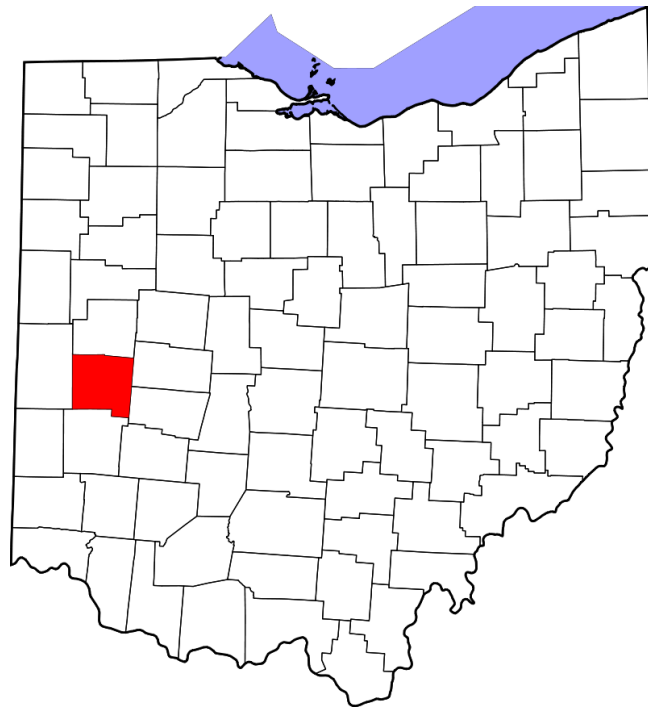


2017 Community Needs Assessment

Miami County, Ohio



November, 2017

1	Population (estimated 2016)	104,679
1	Increase since 2010	2,173
1	Caucasian	94.0%
1	African American	2.3%
1	American Indian and Alaska Native	0.2%
1	Asian	1.5%
1	Two or More Races	2.0%
1	Hispanic or Latino	1.6%
1	Under 5 years	5.9%
1	Persons under 18 years	23.0%
1	Persons 65 and over	18.0%
2	Married couple, both adults working	41.8%
2	Married couple, only husband working	16.3%
2	Married couple, only wife working	5.3%
2	Married couple, neither adult working	13.77%
2	Single male, working	6.3%
2	Single male, not working	1.4%
2	Single female, working	10.9%
2	Single female, not working	4.3%
1	Persons per household	2.50
2	No High School Diploma *	11.4%
2	High School Graduate *	36.9%
2	Some College, No Degree *	21.7%
2	Associates Degree *	9.5%
2	Bachelor's Degree *	13.3%
2	Master's Degree or Higher *	7.3%
2	Civilian Labor Force	52,600
2	Employed	50,300
2	Unemployed	2,300
1	Car, truck, or van	94.8%
1	Public transportation	0.5%
1	Walking	1.6%
1	Bicycle	0.2%
1	Taxi or other similar means	0.4%
1	Worked at home	2.6%
Miami County Housing Monthly Gross Rent Percentage		
2	\$100-\$199	1.9%
2	\$200-\$299	3.6%
2	\$300-\$399	3.6%
2	\$400-\$499	6.7%
2	\$500-\$599	11.3%
2	\$600-\$699	15.5%
2	\$700-\$799	16.5%
2	\$800-\$899	12.6%

2	\$900-\$999	10.3%	
2	\$1000-\$1499	12.3%	
2	\$1500 or more	1.2%	
2	No Cash Rent	4.4%	
PERCENTAGES OF MONTHLY COSTS FOR OWNER-OCCUPIED UNITS w/MORTGAGE			
2	Less than \$400	.5%	
2	\$400-\$599	4.7%	
2	\$600-\$799	12.2%	
2	\$800-\$999	18%	
2	\$1000-\$1249	21.2%	
2	\$1250-\$1499	16.2%	
2	\$1500-\$1999	17.4%	
2	\$2000-\$2999	8.6%	
2	\$3000 or more	1.3%	
NUMBERS—HEATING FUEL USAGE FOR OCCUPIED HOUSING UNITS			
2	Utility gas	23,082	56.1%
2	Bottled/tank/LP	3,525	8.6%
2	Electricity	11,509	28.0%
2	Fuel oil/kerosene/etc.	1,572	3.8%
2	Other fuels	1,280	3.1%
2	No fuel usage reported	167	0.4%
Poverty Status of Families By Family Type by Presence of Related Children			
2	Family Income above poverty level	25,097	90.2%
2	Family income below poverty level	2,729	9.8%
2	Married Couple w/Related Children	505	1.8%
2	Male Householder w/Related Children	255	0.9%
2	Female Householder w/Related Children	1447	5.2%
2	Families w/ no Related Children	522	1.9%
Ratio of Income to Poverty: Population for whom poverty status is determined			
2	Below 50% of poverty level	4958	4.8%
2	50% to 99% of poverty level	8118	7.9%
2	100% to 124% of poverty level	4179	4.1%
2	125% to 149% of poverty level	5445	5.3%
2	150% to 184% of poverty level	6131	6.0%
2	185% to 199% of poverty level	2937	2.9%

2	200% of poverty level or more	70,528	68.9%
3	County Population Receiving Food Stamps through SNAP (2015)	12.8%	
3	Child Food Insecurity Rate (2014)	23.5%	
3	Children considered both food insecure & ineligible for food assistance (2014)	7.3%	
3	Public School Students K-12 enrolled in free reduced-price lunches (2016)	34.4%	
3	Population Enrolled in Medicaid Services (2014)	18%	
3	Population with no health insurance (2015)	8.7%	

- 1. US Census 2016 Website**
- 2. ODSA 2016 County Profile * 25 years of age or older**
- 3. Ohio Association of Community Action Agencies State of Poverty 2016 report**

In conclusion, according to the 2015 five-year American Community Survey data it was revealed that 28,831 Miami County residents met guidelines to qualify for many Federal Low-Income Assistance Programs (i.e., food and nutrition assistance programs, home energy assistance programs, and low-income Medicaid coverage, etc.). Income eligibility to qualify for these program benefits is based on poverty levels between 125% to around the 185% poverty rate. Based upon this, 28.2% of Miami County residents were considered to be low-income.

