, and operation of a 130-household transitional housing program.

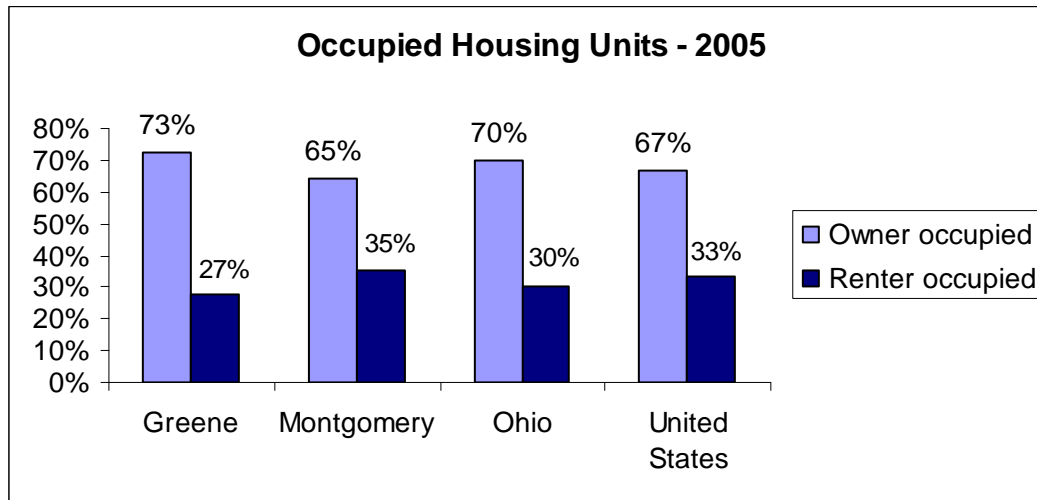
Children who live in poor housing conditions are at higher risk for learning problems, lower than average language skills, poor school attendance, and health problems. Substandard housing leaves teenagers ashamed and embarrassed of their home, the elderly feeling scared and alone, and mothers praying stray gunfire will not kill their child as they walk home from the bus stop. The idiom “home is where the heart is” is not a reality for many children living in homes where the roof leaks in every room, the door frame is rotten so the door won’t lock, the electric has been shut off, and the only hot meal of the day is a free school lunch.

### **Summary**

Foreclosure, eviction, default, late charges, ballooning mortgage payments, and rising interest rates are signs and symptoms of a damaged economy. While parts of Ohio show job growth, our region continues to experience a downward trend in population size, high unemployment rates, and increasing poverty rates. Ripple effects from the loss of manufacturing and retail trade jobs and regional manufacturing plant closings are closely linked to the housing crisis, negatively impacting the housing market.

Additional financial resources will be needed to increase programs and services to those impacted by the housing crisis. These households may need financial literacy training, safe temporary shelter, access to fixed interest loan programs, job retaining, and increased access to further education opportunities. Community leaders and government officials must continue to advocate for the elimination of predatory lending. The collection of eviction data would allow community leaders to have a complete picture of how the homelessness crisis is affecting everyone, not just homeowners, allowing for increased planning and better decision-making for programs assisting renters versus homebuyers.

## FACTS BEHIND THE FINDINGS



Source: US Census Bureau, American Community Survey 2005

Median Monthly Owner Costs for Housing										
Housing Units	White		African American		Asian		Two or more Races		Hispanic	
	Ohio	Montgomery (Mont)	Ohio	Mont	Ohio	Mont.	Ohio	Mont	Ohio	Mont
With a mortgage	\$970	\$971	\$875	\$842	\$1,338	\$1,211	\$916	\$946	\$894	\$1,040
Without a mortgage	\$290	\$323	\$278	\$281	\$372	\$360	\$280	\$291	\$268	\$294

U.S. Census Bureau Census 2000

Median Gross Rent									
White Ohio	White Montgomery (Mont)	African-American Ohio	African-American Mont	Asian Ohio	Asian Mont	Two or more races Ohio	Two or more races Mont	Hispanic Ohio	Hispanic Mont
\$525	\$546	\$474	\$469	\$587	\$629	\$506	\$524	\$506	\$506

U.S. Census Bureau Census 2000

Housing Unit Estimates, Ohio by County, 1990-2005"										
	1990*	1991	1992	1993	1994	1995	1996	1997	1998	1999
Greene	50,238	51,100	51,886	52,659	53,441	54,274	54,912	56,068	57,477	58,502
Montgomery	240,820	242,081	243,127	244,217	245,232	246,433	247,887	249,366	250,732	252,036
Preble	15,174	15,286	15,392	15,530	15,694	15,871	16,064	16,319	16,588	16,808
Ohio	306,232	308,467	310,405	312,406	314,367	316,578	318,863	321,753	324,797	327,346

\*Census 2000

Source: Population Estimates Program, U.S. Bureau of the Census, The Office of Strategic Research, Ohio Department of Development

Foreclosure Growth in the Region '95-'06						
	1995	2003	2004	2005	2006	% Change '05-'06
Greene	242	549	584	528	670	26.90%
<b>% sold at Sheriff Sale</b>		<b>72%</b>	<b>88%</b>	<b>100%</b>		
Montgomery	949	4,220	4,002	4,050	5,076	25.30%
<b>% sold at Sheriff Sale</b>		<b>65.50%</b>	<b>87.80%</b>	<b>100%</b>		
Preble	96	248	228	234	307	31.20%
<b>% sold at Sherriff Sale</b>		<b>85.10%</b>	<b>86%</b>	<b>94%</b>		
Ohio	15,975	57,083	59,007	63,996	79,072	23.6%
Source: Policy Matters Ohio						

\*% Change with positive increase is negative when looking at the number of foreclosure filings

Housing Units by Year Built				
	Greene	Montgomery	Ohio	United States
Total:				
Built 2005 or later	0%	1%	0%	0%
Built 2000 to 2004	9%	4%	6%	8%
Built 1990 to 1999	15%	7%	12%	15%
Built 1980 to 1989	9%	7%	9%	15%
Built 1970 to 1979	<b>19%</b>	<b>17%</b>	<b>15%</b>	<b>17%</b>
Built 1960 to 1969	<b>18%</b>	<b>18%</b>	<b>13%</b>	12%
Built 1950 to 1959	<b>16%</b>	<b>20%</b>	<b>15%</b>	12%
Built 1940 to 1949	4%	11%	8%	6%
Built 1939 or earlier	10%	<b>15%</b>	<b>22%</b>	<b>15%</b>

Source: U.S. Census Bureau, 2005 American Community Survey

\* Highlighted cells represent a high percentage of homes built more than 20 years ago that are at higher-risk for deterioration

<b>2005 MORTGAGE STATUS BY MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME</b>			
	<b>Greene</b>	<b>Montgomery</b>	<b>Ohio</b>
Total Owned Homes:	43,575	146,237	3,152,610
Homes With a mortgage:	31,358	102,472	2,173,185
<b>Income Less than \$20,000:</b>	<b>5.1%</b>	<b>6.9%</b>	<b>6.8%</b>
Less than 30 percent of income	4.3%	1.3%	3.6%
<b>30 percent or more of income</b>	<b>95.7%</b>	<b>98.7%</b>	<b>96.4%</b>
<b>\$20,000 to \$34,999:</b>	<b>7.4%</b>	<b>13.1%</b>	<b>12.2%</b>
Less than 30 percent of income	19.8%	30.2%	25.9%
<b>30 percent or more of income</b>	<b>80.2%</b>	<b>69.8%</b>	<b>74.1%</b>
<b>\$35,000 to \$49,999:</b>	<b>11.7%</b>	<b>17.2%</b>	<b>15.6%</b>
Less than 30 percent of income	62.1%	57.9%	54.7%
<b>30 percent or more of income</b>	<b>37.9%</b>	<b>42.1%</b>	<b>45.3%</b>
<b>\$50,000 to \$74,999:</b>	<b>24.9%</b>	<b>25.0%</b>	<b>26.3%</b>
Less than 30 percent of income	82.2%	151.4%	80.5%
30 percent or more of income	17.8%	38.8%	19.5%
<b>\$75,000 or more:</b>	<b>50.9%</b>	<b>37.5%</b>	<b>38.8%</b>
Less than 30 percent of income	91.9%	87.8%	94.6%
30 percent or more of income	8.1%	12.2%	5.4%

\* Highlighted cells show % of people at each household income level who are paying more than 30% of their household income on monthly mortgage payment. These people are at higher risk for foreclosure and/or default according to the U.S. Government's suggested housing expenditures for families. Source: US Census Bureau American Community Survey, 2005

<b>2005 HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME</b>			
	<b>Greene</b>	<b>Montgomery</b>	<b>Ohio</b>
Total Renting Households:	16,520	80,462	1,355,211
<b>Less than \$10,000:</b>	<b>21.0%</b>	<b>17.5%</b>	<b>20.9%</b>
Less than 30 percent	9.5%	5.3%	10.5%
30 percent or more	70.3%	75.0%	72.0%
<b>\$10,000 to \$19,999:</b>	<b>13.8%</b>	<b>22.2%</b>	<b>21.6%</b>
Less than 30 percent	12.5%	17.2%	16.8%
30 percent or more	85.9%	78.9%	77.8%
<b>\$20,000 to \$34,999:</b>	<b>20.7%</b>	<b>28.9%</b>	<b>24.9%</b>
Less than 30 percent	47.1%	49.9%	52.3%
30 percent or more	50.7%	45.1%	42.3%
<b>\$35,000 to \$49,999:</b>	<b>17.8%</b>	<b>103.0%</b>	<b>15.5%</b>
Less than 30 percent	75.3%	90.7%	85.7%
30 percent or more	4.1%	5.9%	9.2%
<b>\$50,000 to \$74,999:</b>	<b>13.4%</b>	<b>11.9%</b>	<b>11.5%</b>
Less than 30 percent	85.8%	93.7%	92.4%
30 percent or more	11.6%	2.1%	2.5%
<b>\$75,000 or more:</b>	<b>13.3%</b>	<b>4.6%</b>	<b>5.7%</b>
Less than 30 percent	95.3%	96.2%	91.8%
30 percent or more	0.0%	0.0%	0.8%

\* Highlighted cells show % of people at each household income level who are paying more than 30% of their household income on monthly mortgage payment. These people are at higher risk for foreclosure and/or default according to the U.S. Government's suggested housing expenditures for families. Source: U.S. Census Bureau, 2005 American Community Survey

### Background

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#### 2004 Identified Needs for Vulnerable Populations

##### Housing

- Subsidized assisted living
- Affordable independent living
- Emergency housing

##### Lack of Access

- Nutrition programs in Preble and Greene County
- Free medical clinics and Medicaid providers in Preble and Greene Counties
- Facilities and providers for services and daycare for elderly and/or disabled adults and children in Preble and Greene County
- Subsidized caregiving and support for caregivers
- In-home care from formal caregivers

##### Transportation

- Independent living
- Accessing services
- Community participation



### Action

A community has a responsibility to care for its most vulnerable members and doing so contributes to the greater good. Improving health and well-being has a major impact on the quality of life of an individual ...and a community. United Way supports programs addressing health needs of individuals and works to improve the health of the community by building the capacity of the nonprofit sector.

#### Newly funded programs/services:

- Nutrition for seniors and/or disabled with mobile meals in Preble County
- In-home care from formal caregivers for adults and children living with disabilities
- Emergency prescriptions
- Long-term solutions to essential prescriptions
- Senior transportation to medical appointments, nutrition sites, and community activities

**New United Way Partners:**

- **Cheers:** provides programming that promotes fulfilling lives for adults with development disabilities.
- **Nova House:** provides treatment and care for persons coping with chemical dependency to help them turn away from alcohol and drug addiction and lead drug-free lives.
- **L&M Products:** provides a sheltered workshop serving individuals with disabilities in Preble County.
- **DayMont Behavioral Health Care:** provides culturally competent behavioral health care (mental health and substance abuse) services.

**Community Collaboration:**

- **Rural Dentistry:** United Way Preble County Branch worked closely with local school personnel to bring mobile dentistry to Preble County Schools.
- **Healthcare for the Uninsured:** United Way is a participant on the Uninsured Task Force.

