

# Athens County, Ohio



## An in-depth look at the issues of poverty

**November  
2006**

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November 2006

Our agency has been working since 1947, to help poor families in Athens County. Over the years, much has changed for both low income families and our agency. Great strides have been made in financial and medical assistance. We have seen the growth of a wide range of social and educational services. We have made progress. Yet, changes in the economy, environmental challenges, as well as cultural changes keep driving the forces that result in continued poverty. Faced with these challenges, we remain committed to moving forward.

We felt it was important to take stock of where we are today and the challenges we currently face. This report is intended to create a picture of the variety of issues and challenges facing low income citizens of our county. While this is not an exhaustive list, it includes the major issues that these individuals, and our community as a whole, face regarding poverty.

I want to express my deepest gratitude to Shawn Riley and Tami Collins. They worked tirelessly for months researching and preparing this report. I would also like to thank all the other staff who contributed to the development of this document. Like most projects we do, it involved a collaboration of many talented staff. And finally, I wish to thank the Athens County Commissioners and the citizens of Athens County for their continuing compassion and support.

Jack Frech, Director  
Athens County Job and Family Services

## Introduction

This Community Report will attempt to reflect the “well-being” of the Athens County community. The report is not an evaluation of the area’s schools, agencies, or services; the information contained within can be used to stimulate discussion and establish a basis for initiatives to improve conditions for Athens’ families and children. It should be noted that Ohio University, located in the city of Athens, has a student population of more than 20,000 students.<sup>1</sup> The impact of including the student population in city and county data cannot be underestimated, and should be taken into account when reviewing the information in the Community Report.<sup>2</sup>

This report assesses the quality of living conditions and community well-being in Athens County by looking at the following factors affecting life in the county:

1. Demographics
2. Employment
3. Income
4. Hunger
5. Housing
6. Transportation
7. Child Care
8. Health Care
9. Education
10. Mental Illness/Substance Abuse
11. Child Support

The following report will attempt to address these issues and elaborate on how they are affecting the residents of Athens County.

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<sup>1</sup> Ohio University, *Ohio University Enrollment Continues To Be Strong*

<sup>2</sup> ILGARD, *Athens Community Report 2000*



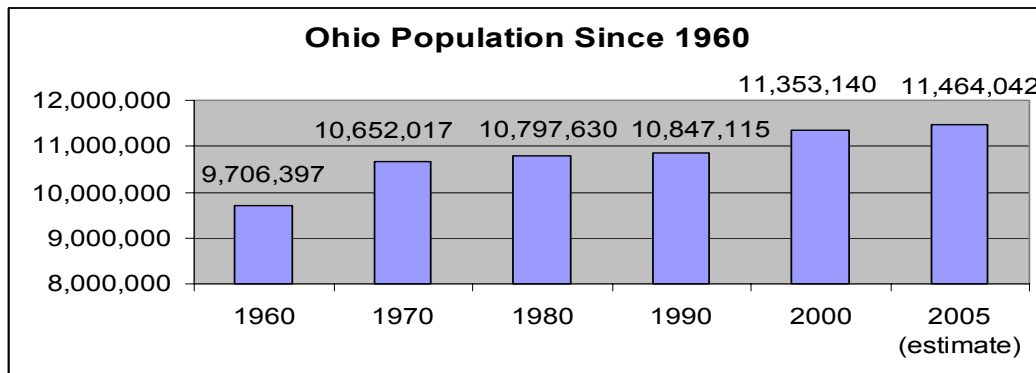
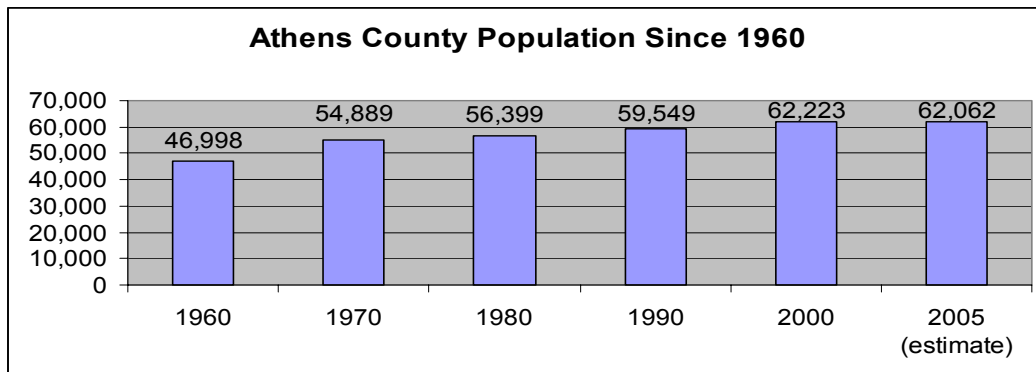
## Athens County Demographics

A report by the Athens County Department of Job and Family Services

November 2006

Athens County is a unique area. Nestled in the rolling hills of Appalachian Ohio, the county embodies the serene beauty often associated with rural Southeastern Ohio. Yet, due in large part to the presence of two institutes of higher learning, the area is not as socially isolated as one might expect. The mix of quiet, small-town hospitality and modern convenience makes Athens County different from many communities that offer only one or the other.

According to the 2000 U.S. Census, the population for Athens County is 62,223.<sup>3</sup> The chart below illustrates what had been a steady rate of growth from 1960-2000 in the county. However, the 2005 estimated population is 62,062 for the county, which may indicate a leveling off of population growth.<sup>4</sup> Athens County ranks 41<sup>st</sup> out of the 88 statewide counties in population.<sup>5</sup>



Source for graphs: U.S. Census Bureau

<sup>3</sup> U.S. 2000 Census, *Athens County, Ohio General Characteristics, Total*

<sup>4</sup> U.S. Census Bureau, *Population Finder, 2005 Population Estimate*

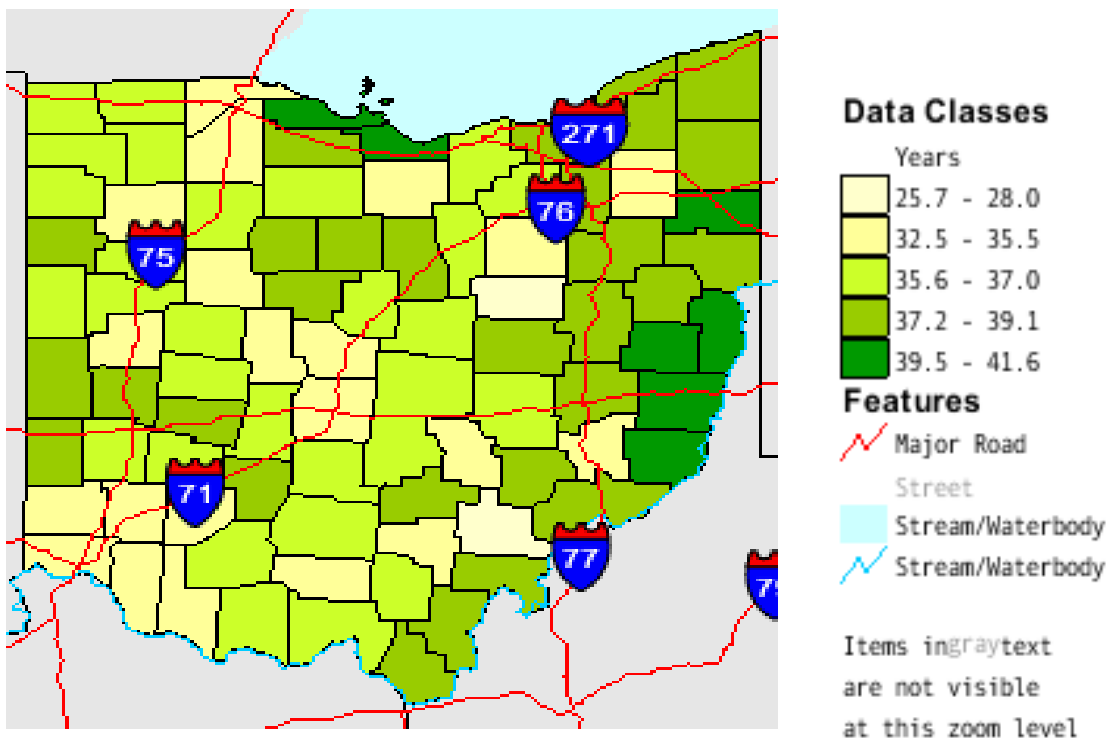
<sup>5</sup> Ibid

Athens County is classified as a rural, Appalachian county. Therefore, the population is sparser than the Ohio average, as the table illustrates, with only 122.8 persons per square mile, versus the state average of 277.3.<sup>6</sup>

Geography QuickFacts	Athens County	Ohio
Land Area (square miles)	507	40,948
Persons Per Square Mile	122.8	277.3
<i>Source: U.S. 2000 Census</i>		

Athens County is a youthful county, as it is the youngest in the state for median age. The median age of an Athens County inhabitant is 25.7 years old, compared to 36.2 for Ohio, and the national average of 35.3 years old.<sup>7</sup> The map below breaks the state down by county by median age. The only other county in the state with an average under 30 years of age is Holmes County, with a median age of 28 years old.<sup>8</sup>

### Median Age in Ohio by County



Source: U.S. 2000 Census

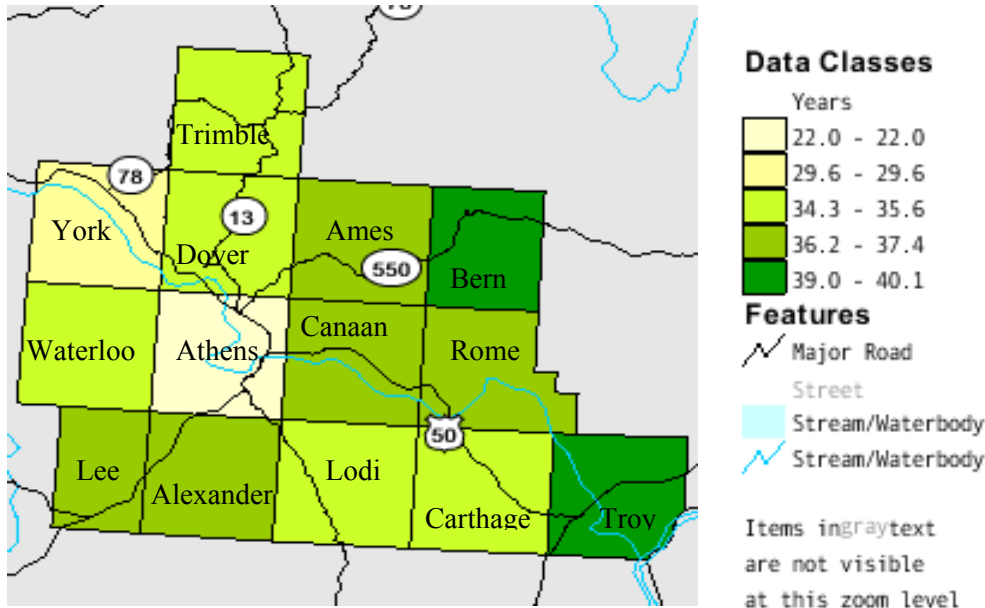
<sup>6</sup> U.S. 2000 Census, *Ohio By County, Persons Per Square Mile, Athens County*

<sup>7</sup> U.S. 2000 Census, *Athens County, Ohio General Characteristics, Median Age; Ohio General Characteristics, Median Age*

<sup>8</sup> U.S. 2000 Census, *Holmes County, Ohio General Characteristics, Median Age*

The map below breaks Athens County into townships based on median age. The average inhabitant in Athens Township is 22 years old, and the average inhabitant of York Township is 29.6.<sup>9</sup> Both townships are likely heavily influenced by the presence of both Ohio University and Hocking College students, which helps explain why Athens County is so young statistically. Without York and Athens Townships, the median age of the county is 36.5 years old, which is more consistent with the state.<sup>10</sup>

**Median Age in Athens County by Township**



Source: U.S. 2000 Census

<b>Average Age (in Years) in Athens County by Township</b>	
Athens	22.0
York	29.6
Trimble	34.3
Waterloo	34.6
Dover	35.1
Lodi	35.1
Carthage	35.6
Canaan	36.2
Alexander	36.3
Lee	36.7
Rome	37.0
Ames	37.4
Bern	39.0
Troy	40.1

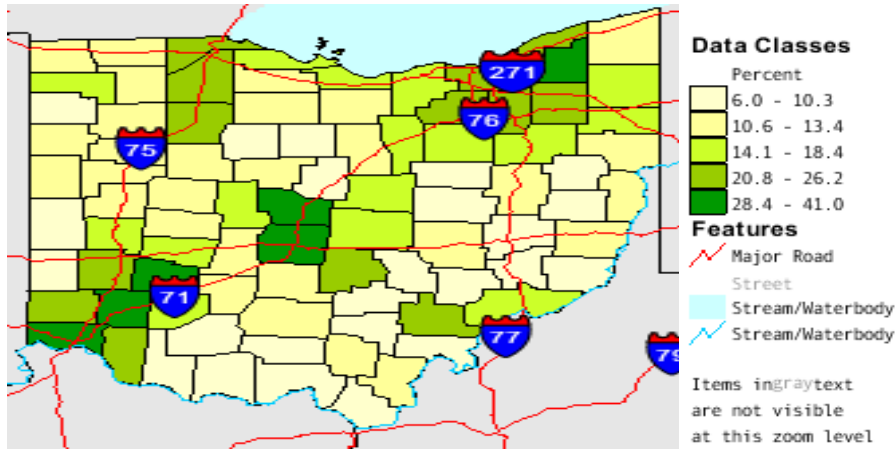
Source: U.S. 2000 Census

<sup>9</sup> U.S. 2000 Census, *Median Age: 2000, Athens County, Ohio by Subdivision*

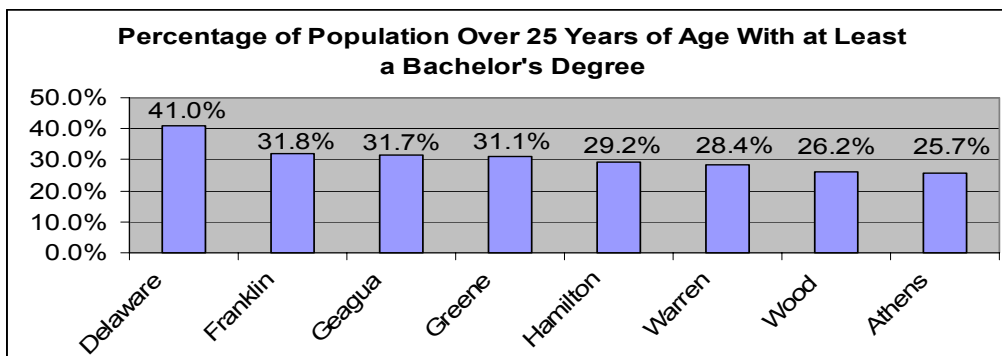
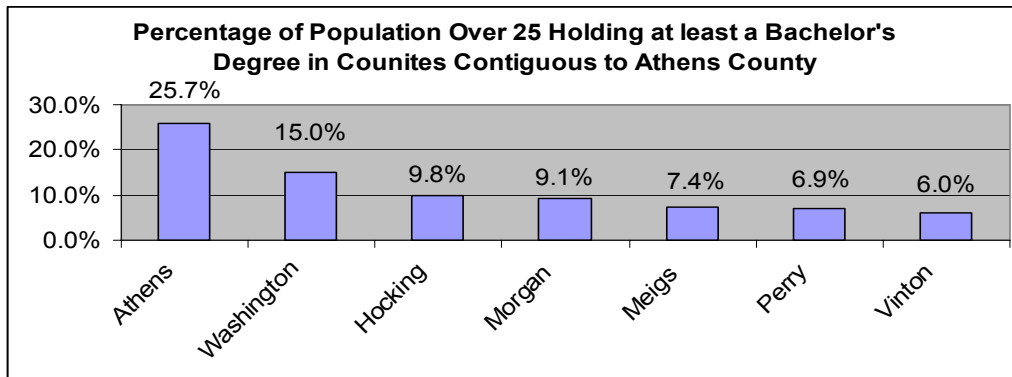
<sup>10</sup> Ibid

Athens County is an educated county. In the state of Ohio, 21.1% of the population holds a bachelor's degree or higher; that number is 25.7% in Athens County.<sup>11</sup> The map below shows the counties in the state broken down by percentage of county population over the age of 25 with a bachelor's degree or higher. While Athens County is not the top county (Deleware County is the most educated county in the state, with 41% holding at least a Bachelor's degree), it ranks eighth in the state overall, and it is certainly the most educated county in the region.<sup>12</sup>

**Percentage of Population over 25 Years Old with at Least a Bachelor's Degree by County**



Source: U.S. 2000 Census

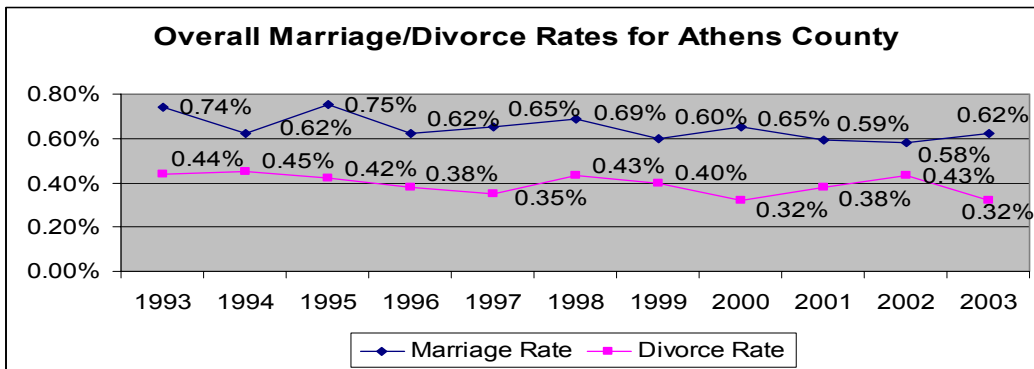


Source of Graphs: U.S. 2000 Census

<sup>11</sup> U.S. 2000 Census, *Athens County, Ohio Social Characteristics, Bachelor's Degree or Higher*

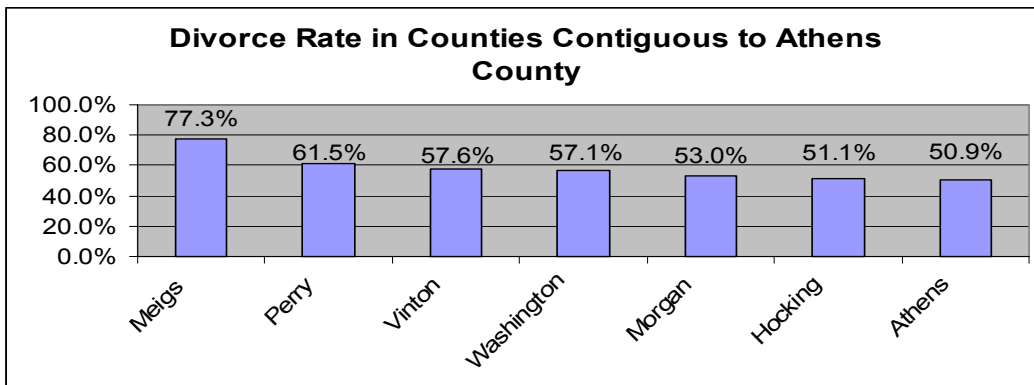
<sup>12</sup> U.S. 2000 Census, *Percent of Persons 25 Years and Over with Bachelor's Degree or Higher: 2000, Ohio by County*

Another demographic factor in Athens County is the marriage/divorce rate. Divorce can be a significant cause of poverty, usually for newly single mothers.<sup>13</sup> Some of the reasons divorce can lead to poverty for single mothers are: structural issues (housing is more affordable with two incomes), legal fees and reduced earning potential due to child care issues.<sup>14</sup> The overall trend has been for both marriage and divorce rates to fall over the last ten years in the county as well as Ohio.<sup>15</sup> The graph below illustrates this trend. During 2003, approximately 393 residents were married (which is a .62% marriage rate), while there were 200 divorces in the county, (which is a .32% divorce rate).<sup>16</sup>



Source: Ohio Department of Health, Center for Vital and Health Statistics

The above rate differs from the overall divorce rate that measures how many marriages overall wind up in divorce. The overall divorce rate for Athens County was 50.9%, indicating that more than half of all marriages in the county end in divorce.<sup>17</sup> That is a marked decrease from the 75.1% divorce rate the county held in 2002.<sup>18</sup> Athens County's divorce rate in 2003 fell much lower than the state average of 55.7%, and was also the lowest in the region.<sup>19</sup> The graph below illustrates the divorce rate for all counties contiguous to Athens County.



Source: Ohio Department of Health, Center for Vital and Health Statistics

<sup>13</sup> The Brookings Institute and Princeton University's Woodrow Wilson School of Public and International Affairs's Future of Children Report

<sup>14</sup> Ibid

<sup>15</sup> Ibid

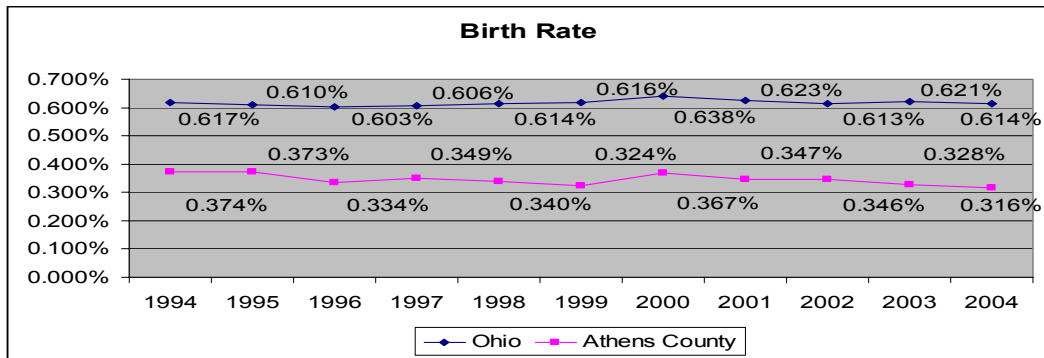
<sup>16</sup> Ohio Department of Health, Center for Vital and Health Statistics, *Marriage And Divorce Rates and Other Selected Statistics, by county, Ohio 2003*

<sup>17</sup> Ibid

<sup>18</sup> Ibid

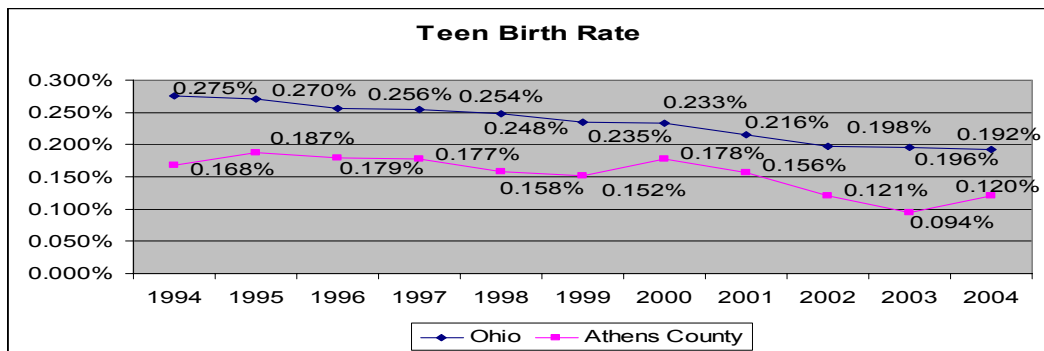
<sup>19</sup> Ibid

Another demographic detail is the birth/death rate for the county. While the overall birth rate has remained fairly constant in Ohio, it is on a gradual decline in Athens County.<sup>20</sup> The graph below shows that from 1994-2004; there is a consistent birth rate in Ohio and a slight decline in Athens County. The overall fertility rate per 1,000 women in Ohio is nearly double that of Athens County. Athens County has both the lowest fertility rate and the highest poverty rate in Ohio; a fact that contradicts the common belief that birth rate is a causal factor in poverty.<sup>21</sup> A possible explanation is that with the high student population counted by the census, the pool of women is artificially inflated with people who are not permanent residents. That is not to say that college-aged women are not getting pregnant, but if they do have a child, the birth may be credited to the woman's county of permanent residence.<sup>22</sup>



Source: Ohio Department of Health, Center for Vital and Health Statistics

The teen birth rate has been declining both in the state and the county over the last 10 years.<sup>23</sup> Teen birth rate is significant because it has notably negative consequences for both the mother and child and tends to lead to poverty for both.<sup>24</sup> In Athens County, the teen birth rate per 1,000 teen-aged women is 12.0, while the state average is 19.2.<sup>25</sup> The graph shows the teen birth rate in Ohio as well as Athens County over a 10-year period.



Source: Ohio Department of Health, Center for Vital and Health Statistics

<sup>20</sup> Ohio Department of Health, *Fertility Rates and Birth Rates By Age of Mother, County, and Year: Ohio 2002, Athens County Birth Rate Per 1,000 Women*;

<sup>21</sup> Population Reference Bureau, *Poverty Fuels Developing World's High Birth Rate*

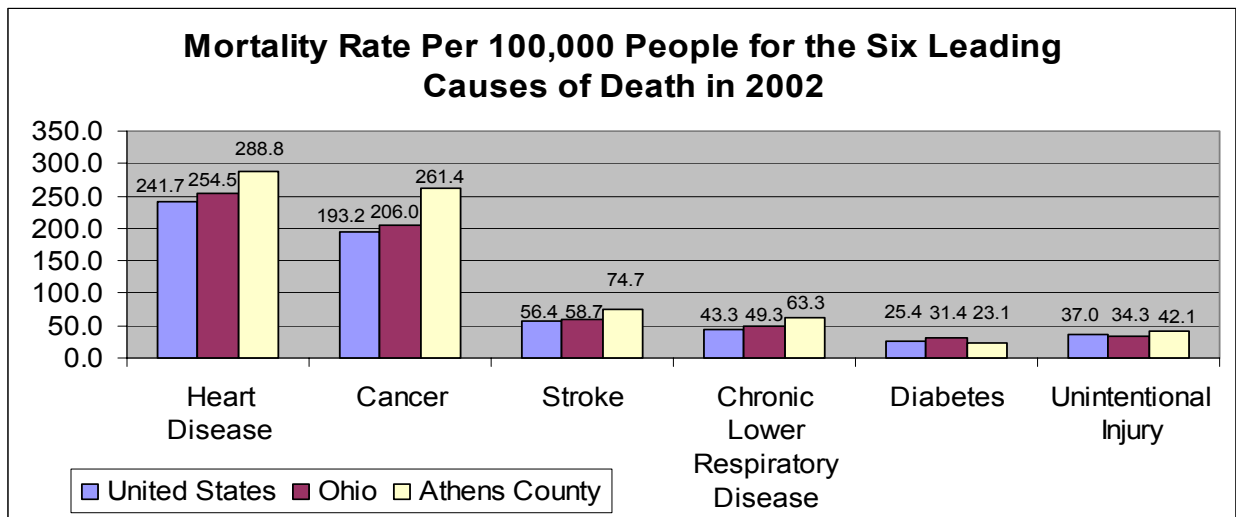
<sup>22</sup> E-mail Correspondence with John Paulson, Ohio Department of Health, 6/26/06

<sup>23</sup> Ibid

<sup>24</sup> National Institute of Health, *Teen Birth Rate Continues Decline, Fewer Childhood Deaths, More Children Immunized Children More Likely to Live in Poverty, Be Involved in Violent Crime*

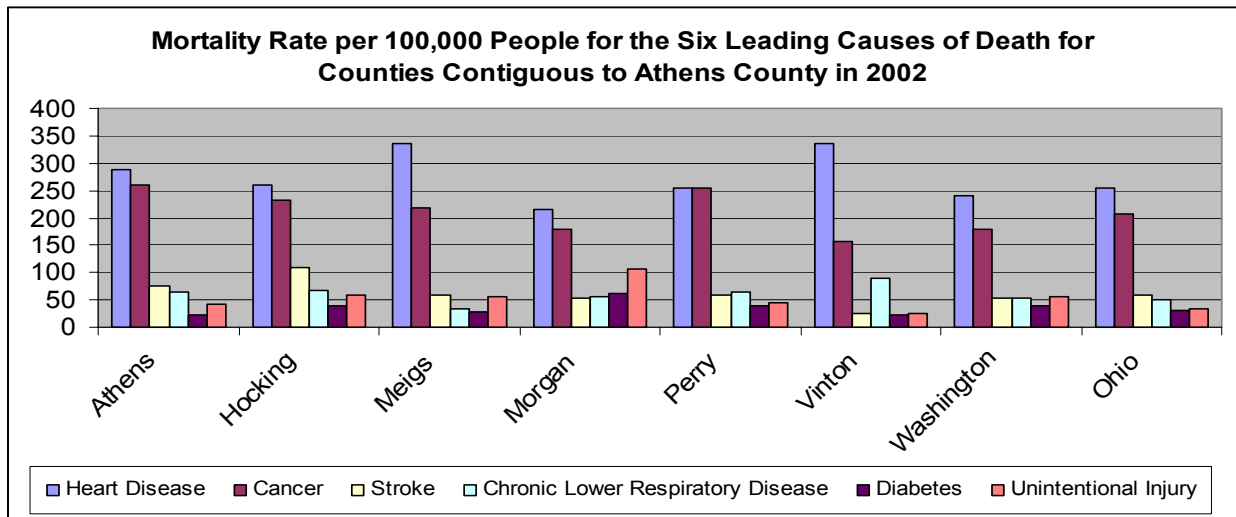
<sup>25</sup> E-mail Correspondence with John Paulson, Ohio Department of Health, 6/26/06

The mortality rate in Athens County is relatively high compared to the state average. Athens County has a higher death rate in five of the six leading causes of death than both the state and national averages.<sup>26</sup> The only one of the six leading causes of death that Athens County ranks lower in is diabetes.<sup>27</sup> The graph below illustrates the mortality rates for the six leading causes of death both on a statewide and national average compared with Athens County for 2002. It is worth noting that both Ohio and Athens County are generally higher than national averages in mortality rates.



Source: Ohio Department of Health

While the mortality rates of Athens County do tend to be higher than the state averages, they are similar to the rest of the region as illustrated in the chart below.



Source: Ohio Department of Health

<sup>26</sup> Ohio Department of Health, *Leading Causes of Death: Number and Average Death Rate Per 100,000 Ohio and Counties 2002, Athens County*

<sup>27</sup> Ibid

Athens County is an intriguing place. On one hand, it is located in the middle of Appalachia, and in some ways is distinctly Appalachian. Athens County is the poorest county in the state with an individual poverty rate of 27.4%.<sup>28</sup> Many of the high-paying manufacturing sector jobs in the region have been relocated. The work sector moves from a manufacturing economy to a service-based economy at the expense of high wages and benefits. Yet, Athens County is the educational, employment and cultural center for the entire region. The educational level of the average Athens County resident is on par with or higher than the state average. The county is also the youngest in the state. As will be seen later, more workers are commuting into the county for employment than going out, which is unheard of in this part of the state; none of the surrounding counties have that. With all the service-based work available due to the presence of college students, unemployment rates are on par with the state averages, despite the disproportionately high rate of poverty in the county. Much of this is contradictory to conventional ideas about poverty and demographics. Therefore, in order to begin to solve some of the complex problems facing the residents of this county, one must be familiar with the unique challenges facing Athens County. This Community Report will attempt to illustrate some of those conditions.

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<sup>28</sup> U.S. 2000 Census, *Athens County, Ohio Economic Characteristics, Individuals Below Poverty Level*



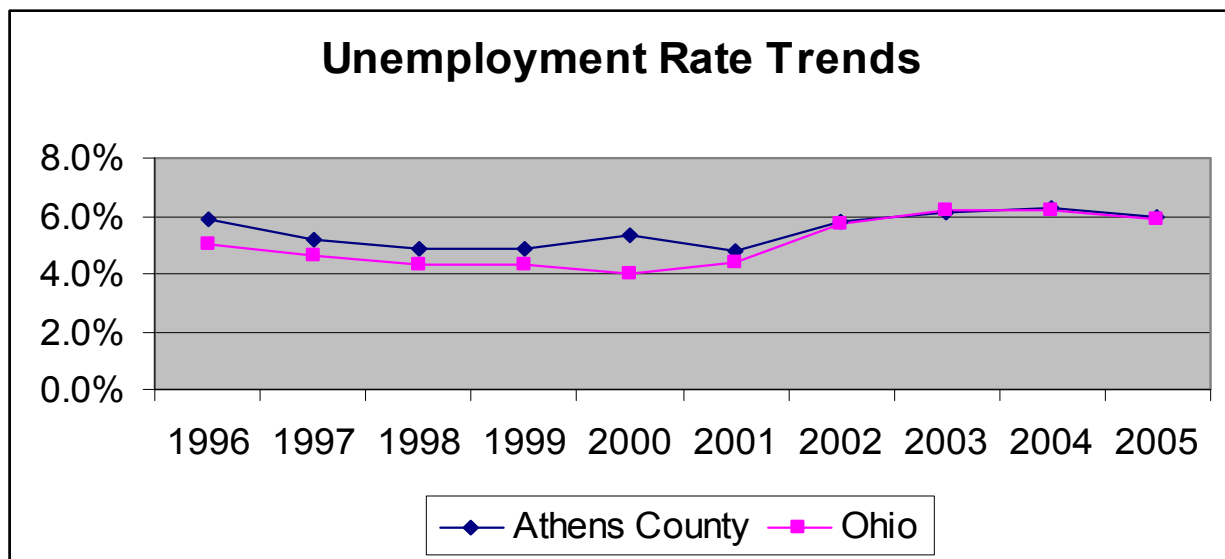
## The Working Poor: Employment in Athens County

A report by the Athens County Department of  
Job and Family Services

November 2006

Athens County is the poorest county in the State of Ohio. According to the 2000 U.S. Census, Athens County's poverty rate stands at 27.4% for individuals.<sup>29</sup> However, Athens County has a relatively low unemployment rate when compared to its surrounding southeastern Appalachian neighboring counties. For example, southeastern Ohio was home to the top seven highest county unemployment rates in the state for the month of August 2006.<sup>30</sup> Monroe County topped the state list at 9.3%.<sup>31</sup> Athens County's rate was 6.1%, slightly higher than Ohio's rate of 5.4%. Overall, for the past few years, the average unemployment rate in Athens County has been relatively close to the state unemployment rate. This data suggests that many people in the county are working but not earning enough income to rise out of poverty, producing a class of "working poor."

The graph below illustrates the difference between the Athens County unemployment rate and Ohio's overall average.



Source: Ohio Department of Job and Family Services, Labor Market Information, Civilian Labor Force Estimates.

<sup>29</sup> U.S. 2000 Census, Athens County, Economic Characteristics, Individuals Below Poverty Level

<sup>30</sup> Ohio Department of Job and Family Services, Labor Market Information, Civilian Labor Force Estimates

<sup>31</sup> Ibid

## THE WORKING POOR

With the depletion of manufacturing jobs due to recent mass layoffs of a few major employers, such as Rocky Shoes and Boots, TS Trim and McBee's, workers now heavily rely on the service and retail industry for income. These jobs provide lower wages and fewer benefits as compared to industrial employment, with hourly pay hovering slightly above minimum wage.

According to the Labor Market Information section of the Ohio Department of Job and Family Services, the average annual wage in 2004 for workers at eating and drinking establishments was \$8,012.<sup>32</sup> For employees of general merchandise stores, the average annual wage was \$16,402.<sup>33</sup> These wages fall drastically short of average annual wages for manufacturing jobs at \$29,841.<sup>34</sup>

For a family of three (one adult and two children) living on the average annual wages of a general merchandise worker, there are difficult decisions to be made. The average general merchandise worker's salary places a family of three below the federal poverty level. It is also worth noting that the salary figure listed for retail workers equates to \$7.88 an hour, which is well above the Ohio minimum wage of \$5.15<sup>35</sup>. As the table illustrates, employees working in jobs with wages placed above the state minimum wage are still earning less than the FPL, and therefore struggling to make ends meet.

100% Federal Poverty Level (Family of Three)	\$16,600
General Merchandise Worker's Average Annual Salary	\$16,402
Difference	-\$198

The shift in available employment opportunities from the industrial and manufacturing sector to the service and retail industry has had real consequences. People are still working in the county, which is evidenced by the relatively low unemployment rate. However, wages earned from employment are not enough to meet their basic needs. These workers still face the daily pressure of choosing which basic life necessities they can afford and those they cannot, struggling from paycheck to paycheck.

<sup>32</sup> Ibid

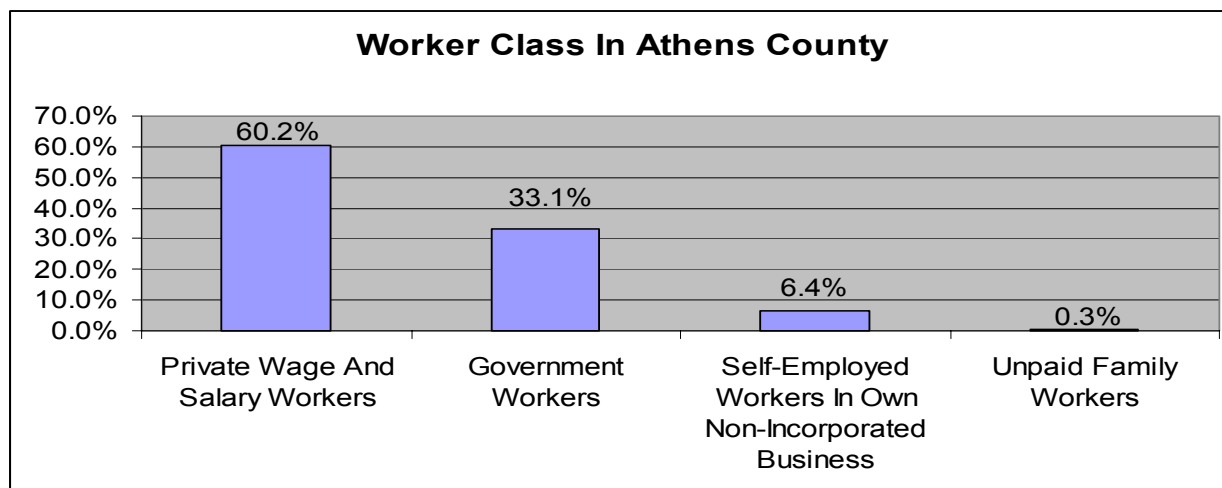
<sup>33</sup> Ibid

<sup>34</sup> Ibid

<sup>35</sup> U.S. Department of Labor, *State Minimum Wages*

## JOBS

Jobs in Athens County are dominated by government, service industry, and wholesale/retail employment. Statewide, the combination of these job categories account for about 65% of all jobs. In Athens County, they provide 85% of all jobs.<sup>36</sup> The chart shows a breakdown of workers by classification in Athens County. Although private wage workers account for a majority of the working population, many of these jobs rely on government, from hospitals and nursing homes supported by programs like Medicaid and Medicare to non-profit organizations that receive a bulk of their funding from a variety of government agencies.



Source: U.S. 2000 Census, Athens County, Economic Characteristics, *Class of Worker*

As was earlier mentioned, there have been several recent manufacturing plant shutdowns in Athens County. McBee's Industries left a few years ago, taking with it 361 jobs.<sup>37</sup> Rocky Boots eliminated 67 jobs in 2002.<sup>38</sup> When T.S. Trim phased out work in Athens County, it eliminated 315 jobs.<sup>39</sup> This highlights a growing trend: the manufacturing and construction job sectors (and their high-wage work) are fleeing the county.

<sup>36</sup> Ohio Department of Development, Office of Strategic Research. *Ohio County Profiles* (State of Ohio and Athens County), 2000.

<sup>37</sup> The Athens News, *Local Officials Are Meeting Today To Discuss Ways To Deal With McBee Plant Closing*, February 3, 2003

<sup>38</sup> The Columbus Dispatch, *Rocky Closes Out*, April 28, 2002

<sup>39</sup> The Athens News, *County Helping To Find New Jobs For Laid Off Employees*, May 14, 2003

Below is a list of the major employers in the county, primarily government.

<b>Athens County's Major Employers:</b>	
Alexander Local Board of Education	Government
Athens City Board of Education	Government
Athens County Government	Government
Diagnostic Hybrids, Inc.	Manufacturing
Ed Map, Inc.	Service
Federal Hocking Local Board of Education	Government
Hocking College	Government
Nelsonville-York City Board of Education	Government
O'Bleness Memorial Hospital	Service
Ohio University	Government

Source: Ohio Department of Development, *Athens County Profile*

Government employees living in Athens County have the highest average weekly wage rate as compared to any other job category. In Athens County, the average wage for someone employed by government is \$756/week, which is higher than the state average government wage of \$627/week.<sup>40</sup> On the other hand, wholesale/retail and service industry jobs pay less in Athens County than the statewide averages. Wholesale/retail jobs in Athens County average \$270/week while the state average is \$439/week.<sup>41</sup> Service industry jobs in Athens County pay an average of \$420/week while the state average is \$548/week.<sup>42</sup>

This indicates an obvious need in Athens County for tax dollars to support direct employment. It is notable that government workers make up one-third of the workforce in the county. It is also worth noting that some of the workers classified as private are dependent on government spending as well. For example, health care providers are major employers in the county, and while health care is a private enterprise, it receives large amounts of funding from government programs like Medicaid and Medicare. Therefore, cuts to public spending hurt the private sector in the county. There is also a second and equally important need: financial support to help the working poor remain employed. Athens County has the highest poverty rate in the state, yet at the same time maintains a relatively low unemployment rate.<sup>43</sup> Most of those working poor are employed in low-wage service and retail jobs, and they need assistance with subsidized health care, child care, transportation and other services. These are vital services provided through tax dollars which allow these working families to remain employed.

<sup>40</sup> Ohio Department of Job & Family Services, Bureau of Labor Market Information. *Second Quarter 2002 Reports: Total Wages and Average Quarterly Employment*, 2002.

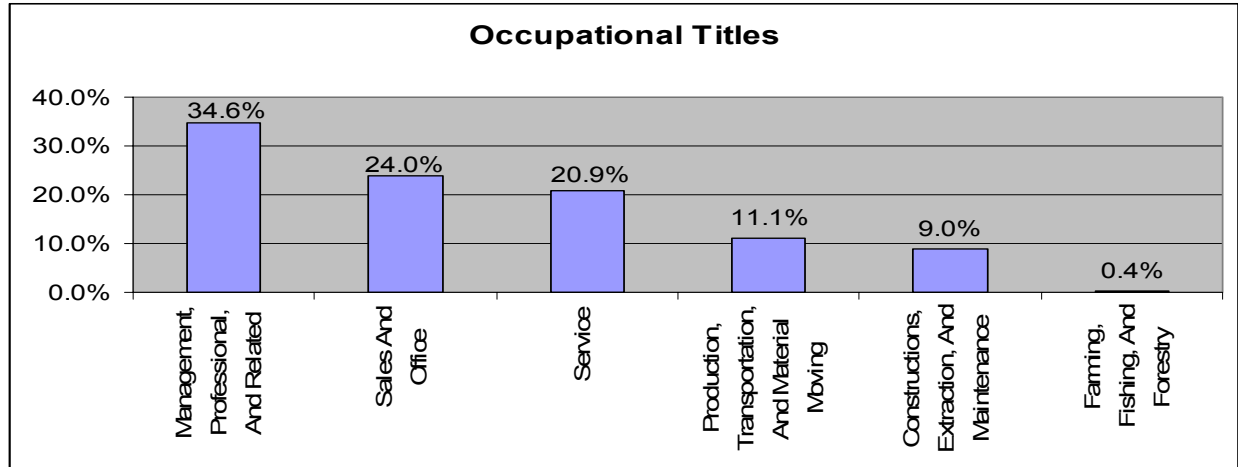
<sup>41</sup> Ibid

<sup>42</sup> Ibid

<sup>43</sup> Ohio Department of Development, Office of Strategic Research. *Ohio County Profiles* (State of Ohio and Athens County), 2000.

## JOB TYPES

Another helpful way to look at the status of employment opportunity is to study the workers themselves and the types of jobs they hold. In Athens County, 56.9% of the population 16 years old or older is in the workforce, while Ohio has 64.8%, and the U.S. has 63.9% in the workforce.<sup>44</sup> The graph below shows the distribution of employment by job title.



Source: U.S. 2000 Census, Athens County, Economic Characteristics, *Employed Civilian Population Occupation*

Management, professional and related occupations take up 34.6% of the jobs in Athens County.<sup>45</sup> Those types of jobs tend to be high salaried. For example, the median annual salary for an administrative manager at the local government level is \$59,380.<sup>46</sup> With a high percentage of workers in the county holding these types of employment positions, it may appear the county is prosperous, yet it is the poorest in the state.

Service and sales positions, when combined, make up the largest portion of the job sector in Athens County, which may not be good, as those types of jobs are typically low-paying. Another interesting point is the high percentage of service, sales and office jobs in the region in comparison with the low percentage of construction, extraction, production manufacturing type jobs in the county.

Manufacturing jobs had once been the stronghold of the region for people without college degrees, offering high-wage positions. However, that job sector is shrinking. Manufacturing and construction jobs combined make up only about 20% of the job sector in Athens County.<sup>47</sup> Service and sales jobs on their own outnumber all construction and manufacturing jobs. Slowly, traditional jobs in the county are being replaced by service, sales, and office-based jobs. It is likely the manufacturing sector in the county is now even smaller with the recent closings of major employers like Rocky Shoes and Boots, TS Trim, and McBee's.

<sup>44</sup> U.S. 2000 Census, Economic Characteristics, *U.S., Employment Status; Ohio, Employment Status; Athens County, Employment Status*

<sup>45</sup> U.S. 2000 Census, Athens County, Economic Characteristics, *Employed Civilian Population (16 years and over), Occupation*

<sup>46</sup> U.S. Bureau of Labor Statistics, Occupational Handbook, *Administrative Services Managers*

<sup>47</sup> U.S. 2000 Census, Athens County, Economic Characteristics, *Employed Civilian Population, Occupation*

## WHAT THE FUTURE HOLDS

According to the most recent information on annual job openings in Southeastern Ohio from July 2005, the outlook is bleak. Cashier, fast food positions and retail sales all top the list for the most annual job openings.<sup>48</sup> But these positions keep employees in the “working poor” category by offering comparatively low-wages, which, in many circumstances, does not lift even a full-time worker out of poverty. As the chart shows, many of the jobs with the most openings for people in Southeastern Ohio (which includes Athens County) are not high-earnings employment. Most of those that do provide a living wage require higher education.