According to the Miami County Health Department, the median income of the resident civilian employed population is \$32,495, and although it is considered a livable wage for single earners, it is not considered a livable wage for a household with one wage earner and a child. According to a recent study by the Massachusetts Institute of Technology, households with one adult and one child, a wage earner must earn \$43,969 to be considered a living wage.

According to the American Community Survey, one out of six (17.4%) Miami County residents is employed in food preparation and serving, building and grounds cleaning and maintenance, personal care, firefighting and prevention, and material-moving related occupations; none of these occupations pay what is considered to be a living wage (based on median income) for a single adult. An additional 29,615 (60.2%) people work in occupations where the median income is insufficient to be considered a sustainable wage for a household with one adult and one child. The estimated average weekly earnings for Miami County residents were \$790.

Housing Costs remain a main focus of necessity in the community whether it is rental assistance, funds towards maintaining a home or energy assistance. There are programs available; however as presented

in the statistics more individuals are below the level to meet their needs than are being serviced. Many agencies including the MMHA have waiting lists as there is not an adequate amount of funding for vouchers and public housing to meet the community's needs.

According to the Ohio Association of Community Action Agencies State of Poverty 2016, 40.3% of Miami County renters are considered, "cost burdened." *For renters, the median gross rent cost was \$730, accounting for an estimated 27.2% of household income according to ODSA's 2016 profile of Miami County.*

According to the Ohio Association of Community Action Agencies State of Poverty 2016, 20.1% of Miami County homeowners are considered, "cost burdened." For owners, the median monthly cost was \$1173, accounting for an estimated 20.6% of household income according to the ODSA's 2016 profile of Miami County.

Additionally, the costs of heating and cooling a residence in addition to costs of renting, owning and maintaining the residence can present issues with having enough funds to meet the resident's needs. The HEAP Program offers assistance programs such as the Winter Crisis Program which runs from November through March and the Summer Crisis Program in July and August.

Further, the HEAP program assists individuals who are at or below 175% of the federal poverty guidelines. According to the ODSA Miami County Profile this would apply to approximately 25% of residents. However, according to the Ohio Association of Community Action Agencies State of Poverty 2016, only 6.5% of households in Miami County received HEAP benefits in 2015. It is important to make sure individuals in the community are aware of the available resources and how to apply.

11.4% of Miami County Residents (approximately 8,129 residents) do not have a high school diploma. Statistically, individuals without a high school diploma earn a lower hourly and annual wage and therefore are at a higher risk of remaining in or finding themselves in poverty. This creates a struggle to reach sustainability. It is important to promote agencies and programs which allow further education for adults, such as the GED program.

While surveys show that 94.8% of working individuals have a car or truck for transportation there are both working individuals and non-working individuals that require public assistance with transportation. There is public transit available in the community.

Miami County Transit Service takes residents anywhere within the county or even two miles past the county line to Huber Heights and Vandalia. The service operates a fleet of 19 vehicles and runs Monday-Friday from 5 am to 6 pm, and Saturdays from 8 am to 2 pm, with no service on Sunday. As of 2016, the transit service logged 40,011 annual passenger trips, with a total of 300,396 miles traveled and a total of 20,455 vehicle hours.

Trips must be scheduled at least 24 hours in advance, and travel can last up to one hour. Fares for passengers are:

- Regular/base fare \$4.00 Transfers Free
- Youth fare \$4.00
- Elderly/disabled fare \$2.00

Blue Card is available to senior citizens 65 years and older or individuals with a documented permanent disability. Once secured the customer receives half-priced fares.

White Card is available to individuals at or below 150% of the federal poverty threshold, must be applied for/renewed annually, and offers 4 one-way trips per month with no fare cost.

In an effort to further assess the community’s needs Miami County Community Action clients were provided a survey by in-house employees from May through September, 2017. In addition, these were emailed and distributed to other social service agencies in Miami County for them to share with clients and return to Community Action during the reporting period. For a full list of responses to the questions on the client survey form, please see Appendix B.

The three highest needs reported were: **Utility Assistance** (110 responses), **Car/Vehicle Repair** (106), and **Assistance with Cost of Living** (60).

A further assistance offered to the community is the Emergency Services Grant which is funded through the CSBG Grant. The Emergency Services Grant provides emergency payments in the areas of housing, medical, or car maintenance for residents of Miami County who demonstrate an emergency and/or immediate need and are below 125% of the Poverty Index. However, funds are limited and a client can only receive assistance once per year for a maximum of \$700.00.

Despite the fact that Miami County offers its low-income residents a wide variety of services and opportunities the poverty levels and needs of the community exceed the funds available in operating the respective programs. Further promotion of programs within the community to make sure eligible residents are aware of the programs and maximum efficiency in using grant funds will continue contributing to meeting the community’s needs.