Health Insurance and the Uninsured

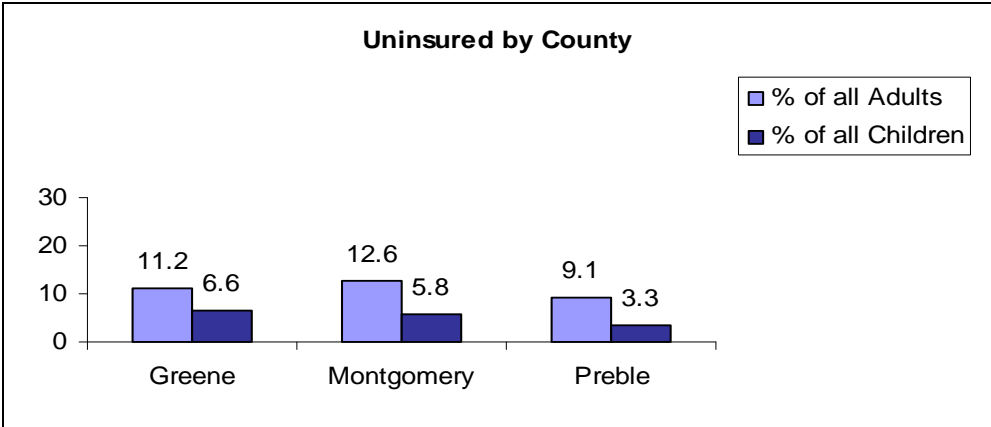
Data Highlights

- Montgomery County hospital admission and emergency room uncompensated care totals over \$65 million annually.
- HelpLink 2-1-1 provided 2,935 health care referrals to community residents in 2005.
- The Latino Family Advocacy Project of East End Community Services provided 272 referrals and/or agency contacts to 166 Hispanic families in 2006; nearly half (46%) reported difficulty accessing health services or could not pay for services they needed.

WHY IT MATTERS

Locally, increases in unemployment rates and job loss have taken a toll on incomes of families. With these losses come increased health care costs, decreased access to health care, and increasing uncompensated care costs to area hospitals. Barriers to having health insurance coverage include: low-incomes; high out-of-pocket premiums and co-pay expenses; previous health conditions deemed too risky by insurance companies; and increases in service jobs coupled with an increasing reliance on part-time or contract workers, offering less access to employer-based coverage. With the increase of adults without insurance coverage, a growing 65+ populations, job loss during the current economic transition, rising competing expenses such as fuel and tuition, prescription assistance and free medical care needs are expected to increase over the next few years.

Uninsured by County



OUR FINDINGS

Health insurance is a top priority for families, policy makers, and community leaders in our region and across the nation. Whether a person has private, job-based, or government coverage, health insurance allows access to health care. Without health insurance it is difficult and many times impossible to obtain needed health services. Studies of the uninsured have shown they often postpone or neglect necessary care.

Low-income Ohio families, whose incomes are at or below 200% of the poverty level (roughly \$40,000 for a family of four) and have children 19 and younger, can apply for health insurance for their children through their county’s Job and Family Service office. In 2004, children receiving health insurance through the state Medicaid program ranged from 21% to 45% in our three-county area. In this same year, however, 3.3% to 6.6% of local children 0-17 were living without health insurance. Children without health insurance still get sick and their parents/caregivers must seek medical attention for them. Many times non-urgent medical care is accessed through emergency rooms for children who do not have insurance, driving up uncompensated care costs at local hospitals.

The range of Medicaid recipients in our region is broad because low-income families in rural Preble County have benefited from higher rates (45%) of children who receive Medicaid coverage than metropolitan areas like Dayton (25%). Preble County's successful high rate is not typical for the state. Urban and Appalachian counties in Ohio have a higher rate of coverage than rural, non-Appalachian, and suburban counties. (Ohio Health Survey, 2004)

### **Health Insurance for Children**

There are many instances where children will qualify for Medicaid but their parents will not qualify. In the early 1990s there was an expansion of Medicaid called SCHIP (State Child Health Insurance Plan). Parents of children who qualify for SCHIP in Ohio counties are eligible up to 100% of the poverty level, which is \$20,650 in 2007. Their children are eligible up to 200% of the poverty level when they do not have any other source of health insurance. The two different eligibility ceilings can create access to health care disparities within a family unit.

Good news is on the way for Ohio's working families. Medicaid eligibility requirements will increase for working families beginning January 1, 2008. Specifically, Ohio's SCHIP will increase eligibility thresholds for families whose income falls between 200-300 % of the federal poverty level. Some families earning up to \$61,950 per year will have the opportunity to purchase this benefit. The Ohio Department of Job and Family Services projects the new eligibility rate will make Medicaid available to an additional 32,000 children in Ohio. Outreach must continue to enroll approximately 100,000 children statewide who have previously qualified for the health program at the lower threshold of 200%, but are not yet enrolled. Outreach efforts to low-income and middle income families will need to increase in all areas of the region, to ensure all local children who are eligible to receive health insurance through Ohio's Medicaid program sign up.

### **Uninsured Adults**

Approximately 12% of adult Ohioans are uninsured. At highest risk for lacking health insurance are adults with lower incomes, those with less education, young adults, and minorities. Locally adults living without health insurance coverage in 2004, ranged from 9.1% to 12.6% of their counties' population. Medicaid covers not just parenting adults but also the disabled who meet certain eligibility criteria, along with low-income elderly, by paying for health care costs not covered by Medicare. Adults living in the region who received Medicaid in 2004, ranged from 10% to 13%. Single adults do not qualify for Medicaid unless they have a diagnosed disability and often times those who are disabled do not have full access to Medicaid due to disability income from Social Security. In these cases, the individual must pay a "spend down" each month on medical bills equal to the amount their income is over the eligibility threshold, prior to receiving Medicaid coverage. This anomaly affects many of the disabled in the region. For example, disabled adults, who are not yet 60 and do not qualify for home health care waivers through Ohio's Aging programs, may fall between the cracks with incomes not high enough to support at home care needs provided by a formal caregiver.

Montgomery County African Americans are almost twice as likely as Caucasians to be uninsured. (Behavior Risk Surveillance System, 2004) This disparity shows a relationship to education and income. Higher rates of job-based insurance coverage are one of the benefits of higher education. Conversely living in poverty is a high-risk factor to being under or uninsured.

### **Contributing Factors**

Not surprisingly, the state of the economy impacts access to health care. Ohio job-based insurance coverage is continuing to erode with employers offering rates falling and employee acceptance rates declining. While 98% of large employers in Ohio continue to offer health insurance plans, only 59% of small business are able to or are choosing to offer health insurance plans to their employees. (Ohio Medicaid Bill Platform) As prices for health insurance continue to increase, interest rates increase minimum payments on credit cards, and fuel and

gas prices continue to inflate, the ability and even willingness to pay ever-increasing health insurance costs are at risk for continued decline. Age can also play a role in the lack of health insurance coverage. Younger adults who are continuing their education or have not yet begun to start families add to the number of uninsured.

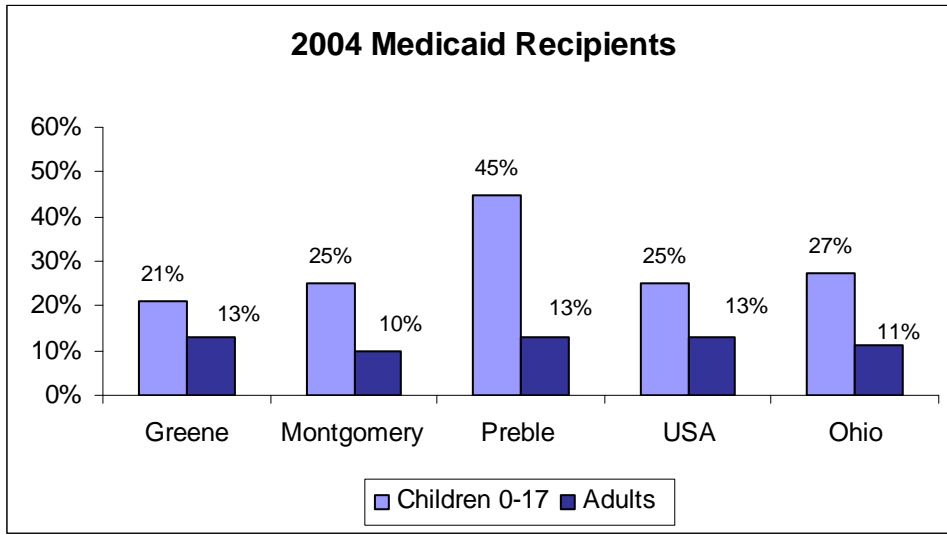
### **Uncompensated Care**

High numbers of uninsured people is stressful on hospital budgets. In 2004, Ohio ranked 47<sup>th</sup> in the nation for health care spending. Locally, hospitals are absorbing the brunt of the lack of access to health care for those who are under and uninsured. Regional hospital emergency room trips increased by almost 12% and hospital admissions increased approximately (8%) from 2000 to 2004. Children's Medical Center experienced the largest percentage with nearly one-third (31%) of all hospital emergency room trips and admissions from uninsured/self-pay patients. 27 health clinics in the urban area of the region are located in low-income neighborhoods. Cassano Health Center is the only facility that offers a wide array of specialty care services. The rest of the clinics provide basic medical care. There are barriers to receiving health care services at clinics due to hours of operation and transportation needs. Clinics in Montgomery County reported three out of ten (30%) patients failed to show up for appointments in 2006.

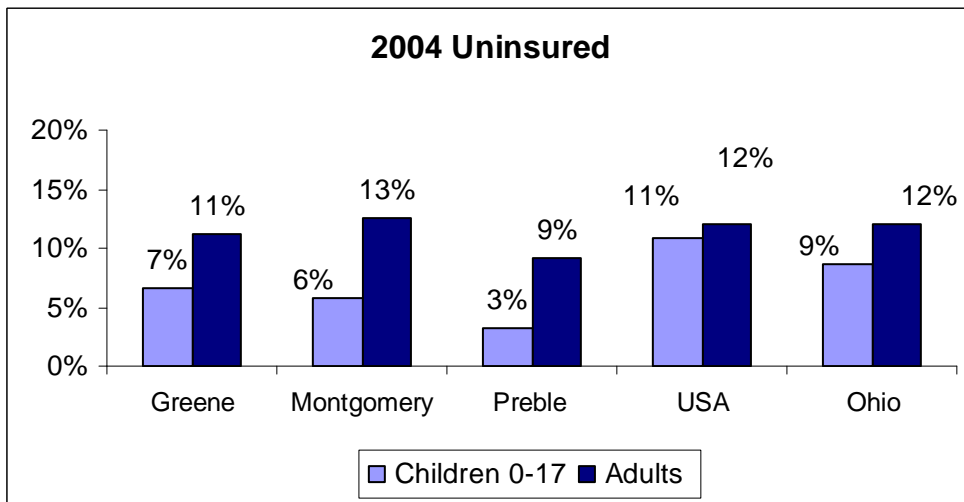
### **Summary**

Access to health care is largely impeded when an individual is under or uninsured. The status of the local economy, the growing number of dislocated workers, and the rising costs of health care insurance and competing essential daily living expenses will continue to pose barriers to individuals and families accessing health care coverage and strain the community's health care system. Rising uncompensated care costs will create the potential for increased health care costs at the local level, resulting in a negative impact on under, and uninsured access to health care. Local barriers to accessing health care increase the probability of need for prescription assistance and free clinics, accessible by public transportation, with evening and weekend hours, located in all areas of the region.