<b>Southeast Ohio - Economic Development Region 11 Occupations with the Most Annual Openings</b>		
<b>Occupational Title</b>	<b>Total Annual Openings</b>	<b>Average Wage 2004</b>
Cashiers	122	\$7.75
Comb. Food Preparation & Serving Workers, Inc. Fast Food	104	\$6.54
Retail Salespersons	73	\$10.02
Food Preparation Workers	62	\$7.94
Registered Nurses	61	\$21.80
Waiters and Waitresses	50	\$6.81
Home Health Aides	48	\$8.09
Janitors & Cleaners, Ex. Maids & Housekeeping Cleaners	46	\$10.55
Elementary School Teachers, Except Special Education	38	\$39,661*
Tellers	38	\$9.05
Truck Drivers, Heavy and Tractor-Trailer	37	\$14.29
Office Clerks, General	36	\$9.93
Secretaries, Except Legal, Medical & Executive	35	\$10.72
Laborers and Freight, Stock, and Material Movers, Hand	35	\$10.01
Secondary School Teachers, Except Special & Vocational Ed.	34	\$41,539*
General and Operations Managers	33	\$32.10
Stock Clerks and Order Fillers	31	\$10.43
Nursing Aides, Orderlies, and Attendants	30	\$8.93
Automotive Service Technicians and Mechanics	30	\$12.56
Farmers and Ranchers	29	NA
Customer Service Representatives	27	\$12.23
Cooks, Institution and Cafeteria	27	\$9.60
Sales Rep., Wholesale & Mfg, Ex. Tech. & Scientific Products	26	\$20.49
*Average annual salary		

Source: Ohio Department of Job and Family Services, Bureau of Labor Market Information, July 2005

<sup>48</sup> Ohio Department of Job and Family Services, Bureaus of Labor Market Information. *Job Outlook to 2012: Southeast Ohio Economic Development Region 11. Athens, Hocking, Meigs, Monroe, Morgan, Noble, Perry and Washington Counties.*

The chart makes one fact clear: rising out of the “working poor” class will take a lot more than work; it will take a solid education. Those jobs with the most potential annual income include registered nurses (at least a two-year degree) and elementary school teachers (at least a four-year degree).<sup>49</sup> One positive indicator from the chart is that the region is currently in the midst of a nursing shortage that is expected to intensify as baby boomers age and the need for health care grows. Reflecting this trend is the fact that nursing colleges and universities across the country are struggling to expand enrollment levels to meet the rising demand for nursing care.<sup>50</sup> Of the jobs in high demand in the region, several are in the nursing field, including registered nursing, which is fifth on the list for most job openings and has an average hourly wage of \$21.80.<sup>51</sup> Also on the list are nursing aides and licensed practical nurses.

Unfortunately, those who would most benefit from attaining higher education are often those who can least afford it. The costs of education at both public and private institutions of higher learning have skyrocketed during recent years. For example, at Athens County’s own Ohio University, the cost of tuition, room, and board for an incoming freshman has increased by over 25% in the past five years, rising from \$12,510 in 2000 to \$15,821 in 2005.<sup>52</sup> In tuition alone, it now costs an incoming freshman at Ohio University \$2,745 per quarter.<sup>53</sup> At Hocking College, the tuition increases have been larger by ratio. In 2000, tuition (including fees) was \$717 per quarter, or \$2,151 per year, whereas in 2005, tuition was \$1,116 per quarter, or \$3,348 per year, which represents an increase of more than 55% for the time period.<sup>54</sup> Need-based grants and financial aid are often hard to come by and rarely cover all educational expenses. Often, to gain the education necessary to land a high-paying job, people submerge themselves in large amounts of student debt.

Another challenge facing students is that while in school, it is difficult to work full-time and study, not to mention fulfill parental responsibilities, take care of household chores, etc. Finally, the costs associated with education that are not directly related to tuition (child care, transportation costs, books, supplies, etc.) are often just too much to overcome for an adult who has a family to support. The loss of high-waged industrial and manufacturing jobs and their replacements in the service and retail sector have crippled many who find it financially impossible to get the education they need to get out of poverty.

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<sup>49</sup> Ohio Department of Job and Family Services, Bureau of Labor Market Information, July 2005

<sup>50</sup> American Association of Colleges of Nursing, *Faculty Shortages in Baccalaureate and Graduate Nursing Programs*

<sup>51</sup> Ohio Department of Job and Family Services, Bureau of Labor Market Information, July 2005

<sup>52</sup> Ohio Board of Regents, *Fall Survey of Student Costs, FY 2001-FY 2005*

<sup>53</sup> Ohio University, *Fees and Expenses*

<sup>54</sup> Hocking College, *Tuition and Fees*

The residents of Athens County are in a unique situation. Athens County is southeastern Ohio's hub for education and state and local government offices. A wide range of public services are offered in the region, and as a result, the local economy is supported by a large number of tax-funded jobs. Nearly 33% of wage earners in Athens County are directly employed by government and receive 55% of the total wages paid in the county.<sup>55</sup> This does not include those who are paid primarily from tax dollars but employed by private businesses or non-profit organizations (i.e.; nursing homes, social service agencies, health care providers).

In addition, Athens County is a regional center for retail sales, which results in a large number of low-wage private sector jobs. Unfortunately, we also have a high percentage of the working population whose income remains below the poverty level and who require public assistance as a result of their low-paying jobs.

With a local economy so dependant on tax dollars, many private sector jobs are, of course, heavily dependent on the spending of tax-supported employees and agencies. There is the direct purchasing of goods and services like food, automobiles, movies, insurance, clothes, or construction. Perhaps not so obvious is the reliance of the health care providers on publicly funded programs like Medicaid, Medicare, Workers Compensation, VA benefits, etc. These government programs, in conjunction with health insurance provided by publicly funded employers, provide a very large share of the support for the health services industry.

The services provided by tax-supported programs are critical to Athens County and the adjacent region. Cuts in public funding, particularly in state spending, will have a much greater impact on the economy of this county than any other. Taxes paid by Athens County residents are an investment that yields huge financial returns to the county. State legislators in Columbus and others who are actively supporting program cuts and opposing tax increases need to take a closer look at the best interests of the community they live in and represent. The focus should not be on cutting services, but on how to increase revenues in a fair and equitable manner. Cutting government services means eliminating some of the better-paying jobs in the region.

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<sup>55</sup> Ohio Department of Job & Family Services, Bureau of Labor Market Information. *Second Quarter 2002 Reports: Total Wages and Average Quarterly Employment*, 2002.



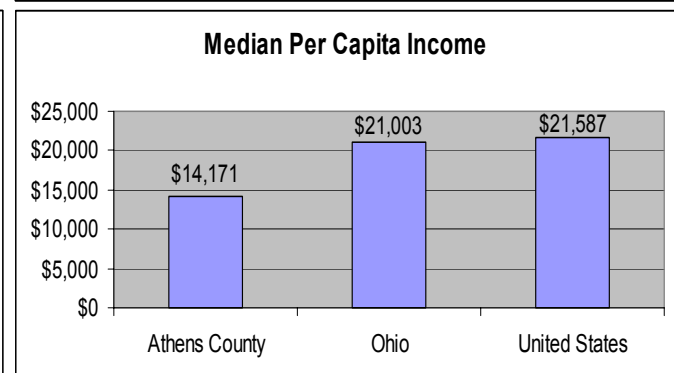
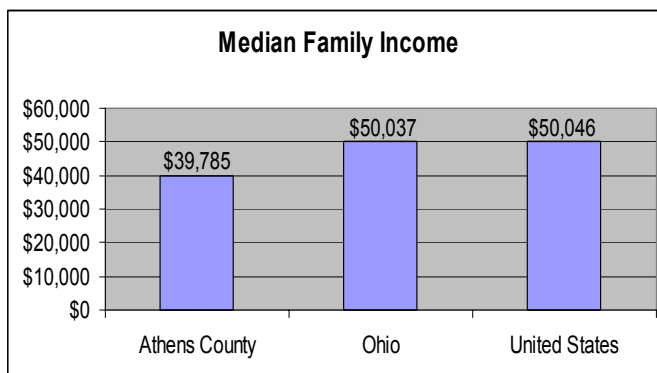
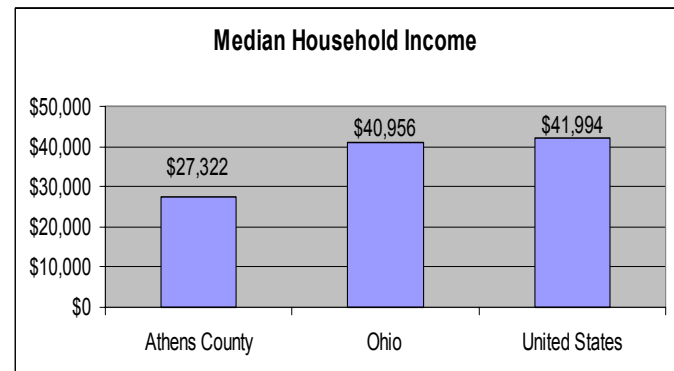
## The State of Income in Athens County

A report by the Athens County Department of Job and Family Services

November 2006

An important indicator of a county's economic status is the income of its residents. In our society, higher income levels can mean better living standards. Of course, the opposite is also true; lower income levels correlate with lower living standards. Those living with low-income face challenges every day, often choosing which life necessities they will skip in order to tend to others. It is extremely difficult to prioritize needs, such as food, medicine or safe housing, but it is a challenge the poor face on a daily basis.

There are several different ways to measure income. Some ways the federal government measures income are: median household income; median family income; and median per capita income. The median income is the point at which half of all incomes fall below and half are above. Household income is the total income of those living in a household, family income is the total income of an immediate family, and per capita income is the income of a single person. The median household income in Athens County is \$27,322, which indicates how much money is brought into a particular household to help pay the rent and utilities (although for some who live alone, per capita does the same).<sup>56</sup> The median for Ohio is \$40,956.<sup>57</sup> That is a difference of more than \$13,000 per year. In fact, what the graphs show is that in all indicators of income, Athens County lags significantly behind both the state of Ohio and the United States.



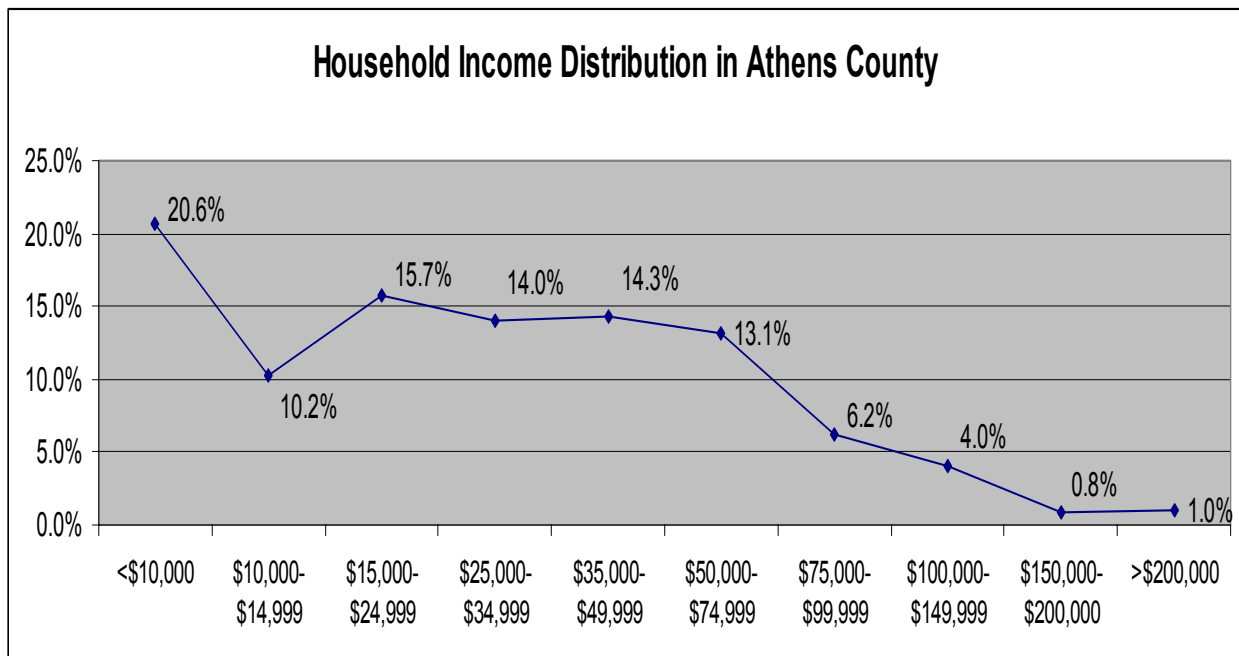
Source for Graphs: U.S. 2000 Census

<sup>56</sup> U.S. 2000 Census, Athens County, *Economic Characteristics, Median Household Income in 1999 (Dollars)*

<sup>57</sup> U.S. 2000 Census, Ohio, *Economic Characteristics, Median Household Income in 1999 (Dollars)*

Another useful source of evaluative information is income distribution by family. It is one thing to say the median household income in Athens County is \$27,322, but an analysis of what portions of the population are earning at various income levels paints a much more detailed (and dire) picture of income in the county. A normal distribution will form a ‘bell curve’ with the highest point being in the middle of the distribution, and the lowest points being on the ends of the distribution. In the “Household Income Distribution in Athens County” graph below, that does not occur. The highest percentage of households in the county, 20.6%, have incomes at “less than \$10,000”.<sup>58</sup> Approximately 47% of all households are earning less than \$25,000 annually, and approximately 60% of the households in the county earn less than \$35,000 annually.<sup>59</sup> With 47% of those households earning less than \$25,000 annually, that means nearly half of Athens County households earn at least \$15,000 less than the statewide median household income of \$40,956.<sup>60</sup>

Like a normal curve, the higher end of the spectrum is low, with only 12% of Athens County households earning more than \$75,000.<sup>61</sup> But unlike a normal curve, where the highest averages would fall in the middle, the highest percentage skews to the front end of the distribution, or the low end.



Source: U.S. 2000 Census, *Athens County, Economic Characteristics, Show More, Income in 1999, Households*

<sup>58</sup> U.S. 2000 Census, *Athens County, Economic Characteristics, Show More, Income in 1999, Households*

<sup>59</sup> Ibid

<sup>60</sup> Ibid

<sup>61</sup> Ibid

Webster’s Dictionary defines poverty as “the state of having little or no money and few or no material possessions.”<sup>62</sup> However, that definition is a bit abstract for real-life applications. The federal government has implemented a more specific definition, using certain “thresholds” of poverty in an attempt to put a number on what the minimum needs are in contemporary society. The chart shows the most recent federal poverty thresholds that are used to help determine eligibility for assistance. Monthly income at or below the “100% Monthly,” or the “Annual FPG,” is what the federal government considers poverty.<sup>63</sup> However, that definition is debatable. Living at or above the poverty guidelines still leaves a family making very difficult decisions about which basic necessities take priority over others.

### Monthly Federal Poverty Level (FPL) Measure

Effective January 24, 2006

Assistance Group	100% Monthly FPG	Annual FPG
Size		
1	\$817	\$9800
2	\$1100	\$13200
3	\$1384	\$16600
4	\$1667	\$20000
5	\$1950	\$23400
6	\$2234	\$26800
7	\$2517	\$30200
8	\$2800	\$33600
9	\$3084	\$37000
10	\$3367	\$40400

Source: U.S. Department of Health and Human Services, *2006 Poverty Guidelines*

<sup>62</sup> Webster’s Dictionary, “poverty”

<sup>63</sup> United States Department of Health and Human Services, *2006 Poverty Guidelines*

Living on income near the poverty level, or slightly above it, is still a daily struggle. For example, suppose a family of two (a single mother and a child) live together in Athens County. A full-time worker making \$5.15 per hour (minimum wage) will earn a gross annual wage of \$10,712. That would barely place a single person above the poverty threshold, while a family of two falls well below the threshold on that salary. Taking the example further, examine the actual cost of living by evaluating the following household expenses (all consumer expenditure surveys assuming an income of \$10,000-\$14,999 without any government subsidies): The average cost of renting in Athens County is \$469 a month, or \$5,628 a year for housing.<sup>64</sup> The average cost of food is \$3,422 annually.<sup>65</sup> The average utility bill to keep the lights on and heat running in Chillicothe, Ohio (an area city with a make-up a lot like Athens County) is \$220 monthly, which equates \$2,640 annually.<sup>66</sup> The cost of transportation to get to work is \$1,604 per year, just to operate and maintain a vehicle, not including the purchase price.<sup>67</sup> With the emerging energy crisis, the cost of operating a motor vehicle is rising quickly along with gasoline prices. Additionally, the average cost of health care for a family is \$1,834 per year.<sup>68</sup> The average cost of child care, which would allow the parent in this example to work to provide for herself and her child, is \$4,784 per year for a small child.<sup>69</sup> It is worth noting that this Cost of Living chart does not include any government subsidies for which this low-income family may be eligible.

<b>Cost of Living in Athens County (Annual Average)</b>	
Rent	-\$5,628
Food	-\$3,422
Utilities	-\$2,640
Transportation	-\$1,604
Health Care for a Family	-\$1,834
Full-Time Childcare for One Child	-\$4,784
<b>Total Cost of Living</b>	<b>-\$19,912</b>
Annual Wage of Full-Time Worker Earning Minimum Wage	\$10,712
<b>Difference Between Cost of Living and Annual Wage of Minimum Wage Worker</b>	<b>-\$9,200</b>

<sup>64</sup> U.S. 2000 Census, Athens County, *Housing Characteristics, Show More, Gross Rent, Median (Dollars)*

<sup>65</sup> U.S. Bureau of Labor Statistics, *Consumer Expenditure Survey 2003*

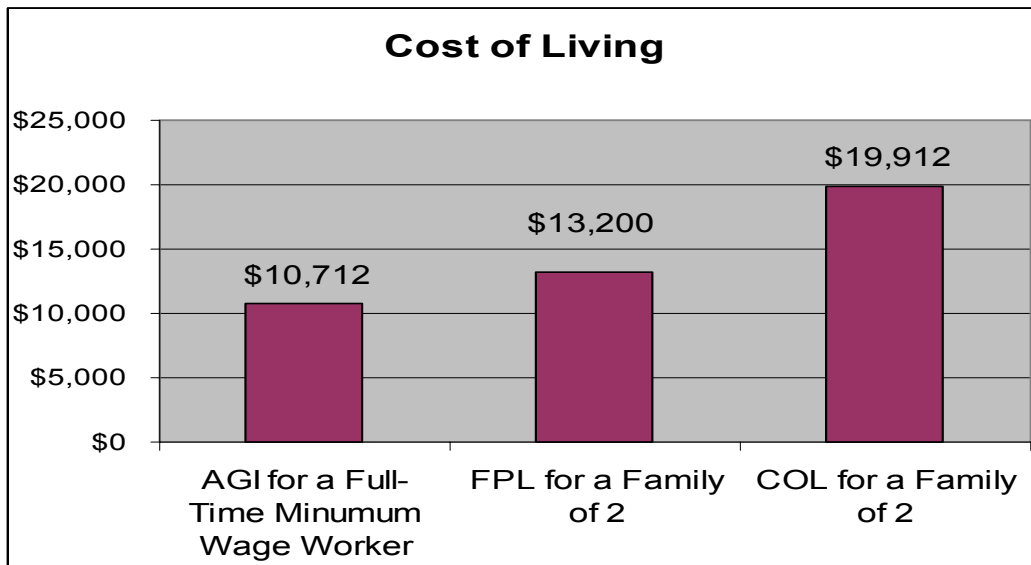
<sup>66</sup> Public Utilities Commission of Ohio, *Ohio Utility Rate Survey, October 2006*,

<sup>67</sup> U.S. Bureau of Labor Statistics, *Consumer Expenditure Survey 2003*

<sup>68</sup> Ibid

<sup>69</sup> Children's Defense Fund, *Ohio Child Care Fact Sheet*,

The aforementioned average cost of living totals \$19,912 per year. It goes without saying that this list of needs did not include money for entertainment, but it also did not include clothing costs, toiletries, life insurance, etc. The costs mentioned are bare minimums, and in Athens County, even a family earning a living that places them above the poverty line has difficulty meeting these needs. As the Cost of Living chart illustrates, the gross income of a family of two with a parent working full-time at a minimum wage job falls well below the poverty line and is much less than what is actually needed to afford basic necessities.



This illustration highlights a larger, more complicated problem. The federal poverty level (FPL) used by the federal government is guesswork at best. The methodology used to calculate the actual level of poor people in our country has not been updated since 1963, and most social scientists, policy analysts, and academics agree that the methodology is woefully outdated.<sup>70</sup> The current system is a national system, applying the same standards to the entire population regardless of regional differences.<sup>71</sup> It is also a definitive line. That is, according to the current system, a person is either poor or not.<sup>72</sup> The problem is that a more sophisticated study taking these factors into account would almost certainly raise the official rates of poverty. Therefore, the push to make the changes to more accurately gauge the number of poor has become political, as no administration, regardless of its politics, wants to be responsible for a drastic increase in poverty.<sup>73</sup>

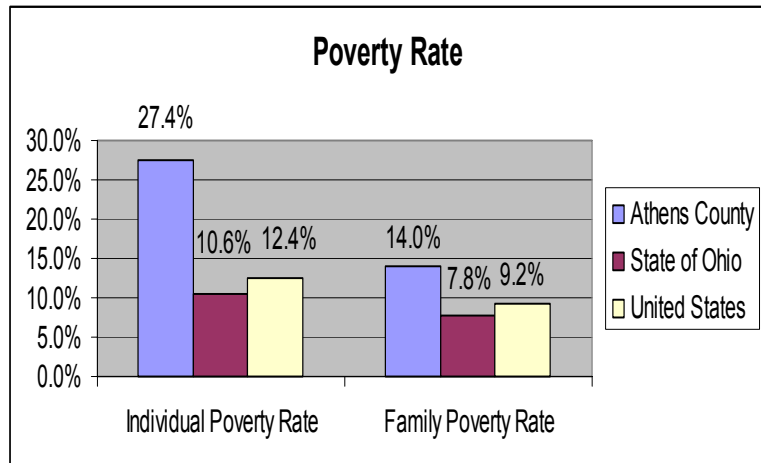
<sup>70</sup> Economic Policy Institute, *Basic Family Budgets*, Syliva A. Allegretto

<sup>71</sup> Ibid

<sup>72</sup> Policy Matters Ohio, *Towards A Richer Poverty Line*

<sup>73</sup> Economic Policy Institute, *Basic Family Budgets*, Syliva A. Allegretto

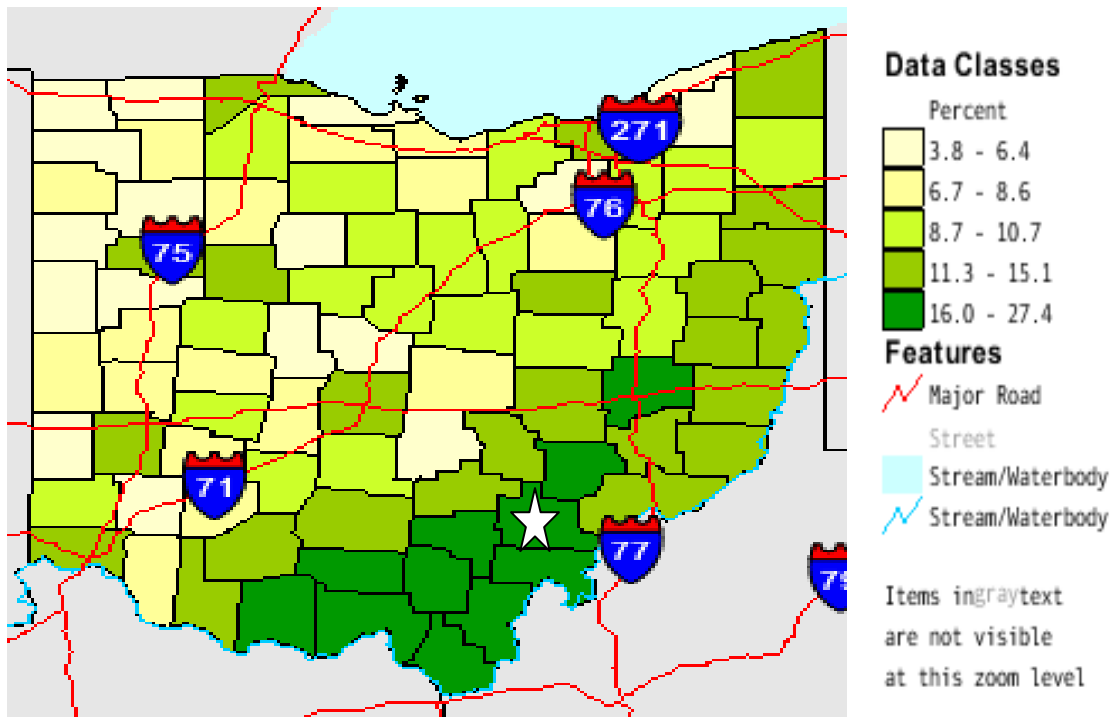
Athens County is the poorest county in the state of Ohio. What the chart conveys is that the individual poverty rate in Athens County nearly triples that of the state of Ohio rate and more than doubles the national rate. There are far too many people in the county living lifestyles like the one described in the previous hypothetical situation. With a high poverty rate and a low unemployment rate, many residents are working but cannot escape poverty.



Source: U.S. 2000 Census

The map below helps demonstrate poverty in Athens County and how it relates to the rest of the state. Poverty is relatively high in the Appalachian region. The starred county on the map is Athens County, which has 27.4% of the population living in poverty.<sup>74</sup>

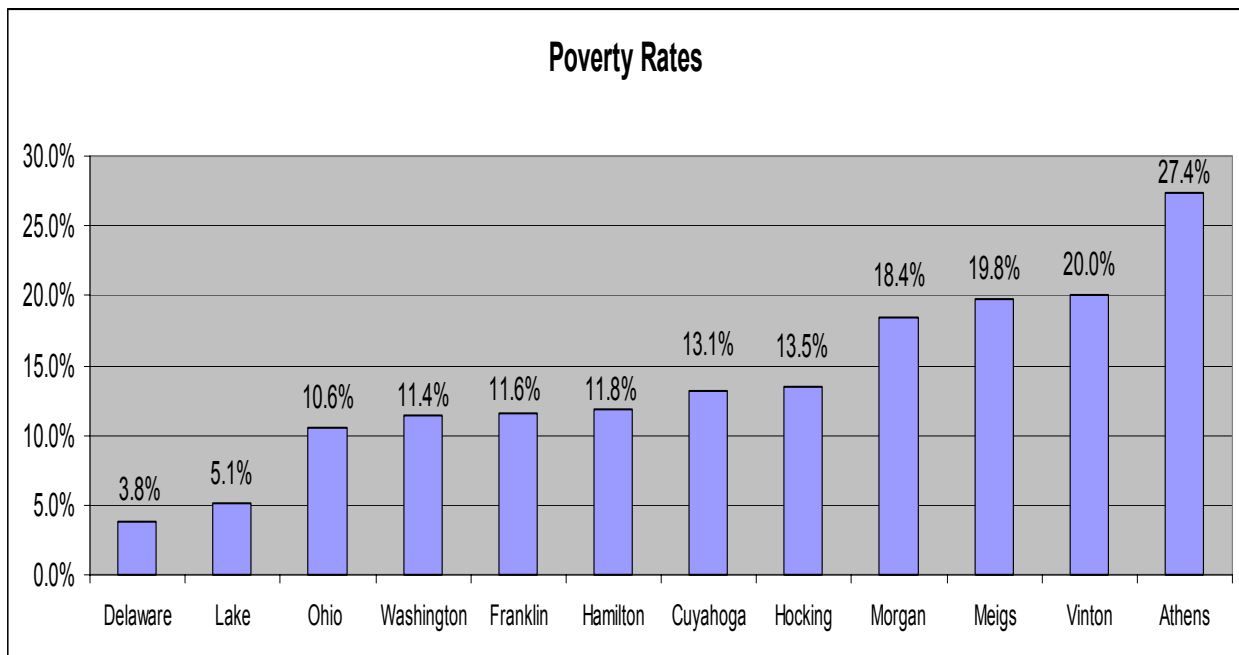
**State of Ohio Poverty Rates by County**



Source: U.S. 2000 Census, Ohio, Economic Characteristics, Individuals Below Poverty Level, Map, Subdivisions

<sup>74</sup> U.S. 2000 Census, Athens County, Economic Characteristics, Individuals Below Poverty Level

There is a commonly held idea that metropolitan areas are poorer than rural areas. While this is in no way attempting to minimize the plight of the poor in inner-city areas, it is the rural counties in Ohio with the highest poverty rates. Cuyahoga County is home to the city of Cleveland, which is the poorest big city in the country.<sup>75</sup> Yet Cuyahoga County has a 13.1% individual poverty rate, which is less than half of Athens County's.<sup>76</sup> Franklin and Hamilton Counties are both home to metropolitan areas as well (Columbus and Cincinnati), yet both have poverty rates far less than half of Athens County's rate. It is true that those counties do have a much higher number of poor people than Athens County, but the ratio of poor people to those above the poverty level is much higher in Athens County (and Appalachia as a whole) than the metropolitan counties. The largest geographical pocket of poverty in the state is not in any metropolitan area; it is rural southeastern Ohio, with Athens County as the poorest county in the region and the state. The chart below shows the poverty rates in Athens County, all contiguous counties, the state of Ohio, the three largest metropolitan counties (Franklin, Hamilton, and Cuyahoga) and the two richest counties (Delaware and Lake) in the state.

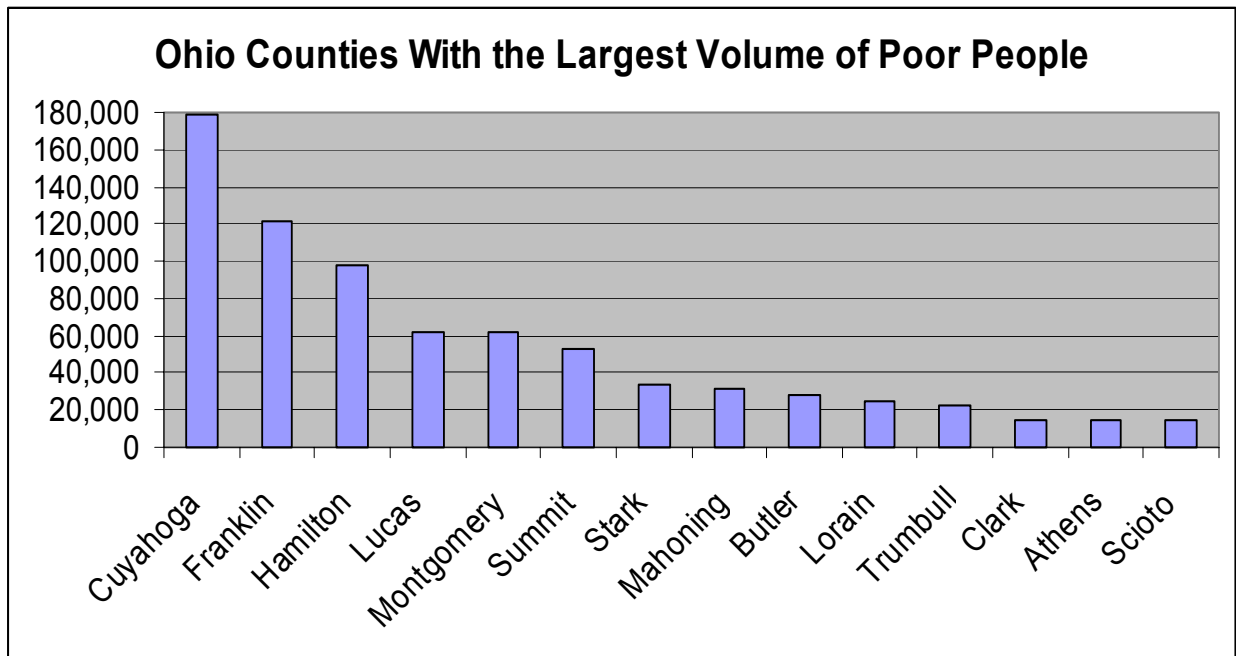


Source: U.S. 2000 Census, *Ohio, Economic Characteristics, Individuals Below Poverty Line, Map, Subdivisions*

<sup>75</sup> Robert L. Smith and Dave Davis, *Cleveland No. 1 In Big City Poverty*, The Plain Dealer 8/27/04.

<sup>76</sup> U.S. 2000 Census, Cuyahoga County, *Economic Characteristics, Individuals Below Poverty Level*

Athens County ranks 13<sup>th</sup> in the state with the highest number of poor residents.<sup>77</sup> The charts below show the poorest counties in the state of Ohio by number of poor people.



Source: U.S. 2000 Census, *Economic Characteristics, Individuals Below Poverty Level (Number)*

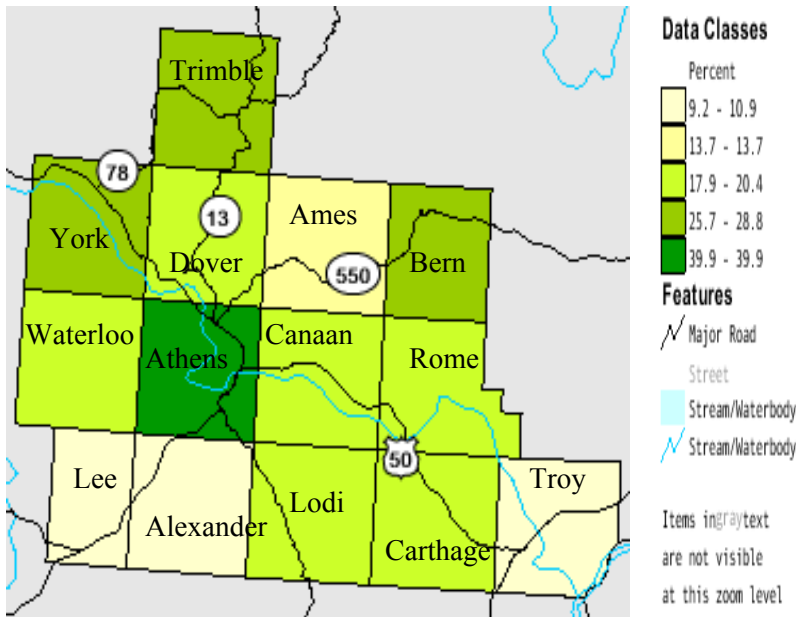
<b>Ohio Counties with the Largest Volume of Poor People (Chart Values)</b>	
Cuyahoga	179,372
Franklin	121,843
Hamilton	97,692
Lucas	62,026
Montgomery	61,440
Summit	52,991
Stark	33,865
Mahoning	31,328
Butler	27,946
Lorain	24,809
Trumbull	22,788
Clark	15,054
Athens	14,728
Scioto	14,600

Source: U.S. 2000 Census, *Economic Characteristics, Individuals Below Poverty Level (Number)*

<sup>77</sup> U.S. 2000 Census, Athens County, *Economic Characteristics, Individuals Below Poverty Level (Number)*

Within Athens County, Athens Township is the poorest, home to Ohio University and the city of Athens. The poverty rate in Athens Township is 39.9% and the poverty rate for the city of Athens is 51.9%.<sup>78</sup> The township that has the lowest rate of poverty is Alexander Township, which is home to the village of Albany. The poverty rate for Alexander Township is 9.2%, and the poverty rate for Albany is 8.3%.<sup>79</sup> The following map and table show Athens County broken into townships, and shows the poverty rate for each township in Athens County.

***Athens County Poverty Rates by Township***



<b>Poverty Rate By Township</b>	
Athens	39.9%
York	28.8%
Bern	27.8%
Trimble	25.7%
Carthage	20.4%
Lodi	19.8%
Dover	19.0%
Canaan	18.8%
Rome	18.2%
Waterloo	17.9%
Ames	13.7%
Lee	10.9%
Troy	10.2%
Alexander	9.2%

Source: U.S. 2000 Census, *Economic Characteristics, Athens County, Individuals Below Poverty Level, Map, Subdivisions*

Given that roughly one-third of the county’s population is students, one could then reasonably follow with the claim that the poverty in the county is due to the presence of many students and not the overall population. However, students living in college dormitories are not counted in official poverty counts.<sup>80</sup> Also, the poverty rate is relatively low in Butler, Portage, and Wood Counties, which house Miami University, Kent State University and Bowling Green State University, respectively. Like Ohio University, they are set in primarily rural settings. Like Athens County, those counties house mid-sized, state four-year universities. Unlike Ohio University, those universities are not located in the poorest county in Ohio. Butler County’s poverty rate is 8.7%, Portage County’s poverty rate is 9.3%, and Wood County’s poverty rate is 9.6%.<sup>81</sup> Also, only 30% of undergraduates enrolled at Ohio University report annual family income below \$50,000.<sup>82</sup> Of Ohio University students, only 69% receive some form of financial aid compared to the statewide average of 77%.<sup>83</sup>

<sup>78</sup> U.S. 2000 Census, Economic Characteristics, Athens Township; Athens City, Individuals Below Poverty Level  
<sup>79</sup> U.S. 2000 Census, Economic Characteristics, Athens County, Individuals Below Poverty Level, Map, Subdivisions  
<sup>80</sup> U.S. Census Bureau, Small Area Income & Poverty Estimates  
<sup>81</sup> U.S. 2000 Census, Ohio, Economic Characteristics, Individuals Below Poverty Level, Map, Subdivisions  
<sup>82</sup> *The Performance Report for Ohio’s Colleges and Universities, 2004, Institutional Outcome Measures*, Ohio University  
<sup>83</sup> Ibid

## GOVERNMENT-SPONSORED ASSISTANCE

In a region with such a large population of working poor, there must be programs in place to assist those in need. Government agencies such as the Athens County Department of Job and Family Services offer programs and assistance to try to minimize the gap between what is most needed and what is affordable for low-income families. From long-term assistance for the elderly and disabled to emergency aid to education and training, government assistance provides help to those less fortunate. The following is an overview of programs offered at federal, state and local levels to those who qualify.

### *SOCIAL SECURITY*

Social Security is an employee contribution system that is administered by the Social Security Administration (SSA) and makes payments to individuals. Social Security is a social insurance program funded through a dedicated payroll tax.<sup>84</sup> As people work and pay Social Security taxes, they earn “credits” that count toward their eligibility for benefits (depending on earnings, they can earn up to four credits each year). Most people need 10 years of work to qualify for benefits. Younger people need fewer credits to qualify for disability benefits or for their families to qualify for survivors benefits.<sup>85</sup> Generally, the Social Security benefit is a percentage of average lifetime earnings. Low-income workers receive a higher percentage of their average lifetime earnings than those in the upper-income brackets. A worker with average earnings can expect a retirement benefit that replaces about 40% of his or her average lifetime earnings.<sup>86</sup>

Social Security taxes pay for three kinds of benefits: retirement, disability and survivors. Benefits are available at full retirement age (reduced benefits as early as age 62) if the applicant has worked long enough. If the applicant was born before 1938, full retirement age is 65. The full retirement age gradually rises until it reaches 67 for people born in 1960 or later. If retirement is delayed beyond full retirement age, an applicant gets special credit for each month benefits are postponed until age 70. Still, applicants choosing to delay retirement past age 65 should file for Medicare within three months of their 65<sup>th</sup> birthday.<sup>87</sup> Disability benefits can be received at any age if the applicant has worked long enough and has a severe physical or mental impairment that prevents employment for a year or more, or if a medical condition is expected to result in death. Upon death, family members may be eligible for survivors’ benefits. These include widows, widowers (divorced widows and widowers), children and dependent parents.<sup>88</sup>

If an applicant is eligible for retirement or disability benefits, other members of the family may also receive benefits. These may include: the spouse if he or she is at least 62 years old or under 62 but caring for a child under age 16; and children if they are unmarried, are under age 18, under 19 but still in school or 18 or older but disabled. If an applicant is divorced, the ex-spouse may also be eligible for benefits.<sup>89</sup>

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<sup>84</sup> Social Security Administration, *Historical Background and Development of Social Security*

<sup>85</sup> Social Security Administration, *Learn About Social Security Programs*

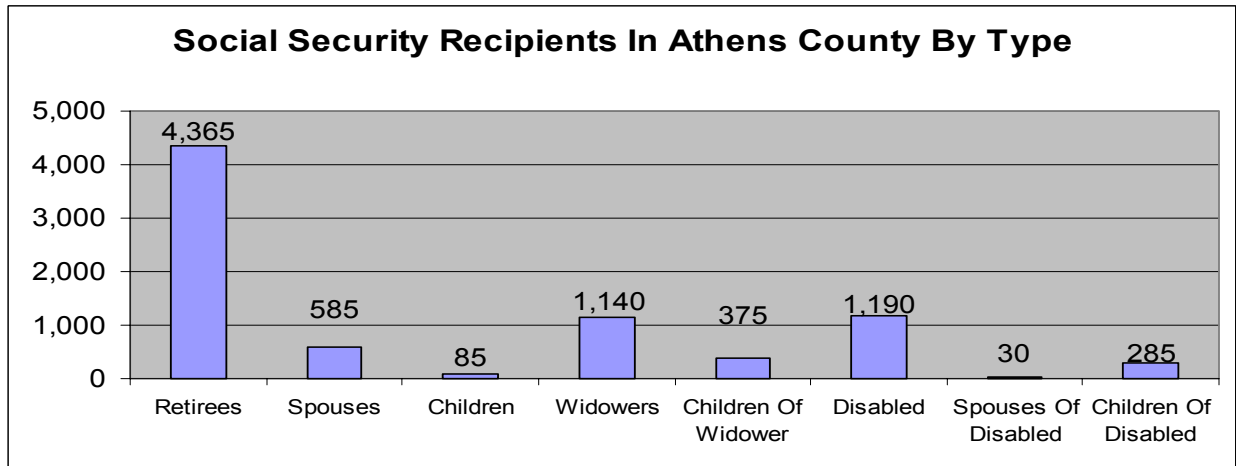
<sup>86</sup> Social Security Administration, *Find Your Retirement Age*

<sup>87</sup> Ibid

<sup>88</sup> Ibid

<sup>89</sup> Social Security Administration, *Which Family Members Qualify For Benefits?*

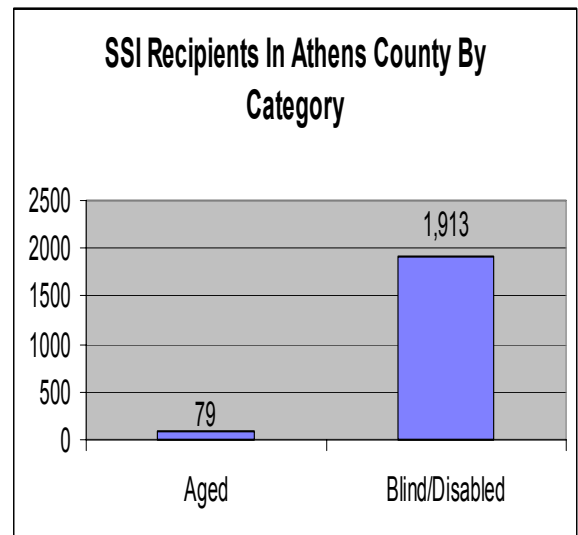
As of December 2004, 8,055 Athens County residents received Social Security benefits.<sup>90</sup> There are approximately 62,000 people living in the county, which means that about 13% of the county receives some sort of Social Security benefit.<sup>91</sup> Of the 8,055 receiving benefits, 5,445 of them were aged 65 or older.<sup>92</sup> The chart breaks down Social Security recipients in the county by type of recipient. As the chart suggests, the vast majority of recipients in the county are retired workers.



Source: Social Security Administration, *OASDI Beneficiaries By County and State 2004, Athens County, Ohio*

### **SUPPLEMENTAL SECURITY INCOME (SSI)**

Another part of Social Security is Supplemental Security Income (SSI). SSI is a federal income supplement program funded by general tax revenues (not Social Security taxes).<sup>93</sup> SSI is an anti-poverty plan, which differs from Social Security in that there is no requirement that one has worked to receive the assistance. It is designed to help aged, blind, and disabled people who have little or no income or employment histories and it provides cash to meet basic needs for food, clothing, and shelter.<sup>94</sup> In other words, the program provides assistance based on financial need to the disabled. This distinguishes SSI from other social security programs. During 2005, 1,992 Athens County residents received SSI benefits.<sup>95</sup> Of them, 79 received aid due to being aged, and 1,913 received aid for being blind or disabled.<sup>96</sup>



Source: Social Security Administration

<sup>90</sup> Social Security Administration, *OASDI Beneficiaries By County and State, 2004, Athens County, Ohio*

<sup>91</sup> U.S. Census Bureau, Athens County Population Estimate

<sup>92</sup> Social Security Administration, *OASDI Beneficiaries By County and State, 2004, Athens County, Ohio*

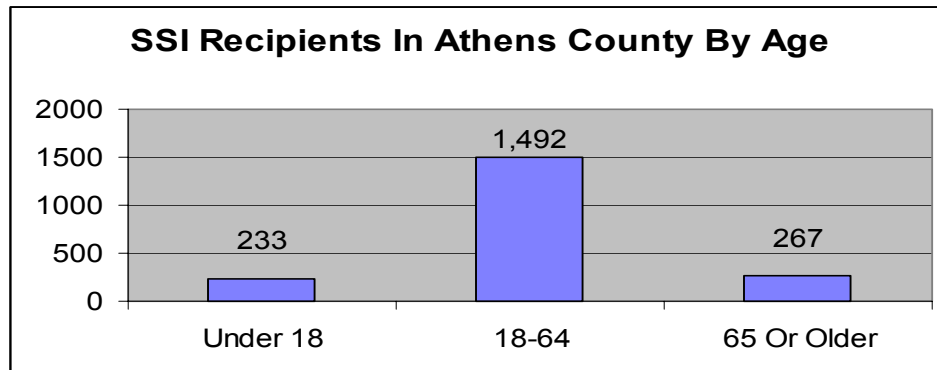
<sup>93</sup> Social Security Administration, *Understanding Supplemental Security Income*

<sup>94</sup> Social Security Administration, *Supplemental Security Income Overview*

<sup>95</sup> Social Security Administration, *SSI Recipients By County and State, 2004, Athens County, Ohio*

<sup>96</sup> Ibid

In terms of age, 233 recipients were under 18 years old, 1,492 were between the ages of 18-64, and 267 were over the age of 65.<sup>97</sup> That shows that SSI benefits primarily affect working age people, since the number of people under 18 and over 65 receiving SSI benefits are proportionately small. The total payment expenditure in the county for 2005 was \$971,000.<sup>98</sup>



Source: Social Security Administration, *SSI Recipients By County and State, 2004, Athens County, Ohio*

## ***PUBLIC ASSISTANCE***

In the United States, various forms of public assistance have been tried at different times. While the roots of public assistance are difficult to trace, most sweeping efforts are credited to the Great Depression in America and the New Deal Programs of Franklin D. Roosevelt that followed.<sup>99</sup> From there it can be traced throughout the Great Society programs of Lyndon B. Johnson, which created the Food Stamp Program, Medicaid and Medicare, and several other public assistance programs.<sup>100</sup>

### ***Temporary Assistance to Needy Families (TANF)***

There has been a fundamental change in the last decade in the way public assistance is granted in the United States. This so-called “welfare reform” has changed the focus of public assistance to the indigent. Public assistance is no longer an entitlement. The primary focus of public assistance is now to bring stability and self-sufficiency to people’s lives.<sup>101</sup> Born out of this change on the federal level was the Temporary Assistance to Needy Families (TANF) program. According to the U.S. Department of Health and Human Services, the four main purposes of TANF are to:

1. “provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives;
2. end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage;
3. prevent and reduce the incidence of out-of-wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies; and
4. encourage the formation and maintenance of two-parent families.”<sup>102</sup>

<sup>97</sup> Ibid

<sup>98</sup> Ibid

<sup>99</sup> U.S. Department of State, *Portrait of the USA*

<sup>100</sup> Ibid

<sup>101</sup> Ohio Department of Job and Family Services, *Ohio Works First Directory*

<sup>102</sup> U.S. Department of Health & Human Services, *TANF Fact Sheet*

### ***Ohio Works First (OWF)***

In Ohio, the financial assistance portion of TANF is known as Ohio Works First (OWF).<sup>103</sup> Under OWF, financial assistance is provided to eligible, needy families with children for a limited time. The time period that cash assistance is available for is 36 months. After a 36-month time period, a family cannot receive additional cash assistance unless the County Department of Job and Family Services (CDJFS) approves an extension of benefits. There are two kinds of extensions: hardship and good cause. A family can receive a hardship extension at any time, but must wait a 24-month period before gaining a good cause extension. It is up to each individual CDJFS to set its own guidelines for extensions; however, general eligibility standards are set by the Ohio Revised Code (ORC) and the Ohio Administrative Code (OAC).<sup>104</sup> The table illustrates the income eligibility guidelines for OWF along with the payment standard, which is the maximum monthly amount of assistance available.

<b>Assistance Group Size</b>	<b>OWF Initial Eligibility Test 7-1-06</b>	<b>OWF Monthly Payment Standard 10-1-05</b>
<b>1</b>	<b>\$423</b>	<b>\$245</b>
<b>2</b>	<b>\$550</b>	<b>\$336</b>
<b>3</b>	<b>\$692</b>	<b>\$410</b>
<b>4</b>	<b>\$834</b>	<b>\$507</b>
<b>5</b>	<b>\$975</b>	<b>\$593</b>
<b>6</b>	<b>\$1,117</b>	<b>\$660</b>
<b>7</b>	<b>\$1,259</b>	<b>\$737</b>
<b>8</b>	<b>\$1,400</b>	<b>\$817</b>

There are three specific types of OWF assistance: Incapacitated Parent (OWF-I); Absent Parent (OWF-R); and Unemployed Parent (OWF-U). OWF-I is for caregivers (one or two parents) who have some disability preventing them from working or to take care of a disabled child.<sup>105</sup> For example, if the parent receives Social Security Disability or SSI, then the child may be eligible for OWF-I and vice versa. OWF-R occurs in economically deprived single-parent homes or “child only” cases in which only the children receive OWF, not the adult.<sup>106</sup> Child-only cases are increasingly becoming a large portion of the OWF-R caseload. For the Fiscal Year (FY) 2005-2006, 53% of OWF-R cases in Ohio were child-only, whereas 40% of Athens County OWF-R cases were child-only.<sup>107</sup> These cases are common when grandparents, or other related adults, receive OWF assistance for children in their care. Finally, OWF-U is generally given to households with two parents where economic deprivation occurs from unemployment or underemployment.<sup>108</sup> For all cases combined (OWF-I, OWF-R and OWF-U), 53% were child-only in Ohio compared to 35% for Athens County.<sup>109</sup>

As of 2005, about 140,000 children in Ohio received OWF assistance. These OWF children collectively would constitute the state’s 7<sup>th</sup> largest city and would be larger than 69 of the 88 counties in the state. If those children were to hold hands, they would stretch from the Ohio River to the state’s capital city of Columbus. Many children in the state are dependent on OWF money. To those children in need and their families, that money means being able to survive.

<sup>103</sup> Ohio Department of Job and Family Services, *Ohio Works First*

<sup>104</sup> Ibid

<sup>105</sup> Ibid

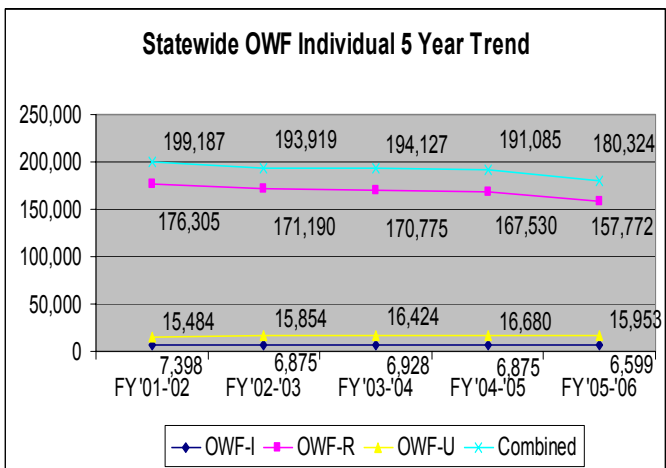
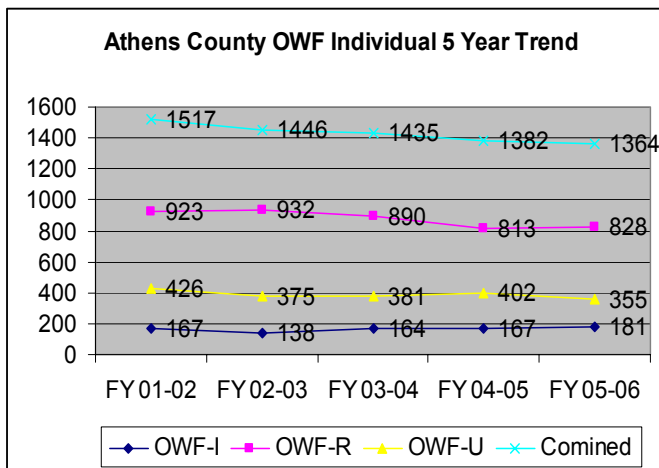
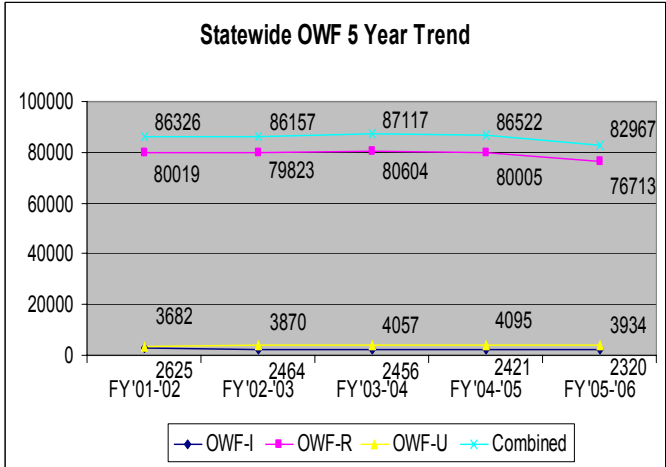
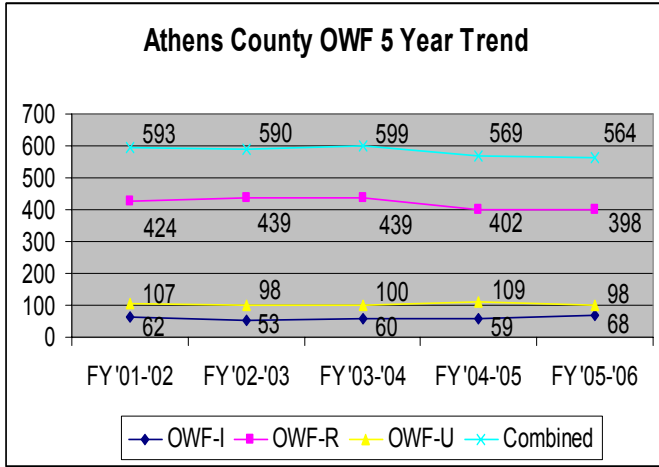
<sup>106</sup> Ibid

<sup>107</sup> Ohio Department of Job and Family Services, Business Intelligence Channel

<sup>108</sup> Ohio Department of Job and Family Services, *Ohio Works First*

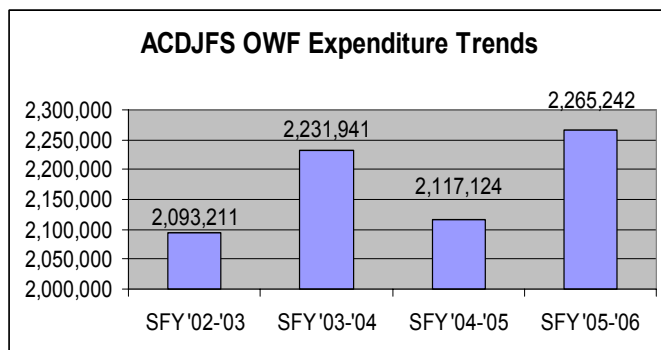
<sup>109</sup> Ohio Department of Job and Family Services, Business Intelligence Channel

For fiscal year (FY) 2005-2006, ACDJFS averaged 564 cases a month assisting 1,364 individuals.<sup>110</sup> Caseloads have decreased very slightly over the past five years. The charts below show the average monthly OWF caseload over the last five fiscal years for both Athens County and the state of Ohio along with the number of individuals who receive OWF.



Source: Ohio Department of Job and Family Services, Business Intelligence Channel

OWF is a significant expenditure for ACDJFS. As the chart below shows, expenditures for the program have been cyclical over the last 4 years, going up and down. The largest expenditure year was the 2005-2006 fiscal year.<sup>111</sup>



Source: Ohio Department of Job and Family Services, Control D GRP342RA Report

<sup>110</sup> Ohio Department of Job and Family Services, Business Intelligence Channel

<sup>111</sup> Ohio Department of Job and Family Services, Control D GRP342RA Report

### ***Prevention, Retention and Contingency (PRC)***

The other portion of TANF in Ohio is known as Prevention, Retention and Contingency (PRC). The PRC program was established to help eligible families overcome immediate barriers to achieving or maintaining self-sufficiency. The PRC Program is designed to:

- Prevent families from having to apply for OWF cash assistance when a crisis arises;
- Help families retain employment by enhancing job skills, overcoming barriers and providing short-term assistance or wage supplementation if necessary;
- Provide for contingent needs by helping families with non-recurring urgent problems that could, if left unattended, result in families needing long-term public assistance;
- Support families receiving OWF with services to enable them to become self-sufficient.

Like the OWF program, the PRC program is administered by ACDJFS. Examples of short-term assistance available through PRC include, but are not limited to: housing and rent assistance; utility assistance; transportation assistance; education and training programs; counseling; and other services as determined by ACDJFS.

The PRC assistance group must be TANF and income eligible. A PRC assistance group is defined as those persons who reside together within a dwelling or household and must include a child and relative caretaker. A child is defined as a minor under the age of 18 years, or under the age of 19 if the child is still enrolled in high school. TANF eligible households may also include a non-custodial parent if they are cooperating with the Child Support Enforcement Agency, and pregnant women. Income eligibility for PRC is determined by total income from all household members for the past 30 days.

In Athens County, there are two main types of aid that PRC offers: Family Emergency Assistance (Contingency) and Employment/Training Assistance (Retention/Prevention). Funding for Family Emergency Assistance and Employment/Training Assistance is targeted to assistance groups whose income is at or below 150% of the Federal Poverty Level. An eligibility worker will decide how much assistance will be authorized, up to a maximum of \$300 for Family Emergency Assistance and \$700 for Employment/Training Assistance. Benefits may be paid out for one-time assistance in subsequent emergencies during the 12-month period, providing that the maximum benefit is not exceeded. A brief description of these PRC types follows:

<b>Assistance Group Size</b>	<b>150% Monthly</b>
<b>1</b>	<b>\$1225</b>
<b>2</b>	<b>\$1650</b>
<b>3</b>	<b>\$2075</b>
<b>4</b>	<b>\$2500</b>
<b>5</b>	<b>\$2925</b>
<b>6</b>	<b>\$3350</b>

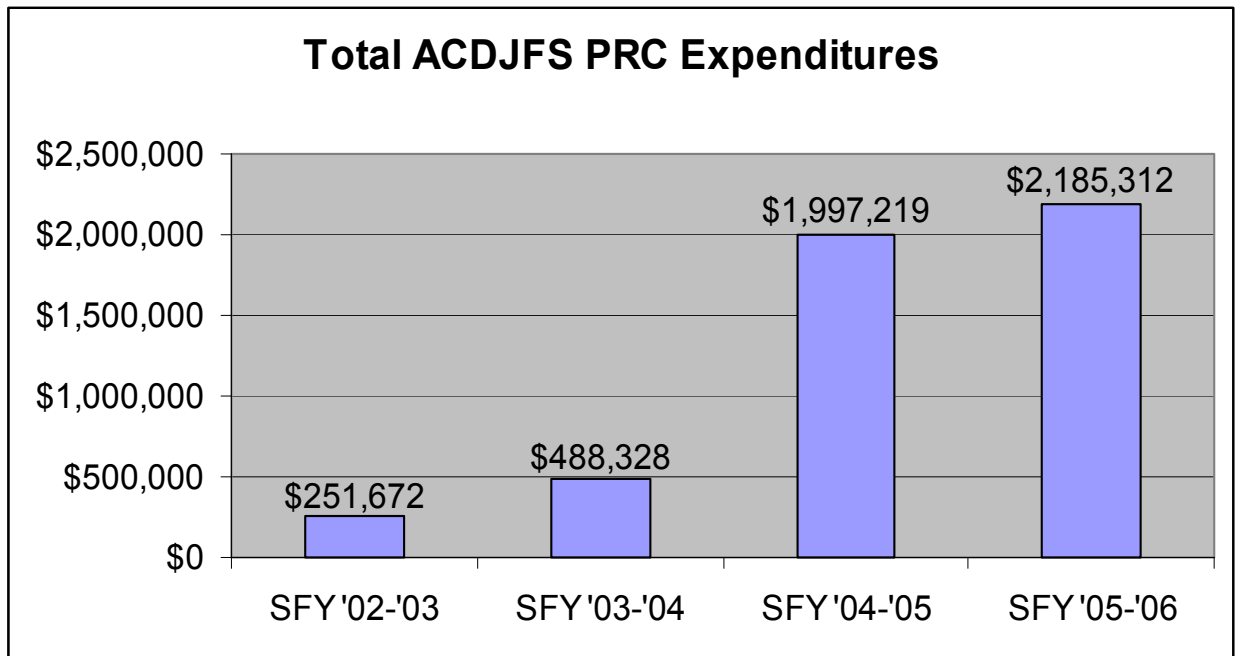
Source: U.S. Department of Health and Human Services

- **Family Emergency Assistance (FEA):** These funds will be utilized for those unavoidable financial crises or disasters that occur and which the family income cannot be expected to cover. FEA funds will usually be authorized for necessities that ensure the safety, health and well-being of family members. Examples of necessities might include, but not be limited to: housing; utilities; deposits; emergency repairs; replacement of household items lost in a fire or flood; etc. Need is generally viewed as existing when the circumstances preceding the financial crisis appear to be unavoidable or unexpected.

- **Employment/Training Assistance (E/TA):** These funds will help the applicant gain a job or remain employed and/or avoid coming on to OWF through use of the funds to prevent the loss of a job. It may also be used by an employed OWF participant when necessary to maintain their job or for a Work Experience Program (WEP) participant to fulfill their work/training requirements. Examples of usage of these funds could be for transportation, training, education, job-related expenses, uniforms or clothing, etc.

The ACDJFS also funds special projects through PRC, based on availability of funding. These projects vary in eligibility standards and amounts. Some of these projects include services like the Help Me Grow program offered through Athens County Children Services and computers for low-income families in conjunction with Hocking College. A copy of the agency's complete PRC plan can be found on the Internet at: <http://jfs.athenscountygovernment.com>.

The graph below illustrates the average yearly PRC expenditures in Athens County.



Source: Ohio Department of Job and Family Services, 2827 Report

Income is the most accurate indicator of quality of life in our society. Those who have a certain amount of capital will be able to provide for their needs; those who do not will find it difficult or impossible to provide basic necessities for their families. Common misperceptions by some who live a comfortable lifestyle are, “if I can do it, so can you,” or, “in America, people are only poor if they choose to be,” insinuating that people are only poor if they are lazy. Nevertheless, the unemployment rate in Athens County remains low while the individual poverty rate is the highest in the state. So, fear of work or laziness is not the problem. People are working and still finding themselves unable to provide for very basic necessities.

In the era of small government, the trend has been to cut back on social programs. The argument for those cuts have been not only for the fiscal relief that lowering benefits creates (and the tax cuts it enables) but also to promote “self-responsibility” and to end the “dependency effect.” The problem with that logic is that it is not creating the desired results. While the welfare rolls have shrunk dramatically and the unemployment rates have dropped since Welfare Reform in the mid-‘90s, the poverty rate has not decreased. Most of the people who have since been employed, work in service positions for minimum wage, which does not lift them out of poverty. So, if the only criterion used for evaluating cuts in public spending were a decrease in the welfare rolls, the cuts would be considered successful. However, the cuts are failing the people of Athens County, Ohio. What looks good on paper for lawmakers in Columbus or Washington, D.C., does not always work so well during implementation in rural Athens County for people who have to wonder where their next meal will come from. Seeing a family have a parent work full-time and not be able to lift themselves out of poverty is not a success no matter how low the number of recipients on the welfare roll becomes.



## Hunger in Athens County

A Report by the Athens County Department of  
Job and Family Services

November 2006

Food is an essential part of life. However, even in the richest country in the world, there are too many people who do not have access to enough nutritious food. Those who live in poverty have a difficult time accessing food, but the growing hunger problem is not unique to those defined by the government as being impoverished. There are working people whose salaries place them above the poverty line, yet they are lining up in food pantry lines as well.

Hunger is a real problem for those who face it on a daily basis. Hunger is defined as a “weakened condition brought about by a prolonged lack of food.”<sup>112</sup> A major factor in hunger is food insecurity. Food insecurity is not having access to enough food at all times for active, healthy living.<sup>113</sup> The USDA estimates that in 2003, 36.3 million Americans experienced food insecurity, making up 11.2% of all households and 18% of all children.<sup>114</sup> Roughly one in five children under the age of 18 in the United States has serious concerns about hunger.<sup>115</sup> So children, who have no way of earning a living for themselves, seem to be particularly at risk.

In Ohio from 2001-2003, 10.9% of households experienced food insecurity with or without hunger; 3% experienced food insecurity with hunger.<sup>116</sup> Currently, 1.2 million people in Ohio are hungry or at risk of hunger.<sup>117</sup> Children are at a real risk as 1 in 6 children in Ohio remain hungry or continue to be at risk of hunger, totaling 129,000 children.<sup>118</sup> Currently, 495,000 Ohio children are experiencing food insecurity.<sup>119</sup> Recent research by Ohio University professor Dr. David Holben, who is the Director of the Didactic Program in Dietetics, finds that in Appalachian Ohio, food insecurity is above 27%.<sup>120</sup> The ramifications of food insecurity can be very detrimental to children, and not just because their stomachs are empty. Research shows hungry children have more health problems, exhibit more disruptive behavior, are more likely to be tardy or absent from school and score lower on achievement tests.<sup>121</sup> It also has been proven that families facing regular food insecurity had more illness, fatigue, and depression; while children’s cognitive and academic abilities overall were impaired.<sup>122</sup>

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<sup>112</sup> Webster’s Online Dictionary, “Hunger”

<sup>113</sup> United States Department of Agriculture, Food and Nutrition Service

<sup>114</sup> Children’s Defense Fund, *Over 13 Million Children Face Food Insecurity*

<sup>115</sup> Ibid

<sup>116</sup> Ibid

<sup>117</sup> Children Hunger Alliance, *Hunger in Ohio: The Facts*

<sup>118</sup> Ibid

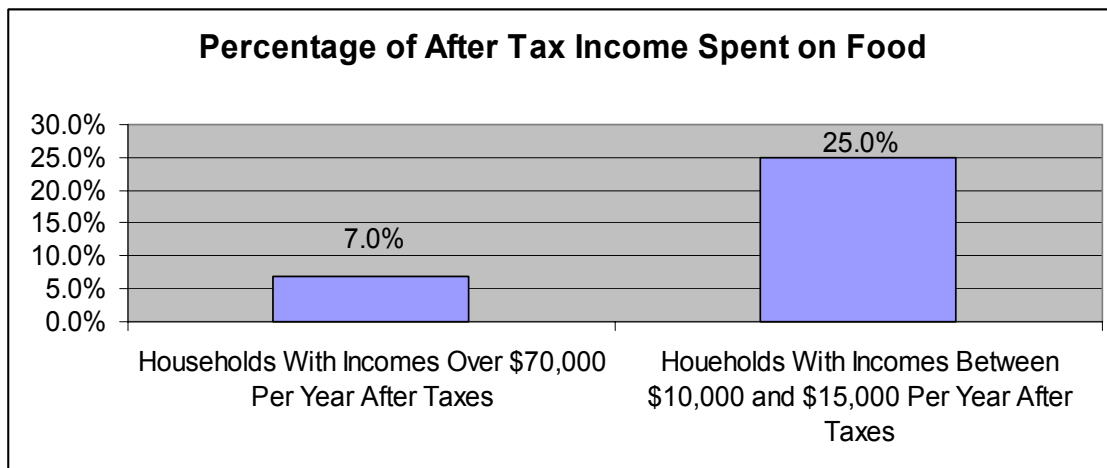
<sup>119</sup> Ibid

<sup>120</sup> Dr. David Holben, Ohio University Research

<sup>121</sup> Children Hunger Alliance, *Hunger in Ohio: The Facts*

<sup>122</sup> Columbus Dispatch, *Lines of Despair*, June 6, 2004.

Income level is definitely a factor in hunger. Not surprisingly, food insecurity rates are higher for those who fall below the federal guideline for poverty. Income level has a large effect on the availability of food. The food insecurity rate is 35.1% nationally for those below the poverty line.<sup>123</sup> The graph below shows the disparity in how much of a household’s annual budget is spent on food based on income level. It could probably also be assumed that higher-income households eat more expensive foods than low-wage households. That is important because it likely skews the statistics. That is, if the high-income earners were eating food that cost what the low-income earners eat, their percentage of income would likely be significantly lower. Even without taking the quality of food into consideration, that is a huge disparity, with low-income families budgeting a quarter of their earnings solely on food, with only 7% of income spent on food in the higher income bracket.<sup>124</sup>



Source: Dr. Adam Drenowski, Director of Human Nutrition Program, University of Washington

One of the problems facing low-income families is that cheaper foods are often unhealthy. Both in grocery stores and fast-food restaurants, low-income earners most often opt for less healthy food because it is all they can afford. At the grocery store, a package of hot dogs cost \$1 and a package of hot dog buns another \$1.<sup>125</sup> So for \$2, a family of 4 would have 2 meals. On the other hand, a package of frozen chicken breasts (considerably healthier than hot dogs) would cost \$7 or more.<sup>126</sup> It’s easy to see where a low-income family would spend their money. Another relatively inexpensive option is the fast food restaurant. Items on the “dollar menu” at a fast-food restaurant are restricted to cheeseburgers, french fries and other fried foods.<sup>127</sup> There are healthier options now (in reaction to mass criticism that there were no such choices in the past), but they are much more expensive.

<sup>123</sup> Children’s Defense Fund, *Over 13 Million Children Face Food Insecurity*

<sup>124</sup> Adam Drenowski, Director of Human Nutrition Program, University of Washington

<sup>125</sup> Kroger, *Weekly Price Flyer*

<sup>126</sup> Ibid

<sup>127</sup> McDonald’s *Dollar Menu Advertisement*

There are, of course, health consequences to eating poorly. For example, heart disease is the leading cause of death in the state, and the rate of death from heart disease in Athens County is higher than the state rate.<sup>128</sup> It is becoming more and more apparent that poor eating habits adversely affect health. As Dr. Adam Drewnowski, director of the Nutritional Sciences Program in the University of Washington School of Public Health and Community Medicine notes, “Energy-dense foods rich in starch, sugar, or fat are the cheapest option for the consumer. As long as the healthier lean meats, fish, and fresh produce remain more expensive, obesity will continue to be a problem for the working poor.”<sup>129</sup>

Dr. Drewnowski further notes that food-related illness is an economic issue, as the highest rates of obesity and Type II Diabetes are found among groups with the highest poverty levels and lowest education attainment levels.<sup>130</sup> While the poor have less access to affordable healthy foods due to factors such as food pricing, marketing, school, work schedules, and transportation, the remedies for obesity are not readily available to the poor.<sup>131</sup> For instance, it costs nearly double what the average American spends on food to follow trendy diets such as the Atkins or South Beach diets.<sup>132</sup> Dr. Drewnowski adds, “Whereas obesity affects minorities and the poor, most of our suggested remedies are resolutely middle class.”<sup>133</sup>

This is true in Athens County as well. Dr. David Holben, a nutrition expert at Ohio University, has published research indicating that in Appalachian Ohio, 37.8% of people experiencing food insecurity have Type II diabetes, and 48.1% are overweight.<sup>134</sup> By way of comparison, 25.8% of the food secure in Appalachian Ohio has Type II diabetes, and 35.1% are overweight.<sup>135</sup> Food insecurity is not just an occasional inconvenience; it is a chronic condition with major long-term health implications that affects those who can least afford to seek medical care to reverse these effects.

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<sup>128</sup> Ohio Department of Health, *Leading Causes of Death: Number and Average Death Rate Per 100,000 Ohio and Counties 2002, Athens County*

<sup>129</sup> University of Washington News and Information, *USDA Study To Address Obesity and Poverty*

<sup>130</sup> Ibid

<sup>131</sup> Ibid

<sup>132</sup> Ibid

<sup>133</sup> Ibid

<sup>134</sup> Dr. David Holben, Ohio University Research

<sup>135</sup> Ibid

## FOOD STAMPS

One way the national government tries to fight poverty is through the Food Stamp Program, providing financial assistance for food to low-income people. At the federal level, the Food Stamp Program is administered by the United States Department of Agriculture. In Ohio, Food Stamps are distributed by the Ohio Department of Job and Family Services. In Athens County, eligibility is determined by the Athens County Department of Job and Family Services.

Food Stamps can only be used to buy “food or food products intended for human consumption” with the exception of “alcoholic beverages, tobacco, hot food and hot food products that are prepared to be eaten immediately.”<sup>136</sup> The hope is that this assistance will help in the continued battle against food insecurity and hunger.

There are eligibility requirements for Food Stamps. To apply for Food Stamps, a person must complete an application, be interviewed, and verify income and resources to determine eligibility.<sup>137</sup> Households must have a gross monthly income within 130% of the federal poverty guideline. The household must also have a net adjusted income within 100% of the poverty level (with allowable expenses), and must have resources (cash, savings, stocks, etc.) that do not exceed \$2,000 (\$3,000 if a person is at least 60 years old or disabled).<sup>138</sup> Resources of an SSI or OWF household member are excluded, as long as everyone in the assistance group is in receipt of SSI or OWF.<sup>139</sup> The chart represents the federal poverty guideline thresholds on monthly income for 2006.

**Monthly Federal Poverty Levels (FPL)  
Effective January 24, 2006**

Assistance Group Size	100% Monthly FPG	130% Monthly FPG	Annual FPG
1	\$817	\$1,062	\$9,800
2	\$1,100	\$1,430	\$13,200
3	\$1,384	\$1,799	\$16,600
4	\$1,667	\$2,167	\$20,000
5	\$1,950	\$2,535	\$23,400
6	\$2,234	\$1,904	\$26,800
7	\$2,517	\$3,272	\$30,200
8	\$2,800	\$3,640	\$33,600
9	\$3,084	\$4,009	\$37,000
10	\$3,367	\$4,377	\$40,400

Source: U.S. Department of Health and Human Services

In Ohio, if it is determined that the applicant is eligible, he/she will then be issued an Electronic Benefits Transfer (EBT) card, referred to as the “Ohio Direction Card.”<sup>140</sup> The card is similar to a debit card both in function and appearance. The card’s likeness to a regular debit card removes some of the stigma formerly associated with using paper coupon Food Stamps, as it does not single the user out at the checkout line.

<sup>136</sup> Ohio Department of Job and Family Services, *Food Stamp Fact Sheet*. April 2006.

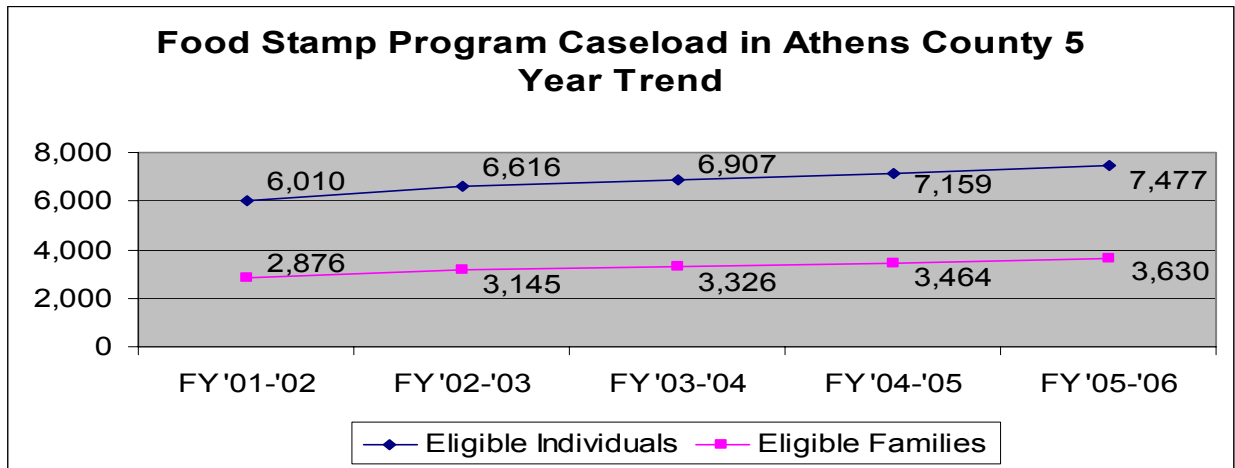
<sup>137</sup> Ohio Department of Job and Family Services, *Office of Family Stability, Applications*

<sup>138</sup> Ohio Department of Job and Family Services, *Food Stamp Fact Sheet*, April 2006.

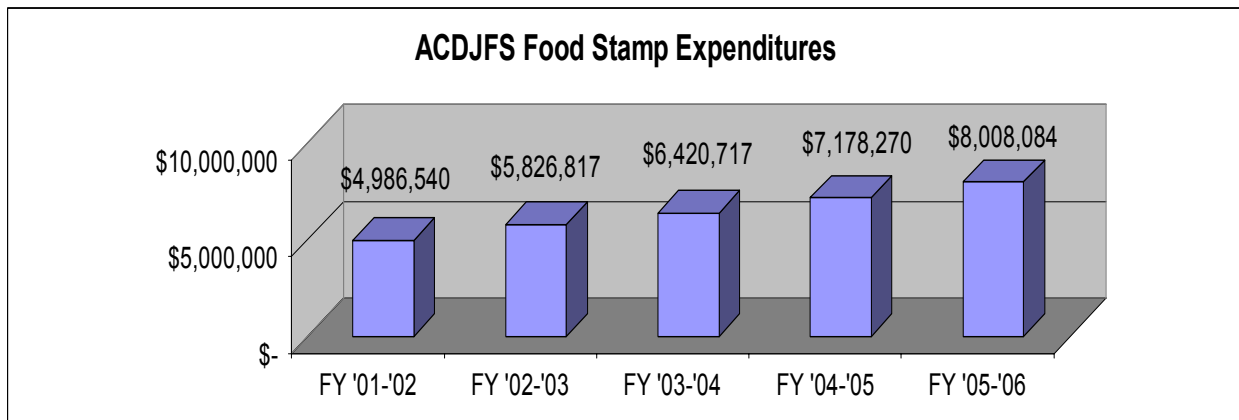
<sup>139</sup> Ibid

<sup>140</sup> Ibid

In Ohio during Fiscal Year (FY) 2005-2006, an average of 1,107,179 individuals representing 496,470 families participated in the program monthly.<sup>141</sup> In Athens County, an average of 7,477 people received Food Stamp benefits on a monthly basis during the same time frame, making up 3,630 households.<sup>142</sup> The total amount of benefits in Athens County for Fiscal Year 2005-2006 is \$8,008,084.<sup>143</sup> The average monthly Food Stamp benefit per household was \$99.82 for the same time period. Still, not all impoverished people receive benefits. In FY 2005-2006, 95.4% of eligible families with children under 18 received Food Stamp assistance.<sup>144</sup> However, only 41.3% of individuals eligible for assistance received Food Stamps.<sup>145</sup> As the graph below shows, the caseloads in Athens County have grown steadily in the last few years, increasing by over 1,000 eligible families from 2001 to 2006. In percentage terms, the caseload figures have grown by 26% over the last five years in Athens County, and by 41% on a statewide basis.<sup>146</sup>



Source: Ohio Department of Job and Family Services, Business Intelligence Channel



Source: Ohio Department of Job and Family Services, Control D Report GRP304RA

<sup>141</sup> Ohio Department of Job and Family Services, Business Intelligence Channel

<sup>142</sup> Ibid

<sup>143</sup> Ohio Department of Job and Family Services, Control D Report GRP304RA

<sup>144</sup> Ohio Department of Job and Family Services, Business Intelligence Channel

<sup>145</sup> Ohio Department of Job and Family Services, Business Intelligence Channel; U.S. Census Bureau, *Age By Ratio of Income in 1999 to Poverty Level*

<sup>146</sup> Ohio Department of Job and Family Services, Business Intelligence Channel

## WOMEN, INFANTS, and CHILDREN (WIC)

The Women, Infants, and Children program (WIC) provides nutritious foods, nutrition education, and referrals to health and other social services to participants at no charge.<sup>147</sup> WIC is operated by the Food and Nutrition Service (FNS) department of the United States Department of Agriculture (USDA), but is not related to the Food Stamp program. WIC was started in 1972 and made permanent in 1975.<sup>148</sup> The program is intended to provide low-income mothers with a supplement to ensure that both the child and mother are properly nourished.<sup>149</sup> WIC serves: low-income women who are pregnant, post-partum, or breast feeding; and infants and children up to 5 years of age who are at nutritional risk.<sup>150</sup> To be eligible for the WIC program, the household members must: have income at or below 185% of the federal poverty level; meet state residency requirements; and be deemed a “nutrition risk” by a health professional.<sup>151</sup>

Monthly Federal Poverty Levels (FPL) Measure Effective January 24, 2006	
Assistance	185% Monthly
Group	FPL
Size	
1	1511
2	2035
3	2560
4	3084
5	3608
6	4132

Source: U.S. Department of Health and Human Services

In Ohio, the program is administered by the Ohio Department of Health, and locally by the Athens County Department of Health.<sup>152</sup> The program served 272,632 Ohioans in 2005 by providing direct benefits such as checks and vouchers to purchase “specific nutritious food to supplement a diet.”<sup>153</sup> In Athens County, 410 women, 486 infants, and 791 children (1,700 people total) participate in the program annually.<sup>154</sup> On average, a WIC participant in Athens County who is pregnant or has a child receives a monthly benefit of \$34.60.<sup>155</sup> They are authorized to use that benefit to buy milk, cheese, eggs, juice, peanut butter, or beans.<sup>156</sup> For a mother with an infant child, the average benefit in Athens County is \$70.00 monthly. With that benefit they are authorized to buy 9 cans of formula powder or 31 cans of formula concentrate monthly.<sup>157</sup>

<sup>147</sup> United States Department of Agriculture, Food and Nutrition Service, *WIC at a Glance*

<sup>148</sup> United States Department of Agriculture, Food and Nutrition Service, *About WIC*

<sup>149</sup> Ibid

<sup>150</sup> Ibid

<sup>151</sup> United States Department of Agriculture, Food and Nutrition Service

<sup>152</sup> Ohio Department of Health, Women, Infants, and Children, *Program Description*

<sup>153</sup> United States Department of Agriculture, Food and Nutrition Service

<sup>154</sup> Ohio Department of Health, Women, Infants, and Children, *Program Facts*

<sup>155</sup> Phone Interview, Monica Dotson, 11/6/06, Athens County Department of Health, Women, Infants, and Children

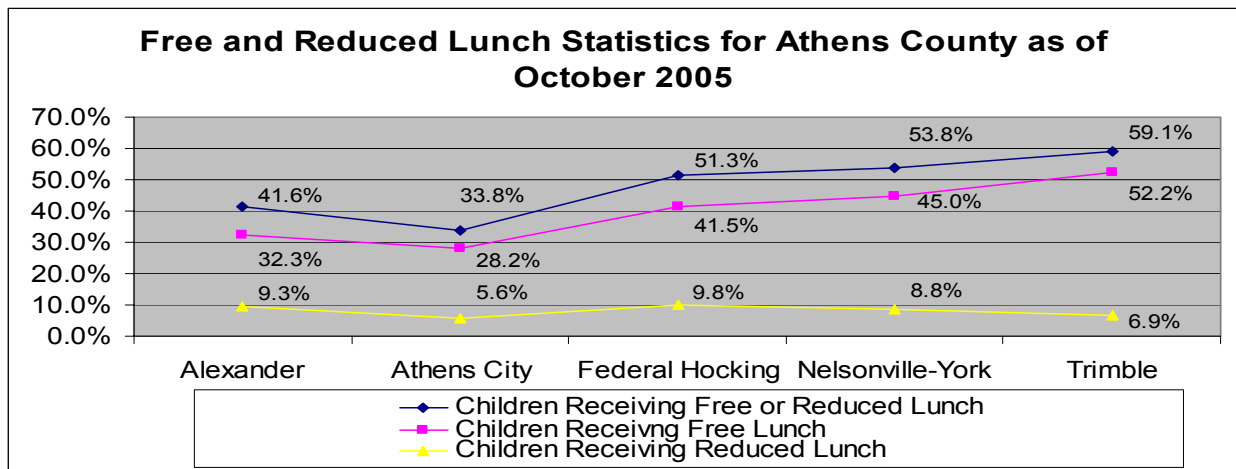
<sup>156</sup> Ibid

<sup>157</sup> Ibid

## SCHOOL LUNCH PROGRAM

Another important program in fighting hunger among school-aged children is the School Lunch Program. The School Lunch Program provides quality and nutritious food to those children who come from households in need and is available at any school that participates in the National School Lunch Program. About 95% of the schools in the nation participate, including all schools in Athens County.<sup>158</sup> While the obvious purpose and advantage of providing children in schools with meals is to ensure they get proper nutrition, it also has noticeable benefits in the classroom. Research shows that when a child's nutritional needs are met, the child is more attentive in class, has better attendance, and fewer disciplinary problems.<sup>159</sup>

Students who meet certain criteria can receive their lunch either free or at a reduced price, ensuring children get nutritious meals. Nationally, in 2003-2004, more than 28.4 million children participated in the program with 16.5 million (58%) receiving either free or reduced lunch.<sup>160</sup> In Athens County, 3,674 children participated in the free and reduced-price lunch program in October 2005.<sup>161</sup> About 40% of the students in the county receive free lunches as of 2005, with about 48% receiving free or reduced lunch. That compares to state averages of 24% receiving free lunches, and 30.0% receiving free or reduced lunch.<sup>162</sup> Although Athens City School District has the lowest percentage of students receiving assistance, they have more students participating in the program than any other district. The charts illustrate both the actual percentage of students in Athens County receiving assistance by school district, and an approximation of how many are in each district. As the high rate of participation suggests, the school lunch program is a very useful tool in the fight against hunger.



Source: Ohio Department of Education, *MR81 Database, October 2005*

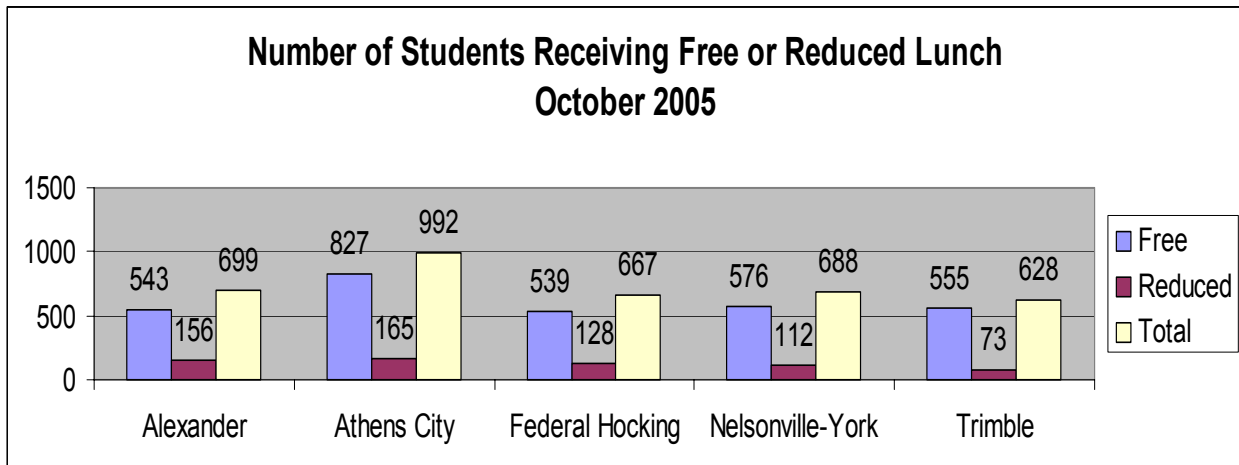
<sup>158</sup> Food Research and Action Center, *National School Lunch Program Fact Sheet*; Ohio Department of Education

<sup>159</sup> Food Research and Action Center, *National School Lunch Program*

<sup>160</sup> Ibid

<sup>161</sup> Ohio Department of Education, *MR81 Database, October 2005*

<sup>162</sup> Ibid



Source: Ohio Department of Education, *MR81 Database, October 2005*

In order to receive a reduced price lunch, the household the student lives in must fall between 130%-185% of the federal poverty level on a sliding scale, and any student whose household falls below 130% of the federal poverty level threshold is eligible for a free lunch.<sup>163</sup> The table below illustrates those thresholds.

<b>Monthly Federal Poverty Levels (FPL) Effective January 24, 2006</b>		
<b>Assistance</b>	<b>130% Monthly</b>	<b>185% Monthly</b>
<b>Group</b>	<b>FPL</b>	<b>FPL</b>
<b>Size</b>		
<b>1</b>	<b>\$1,062</b>	<b>\$1,511</b>
<b>2</b>	<b>\$1,430</b>	<b>\$2,035</b>
<b>3</b>	<b>\$1,799</b>	<b>\$2,560</b>
<b>4</b>	<b>\$2,167</b>	<b>\$3,084</b>
<b>5</b>	<b>\$2,535</b>	<b>\$3,608</b>
<b>6</b>	<b>\$2,904</b>	<b>\$4,132</b>

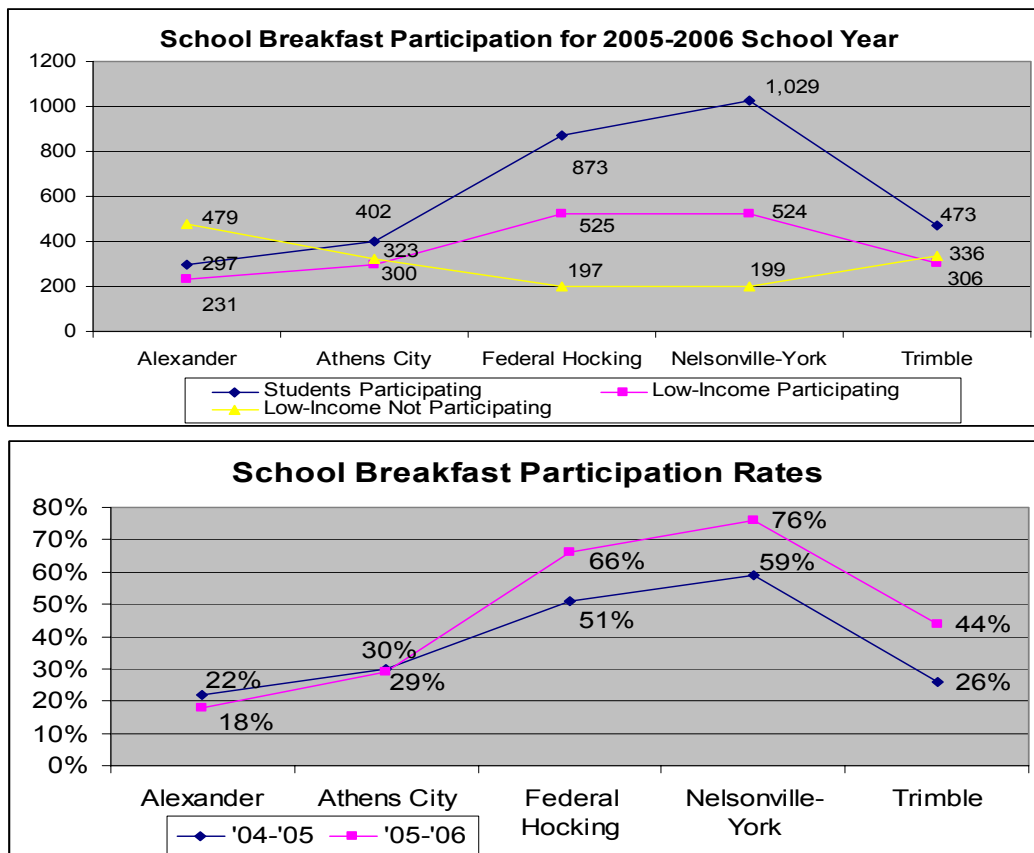
Source: U.S. Department of Health and Human Services

<sup>163</sup> Food Research and Action Center, *National School Lunch Program*

## SCHOOL BREAKFAST PROGRAM (SBP)

The School Breakfast Program (SBP) provides children who may not be able to eat breakfast at home with an opportunity to do so at school. Having breakfast is important for children to be able to perform well in school and some of those children may not be able to eat adequately without the program. Funding from the U.S. Department of Agriculture for the School Breakfast Program comes in the form of reimbursement to the schools, with \$1.31 per free breakfast served, \$1.01 per reduced breakfast served, and \$0.24 per paid breakfast served.<sup>164</sup> Also, schools where at least 40% of the lunches served are free or reduced price may qualify for extra “severe need” reimbursements of \$0.25 per free or reduced price breakfast served.<sup>165</sup>

In Athens County, all school districts participate in the School Breakfast Program. Nelsonville-York and Federal Hocking participate in the “no cost breakfast” program, meaning the breakfast is free to all children who want it.<sup>166</sup> Obviously, those two districts have a much higher participation rate in the program than those not offering the free breakfast. The following graphs represent the participation rates for Athens County’s school districts for the 2005-2006 school year and the participation rates in the schools for both the 2004-2005 and 2005-2006 school years.



Source: Children’s Hunger Alliance, 11/7/06 E-mail correspondence with Charlie Kozlesky

<sup>164</sup> Food Research and Action Center, *School Breakfast Program Fact Sheet*

<sup>165</sup> Ibid

<sup>166</sup> Children’s Hunger Alliance, 11/7/06 E-mail correspondence with Charlie Kozlesky

## SUMMER FOOD SERVICE PROGRAM (SFSP)

In addition to the National School Lunch and Breakfast Programs, the Summer Food Service Program (SFSP) provides food for low-income school-aged children during summer break.<sup>167</sup> In Athens County in 2005, there were 875 children served.<sup>168</sup> That leaves 1,972 low-income children who received free or reduced-price lunches during the school year not receiving assisted meals over the summer.