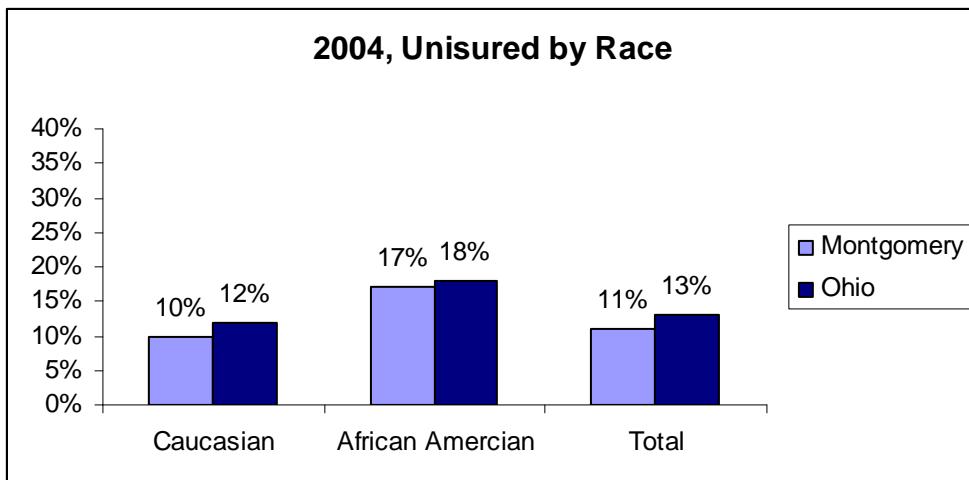
## FACTS BEHIND THE FINDINGS



Source: Ohio Family Health Survey, 2005

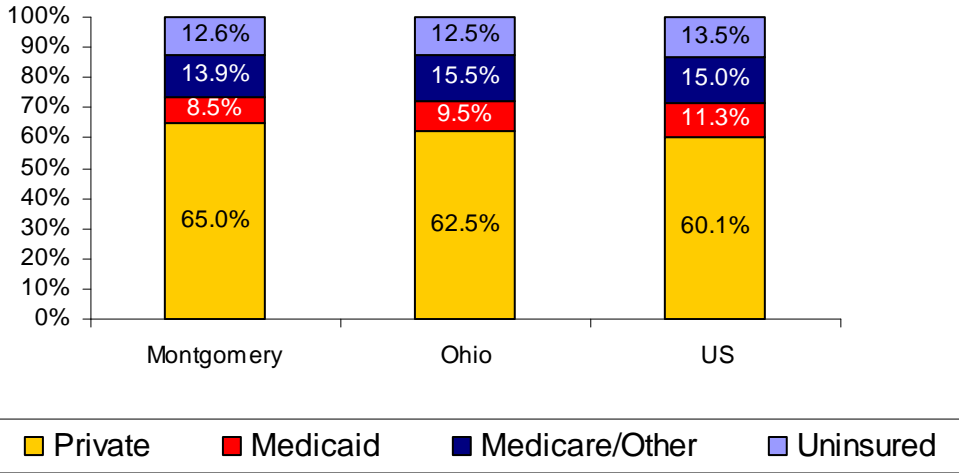


Source: Ohio Family Health Survey, 2005



Source: Ohio Family Health Survey, 2005

### Health Insurance Status: Montgomery County, Ohio, and US 2004



Source: Source: Ohio Family Health Survey, 2004, Income, Poverty, and Health Insurance Coverage in the United States, 2005/ Original Chart by LEWIN Group



## Growing older and/or Living with Disabilities

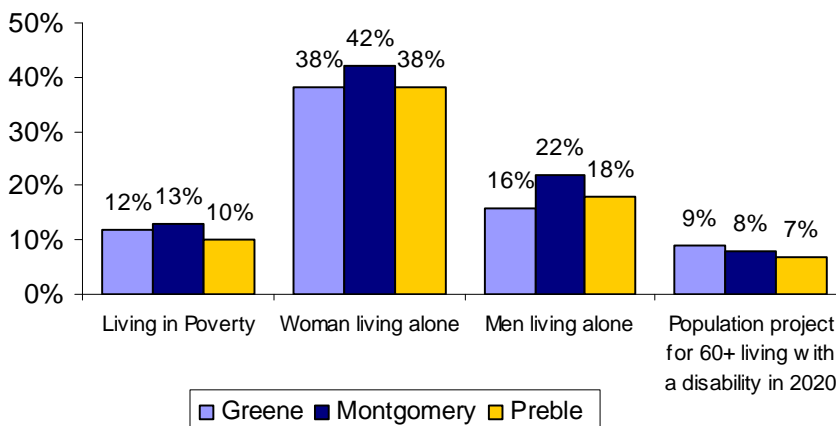
### WHY IT MATTERS

Researchers suggest the growing aging population will change the face of health care, long-term care, and the quality of caregivers. Several variables have been found to be related to the prevalence of disability and the need for long-term care or informal care-giving for the aging. These variables include poverty, racial and ethnic background, marital status, living alone, and educational attainment. The key to maintaining good health is to remain active – physically, mentally, and emotionally. Older adults and/or those living with disabilities need access to health care, transportation, good nutrition, safe living environments, financial stability, and support from caregivers, as well as an increased knowledge of available programming and services.

### Data Highlights

- Life expectancy at age 65 increased for men to a total of 82.1 years and for women to a total of 84.8 years. Life expectancy at age 65 also increased for Black men to a total of 80.1 years and for Black women to a total of 83.6 years.
- Every day, more than 7,900 Americans turned 60, (330 every hour) in 2006.
- Nearly two-thirds (63%) of men and half (47%) of women in Ohio over age 60 are still working.

Population 60 and over by Unique Characteristics



### OUR FINDINGS

The unique profile of the aging population 60 and older in the region, shown above, includes trends and projections for this specific age range. The eligibility age for most state and local assistance programs is sixty years of age. Individuals 60+ comprise 18% of the total population in both Montgomery and Preble Counties and 16% in Greene County. Out of all adults 60+, 80% in Preble, 65% in Montgomery, and 60% in Greene have an education of 12<sup>th</sup> grade or less. In Montgomery County less than half (45%) of women 60+ are married compared to almost three-fourths (73%) of men. In Greene and Preble Counties, just over half (55%) and (54%) of women 60+ are married compared to eight out of ten (80%) and (82%) men.

The number of Preble County residents age 60 and over is expected to increase from 7,590 in 2000 to a projected 11,380 in 2020 with the greatest increase expected among the 60-69 year age group. In 2000, there were 3,608 older adults age 60-69 in Preble County. By the year 2020, when baby boomers move into this age group, it is expected that there will be approximately 5,991 individuals age 60-69 in Preble County. This projection suggests a 66% increase in the county population in this age group. The 90+ age group is also expected to increase, from 169 in 2000, to 303 in 2020 (an increase of 79%).

## **Disabilities**

According to the census, a physical impairment is defined as a long-lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying. Sensory impairments include blindness, deafness, or any severe and long-lasting vision or hearing impairment. Mental health impairment is defined as having difficulty learning, remembering or concentrating because of a physical, mental, or emotional condition that lasts six months or more. Self-care impairments include difficulty dressing, bathing, or getting around the house because of a long-lasting condition. In the nation, 19.3% of the aging population reports living with a disability, with 3.6% having a sensory disability and 8.3% a physical disability. Many persons living with disabilities also have difficulties with specific activities that impact their quality of life. For example, 4.8% of the nations disabled have difficulty with mental conditions and 6.8% need help with self-care. In 2005, 172,000 of Ohio's two million older people had a severe disability, and this number will more than double by 2035. The Medicaid program represents almost a quarter of the entire state budget, and long-term care accounts for 42% of that total.

## **Long Term Care**

As a state with one of the largest aging populations in the country, Ohio faces considerable challenges in its efforts to provide long-term care services. In the last twelve years Ohio has experienced a shift in the way older Ohioans receive long-term care. Older people are receiving long-term care in their own homes and in assisted living facilities more today. PASSPORT has increased the number of participants from 4,200 individuals in 1992 to 33,291 in 2006. In 2005, Ohio spent \$2.8 billion on nursing home care and \$950 million on Medicaid in-home services. Expenditures on the PASSPORT program were \$310 million. Long-term care is costly. In 2005 the Medicaid per diem was \$164; the Medicaid share of Program of All Inclusive Care for the Elderly (PACE) was \$93 per day, while the PASSPORT daily rate was only \$48.

Today the majority of nursing homes provide short-term care to a majority of those admitted. Ohio recorded 190,000 admissions for 91,000 beds in 950 nursing homes in 2005. According to the Ohio Department of Aging more than two-thirds of all nursing home admissions end after six months. Nursing home occupancy rates increased slightly (1.8%) from 2003 to 2005 reaching 86.4%, however, the number of Medicaid residents age 60 and older declined. This is believed to be related to the proportion of residents under age 60 almost tripling over the last twelve years. Greene County has 10 assisted living homes with 576 beds and 12 Nursing homes with 1167 beds. Preble County has 10 assisted living homes with 576 beds and 3 nursing homes with 251 beds. Montgomery County has 25 assisted living homes with 1971 beds and 37 nursing homes with 175 beds.

Residential and adult care facilities like nursing homes are the third major component of the long-term care system. Ohio has 543 residential care facilities containing approximately 39,000 licensed beds. Facilities are licensed as residential care if they provide personal care to 17 or more individuals. This includes the 280 assisted living facilities that typically have private rooms, lockable doors, bathrooms, and food preparation areas. About 61% of beds in residential care are in facilities that meet the definition of assisted living being used in the new state waiver program that expands the assisted living option to low income Ohioans who meet the requirements for nursing home level of care.

Locally, a person receiving PASSPORT services through the Department of Aging may be able to remain in his or her own home with minimal supports such as transportation, home delivered meals, and chore services. However, a person diagnosed with schizophrenia may require psychotropic medications, housing assistance, counseling, and a range of community support services and a person with a medically fragile condition may require more extensive home health care and homemaker services, like a Home Care Waiver from the Department of Job and Family Services' in order to live independently.

## Care-giving

Care-giving is especially important to those growing older and those living with a disability. As people grow older, the percentage of individuals living with a disability increases significantly. In 2004, over one third of local individuals 60+ were living with a disability and (44%) of the 90+ population was living with a severe disability. In Ohio, the number of formal care givers is decreasing. From 1992 to 1998 the number of State Nursing Assistants fell by nearly 4,000.

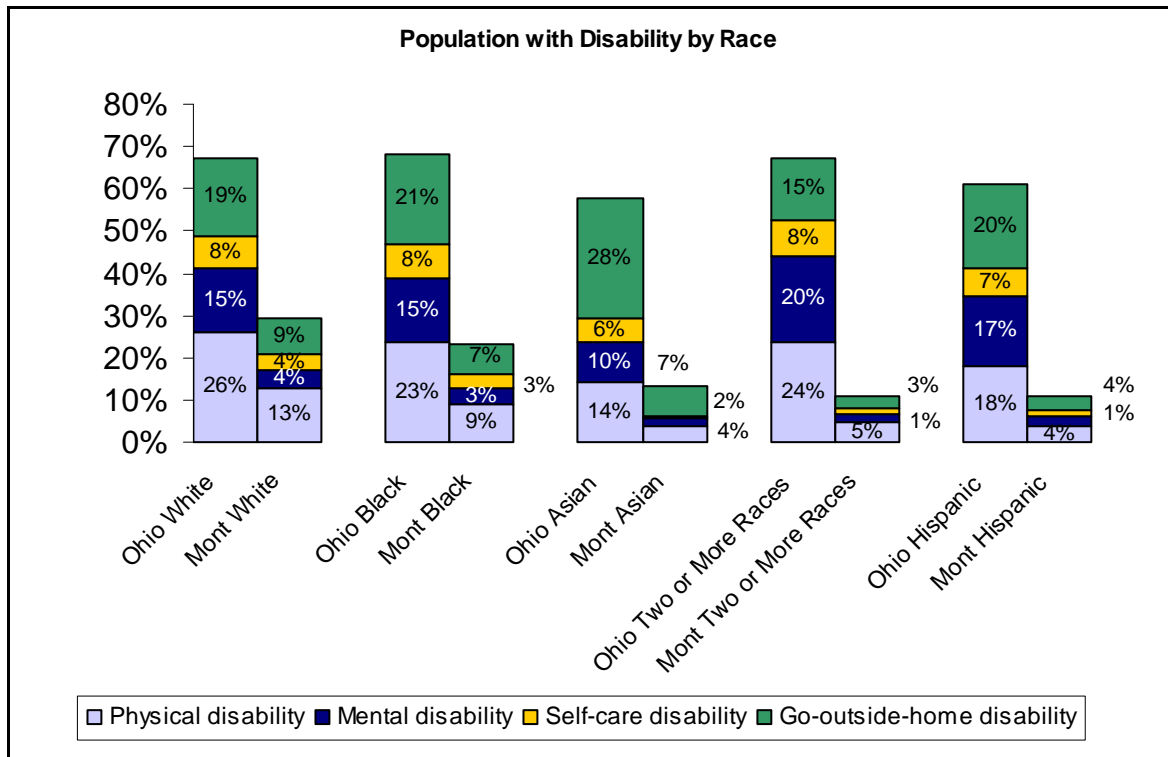
According to a study by the AARP, “Informal, unpaid caregivers provide the majority of long-term services and supports received by persons with disabilities of all ages. Their contributions are not only the foundation of the nation’s long-term care system but an important component of the U.S. economy, with an estimated economic value of about \$350 billion in 2006.” The typical profile of the 34 million caregivers is female; age 18 or older; providing an average of 21 hours of care per week to adult family or friends who are living with limitations in daily activities. This figure (\$350 Billion) is based on “estimates of 34 million caregivers, providing, on average, 1,080 hours of care per year, at an average value of \$9.63 per hour.” (Valuing the Invaluable: A New Look at State Estimates of the Economic Value of Family Caregiving, Ari Houser and Mary Jo Gibson AARP Public Policy Institute) Similar to national estimates, about three-fourths of long-term care in Ohio is provided by unpaid caregivers, with the economic value of Ohio’s informal care was estimated to be approximately five billion dollars in 1999. (Mehdizadeh & Murdoch, 2003)

The AARP study reports that of the caregivers with the most intense level of care-giving responsibility, 92% report major changes in their working patterns: 83% arrive late, leave early, or take time off during the day; 41% report taking a leave of absence; and 37% report going from full-time to part-time to adjust for their care-giving responsibilities. Additionally, the caregivers’ own health is often at risk as they are more likely to suffer chronic health conditions and incur medical debt than non-caregivers.

## Summary

Aging is inevitable and, despite a healthy adulthood, as one grows older the chance for developing a disability increases. The U.S. Census Bureau has estimated that the rate of growth of persons aged 65 and older has far exceeded the growth rate of the population as a whole and the number of persons aged 65 and older is projected to more than double from 33 million in 1994 to 80 million by the year 2030. The current costs and projected demographic increases suggest that the state and local community faces serious challenges to meet the long-term care needs of older Ohioans. As the size of our older population with a severe disability doubles by 2035, it will be critical for our region to have a strategic planning process in place to prepare for the challenges ahead.

## FACTS BEHIND THE FINDINGS



### Reasons for decrease in Formal Caregivers

Low wages/poor benefits for work that requires responsibility and reliability
Lack of respect for valuable work
Poor supervision
No career path
Lack of worker transportation (related to low wages);
Irregular hours
Demanding and undesirable job requirements
Economic conditions: plentiful and more desirable jobs with similar if not better pay and benefits; expanded job opportunities for well-educated and experienced workers, especially nurses (drawn to academia, other health care settings, research, etc)
Retention is low (and replacement is costly)
Scope of practice and liability issues
Effect of managed care: cost cutting measures through staffing
Aging workforce, especially in nursing
Lack of organized and effective recruitment efforts

Ohio Department of Aging, 2000

2000 Social Security Income by County		
	Montgomery County	Ohio
Total:	229,177	4,446,621
With Social Security income	60,106	1,175,559
No Social Security income	169,071	3,271,062

U.S. Census Bureau  
Census 2000

Ohio's Nursing Facility Characteristics, 2005			
	All Nursing Facilities	County Homes	Hospital Based Long-Term Care Unit
<b>Number of Facilities</b>	20	50	50
Licensed/Certified Nursing Home Beds			
12/31/2005	93,848	21,154	2,039
On average, number of bed available daily	91,274	2,062	2,039
Average Number of Beds	96	103	41
<b>Location (percent)</b>			
Urban	78.6	49.5	85.9
Rural	21.4	50.5	14.1
<b>Ownership (percent)</b>			
For Profit	77.2	0	32
Not for Profit	20.5	0	68
Government	2.3	100	0
<b>Average Daily Charge (dollars)</b>			
Medicaid	164	152	191
Medicare	310	288.6	319
NH Private Pay (private room)	192.1	151.5	403
NH Private Pay (shared room)	172.5	146.7	338
<b>Payment Sources (percent)</b>			
Medicaid	64.3	66.3	30.7
Medicare	14.8	16.2	55.8
Private (self, others, and insurance)	19.9	17.5	11.9
Long-Term Care Insurance only	1	0	1.6

Ohio Department of Aging, 2006



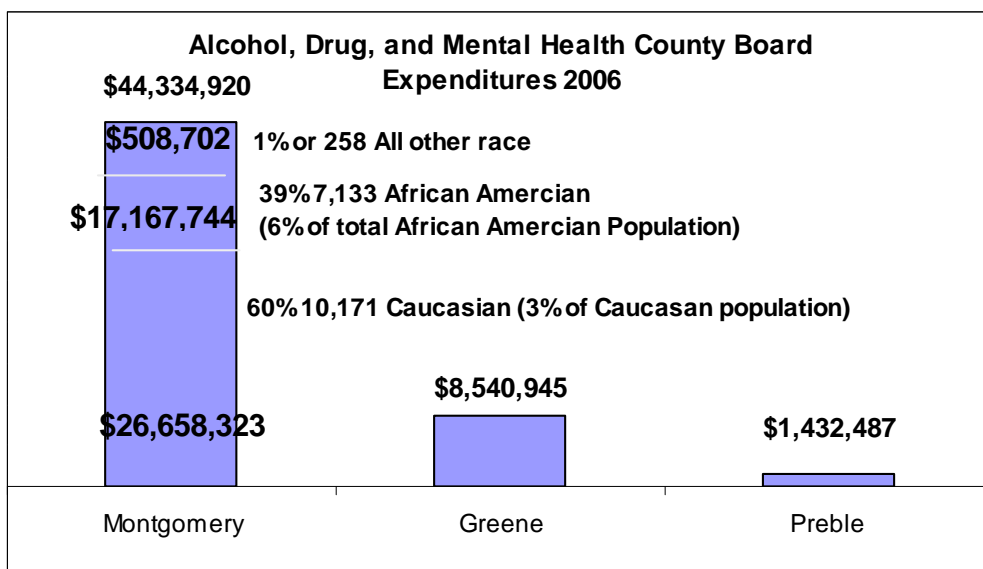
## Mental Health

### WHAT MATTERS

Mental health impacts financial stability and overall well-being. Almost everyone has experienced some period of mental distress. Mental illness is diagnosed when the symptoms of this distress are reoccurring and match some of the signs and symptoms of a mental disorder. A mental disorder or mental illness is a clinically significant psychological pattern or episodic event that occurs in an individual's life. These disorders are usually associated with distress, disability, or increased suffering. The term "serious mental illness" refers to more severe and long-lasting disorders. People described as having mental health problems are normally experiencing milder or transient issues.

### Data Highlights

- 7,133 or (6.4%) of Montgomery County's African American population received mental health/drug and alcohol services compared to 10,171 or (2.3%) of the Caucasian population.
- An estimated 21% of U.S. children ages 9 to 17 have a diagnosable mental or addictive disorder associated with at least minimum impairment.
- Homeless people with Mental Health disorders remain homeless for longer periods.



### OUR FINDINGS

Research points to the stigma of needing/receiving mental health treatment as one of the many barriers that discourage people from seeking treatment. Myths about mental illness reduce patients' access to resources and opportunities like housing and jobs, which leads to low self-esteem, isolation, and hopelessness. Concerns about the cost of mental health care are made worse by the disparity in insurance coverage for mental disorders, prescriptions, and long-term care. This is one of the most frequent reasons why people do not seek needed mental health care.

Mental health is influenced by age, gender, race and culture, and disability. In Montgomery County, one-third (33%) of those who received mental health services were between 26 and 45 years of age, one-fourth (25%) were 46-65, and one-sixth (17%) were 12-17. Younger children ages 0-11 comprise 11% of persons receiving mental health services, and only 2% were 65 and over. While these consumers made up less than 4% of the county population, the cost of their mental health services (\$54,308,352) is exponential.

An estimated one in four (57.7 million) adult Americans 18 years and older suffer from a diagnosable mental disorder and 1 in 17 suffer from a serious mental illness. Mental disorders are the leading cause of disability in the U.S. and Canada for ages 15-44. In 1996, \$66 billion was expended on mental health services from both the private and public sectors. Yet, an estimated two-thirds of people with diagnosable mental disorders have never sought treatment.

Many researchers suggest that mental disorders in older adults go underreported, and the rate of suicide is highest among older adults compared to other age groups. (Department of Job and Family Services Administration on Aging, January 2001) In Montgomery County, 100% of Suicide Prevention Hotline callers who were 65 years and older were suffering from depression and the highest rate of suicide in Montgomery County were individuals over 70 years of age. Locally there are a very small percentage of seniors 65 and over (2%) receiving county supported mental health services. The Surgeon General reports, the majority of older adults are enjoying good mental health, but nearly 20% of the nations 55 years and older have experienced mental disorders that are not part of normal aging. Disability due to mental illness in individuals over 65 years old is projected to become a major public health issue due to the level of demographic changes affecting this population.

### **Mental Health and Homelessness**

Approximately 20-25% of the single adult homeless population suffers from some form of severe and persistent mental illness. Good Samaritan Health Clinic serves approximately 30% of the local homeless population in a year. Of the 1,961 patients served in 2006, 41% reported having a current or past history of mental health treatment. The Montgomery County Alcohol, Drug, and Mental Health Board reported serving 509 homeless clients in 2006. Costs for these services totaled \$2,375,544.

The availability of affordable housing for those challenged with chronic mental illness, has been a significant barrier to reducing the prevalence of homelessness in the region. There is a strong correlation between homelessness and chronic mental illness as it relates to housing, employment, poverty, and public assistance. The office of Housing and Urban Development defines the “chronically homeless” as single adults with a disability (typically a serious mental illness and/or alcohol or drug addiction) who have been living on the street or in an emergency shelter for a year or longer or who have had multiple episodes of homelessness over a period of several years.

People with mental illness must be able to live as independently as possible with the help of expanded comprehensive community based mental health services and other supports. Crisis intervention, landlord tenant intervention, continuous treatment teams, and appropriate discharge planning in jails and inpatient facilities must be available. Alternative shelters and placement into housing without any prerequisite for treatment or being connected to a system first are very important to engage this population. It is easier to work on substance abuse and mental health issues when clients are stably housed.

### **Contributing Factors**

Homelessness has many contributing factors besides mental illness and substance abuse. Poverty is inextricably linked to homelessness. Poor people with mental health problems are much more likely to become homeless than persons with similar disabilities with higher incomes. In Montgomery County, African-American residents experience disproportionately higher rates of homelessness than do Caucasian residents. Demographic reports show almost three times as many African Americans as Caucasians received homeless services in 2005. Indicators of heightened instances of mental problems and homelessness include the loss of housing, declining rates of public assistance, divorce, domestic violence, severe tragedy, and physical disabilities.

Alcoholism or alcohol dependence is a chronic, progressive, and potentially fatal disease. When alcohol abuse is not treated it leads to dependence. Alcoholism is often a sign of the on-set of a mental illness. Prolonged alcohol dependence is a contributing factor to developing mental problems. Indicators of dependence are alcohol consumption in frequent and excessive amounts, refusal to give up drinking, and neglecting important family and work obligations. Alcohol use typically begins in the late teens and early twenties, with some studies showing increased frequency in young teens in the last century. More than 7.4% of Americans are abusing or dependent on alcohol. Research shows approximately half of all persons with a diagnosis of severe mental illness also meet criteria for a diagnosis of substance use disorder like alcoholism.

In Greene County, seventh graders are periodically asked if they use tobacco, alcohol, and or marijuana. When comparing 2002 to 2006 responses, the percent of seventh graders using alcohol had increased 3.5%; marijuana use remained the same; and tobacco use decreased -1.4%. In Montgomery County, there were 855 Abuse, Dependency and Neglect and 253 tobacco referrals made to Juvenile Court in 2004. According to the National Youth Behavior Survey, over 75% of youth in Ohio have consumed alcohol over their lifetime, 42% were consuming alcohol at the time of the study, and 39% reported participating in episodic heavy drinking or binge drinking. The National Institutes of Health reports the younger someone participates in alcohol consumption, the greater the chance the person will abuse or become dependent on alcohol.

### **Summary**

Vulnerable populations like the mentally ill should be expected to have multiple needs. Attention to mental health services for older people and their caregivers is often absent, despite the fact, that mental health problems and caregiver distress are among the leading reasons for entering a long-term care or group home facility. To improve access to services treating mental problems, the importance of life tasks that remain for individuals regardless of age and decrease in functioning must not be forgotten. Whether a person is experiencing mental health problems related to growing older, living with a disability, or lost wages, access to continued learning and contributing to society is important to their well-being. Meeting basic life-sustaining needs for vulnerable populations is important for their mental, physical, and financial health. Access to emergency food and shelter, affordable housing choices, prescription resources, transportation to civic, social, and spiritual activities are crucial to increasing quality of life of all people, including those challenged with mental illness.

The number of local shelter beds available to meet the immediate housing needs of the homeless – many of who are mentally ill, addicts with mental problems, or people experiencing temporary housing crisis – has increased. With predictions for high rates of home foreclosures to continue through 2008, the potential for an increased number of families to experience a housing crisis is significant. Crisis intervention, family counseling, individual counseling, foreclosure prevention, financial literacy, and landlord tenant rights services will play a major role in preventing future homelessness, increasing financial stability, and improving the health and well-being of individuals and our community.