Meals are served at various sites throughout the county. The Appalachian Nutrition Network sponsors meals that are served at The Lottridge Community Center, Good Works (via The Plains Methodist Church) and The Family Information Center.<sup>169</sup> Sites with other sponsors include: Federal Hocking Middle School, Nelson Dining Hall (Ohio University), Chauncey Public Library, Coolville Public Library, Glouster Public Library and Nelsonville Public Library.<sup>170</sup> Ohio University's Kids on Campus program is also a large contributor to the program. In both 2005 and 2006, its summer camps, which administer breakfast, lunch and a snack, had 325 low-income children enrolled.<sup>171</sup>

## BACKPACK FOR KIDS PROGRAM

There are many children who depend on the School Lunch Program as their main source of food. Since school is only in session five days a week and closed for various holidays, children may go hungry without assistance during these times. To combat hunger among school-aged children, America's Second Harvest oversees a massive effort known as the Backpack Program.<sup>172</sup>

Locally, the Backpack for Kids Program is administered by Hocking-Athens-Perry Community Action (HAPCAP). Due to limited funding provided by the Athens County Department of Job and Family Services, this program provides approximately 250 children in Nelsonville-York Elementary with a backpack filled with nutritious foods every Friday.<sup>173</sup> The backpacks are discreetly distributed to eligible children to remove any stigmas attached to receiving assistance.<sup>174</sup> The food sent home with children is child-friendly, nonperishable, and easily consumed.<sup>175</sup> Dick Stevens of the Hocking-Athens-Perry Community Action Agency comments that the Backpack program "has a contributing factor that adds to their feeling of worth by being able to have something that they can share with their younger siblings."<sup>176</sup>

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<sup>167</sup> Children's Hunger Alliance, *Summer Food Service Program*

<sup>168</sup> Ibid

<sup>169</sup> Appalachian Nutrition Network, *Athens County Summer Meal Locations*

<sup>170</sup> Ibid

<sup>171</sup> Kids On Campus, 11/16/06 Phone Interview with Marilyn Wentworth

<sup>172</sup> America's Second Harvest, *Backpack Program*

<sup>173</sup> Hocking-Athens-Perry Community Action (HAPCAP), Backpack for Kids Program reports

<sup>174</sup> America's Second Harvest, *Backpack Program*

<sup>175</sup> Ibid

<sup>176</sup> Interview with Dick Stevens, Hocking-Athens-Perry Community Action (HAPCAP). October 18, 2006

## FOOD BANKS

Other agents fighting hunger are food banks. Food banks are nonprofit clearinghouses that gather, store and distribute government surplus food to participating charitable organizations.<sup>177</sup>

One example of the services provided by food banks is Ohio's Food Distribution Program or, as it is more commonly known, commodities. This federal program is offered by the United States Department of Agriculture and administered in Ohio by the Ohio Department of Job and Family Services. In Athens County, the Commodity Supplemental Food Program (CSFP) is available through Hocking-Athens-Perry Community Action's (HAPCAP) Second Harvest Food Bank of Southeastern Ohio and serves low-income elderly people by providing supplemental food products for free.<sup>178</sup> There are two types of foods given out through the commodity program: "Type A" foods are beef, pork, chicken, vegetables, and fruit; "Type B" foods are wheat, rice, oats, peanuts, oil, and dairy products.<sup>179</sup>

Caseload numbers for the commodity program have increased over the last few years around the state. Athens County is no exception. The number of individual cases in Athens County was 749 in 2005.<sup>180</sup> The program also serves a total of 12,000 seniors in Ohio, yet the program faces large scale cuts in the FY 2007 proposed budget.<sup>181</sup> Those proposed cuts would remove assistance from people already in need.

One of these food banks is America's Second Harvest, with a network of over 200 food banks across the U.S. as well as Puerto Rico.<sup>182</sup> The organization purports itself to be the largest charitable hunger-fighting organization in the U.S.<sup>183</sup> In Athens County, America's Second Harvest operates via the Second Harvest Food Bank of Southeastern Ohio, which is housed by Hocking-Athens-Perry Community Action (HAPCAP) in Logan (Hocking County).<sup>184</sup> In 1996, HAPCAP completed the Southeastern Ohio Regional Food Center in an effort to combat hunger in this economically depressed part of the state.<sup>185</sup> This unique, state-of-the-art facility houses two vitally needed food programs for men, women and children: The Senior Nutrition Central Kitchen and the Second Harvest Food Bank of Southeastern Ohio.<sup>186</sup> The Second Harvest Food Bank of Southeastern Ohio is a large warehouse operation that receives surplus food donations from major food manufacturers, wholesalers, and retailers. It then channels this food to charitable organizations throughout nine counties in southeastern Ohio.<sup>187</sup> Its mission is to channel surplus food to those who do not have enough, to make a positive difference in their lives.<sup>188</sup>

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<sup>177</sup> America's Second Harvest, *Food Banking*

<sup>178</sup> Hocking-Athens-Perry Community Action, *The Second Harvest Food Bank of Southeastern Ohio*

<sup>179</sup> United States Department of Agriculture, Food and Nutrition Service, *Food Distribution Program*

<sup>180</sup> Ibid

<sup>181</sup> Ohio Association of Second Harvest Food Banks, *12,000 Ohio Seniors Risk Losing Nutrition Assistance*

<sup>182</sup> America's Second Harvest, *About Us*

<sup>183</sup> Ibid

<sup>184</sup> Hocking-Athens-Perry Community Action, *Southeastern Ohio Regional Food Center*

<sup>185</sup> Ibid

<sup>186</sup> Ibid

<sup>187</sup> Hocking-Athens-Perry Community Action, *The Second Harvest Food Bank of Southeastern Ohio*

<sup>188</sup> Ibid

The Second Harvest Food Bank of Southeastern Ohio currently distributes food to more than 200 food pantries, soup kitchens, and congregate meal sites.<sup>189</sup> In 2005, the food bank supplied over 7.9 million pounds of food to organizations that are in the front line of helping families meet their basic food needs in nine regional counties: Athens, Gallia, Hocking, Jackson, Meigs, Morgan, Perry, Vinton, and Washington Counties.<sup>190</sup> In Athens County alone, HAPCAP served 14,905 households and 22,357 individuals 8,801 meals, and distributed 890,393 pounds of food during 2005.<sup>191</sup> From January 1 to July 7, 2006, HAPCAP served 9,010 households and 15,109 individuals 4,109 meals, and distributed 303,904 pounds of food to the county.<sup>192</sup>

## MEALS-ON-WHEELS

HAPCAP also coordinates the local Meals-On-Wheels Program with funding provided by the Athens County Department of Job and Family Services (ACDJFS). Following a two-year expenditure total of \$70,000, ACDJFS currently funds \$24,500 per year for the program.

The Central Kitchen, located at the Southeastern Ohio Regional Food Center in Logan, provides meals to the homebound elderly, Monday through Friday.<sup>193</sup> It also provides daily lunches for children participating in the Head Start Program in Athens, Hocking and Perry counties as well as to seniors choosing to eat at one of the senior centers in Athens and Hocking counties.<sup>194</sup> Over 1,200 meals are prepared daily to ensure that the elderly and children receive a nutritionally balanced meal each day.<sup>195</sup> “The Central Kitchen also offers a temporary self-pay meal service to anyone convalescing after returning home from the hospital.”<sup>196</sup> Meals are prepared by experienced cooks and delivered to clients by trained staff in “Hot Shot” trucks.<sup>197</sup> “These vehicles contain both refrigeration and heating units so meals are delivered to homes at the appropriate temperature. In addition to providing nutritious food, Meals-On-Wheels serves as a safety net for homebound clients. If it is evident that a client has been injured or becomes ill, the emergency contact or appropriate authorities are notified. Meals-On-Wheels is a vital service that allows elderly clients to enjoy independent lives, and provides necessary nutrition for children at critical developmental stages.”<sup>198</sup>

There is also a volunteer delivery service through the Meals-On-Wheels Program, housed at the ACDJFS County Home location that relies on volunteers to deliver hot meals to local residents in Chauncey and The Plains. The purpose of the volunteer delivery service is to serve more clients in rural areas with decreased cost through a local venue. There are approximately 30 clients served with the hope of adding a route through the city of Athens. There are five office/kitchen staff and 23 drivers, all volunteers, who offer their time for the program.<sup>199</sup>

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<sup>189</sup> Ibid

<sup>190</sup> Ibid

<sup>191</sup> Hocking-Athens-Perry Community Action, 7/10/06 Phone Interview with Marilyn Sloan

<sup>192</sup> Ibid

<sup>193</sup> Hocking-Athens-Perry Community Action, *Meals-On-Wheels*

<sup>194</sup> Ibid

<sup>195</sup> Ibid

<sup>196</sup> Ibid

<sup>197</sup> Ibid

<sup>198</sup> Ibid

<sup>199</sup> Interview with Lisa Roberts, Athens County Volunteer Meals-On-Wheels Coordinator, October 19, 2006

## FOOD BOXES

HAPCAP administers the Second Harvest Program in Southeast Ohio, but local food pantries are the organizations that actually distribute the food to those in need. Without the volunteer help that food pantries receive from various sources in the community, the services simply could not be provided. In 2005, HAPCAP reports it received 28,522 hours of volunteer work.<sup>200</sup> So far in 2006 (as of July 7) there have been 19,110 total hours of work volunteered.<sup>201</sup>

In Athens County, the Emergency Food Line (1-800-338-4484) screens individuals for pantry access to various organizations and is operated by the Athens County Department of Job and Family Services. Any family can receive food from a pantry, but only once every 60 days. By having multiple distribution points for pick-up, the hope is to cut down on transportation burdens. The Emergency Food Line handles all eligibility requirements. When the need is evident, the pantries will deliver food to those who would otherwise not be able to get to the pantries. The following is a non-inclusive list of pantries and organizations in Athens County that provide assistance for the hungry in Athens County.

<b>Athens County Food Pantries</b>	
The Cupboard 740-753-2030	Nelsonville Soup Kitchen 740-753-2030
Athens County Food Pantry 740-592-4847	Glouster Community Center 740-767-3829
St. Vincent DePaul Society 740-664-6334	Torch U.M. Food Pantry 740-667-3731
Kilvert Community Food Pantry 740-448-7332	The Monday Lunch 740-593-3977
New Life Assembly 740-797-2352	Community Kitchen 740-593-7414
Friends & Neighbors Pantry 740-667-6124	United Campus Ministry 740-593-7301
Basic Needs Ministry 740-698-4192	Athens Community Food Pantry 740-592-0060
Shade and Bates 740-696-1293	The First Baptist Pantry 740-753-4353
Feed My Sheep 740-664-3200	

<sup>200</sup> Hocking-Athens-Perry Community Action, 7/10/06 Phone Interview with Marilyn Sloan

<sup>201</sup> Ibid

Food insecurity and hunger are serious problems for those who face them, and unfortunately, they are not uncommon. With over a fourth of the people in our region experiencing some form of food insecurity, that means that out of every four people you meet on the street, one of them has a real concern about where the next meal will come from.<sup>202</sup> As the *Columbus Dispatch* pointed out in 2004, unlike common perceptions, “It’s not about those living in shacks or begging on the street, but about people from many walks of life who find themselves, often unexpectedly, struggling to meet their most basic needs.”<sup>203</sup>

While both food insecurity and hunger are obviously higher among those in poverty than those not (35% vs. 11% on overall national average), living above, or even well above the poverty line does not necessarily protect one from food insecurity. It may only take a sickness, a layoff, or some other unexpected loss of income and the middle class can be facing these concerns just as the poor face daily. The perceptions by some that those who have financial problems and food security issues are “lazy” are again debunked by the data. The fact is that even though people are working, it is not a guarantee that food will always be on the table. With the ever rising cost of utilities, housing, transportation to work, health care, child care, etc. and the relative lack of high paying jobs in the quickly expanding service sector, there are hard choices to be made by those who work as well as those who are not working or are underemployed. There is much to be done to make sure all people have access to good, nutritious foods. Perhaps the most important step in that process will be lifting the stigma often attached to those receiving assistance, because all evidence points to the fact that many people who take food for granted are just an unplanned illness away from being food insecure themselves.

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<sup>202</sup> United States Department of Agriculture, Food and Nutrition Service, *Food Insecurity*

<sup>203</sup> Ohio Association of Second Harvest Food Banks, *Columbus Dispatch*, June 6, 2004, *Lines Of Despair*



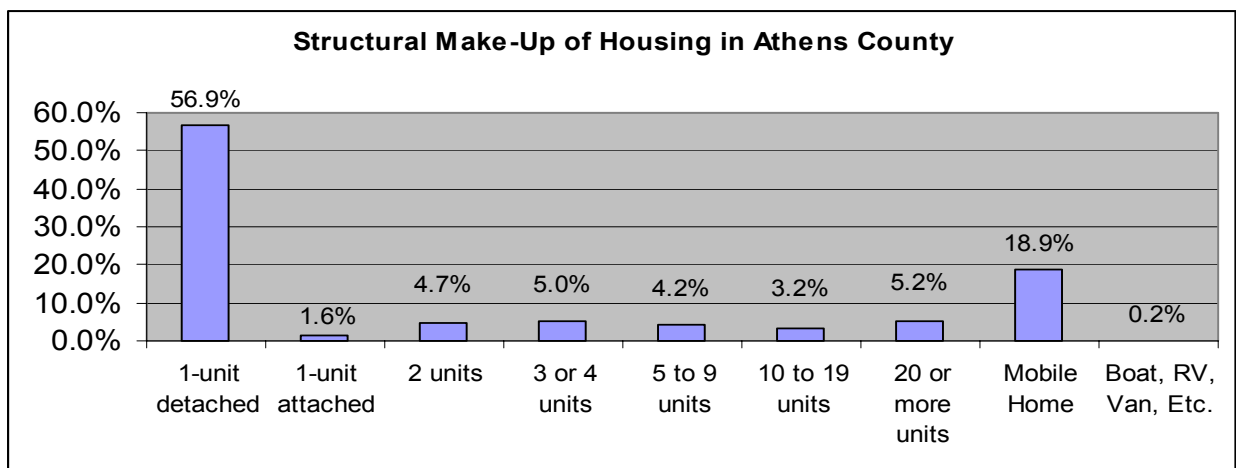
## Housing in Athens County

A report by the Athens County Department of Job and Family Services

November 2006

Stable housing is a basic necessity that provides both physical and financial security, but it can be one of the most difficult needs for low-income citizens to sustain. A lack of adequate housing can affect a number of other aspects of life including, but not limited to, job retention, physical and mental well-being, etc. The security of knowing that there is a place to come home to and a bed to sleep in can give hope in spite of otherwise dire circumstances.

Yet not all low-income people know the security of basic housing. While the vast majority of homes in the county are either 1-unit detached structures or mobile homes, 48 housing units consisting of a boat, RV, van, etc. are home to some people in Athens County.<sup>204</sup> It is also noteworthy that 18.9% of Athens County families live in mobile homes.<sup>205</sup> Mobile homes are often the only affordable choice for low-income families, but they may not always be the safest or most structurally sound homes. Mobile homes are popular with the elderly due to their relatively inexpensive cost, as 41% of all mobile homes are owned by people over 50 years old in the United States.<sup>206</sup> Yet, due to improper installation, problems such as: leaking or sagging roofs and ceilings; improperly installed windows and doors; defects in the heating, cooling, electrical or plumbing systems; improperly installed appliances; and damaged flooring, can be commonplace among mobile home owners.<sup>207</sup>



Source: U.S. 2000 Census, *Athens County, Total Housing Units, Units In Structure*

<sup>204</sup> U.S. 2000 Census, *Athens County, Total Housing Units, Units In Structure*

<sup>205</sup> Ibid

<sup>206</sup> National Consumer Law Center, *Home On Wheels: Helping Mobile Home Owners Stay Put*

<sup>207</sup> Ibid

## HOMELESSNESS

Not all people have access to the housing that many take for granted. Homelessness is defined as being without “a permanent, safe, decent, and affordable place to live.”<sup>208</sup>

There is a certain perception of a homeless person, usually that of a Great Depression-era “hobo, pan-handling on the street.”<sup>209</sup> However, in today’s world of low wages and high costs of living, that is simply not the case. In fact, the homeless often have very few distinguishing characteristics. Many people move in and out of homelessness, which makes them difficult to track.<sup>210</sup> There are other factors that prevent an accurate count of the homeless population. There is no practical way to account for the homeless population because they are hard to keep track of, difficult to recognize and often do not want to be considered homeless. Despite stereotypes, estimates show that 40-50% of homeless people have a high school diploma, 24% hold full- or part-time work and some of them lie about their condition to evade an interrogation by government agencies.<sup>211</sup>

While there is no exact count of the homeless, estimated counts on homelessness in America vary between 200,000-600,000 people on any given night.<sup>212</sup> It is also estimated that over the course of a year, 3.5 million people will be homeless at some point, or about 1% of the U.S. population.<sup>213</sup> While it is very difficult to come up with any official number on the homeless, it is known that the number of participants of soup kitchens and shelters have grown steadily since the 1980’s.<sup>214</sup> Because the homeless are so difficult to track, they are omitted from census data on poverty.<sup>215</sup> If added, the homeless would raise the number of officially poor people, although any guess as to how much would be speculative.

There is no single reason why people are homeless. The obvious answer is homeless people do not have enough money to afford housing. While this is a major factor, it is not the only one.<sup>216</sup> The following statistics are gathered from the known homeless, but again, because they are difficult to trace, sampling issues render them educated guesses. Of known homeless people, one-third suffers from substance abuse, one-third to one-fourth are mentally ill, and a significant number come from foster care.<sup>217</sup> Single males make up 51% of the homeless, and one-third of the homeless male population are former service veterans.<sup>218</sup> Also, the rising cost of housing is affecting the poor disproportionately, and unfortunately, could lead to more homelessness.<sup>219</sup>

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<sup>208</sup> Solutions For America, *Preventing Homelessness In America*

<sup>209</sup> *Poverty Among The Homeless*, Dr. Juanita Miller, OSU Fact Sheet, 1998

<sup>210</sup> Ibid

<sup>211</sup> Ibid

<sup>212</sup> Ibid

<sup>213</sup> The Urban Institute, *Millions Still Face Homelessness In A Booming Economy*

<sup>214</sup> Ibid

<sup>215</sup> *Poverty Among The Homeless*, Dr. Juanita Miller, OSU Fact Sheet, 1998

<sup>216</sup> Ibid

<sup>217</sup> Ibid

<sup>218</sup> Ibid

<sup>219</sup> Ibid

Homelessness is a problem in Athens County. In 2005, The Athens County Housing Coalition (ACHC) conducted a point-in-time homeless count, which is required every two years by the Department of Housing and Urban Development (HUD) for funding. The methodology was a brief survey given to people requesting service from a number of regional agencies from January 24, 2005 to January 28, 2005. This sampling technique was chosen because, with Athens County being a predominantly rural county, “walking the streets” techniques were thought by the coalition to be impractical.<sup>220</sup> At the end of the survey, the coalition collected 451 useable surveys. For the surveys, the following definitions are important:

Homelessness:

- “Sleeping in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings;
- Sleeping in emergency shelters;
- Living in transitional or supportive housing for homeless persons, but who originally came from the streets or emergency shelters;
- Being evicted within the week from private dwelling units or from institutions in which they have been residents where no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing.”<sup>221</sup>

At-Risk Of Homelessness:

- “Living “doubled up” with family or friends, but this is not a permanent place to stay or it creates unwanted overcrowding;
- Living in sub-standard housing;
- Behind in mortgage or rental payments.”<sup>222</sup>

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<sup>220</sup> Athens County Housing Coalition, *Point-In-Time Results*

<sup>221</sup> Ibid

<sup>222</sup> Ibid

Of those completing the survey, 28% reported being either homeless or at-risk of becoming homeless.<sup>223</sup> Of these people, 42 people (three under the age of 18) could technically be considered homeless.<sup>224</sup> Of the 42, seven had been homeless at least four times, and 16 had been homeless for at least a year, which, according to HUD definitions makes these people “chronically homeless.”<sup>225</sup> Since one of the respondents fit into both categories, that means there are 22 chronically homeless people in the county.<sup>226</sup> The table below shows where the homeless and people at-risk of being homeless live in the county.

<b>Where the Homeless and People At-Risk were Staying on January 24, 2005</b>		
<b>Locations Of Homeless # surveyed=42</b>	<b>Number</b>	<b>Percent</b>
On the streets	7	16.7%
In a shelter	17	40.5%
Hotel/motel	3	7.1%
Camper	7	16.7%
Transitional Housing	3	7.1%
Farm Structure	3	7.1%
Car	2	4.8%
<b>Locations of At-Risk # surveyed=87</b>	<b>Number</b>	<b>Percent</b>
With friends	34	39%
With family	53	61%

Source: Athens County Housing Coalition

It is also worth noting that the sampling technique for this survey is not inclusive. This goes back to the problems with any real and accurate count of the homeless. It is possible (and likely) that there are more people in these situations, who either do not receive aid, were not in the office at the time of the survey, or do not have the transportation necessary to get to the offices. However, the homeless estimate shows that homelessness in Athens County is a real problem.

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<sup>223</sup> Ibid

<sup>224</sup> Ibid

<sup>225</sup> Ibid

<sup>226</sup> Ibid

## HOMELESS SHELTERS

One way of combating homelessness is homeless shelters. Homeless shelters provide temporary housing for the homeless at no cost to them. In Athens County, there is one such establishment. The Timothy House (located in the west-end of Athens City on Central Avenue) provides 24-hour shelter to the homeless.<sup>227</sup> The property is owned by Good Works, Inc., which administers the program. Good Works, Inc. is a faith-based non-profit organization founded in Athens County dedicated to bring hope to those who feel, “lonely, forgotten, rejected, and helpless in our community.”<sup>228</sup> “Good Works’ objective for The Timothy House Emergency Shelter program is to provide a safe, clean, stable, temporary, yet homelike place for people to be while they work on the issues in their lives, which led to homelessness.”<sup>229</sup> The Timothy House is a four-bedroom home with 15 beds, a living room, a kitchen, two bathrooms, two offices, and a large meeting/eating room.<sup>230</sup> It is operated by a full-time staff, but also relies on the efforts of about 50 volunteers.<sup>231</sup> Because the house does try to work on some of the underlying issues that can potentially, but not necessarily, lead to homelessness (mental illness, substance abuse, lack of working skill, etc.), The Timothy House differs a bit from the traditional shelter that just houses and feeds the homeless.<sup>232</sup> The Timothy House services a nine-county wide service area in Southeastern Ohio, including Athens, Hocking, Meigs, Perry, Morgan, Jackson, Washington, and Vinton Counties.<sup>233</sup> The Timothy House does not accept “walk-on” applicants, who have not called or been referred first.<sup>234</sup> However “walk-on” people are given \$.25 and directed to a telephone, and if they come to the property after midnight will be directed to the Athens Police headquarters for a referral.<sup>235</sup> The Timothy House serves about 200 people each year.<sup>236</sup>

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<sup>227</sup> Good Works Inc., *The Central Avenue Property*

<sup>228</sup> Good Works, Inc.

<sup>229</sup> Good Works, Inc., *The Central Avenue Property*

<sup>230</sup> Ibid

<sup>231</sup> Ibid

<sup>232</sup> Ibid

<sup>233</sup> Ibid

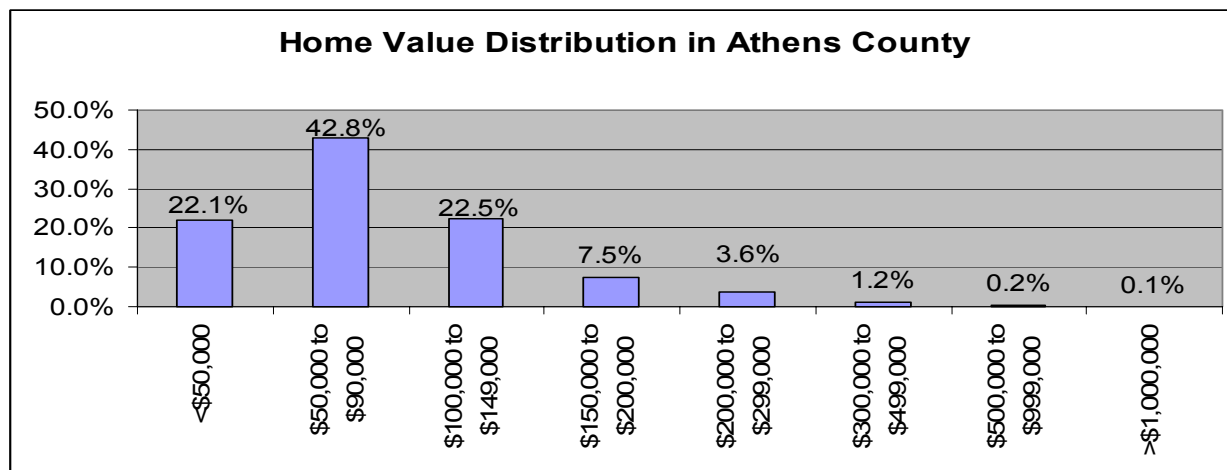
<sup>234</sup> Ibid

<sup>235</sup> Ibid

<sup>236</sup> Ibid

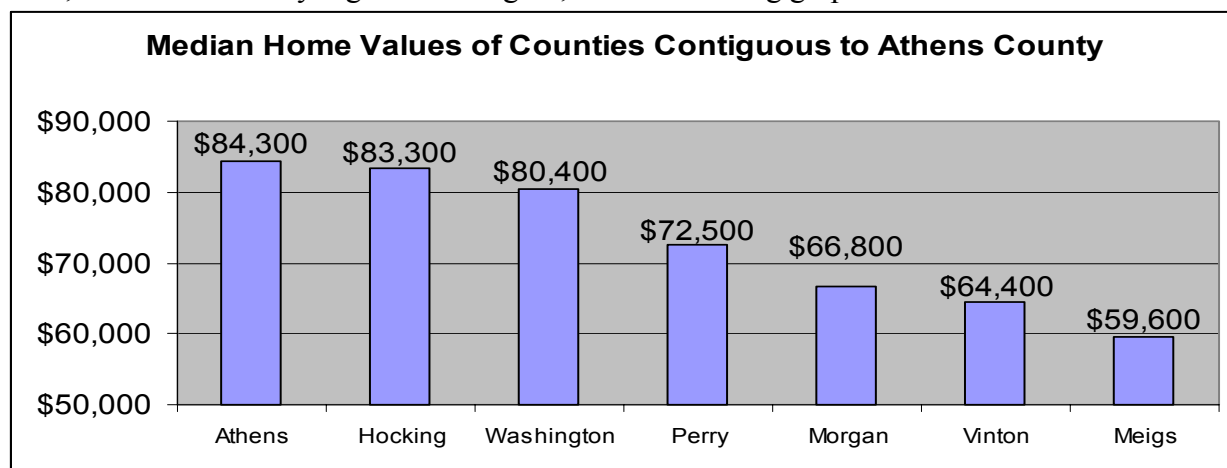
## HOME OWNERSHIP

Because of the high demand for housing by Ohio University students and employees, Athens County has become a relatively costly marketplace for housing. A large portion of the houses in Athens County are valued at between \$50,000 and \$99,000.<sup>237</sup> In addition, 85% of the homes in Athens County are valued at less than \$150,000.<sup>238</sup> Yet, the high-end homes positively skew the average home price. It is a struggle for low-income people to find housing in the county, because many of the homes are old and in need of structural repairs. That would normally depreciate the value of those houses; however, they still have a higher value because of the rental market in Athens County.



Source: U.S. 2000 Census, *Athens County, Housing Characteristics, Specified Owner-occupied Units, Value*

While the median value of housing in Athens County is lower than that of the state of Ohio, it is still relatively high for the region, as the following graph illustrates.



Source: U.S. 2000 Census, *Ohio, Housing Characteristics, Median Value (dollars), Map, Subdivisions*

<sup>237</sup> U.S. 2000 Census, *Athens County, Housing Characteristics, Specified Owner-occupied Units, Value*

<sup>238</sup> Ibid

The possibility of buying a home in the county is often out of reach for many low-income residents. With Athens County being the poorest in the state, one can see why the home ownership rate is nearly 10% less than the state average.<sup>239</sup>

<b>Housing Information</b>		
	Athens	Ohio
Housing Units, 2002	25,100	4,875,496
Homeownership Rate, 2000	60.5%	69.1%
Housing Units In Multi-Unit Structures, Percent, 2000	22.4%	24.1%
Median Value Of Owner-Occupied Housing Units, 2000	\$84,300	\$103,700

Source: U.S. 2000 Census, Housing Characteristics

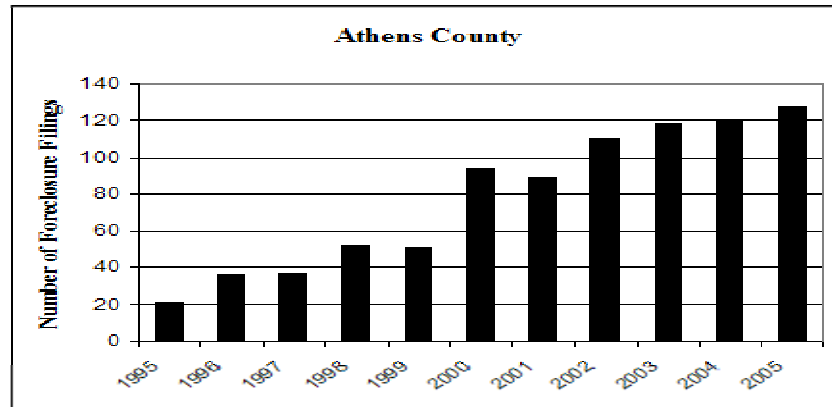
## HOME FORECLOSURE

A reality that low-income families face everyday is the possibility of home foreclosure. Foreclosure is the legal means that a lender can use to repossess (take over) a home, forcing the owner to vacate the premises.<sup>240</sup> If the property is worth less than the total amount owed on the mortgage loan, a deficiency judgment could be pursued, causing the owner to pay the difference of what was owed versus collected.<sup>241</sup>

Unfortunately, foreclosures are on the rise. In 2005, Ohio saw 63,996 foreclosures filed, which represents 1 in every 71 homes in the state.<sup>242</sup> Over the last ten years (1995-2005) foreclosure filings have quadrupled in Ohio, with predatory lending and job/wage loss cited as the top two reasons by state departments.<sup>243</sup> Sadly, the foreclosure rate in Athens County is growing even faster than the state average. As the graph indicates, there has been a steady upward trend for foreclosure filings in Athens County over the last decade. The increase from 21 filings in 1995 to 128 in 2005 represents a 610% increase.<sup>244</sup>

**Athens County Foreclosure Filings, 1995 - 2005**

Year	Filings
1995	21
1996	36
1997	37
1998	52
1999	51
2000	94
2001	89
2002	110
2003	118
2004	120
2005	128



Source: Ohio Supreme Court

Prepared by Policy Matters Ohio

<sup>239</sup> U.S. 2000 Census, *Occupied Housing Characteristics, Percent Owner, Athens County; Percent Owner, Ohio*

<sup>240</sup> U.S. Department of Housing and Urban Development, *How To Avoid Foreclosure*

<sup>241</sup> Ibid

<sup>242</sup> Policy Matters Ohio, *Foreclosure Growth in Ohio 2006*

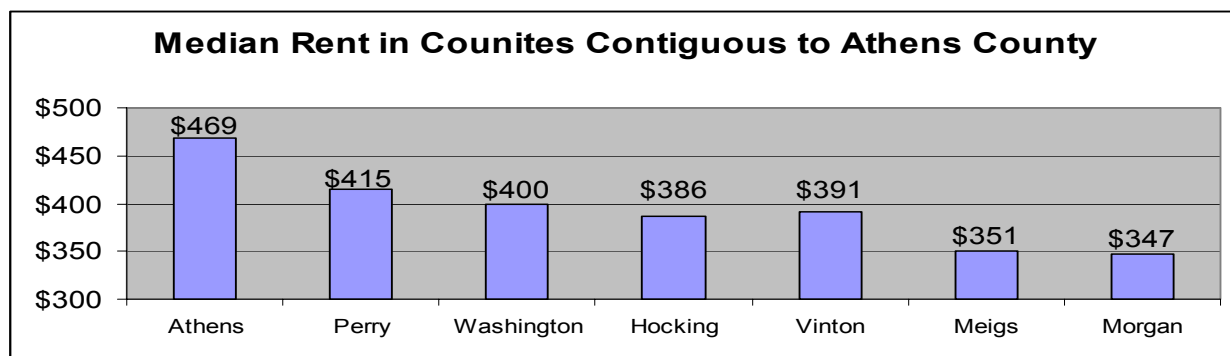
<sup>243</sup> Ibid

<sup>244</sup> Ibid

## RENT

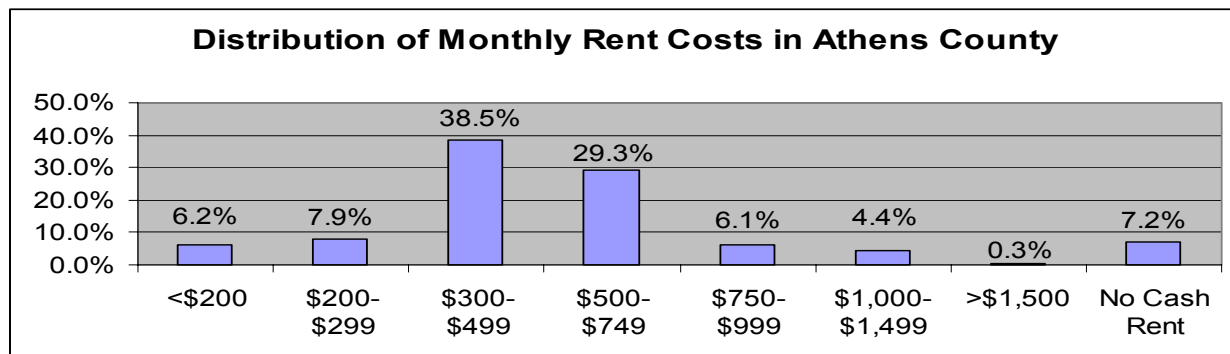
Renting a home can be a low-cost alternative to often higher mortgage payments required of homeowners. However, renting a home does not build equity or credit. For those without good credit scores, renting may be the only option until financial stability is achieved. For low-income residents, financial security may never become a reality, making renting a home their only option.

In Ohio, the average monthly rent is \$515 per month.<sup>245</sup> Athens County has a lower median rent, at \$469 per month.<sup>246</sup> When compared to the bordering counties, rent is more expensive in Athens County. In fact, the average monthly rent in Athens County is more than \$50 higher than the next contiguous county.<sup>247</sup> Relatively expensive rent makes it difficult for low-income earners to afford housing.



Source: U.S. 2000 Census, *Ohio, Housing Characteristics, Show More, Median Rent Cost, Map, Subdivisions*

While the median monthly rent in the county is \$469, the median monthly rent for Athens City is \$496, even though the poverty rate for Athens City is over 50%.<sup>248</sup> The chart shows a distribution of what people are paying for rent in the county. While the \$300-\$499 threshold is the largest, approximately 40% of the rent-paying population pays more.<sup>249</sup>



Source: U.S. 2000 Census, *Athens County, Housing Characteristics, Gross Rent As A Percentage Of Household Income*

<sup>245</sup> U.S. 2000 Census, *Ohio, Housing Characteristics, Show More, Median Rent Cost*

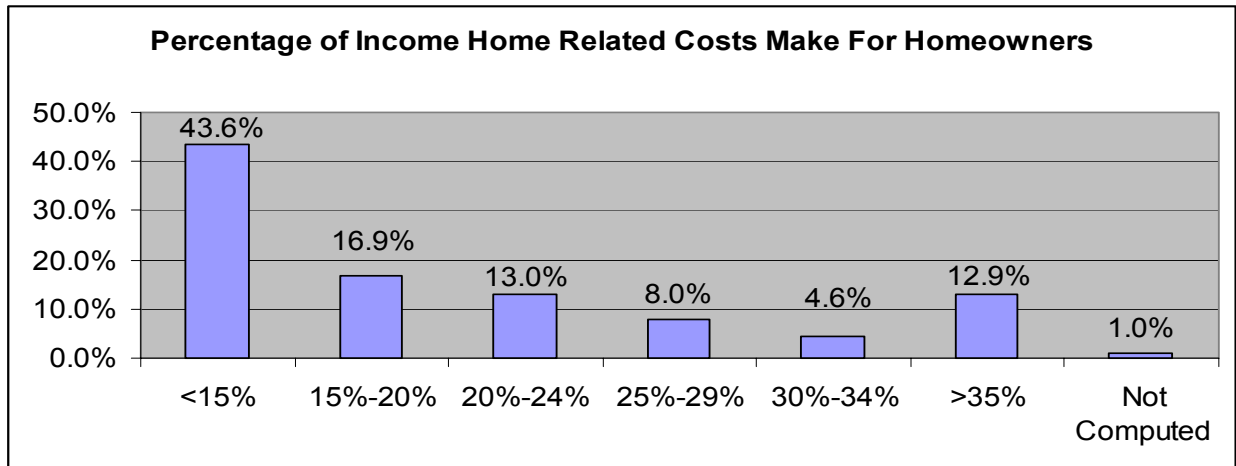
<sup>246</sup> U.S. 2000 Census, *Athens County, Housing Characteristics, Show More, Median Rent Cost*

<sup>247</sup> U.S. 2000 Census, *Ohio, Housing Characteristics, Show More, Median Rent Cost, Map, Subdivisions*

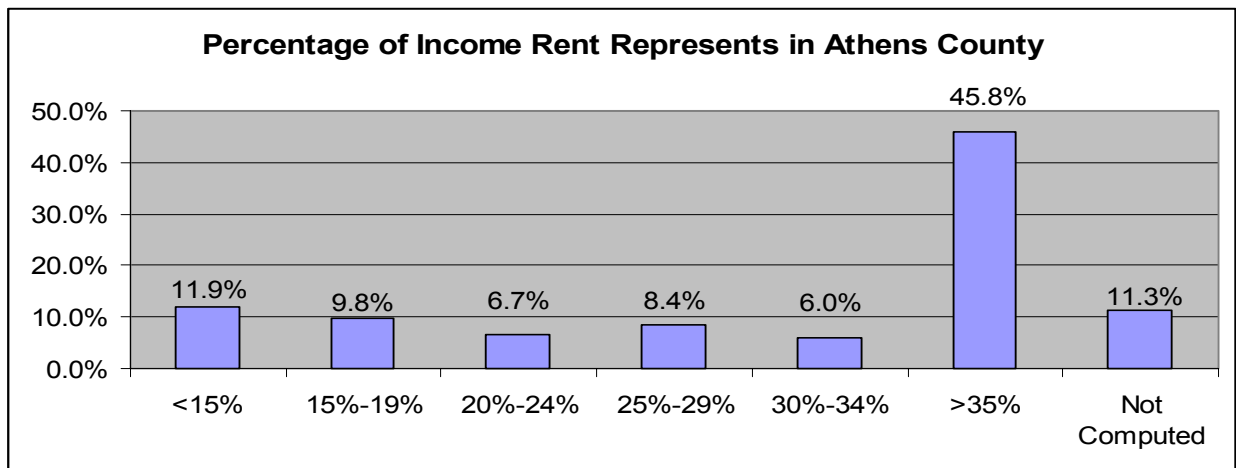
<sup>248</sup> U.S. 2000 Census, *Athens City, Housing Characteristics, Show More, Median Rent Cost; Economic Characteristics, Individuals Below Poverty Level*

<sup>249</sup> U.S. 2000 Census, *Athens County, Housing Characteristics, Gross Rent As A Percentage Of Household Income*

In a county where the median household income is \$27,322, rent takes up a large proportion of average income of those paying it; in fact, on average, it takes up a much larger portion than those who own houses and pay a mortgage payment. As the charts show, a substantial portion of the county, 45.8%, pays more than 35% of its income in rent.<sup>250</sup> Federal guidelines state that families should not be spending more than 30% of their income on rent.<sup>251</sup> Yet in Athens County, 51.8% of the rent-paying population pays more than that monthly.<sup>252</sup> That does not leave much for other basic necessities for those renting.



Source: U.S. 2000 Census, *Athens County, Housing Characteristics, Selected Monthly Owner Costs as a Percentage of Household Income in 1999*



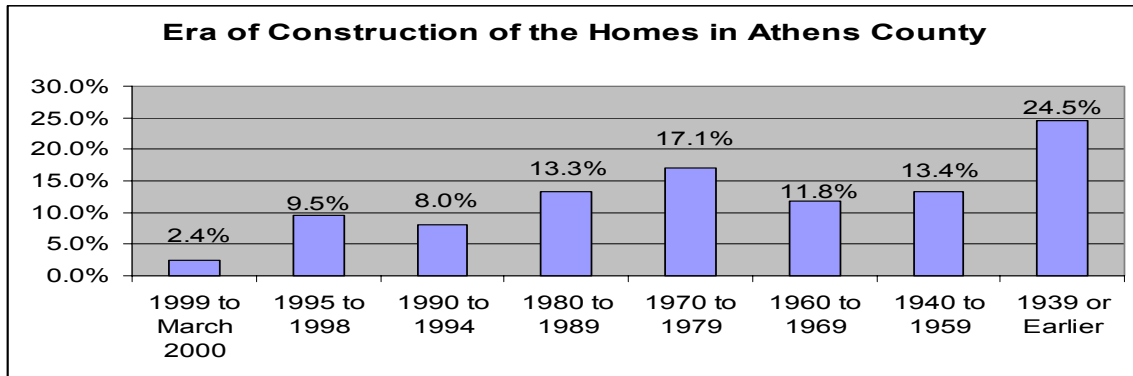
Source: U.S. 2000 Census, *Athens County, Gross Rent as a Percentage of Household Income in 1999*

<sup>250</sup> U.S. 2000 Census, *Athens County, Housing Characteristics, Gross Rent As A Percentage Of Household Income*

<sup>251</sup> Rural Home, *Easing The Transition: Housing Assistance For Rural TANF Recipients*

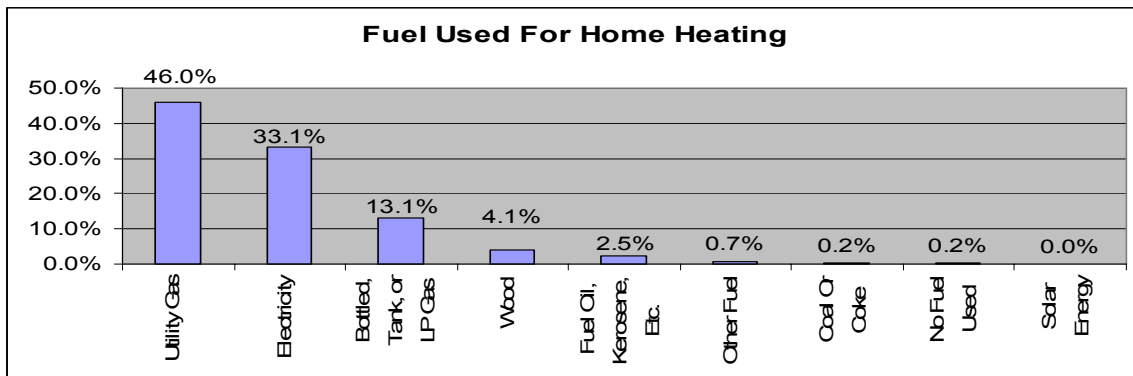
<sup>252</sup> U.S. 2000 Census, *Athens County, Housing Characteristics, Gross Rent As A Percentage Of Household Income*

Rent or mortgage is not the only expense residents must pay. Two-thirds of the housing in Athens County was constructed before 1980.<sup>253</sup> Older homes require more repairs and can cost a lot to maintain. Older housing can have issues with modern plumbing, heating, and structural soundness.



Source: U.S. 2000 Census, *Athens County, Housing Characteristics, Year Structure Built*

As fossil fuels continue to rise, the cost of gas heating has grown exponentially. In response, some people have moved toward cheaper “supplemental heat” such as wood, coal, kerosene, etc.<sup>254</sup> People using these types of heat should use caution, as these so-called supplemental energy sources are prone to starting house fires. Nationally, fireplaces and chimneys started 43% of all home heating fires and 11% of the associated deaths in 2002.<sup>255</sup> Fixed and portable space heaters, including wood stoves, were the sources of 25% of the home heating fires, but accounted for 74% of the associated deaths.<sup>256</sup> Central heating was involved in 19% of home heating fires and 10% of the associated deaths.<sup>257</sup> In Athens County, 46% of the homes use utility gases to heat their homes.<sup>258</sup> It is interesting to see that in this “modern time,” a small but sizeable portion of the population in the county still heats with kerosene, coal, and wood. Along with safety concerns, these sources of heat are less efficient. The graph below illustrates the home heating sources for Athens County residents.



Source: U.S. 2000 Census, *Athens County, Housing Characteristics, Fuel Used For Heating*

<sup>253</sup> U.S. 2000 Census, *Athens County, Housing Characteristics, Year Structure Built*

<sup>254</sup> National Fire Protection Agency, *Rising Energy Costs May Trigger More Heating Fires: Caution Urged With Supplemental Heating Device*. September 15, 2005.

<sup>255</sup> Ibid

<sup>256</sup> Ibid

<sup>257</sup> Ibid

<sup>258</sup> U.S. 2000 Census, *Athens County, Housing Characteristics, Fuel Used For Heating*

## GOVERNMENT ASSISTED HOUSING/UTILITIES

There is assistance available for those who have trouble affording basic housing and heating. One type of assistance is government-assisted housing through the United States Department of Housing and Urban Development (HUD). Government housing assistance is available to low-income older persons through three major programs: public housing, Section 8 and Section 202.<sup>259</sup> Public housing and Section 8 programs are managed by local housing authorities, and Section 202 housing is sponsored on a complex-by-complex basis by non-profit companies.<sup>260</sup> Most of these programs have waiting lists of customers trying to receive these services.

The first type of government-assisted living is public housing. Public housing provides low-cost housing in multi-unit complexes that are available to low-income families, including the elderly and disabled. It typically requires tenants to pay no more than 30% of their monthly income for rent.<sup>261</sup> There are some eligibility requirements, which are determined by local Housing Authorities (HA).<sup>262</sup> The local Housing Authority determines an applicant's eligibility based on: annual gross income, whether the applicant is eligible as an elderly person, a person with a disability, or a family, and whether the applicant is a U.S. citizen or eligible immigrant.<sup>263</sup> For eligibility, low-income is defined as 80% or below an area's median income, and very low-income is defined as 50% or below an area's median income.<sup>264</sup> Because there isn't a federal income guideline for HUD eligibility, the regional numbers may be different, meaning a family may be eligible in one area, while not in another. According to HUD guidelines for Ohio in HUD Fiscal Year (FY) 2006, the median income is \$58,400.<sup>265</sup> However, for non-metro Ohio, which includes Athens County, the median income is \$51,800.<sup>266</sup> So for HUD FY 2006 in Athens County, in order to fit the 80% guideline, a family's annual income must be \$41,440 or less, and to fit the 50% guideline, a family's annual income must be less than \$25,900. Additionally, a HA will deny admission to applicants whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.<sup>267</sup>

The second type of government assisted living is Section 8. Section 8 rental certificates allow very low-income families (including the elderly and disabled) to choose where they want to live, subject to HUD standards. Rental certificates limit tenants' rent to 30% of their adjusted monthly income.<sup>268</sup> In order to be eligible, families must have very low incomes, not exceeding 50% of the median income for the area.<sup>269</sup> Again for non-metro Ohio (including Athens County), that means a family's income must be less than \$25,900 to be eligible for Section 8

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<sup>259</sup> U.S. Department of Housing and Urban Development, *Renting*

<sup>260</sup> *Ibid*

<sup>261</sup> U.S. Department of Housing and Urban Development, *HUD's Public Housing Program*

<sup>262</sup> *Ibid*

<sup>263</sup> *Ibid*

<sup>264</sup> *Ibid*

<sup>265</sup> U.S. Department of Housing and Urban Development, *HUD's Public Housing Program, Income Limits for Ohio HUD FY 2006*

<sup>266</sup> U.S. Department of Housing and Urban Development, *HUD's Public Housing Program, Income Limits for non-metro Ohio HUD FY 2006*

<sup>267</sup> U.S. Department of Housing and Urban Development, *HUD's Public Housing Program*

<sup>268</sup> U.S. Department of Housing and Urban Development, *Housing Choice Vouchers*

<sup>269</sup> *Ibid*

assistance. There are several types of vouchers offered; below is a listing of the different types of vouchers, along with a brief description of each:

- **Conversion Vouchers-** “Conversion vouchers assist HA’s with relocation or replacement housing needs that result from the demolition, disposition, or mandatory conversion of public housing units. Also, conversion vouchers can provide assistance to families living in section 8 projects for which the owner is opting out of the HAP contract, HUD is taking enforcement action against owners with project-based assistance, and projects for which the owner is prepaying the mortgage.”<sup>270</sup>
- **Family Unification Vouchers-** “Family unification vouchers are made available to families for whom the lack of adequate housing is a primary factor in the separation, or threat of imminent separation, of children from their families or in the prevention of reunifying the children with their families. Family unification vouchers enable these families to lease or purchase decent, safe and sanitary housing that is affordable in the private housing market.”<sup>271</sup>
- **Homeownership Vouchers-** Homeownership vouchers assist first-time homeowners meet mortgage and other household expenses.<sup>272</sup>
- **Project Based Vouchers-** “Project-based vouchers are a component of a public housing agencies housing choice voucher program. A HA can attach up to 20 percent of its voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set-aside a portion of the units in an existing development. Rehabilitated units must require at least \$1,000 of rehabilitation per unit to be subsidized, and all units must meet HUD housing quality standards.”<sup>273</sup>
- **Tenant-Based Vouchers-** “Tenant-based vouchers increase affordable housing choices for very low-income families. Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing.”<sup>274</sup>
- **Vouchers for People with Disabilities-** There are three types of Disability Vouchers: Mainstream Vouchers are “for elderly and non-elderly families with someone with a disability;” Designated Housing Vouchers are “for non-elderly families who would be eligible for public housing if occupancy were not restricted to elderly households. These vouchers also assist families affected by a HA decision to designate their buildings as “mixed elderly and disabled buildings” but demonstrate a need for alternative resources for families with a disabled person;” and Certain Development Vouchers which “assist non-elderly families with a disabled person, who do not currently receive housing assistance in certain developments where owners establish preferences for, or restrict occupancy to, elderly families.”<sup>275</sup>

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<sup>270</sup> U.S. Department of Housing and Urban Development, *Conversion Vouchers*

<sup>271</sup> U.S. Department of Housing and Urban Development, *Family Unification Vouchers*

<sup>272</sup> U.S. Department of Housing and Urban Development, *Homeownership Vouchers*

<sup>273</sup> U.S. Department of Housing and Urban Development, *Project Based Vouchers*

<sup>274</sup> U.S. Department of Housing and Urban Development, *Tenant-Based Vouchers*

<sup>275</sup> U.S. Department of Housing and Urban Development, *Vouchers for People with Disabilities*

The third type of government assisted living is Section 202 housing. Section 202 housing provides senior citizens housing, usually with supportive services such as meals, transportation, and accommodations for the disabled.<sup>276</sup> Private, non-profit organizations and consumer cooperatives help provide services.<sup>277</sup> Occupancy is open to very low-income households with at least one person 62 years of age or older and to the disabled.<sup>278</sup> Very low-income guidelines are 50% of the area median income, which, again, places that figure at \$25,900 per household for FY 2006 in Athens County.<sup>279</sup>

### ***PREVENTION, RETENTION, AND CONTINGENCY (PRC)***

ACDJFS offers further assistance for Athens County residents in need of housing assistance through its Prevention, Retention, and Contingency Plan (PRC) program. Under the Family Emergency Assistance (FEA) portion of the PRC program, financial assistance can be made available to families under 150% of the FPL (contingent on funding), provided there is an unavoidable financial crises or disasters that occurs in which the family income cannot be expected to cover. Examples include, but are not limited to: rent, mortgage payments, utilities, deposits, emergency repairs, or replacement of household items lost in a fire or flood, etc.

Those receiving assistance through PRC must meet Temporary Assistance to Needy Families (TANF) eligibility guidelines. This may include, but not limited to, having a child present in the home. (A child is defined as a minor under the age of 18 years, or under the age of 19 if the child is still enrolled in high school.) It may also include the non-custodial parent if they are cooperating with the Child Support Enforcement Agency, pregnant women or agencies serving TANF eligible families. A PRC service assistance group is defined as those persons who reside together within a dwelling or household, which includes a child and relative caretaker.

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<sup>276</sup> U.S. Department of Housing and Urban Development, *Section 202 Supportive Housing For The Elderly Program*

<sup>277</sup> Ibid

<sup>278</sup> Ibid

<sup>279</sup> Ibid

**PIPP**

With the ever-growing cost of energy, it is becoming difficult for people of all incomes to afford utility bills. This is especially true for low-income families that already have difficulties meeting other expenses. However, there are services to help some low-income families meet these needs. The Percentage of Income Payment Plan (PIPP) “requires regulated gas and electric companies to accept payments based on a percentage of the household income.”<sup>280</sup> Consumers are responsible for any unpaid portions or "arrearages" on their bill once they end participation or become ineligible for PIPP.<sup>281</sup>

To be eligible for the PIPP program, a customer must receive their primary or secondary heating source from a company regulated by the Public Utilities Commission of Ohio (PUCO).<sup>282</sup> Also, the applicant must have a total household income which is at or below 150% of the federal poverty level, and must apply for all energy assistance programs for which they are eligible.<sup>283</sup> This can be done by completing the Combined Energy Assistance Application through Hocking-Athens-Perry Community Action (HAPCAP), as they take applications for PIPP assistance.<sup>284</sup>

**Monthly Federal Poverty Levels (FPL)  
Measure  
Effective January 24, 2006**

<b>Assistance Group Size</b>	<b>150% Monthly FPL</b>
<b>1</b>	<b>\$1225</b>
<b>2</b>	<b>\$1650</b>
<b>3</b>	<b>\$2075</b>
<b>4</b>	<b>\$2500</b>
<b>5</b>	<b>\$2925</b>
<b>6</b>	<b>\$3350</b>

Under PIPP, if a person heats with gas, they pay 10% of their monthly household income to their gas company and 5% to their electric company.<sup>285</sup> If the monthly household income is at or below 50% of the federal poverty level, most PIPP customers will pay 3% instead of 5% for the secondary source of heat.<sup>286</sup> If the utility company provides both gas and electric, or if the consumer heats with electricity, then that person would pay 15% percent of their monthly household income.<sup>287</sup> HAPCAP or the utility company will inform the consumer of the PIPP amount. PIPP operates similar to a loan, and once the customer is able, they will be expected to reimburse the company the difference of what was owed and what was paid. “All PIPP customers must re-verify their incomes annually with the exception of Zero-PIPP customers who must re-verify their income every 90 days.”<sup>288</sup> “By completing the Combined Energy Assistance Application, an applicant can re-verify their PIPP income.”<sup>289</sup>

<sup>280</sup> Ohio Department of Development, *Percentage of Payment Plan (PIPP)*  
<sup>281</sup> Hocking-Athens-Perry Community Action, *Energy Assistance Programs*  
<sup>282</sup> Public Utilities Commission of Ohio, *Percentage of Payment Plan (PIPP)*  
<sup>283</sup> Ibid  
<sup>284</sup> Ibid  
<sup>285</sup> Ibid  
<sup>286</sup> Ibid  
<sup>287</sup> Ibid  
<sup>288</sup> Ohio Department of Development, *What is the Percentage of Income Payment Plan (PIPP)?*  
<sup>289</sup> Ibid

In Ohio, Ohio Edison and American Electric Power are the two companies with the largest caseloads, both with over 40,000 customers each.<sup>290</sup> (Overall, PIPP served 152,113 customers in 2004, helping them find a way to heat their homes.)<sup>291</sup> American Electric Power is the major provider in Athens County.<sup>292</sup> During the past year, there were approximately 1,700 people receiving PIPP assistance in Athens County.<sup>293</sup> On a state-wide basis, for electrical services, the total debt incurred and owed was \$531 million as of July, 2006.<sup>294</sup>

**HEAP**

The Home Energy Assistance Program (HEAP) provides financial assistance with heating and utilities for low-income households.<sup>295</sup> This program is administered through the Ohio Department of Development (ODOD) and locally by HAPCAP. Income guidelines were increased from 150 to 175% of the federal poverty guidelines in 2005.<sup>296</sup> A household applying for assistance must report all gross income for all household members excluding dependents/minors under the age of 18.<sup>297</sup> In Athens County, 3,130 have received HEAP assistance through Hocking-Athens-Perry Community Action (HAPCAP) in the past year, which represents about a 25% increase in demand over the previous year.<sup>298</sup>

**Monthly Federal Poverty Levels (FPL) Measure Effective January 24, 2006**

<b>Assistance Group Size</b>	<b>175% Monthly FPL</b>
<b>1</b>	<b>\$1430</b>
<b>2</b>	<b>\$1925</b>
<b>3</b>	<b>\$2421</b>
<b>4</b>	<b>\$2917</b>
<b>5</b>	<b>\$3413</b>
<b>6</b>	<b>\$3909</b>
<b>7</b>	<b>\$4405</b>
<b>8</b>	<b>\$4900</b>
<b>9</b>	<b>\$5396</b>
<b>10</b>	<b>\$5892</b>

Source: U.S. Department of Health and Human Services

**HEAP SUPPLEMENT**

For the 2005-2006 winter heating season, the Athens County Department of Job and Family Services contracted with the Hocking-Athens-Perry Community Action Agency (HAPCAP) to provide additional assistance to low-income residents of Athens County with rising heating costs. The partnership began in response to a heightened demand for heating assistance as a consequence of quickly rising heating costs during the winter. It has been a successful partnership, as the funds ACDJFS has been able to provide HAPCAP have resulted in approximately 1,200 extra Athens County residents being able to receive assistance with heating.<sup>299</sup>

<sup>290</sup> Ibid

<sup>291</sup> Ibid

<sup>292</sup> Small Business Development Center, *Fact Sheet*

<sup>293</sup> 7/6/06 Interview with Sandy Johnson, Hocking-Athens-Perry Community Action

<sup>294</sup> Ohio Department of Development, Telephone Interview with Donald Skaggs, 12/1/06

<sup>295</sup> Ohio Department of Development, Home Energy Assistance Program (HEAP)

<sup>296</sup> Ibid

<sup>297</sup> Ibid

<sup>298</sup> 7/6/06 Interview with Greg Andrews, Hocking-Athens-Perry Community Action

<sup>299</sup> Ibid

## *E-HEAP*

Another special provision of HEAP is E-HEAP, or “Emergency HEAP.”<sup>300</sup> E-HEAP is administered by Hocking-Athens-Perry Community Action (HAPCAP) and is a one-time per season financial assistance program for eligible households that are disconnected, threatened with disconnection, or have less than a 10-day supply of bulk fuel; helping eligible families with heating expenses.<sup>301</sup> Those households serviced by a PUCO-regulated utility must sign up for PIPP in order to receive emergency benefits. Bulk fuel users must certify in writing that they have less than a 10-day supply of bulk fuel in order to be eligible. E-HEAP can also help pay for heating system repairs in certain cases. To be eligible, applicants must be at or below 175% of the federal poverty level for the past three months.<sup>302</sup> If the applicant’s income exceeds the federal poverty level for the three-month period, their last twelve months’ income can be used instead. In Athens County, 2,241 people were approved for E-HEAP assistance in the past year.<sup>303</sup>

The other part of E-HEAP is the Summer Crisis Program, which is used to help people cool their homes from June 1 to August 31.<sup>304</sup> In order to qualify for the Summer Crisis Program, an applicant must again fall at or under 175% of the Federal Poverty Guideline, but also must have a person over 60 years of age in the household or someone suffering from a medical condition that makes air conditioning necessary (such as asthma), and provide documented proof in the form of a physician’s medical report of medical need for cooling.<sup>305</sup> If eligible, the applicant can receive one air conditioning unit (provided they have not previously received one in 2003, 2004, or 2005), and \$200 to help pay the electricity bill.<sup>306</sup> Enrollment in PIPP and/or a disconnection notice are not necessary for eligibility in the Summer Crisis Program.<sup>307</sup> As of the end of June 2006, HAPCAP assisted 115 people in Athens County with summer cooling, which represents about a 25% increase in demand over the previous year.<sup>308</sup>

For people living in Athens County, HAPCAP also provides housing assistance in the form of home repairs and weatherization.<sup>309</sup> Through various federal grants and other financial sources, HAPCAP is able to offer weatherization and housing repair services to people in the area.<sup>310</sup> Currently, there is about a 500-person waiting list for the weatherization services.<sup>311</sup> It is estimated that the program will serve 90 homes in the area this year.<sup>312</sup> There is also a smaller grant geared toward minor home repairs in Athens, Hocking and Perry counties estimated to serve around 50 people a year.<sup>313</sup>

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<sup>300</sup> Ohio Department of Development, Emergency HEAP (E-HEAP)

<sup>301</sup> Ibid

<sup>302</sup> Ohio Department of Development

<sup>303</sup> 7/6/06 Interview with Sandy Johnson, Hocking-Athens-Perry Community Action

<sup>304</sup> Ohio Department of Development, Emergency HEAP (E-HEAP)

<sup>305</sup> Ibid

<sup>306</sup> Ibid

<sup>307</sup> Ibid

<sup>308</sup> 7/6/06 Interview with Sandy Johnson, Hocking-Athens-Perry Community Action

<sup>309</sup> 7/6/06 Interview with Greg Andrews, Hocking-Athens-Perry Community Action

<sup>310</sup> Ibid

<sup>311</sup> Ibid

<sup>312</sup> Ibid

<sup>313</sup> Ibid

People who own homes tend to be in better financial shape than those who rent for a number of reasons, including building a credit history and equity.<sup>314</sup> Yet for many, homeownership is a distant dream. For a variety of reasons, it is becoming increasingly difficult to purchase and maintain a home in Athens County. This is evidenced by the surge in home foreclosures over the last decade in the county, and the high number of people either renting their homes or completely lacking shelter. In Athens County, although homeownership is 10% below the state average, the average rent is the most expensive in the region. For those who cannot own a home, for whatever reason (be it credit problems, lack of income, etc.), many find the rental market unaffordable. More than half of those in the county who rent spend more than 30% of their monthly income on rent. Those who rent are then faced with tough decisions about how to spend the rest of their income (food, utilities, health care, transportation, clothing, etc.), or not making rent payments and facing the possibility of becoming homeless. For these reasons, it is vital that assistance be provided to those who have difficulty affording housing.

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<sup>314</sup> Ginnie Mae, *Buy Vs. Rent Comparison*



## Transportation in Athens County

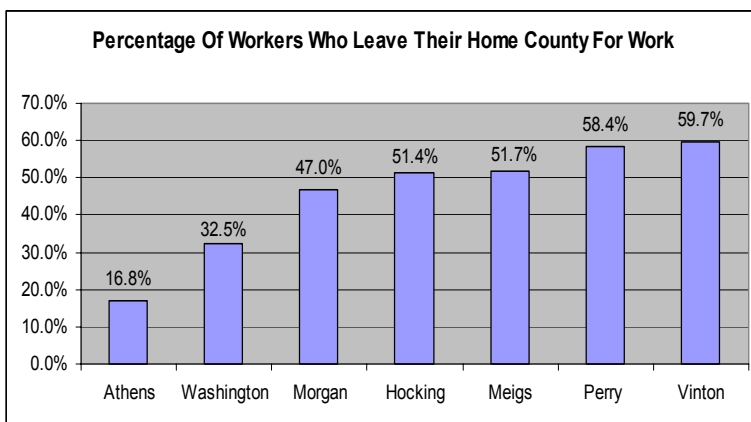
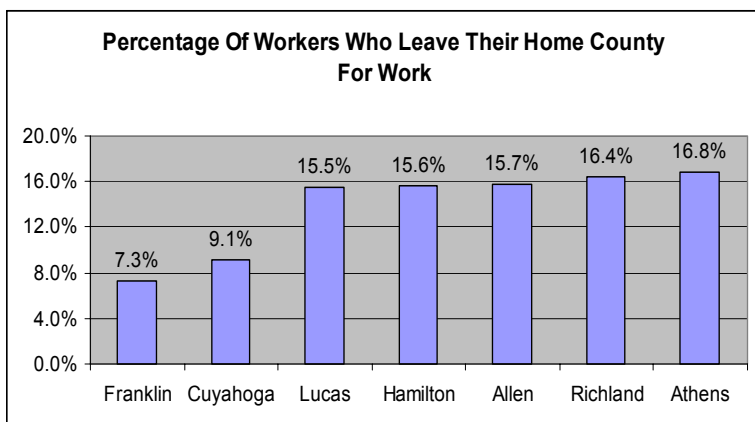
A Report by the Athens County Department of Job and Family Services

November 2006

Many people would consider transportation to be one of the basic human needs. While predominantly urban settings have public transportation in order to assist the poor, and oftentimes, service centers are within walking distance, the sparse nature of rural settings makes that difficult to achieve. Social service agencies may be able to provide limited transportation to help people get to jobs or to attend medical appointments. Some are geared specifically toward older adults and or those people with certain health conditions. For many, it can still be difficult to arrange for a ride when really needed. Therefore, in order to work or attend necessary medical treatments, the ability to travel is a necessity due to the rural nature of Athens County and limited access to public transportation.

A low unemployment rate coupled with a high poverty rate indicates that residents are working, but remain poor. Low-income residents may find it hard to obtain and retain reliable transportation. With the rising costs of gasoline and vehicle upkeep, mobility has become a barrier to employment for many residents.

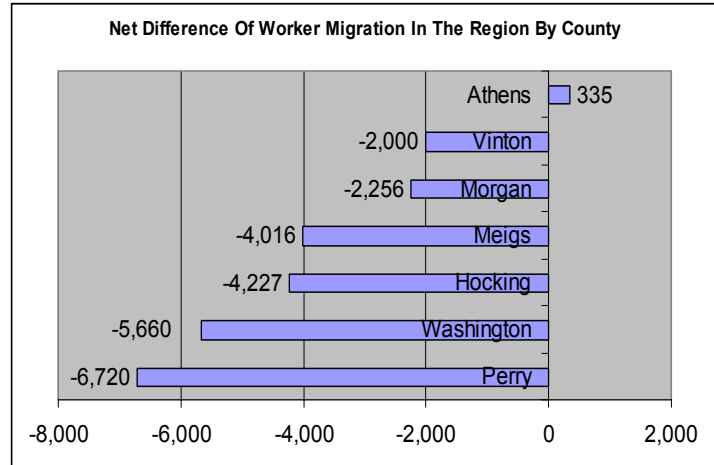
Athens County is unique in relation to surrounding counties in that only a small percentage of residents work outside of the county. In fact, 21,279 people both live and work in Athens County, ranking it seventh lowest in the state for residents leaving the county to work, at 16.8%.<sup>315</sup> That places the county in company with larger metropolitan counties such as Lucas and Hamilton. While the graph below on the left shows Athens County in comparison with other counties in the state that have low rates of workers leaving the county for work, the graph on the right shows Athens County in relation to contiguous counties in terms of out-migration rates. As the graph shows, most of the counties surrounding Athens County have large job out-migration rates.



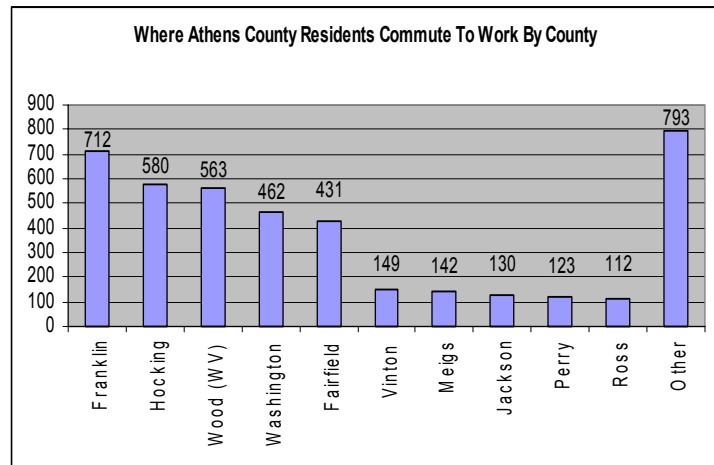
Source of Graphs: U.S. 2000 Census, *Residence County To Workplace County Flows For Ohio*

<sup>315</sup> U.S. 2000 Census, *Residence County To Workplace County Flows For Ohio*,

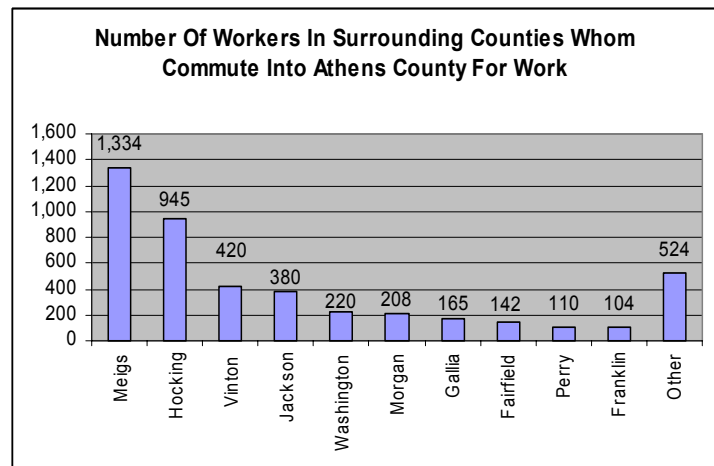
Athens County is the only county in the region that actually attracts more workers than it loses to other counties. Only 4,197 residents commute to other counties for employment, while 4,552 workers enter Athens County for employment.<sup>316</sup> That leaves a 355 worker net gain for the county. As the graph at right shows, none of the other surrounding counties have a net gain in workers. As a matter of fact, all of the regional counties shown are losing at least 2,000 jobs more than they are attracting.<sup>317</sup>



For those Athens County residents who commute outside the county for employment, Franklin County is the most popular destination (home of Columbus, the state's capital).<sup>318</sup> The chart at right illustrates where Athens County residents commute to work. The "other" category is the largest nominally, but that represents all the places that are not listed on the chart; so, it represents numerous other counties, states and even countries combined.



The graph at right shows the counties of residence for the workers migrating into Athens County for employment. Workers coming into Athens County for employment, more than 70%, commute from contiguous counties.<sup>319</sup>



Source of Graphs: U.S. 2000 Census, *Residence County To Workplace County Flows For Ohio*

<sup>316</sup> Ibid

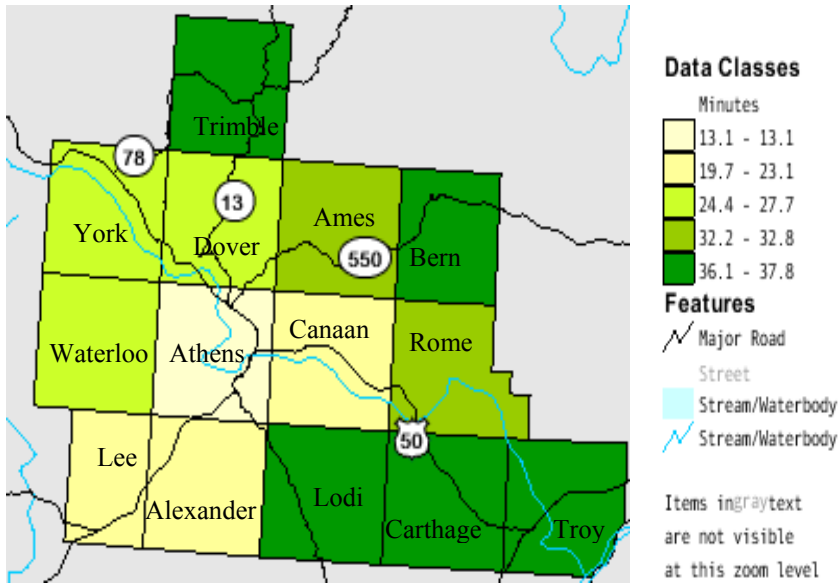
<sup>317</sup> Ibid

<sup>318</sup> Ibid

<sup>319</sup> Ibid

With a high number of residents staying in the county to work, the average drive time in Athens County for a worker who is over 16 years old is 21.7 minutes.<sup>320</sup> However, that statistic is somewhat skewed by the short drive time for those who live in Athens Township, home of the city of Athens. For those who live in Athens Township, the average drive to work is 13.1 minutes.<sup>321</sup> But, for those who live in the outskirts of the county, the drive time can be as much as 37.8 minutes.<sup>322</sup> Since the city of Athens provides the most employment opportunities for the county, those who live outside the city have longer drives. The map and table below represent the average drive time to work, broken down by township in Athens County.

**Average Commute Time to Work by Township**



Average Commute Time to Work for Athens County Residents (in minutes)	
Troy	37.8
Trimble	37.5
Carthage	37.4
Bern	36.4
Lodi	36.1
Rome	32.8
Ames	32.2
Waterloo	27.7
York	26.3
Dover	24.4
Lee	23.1
Canaan	20.2
Alexander	19.7
Athens	13.1

Source: U.S. 2000 Census

Source: U.S. 2000 Census, Economic Characteristics, Athens County Mean Travel Time To Work, Athens County By Subdivision, Map

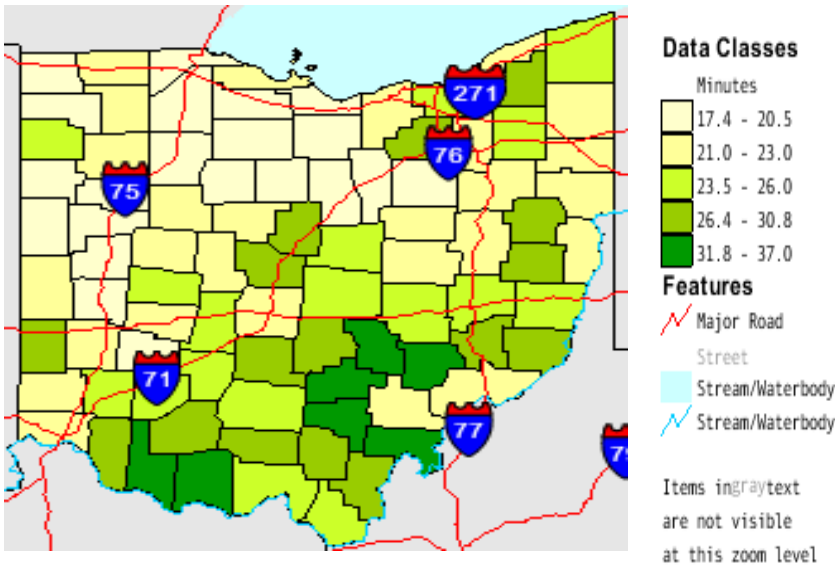
<sup>320</sup> U.S. 2000 Census, Economic Characteristics, Athens County, Mean Travel Time To Work In Minutes (Workers 16 Years And Older)

<sup>321</sup> U.S. 2000 Census, Economic Characteristics, Athens County Mean Travel Time To Work, Athens County By Subdivision, Map

<sup>322</sup> Ibid

While Athens County's average commuter time, 21.7 minutes, is only slightly shorter than the average Ohio time of 22.9 minutes, it is significantly shorter than the surrounding counties.<sup>323</sup> The average drive time for all but one of the surrounding counties (Washington County) is more than 30 minutes.<sup>324</sup> In fact, the county with the highest mean travel time in the state (Vinton, at 37 minutes) borders Athens County.<sup>325</sup> In comparison, Shelby County has the shortest commute in the state with an average of 17.4 minutes.<sup>326</sup>

**Average Commute Time by County in the State of Ohio**



Average Commute Time to Work for Counties Contiguous to Athens County (in minutes)	
Vinton	37
Morgan	36.2
Hocking	35.9
Perry	33.5
Meigs	31.8
Washington	22.5
Athens	21.7
Source: U.S. 2000 Census	

Source: U.S. 2000 Census, *Economic Characteristics, Ohio, Mean Travel Time To Work In Minutes (Workers 16 Years And Older), Map, Subdivisions*

The cost of operating a vehicle (obtaining one, along with upkeep and repair, and the fuel needed to operate one) is significant. The average price of gasoline has nearly doubled over the last 36 months. Gasoline prices fluctuate, but as of October 24, 2006, the cost of gasoline was \$2.23 in the city of Athens on average.<sup>327</sup> Using an estimate that gasoline costs \$2.50 per gallon (as recently as August 2006, gasoline prices were near \$3.00 per gallon), it would cost \$25 to fill up a 10-gallon tank on a small car.<sup>328</sup> Using a conservative estimate, if the car gets 20 miles to the gallon, it would cost \$25 for 200 miles worth of driving. Because the average commute to work in Athens County for a five-day work week is roughly 200 miles, it costs approximately \$100 per month just to drive to work. A full-time worker earning minimum wage will earn \$824 in a month.<sup>329</sup> That is approximately one-eighth of their income spent solely to get to work. The

<sup>323</sup> U.S. 2000 Census, *Economic Characteristics, Ohio, Mean Travel Time To Work In Minutes (Workers 16 Years And Older)*

<sup>324</sup> U.S. 2000 Census, *Economic Characteristics, Ohio, Mean Travel Time To Work In Minutes (Workers 16 Years And Older), Map, Subdivisions*

<sup>325</sup> Ibid

<sup>326</sup> Ibid

<sup>327</sup> American Automobile Association, AAA East Central, 2006 Ohio News, *Another Penny Increase for South Central Gas Prices, October 24, 2006*

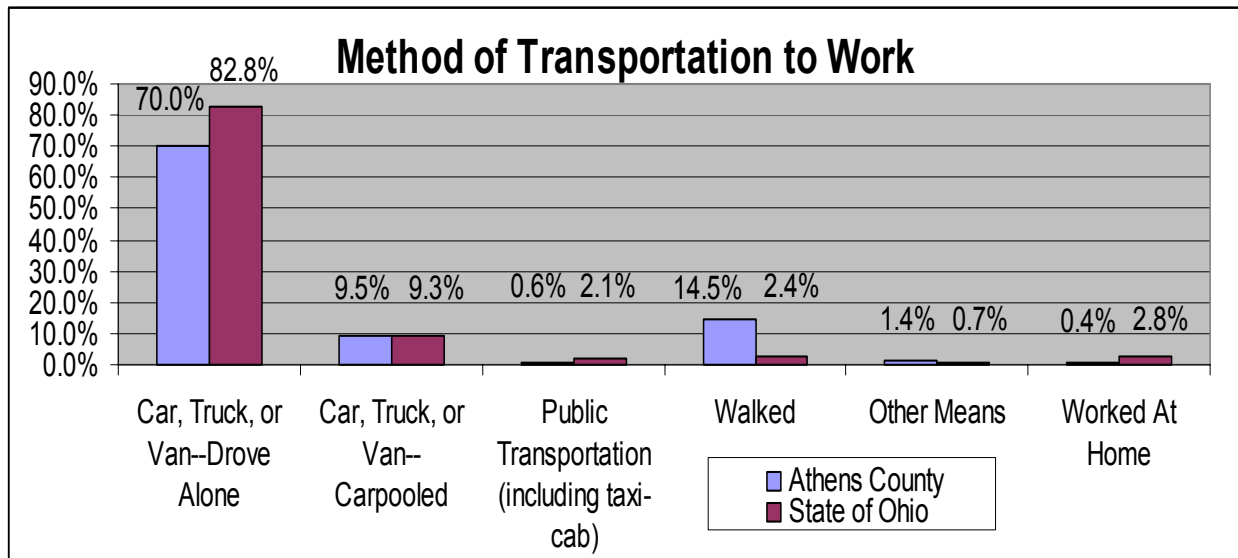
<sup>328</sup> American Automobile Association, AAA East Central, 2006 Ohio News, *South Central Ohio Gas Prices Set New Record*

<sup>329</sup> U.S. Department of Labor, Find It By Topic, *Minimum Wage*

price of gasoline alone makes it difficult for low-wage earners to get to work. This hypothetical does not take into account the cost of actually buying a car, the costs of upkeep (oil, check-ups, etc.) or insurance costs, which are legally necessary to operate a vehicle in Ohio. The American Automobile Association (AAA) estimates that it costs on average 52.2 cents in total cost per mile to operate a vehicle, taking all costs into consideration.<sup>330</sup> In operating expense alone, it would cost \$104 to drive a vehicle 200 miles. At \$416 per month, that's more than half of the \$824 monthly income of a full-time minimum wage worker in travel expenses alone.

Public transit and carpooling are two ways to help alleviate the cost of driving to work. Public transit is relatively cheap in comparison to gasoline, and carpooling can divide the cost of commuting among several people, making the commute cheaper and more efficient. However, public transit is limited in the county to the city of Athens, The Plains, Ohio University and the vicinities.<sup>331</sup> Neither public transit nor carpooling are being utilized at a high level. Only 9.5% of residents carpool and 0.6% use public transportation.<sup>332</sup> The rural nature of the county makes it difficult for any public transportation service to justify increasing routes, and the sparse population that generally defines rural living makes it difficult to find carpool partners.

As the graph below illustrates, a large majority of people in Athens County, 70%, drive to work alone.<sup>333</sup> This is not nearly what the state average is at 82.8%.<sup>334</sup> Yet, a high percentage of Athens County residents walk to work, 14.5%, compared with only 2.4% of the state's workforce.<sup>335</sup>



Source: U.S. 2000 Census

<sup>330</sup> American Automobile Association, AAA Public Affairs, 2006 Your Driving Costs

<sup>331</sup> Athens Transit, *Bus Routes and Schedules*

<sup>332</sup> U.S. 2000 Census, *Economic Characteristics, Athens County, Commuting To Work, Carpoled; Commuting To Work, Public Transportation (Including Taxi-cab)*,

<sup>333</sup> U.S. 2000 Census, *Economic Characteristics, Athens County, Commuting To Work, Drove Alone*

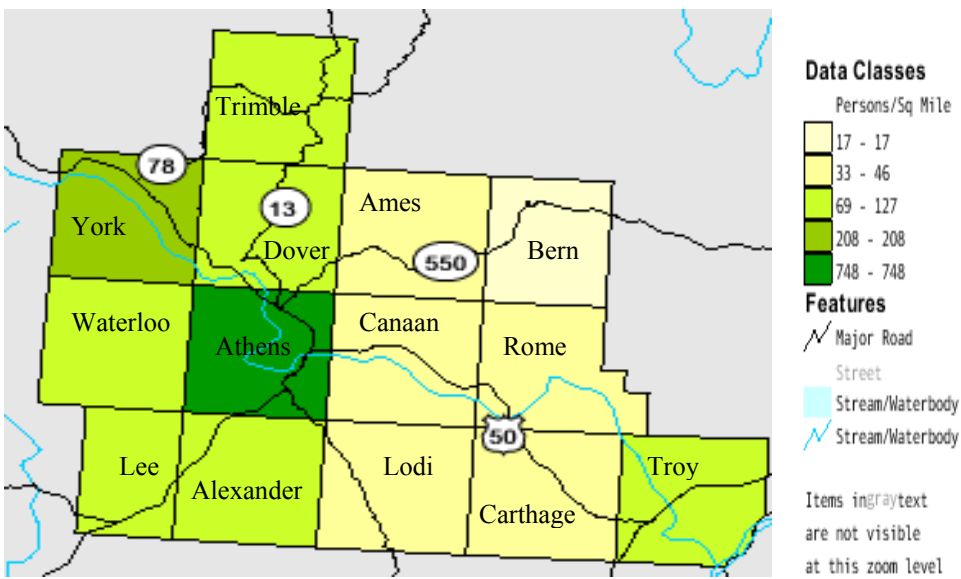
<sup>334</sup> U.S. 2000 Census, *Economic Characteristics, Ohio, Commuting To Work, Drove Alone*

<sup>335</sup> U.S. 2000 Census, *Economic Characteristics, Athens County, Commuting To Work, Walked; Ohio, Commuting To Work, Walked*

The population in Athens County is highly decentralized with the exception of Athens and Nelsonville. This creates a transportation problem because people living in outlying areas are cut off from the work and commerce centered in the cities. Service sector businesses, which are quickly becoming the main employment in the county, are typically established around the most populated areas. But to be able to work, one has to be able to get to work. Lack of transportation can be an obstacle to other necessities in life. In sparsely populated regions, it is necessary to have access to transportation to be able to find work, to retain work, to get to the grocery store, or to get to a physician. While many of those things are within walking distance or a bus ride away for people living in urban settings, that is not true for rural settings.

The map and table below illustrate the disparity in population in townships throughout Athens County. In all townships other than Athens and York, the population is spread out, which would be expected in a predominantly rural setting. Again, the distance between some of the less populated areas and the more populated areas creates transportation issues for people who cannot afford motor vehicles or the associated operating costs.

**Population in Athens County per Square Mile**



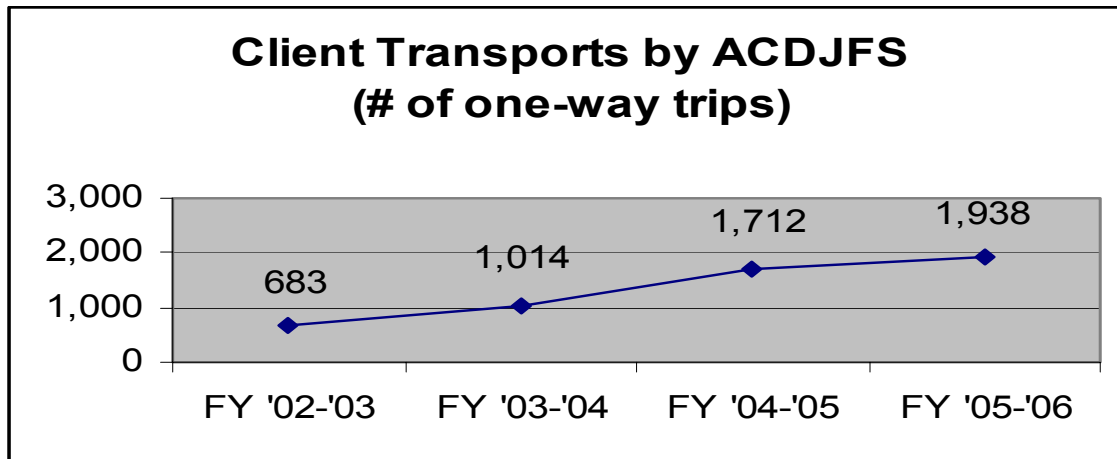
Population per Square Mile in Athens County (by Township)	
Athens	748
York	208
Trimble	127
Dover	104
Lee	101
Troy	75
Alexander	70
Waterloo	69
Canaan	46
Carthage	38
Rome	38
Lodi	36
Ames	33
Bern	17

Source: U.S. 2000 Census, Economic Characteristics, Athens County *Mean Travel Time To Work, Athens County By Subdivision, Map*

## TRANSPORTATION ASSISTANCE

There are various non-profits organizations and government agencies in Athens County available to help alleviate the transportation problems for the poor. One such non-profit is United Seniors, which “operates three vans to transport elderly residents to and from the senior center, medical appointments, social service appointments, shopping, and other necessary trips.”<sup>336</sup> Routes are scheduled to specific geographical locations throughout the county on a regular basis. Individual appointments need to have at least 24 hours advance notice.<sup>337</sup> These services are certainly a step in the right direction, but they are only available to senior citizens.

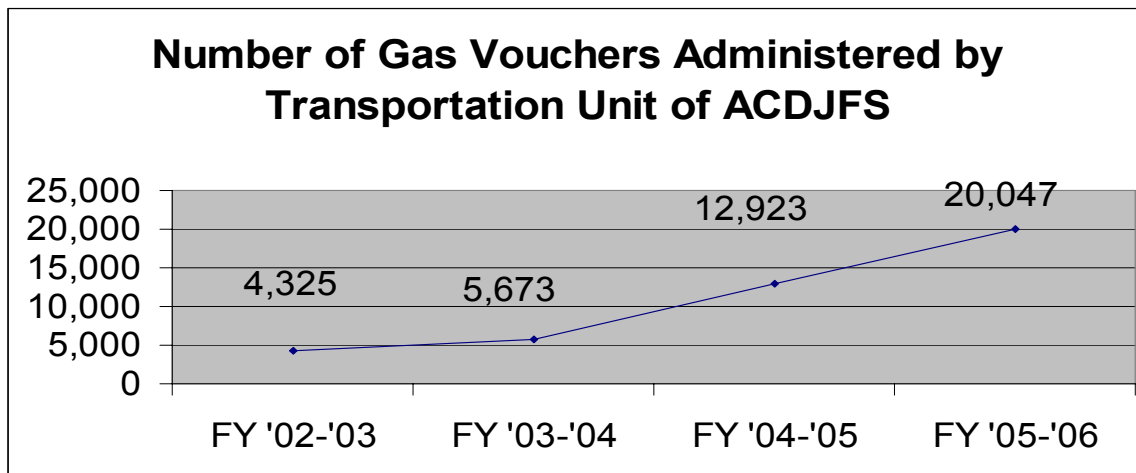
Through the Athens County Department of Job and Family Services (ACDJFS), transportation services are available within the county to medical appointments and public agencies for recipients of Medicaid or those who are Title XX eligible (over age 60 or income eligible). Referrals are available for transportation to medical appointments outside of Athens County when medical services are not available within the county. The graph below shows the number of one-way transports (standard reporting procedure) made by ACDJFS over the last four fiscal years.



<sup>336</sup> United Seniors of Athens County, Transportation

<sup>337</sup> Ibid

ACDJFS also provides gas vouchers to help with the expense of getting to medical appointments. Gas vouchers are calculated on a fixed amount from one destination to the other. Bus tickets and taxi vouchers are also available for medical appointments. Incidental expense vouchers may be issued for out-of-county medical appointments, which provide reimbursement after the voucher is returned with a signature by the physician and the recipient (within four to six weeks). As the graph illustrates, gas vouchers have risen by over 15,000 in volume over the last four years, just in those issued by the transportation unit alone.



In addition to the direct services it provides, ACDJFS also partners with several groups in the area to assist residents with commuting issues. ACDJFS has standing contracts with Childrens Services, United Seniors, Retired Seniors Volunteer Program (RSVP), Health Recovery Services, and Tri-County Mental Health to provide transportation. In Fiscal Year (FY) 2006: Childrens Services transported 287 people a total of 1,306 times and received \$13,402 from ACDJFS; RSVP transported 834 people a total of 4,122 times and received \$111,598 from ACDJFS; Health Recovery Services transported 474 people 1,735 times and received \$81,062 from ACDJFS; Tri-County Mental Health transported 636 people 4,126 times and received \$57,345 from ACDJFS; and United Seniors transports 40-50 seniors per month and receives \$30,000 per year from ACDJFS.

Despite Athens County's strong job economy and lower-than-average commute time, those who live in poverty find access to reliable transportation slim. Reliable transportation can mean the difference between going to work or losing a job, seeking medical attention or remaining ill, and staying connected to the outside world or becoming isolated. While a complete public transit system is not logistically or economically possible for a rural area like Athens County, other resources (such as gas vouchers and van routes) are an essential service for area residents. The continued use and expansion of these services can help ensure the overall well-being of Athens citizens who are unable to afford their own transportation and may, in part, be another step out of poverty and toward self-sufficiency.



## Child Care in Athens County

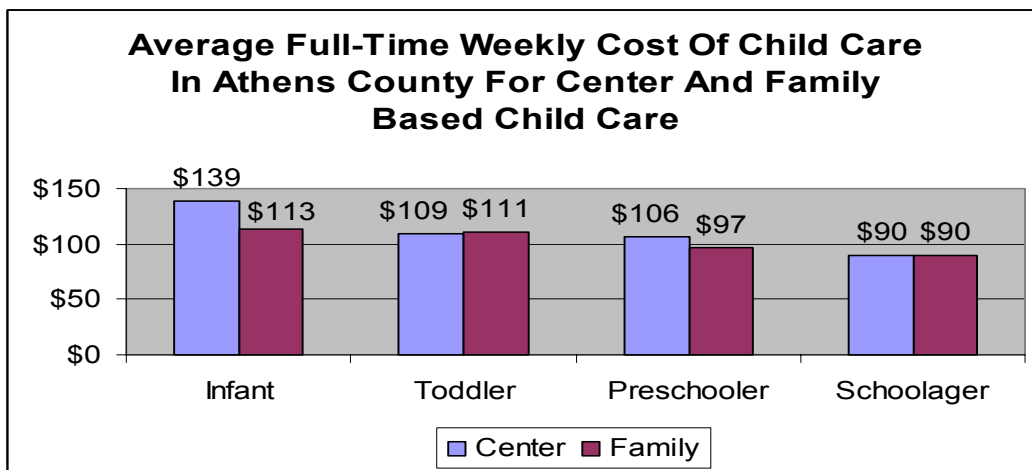
A report by the Athens County Department of Job and Family Services

November 2006

Low-income families face a number of challenges in meeting their basic needs. Employment is probably the most influential factor in meeting these needs as it provides a main source of income to buy food, pay for rent and utilities, etc. Low-income families face a tough situation when seeking employment if they have children. To be able to better afford the needs of their family, they must have jobs. However in order to work, they must allot a significant amount of their income to pay someone to watch their children.