## FACTS BEHIND THE FINDINGS

<b>Montgomery County Fiscal year 2006 Service Demographics</b>			
	Number of Clients	Net Units of Service	Net dollars Expended
Asian	42	3,141	\$76,206
Black	7,133	662,114	\$17,167,744
Alaskan Native	7	296	\$6,139
Native American/American Indian	38	3,517	\$66,266
Native Hawaiian/Other Pacific Islander	10	371	\$6,378
Unknown	169	10,938	\$353,713
White	10,171	1,102,173	26,658,323
Unspecified	2	135	\$151
<b>Total</b>	<b>17,572</b>	<b>1,782,685</b>	<b>\$44,334,920</b>

Montgomery County ADAMHAS Board 2006

<b>Montgomery County Severely Mentally Disabled 2006</b>		
Severely Emotionally Disturbed	2,429	\$8,240,063
Residential Treatment	86	1,498,755
Hospitalized	14	\$46,547
Community Residential Living	71	\$1,013,838
Foster Care	157	\$1,346,928
Subsidized Housing	270	\$741,324
Temporary Housing	197	\$1,139,541
Crisis Intervention Only	1190	\$274,855
Family Counseling	87	\$37,248

Alcohol, Drug and Mental Health Board Montgomery County

<b>Montgomery County Severely Mentally Disturbed 2006</b>		
Severely Mentally Disturbed	6,330	\$22,672,748
Partial Hospitalization	200	\$1,307,117.52
Community Residential Living	13	\$270,445.20
Foster Care	43	549,803.81
Subsidized Housing	4	\$8,200.36
Temporary Housing		
Crisis Intervention Only	161	\$35,495.47
Family Counseling	31	\$4,927.98

Alcohol, Drug and Mental Health Board Montgomery County

## Background

### 2004 Identified needs for Young People Succeeding

#### Lack of Access:

- Supervised out-of-school time
- More youth-related activities
- Services for new families – especially the emerging Hispanic population

#### Parenting and family management

- Parenting and life skills
- Social skills and discipline
- Parental awareness and involvement in the lives of their children

#### Housing:

- Safe and Affordable housing
- Emergency Shelter

#### Transportation:

- Access to programs



## Action

To succeed in school and life, children first need to start school ready to learn and then they need encouraging role models and building blocks to help them through to graduation. United Way is working with partner agencies, schools, government, and other organizations to ensure that all children in our community have the assets they need to become productive adults.

#### Newly funded services:

- Day care for homeless children
- Additional youth leadership training
- Additional services for Hispanic and Appalachian Families

#### Increased funding to services:

- Supervised out-of-school time
- Safe emergency shelter for youth

## Community Collaborations:

- **Building Assets for Youth** – Since 2004 United Way has hosted asset development train-the-trainer sessions for more than 40 school personnel and an additional 73 faith-based and youth-serving agency staff. United Way has hosted trainings to introduce the asset development framework to 145 staff and volunteers from youth-serving organizations, 110 librarians, 78 school representatives including eight school superintendents, and 15 child care providers. United Way also supported cross-training activities with Montgomery County Juvenile Court for more than 50 probation/administrative personnel. A 42-member collaborative is now functioning for asset development networking, research and best practice sharing, and discussions regarding agendas for action. United Way partnered with West Carrollton Schools to host a training session for 35 people on the effects of media on children/youth. United Way co-sponsored the first annual Great Kids, Great Communities Conference on Youth with more than 350 persons representing 94 organizations attending; the second event is planned for October 16-17, 2007.
- **Born Learning** – In 2007 United Way of the Greater Dayton Area participated in the Montgomery County Early Care and Education coalition and built Born Learning Interactive Trails for toddlers and preschoolers in four area parks.

## Early Childhood

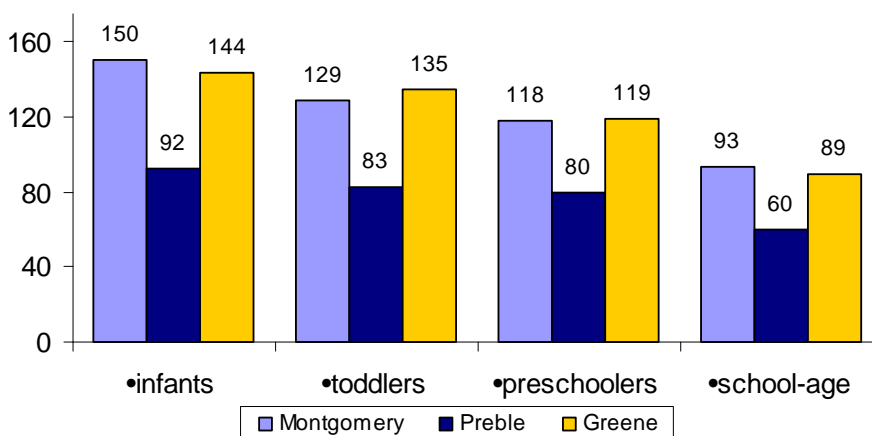
### WHY IT MATTERS

Providing access for children to quality pre-k programs is vital to ensuring children come to kindergarten ready and able to learn. When children enter school ready to learn, they are 20% more likely to graduate from high school, as well as more likely to go to college and more likely to get good jobs later on. The first years of a child's life are critical for development. Ninety percent of a child's brain is developed by the age of five, providing the foundation for all future learning and behavior. By increasing language development and early literacy skills in children, success in school increases ten-fold. Early learning happens through simple, repeated experiences. The more a young child thinks, the more the brain works, thus higher its intelligence becomes.

### Data Highlights

- In 2005 29% of babies born were to unwed mothers in Greene and 37% in Preble County Counties, while in Montgomery County 47% of babies born were to unwed mothers.
- In 2003, there were 47,444 victims of child abuse and neglect with 68 confirmed deaths in Ohio.
- In Montgomery County, almost half of all grandparents who live with their grandchildren are fully responsible for them. In 42% of these households the grandchild is younger than six.

Weekly Rates for Child Care



## FINDINGS

### Brain Development

Babies' brains develop and grow rapidly, so children's earliest experiences affect the way they learn, think, and behave. By age 3 the brain reaches 85% of its core development; by age five 90% of the brain is fully developed. New technology has allowed neuroscientists to discover that a child's brain grows in power and intelligence when the environment stimulates it especially during the first three years of life. Just as muscles will grow larger and stronger with exercise, the very young human brain, when stimulated or exercised, grows in power. The amount of brain growth depends on the amount and kind of stimulation provided and at what age (Marsh Kaminsky <http://www.brainy-child.com/article/wellman-project.shtml>) One researcher, Dr. Laszlo Polgar, asserts "even poor or uneducated parents can create an extremely intelligent child. It really all depends on the amount of time and effort parents are willing to invest in their youngster. Wealth or social status has little to do with this investment."

## **Kindergarten Readiness**

About 33% of Ohio's children are not ready for kindergarten. In Montgomery County one out of four kindergarteners require significant intervention in the classroom to help them reach a skill level considered age/grade appropriate, and another 42% need at least some intervention based on KRA-L scores that measure vocabulary and literacy development. Vocabulary and literacy development are both important indicators of success in reading throughout the educational experience. (A complete list of Ohio Department of Education KRA-L scores by local school district can be located in Facts Behind the Findings at the end of this section.)

By improving school readiness in toddlers, communities can move towards closing the academic achievement gap between children from different socioeconomic backgrounds and races. Closing this gap is a primary goal of the federally mandated No Child Left behind Act. Research on economics and education indicate substantial social benefits occur when children attend high quality pre-k programs. Positive results include but are not limited to retention rates; dropout rates; decreased need for special education; and decreased crime. High quality early childhood learning experiences is important for the future success of our region. Differences in academic success, graduation, and post secondary education between children from more affluent backgrounds versus minorities and/or lower-socioeconomic populations widen the gap in employment and crime disparities.

Recently, Montgomery County Family and Children First Council allocated \$420,000 for early care and education which is expected to leverage \$2.8 million in state and federal dollars. Initial funding will be focused on increasing the quality of existing center-based child care programs through staff training, thus increasing future competitive positioning for additional funding opportunities through state and federal systems to support high quality centers and allowing local children to have the early childhood learning experiences needed to be ready for school.

## **School Achievement Gaps**

The National Assessment of Educational Progress consistently reports that the average 8<sup>th</sup>-grade minority student performs at about the level of the average 4th grade white student (National Center for Education Statistics, 2003). Achievement gaps by race/ethnicity and income reflect inequalities in schooling, early life, and home circumstances that research has linked to school achievement. As noted in the employment section of this report, Ohio is currently a labor surplus state – we have more laborers for the number of jobs that match the education/experience of the labor force. While there has been an increase in the graduation rate in the region and more students are doing better on proficiency tests, new technology is driving the global economy and has raised the bar, requiring higher skill levels of future graduates. High quality early education programs aimed at closing achievement gaps can work to meet the technology demands of our economic future.

## **Summary**

As jobs become increasingly technical, math, science, and reading skills become even more important to today's youth. Laying a solid foundation for further learning begins at a young age. Parents and caregivers of young children must capture these moments in time. The earlier the brain is stimulated – the more a child is talked and read to – the better his or her vocabulary skills will be. Where parents leave off as the go to work, sometimes to multiple jobs, it is becoming more important to have quality affordable day care that provides early learning. Through quality pre-k programming our community can ensure that the children of the next generation will be better prepared to enter kindergarten. The more we encourage tomorrow's youth to be excited about learning and eliminate achievement gaps between socioeconomic backgrounds and race, the better chance we have to see continued increases in graduation rates and further education enrollments.

## FACTS BEHIND THE FINDINGS

<b>Environmental Factors that Negatively Impact School Achievement</b>	
Birth weight	At risk of impaired development, including delayed motor and social development; more likely to fail or repeat grades
Hunger and nutrition	Hungry, malnourished children are harmed in their cognitive development. From regular surveys of hunger and food insecurity, we know that black and Hispanic children under age 18 are about three times more likely to be hungry and insecure in their food supply than white children are
Lead poisoning	Montgomery, Greene, and Preble Counties are labeled high risk counties for lead poisoning, by the Department of Health and Human Services. Nationally lead poisoning in black children under age 6 living in housing built before 1946 was more than three times the percentage of white children living in such environments; for Mexican American children, the percentage was double that for white children
Parent availability	Two-parent family has been in decline in the last quarter of a century. Nationally 38 % of black children lived with both parents in 2000; almost one in 10 lived with neither parent. Among Hispanic children, 65 percent lived with two parents, as did 75 percent of white children.
Parent participation	Students with parents who are involved in their school tend to have fewer behavioral problems and better academic performance, and they are more likely to complete secondary school. Teachers in high-poverty schools are most likely to say that lack of parent involvement is a problem. (2003, Child Trends)
Reading to young children	Children whose parents or caregivers read to them when they are young gain a considerable advantage in terms of language acquisition, literacy development, achievement in reading comprehension, and general success in school.
Student mobility	The availability of jobs and affordable housing affects student mobility. Poor students and students from single-parent homes had the highest school-changing rates in 2004. In 1994, 41 % of frequent school changers were below grade level in reading, as were 33 % in math; these percentages were higher than those of students who had not changed schools. About 17 percent of all 3rd graders had already attended three or more schools; the rate for minority students was double the rate for white students.
Television watching	Each hour of television that a child watches on a daily basis between the ages of 1 and 3 years old increases the risk that the child will have attention problems by 10 percent. Nationally forty-two percent of black 4th graders watch six hours or more of television per day-more than three times the percentage of white 4th graders who watch that much
<b>In-School Factors that Negatively Impact School Achievement</b>	
Class size	Minority students ought to have classes as small as those of non-minority students. Nationally classes with a high percentage of minority students are more likely to have 25 or more students.
Rigor of curriculum	Although all racial/ethnic groups are now taking harder courses than in the past, minorities still lag considerably behind, and they are underrepresented in advanced placement examinations.
School safety	Unsafe schools, fear, and disruption are not conducive to learning. The school learning climate is negatively affected by a range of student behaviors, including disrespect for teachers, absenteeism, use of alcohol and drugs, violence, and possession of firearms. Nationally the percentages of minority students who fear an attack at school or on the way to school is double that of non-minority students. And more minority students than white students report that they avoid going to one or more places in the school because they believe it is unsafe.
Teacher experience and attendance	Having experienced teachers with at least five years of experience makes a difference in student achievement. Minority and low-income students are more likely to be taught by teachers with three or fewer years of experience and to be in schools with higher teacher turnover.
Teacher preparation	Students in high-poverty and high-minority schools are much more likely to be taught by out-of-field teachers. Arthur Wise, president of the National Council for Accreditation of Teacher Education, states, there are large numbers of unqualified individuals teaching, and they are disproportionately assigned to teach children of color and children from impoverished backgrounds. (Grossman, Beaupre, & Rossi, 2001)
Technology-assisted instruction	While computers have permeated schools with a high percentage of minority and poor students as much as they have other schools, in the classroom, computers are somewhat less likely to be available to minority students than to non-minority students. Although 61 percent of students in schools with low minority enrollments were assigned internet research projects in 1999, only 35 % of students in schools with high minority enrollments were assigned internet research project.