The Ohio Administrative Code defines child care as “administering to the needs of infants, toddlers, preschool children, and school children outside of the school hours by persons other than their caretaker for any part of the twenty-four hour day.”<sup>338</sup> Nationally, about 70% of parents place their children in some form of daily child care.<sup>339</sup>

Child care is essential for working families, whether they consist of a single parent who must work or two parents who both work to meet financial obligations or who are seeking education to obtain higher-paying jobs. The Ohio Child Care Resource and Referral Association reports the average Athens County resident pays between \$90 and \$140 a week for each child in care, as illustrated in the graph below.<sup>340</sup>



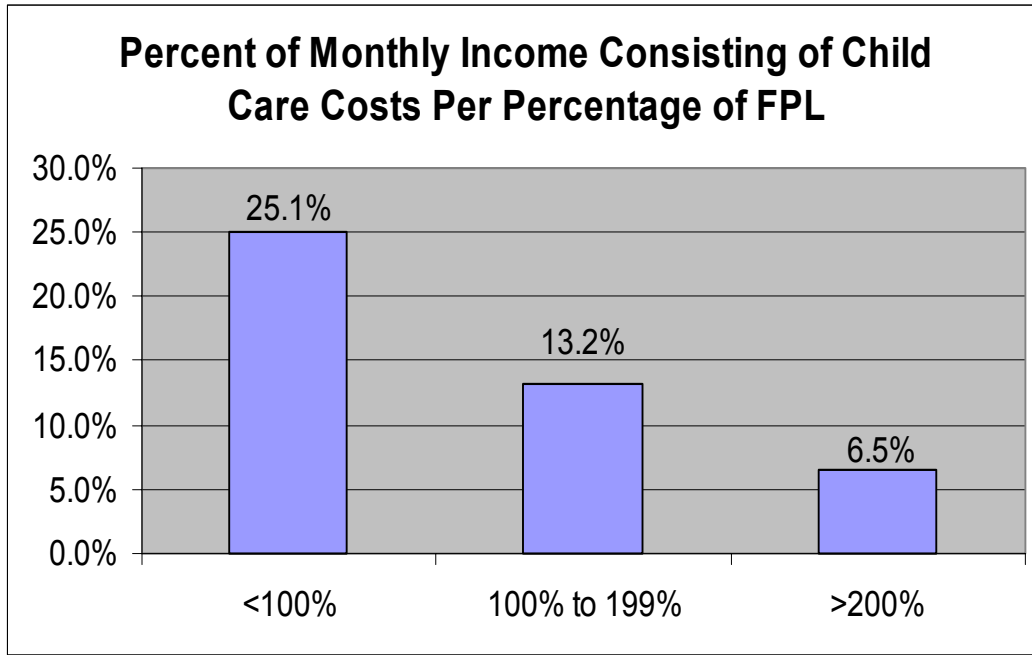
Source: Ohio Child Care Resource and Referral Association, *Average Full-Time Weekly Cost of Child Care*

<sup>338</sup> Ohio Administrative Code Rule 5101:2-16-01(H)

<sup>339</sup> Kidshealth, *Choosing Child Care*

<sup>340</sup> Ohio Child Care Resource & Referral Association, *Average Full-Time Weekly Cost of Child Care*

These amounts are daunting for low-income parents, consuming a major portion of a week's pay. For those whose earnings fall below 100% of the Federal Poverty Level, the U.S. Census Bureau reports that their spending on child care accounts for 25% of their monthly income.<sup>341</sup> As the following chart illustrates, child care costs disproportionately affect the poor.



Source: U.S. Census Bureau, *Who's Minding the Kids? Child Care Arrangements: Winter 2002*

One option that many families choose to employ is the use of free child care by relatives. The Urban Institute estimates that among low-income families with children, 16% have no child care expenses because they utilize this option.<sup>342</sup> However, this option is available to only those fortunate enough to have this family support.

<sup>341</sup> U.S. Census Bureau, *Who's Minding the Kids? Child Care Arrangements: Winter 2002*

<sup>342</sup> The Urban Institute. *Getting Help with Child Care Expenses*. 2003.

## **SUBSIDIZED CHILD CARE**

Although child care is so vital to parents' employment retention, it is often too expensive for low-income families. Low-income families spend a majority of their income on basic needs alone, with little or no money left at the end of the week. They live paycheck to paycheck with no room for luxuries or even child care expenses. To help alleviate the problem, government subsidies are available to those who qualify. In Ohio, the Ohio Department of Job and Family Services (ODJFS) administers the publicly-funded child care program. Locally, eligibility is determined by the Athens County Department of Job and Family Services (ACDJFS).

### ***TYPES OF CAREGIVERS***

Those who provide subsidized child care in the state are charged with offering safe, quality care and must meet a number of requirements outlined by the ODJFS. Caregivers are categorized into various types and regulated based on these categories. The following establishments are eligible to provide subsidized child care:

- (1) "a licensed child care center
- (2) a licensed Type A child care home
- (3) a licensed Type B child care home
- (4) certified in-home aides
- (5) licensed school child care centers
- (6) licensed preschool programs
- (7) licensed school child programs
- (8) approved child day camps
- (9) child day camps accredited by the American Camping Association<sup>343</sup>

The two largest, most common categories are child care centers (Type C) and in-home child care (Type A and Type B). Child care centers are defined by the ODJFS as "any place that is not the permanent residence of the licensee or administrator in which child care is provided, with or without compensation, for seven to twelve children at one time; or any place in which child care is provided for thirteen or more children at one time."<sup>344</sup> Child care centers must comply with rules regarding capacity, caregiver-to-child ratios, building standards, sanitation, safety, nutrition, transportation/field trips, available materials for which children can play and opportunities for recreation, etc. These are further regulated depending on age groups. The ODJFS monitors and evaluates child care centers on an ongoing basis to ensure these standards are maintained.<sup>345</sup>

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<sup>343</sup> Ohio Administrative Code, Rule 5101:2-16-01(K)

<sup>344</sup> Ohio Department of Job and Family Services, Rules for Child Care Centers.

<sup>345</sup> Ohio Department of Job and Family Services, Rules for Licensed Child Care Centers.

The most popular option for child care in Athens County, however, is not the day care center but instead home-based care. There are two categories of home child care: Type A and Type B. Type A home child care provides care for 6-12 children and is defined as follows:

“a permanent residence of the administrator in which child care is provided for seven to twelve children at one time, including any children under six years of age who are related to a licensee, administrator, or employee of the type A home and who are on the premises of the type A home; or for four to twelve children at one time if four or more children at one time are under two years of age, including any children under six years of age who are related to a licensee, administrator, or employee of the type A home and who are on the premises of the type A home.”<sup>346</sup>

Type B homes are defined as “the permanent residence of the provider in which child care is provided for one to six children at one time and in which no more than three children are under two years of age.”<sup>347</sup>

One further option parents have in finding child care providers is to have a friend or relative acquire limited certification as a Type B provider, which would allow them to provide care to their family members (nieces and nephews, grandchildren, etc.) or to the siblings of a single family.<sup>348</sup> In Athens County, limited Type B providers are known as Certified Friend or Relative providers. Relatives may provide care only for children related to them, while friends must provide care in their own home for children of one family.

The ODJFS inspects and regulates child care centers and Type A homes while the ACDJFS inspects and regulates Type B homes. Child care providers certified by the county must provide references, undergo background checks and medical examinations, complete annual training, maintain CPR and first aid certifications, submit to biannual home inspections, and provide healthy meals to children.

In Athens County, there are 43 home child care providers certified by ACDJFS and 11 day care centers licensed by ODJFS and contracted with ACDJFS. To view a complete list of these providers, visit our Web site at <http://jfs.athenscountygovernment.com/familyservices.htm> and click on “Certified Provider List” under Child Care.

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<sup>346</sup> Ohio Department of Job and Family Services, Rules for Licensed Type A Child Care Homes.

<sup>347</sup> Ohio Department of Job and Family Services, Regulations for Certified Type B Home Providers

<sup>348</sup> Ibid.

## ***ELIGIBILITY IN ATHENS COUNTY***

To be eligible for subsidized child care, children must be under 13 years of age or under 18 years of age with a special need or disability.<sup>349</sup> The household must also be at or below 185% of the federal poverty level.<sup>350</sup> A short application should be completed and applicants must choose a licensed child care center or home provider (relative or non-relative) that is certified by ACDJFS. Additionally, parents who are pursuing education or job training can receive child care assistance if they meet these income guidelines.

In Athens County, on average 252 children were cared for by 72 contracted child care providers each month during fiscal year 2006. Most children in care—about 74%, or 186 children each month—received care from home day-care providers, while about 26% or 65 children per month were cared for in day care centers.

Subsidized child care requires parents to participate in the cost of their child(ren)'s care. The amount paid by the household, called a fee or co-payment, is based on income, family size and how many children that an applicant has in child care. There is a maximum co-payment amount established for household size and monthly income amount, which will not exceed the cost of service. The chart illustrates both the monthly income of the upper income bracket eligible for subsidized child care and the monthly co-payment for that income level.<sup>351</sup> A complete listing of the child care co-payments can be found at: [http://emanuals.odjfs.state.oh.us/emanuals/DataImages.srv/emanuals/pdf/pdf\\_forms/2-16-39APX.PDF](http://emanuals.odjfs.state.oh.us/emanuals/DataImages.srv/emanuals/pdf/pdf_forms/2-16-39APX.PDF) or by calling the ACDJFS.

<b>Monthly Federal Poverty Level (FPL) Measure Effective January 24, 2006</b>		
<b>Assistance</b>	<b>185% Monthly</b>	<b>Co-Pay Monthly Amount</b>
<b>Group Size</b>	<b>FPL</b>	<b>User Fee</b>
<b>1</b>	<b>\$1,511</b>	
<b>2</b>	<b>\$2,035</b>	<b>\$178</b>
<b>3</b>	<b>\$2,560</b>	<b>\$224</b>
<b>4</b>	<b>\$3,084</b>	<b>\$270</b>
<b>5</b>	<b>\$3,608</b>	<b>\$316</b>
<b>6</b>	<b>\$4,132</b>	<b>\$362</b>
<b>7</b>	<b>\$4,656</b>	<b>\$407</b>
<b>8</b>	<b>\$5,180</b>	<b>\$453</b>
<b>9</b>	<b>\$5,705</b>	<b>\$499</b>
<b>10</b>	<b>\$6,229</b>	<b>\$545</b>

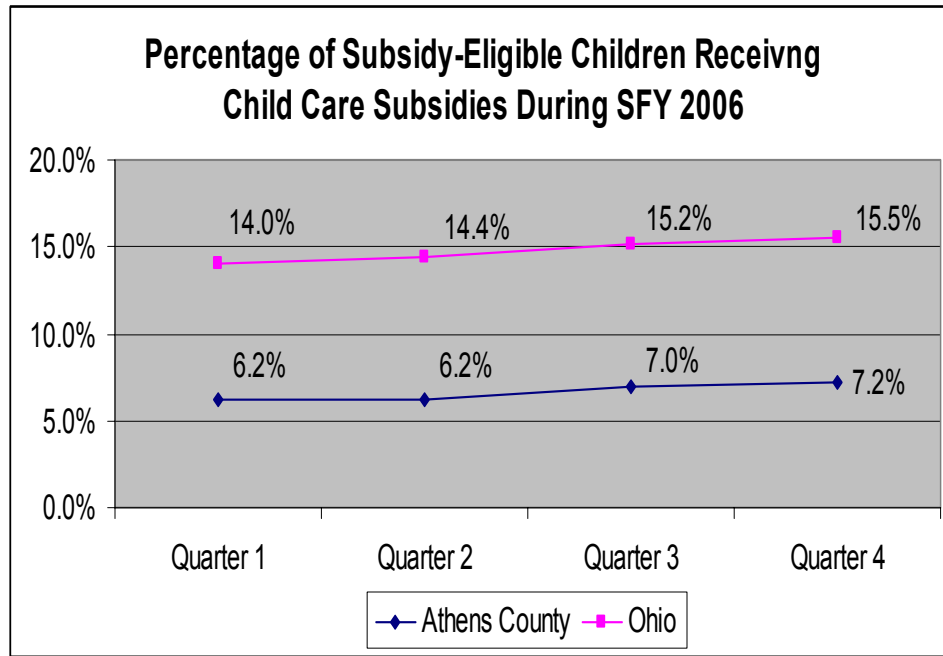
Source: Ohio Department of Job and Family Services, eManuals, *Child Care Co-Pay Amounts*

<sup>349</sup> Ohio Department of Job and Family Services, Child Care Manual, Rule 5101:2-16-30(I)

<sup>350</sup> Ohio Department of Job and Family Services, *Childcare Fact Sheet*

<sup>351</sup> Ibid.

Because of the rural nature of Athens County and the transportation challenges facing the rural poor, it can often be difficult for those who are eligible for child care subsidies to find nearby certified child care providers. Throughout Ohio, not all those who are eligible to receive subsidies take advantage of them, and this trend is even more prevalent in Athens County. As the graph illustrates, the percentage of subsidy-eligible children in the state who actually receive subsidies is low (an average of 14.8%), but is more than twice the average rate in Athens County (6.7%).<sup>352</sup>



Source: Ohio Department of Job and Family Services, Business Intelligence Channel, 3299 reports

There are additional challenges to finding adequate, affordable child care in Athens County. For those who work non traditional hours, including night shifts and weekends, it is rare to find child care centers or home providers who operate outside typical business hours.<sup>353</sup> It is also very difficult to find affordable infant care. Regulations requiring increased staff-to-child ratios make infant care more expensive for parents and less profitable for caregivers.<sup>354</sup>

Those interested in applying for subsidized child care can download an application from the following link: <http://jfs.athenscountygovernment.com/familyservices.htm>. This Web site also provides a list of certified child care providers. For more information about subsidized child care, visit the Web site or call ACDJFS at (740) 797-2523 or toll-free at (800) 762-3375.

<sup>352</sup> Ohio Department of Job and Family Services, Business Intelligence Channel, 3299 reports

<sup>353</sup> Sharon Herring, ACDJFS Social Services Supervisor, e-mail 10/31/06

<sup>354</sup> Ibid.

## CHILD AND ADULT CARE FOOD PROGRAM

Healthy meals are important at any age, but are crucial during children's developmental years. However, low-income children may have limited access to food at home. The Child and Adult Care Food Program (CACFP) is administered on the national level through the U.S. Department of Agriculture (USDA) in an effort to enable child care providers to feed low-income children in their care. The program serves people in other organizations as well, but for the purposes of this report, the focus will be on the child care portion of the program.<sup>355</sup>

Eligible public or private nonprofit child care centers, outside-school-hours care centers, Head Start programs, and other licensed institutions may participate in the program. For-profit centers must receive Title XX funds for at least 25% of enrolled children or 25% of the children in care must be eligible for free and reduced price meals in order to be eligible to participate.<sup>356</sup> Eligibility for children receiving free meals is set at 130% of the federal poverty level (FPL), and children between 130%-185% of the FPL are eligible for reduced price meals.<sup>357</sup>

In Athens County, CACFP for child care providers is administered by ACDJFS. There are 32 active providers in the county that currently feed 162 children per month. Between November 2005 and November 2006, those providers received \$76,268 in reimbursements, which breaks down to an average of \$2,343 per provider. Over the same time period, CACFP provided 16,335 breakfasts, 18,215 lunches, 6,156 dinners, and 23,417 snacks for a total of 64,123 meals served to young children who otherwise may not have been able to eat.

## EARLY EDUCATION PROGRAMS

Studies indicate that children living below poverty are much less prepared to enter kindergarten than their classmates who fall above the poverty line. In a report by Child Trends Data Bank, children in both economic standings were compared using a school readiness indicator that measured the ability to recognize letters, count to 20 or higher, write his or her name, and read or pretend to read. In 1999, 45% of children who fell above poverty met at least three of these indicators, while only 19% of children in poverty met three of the four indicators.<sup>358</sup> In addition, rural children are far less likely to meet these school readiness indicators. A study conducted by the National Center for Rural Early Childhood Learning Initiatives reported that rural children lag behind urban children in the following areas: rural children are far less likely to recognize letters; they are far less familiar with the beginning sounds of words; and they are far less familiar with books and reading.<sup>359</sup>

These factors both have unfortunate implications for children in rural poor families. For this reason, child care is simply not enough for children who are not yet school-aged. There are programs in place to help children develop skills that will prepare them for the social, educational and developmental aspects of kindergarten and beyond.

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<sup>355</sup> United States Department of Agriculture, *Child and Adult Care Food Program*

<sup>356</sup> Ibid

<sup>357</sup> Ibid

<sup>358</sup> Child Trends Databank. *Early School Readiness*.

<sup>359</sup> National Center for Rural Early Childhood Learning Initiatives, *Sizing Up Early Education's Rural Challenge*

## HEAD START

Head Start is a federally-funded, comprehensive child development program that has served low-income pre-school age children and their families since 1965.<sup>360</sup> The federal government supplies 80% of the funding for the program, and the remaining 20% must be matched from local contributions, whether in the form of monetary contributions, donations of goods or services, or volunteer hours.<sup>361</sup> Head Start provides a variety of learning experiences to help children learn to cope socially, emotionally, and intellectually. Head Start also provides programming for children with special needs or disabilities. In addition, all children participate in a comprehensive health care program.<sup>362</sup> Children are ensured timely immunizations along with screenings for cognitive development, basic health, speech and language, hearing, vision, and dental health.<sup>363</sup>

In Athens County, Head Start is coordinated by Hocking-Athens-Perry Community Action (HAPCAP). Head Start provides children with several different services. Among them:

- **Education-** “Curriculum at Head Start is aligned to Federal Head Start Performance Standards and the Ohio Department of Education’s Early Learning Content Standards. Goals for children are accomplished through activities such as games, stories, art, music, and outside play. Children learn how to share, get along with others and to listen. Parents and teachers together develop plans for children based on individual needs and interests. Each enrolled child receives a speech, language, and hearing screening. If therapy is needed, children are referred or provided with professional help.”<sup>364</sup>  
“Disability services are available to children with special needs.
- **Health and Nutrition-** All children are given a medical and dental examination as part of the program. Parents are advised of any health care needs and provided information about follow-up services. Head Start centers serve hot, nutritious meals and snacks daily. Children are encouraged to develop social skills and independence while interacting with other children and adults. Children brush their teeth after each meal.
- **Home Based Program-** If children cannot attend the Head Start center, they may qualify for the Home-Based Program.”<sup>365</sup> “Children enrolled in the Home Based program receive a weekly visit. Home visitors work for 90 minutes with the family. Parents and home visitors use the home environment to present learning activities that are individualized for each child. For a minimum of two Wednesdays a month, children attend a socialization experience with other children.
- **Family Day Care-** Head Start also enrolls eligible children through their certified family day care provider. In this case, a Head Start mentor visits the day care home weekly to work with the children and to assist the day care provider in planning activities. Family Day Care providers receive specialized trainings, financial incentives, and assistance in obtaining their Child Development Associate (CDA) credential.”<sup>366</sup>

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<sup>360</sup> National Head Start Association, *Head Start Quality, Performance, and Outcome: The Real Story*

<sup>361</sup> U.S. Department of Health & Human Services, Office of Head Start

<sup>362</sup> Hocking-Athens-Perry Community Action, *What Is Head Start?*

<sup>363</sup> U.S. Department of Health & Human Services, Office of Head Start

<sup>364</sup> Hocking-Athens-Perry Community Action, 1/2/07 E-mail Correspondence with Kathy Redwine

<sup>365</sup> Hocking-Athens-Perry Community Action, *Head Start Programs*

<sup>366</sup> Hocking-Athens-Perry Community Action, 1/2/07 E-mail Correspondence with Kathy Redwine

Eligibility for the Head Start program is set at 100% of the federal poverty level and serves children 3-5 years of age.<sup>367</sup> In Athens County, 188 children are enrolled in the Head Start program.<sup>368</sup>

<b>Monthly Federal Poverty Level (FPL) Measure</b>	
<b>Effective 1/24/06</b>	
<b>Assistance</b>	<b>100% Monthly</b>
<b>Group</b>	<b>FPL</b>
<b>Size</b>	
<b>1</b>	<b>\$817</b>
<b>2</b>	<b>\$1100</b>
<b>3</b>	<b>\$1384</b>
<b>4</b>	<b>\$1667</b>
<b>5</b>	<b>\$1950</b>

Source: U.S. Department of Health and Human Services

Despite the benefits of this program, there has been a movement to cut back on Head Start in Ohio. While Ohio ranked eighth in terms of federal Head Start funding with over \$239 million allocated annually and was fifth largest in terms of children served in 2004 (38,017), its \$6,307 per pupil spending annually ranked 49<sup>th</sup> out of the 56 bodies receiving funding, and fell \$785 per student below the national average in 2004.<sup>369</sup>

Furthermore, the state planned to begin cutting participation numbers to decrease its portion of the funding, first cutting participation to 22,000 slots, then 18,000, and finally all the way down to 11,600.<sup>370</sup> The planned reduction was part of a transition to a “Head Start Plus” program, which provides full-day care to a smaller number of children as opposed to part-day care to a larger population.<sup>371</sup> The Head Start Plus program was created in Ohio in 2004. It had more rigid requirements for its instructors and used a more standardized curriculum for its classes.<sup>372</sup> However, beginning in the 2005-2006 school year, the Head Start Plus program was discontinued and replaced by the Early Learning Initiative program.<sup>373</sup>

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<sup>367</sup> Ibid

<sup>368</sup> Telephone Interview with Chris Delametre, Hocking-Athens-Perry Community Action, on 12/20/06

<sup>369</sup> Policy Matters Ohio, *Staying Employed: Trends in Medicaid, Child Care, and Head Start in Ohio*

<sup>370</sup> Ibid

<sup>371</sup> Ibid

<sup>372</sup> Education Development Center, *Ohio Head Start Plus Study*

<sup>373</sup> The National Institute for Early Education Research, *The State of Preschool 2005, Ohio*

## EARLY LEARNING INITIATIVE (ELI)

The Ohio Department of Job and Family Services and the Ohio Department of Education are collaborating for the early care and education of children in the Early Learning Initiative (ELI) program.<sup>374</sup> ELI has only been in implementation for about a year and is still in early development. The goal of the program is to provide children, often identified as “at risk of school failure,” with educational experiences that will help them enter kindergarten ready for success, while meeting the child care needs of working families.<sup>375</sup>

The program is supported by public funding, with \$104.3 million in FY 2006 for up to 10,000 children and \$125.2 million in FY 2007 for up to 12,000 children.<sup>376</sup> In order to be eligible, families must have a preschool child who is at least three years old, have at least one parent working a minimum of one hour per week, and be at or below 185% of the FPL or receiving Ohio Works First (OWF) assistance.<sup>377</sup> There are currently 11 providers in Athens County who serve eligible children under the ELI program.

ELI, Head Start or some form of child care is essential for the success of a family with working parents. A safe, welcoming and stimulating environment can put parents’ minds at ease while at work and ensure the well-being of their children. There is no denying that quality child care is expensive, but government programs and subsidies can help alleviate the burden for working parents who qualify. This support is vital to low-income families, because it enables parents to have the ability to find a job and retain it, or to seek education/job training. Workers who do not have to worry about the safety of their children while they are at work will be more productive, because they can focus on their job rather than the safety of their children.

Child care is yet another necessary expense the poor must face, and even with public subsidies, child care is still difficult for low-income workers to obtain. Many of the “working poor” work overnight hours, holidays, and weekends due to their job being in the retail or service sectors and these non-typical hours differ from child care providers normal schedules. Another factor is the high ratio of income encompassed by child care expenses, making it difficult for the poor to budget for things like food, shelter, utilities, and clothes for their children.<sup>378</sup> For these reasons, many poor people turn to friends and relatives to watch their children, if they are lucky enough to have this support. For those who do not, it is essential that subsidized child care is available to those in need and that non-typical hours of child care are provided.

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<sup>374</sup> Ohio Department of Education, *Early Learning Initiative Program Details*

<sup>375</sup> Ibid

<sup>376</sup> Ibid

<sup>377</sup> Ibid

<sup>378</sup> U.S. Census Bureau, *Who’s Minding the Kids? Child Care Arrangements: Winter 2002*



## Health Care in Athens County

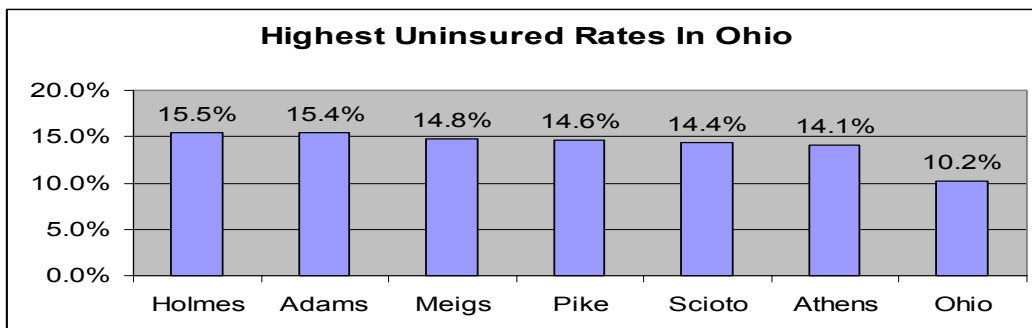
A report by the Athens County Department of Job and Family Services

November 2006

In an era of steadily rising health care costs, health coverage has become a large scale issue. Many Americans cannot afford health insurance and, consequently, do not have access to medical treatment. Those with health insurance can incur expensive co-pays and deductibles, but health care can be a paralyzing cost to low-income families. Preventative medicine is often out of financial reach for low-income families. That is, they cannot afford to get regular health screenings that can lead to early detection of major medical problems. When they do get sick, they cannot afford to pay out-of-pocket to see a physician, and any specialized medicine is definitely not viable. If they happen to have health insurance, they often cannot afford the co-pay amounts for the visit or the price of the prescribed medication. In other words, despite medical advances that make the health care industry in America the most advanced system in the history of the world, it is becoming increasingly difficult for many to access that care.

### THE UNINSURED

Despite government sponsored programs like Medicare and Medicaid, many Americans do not have access to any health insurance. On a national level, over 38 million Americans are without health insurance, representing 14% of the population.<sup>379</sup> In Ohio, 1.14 million people do not have health insurance, representing 10.2% of the population.<sup>380</sup> In Athens County, the number of uninsured is 7,751 people, which represents 14.1% of county residents.<sup>381</sup> Athens County has the sixth-highest uninsured rate in the state.<sup>382</sup> The following chart shows the six highest uninsured rates in the state by county, as well as the state average.



Source: U.S. Census Bureau, *Health Insurance Coverage for Ohio Counties, 2000*

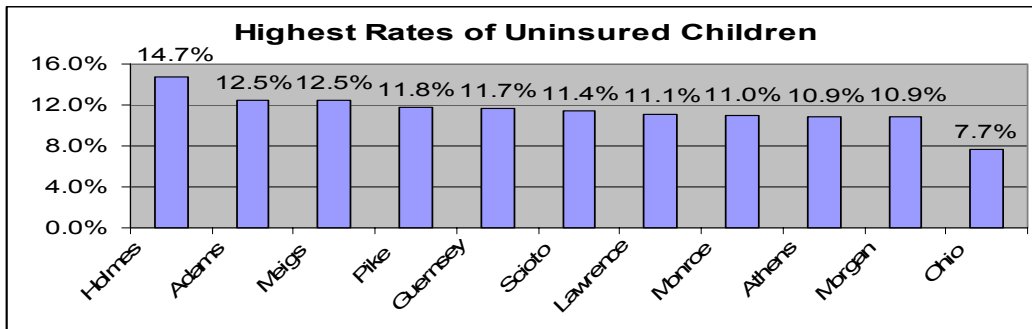
<sup>379</sup> U.S. Census Bureau, *Health Insurance Coverage for USA, 2000*

<sup>380</sup> U.S. Census Bureau, *Health Insurance Coverage for Ohio Counties, 2000*

<sup>381</sup> Ibid

<sup>382</sup> Ibid

A sizeable portion of those who are uninsured are children. This is a large concern for two reasons: children cannot pay for their own health care, and children have a heightened need for health care because many health conditions affect children more than adults.<sup>383</sup> Also, 1,196 children in Athens County are without health insurance, or about 10.9%, the 8<sup>th</sup> highest rate in the state.<sup>384</sup> Due to numerous social programs geared toward children, the rate of uninsured is oftentimes lower among children than adults. Ohio's average rate of uninsured children is 7.7%.<sup>385</sup> The following chart illustrates the highest rates of the uninsured among children in the state, again with the Ohio average for comparative purposes.



Source: U.S. Census Bureau, *Health Insurance Coverage for Ohio Counties, Under Age 18, 2000*

Living without health insurance means more than simply not having insurance to pay for the costs of health care in emergencies. The consequences of a major illness with or without health insurance are potentially disastrous from a financial standpoint. As Harvard Law Professor Elizabeth Warren points out, every 30 seconds in the United States, someone files for bankruptcy in the aftermath of a serious health problem.<sup>386</sup> A report by the Institute of Medicine (IOM) that is published on Cover the Uninsured's Web page came to the following findings about the uninsured:

- “Compared to people with insurance, the uninsured experience worse health and die sooner”;
- Families can suffer emotionally and financially when even a single member is uninsured;
- "Uninsurance at the community level is associated with financial instability for health care providers and institutions, reduced hospital services and capacity, and significant cuts in public health programs, which may diminish access to certain types of care for all residents, even those who have coverage" (meaning that if the rate of uninsured is high in an area, the financial liability incurred by health care providers makes it difficult for them to provide certain services);
- The nation is economically disadvantaged as a result of the poorer health and premature death of uninsured Americans. It is estimated that the lost economic value of uninsurance is between \$65 billion and \$130 billion annually.”<sup>387</sup>

<sup>383</sup> Future of Children, “The Unique Health Care Needs of Adolescents”

<sup>384</sup> U.S. Census Bureau, *Health Insurance Coverage for Ohio Counties, Under Age 18, 2000*

<sup>385</sup> Ibid

<sup>386</sup> *Sick and Broke*, The Washington Post, February 9, 2005

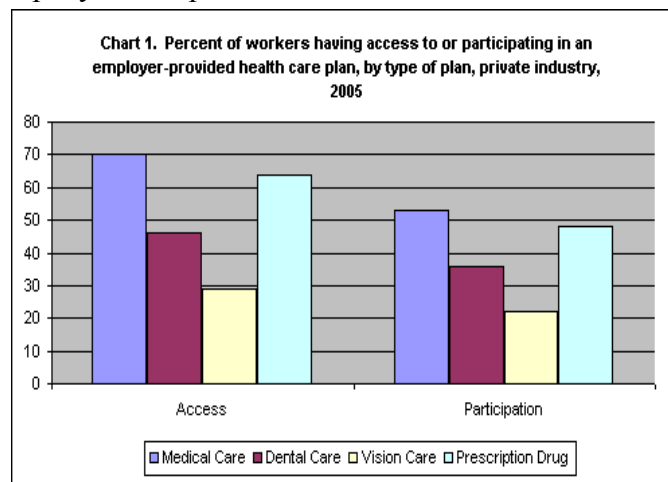
<sup>387</sup> Cover The Uninsured, “Coverage Matters” by the Institute of Medicine

Also, a person without health insurance is five times more likely not to see a doctor when needed.<sup>388</sup> They are also more likely to miss important health screenings.<sup>389</sup> These facts help to highlight the larger point: the health risks of those who are not insured are significantly higher than that of those who are insured.

## EMPLOYMENT AND HEALTH CARE

The number of employees receiving employer-provided health insurance has begun to drop in recent years. From 2000-2004, the number of non-elderly workers receiving employer-provided health insurance plans dropped by 5% from 66% to 61% nationally with most of that drop attributed to the working poor.<sup>390</sup> In large part, the problem is not so much that employers are no longer offering health care packages to their employees, but rather that skyrocketing costs of medical care dramatically increases the cost of insurance. Employers are now requiring that employees pay co-pays and premiums that many simply cannot afford.

The availability and participatory rates in employer-provided health care vary widely based on several criteria. Chart 1 below shows the access and participatory rates for the different types of health care packages generally offered by employers. Medical care is still offered by 70% of employers on a national level as of 2005, yet just over half of the workers are actually participating.<sup>391</sup> The difference is due to the high cost of premiums to workers. As an example, a worker in retail making \$8 an hour and working 32 hours a week would have to spend 25% of his paycheck in insurance premiums for a low-end health plan.<sup>392</sup> Due to competing interests for the income, such as food, shelter, transportation, etc., it is difficult for a low-wage worker to be able to buy into the company health plan.



Source: U.S. Bureau of Labor Statistics

<sup>388</sup> Dayton Daily News, April 26, 2006, “Report Says 1.3 Million In Ohio Without Health Insurance”

<sup>389</sup> Ibid

<sup>390</sup> Kaiser Family Foundation, *Health Insurance Coverage in America, 2004 Data Update*

<sup>391</sup> U.S. Bureau of Labor Statistics, *Access to and Participation in Employer-Provided Health Care Plans, Private Industry, 2005*.

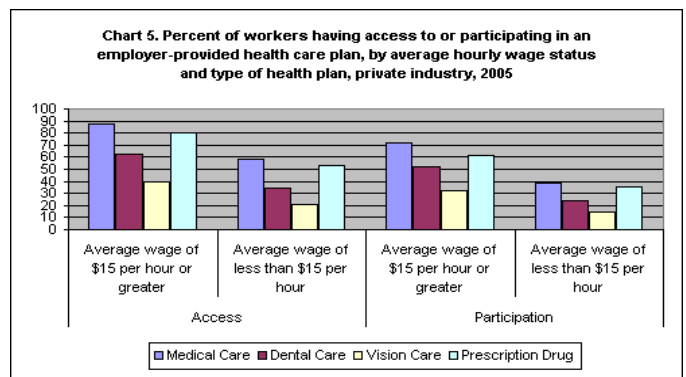
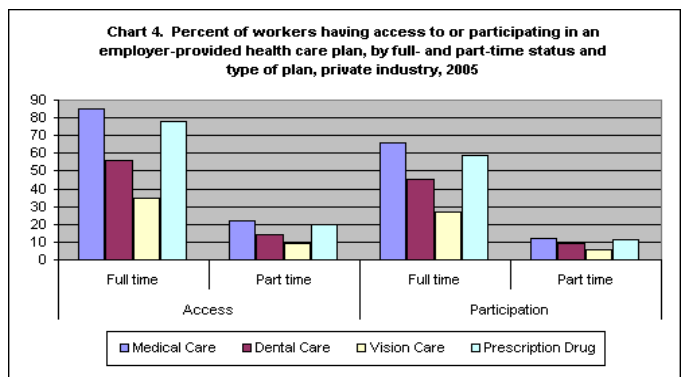
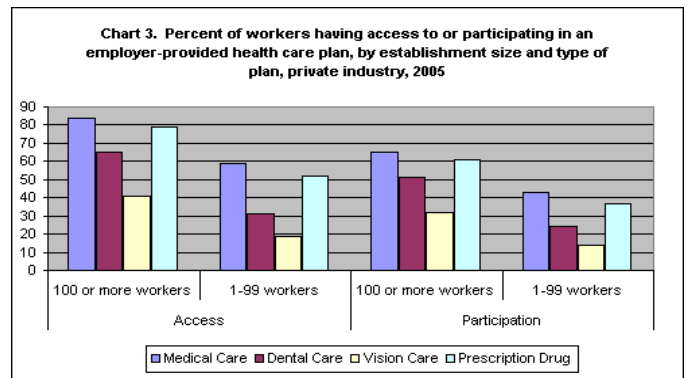
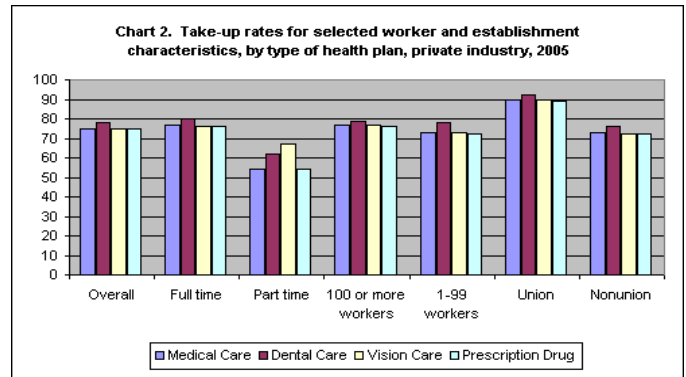
<sup>392</sup> United Food and Commercial Workers, *Issues, Health Care*

The type of employment is also a factor in employer-provided health insurance. Chart 2 shows that the type of employment, how large the employer is, and whether a worker is a union member all affect the availability of employer-provided insurance. Large businesses are more likely to provide health benefits because of the size of their operation. Chart 3 illustrates the disparity in the availability of employer-provided health insurance by the size of the employers. More than 80% of the workers who work for employers with over 100 workers have access to medical care coverage, while less than 60% of workers who work for employers with less than 100 workers have the same access, and just over 40% of those workers participate, while more than 60% participate in larger labor forces.<sup>393</sup>

Another factor in employer-provided insurance is full-time vs. part-time work status. As Chart 4 illustrates, both access and participatory rates are widely different between full-time and part-time workers. Over 60% of the full-time work force uses employer-provided medical care insurance, while slightly over 10% of the part-time work force participates.<sup>394</sup>

Another aspect of access and participation of employer-provided health care is wage level. Chart 5 illustrates the differential between access and participatory rates based on wage level. While almost 90% of workers earning \$15 per hour or more have access to employer-provided medical care, only 60% of workers earning less than that rate had such access.<sup>395</sup> Perhaps more telling, while over 70% of those earning more than \$15 per hour participate in employer-provided health care, only 40% of those earning less than \$15 per hour participate.<sup>396</sup> They simply cannot afford the high co-pays and premiums associated with many of the employer-provided health care programs.

Source for graphs: U.S. Bureau of Labor Statistics



<sup>393</sup> U.S. Bureau of Labor Statistics, , *Access to and Participation in Employer-Provided Health Care Plans, Private Industry, 2005*.

<sup>394</sup> Ibid

<sup>395</sup> Ibid

<sup>396</sup> Ibid

## MEDICAID

Medicaid is a state and federally funded needs-based health program for eligible people. Medicaid was passed as part of the Social Security Act of 1965 and began in Ohio in 1968. Each state operates a distinctive program within guidelines established per the Social Security Act. However, the federal government plays a very active oversight role through the Centers for Medicare and Medicaid Services, which is part of the U.S. Department of Health and Human Services. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 “delinked” Medicaid from cash assistance. That change was implemented along with a new family coverage category that was established under Section 1931 of the federal Medicaid law. The new category allowed very low-income families with children coverage for Medicaid without applying for cash assistance, as well as coverage to those ineligible for cash assistance. Ohio offers many types of medical coverage or plans for individuals, families and children. Medicaid is complex, and its rules and regulations are rigorous.

### *Categories of Medicaid*

There are two categories of Medicaid. The Aged, Blind and Disabled (ABD) and Covered Families and Children (CFC). To fall into the ABD category, an applicant must be 65 years old or older, be legally blind or have a condition affecting vision at any age, or be disabled at any age. To apply for ABD Medicaid, an application and an interview need to be completed at the Athens County Department of Job and Family Services office. When applying for ABD Medicaid, proof of income, resources, age or disability, and citizenship are required. Applicants can have an authorized representative apply on their behalf. To fit into the CFC category, an applicant must be a child under 21 years, be a pregnant woman, or be a family member with dependent children. There are different categories covered under CFC Medicaid.

### *Eligibility for Medicaid*

Medicaid is administered locally by the Athens County Department of Job and Family Services (ACDJFS) with guidance from the Ohio Department of Job and Family Services. In order to be eligible for Medicaid, an applicant must first meet the following:

- “Be a U.S. citizen or meet Medicaid citizenship requirements;
- Be an Ohio resident; and
- Have a social security number.”<sup>397</sup>

An applicant must then fit into one of the groups that Medicaid covers. Those groups are:

- “Children (up to age 21);
- Pregnant Women;
- Families with children under age 18;
- Adults age 65 and over;
- Individuals who are legally blind;
- Individuals with disabilities.”<sup>398</sup>

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<sup>397</sup> Ohio Department of Job and Family Services, *Medicaid, Who Qualifies?*

<sup>398</sup> Ibid

Next, an applicant must also fall within income guidelines based on which of those groups they fit under. Those guidelines are illustrated below. It should again be noted that eligibility for Medicaid is very complex. These income guidelines are just a broad overview of who may be eligible. For a more detailed description of Medicaid eligibility, please visit our Web site at: <http://jfs.athenscountygovernment.com/index.htm>

## Income Guidelines

Even if the applicant's total income is more than what is listed below, they should still complete an application. They may be eligible for certain deductions that could reduce their income to help them qualify

Ohio CFC Medicaid					
Who's Covered?	Income Eligibility Guidelines	Gross Monthly Income			
		Family Size			
		1	2	3	4
<b>Children (Up to age 21)</b>	200% FPL	\$1634	\$2200	\$2767	\$3334
<b>Pregnant Women</b>	150% FPL	\$1225	\$1650	\$2075	\$2500
<b>Families</b>	90% FPL	\$735	\$990	\$1245	\$1500
Ohio ABD Medicaid					
Ohioans age 65 or older & Individuals w/ Disabilities	64% FPL*	Income*		Resources*	
		Individual	Couple	Individual	Couple
		\$525	\$904	\$1500	\$2250
<b>Based on Federal Poverty Level (FPL)</b>					
<p>*Some eligibility categories have various resources tests. Deductions and exceptions apply. This is a proxy amount. People with higher incomes may have medical expenses deducted from income calculations to "spenddown" to this level.</p> <p style="text-align: center;">Exceptions and calculations will affect final amount counted toward eligibility. Actual determination of eligibility is done at the county job and family services office.</p>					

Source: Ohio Department of Job and Family Services, *Consumers, Medicaid Income Guide*

Medicaid is a very large program in Ohio. For example, Medicaid covers one in three children and one in seven residents in general.<sup>399</sup> The size of the Medicaid program in Ohio seems to be growing quickly as well. In 2000, Ohio spent 20% of its budget on Medicaid, but as of 2006, it spent 27%, and the program has seen its enrollment grow by 40% over the last five years.<sup>400</sup> Most Medicaid recipients do not receive public assistance.<sup>401</sup> In fact, of the funds spent on Medicaid, 75% goes to elderly or disabled recipients, although they make up only 25% of the enrollees.<sup>402</sup>

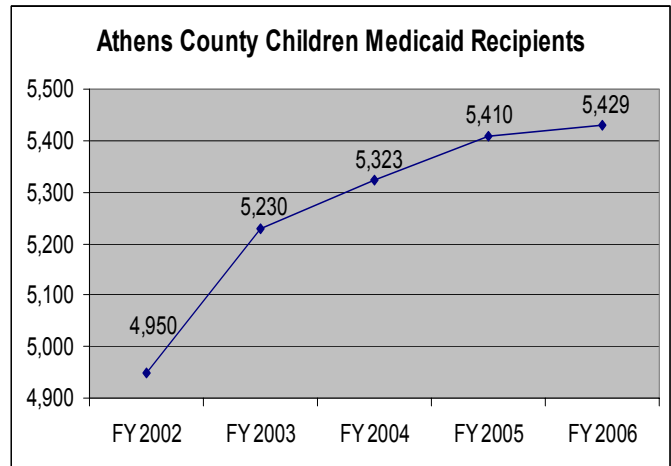
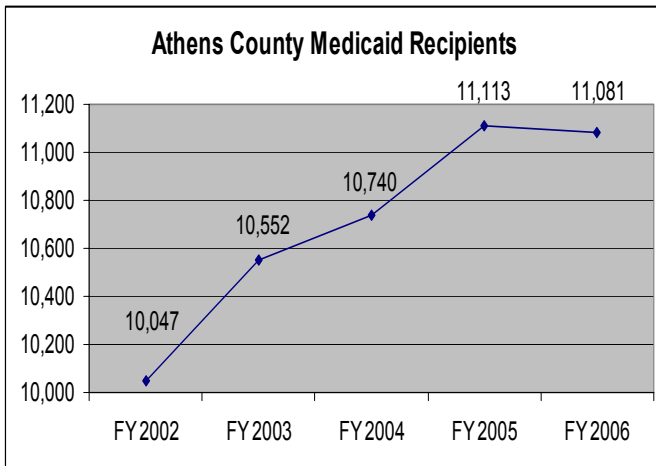
<sup>399</sup> *Medicaid by the Numbers*, Dayton Daily News, 12/5/06

<sup>400</sup> Ibid

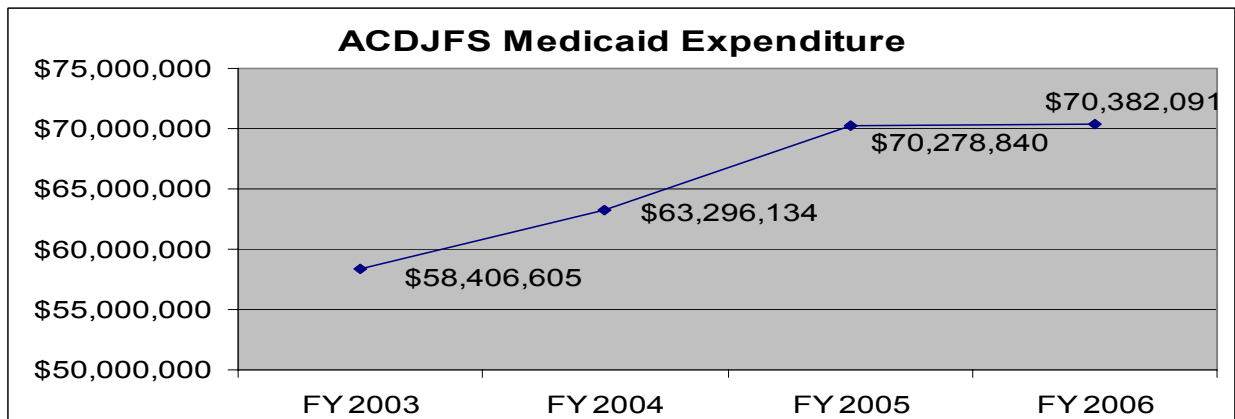
<sup>401</sup> Ibid

<sup>402</sup> Ibid

Medicaid is the largest expenditure of the ACDJFS. Over the last four fiscal years, Medicaid has consumed nearly 75% of agency spending.<sup>403</sup> With the ever-growing cost of health care looming and the large concentration of poor people in the county, it is not surprising that Medicaid caseloads and expenditure levels steadily rise. The following charts illustrate the Medicaid caseloads for all Athens County recipients, children only, and total expenditure levels of Medicaid for ACDJFS.



Source for Graphs: Ohio Department of Job and Family Services, Business Intelligence Channel



Source: Ohio Department of Job and Family Services, Report BOMM1321-R001

<sup>403</sup> Ohio Department of Job and Family Services, Report BOMM1321-R001

## SPENDDOWN

Some people are aged, blind, or have a disability but have an income that is too high to qualify for Medicaid. If the person meets all other eligibility factors other than income, they may still qualify for Medicaid after they have incurred or paid a determined amount of medical bills. This is similar to an insurance premium and is known as “Medicaid Spenddown.”<sup>404</sup> Spenddown allows individuals to deduct medical expenses from their income so it will fall within Medicaid income guidelines. Also, people can submit past unpaid medical bills to count toward Spenddown, referred to as “delayed Spenddown.”<sup>405</sup> Unpaid past medical bills are all or a portion of expenses that the individual or family member incurred and has an obligation to pay. The bills must still be owed and must not be subject to payment by a third party and the bills must not have been used in a previous month to meet the Spenddown amount. In addition, in order to use the unpaid past medical bills, the medical expense must meet one of the following:

- “The expense was incurred during a month in which the assistance group or family member was not eligible for Medicaid ;
- The expense was incurred during a month in which the assistance group did not satisfy the monthly Spenddown amount, even with the application of the bill; or
- The expense was for a medical item or service that was not paid or payable by Medicaid.”<sup>406</sup>

The Spenddown amount is the difference between the monthly income standard and an applicant’s countable monthly income.<sup>407</sup> The chart below is an example of a Medicaid Spenddown situation. In the example, the hypothetical applicant receives \$800 per month. The eligibility threshold for Medicaid is \$504 per month. Every applicant is given up to \$20 of their monthly income that can be disregarded, but that still leaves the applicant \$276 over the eligibility point. However, if the applicant pays or incurs \$276 in medical expenses per month, then they would become eligible for Medicaid. The \$276 would then be known as the monthly Spenddown payment. Eligibility for Medicaid starts on the day of the month that the Spenddown amount is met.

Medicaid Spenddown Example

Monthly Income for Individual	\$800
Subtract \$20 Income Disregard*	-\$20
Subtract Countable Monthly Income Standard	\$504
Result equals the Spenddown amount** to be met every month	\$276
* \$20 of income is automatically disregarded for every ABD Medicaid applicant. ** \$276 is the spenddown amount so \$276 of medical expenses would need to be paid or incurred by the individual in order for the individual to be eligible for Medicaid.	

Source: Ohio Department of Job and Family Services, *Medicaid Fact Sheet*

<sup>404</sup> Ohio Department of Job and Family Services, *Medicaid Fact Sheet*

<sup>405</sup> Ibid

<sup>406</sup> Ibid

<sup>407</sup> Ibid

## MEDICARE

Medicare is the primary health insurance program for people age 65 or older. It began in 1965 as part of President Lyndon B. Johnson's "Great Society" agenda, and the first person enrolled into the program was former President Harry Truman.<sup>408</sup> Within three years following its inception, 20 million people had joined the program.<sup>409</sup> Medicare is administered by The Centers for Medicare and Medicaid Services (CMS) which is a division of the U.S. Department of Health and Human Services.<sup>410</sup> The eligibility for Medicare, as well as the collection of premiums, is handled by the Social Security Administration (SSA).<sup>411</sup>

Eligibility for Medicare can be complicated, but in general, someone has to be 65 years of age or older. Certain people younger than age 65 can qualify for Medicare, too, including, but not limited to, those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease).<sup>412</sup> The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care.<sup>413</sup> Medicare has four parts:

- Hospital insurance (Part A) helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.<sup>414</sup>
- Medical insurance (Part B) helps pay for doctors' services, other medical services and supplies that are not covered by hospital insurance.<sup>415</sup>
- Medicare Advantage (Part C), formerly known as Medicare Plus Choice plans, is an initiative that gives people the opportunity to use their Medicare benefits through private insurance companies.<sup>416</sup>
- Prescription drug coverage (Part D) helps pay for prescription medications.<sup>417</sup>

Again, actual eligibility is complex, but in general if one is 65 years of age or older, the eligibility requirements for Medicare Part A are:

- "Applicant receives, or is eligible to receive, Social Security benefits or railroad retirement benefits; or
- Applicant or spouse (living or deceased, including divorced spouses) worked long enough in a government job where Medicare taxes were paid; or
- Applicant is the dependent parent of someone who worked long enough in a government job where Medicare taxes were paid."<sup>418</sup>

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<sup>408</sup> Social Security Administration

<sup>409</sup> Ibid

<sup>410</sup> Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services

<sup>411</sup> Social Security Administration, *Medicare Eligibility*

<sup>412</sup> Ibid

<sup>413</sup> Ibid

<sup>414</sup> Social Security Administration, *What Are the Differences Between Medicare Parts A, B, C, and D?*

<sup>415</sup> Ibid

<sup>416</sup> Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services, *Milestones in Medicare Managed Care*

<sup>417</sup> Ibid

<sup>418</sup> Social Security Administration, *What Are the Requirements to Receive Medicare Benefits?*

Those under the age of 65 may be eligible for Medicare as well (if disabled). The following conditions must be met however:

- “Applicant has been entitled to Social Security disability benefits for 24 months; or
- Applicant receives a disability pension from the railroad retirement board and meets certain conditions; or
- Applicant has Lou Gehrig’s disease (amyotrophic lateral sclerosis); or
- Applicant worked long enough in a government job where Medicare taxes were paid and meets the requirements of the Social Security disability program; or
- Applicant is the child or widow age 50 or older, including a divorced widow of someone who has worked long enough in a government job where Medicare taxes were paid and meets the requirements of the Social Security disability program.
- Applicant has permanent kidney failure and receives maintenance dialysis or a kidney transplant and:
  - is eligible for or receives monthly benefits under Social Security or the railroad retirement system; or
  - has worked long enough in a Medicare-covered government job; or
  - is the child or spouse (including a divorced spouse) of a worker (living or deceased) who has worked long enough under Social Security or in a Medicare-covered government job.”<sup>419</sup>

A person falling under any of the above stated guidelines is eligible for Medicare Part A benefits. Anyone who is eligible for Part A is usually eligible for Part B (they only need be over 65 or be eligible for hospital insurance to get Part B with a premium), and in order to be eligible for Part C, they must be eligible for both Parts A and B.<sup>420</sup>

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<sup>419</sup> Ibid

<sup>420</sup> Ibid

Medicare Part D is prescription drug coverage for those receiving Medicare that began January 1, 2006.<sup>421</sup> There are fees associated with Medicare Part D. If someone is entitled to Part A or enrolled in Part B, then the person is eligible for Part D.<sup>422</sup> Enrollment is voluntary and anyone who has been incarcerated is not eligible for Part D benefits.<sup>423</sup> The catch is that there is a monthly premium associated with Part D. However, the program eliminates drug coverage for about 6 million Medicare-Medicaid dual eligibles, forcing them to either accept Part D coverage or lose coverage.<sup>424</sup> The benefits and premiums of the program are explained by The Center for Medicare Advocacy as follows:

“The Medicare Modernization Act of 2003 establishes a standard drug benefit that Part D plans may offer. The standard benefit is defined in terms of the benefit structure and not in terms of the drugs that must be covered. In 2006, this standard benefit requires payment of a \$250 deductible. The beneficiary then pays 25% of the cost of a covered Part D prescription drug up to an initial coverage limit of \$2,250. Once the initial coverage limit is reached, the beneficiary is subject to another deductible, known as the “doughnut hole,” in which they must pay the full cost of medicine. When total out-of-pocket expenses on formulary drugs for the year, including the deductible and initial coinsurance, reach \$3,600 the beneficiary pays \$2 for a generic or preferred drug and \$5 for other drugs, or 5% coinsurance, whichever is greater.”<sup>425</sup>

So, what that means is there is a \$250 deductible on the plan and a \$386 annual premium. Once that is reached, the program becomes a 75/25% co-pay, with Medicare D covering 75% of the cost. This is true until Medicare has paid \$2,000 on drugs (with the consumer having paid an additional \$500). At this point, the consumer has spent \$1,136, and Medicare has spent \$2,000. Now another deductible occurs. This “doughnut hole” requires that the consumer cover drug costs out of pocket again, for up to \$2,850 worth of drugs. So at this point the consumer has paid \$3,986 out of pocket, and Medicare has paid \$2,000. From that point forward, the plan becomes a 95/5% co-pay, with Medicare covering 95% of the cost of drugs, or a flat \$2 for generic, \$5 for brand-name drugs, whichever is the greater expense to the consumer. Because of this, the program still places a large burden on poor, elderly people, because of the high deductibles, and the elimination of many dual eligibles, despite the subsidy for the poor.

For more information on Medicare, go to [www.ssa.gov](http://www.ssa.gov) or [www.cms.hhs.gov](http://www.cms.hhs.gov).

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<sup>421</sup> Center For Medicare Advocacy, *What is Medicare Part D?*

<sup>422</sup> Ibid

<sup>423</sup> Ibid

<sup>424</sup> Ibid

<sup>425</sup> Ibid

## DUAL ELIGIBLES

People who are enrolled in both Medicaid and Medicare are called “dual eligibles.” Being eligible for both programs has its advantage. Many people rely on Medicaid to pay their Medicare premiums and cost-sharing, and to cover critical benefits that Medicare does not pay, such as long-term hospital stays.<sup>426</sup> Nationally, about 7.4 million people are dual eligible, with about 6.4 million of them receiving full Medicaid benefits and assistance with Medicare premiums and cost-sharing, and another one million receiving only assistance with their Medicare premiums and cost-sharing.<sup>427</sup> There are also programs to assist Medicare recipients with covering the associated premiums with the program. Listed below are the programs, including the income eligibility levels per month:

- **Qualified Medicare Beneficiary (QMB)** – Pays all Medicare premiums, deductibles, and co-pays.<sup>428</sup>
- **Specified Low Income Beneficiary (SLMB)** – Pays the Medicare Part B premium.<sup>429</sup>
- **Qualified Individual-1 (QI-1)** – Pays the Medicare Part B premium for persons with a slightly higher income than SLMB, but is not an entitlement program.<sup>430</sup>
- **Qualified Working Disabled Individual (QWDI)** – Pays the Part A premium for eligible persons.<sup>431</sup>

Program	Single	Couple
Qualified Medicare Beneficiary (QMB) 100% FPL	\$817	\$1100
Specified Low Income Medicare Beneficiary (SLMB) 120% FPL	\$980	\$1320
Qualified Individuals-1 (QI-1) 135% FPL	\$1103	\$1485
Qualified Working Disabled Individual (QWDI) 200% FPL	\$1634	\$2200

Source: Center for Medicare Advocacy, Medicare Savings Programs

Dual eligibles account for one in seven Medicaid enrollees, including almost all the elderly and about one-third of non-elderly beneficiaries with disabilities in Medicaid.<sup>432</sup> The vast majority of dual eligibles are very poor. For example, 71% have incomes falling below \$10,000 per year, which is contrasted with only 13% of all other Medicare beneficiaries.<sup>433</sup> More than half of dual eligibles are considered to be in only “fair” or “poor” health, which is twice the rate of others on Medicare.<sup>434</sup> So, not only are these people very poor, they are also very sick. Without dual eligibility status, these people would never be able to see a doctor, much less begin to think about how to pay for the various services they may encounter or drugs they may be prescribed. The dual eligibles, therefore, rely on Medicaid to cover significant gaps in coverage that Medicare leaves. Without the buffer zone that dual eligibility provides, these people would have no access to health care.

<sup>426</sup> Kaiser Family Foundation, *Dual Eligibles: Medicaid’s Role for Low-Income Medicare Beneficiaries*

<sup>427</sup> Ibid

<sup>428</sup> Center For Medicare Advocacy, Medicare Savings Programs

<sup>429</sup> Ibid

<sup>430</sup> Ibid

<sup>431</sup> Ibid

<sup>432</sup> Ibid

<sup>433</sup> Ibid

<sup>434</sup> Ibid

## CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (COBRA)

Consolidated Omnibus Budget Reconciliation Act (COBRA) health care is a potential temporary solution for someone who has lost their employer-provided health care due to an “event” which has led to their losing the insurance (i.e. the employer deciding to drop coverage).

“The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102 percent of the cost to the plan. COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end.”<sup>435</sup>

As the description of the program suggests, it can be quite expensive to use COBRA and its benefits. A person using COBRA benefits may be required to pay a premium of up to 102% of the cost of the plan.<sup>436</sup> The cost of the insurance is often out of reach for most low-income households.

Much has been said during recent years about the state of health care and its availability. Some feel that the availability of health care is a basic human need and should be universally available regardless of socioeconomic status. Others disagree, calling such an approach “socialized medicine” and thus politicizing the process, making the issue a heated debate. No matter which side of that ideological fence one chooses, it is undeniable that those with health insurance, and thus access to health care live a different lifestyle than those without it. Many Americans are facing tough choices about whether to take medicine that enables them to live in better health or to feed their families. It is no coincidence that large portions of the uninsured population are either in “fair” or “poor” health. The basic procedures that many of us take for granted are being denied to people who do not have insurance, as health care facilities often would not even attend to a patient who is uninsured. The poor cannot afford to practice preventive medicine. Ironically, most of the people who lack insurance are those who are working. The “working poor,” who cannot afford to have 25% of their salaries eaten up by a minimal health care package, are being left without insurance. While public-based programs such as Medicare and Medicaid seek to aid the elderly and indigent, many of those working are not eligible for these programs. These people cannot afford the health care that is necessary to live a healthy and secure lifestyle.

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<sup>435</sup> U.S. Department of Labor, *Health Plans and Benefits, COBRA*

<sup>436</sup> *Ibid*



## Education in Athens County

A report by the Athens County Department of  
Job and Family Services

November 2006

Education is crucial in job placement. Studies indicate that level of education directly correlates to wages.<sup>437</sup> Also, the rate of poverty is three times higher for high school dropouts than for those with a diploma.<sup>438</sup> With the recent shift in the region from the traditional manufacturing-based economy to the service-based local economy, education is perhaps more important than ever. There is a large gap beginning to form in terms of job availability based on educational attainment. According to the Labor Market Information division of the Ohio Department of Job and Family Services, the average annual wage in 2000 for employees of eating and drinking establishments was \$7,688.<sup>439</sup> Employees of general merchandise stores earn an average annual wage of \$13,055.<sup>440</sup> These average wages are much lower than the industrial machinery and equipment sector's average annual wages of \$31,261.<sup>441</sup> Available jobs with wages comparable to those found in the industrial sector include teachers and nurses. However, both of these positions (and most others at that wage rate) require at least a two-year degree.

This reduction of available manufacturing jobs leaves uneducated workers with two choices: struggle to make ends meet while working in the service sector, or find a way to obtain the higher education needed to transition to better-paying jobs that require more education. This can be a difficult feat, so the long-term solution for our changing job market is to better prepare the youngest Athens County residents for college and beyond.

In order to get the higher education needed for better employment opportunities, one must first successfully complete their primary education. A high school diploma or GED is necessary to enroll in an institute of higher learning. A high school diploma can be obtained at any of the five public school districts in Athens County, which are: Alexander, Athens City, Federal Hocking, Nelsonville-York, and Trimble.

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<sup>437</sup> U.S. Department of Labor Statistics, *Educational Attainment and Wage*

<sup>438</sup> Juanita E. Miller Ph.D., The Ohio State University, *Poverty Fact Sheet*

<sup>439</sup> Ohio Department Of Job And Family Services, Labor Market Information, *Southeast Ohio Economic Development Region 11, Occupations With The Most Openings*

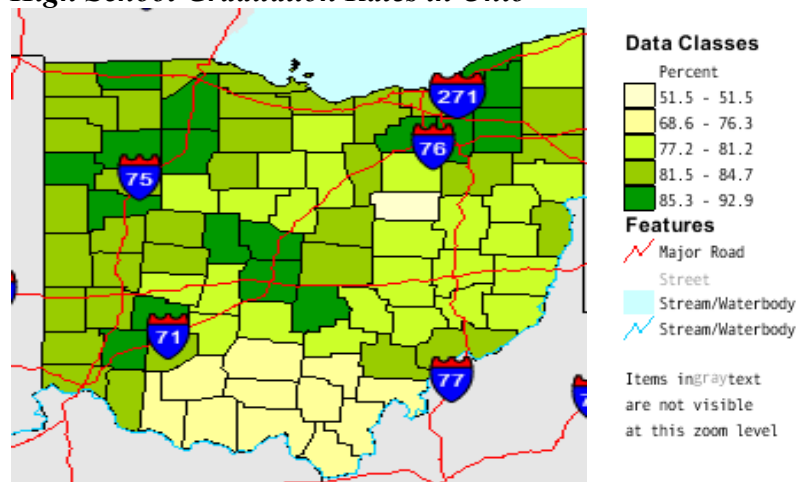
<sup>440</sup> Ibid

<sup>441</sup> Ibid

## PRIMARY AND SECONDARY EDUCATION

One of the most beneficial services our government provides to the public is education. Public schools provide invaluable educational tools for students to progress toward a high school diploma, making them far more attractive to potential employers. On average, a worker who has a high school degree earns \$27,351 per year, which is \$6,019 more than a worker without a diploma.<sup>442</sup> But the real disparity is displayed by employability. As of 2000, 70.7% of those with a high school degree were employed, with 52.4% working full-time.<sup>443</sup> In contrast, among those without a degree, only 51.7% were employed, with only 33.4% of them working full-time.<sup>444</sup> As the data illustrates, it is becoming very difficult to gain employment without a high school education, with only a third of the population working full-time without one. Of the population over 25 years of age in Athens County, 82.9% hold a high school diploma, in comparison with 80.4% nationally, and comparable to the statewide rate of 83%.<sup>445</sup> The map below illustrates high school graduation rates on a state level. Of the 12 counties with the lowest high school graduation rates in the state, 11 of them are located in Appalachia.<sup>446</sup> The lowest is Holmes with 51.5% of its population of 25 years of age or older holding a high school diploma; the highest is Delaware County with 92.9%.<sup>447</sup>

### High School Graduation Rates in Ohio



The Rate of High School Graduates in Counties Contiguous to Athens County	
Washington	84.5%
Athens	82.9%
Morgan	80.6%
Perry	78.9%
Hocking	78.0%
Meigs	73.2%
Vinton	70.7%

Source: U.S. 2000 Census

Source: U.S. 2000 Census, *Ohio, Social Characteristics, High School Graduate or Higher, Map, Subdivisions*

<sup>442</sup> U.S. Census Bureau, *Earnings By Occupation and Education, United States, Both Sexes*

<sup>443</sup> Ibid

<sup>444</sup> Ibid

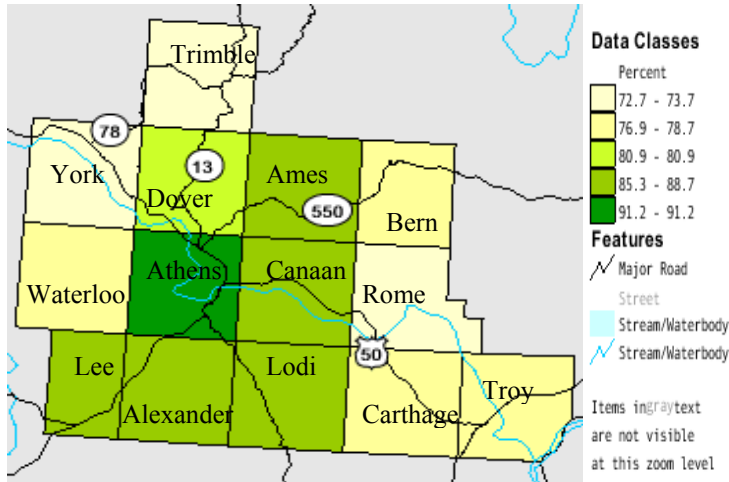
<sup>445</sup> U.S. 2000 Census, *Athens County, Social Characteristics, High School Graduate or Higher;* *Ohio Social Characteristics, High School Graduate or Higher*

<sup>446</sup> U.S. 2000 Census, *Ohio, Social Characteristics, High School Graduate or Higher, Map, Subdivisions*

<sup>447</sup> Ibid

The map and table below show the percentage of the population located within each township in Athens County that is 25 years old or older and holds a high school diploma. The township with the largest percentage is Athens with 91.2%, and the township with the lowest is Rome at 72.7%.<sup>448</sup>

**Athens County High School Graduation Rates By Township**

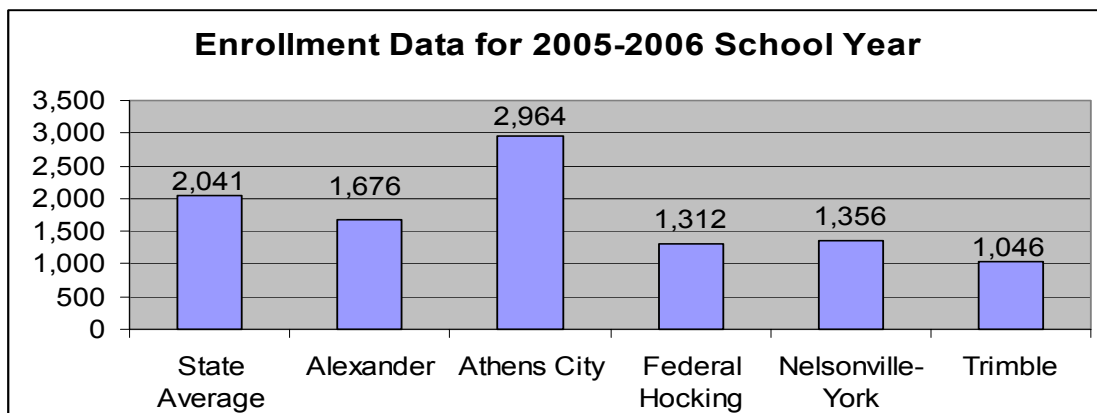


High School Graduation Rate by Township	
Athens	91.2%
Lee	88.7%
Alexander	87.7%
Ames	87.4%
Canaan	86.7%
Lodi	85.3%
Dover	80.9%
Carthage	78.7%
Bern	78.6%
Troy	77.5%
Waterloo	76.9%
Trimble	73.7%
York	73.7%
Rome	72.7%

Source: U.S. 2000 Census, *Athens County, Social Characteristics, High School Graduate or Higher, Map, Subdivisions*

Source: U.S. 2000 Census

The goal of public schools is to provide students with a solid education that leads to a high school diploma. Area schools are evaluated on their performance for meeting this goal. One evaluative tool of public education is enrollment data. Class enrollment shows the size of the school district. The graph below shows the enrollment numbers for each school district in Athens County for the 2005-2006 school year.<sup>449</sup> Athens City is by far the largest school district in the county.

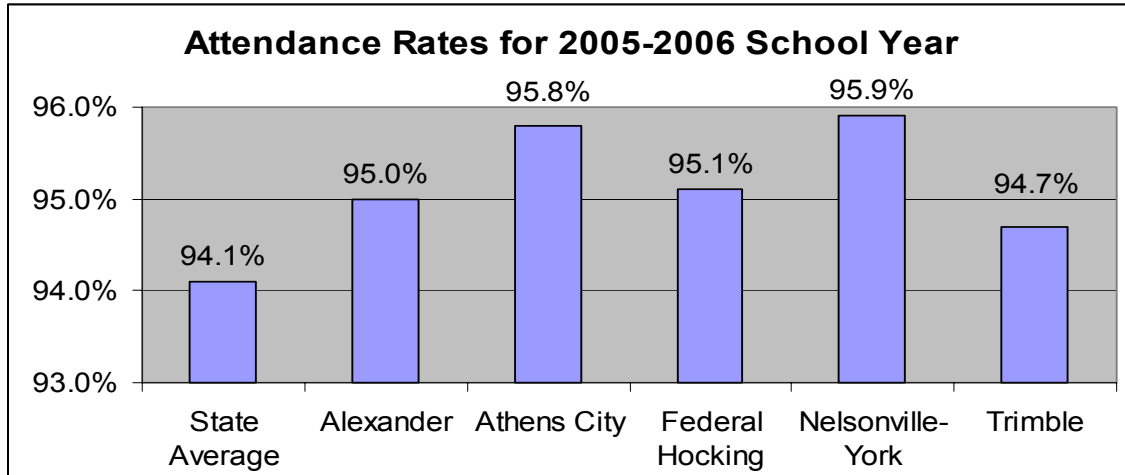


Source: Ohio Department of Education. *Enrollment Data*.

<sup>448</sup> U.S. 2000 Census, *Athens County, Social Characteristics, High School Graduate or Higher, Map, Subdivisions*

<sup>449</sup> Ohio Department of Education. *Enrollment Data*.

Attendance data is another indication of success in a school district. Sometimes getting students to attend school regularly can be half the battle in learning. The graph below shows the attendance rates in each of the five county school districts. Each district is over the Ohio Department of Education (O.D.E.) standard rate, 93%, for attendance.<sup>450</sup>



Source: Ohio Department of Education. *interactive Local Report Card Home*.

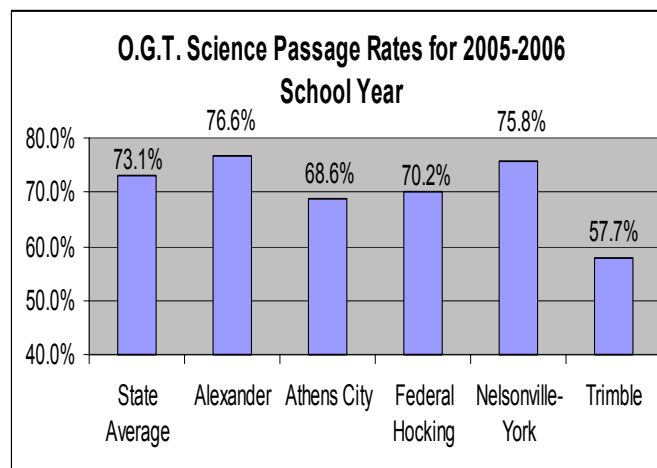
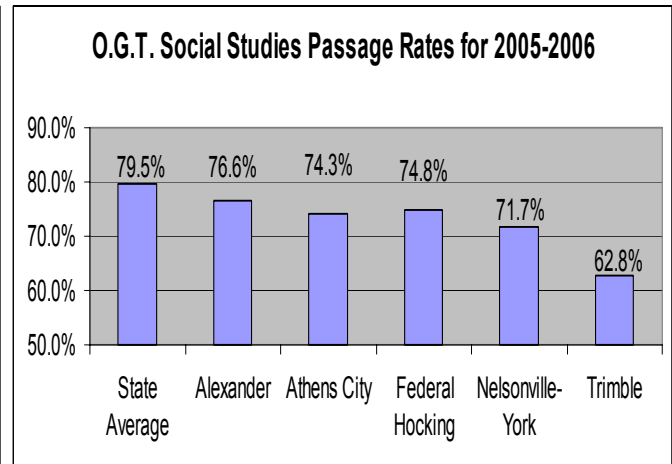
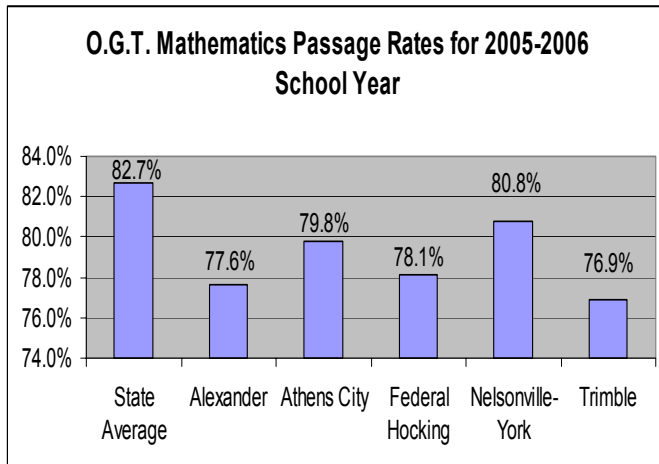
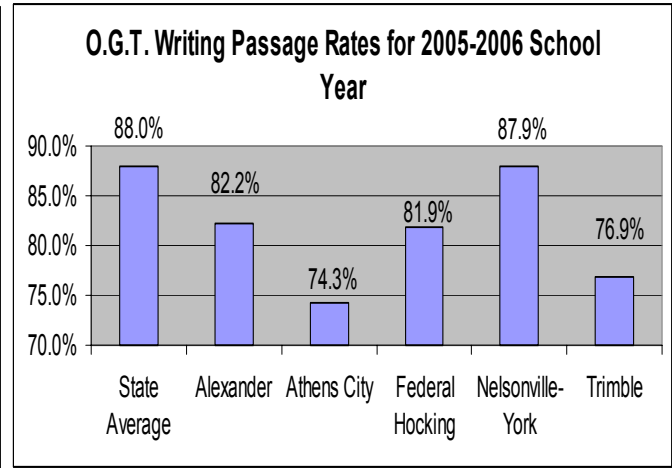
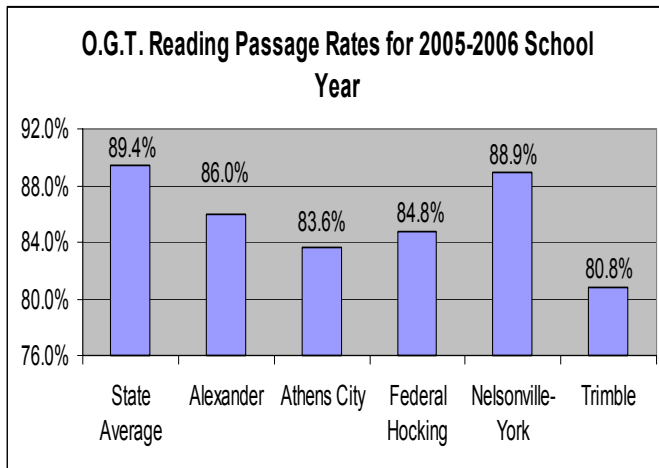
Another tool in evaluating a school district is standardized test scores. Students must pass all portions of the Ohio Graduation Test (OGT) in order to graduate high school. The OGT replaces the 9<sup>th</sup> grade proficiency test beginning with the graduating class of 2007 and was developed as a guideline in the national No Child Left Behind Act.<sup>451</sup> The test has five portions: reading; math; writing; science; and social studies (also known as citizenship).<sup>452</sup>

<sup>450</sup> Ohio Department of Education. *interactive Local Report Card Home*.

<sup>451</sup> Ohio Department of Education, *Frequently Asked Questions About the Ohio Graduation Test*

<sup>452</sup> Ohio Department of Education. *interactive Local Report Card Home*.

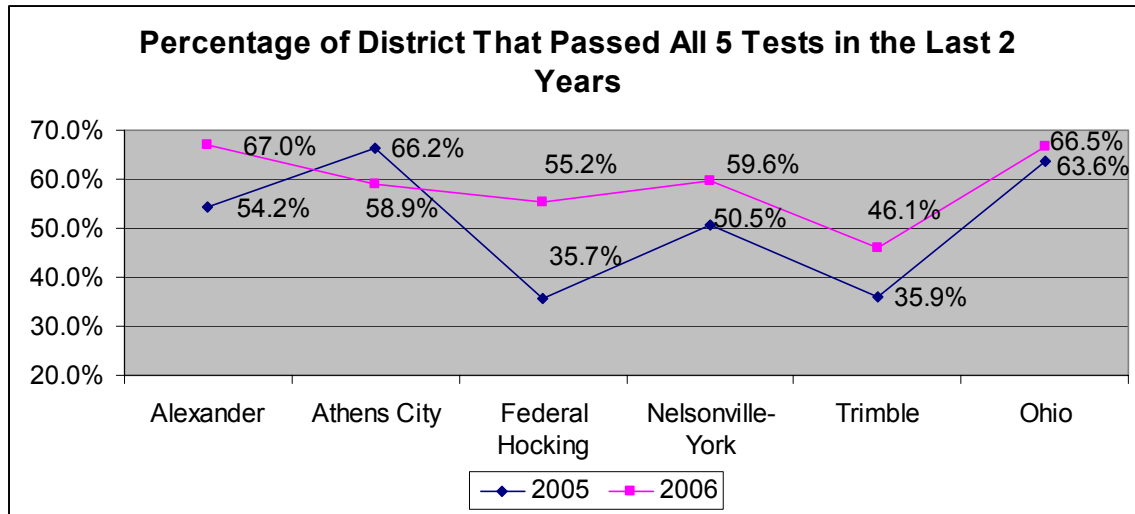
The following graphs illustrate the passage rates on the Ohio Graduation Test for each of the school districts in Athens County for the 2005-2006 school year, along with the state average for each testing area.<sup>453</sup>



Source: Ohio Department of Education. *interactive Local Report Card Home*.

<sup>453</sup> Ibid

The following graph depicts the percentage of students passing all five tests in each Athens County school district along with Ohio's average. The results are from the tests taken in March of 2005 and 2006.<sup>454</sup> It should also be noted that the numbers used in the graph may be marginally incorrect, as they do not reflect students who moved from other districts, however, such differences are negligible.<sup>455</sup>



Source: Ohio Department of Education. *Ohio Graduation Test-Preliminary Results, Grade 10-Public School. March 2005 and March 2006. Test Administration, Athens County.*

O.G.T. scores may be a source of concern since passing all parts of that test will become a prerequisite for the 2007 graduating class.<sup>456</sup> While most school districts have shown improvement in those tests as well, the percentage of students passing all parts will be an area for schools to continue to improve. In a time when it is extremely difficult to obtain a high-wage occupation without a high school diploma (as evidenced by the fact that only 33.4% of all full-time workers do not have a high school diploma), it will be vital to see improvement in that area.<sup>457</sup>

With the sweeping change of the performance-based evaluation of school districts (due in large part to the national No Child Left Behind Act) have come district report cards in 2003.<sup>458</sup> Each school district in Ohio receives a report card. The grades a school can receive are: “Excellent,” “Effective,” “Continuous Improvement,” “Academic Watch,” and “Academic Emergency.”<sup>459</sup> These grades are assigned through a complicated index system that thoroughly examines the district based on 23 different indicators of district performance including standardized test scores and school attendance.<sup>460</sup>

<sup>454</sup> Ohio Department of Education. *Ohio Graduation Test-Preliminary Results, Grade 10-Public School. March 2006. Test Administration, Athens County.*

<sup>455</sup> Telephone interview with Max Xu at Ohio Department of Education, 11/28/06

<sup>456</sup> Ibid

<sup>457</sup> U.S. Census Bureau, *Earnings By Occupation and Education, United States, Both Sexes*

<sup>458</sup> Ohio Department of Education, *Explanation of Report Card Calculations, Short Version*

<sup>459</sup> Ibid

<sup>460</sup> Ibid

Despite the lower-than-average passing rates on the OGT in the county, the state of public schools in the county is something to be encouraged about according to the Ohio Department of Education. According to 2005-2006 district report cards, Athens City, Nelsonville-York, and Alexander are all “Effective,” while both Federal Hocking and Trimble are graded at “Continuous Improvement.”<sup>461</sup> The following table compares the five school districts in Athens County from the 2004-2005 school year to the 2005-2006 school year:

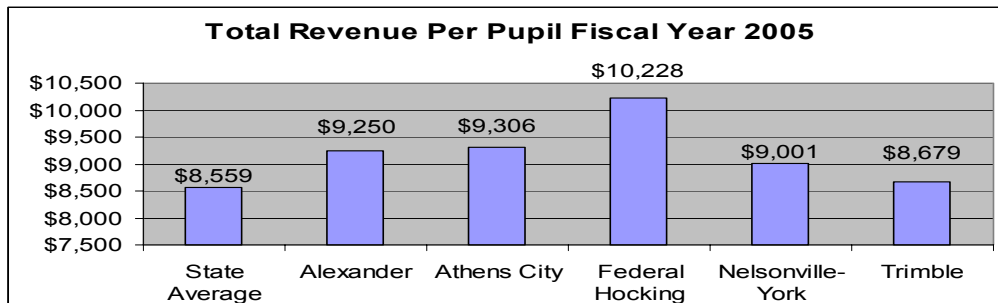
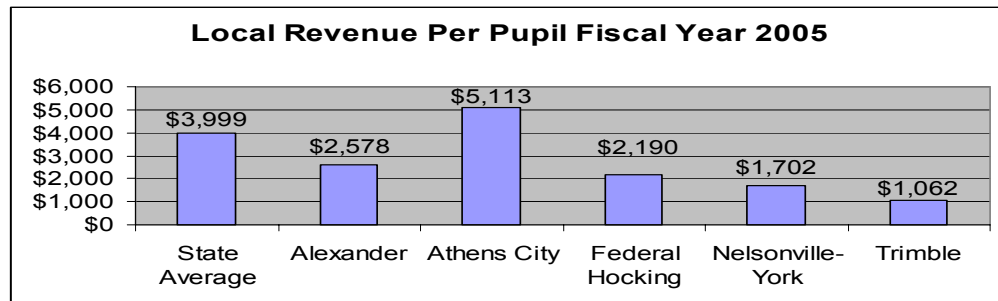
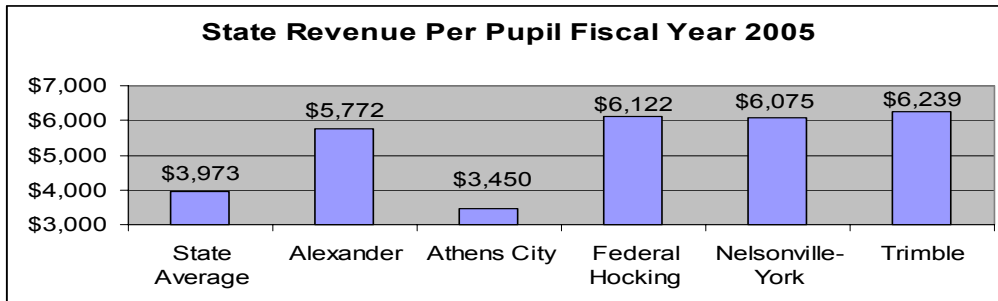
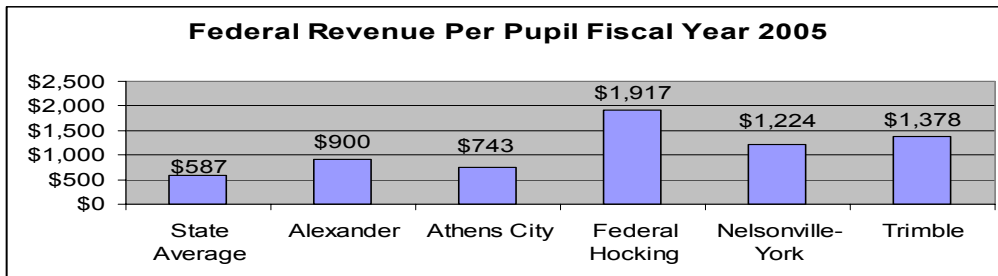
<b>School District</b>	<b>2004 - 2005 Report Card</b>	<b>2005 - 2006 Report Card</b>
Alexander	Continuous Improvement	Effective
Athens City	Effective	Effective
Federal Hocking	Academic Watch	Continuous Improvement
Nelsonville-York	Continuous Improvement	Effective
Trimble	Academic Watch	Continuous Improvement

Source: Ohio Department of Education: *interactive Local Report Card Home*

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<sup>461</sup> Ohio Department of Education. *interactive Local Report Card Home*.

Currently, one of the most heated debates surrounding public education is funding. The current system allocates state and federal funding based on enrollment numbers and property taxes, leaving some school districts to rely on locally raised revenue.<sup>462</sup> This places a heavy burden on districts that have low property values and low-income households who cannot afford additional school levies. This funding system has been ruled unconstitutional four times by the Ohio Supreme Court but still remains unchanged.<sup>463</sup> The charts below show the revenues received on a per-pupil basis in the five school districts in Athens County, along with the state average. The district with the most money received per pupil is Federal Hocking, at \$10,228.<sup>464</sup>



Source: Ohio Department of Education. *Expenditure and Revenue Data*.

<sup>462</sup> Athens-Meigs Education Service Center, 12/29/06 Telephone Interview with John Costanzo

<sup>463</sup> Ibid

<sup>464</sup> Ohio Department of Education. *Expenditure and Revenue Data*.

## **ADULT BASIC AND LITERACY EDUCATION (ABLE) AND THE GENERAL EDUCATION DEVELOPMENT (GED)**

Adult Basic and Literacy Education (ABLE) is a publicly supported instructional program providing educational opportunities for adults who lack the basic skills needed for effective citizenship, further education, and productive employment.<sup>465</sup> The program serves adults who do not have a high school diploma and who are not required to be enrolled in high school.<sup>466</sup> ABLE is funded publicly, with an estimated annual cost per enrollee of \$461.40 in Ohio in Fiscal Year 2004.<sup>467</sup> Among the services provided for free by ABLE are:

- “Basic literacy;
- English for speakers of other languages (ESOL);
- Family literacy;
- General Education Development (GED) test preparation; and
- Workplace literacy.”<sup>468</sup>

In Athens County, ABLE is administered by The Work Station, a division of the Athens County Department of Job and Family Services (ACDJFS). The program is offered both at The Work Station, which is located in The Plains and in Nelsonville at the Tri-County Adult Career Center. There is also a GED testing center at Hocking College, where the official GED test is administered each month. Staff at The Work Station teach GED courses via ABLE and administer a pre-GED test. If participants pass the pre-GED test through ABLE, they will receive a fee waiver for the official GED test, saving them \$55.

Though nearly 400 adult learners enroll in the GED program each year, only about 200 remain in the program long enough to be considered in reported data. ABLE has averaged 75 GED graduates yearly for the past 13 years.

## **TRAINING PROGRAMS**

### ***Workforce Investment Act (WIA)***

When employees and job seekers lack formal education, it is imperative that they are able to develop job skills that employers most value. Programs that provide job skills development can make employees and job seekers more competitive in the job market. One such program is the Workforce Investment Act (WIA). WIA is a federally funded program that seeks to provide employment and training services.<sup>469</sup> The goal of WIA is to increase employment, job retention, earnings of participants, and occupational skill attainment by participants.<sup>470</sup> WIA’s employment and training services target adults, dislocated workers, and youth ages 14-21; these services are provided through local “One-Stop Centers.”<sup>471</sup>

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<sup>465</sup> Ohio Department of Education, ABLE Brochure

<sup>466</sup> Ibid

<sup>467</sup> Ibid

<sup>468</sup> Ibid

<sup>469</sup> Ohio Department of Job and Family Services, Office of Workforce Development, Workforce Investment Act Information

<sup>470</sup> Ibid

<sup>471</sup> Ibid

In Athens County, the local One-Stop Center is The Work Station which served 50 in-school youth and 20 out-of-school youth enrolled in WIA for fiscal year (FY) 2006. Of the in-school youth, 20 graduated from the program while the other 30 are still in school. Of the out-of-school youth, 4 graduated and 11 gained employment. Also, 137 dislocated workers, who were recently displaced or laid off from employment, received WIA services, with many coming in from the closing of McBee's. Of those people, 37 graduated and 56 gained employment. In the adult WIA program, 45 people were enrolled, with 36 graduating and 31 gaining employment. Overall during FY 2006, WIA served 252 people in Athens County.

### ***Bureau of Vocational Rehabilitation (BVR)***

A physical disability can be a major obstacle to getting or retaining a job. If someone is not physically able to perform the duties demanded by a particular type of employment, they probably will not be able to hold that job. The Bureau of Vocational Rehabilitation (BVR) aims to help people with physical disabilities learn job skills needed to gain work. BVR is administered by the Ohio Rehabilitation Services Commission (RSC).<sup>472</sup>

In order to receive BVR services, a person must be referred to BVR (by anyone, including the person in question), then have an interview with a counselor to discuss the desired career path.<sup>473</sup> Applicants seeking assistance must meet the following guidelines:

- A person must have a “physical, mental or emotional impairment which creates or results in a substantial barrier to employment;”<sup>474</sup>
- A person must be able to “benefit from vocational rehabilitation services in terms of employment outcome;”<sup>475</sup> and
- A person must be able to “get and keep a job” through RSC’s vocational rehabilitation services.<sup>476</sup>

There are no income guidelines for BVR services, as applicants are expected to contribute to their rehabilitation all they can; however, applicants are not turned away because of an inability to pay.<sup>477</sup>

BVR offers numerous services to those needing help getting and retaining employment due to physical disability. Among them are:

- “Continued education or specialized job training, including supplies and books;
- Work adjustment training;
- Tools and equipment, including assistive technology or adaptive devices/low vision aids which enable the person to work;
- On-the-job training; and
- Job placement and follow-up.”<sup>478</sup>

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<sup>472</sup> The Ohio Rehabilitation Services Commission, Bureau of Vocational Rehabilitation

<sup>473</sup> Ibid

<sup>474</sup> The Ohio Rehabilitation Services Commission, Bureau of Vocational Rehabilitation, Eligibility Requirements

<sup>475</sup> Ibid

<sup>476</sup> Ibid

<sup>477</sup> Ibid

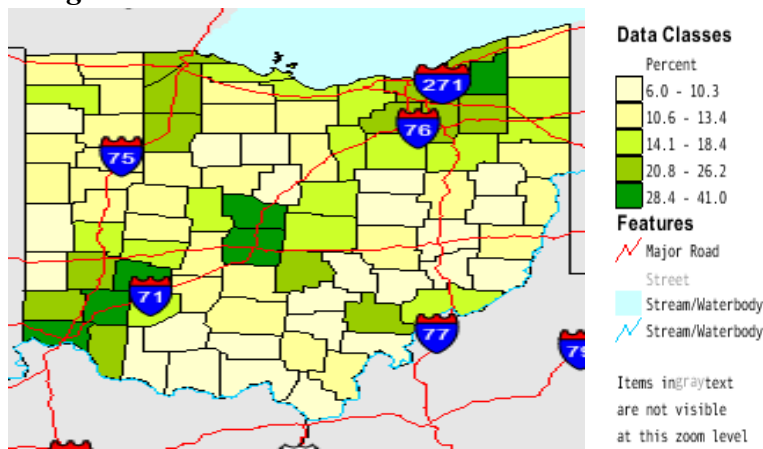
<sup>478</sup> The Ohio Rehabilitation Services Commission, Bureau of Vocational Rehabilitation, *Types of Services*

## HIGHER EDUCATION

A college education is another important determining factor in a person's economic standing. In terms of earnings potential, having a college degree is a substantial step up from a high school degree. For instance, among people with bachelor's degrees, the average salary is \$42,877, and 82.9% of them are employed with 63.3% work full time.<sup>479</sup> For those with an advanced degree, the average salary jumps to \$55,242, with 86.2% employed and 67.0% working full time.<sup>480</sup> With just a bachelor's degree, a worker can expect to make about \$15,000 more per year than someone with a high school diploma.

In Athens County, 25.7% of the population 25 years old or older holds a bachelor's degree or higher, which exceeds the national rate of 24.4% and Ohio's rate of 21.1%.<sup>481</sup> While not the highest in the state (it ranks eighth highest in the state), the rate is the highest in the region.<sup>482</sup> The highest rate in the state is Delaware County with 41% of the population 25 or older having a bachelor's degree or higher, while the lowest is Vinton County with 6%.<sup>483</sup> The following map, table and graph illustrate Athens County's standing in regard to college graduation rates in relation to the rest of the state, contiguous counties and state rankings.

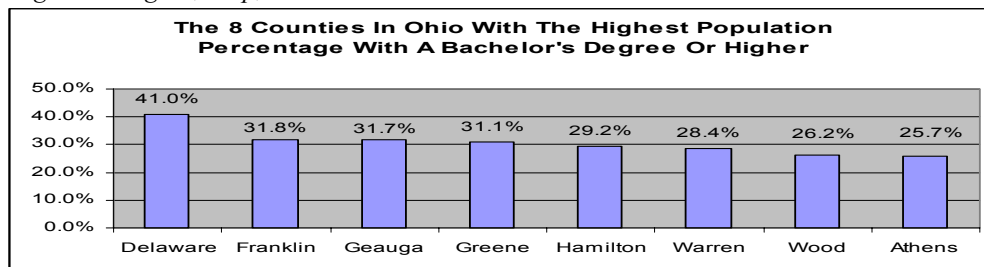
### College Graduation Rate in Ohio



Source: U.S. 2000 Census *Ohio, Population 25 Years and Older, Bachelor's Degree or Higher, Map, Subdivisions*

The Rate of College Graduates in the Counties Contiguous to Athens County	
Athens	25.7%
Washington	15.0%
Perry	9.8%
Morgan	9.1%
Meigs	7.4%
Perry	6.9%
Vinton	6.0%

Source: U.S. 2000 Census



Source: U.S. 2000 Census, *Ohio, Population 25 Years and Older, Bachelor's Degree or Higher, Map, Subdivisions*

<sup>479</sup> U.S. 2000 Census, Athens County; Ohio; U.S., Social Characteristics, Population 25 Years and Older, Bachelor's Degree or Higher

<sup>480</sup> U.S. 2000 Census, Ohio, Population 25 Years and Older, Bachelor's Degree or Higher, Map, Subdivisions

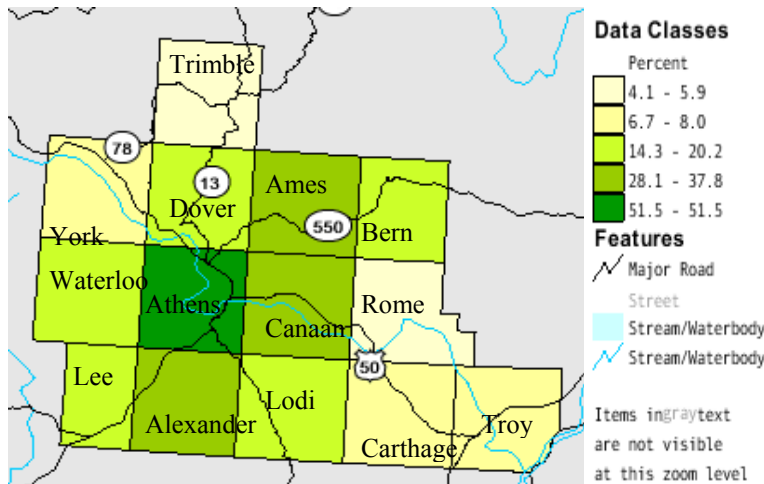
<sup>481</sup> Ibid

<sup>482</sup> Ibid

<sup>483</sup> Ibid

The map and table below show the percentage of population over 25 years of age holding at least a bachelor's degree in Athens County, broken down by township. The township with the highest percentage of its population with a bachelor's degree or higher is Athens, with 51.5%.<sup>484</sup> This is ironic, because Athens Township has a poverty rate of 39.9%, which is the highest in the county.<sup>485</sup> Athens Township contains the city of Athens. Of people 25 years of age or older in the city of Athens, 63.8% of them hold a bachelor's degree or higher, yet 51.9% of the city lives in poverty.<sup>486</sup> These facts are contrary to what is traditionally thought about educational attainment in relation to income.