Source: (Why Does the Gap Persist? Paul E. Barton(2004) V62, n3)

<b>2005 Percent of Age Groups Enrolled in School</b>		
	<b>Montgomery</b>	<b>Greene</b>
3 and 4 years	49%	46%
5 to 9 years	94%	90%
10 to 14 years	98%	97%
15 to 17 years	95%	99%
18 and 19 years	74%	76%

\*Preble County % is not available in the 2005 American Community Survey due to the small size of the county.  
2005 American Community Survey

<b>2005 Low-Birth Weight Births by County</b>				
	Montgomery	Greene	Preble	Ohio
<b>Very Low Birth Weight</b>	1.8	1.5	1.2	1.6
<b>Low Birth Weight</b>	8.7	6.8	9.5	8.7

Source: Voices for Ohio's Children County 2005 Profiles

**2006 Aggregate Kindergarten Readiness Assessment-Literacy (KRA-L) Data**

Location	District Name	Average Score	Assess broadly for intense instruction	Assess for targeted instruction	Assess for enriched instruction
<b>Montgomery</b>	Academy Of Dayton	13	73%	27%	0%
	City Day Community School	18.18	24%	59%	18%
	Dayton Academy, The	16.97	28%	57%	15%
	Dayton View Academy	17.19	36%	38%	26%
	East End Community School	15.44	47%	38%	16%
	Emerson Academy	21.2	12%	50%	38%
	Moraine Community School	18	25%	58%	17%
	North Dayton School Of Science & Discovery	20.59	21%	40%	40%
	Pathway School of Discovery	18.04	24%	52%	24%
	Richard Allen Academy II	21.82	12%	40%	48%
	Richard Allen Academy III	20.06	21%	40%	40%
	Trotwood Fitness & Prep Acad	18.11	28%	45%	28%
	Brookville Local	19.91	21%	39%	40%
	Centerville City	22.02	10%	42%	49%
	Dayton City	16.04	39%	41%	20%
	Huber Heights City	18.59	22%	49%	28%
	Jefferson Township Local	16.27	43%	33%	23%
	Kettering City	21.19	13%	42%	45%
	Mad River Local	17.9	31%	43%	27%
	Miamisburg City	20.48	18%	42%	41%
	New Lebanon Local	17.13	36%	42%	22%
	Northmont City	21.08	13%	43%	45%
	Northridge Local	17.4	35%	40%	25%
	Oakwood City	24.26	3%	29%	68%
	Trotwood-Madison City	17.08	33%	46%	20%
	Valley View Local	22.57	6%	42%	52%
Vandalia-Butler City	19.12	25%	42%	33%	
West Carrollton City	16.56	36%	34%	30%	
<b>Greene</b>	Wright Early Childhood Center (Community School)	18.66	28%	43%	29%
	Beavercreek City	22.26	12%	34%	54%
	Cedar Cliff Local	20.15	18%	45%	36%
	Fairborn City	17.15	32%	48%	21%
	Greeneview Local	22.51	7%	40%	53%
	Sugarcreek Local	21.09	14%	41%	45%
	Xenia Community City	18.84	23%	50%	27%
	Yellow Springs Exempted Village	24.15	6%	24%	71%
<b>Preble</b>	Eaton Community City	19.34	26%	41%	33%
	National Trail Local	19.41	22%	41%	37%
	Preble Shawnee Local	18.25	29%	37%	33%
	Tri-County North Local	20.75	18%	38%	43%
	Twin Valley Community Local	18.82	27%	36%	37%
<b>State of Ohio</b>		19.6	22%	41%	37%

\* Highlighted schools will need to assess at least one out of four incoming kindergarten students for intense instruction needs. Source: Ohio Department of Education, 2007



## Youth Asset Development

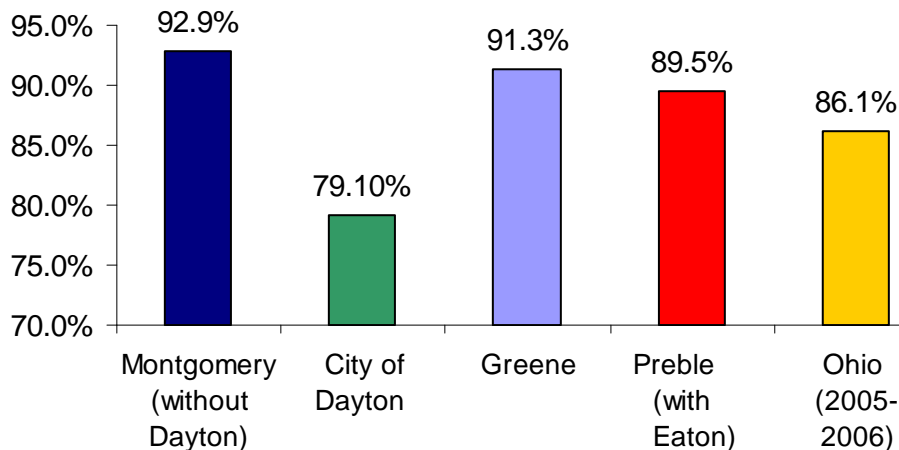
### WHY IT MATTERS

In today's economy effective education is the number one indicator of a successful life. Successful youth have had opportunities to build personal assets, love, learn, and thrive. All children have the right to healthy beginnings, safe places for living and learning, caring adult relationships, effective education, and opportunities to help others. Youth need encouragement and motivation to acquire cognitive development skills that will prepare them for lifelong learning and financial stability. The development of these traits depends on quality learning environments, rewarding experiences, challenging expectations, and consistent guidance and support from caring adults.

### Data Highlights

- More than 5,000 elementary school children living in our region need help learning how to read outside of school.
- More than 1,500 students dropped out of school in Montgomery County in 2005-2006.
- In Ohio 46% of African-American students attended schools with low promoting power, compared to only 3% of whites.
- There are over 50,000 adults 25 and over who need help with literacy living in Montgomery County.

2006-2007 Graduation Rate



### FINDINGS

Helping young people become involved in making the community a better place to live also helps them at home, school, and in the future. These lessons come from experiences rich in caring for others, modeling caring behaviors, understanding and being aware of the needs of others around you, and developing a sense of personal responsibility for your life. Providing young people with opportunities to make a difference inspires a sense of responsibility and promotes belief in one's own possibilities. It nurtures the desire to learn, stay in school, and believe in one's own abilities. With guidance and support from caring adults at the family, school, and community level, children will develop necessary social skills. These social skills support ongoing and secure relationships with parents, teachers, and neighbors. Developing these skills is the cornerstone of youth development because succeeding in educational and work environments is extremely challenging without the ability to believe in oneself, trust, and respect others.

## **Achievement Gaps**

One of the most important and disconcerting issues facing schools today is the achievement gap – the disparity in academic performance between different groups of students. This term is largely used to describe the proficiency test score differences between African Americans and Hispanics and their Caucasian and Asian counterparts. However, the gap between high-poverty students and their more wealthy peers is even broader. While the factors behind these gaps are numerous, there are strong similarities including poverty; health; early-childhood learning; teacher quality; and strength of school curriculums. Poverty appears to be the key correlating factor in schools that are plagued with weak or low promoting power (factors impacting the number of students who are promoted to senior status and those that graduate.) Minority high schools with more resources have much higher rates of promoting students to senior status and at rates similar to majority white schools. Schools that have the weakest promoting power are usually minority high schools with very low resources, poor quality teachers, and higher absentee and suspension rates. U.S. high schools with the worst promoting power are concentrated in 15 states, including Ohio.

Minority children often begin kindergarten or first grade less prepared than Caucasian children do. Public schools have found the widest achievement gaps in reading, math, and language exists in schools with high minority enrollment, high teacher-student ratios, and low parental engagement. Research shows that up to three-fourths of the cognitive skill gaps of African-American kindergarteners can be attributed to the differences in environmental and social backgrounds of children. Wide language gaps have been identified between African Americans and Caucasians as early as age three. When language achievement lags in primary grades, vocabulary gaps continue to widen in secondary grades.

## **Measuring Achievement**

Attendance rates have a large impact on proficiency scores and graduation rates. Of all the elementary schools in Montgomery County, 16 Dayton Public Schools had the lowest attendance with rates between 90.6% - 93.5% in the 2004-2005 school years. In Greene County the overall attendance rate was between 92.4% - 96.4%, and in Preble it was 93.1%-94.5%.

Schools with low numbers of proficient students are located in areas of lower-than-average median incomes and varying levels of poverty. In Montgomery County, proficiency scores in reading vary widely by district and building. Overall, fourth graders across the region have increased math and reading proficiency scores over the past few years. However, only 9% of children attending one Dayton Public elementary school versus 100% of children attending a suburban elementary passed the fourth grade math proficiency test. Ohio Graduation Test (OGT) results also vary widely. Only 37% of high school students attending one Dayton Public high school versus 100% of a suburban high school passed the math section of the OGT. In Greene County, fourth graders proficient in math and reading also vary by building, with the lowest scores at six of the 20 schools in the county. Fourth grade math proficiency rates ranged between 60% to 91% in the 2004-2005 school year and reading scores ranged from 39% to 91%. From 77% to 96% of students were proficient in math and 92% to 99% were proficient in reading in Greene County as measured by the OGT. In Preble County from 39% to 78% of fourth graders were proficient in math, and 51% to 80% were proficient in reading. On the OGT, 74% to 90% of Preble County students were proficient in math and 88% to 97% were proficient in reading.

The final goal for Ohio schools is for all students to reach the proficiency level in reading and mathematics by school year 2013-14. Until then, the Ohio Department of Education sets yearly goals requiring a specific percentage of students in ten student groups, by race, to reach proficiency in these subjects. For the school to meet Adequate Yearly Progress (AYP), goals for each student group must be met. If any goal is missed, the school does not meet AYP for the year. Of the 226 school buildings in the area (including charter/community schools), 110 met the AYP standards in 2006, leaving 116 schools not meeting these standards. In addition, each school building receives a report card rating. AYP is one of the three main factors impact this rating. Out

of 181 school buildings rated, 17% were on Academic Watch; 23% saw Continuous Improvement, 28% were Effective, and 32% were Excellent. With four out of ten of the region's school buildings receiving less than acceptable ratings from the state's education administration, it is clear achievement gaps and educational inequality is pervasive in local schools.

## **Drop Out Crisis**

The 2000 U.S. Census reported the average annual income for an individual with a bachelor's degree was \$48,378 compared to the average income of \$24,030 for a high school graduate. Teens that drop out of school have a harder time finding secure, decent paying jobs. Teens must become aware that more and more of entry level and trade specific jobs require a minimum of high school graduation. Projections of economic status by education level shows recent dropouts earning \$200,000 less than high school graduates and over \$800,000 less than college graduates in their lifetime. A high school dropout earns only half of what an average adult worker earns each year. Dropouts comprise nearly half of both the heads of households on welfare and the prison population. The census does not count populations in prison or transients when reporting who has a GED or diploma, but both of these populations have high levels of dropout rates.

Certain groups of young people are more likely than others to leave school before graduating. Minority students with limited English speaking skills are at a higher-risk of not graduating as well as students who are economically disadvantaged or living in a geographic location that is known for high rates of educational failure. Research shows students at highest risk for dropping out fall into these categories:

- Living in urban areas and/or lower socioeconomic neighborhoods
- Changing schools two or more times
- Being held back a grade
- Missing or being tardy ten days of school or more in a year
- Placement in a juvenile home or shelter
- Being suspended, put on probation, or expelled
- Running away from home

Students drop out for many reasons, some which may even seem like good ones at the time. Their decisions may be supported by the people closest to them in the belief that they have no choice, even though the consequences of leaving school are great. Reasons may be related to problems at school or personal factors. See the chart at the end of this section on the most common reasons students cite for dropping out of school.