**College Education Rate in Athens County**



Source: U.S. 2000 Census, *Athens County, Social Characteristics, Population 25 Years or Older, Bachelor's Degree or Higher, Map, Subdivisions*

Percentage of Population over 25 with at Least a Bachelor's Degree by Township	
Athens	51.5%
Canaan	37.8%
Ames	32.7%
Alexander	28.1%
Lee	20.2%
Lodi	20.0%
Bern	16.3%
Dover	16.3%
Waterloo	14.3%
Carthage	8.0%
Troy	8.0%
York	6.7%
Rome	5.9%
Trimble	4.1%

Source: U.S. 2000 Census

While a college education enhances a graduates potential earnings, college is expensive. The costs of education at both public and private institutions of higher learning have skyrocketed during recent years. For example, at Athens County's own Ohio University (OU), the cost of tuition, room, and board for an incoming freshman has increased by over 25%, from \$12,510 a year in 2000 to \$15,821 in 2005.<sup>487</sup> In pure tuition, it now costs an incoming freshman \$2,745 per quarter.<sup>488</sup> At Hocking College, the tuition increases have been larger by ratio. In 2000, tuition (including general fees) was \$717 per quarter, or \$2,151 per year, whereas in 2005, tuition was \$1,116 per quarter, or \$3,348 per year, representing an increase of over 55%.<sup>489</sup> Grant money is not always readily available, and to gain the education necessary to land a high paying job, people often submerge themselves into large amounts of student debt. Another

<sup>484</sup> U.S. 2000 Census, *Athens County, Social Characteristics, Population 25 Years or Older, Bachelor's Degree or Higher, Map, Subdivisions*

<sup>485</sup> U.S. 2000 Census, *Athens County, Economic Characteristics, Individuals Below Poverty Level, Map, Subdivisions*

<sup>486</sup> U.S. 2000 Census, *Athens City, Economic Characteristics, Individuals Below Poverty Level; Social Characteristics, Population 25 Years or Older, Bachelor's Degree or Higher*

<sup>487</sup> Ohio Board of Regents, *Fall Student Survey of Student Charges 2000; Fall Student Survey of Student Charges 2005*

<sup>488</sup> Ibid

<sup>489</sup> Ibid

factor is that while in school, it is difficult to work full-time and have time to tend to their duties as a student, not to mention the challenges of parenting, housekeeping, etc. Finally, the costs associated with education that are not directly related to tuition (child care, transportation costs, books, supplies, etc.) are often just too much to overcome for an adult who has a mortgage to pay.

## OHIO UNIVERSITY (OU)

One of the major landmarks of Athens County is Ohio University (OU). OU was chartered in 1804 and is the oldest university in the Northwest Territory.<sup>490</sup> The impact of OU on the county is undeniable. In 2005, *U.S. News and World Report* ranked OU as the 46<sup>th</sup> best public university in the country and 110<sup>th</sup> best university overall.<sup>491</sup> This made OU the 4<sup>th</sup> highest ranked college in the state, and the 3<sup>rd</sup> highest ranked public school in the state.<sup>492</sup> There are 19,725 undergraduate students enrolled at the Athens campus (20,461 including Lifelong Learning).<sup>493</sup> Of those students, 86% of them are from Ohio, with the largest majority coming from the Cleveland area in Cuyahoga County.<sup>494</sup> In fall of 2005, 12,367 new students applied to the school, of those 11,027 were admitted and 4,165 enrolled at the university.<sup>495</sup> The first-year retention rate for the Athens campus is 81%.<sup>496</sup> That compares to the overall first-year retention rate for state four-year colleges in Ohio of 70%.<sup>497</sup> Of those students who enroll at OU as undergraduates at the Athens campus, 71% graduate within 6 years, the 2<sup>nd</sup> highest graduation rate in the state.<sup>498</sup> The mean ACT score of first-year undergraduate students is 23, which is higher than both the national and state averages; 16% of the first-year undergraduate students ranked in the top 10% of their high school class.<sup>499</sup>

## HOCKING COLLEGE

Hocking College is a two-year technical college where the curriculum is geared toward hands on experience.<sup>500</sup> The college is located near Nelsonville and offers associate degrees and certificates in more than 30 areas, as well as the state approved Transfer Module/University Bound program for students planning on transferring to a four year college without earning a degree.<sup>501</sup> The school has an annual enrollment of about 6,000 students.<sup>502</sup> The school is known

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<sup>490</sup> Ohio University, *Fact Book*

<sup>491</sup> U.S. News and World Report, *College Rankings*

<sup>492</sup> Ibid

<sup>493</sup> Ohio University, *Fact Book*

<sup>494</sup> Ibid

<sup>495</sup> Ibid

<sup>496</sup> Ibid

<sup>497</sup> Ohio Board of Regents, *Performance Report for Ohio's Colleges and Universities, 2005: Institutional Outcomes Measures*

<sup>498</sup> Ohio University, *Fact Book*

<sup>499</sup> Ibid

<sup>500</sup> Hocking College, *College Catalog*

<sup>501</sup> Ibid

<sup>502</sup> Hocking College, Telephone Interview with Krista Moore, 11/29/06

as an innovator, as it is the only institution in the world offering a two-year degree in Materials and Manufacturing, it was the first in the U.S. to offer programs in Industrial Ceramic and Compress Air and Gas Systems, and the first in Ohio to offer programs in Forest Management, Archaeology, Career Ladder Nursing, Human Services and Corrections, Juvenile Services, and Paramedic/EMS.<sup>503</sup> The school has a first year retention rate of 40% as of the 2003-2004 school year, compared to the 53% average for other two-year technical schools in the state.<sup>504</sup> However, it should be noted that in the four previous years, that rate had fell between 52%-55%.<sup>505</sup> For 2-year colleges, a 3-year graduation measure is used rather than the 6-year for 4-year institutions. At Hocking, as of FY 2004, 19% of the 2001 enrollment class graduated, 24% were still at Hocking, and 11% were still in school elsewhere, for a 53% overall success rate.<sup>506</sup>

### ***Hocking College Retention Program***

ACDJFS is currently working with Hocking College through a retention program for students who live in Athens County. Through the Hocking College Retention Program, students who receive the full PELL grant award and are TANF eligible can obtain financial assistance with books and 4<sup>th</sup> quarter tuition not covered by the PELL (The PELL grant is a government based grant given to low-income students who wish to attend college. Unlike student loans, PELL grants do not have to be paid back, and they are generally only awarded to students who have not received a bachelor's or professional degree).<sup>507</sup> Other services available to students through the Retention Program include, but are not limited to:

- “Students receive peer mentoring, counseling, and other services needed to retain their educational status to succeed;
- There is a floating book loan for students that receive a student loan overage check, allowing them to buy books easier;
- Hocking College will purchase supplies for students that are needed for technology, such as lab coats, goggles, etc.;
- Hocking College will pay for a fourth quarter of school and/or pay for a quarter, if a student is on financial aid hold, meaning they owe money and can't schedule for courses.;
- Hocking College has hired four peer mentors from the program to help the students with workshops, tutoring, and planning activities.”<sup>508</sup>

These services are in place to assist students with common hurdles in order to keep them in college. Many of these financial costs are hidden, in that they are additional things students must pay for to be in school that do not include tuition, room, or board. By lessening the financial load and providing services to help the students perform better in school, the hope is that the students will remain in school, and receive the skills needed to obtain high-skilled employment leading to higher wages. There are 121 students in the Athens County Retention Program for the fall quarter of 2006.

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<sup>503</sup> Ibid

<sup>504</sup> Ohio Board of Regents, *Performance Report for Ohio's Colleges and Universities, 2005: Institutional Outcomes and Measures*

<sup>505</sup> Ibid

<sup>506</sup> Ibid

<sup>507</sup> U.S. Department of Education, *Student Aid, Types of Student Aid*

<sup>508</sup> Hocking College, 11/1/06 email correspondence from Mickey Bungard

## TRI-COUNTY CAREER CENTER

The Tri-County Career Center is located in Nelsonville, Ohio. The center serves high school students who either want to enter the workforce, continue their education, or enter the military; and as an Adult Career Center promoting workforce development and economic growth by preparing students for employment or career enhancement.<sup>509</sup> The high school program currently has an enrollment of 440, and the adult education program has an enrollment of about 1,500, which fluctuates.<sup>510</sup> The adult program has a retention rate of 91%.<sup>511</sup>

The high school program accepts students from high schools in Athens, Perry, and Hocking Counties, with junior and senior students enrolled in 1 of 17 different programs.<sup>512</sup> Again, the programs are geared both toward job-ready and college preparatory students, as evidenced by the fact that over 90% of Career Center graduates are either working or continuing their education.<sup>513</sup> The center also offers a four-year college Tech Prep program that includes 2 years of high school and 2 years of college. That program's curriculum has been cooperatively coordinated by both the center and Hocking College, with Hocking College offering tuition scholarships to those successfully completing the program. The courses offered are PELL grant and WIA approved.<sup>514</sup> Most of the training offered for adults is geared toward industry-based credentialing in the form of certification or licensure.<sup>515</sup>

Because of the presence of Hocking College, Ohio University and the Adult Career Center, Athens County is the regional center of higher education for Appalachian Ohio. The educational attainment rate of persons 25 years or older is above both state and national averages. Yet, Athens County is the poorest county in the state. The reasons are likely numerous and complex, but one quick and easy explanation is that the presence of Ohio University skews the amount of education in the county. The number of research and teaching employment opportunities in the Athens area draw in people with high educational levels due to job requirements. Ohio University is the largest employer in the county. Recall from the earlier map that Athens Township, where OU employees often live, has nearly double the rate of people 25 years of age and older with at least bachelor's degrees, when compared to the county as a whole (51.1% to 25.7%).<sup>516</sup>

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<sup>509</sup> Tri-County Adult Career Center, *High School; Adult Education*

<sup>510</sup> Tri-County Adult Career Center, Telephone Interview with Kim McKinley, 11/29/06

<sup>511</sup> Ibid

<sup>512</sup> Ibid

<sup>513</sup> Ibid

<sup>514</sup> Ibid

<sup>515</sup> Ibid

<sup>516</sup> U.S. 2000 Census, *Athens County, Social Characteristics, Population 25 Years and Over, Bachelor's Degree or Higher; Population 25 Years and Over, Bachelor's Degree or Higher, Map, Subdivisions*

Without at least a high school education, the outlook for employment with good wages and benefits is bleak. The following table shows the jobs with the most promise in the region, and they are, for the most part (registered nursing and teaching being the exceptions), low-paying jobs, with cashier and food service jobs leading the way. It is worth noting that the average wage for five of the top six most promising job opportunities in the region is at \$10.02 per hour or less.<sup>517</sup>

<b>Southeast Ohio - Economic Development Region 11 Top 10 Occupations with the Most Annual Openings In 2006</b>		
<b>Occupational Title</b>	<b>Total Annual Openings</b>	<b>Average Wage 2004</b>
Cashiers	122	\$7.75
Comb. Food Preparation & Serving Workers, Inc. Fast Food	104	\$6.54
Retail Salespersons	73	\$10.02
Food Preparation Workers	62	\$7.94
Registered Nurses	61	\$21.80
Waiters and Waitresses	50	\$6.81
Home Health Aides	48	\$8.09
Janitors & Cleaners, Ex. Maids & Housekeeping Cleaners	46	\$10.55
Elementary School Teachers, Except Special Education	38	\$39,661*
Tellers	38	\$9.05
*Average annual salary		

Source: Ohio Department of Job and Family Services, LMI, Job Outlook, Economic Development Region 11

Ironically, with education seemingly being the economic passport into prosperity, those who are low-income are the ones struggling to obtain both a high school and college education. As Juanita Miller, a state extension specialist at The Ohio State University notes, “high poverty rates have been linked to low levels of educational attainment. Low levels of formal education have been linked to employment in low-wage earning jobs. Low wages have been linked to subsistence living. As can be seen, the links create a cycle from poverty to poverty.”<sup>518</sup>

<sup>517</sup> Ohio Department of Job and Family Services, LMI, Job Outlook, Economic Development Region 11

<sup>518</sup> Juanita E. Miller, Ph.D., Ohio State University Poverty Fact Sheet



# **The Need for and Availability of Mental Illness and Substance Abuse Treatment in Athens County**

A report by the Athens County Department of Job and Family Services

November 2006

While adequate housing, income, education and employment are crucial for the stability of a community, another factor that cannot be overlooked is the availability and quality of mental health and substance abuse treatment for those in need. The situation in Athens County regarding mental health and substance abuse treatment is unique: Athens County is home to a number of facilities and resources to provide treatment, yet it is classified as a Mental Health Professionals Shortage Area.<sup>519</sup> Though Athens has historically been recognized as the region's center for psychiatric care since the establishment of the Athens State Hospital ("The Ridges") in the 1870s, the need for treatment and available options for treatment constantly change and require a closer look.<sup>520</sup>

## **MENTAL ILLNESS**

The American Heritage Dictionary defines mental illness as "any of various conditions characterized by impairment of an individual's normal cognitive, emotional, or behavioral functioning, and caused by social, psychological, biochemical, genetic, or other factors, such as infection or head trauma."<sup>521</sup> This definition covers a broad range of disorders that can be minor impairments or serious, debilitating conditions for those who suffer.

Throughout the state of Ohio, it is estimated that about 10% of the population suffers serious psychological distress in a given year.<sup>522</sup> The Ohio Department of Health estimates that in Athens County, about 34 per 1,000 children and 12 per 1,000 adults are treated each year for serious emotional disturbance or serious mental disease. This information was compiled using a three-year average from 2001-2003.<sup>523</sup> These rates are relatively high compared to the state averages of 16 per 1,000 children and 8 per 1,000 adults.<sup>524</sup>

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<sup>519</sup> Ohio Department of Health, *Mental Health HPSA List*

<sup>520</sup> Athens County Historical Society and Museum, *Brief Timeline of City of Athens*

<sup>521</sup> American Heritage Dictionary of the English Language, "Mental Illness"

<sup>522</sup> U.S. Department of Health and Human Services, Office of Applied Studies, *Mental Health Tabs*

<sup>523</sup> Ohio Department of Health, *Local Data Report*

<sup>524</sup> Ibid.

According to the U.S. Department of Health and Human Services' Office of Applied Studies (OAS), American adults who earn less than \$20,000 per year are more likely to receive inpatient mental health services than those in any other income earning category.<sup>525</sup> In a study conducted in 2000 and 2001, the OAS determined that 13.1% of low-income earners sought inpatient mental health services, compared to about 10% for those who earned more than \$20,000 per year.<sup>526</sup> Additionally, those individuals covered by Medicaid received inpatient treatment at a much higher rate (at 17.3 %) than those under private insurance or other insurance (about 10 to 11 %).<sup>527</sup>

Other demographic information that seems to affect the percentage of the population seeking treatment includes marital status, employment status, educational attainment, overall health and whether they receive government assistance. Data indicate that the following groups are most likely to seek inpatient treatment: those who are unmarried (divorced, widowed or never married); the unemployed; individuals who have less than a high school education; people who are in poor health; or those that receive government assistance.<sup>528</sup>

However, this trend does not carry over to the outpatient category of mental health treatment. As educational attainment and salary increase, the likelihood of seeking outpatient treatment also increases. Those with private health insurance and those who consider themselves in excellent overall health are also most likely to seek outpatient treatment. Though it may seem that the effects of poverty have the most serious implications for mental health, and that outpatient treatment is typically sought by those who can best afford it, no solid inferences can be made from this data. One thing is certain, however: mental illness is not an uncommon problem for Americans. Nearly 64 % of American adults sought some form of mental health treatment between 2000 and 2001.<sup>529</sup>

In an area of Ohio where poverty rates are so high, these figures would indicate that having sufficient mental health services is imperative to the stability of the community. Adequate coping methods and support systems are crucial in dealing with the added stresses that come with struggling to make ends meet. However, a report titled the *Ohio Statewide Analysis of Unmet Care* issued by the Ohio Department of Health indicates that Athens County is designated as a Mental Health Professional Shortage Area along with Hocking, Vinton, Gallia, Jackson and Meigs counties.<sup>530</sup> This is determined by the federal government and is based on a ratio of the population to psychiatrists and mental health facilities.<sup>531</sup>

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<sup>525</sup> U.S. Department of Health and Human Services, Office of Applied Studies, *Table 3.1*

<sup>526</sup> Ibid.

<sup>527</sup> Ibid.

<sup>528</sup> Ibid.

<sup>529</sup> Ibid.

<sup>530</sup> Ohio Department of Health, *Mental Health HPSA List*

<sup>531</sup> Ibid.

## SUBSTANCE ABUSE

People often find themselves in a personal battle against an addiction of some sort, and the repercussions of this struggle can often have a serious detrimental effect not only in individuals' lives but also, inevitably, on society. Merriam Webster's Medical Dictionary provides a thorough definition of the term addiction:

“compulsive physiological need for and use of a habit-forming substance (as heroin, nicotine, or alcohol) characterized by tolerance and by well-defined physiological symptoms upon withdrawal; *broadly*: persistent compulsive use of a substance known by the user to be physically, psychologically, or socially harmful.”<sup>532</sup>

There are a number of reasons people begin to use and become addicted to drugs. A study conducted by the Research Triangle Institute for the Ohio Department of Alcohol and Drug Addiction Services studied 40 social indicators to determine which ones best predict a community's need for drug and alcohol treatment. These criteria relate to social disorder, socioeconomic deprivation, community mobility, current substance abuse treatment and observed alcohol-related problems.<sup>533</sup> The three most predictive variables were renter-occupied residences, within-county population mobility and child abuse/neglect referrals. The results of this study suggest that some indicators of social disorder and poverty strongly correlate to drug and alcohol addiction.<sup>534</sup> For a community with such a high population of low-income workers, this is an additional barrier.

A report prepared for the Ohio Department of Alcohol and Drug Addiction Services in February 2006 by the Ohio Substance Abuse Monitoring Network summarized the results of a focus group of 43 recovering drug users or incarcerated individuals and their reported drug use habits. The three most widely used drugs in the area are: prescription opioids, such as Percocet®, Vicodin® and OxyContin®; marijuana; and cocaine.<sup>535</sup> About 40 % of participants reported also abusing alcohol in conjunction with these drugs.<sup>536</sup> Participants indicated they could acquire marijuana, prescription opioids, cocaine and methamphetamines with relative ease. A report from the Ohio Department of Commerce Division of Liquor Control indicated that county alcohol sales reportedly increased by 5.8% from 2004 to 2005, compared to the state average of 3.7%.<sup>537</sup>

According to the Ohio Department of Health, the average percentage of Athens County's adult population that drank five or more drinks on one or more occasions in a given month between 2001 and 2003 was 12%.<sup>538</sup> Though this is relatively low compared to the state average of 14.9%, it is still a significant portion of the population.<sup>539</sup> The social indicators connected to drug and alcohol abuse and the relative ease of access to drugs and alcohol indicate that there is a true need for addiction treatment services in the county.

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<sup>532</sup> Merriam-Webster's Medical Dictionary, “Addiction”

<sup>533</sup> Research Triangle Institute, *Social Indicator Study*

<sup>534</sup> Ibid.

<sup>535</sup> Ohio Substance Abuse Monitoring Network, *Surveillance of Drug Abuse Trends*.

<sup>536</sup> Ibid.

<sup>537</sup> Ibid.

<sup>538</sup> Ohio Department of Health, *Local Data Report*

<sup>539</sup> Ibid

## RESOURCES IN ATHENS COUNTY

Despite its designation as a Mental Health Professional Shortage Area, Athens County has historically been a regional center for mental health services since the establishment of the psychiatric hospital in the 1870s. Now, because of advancements in psychiatric medication and changes in the way mental illness is treated, inpatient psychiatric facilities in Athens are far outnumbered by outpatient clinics, psychiatric counseling and medication, support groups and other resources. The local 317 Board reports that “the average daily inpatient census at state-owned psychiatric hospital facilities has decreased from 3,800 to 1,100 (71%) since 1988.”<sup>540</sup> In Athens, there are a number of organizations local residents can turn to for help with addiction and/or mental illness or distress.

Founded in the 1960s to administer mental health care funding to the community, the Alcohol, Drug Addiction and Mental Services Board that serves Athens, Hocking and Vinton Counties has evolved in the past 30 years to include addiction services as well.<sup>541</sup> Known locally as the 317 Board, it has 18 board members who represent the three counties. The board receives state and federal funding as well as funding from local tax levies. The 317 Board serves several purposes: it designs policies, evaluates programs, accesses funds and monitors services of area facilities to ensure quality care for patients.<sup>542</sup>

The board’s budget for fiscal year 2005 for the 317 Board was about \$15 million.<sup>543</sup> In reports that summarize the services the board funds for both mental illness and substance abuse treatment, the 317 Board indicated that funds for needed programs have been decreasing while demand for these services increase. This situation has posed major challenges in providing care to clients for the board and its network of care. Programs that are not Medicaid funded are most at risk for being cut. This can pose serious problems for low-income patients who fall short of qualifying for Medicaid but do not have health insurance. Because pay rates for employees of agencies funded by the 317 Board have not risen in many years, it is also difficult to recruit employees, and this is another reason not all needed services can be provided.<sup>544</sup>

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<sup>540</sup> 317 Board, *Mutual Systems Performance Agreement FY 2006- FY 2007*

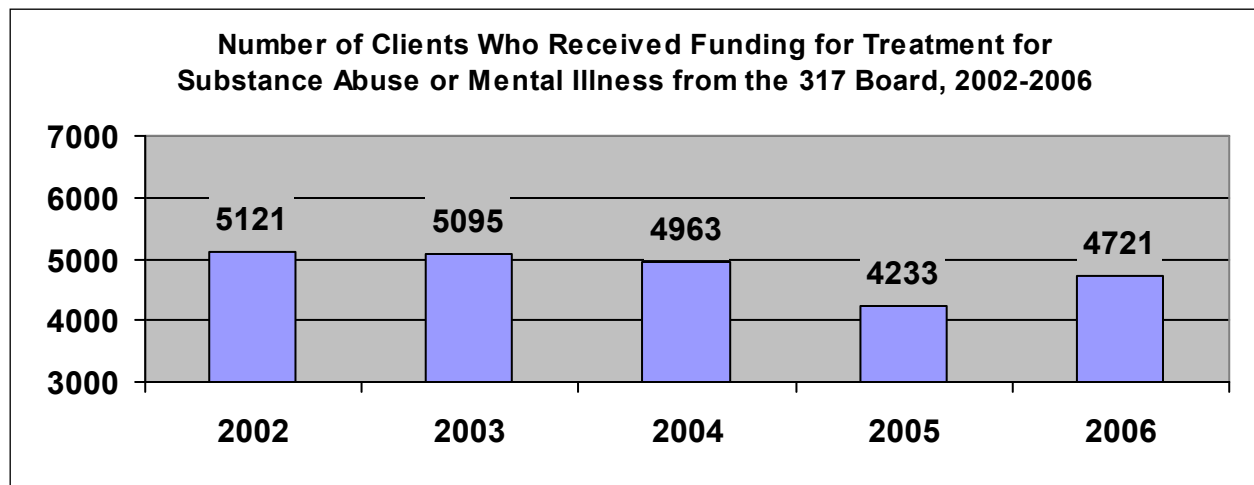
<sup>541</sup> 317 Board, *A Brief History of Boards*

<sup>542</sup> Ibid.

<sup>543</sup> 317 Board, *Community Plan for the Provision of Alcohol and Other Drug Services, FY06-07*

<sup>544</sup> Ibid.

The 317 Board contracts with 11 local agencies to provide mental health and substance abuse treatment to area residents.<sup>545</sup> The 317 Board last year funded mental health treatment services for approximately 2,200 Athens County residents and substance abuse treatment services for approximately 420 residents.<sup>546</sup> Each year, the Board funds treatment for about 4,000 to 5,000 clients in Athens, Hocking and Vinton Counties, as illustrated in the graph below.



Source: Ohio Department of Mental Health, *MACSIS Data Mart, 2006*

Most clients seeking treatment for substance abuse or mental illness in Athens County go to either Tri-County Mental Health and Counseling Services, Inc., or Health Recovery Services, Inc. These are both state-affiliated non-profit facilities located near O’Bleness Memorial Hospital in the same building as the area’s state psychiatric hospital, Appalachian Behavioral Healthcare.

Appalachian Behavioral Healthcare replaced the Athens Mental Health Center (“The Ridges”) when it closed, and it provides inpatient care of acute mental illness for adults in a 20-county region of Southeast Ohio. It has facilities both in Athens and Cambridge, Ohio, and employs a total of about 300 people. Patients are referred from local mental health centers. The hospital provides “evaluations, intensive psychiatric care, recovery, patient education, occupational and recreational therapy and work evaluation.”<sup>547</sup>

Tri-County Mental Health and Counseling Services, Inc. has headquarters in Athens and also serves Hocking, Vinton and Washington Counties. A 501C-3 non-profit organization, it provides a variety of services including mental health and substance abuse counseling, community psychiatric supportive treatment, psychiatric medication, crisis intervention/support, and youth partial hospitalization. Though the organization is certified to provide substance abuse treatment, its focus is mainly on treating mental illness and emotional distress.<sup>548</sup>

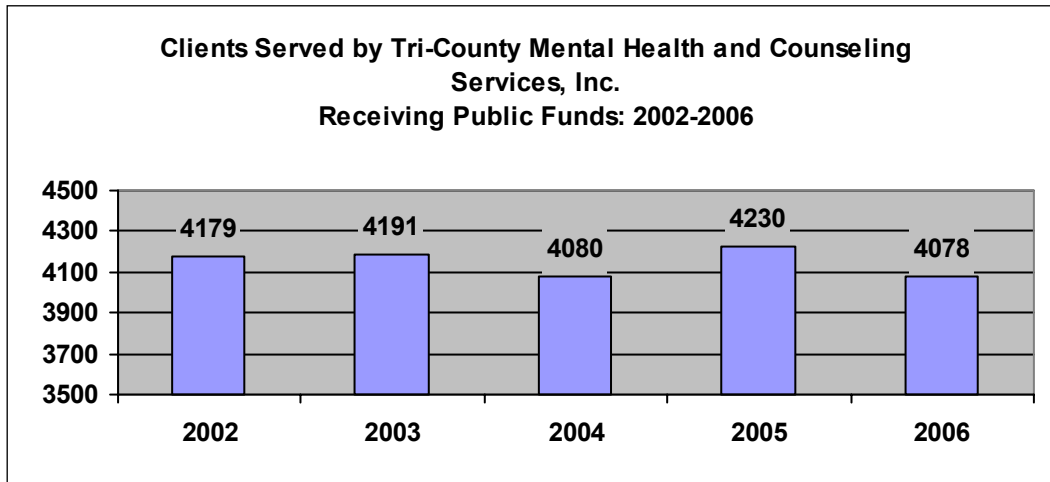
<sup>545</sup> 317 Board, *A Brief History of Boards*

<sup>546</sup> Earl Cecil, E-mail interview 10/27/2006.

<sup>547</sup> Ohio Department of Mental Health, *Appalachian Behavioral Healthcare*

<sup>548</sup> Ohio University Department of Social Work, *Tri-County Mental Health and Counseling Services, Inc.*

The graph below, from the Ohio Department of Mental Health’s MACSIS Data Mart, illustrates the number of clients served by Tri-County Mental Health whose treatments were paid in whole or in part with public funds, either from the 317 Board, the Ohio Department of Mental Health or the Ohio Department of Alcohol and Drug Addiction Services.



Source: Ohio Department of Mental Health, *MACSIS Data Mart*, 2006

Tri-County has about 160 employees and is funded through the local 317 Board, grants and private pay. It accepts Medicaid and private insurance and offers sliding fee scales based on income. Those who need immediate assistance can call Tri-County’s Crisis Center at (740) 593-3344, or can call at any time toll free at 1-888-475-8484.<sup>549</sup>

Health Recovery Services is another major facility in Athens County. It has offices in Athens, Hocking, Vinton and Meigs counties and provides treatment as well as education and prevention services in all these areas. Health Recovery Services is a 501C-3 non-profit, state-affiliated organization that is certified to provide both mental health services as well as chemical dependency services, though its main focus is chemical dependency services.<sup>550</sup>

Health Recovery Services serves approximately 1,500 to 1,700 clients each year with addictions ranging from alcohol and tobacco to other types of drugs as well as gambling addictions.<sup>551</sup> Its two residential treatment facilities, Rural Women’s Recovery Program and the Bassett House, serve women and adolescents, respectively. The Rural Women’s Recovery Program is one of the few residential drug treatment facilities that allow women to bring their children under the age of five to stay with them as they recover. The Bassett House serves local adolescents and receives referrals from other areas in Ohio as well as Kentucky and West Virginia.<sup>552</sup>

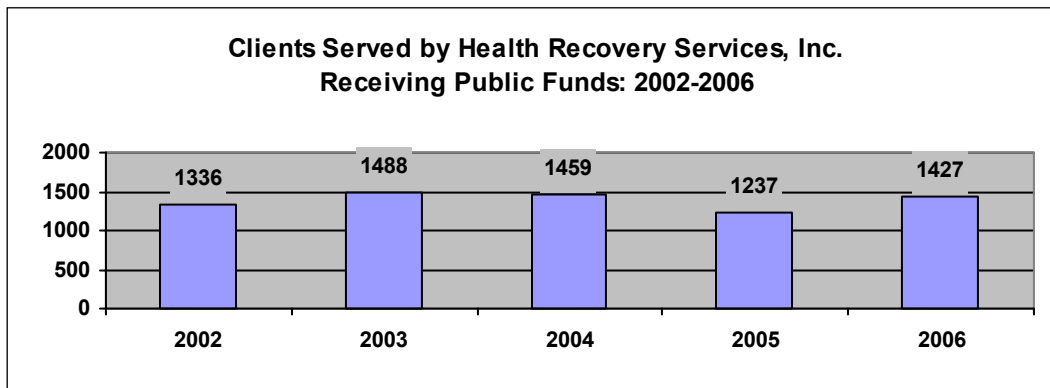
<sup>549</sup> 317 Board, *Network of Care*

<sup>550</sup> Regina Smith, Health Recovery Services. Telephone interview 11/17/2006.

<sup>551</sup> Ibid.

<sup>552</sup> Ibid.

The graph below, from the Ohio Department of Mental Health’s MACSIS Data Mart, illustrates the number of clients served by Health Recovery Services whose treatments were paid in whole or in part with public funds, either from the 317 Board, the Ohio Department of Mental Health or the Ohio Department of Alcohol and Drug Addiction Services. When compared with the average 1,500 to 1,700 total clients served each year as reported by HRS, it is clear that the majority of people seeking treatment receive at least some public funding to aid them in recovery. Those wishing to seek treatment from Health Recovery Services can call the Athens office at (740) 592-6720 or toll-free at 1-866-614-9588.<sup>553</sup>



Source: Ohio Department of Mental Health, *MACSIS Data Mart*, 2006

Other mental health services are also available in Athens County:

- NAMI, the National Alliance for Mental Illness, of Athens is a private, family-based organization that promotes the recovery of those with mental illness and serves as a source of education and information for those with mental illness and their families. It provides free courses, conferences, meetings, referrals and advice.<sup>554</sup>
- The Southern Consortium for Children provides training for counselors, resources for finding local treatment, funding for telepsychiatry and distance learning through videoconferencing, a teen hotline/Web site and a host home program for runaway/homeless teens, to name a few. It was founded in 1988 during the closing of a state children’s psychiatric hospital to help fund and organize community resources for adolescent mental health care.<sup>555</sup>
- Students, faculty members and parents of students of Ohio University can also receive free counseling from Counseling and Psychological Services at Hudson Health Center. Students can receive a maximum of 13 counseling sessions per year. Counselors at Hudson can provide the following services: individual counseling and psychotherapy, group counseling and psychotherapy, marriage and couples counseling, crisis intervention, special testing, consultation regarding friends and family in need as well as topical workshops.<sup>556</sup>

Another way citizens can seek help for mental/emotional distress or addiction is through support groups. Specific listings for various support groups can be found through the ACDJFS online resource directory at <http://www3.irissoft.com/care/> or by linking through our homepage: [www.athenscountygovernment.com/jafs](http://www.athenscountygovernment.com/jafs).

<sup>553</sup> 317 Board, *Network of Care*

<sup>554</sup> NAMI of Athens, Ohio, *Who Are We?*

<sup>555</sup> Southern Consortium for Children, *Programs; Mission Statement*

<sup>556</sup> Ohio University Counseling and Psychological Services, *Individual Counseling*

The issues surrounding mental illness and substance abuse are complicated because their causes are often debatable and they often go undiagnosed or untreated. The social stigma attached to these conditions is one reason they go untreated, but the availability and affordability of treatments are also factors. Athens County stands out in the region as a source for psychiatric and substance abuse treatment, but the region as a whole is lacking in adequate care. The 317 Board reports that funding for these services continues to fall while demand for services continues to rise for both mental illness and substance abuse treatments.<sup>557</sup> This may be especially detrimental to individuals and programs not covered by Medicaid funds, because these are the first to be eliminated. The challenges facing the community in terms of mental illness and substance abuse may only worsen if adequate funding is unavailable.

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<sup>557</sup> 317 Board, *Mutual Systems Performance Agreement FY06-07*



## Child Support in Athens County

A Report by the Athens County Department of Job and Family Services

November 2006

Congress established the Child Support Enforcement Program in 1975 under Title IV-D of the Social Security Act to collect and distribute child support, or financial support, to children where at least one parent is absent from the home.<sup>558</sup> The goal of the program is to ensure that all children are supported financially by both parents, as well as to reduce the number of children receiving public assistance.<sup>559</sup> It was enacted due to the dramatic increase in the rates of divorce and out-of-wedlock births in the United States.<sup>560</sup>

### SERVICES PROVIDED BY THE CSEA

In Ohio, child support is administered at the state level by the Ohio Department of Job and Family Services' Office of Child Support and each county is required to establish a Child Support Enforcement Agency (CSEA).<sup>561</sup> In Athens County, the CSEA is a division of the Athens County Department of Job and Family Services (ACDJFS). The CSEA enforces the laws that require parents to support their children financially. The CSEA offers numerous services to people in the county including, but not limited to:

- **Location-** The "CSEA can help find the physical whereabouts of the non-residential parent, the employer, or other sources of income and assets so that the CSEA may take the next step to secure or enforce a child support order."<sup>562</sup>
- **Paternity Establishment-** "Paternity establishment refers to the legal determination of being named as a child's parent. The paternity establishment process is available at any time before the child attains 23 years of age. Paternity can be determined even if the other parent lives in another state or foreign country."<sup>563</sup> Paternity is established as follows:
  - "The voluntary acknowledgment process, which is the completion of an acknowledgment of paternity affidavit. This can be done at the hospital when a child is born before both parents leave the hospital, or it can be completed at the CSEA or local vital statistics registrar;
  - If a case is contested or if there is some doubt as to the parentage of the child, either parent may request that the CSEA conduct genetic testing to determine the parent of the child. The CSEA will then issue an administrative paternity order

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<sup>558</sup> Ohio Department of Job and Family Services, Office of Child Support, *What Is Child Support?*

<sup>559</sup> Ibid

<sup>560</sup> Ibid

<sup>561</sup> Ohio Department of Job and Family Services, Office of Child Support

<sup>562</sup> Ohio Department of Job and Family Services, Office of Child Support, *Overview of Services*

<sup>563</sup> Ibid

based on the outcome of the genetic test. For a paternity order to be established in this case, the test must show at least a 99% probability of parenthood;

- If paternity is established through genetic testing, the CSEA will schedule a support hearing to establish a support order for the child(ren);
- If either party fails to submit to the test or fails to submit the child for genetic testing, the CSEA may request the court to find the party in contempt and determine the issue of paternity.”<sup>564</sup>

- **Establishment of Support Orders-** “If a person does not already receive child support, the child’s parent, guardian, legal custodian, or the person with whom the child lives can contact the CSEA for assistance in obtaining a child support order along with health care for the child(ren). To determine the amount of financial support a parent is required to pay, the CSEA or court will use the Ohio Child Support Guidelines. Both parents must provide verification of income for the past six months or provide their most recent income tax return.”<sup>565</sup>

Once an order is issued for financial support, a wage withholding order for the non-residential parent is established to withhold a specified amount of money to be applied to the child support order.<sup>566</sup> If a person has such an order and fails to comply, they can be held in contempt of court and be punished with jail time, fines, and/or any other remedy the court feels is appropriate.<sup>567</sup> The custodial parent of a child must notify the CSEA of any reason why the support order should terminate. A child support case is terminated if the child:

- “Gets married;
- Is emancipated by court order;
- Enlists in the armed services;
- Gets deported;
- Dies;
- Has a change in legal custody; or
- Reaches the age of 18 and graduates high school.”<sup>568</sup>

The CSEA cannot provide the following services:

- “Visitation;
- Custody;
- Divorce;
- Alimony (spousal support) establishment;
- Putative Father Registry (a putative father registry tracks people who may be a child’s biological father, but has not had paternity legally established and was not married to the mother at the time of the birth or before it); and
- First-time pregnant women (pregnant woman with no other children are not eligible to receive services until the birth of the child).”<sup>569</sup>

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<sup>564</sup> Ibid

<sup>565</sup> Ibid

<sup>566</sup> Ibid

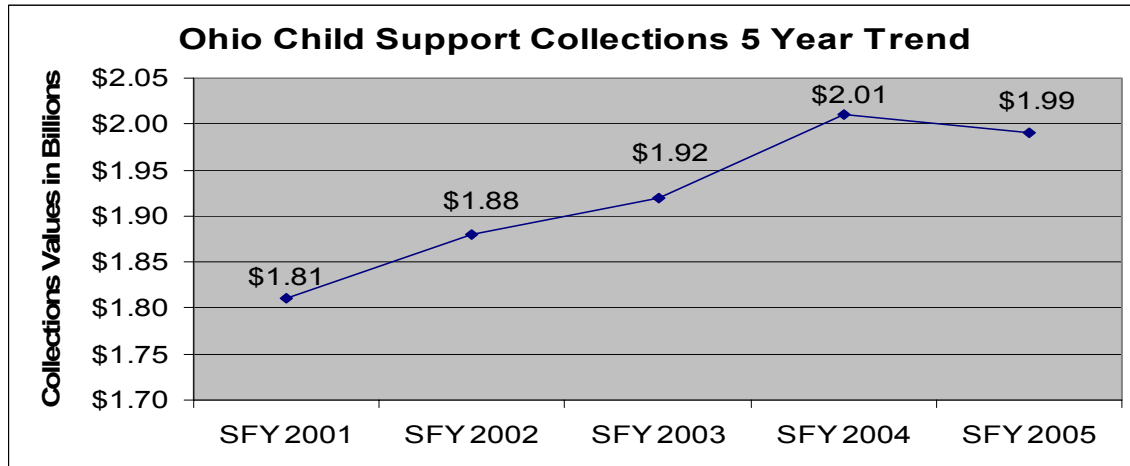
<sup>567</sup> Ibid

<sup>568</sup> Ibid

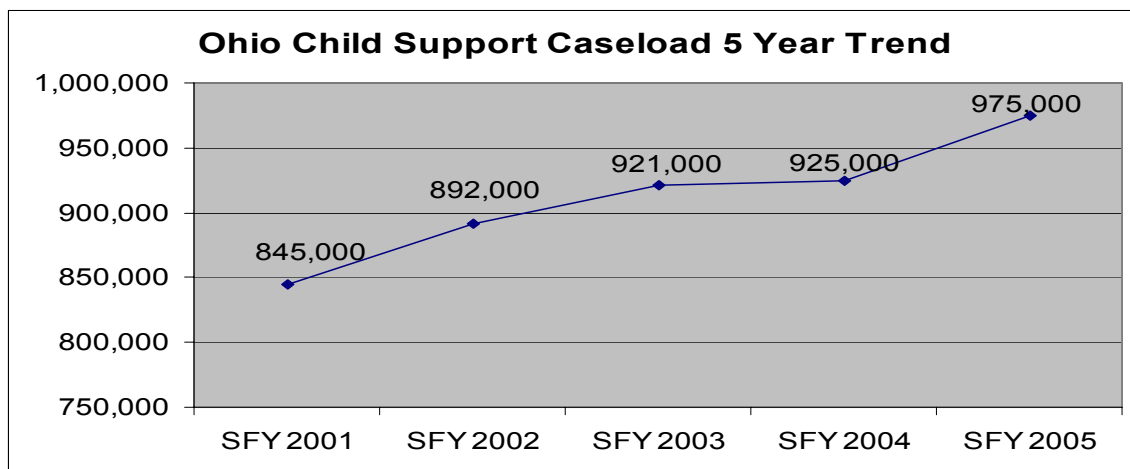
<sup>569</sup> Ibid

## CASELOADS

At the state level, Ohio is a leader in child support enforcement. In fiscal year (FY) 2005, Ohio ranked third in the nation in terms of caseload ranking behind only California and Michigan.<sup>570</sup> Over the same time period, Ohio ranked second in most collections distributed nationally, and first in collections for non-public assistance cases.<sup>571</sup> The following graphs illustrate a five-year trend in Ohio for both child support caseload and child support collections.



Source: Ohio Department of Job and Family Services, Office of Child Support, Historical Child Support Caseload

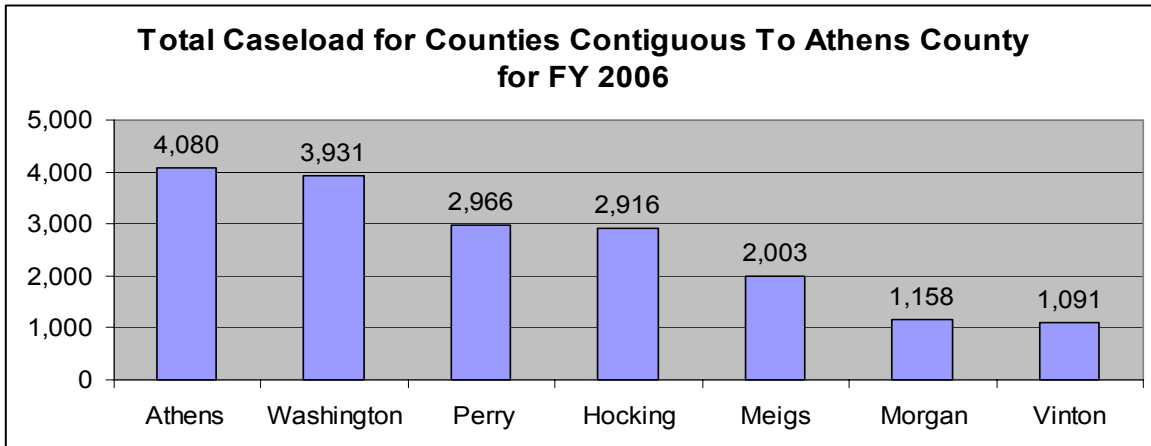


Source: Ohio Department of Job and Family Services, Office of Child Support, Historical Child Support Collections

<sup>570</sup> Ohio Department of Job and Family Services, Office of Child Support, *Caseload Figures*

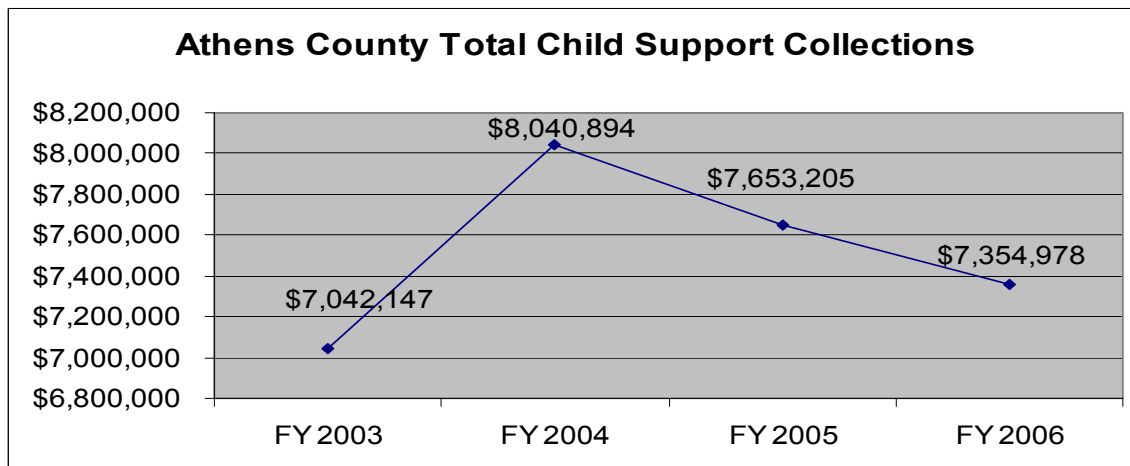
<sup>571</sup> Ohio Department of Job and Family Services, 12/12/2006 New Release, *Annual Child Support Round-up Results in 473 Arrests*

In Athens County, there are 4,200 child support cases open. In FY 2006, 186 new child support cases were activated by the CSEA and 260 cases terminated. Also, there were 272 paternity tests administered (with 77 no-shows), and 145 paternities established. For FY 2006, Athens County held the highest child support caseload in the region.<sup>572</sup> The following chart illustrates the total child support caseloads for Athens County and its contiguous counties.



Source: Ohio Department of Job and Family Services, Business Intelligence Channel, COGNOS 157 Report

In FY 2006, the Athens County CSEA collected \$7,354,978 in child support. The following chart shows the collections for the Athens County CSEA over the last four fiscal years.



Source: Ohio Department of Job and Family Services, QFR150RA Report

With the rise of single-parent households in the last half-century, it is vital that both parents actively participate in the lives of their children, whether they are present in the household or not. Parental involvement by both the residential or non-residential parent is important in a child's well-being.

<sup>572</sup> Ohio Department of Job and Family Services, Office of Child Support, *Child Support Enforcement Report, July 1, 2005-December 31, 2005*.