## **Graduation Rates**

While the local graduation rate appears to be improving further, progress is imperative to the future of our youth. Montgomery County's high school graduation rate of 84% in 2002-2003 was a substantial increase over the 1995-1996 rates of 72%. In response to the number of out-of-school youth in the area, a task force was formed in the county in 1998 and the Fast Forward Center at Sinclair Community College was created. By 2005, 3,052 participants had enrolled and 719 previously out-of-school youth had graduated from this program. Looking at Montgomery County's graduation rate independent of Dayton schools, the county's graduation rate is almost 93%, making it the highest graduation rate in the region. Dayton's graduation rate in 2006-2007 was 79%, lower than the state average of 86%.

With substantial literature linking high school graduation to long-term economic outcomes and already high levels of school drop-out rates, calculating accurate graduation rates is increasingly important. If a significant number of students leave school in seventh or eighth grade, these students may never appear on a high school enrollment roster. This makes it difficult to have an accurate count of drop-outs if measuring the graduation

rate based on the number of ninth graders graduating four years later. In the 2005-06 school years, 1,532 Montgomery County school students were categorized as drop-outs.

## **Health and Safety**

It is imperative for positive youth development for children to be physically and emotionally safe in every environment. Central to child development is structured age appropriate activities that engage learning and awareness of important healthy behaviors. With increased attention on issues of childhood obesity and juvenile diabetes, raising awareness of the importance of healthy lifestyle choices is more crucial today than ever before. Good health and nutrition also promotes good mental health. Children who are overweight or unhealthy due to preventable disease like Type II diabetes have higher school absence rates, weaker peer relationships, and poorer mental health. Extreme pressures on youth can increase unhealthy decision-making. Children and youth living in poverty have environmental stressors that have been linked to diseases such as cardiovascular disease and high-blood pressure. These environmental stressors can include a higher frequency of family violence, noisy and crowded living spaces, sharing rooms and beds with multiple siblings, and feeling hungry at bedtime.

## **Summary**

A number of local schools are in a period of transition, working to increase their report card status with the Ohio Department of Education. Youth must have opportunities to continue developing strong educational and social assets especially in minority communities. Minority children in Montgomery County have multiple barriers to a successful education. Dropout rates in are 14% higher for African-American students in Montgomery County schools. Reading proficiency is lower among minority students throughout the county; and in Dayton fewer than 75% of African-American students progress from third to twelfth grade as reading proficient. Less than 15% of students in Montgomery and Greene Counties and less than 20% in Preble County who have severe literacy issues are receiving help outside the schools.

With increasing unemployment, poverty, and a declining median income, it will be imperative to know the true number of drop-outs and provide additional services to children who at risk of dropping out. School systems and community services must pay special attention to the needs of students from groups at risk of dropping out to encourage them to stay in school. When identifying which youth in which geographic areas need additional educational services outside of school to prevent them from dropping out, we must look at levels of student mobility, graduation rates, school drop-out rates, the number of limited English speaking students by building, achievement gaps in literacy and mathematics, and familial poverty as close to census block level as possible. The causes of student mobility are complex and are related to social conditions such as the availability of jobs and affordable housing. Changing schools within a school year is hard on students and teachers, who find that new students are often behind their new peers. Language-minority students must have access to English as Second Language instruction if they are to compete academically in the regular course of studies.

## FACTS BEHIND THE FINDINGS

Number of Children K-6 with Identified Literacy Needs		
<b>Montgomery County</b>	Centerville City	187
	Dayton City	3,016
	Jefferson Township Local	91
	Kettering City	90
	Mad River Local	133
	Miamisburg City	80
	Trotwood-Madison	267
	Vandalia-Butler City	87
	West Carrollton	98
	<b>Greene County</b>	Beavercreek City
Cedar Cliff Local		15
Fairborn City		296
Greeneview Local		7
Sugarcreek Local		29
Xenia Community City		171
<b>Preble County</b>	Eaton Community City	119
	National Trail Local	109
	Preble Shawnee Local	84
	Twin Valley Community School	28
	Tri-County North	43
<b>Region</b>	All Schools	<b>5,122</b>

Source: Literacy Need Assessment and Gap Analysis, UD  
Dayton Business Research Group, 2005

2004-2005 Montgomery County School Attendance Rates (Percentage) by Race					
	White	Asian	Black	Hispanic	Two or more Races
Brookville	95.8	N/A	N/A	N/A	N/A
Centerville	95.6	96.8	95.1	94.2	95.3
Dayton	90.5	95.6	91.7	92.6	92.1
Huber Heights	94	96.2	95.1	95	94.3
Jefferson Twp.	93	N/A	93.7	N/A	93.7
Kettering	94.9	97.2	94.8	95.8	94.8
Mad River	95.2	97.2	96.8	96.7	96.2
Miamisburg	95.6	96.9	95	94.6	96.5
New Lebanon	95.2	N/A	N/A	N/A	N/A
Northmont	95.4	96.9	96.2	94.7	95.9
Northridge	93.4	0	93.4	92.3	92.5
Oakwood	96.1	97.1	96.8	96.1	96.4
Trotwood-Madison	89.3	N/A	93.9	91.7	92.7
Valley View	95.1	N/A	95.9	N/A	94
Vandalia-Butler	96.2	97.7	96.1	96.6	96.2
West Carrollton	95.1	95.5	94.9	95.4	95.4
Ohio Department of Education, 2005					

**Montgomery County Dropouts by Race 2005-2006**

White, Non-Hispanic	Black, Non-Hispanic	Asian or Pacific Islander	American Indian or Alaskan Native	Multiracial	Hispanic
<580	<672	<30	<30	<190	<30

Source: Ohio Department of Education 2005-2006

**Limited English Proficient Students Enrolled in 2004-2005**

Montgomery County School Districts	Enrollment of Limited English Proficient Students	Percent of total enrollment
Centerville	184	2.3%
Dayton	254	1.6%
Kettering	68	1.0%
Miamisburg	41	0.8%
Vandalia-Butler	21	0.6%
Mad River	16	0.4%
Northmont	75	1.3%
Huber Heights	170	2.7%

Source: Ohio Department of Education, 2005

**Most Common Reasons Cited by Students for Dropping Out of School:**

I didn't like school.
I was failing, getting poor grades, or couldn't keep up with school work.
I didn't get along with teachers and/or students.
I got suspended or expelled.
I don't feel safe at school.
I didn't have a choice but to get a job and help support our family. I couldn't manage both school and work.
I got pregnant.
I have a problem with drugs and/or alcohol.

<b>Montgomery County Graduation Rates by Race</b>				
<b>District</b>	<b>Race</b>	<b>2004-05</b>	<b>2003-04</b>	<b>2002-03</b>
Brookville	White	93.80%	91.60%	93.20%
Centerville	Asian	100.00%	100.00%	97.20%
	African American	90.90%	100.00%	94.10%
	Hispanic	100.00%	0.00%	0.00%
	White	95.80%	96.50%	97.90%
Dayton	African American	77.80%	76.30%	59.80%
	Hispanic	0.00%	0.00%	66.70%
	Two or more races	43.80%	0.00%	81.80%
	White	60.20%	51.50%	36.70%
ISUS Trade & Tech Prep	African American	0.00%	20.50%	100.00%
ISUS - Construction	African American	43.90%	38.30%	100.00%
	White	58.70%	54.20%	100.00%
ISUS - Manufacturing	African American	100.00%		
Jefferson Township	African American	98.10%	100.00%	94.60%
	White	0.00%	0.00%	0.00%
Kettering	Asian	100.00%	0.00%	0.00%
	White	99.40%	99.40%	97.50%
Mad River	African American	100.00%	100.00%	85.70%
	White	80.70%	76.30%	75.90%
Miamisburg	Asian	0.00%	100.00%	0.00%
	African American	100.00%	94.10%	100.00%
	White	96.90%	95.00%	93.80%
Mound St. Health Careers Academy	African American	67.70%	100.00%	0.00%
	White	80.00%	0.00%	0.00%
Mound Street IT Careers Academy	African American	79.50%	100.00%	100.00%
	White	82.40%	100.00%	0.00%
Mound Street Military Careers Academy	African American	80.00%	100.00%	100.00%
	White	87.50%	100.00%	0.00%
New Lebanon	White	90.00%	85.80%	83.00%
Northmont	African American	96.90%	100.00%	100.00%
	Two or more races	100.00%	0.00%	0.00%
	White	98.60%	96.00%	93.40%
Northridge	White	97.10%	96.90%	92.90%
Oakwood	White	97.80%	97.90%	98.70%
Trotwood-Madison	African American	90.80%	85.00%	84.40%
	White	87.00%	63.90%	63.60%
Valley View	White	91.80%	95.00%	90.20%
Vandalia-Butler	White	99.60%	96.40%	92.60%
West Carrollton	Asian	90.00%	0.00%	100.00%
	African American	77.80%	100.00%	0.00%
	White	92.10%	100.00%	98.60%

Source: Ohio Department of Education, Power User and 2006-07 District Report Cards



## Child and Family

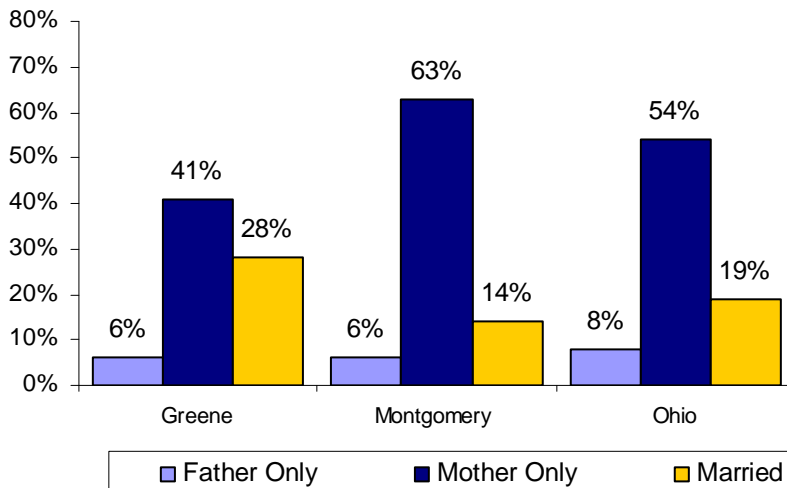
### WHY IT MATTERS

Financial stability and family stability are inextricably linked, yet a stable family requires more than financial security. Family stability requires healthy relationships, where family members are nurtured and gain a sense of well-being and safety. External stressors from environmental or socioeconomic situations influence family stability. Child deaths in our region are proportionally higher among African-American children, who are also impacted the greatest by the lack of parental support. Today even middle-income families have begun to feel the squeeze, taking second jobs, unable to pay the mortgage on time, and worrying about how to pay the bills instead of reading their toddler a bedtime story.

### Data Highlights

- Half of the 45,000 local people receiving emergency food through the Food Bank last year were households with children 0 to 18.
- 63% of children 0 to 18 living under poverty in Montgomery County resided in single-mother households in 2005.
- 9,266 youth in Montgomery County were charged with delinquency and 4,633 were charged with unruliness in 2005.
- 25% of abused or neglected child charges in 2005 resulted temporary removal of the children.

2005 Poverty by Family Type



### OUR FINDINGS

When parents do better teens do better. Today many parents struggle to make a living wage as well as to provide their children with quality daycare or a structured environment to develop needed assets. Teens lacking structured home lives and supervised after-school time are at risk for developing unhealthy behaviors that further damage already stressed relationships with parents. Economic hardship causes a strain on marital and parental relationships. Local domestic violence deaths increased from 10 in 2005 to 18 in 2006. More than 1,500 children were in custody of Montgomery County in 2005. Emotional trauma whether linked to crime-ridden neighborhoods or home foreclosure can contribute to depression and suicidal ideations and thus increase family problems. Families experiencing instability often need counseling to cope with the immediate crisis; and when help is provided, family stability can often be restored. Other times the perpetual cycle of poverty – linked with low-literacy, high rent payments as a percent of income, and a lack of child support from an absent parent – makes barriers to family stability extremely challenging.

## **Crime**

Domestic violence ruins families and destroys family stability. Between 1995 and 2004, there were 31 cases of homicide related to domestic violence in Montgomery County, with five being homicide-suicides, bringing the total deaths to 36. In addition, three people sustained life-threatening injuries including a friend, a child, and a sibling of the homicide victims. In three-fourths of these homicides there was a history of domestic violence known by law enforcement and/or the courts, however, only seven victims' accessed help from a domestic violence agency. In 19 of the 31 homicides there were children living with the victim, and more than half of these children witnessed the homicide in their home. The perpetrators of six of the nine male homicides were known to be domestic violence victims of the man they killed.

Domestic violence is only one of the crimes causing family stability to suffer. According to the Montgomery County Alcohol, Drug Addiction, and Mental Health Services Board, adverse consequences of illicit drug abuse in Dayton are significant. In 2002 there were 1,015 admissions to publicly-funded facilities for drug abuse treatment in Dayton. Males accounted for 65% of these admissions; Caucasians 55%; and African Americans 44%. The Montgomery County Coroner's Office reported 128 drug-related deaths occurred in Montgomery County in this same year. Juvenile Crime may also be an indicator of poor family stability. In Montgomery County there were 21,060 charges (referrals) to minors in 2005. Of these referrals 22% were unruly and 44% were Delinquency Charges. Half (53%) of unruly youth in lived in single-mother households.

Larceny is the most frequently committed crime across the region, with burglary ranking second in 2005. There were 38 murders, 365 forcible rapes, and 708 aggravated assaults. In addition to the chaos these crimes caused in neighborhoods where they are committed, the children of these crimes are often forced to move from their neighborhoods to live with grandparents, other family members, and in many cases the county foster care system. Older teenagers in this situation may become "couch-hoppers" or runaways, anticipating the removal from their home after a parent has committed a crime.

## **Child Abuse and Neglect**

In Ohio 47,444 children were victims of child abuse or neglect in 2003. Many times the same perpetrators of domestic violence and violent crime are also perpetrators of child abuse and neglect. Child abuse is believed to be linked closely to future acts of criminal behavior. Early criminal behavior has a higher potential for occurring when abuse is present in the home. Researchers believe juvenile sex crimes are closely linked to adult sex crimes, due to the majority of juvenile sexual perpetrators reporting previous sexual abuse by a family member or trusted family friend.

Child abuse and neglect can be reduced through preventive programming like parent coaching and early intervention programs. Best practice in-home parenting programs have been proven to reduce child abuse and neglect, cut crime, and save taxpayer dollars. Due to funding shortages, however, approximately three-quarters of at-risk families in Montgomery County are not receiving these crucial services. In Montgomery County in-home parent coaching programs offer low-income, first time parents weekly visits from nurses and parent coaches, with services beginning prior to the birth and continuing through the child's earliest years. Parents who participate in these programs develop the skills needed to raise their children in a safe, caring home.

## **Low-Birth Weights**

Children succeed better when they live and thrive in a nurturing environment. The first way mothers nurture their infants is early in pregnancy – choosing healthy lifestyle behaviors including good nutrition, avoiding tobacco, alcohol, and other drugs, consistent prenatal check-ups, and increasing knowledge of positive parenting. The birth weight of an infant is the most important indicator for the chance to survive and have healthy growth and development. A baby's birth weight is dependant on the health and nutritional status of

parenting. The birth weight of an infant is the most important indicator for the chance to survive and have healthy growth and development. A baby's birth weight is dependant on the health and nutritional status of the mother. Therefore, when low birth weight babies are born, they are normally reflective of a poorer health status in the community into which they were born. Montgomery County has a higher percentage of babies being born with low birth weight than the state or the nation, although low birth weights of 5.8 oz or less decreased from 9.1% to 8.7% in the county in 2005. The rate of low birth weights in Preble County is also high at 9.5% that same year. In Greene County only 6.9% of babies were born with low-birth weights. Smoking while pregnant increases the chances for low-birth weights. In Preble County almost one in four (24%) pregnant mothers smoked, while 17% and 13% of pregnant mother smoked in Montgomery and Greene Counties respectively.

## **Food Security**

The 2005 Food Bank Hunger Study estimated 45,000 people were fed by food provided by the Food Bank. These participants lived in households who received emergency food from area food pantries. Of all households served, 50% had children ages 0 to 18. Seventy percent were living under poverty the month prior to receiving the service, and over half reported they did not believe they would qualify for food stamps if they applied. Almost 8 out of 10 (79%) of the food pantries participating in the hunger study reported serving more clients in 2005 than in 2001. With poverty, job loss, and the lack of affordable housing, the number of households with emergency food needs is expected to rise again.

## **Summary**

Basic needs like food, affordable housing, access to health care, and a livable wages are all necessary for family stability. Family stability is often easier to achieve when financial security is present. With the rising numbers of people living in poverty, an increasing number of local families will be challenged to meet basic needs. These families are dependant on the health and human services sector to support them with increased access to basic need services, retraining services tailored to emerging needs, and a balance of crisis prevention and intervention programs for families.

Crisis prevention will be critical to the survival of family stability during the current economic transition. Research shows crime, teen pregnancy, child abuse and neglect, and poor parenting are often manifestations of poverty and a lack of family stability. Current data tells us the region is already lacking in resources to meet affordable housing, literacy, and parenting program needs. The changing economy coupled with predatory lending has left the housing market in a slump, with high percentages of households defaulting on home loans and further spikes in home foreclosure. Both home foreclosure and poverty are predictors of decreasing neighborhood values and stable family environments. Research shows when neighborhoods decrease in value, schools become increasingly unsafe, and neighborhood crime increases. This vicious cycle is evident in a number of neighborhoods in the City of Dayton.

It is important to note that many of our region's dislocated workers are among the population now living close to or under the poverty level. These un-sophisticated consumers of basic need services are largely dependant on support from the community. Additional public resources for increasing awareness of available services, providing wider eligibility thresholds for services, and meeting emerging needs are imperative. Nonprofit agencies must leverage diversified resources for needed programs – finding a balance of prevention and intervention services to support increasing needs throughout the entire region.

## FACTS BEHIND THE FINDINGS

<b>2005 Poverty of Families by Household, by number of children under 18</b>				
<b>Income in the last 12 months below poverty level:</b>	<b>Greene</b>	<b>Montgomery</b>	<b>Ohio</b>	<b>United States</b>
<b>Male householder, no wife present:</b>	<b>9%</b>	<b>7%</b>	<b>10%</b>	<b>9%</b>
No child	3%	1%	2%	2%
1 or 2 children	6%	6%	6%	5%
3 or 4 children	0%	0%	2%	1%
<b>Female householder, no husband present:</b>	<b>55%</b>	<b>71%</b>	<b>59%</b>	<b>54%</b>
No child	15%	7%	5%	6%
1 or 2 children	32%	42%	38%	33%
3 or 4 children	9%	19%	14%	13%
5 or more children	0%	2%	2%	2%
<b>Married-couple family:</b>	<b>36%</b>	<b>22%</b>	<b>31%</b>	<b>37%</b>
No child	8%	8%	12%	13%
1 or 2 children	14%	10%	12%	13%
3 or 4 children	14%	3%	6%	8%
5 or more children	0%	1%	1%	2%

Source: 2005 American Community Survey, US Census

<b>2005 Child Abuse and Neglect by County</b>			
	<b>Preble</b>	<b>Montgomery</b>	<b>Greene</b>
Child abuse and neglect cases	587	3,779	1,169
Children in County Custody	124	1,549	245

Source: 2005 FBI Statistics by State and County

<b>2005 Teen (15-17) Births</b>		
	<b>Rate</b>	<b>3-Year Average</b>
Greene	10.5%	12%
Montgomery	25.3%	24.5%
Preble	12.0%	14%

Source: Ohio Department of Health Data Warehouse

2005 Babies Born, by weight, county, and race of mother				
Area	Birth Weight	Race	2005	Disparity of Minority compared to White
Ohio	Very Low	White	1.3	
		Black	3.1	-2%
		Native American	1.3	*
		Asian/Pacific Islander	1.2	*
	Low	White	7.7	
		Black	13.6	-5.6%
		Native American	9.8	-2%
		Asian/Pacific Islander	7.6	*
GREENE	Very Low	White	1.5	
		Black	3.2	-2%
	Low	White	6.6	
		Black	11.3	-5%
	Asian/Pacific Islander	4.7	-3%	
MONTGOMERY	Very Low	White	1.4	
		Black	3	-2%
		Asian/Pacific Islander	1.2	*
	Low	White	7	
		Black	13.3	-6%
		Native American	5.9	*
		Asian/Pacific Islander	10.1	-3%
PREBLE	Very Low	White	1	*
	Low	White	9.2	*
	no other races reported in Preble			

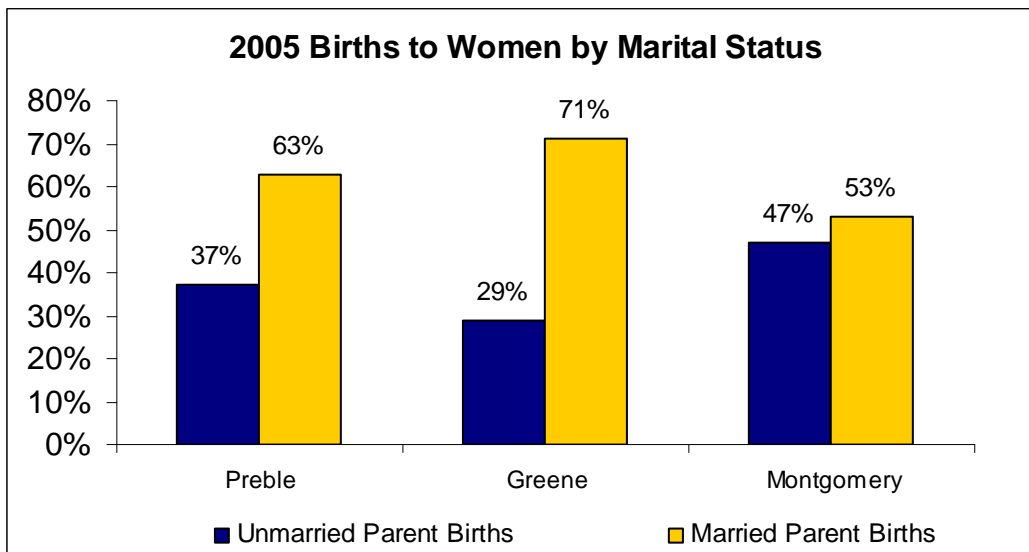
\* No disparity exists

**Very Low Birth Weight:** The number of births of weight less than 1,500 grams. The VLBW rate is the percentage of VLBW births among those with known birth weight.

**Low birth weight:** The number of births of weight less than 2,500 grams. The LBW rate is the percentage of LBW births among those with known birth weight.

**Very Low births are included in this group.**

Source: Public Health Dayton and Montgomery County



Source: 2005 Ohio Department of Health, Center for Vital and Health Statistics, Vital Statistics Annual County Birth Summary, 2005.

Ohio and U.S. Source: 2005 American Community Survey

2005 Adult Crime as reported by Local Police Authorities				
	Greene	Preble	Montgomery County (Not including Dayton)	City of Dayton
<b>Murder</b>	1	1	4	32
<b>Forcible Rape</b>	68	5	150	142
<b>Robbery</b>	76	6	137	851
<b>Aggravated assault</b>	129	26	40	513
<b>Burglary</b>	758	203	1461	3234
<b>Larceny</b>	3955	642	5419	6048
<b>Motor Vehicle Theft</b>	236	49	738	2211
<b>Arson</b>	31	4	57	143

Source: Federal Bureau of Investigation

2004 Juvenile Arrests by Age						
	Under 10	10 to 12	13 to 14	15	16	17
Ohio	1.3%	7.9%	24.2%	19.4%	22.5%	24.5%

Source: Ohio Department of Public Safety, 2005

<b>Montgomery County Youth Commitments to the Ohio Department Of youth Services and Center for Adolescent Services</b>				
Year	DYS Commitments	DYS Revocations*	DYS Re-Commitments**	Center for Adolescent Commitments
2006	100	55	11	78
2005	111	80	18	77
2004	132	57	11	56
2003	101	49	15	52
2002	107	56	17	37
2001	117	45	25	15
2000	146	55	23	N/A

Montgomery County Juvenile Court, 2006

\*Youth who are on parole with Department of Youth Services after their release from a Department of youth Services institution and are found guilty on a technical violation and returned to DYS for one to three months

\*\*Youths who are on parole with Department of Youth Services after their release from a DYS institution and are found guilty of a new felony offense and committed to DYS for a term of six months or longer.

<b>2006 Montgomery County Juvenile Charges (Referrals)</b>		
*Special Services Charges	8%	1,570
Abuse, Dependency and Neglect	4%	865
Traffic	22%	4,653
Tobacco	2%	392
Unruly	21%	4,404
Delinquency Charges	43%	8,948

Montgomery County Juvenile Court, 2006

\* Special services pertain to matters brought before the court, which ordinarily do not involve involved offenses. These include motions, recorded expungements, wrtis, and certifications from other courts. It also includes custody related cases, which pertains to permanent custody, change of custody, temporary custody, visitations, protective supervision, out-of-home placements and foster care.