

An Analysis of the Cliff Effects in Public Benefit Programs in Ohio

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Final Report



Table of Contents

Executive Summary	7
Part I.....	10
Introduction	11
Overview of Economic Well-Being Indicators and Public Benefit Programs.....	12
Economic Well-Being Indicators	13
Earned Income Tax Credit (EITC).....	14
Child Tax Credit (CTC).....	15
Child and Dependent Care Credit	15
Child Care Assistance.....	16
Housing Choice Voucher	16
Home Energy Assistance Program (HEAP).....	18
Medicaid & Affordable Care Act	18
Supplemental Nutrition Assistance Program (SNAP).....	19
Temporary Assistance for Needy Families (TANF)	20
Socioeconomic Characteristics in Ohio.....	21
Cliff Effect Comparative Analysis.....	23
One Adult with One Preschooler	24
One Adult with One Preschooler and One Infant.....	27
Cliff Effect Income Scenarios	30
One Adult with One Preschooler	30
One Adult with One Preschooler and One Infant.....	33
Part II.....	37
Literature Review	38
Supplemental Nutrition Assistance Program (SNAP).....	38
Medicaid & Affordable Care Act (ACA).....	40
Child Care Assistance.....	45
Benefits and Costs of Public Benefit Program Changes	47
Medicaid.....	48
Child Care Assistance	52
Conclusion.....	62
References	64
Appendix.....	73
Allen County	73
Franklin County	78
Hamilton County.....	83

Hocking County	88
Scioto County	93
Summit County.....	98
Warren County	103

List of Tables

Table 1: Federal Poverty Guidelines, 2023 (2023\$).....	13
Table 2: Self-Sufficiency Standard by County, 2022 (2023\$).....	14
Table 3: Federal Earned Income Tax Credit Maximum Income Thresholds, 2023 (2023\$)	14
Table 4: Housing Choice Voucher Program Income Limits by County and Household Size, 2023 (2023\$)	17
Table 5: Fair Market Rents by County and Unit Bedrooms, 2023 (2023\$)	17
Table 6: HEAP Income Eligibility Limits, 2023 (2023\$).....	18
Table 7: Medicaid Annual Income Eligibility Limits, 2023 (2023\$)	19
Table 8: SNAP Income Eligibility Limits and Maximum Monthly Allotment, 2023 (2023\$).....	20
Table 9: Poverty Status of Families by Number of Related Children and Family Type in Ohio, 2023	21
Table 10: Distribution of Family Income in Ohio, 2023	22
Table 11: Median Family Income by Presence of Children and Family Type in Ohio, 2023 (2023\$)	22
Table 12: Income Scenario for One Adult and One Preschooler with Annual Wages of \$20,200 (\$10.10 per hour) – Without Housing Choice Voucher, 2023 (2023\$).....	31
Table 13: Income Scenario for One Adult and One Preschooler with Annual Wages of \$27,000 (\$13.50 per hour) – Without Housing Choice Voucher, 2023 (2023\$).....	32
Table 14: Income Scenario for One Adult and One Preschooler with Annual Wages of \$49,000 (\$24.50 per hour) – Without Housing Choice Voucher, 2023 (2023\$).....	33
Table 15: Income Scenario for One Adult, One Preschooler, and One Infant with Annual Wages of \$20,200 (\$10.10 per hour) – Without Housing Choice Voucher, 2023 (2023\$).....	34
Table 16: Income Scenario for One Adult, One Preschooler, and One Infant with Annual Wages of \$35,000 (\$17.50 per hour) – Without Housing Choice Voucher, 2023 (2023\$).....	35
Table 17: Income Scenario for One Adult, One Preschooler, and One Infant with Annual Wages of \$65,000 (\$32.50 per hour) – Without Housing Choice Voucher, 2023 (2023\$)	36
Table 18: Increase in the Uninsured Population in Ohio due to Recent Medicaid Changes, 2034	48
Table 19: Annual Increase in Uncompensated Care Costs in Ohio due to Recent Medicaid Changes, (2023\$)	49
Table 20: Annual Impact on Mortality in Ohio due to Recent Medicaid Changes, (2023\$).....	50
Table 21: Medicaid Statistics for Ohio, 2023 (2023\$)	51
Table 22: Annual Medicaid Cost Savings in Ohio due to Recent Medicaid Changes, (2023\$).....	51
Table 23: Annual Cost Summary in Ohio due to Recent Medicaid Changes, (2023\$)	52
Table 24: Annual Benefit and Cost Summary in Ohio of Recent Medicaid Changes, (2023\$)	52
Table 25: Estimated Population Eligible for Child Care Assistance in Ohio, 2023	53

Table 26: Average Monthly Distribution of Children in Child Care by Age Group and Provider Type in the U.S., FY 2022	54
Table 27: Additional Children Eligible for and Receiving Child Care Assistance by Age Group and Provider Type in Ohio, 2023.....	54
Table 28: Median Weekly Full-Time Child Care Rate by Age Group and Care Type in Ohio, 2022 (2023\$)	55
Table 29: Average Ohio Publicly Funded Child Care Weekly Copayment for Newly Eligible Families by Family Size, 2024 (2023\$).....	56
Table 30: Annual Additional Cost of Child Care Assistance by Age Group and Provider Type in Ohio, 2023 (2023\$).....	57
Table 31: Estimated Child Care Workers Needed to Meet Expanded Child Care Assistance Eligibility.....	57
Table 32: Annual Estimated Impact of Additional Child Care Workers Needed to Meet Expanded Child Care Assistance Eligibility, 2023 (2023\$).....	58
Table 33: Annual Estimated Impact of Increased Maternal Employment, 2023 (2023\$).....	59
Table 34: Annual Child Care Cost Savings for Families with All Employed Parents, 2023 (2023\$).....	60
Table 35: Avoided Costs due to Insufficient Child Care among Working Parents of Children Under the Age of Three, 2023 (2023\$).....	61
Table 36: Annual Benefit Summary of Expanded Eligibility for Child Care Assistance in Ohio, 2023 (2023\$)	62
Table 37: Annual Benefit and Cost Summary of Expanded Eligibility for Child Care Assistance in Ohio, 2023 (2023\$).....	62
Table 38: Poverty Status of Households by Number of Related Children and Family Type in Allen County, 2023	73
Table 39: Distribution of Families by Income Range in Allen County, 2023.....	73
Table 40: Median Family Income by Presence of Children and Family Type in Allen County, 2023 (2023\$) ..	74
Table 41: Poverty Status of Households by Number of Related Children and Family Type in Franklin County, 2023.....	78
Table 42: Distribution of Families by Income Range in Franklin County, 2023	78
Table 43: Median Family Income by Presence of Children and Family Type in Franklin County, 2023 (2023\$)	79
Table 44: Poverty Status of Households by Number of Related Children and Family Type in Hamilton County, 2023.....	83
Table 45: Distribution of Families by Income Range in Hamilton County, 2023.....	83
Table 46: Median Family Income by Presence of Children and Family Type in Hamilton County, 2023 (2023\$)	84
Table 47: Poverty Status of Households by Number of Related Children and Family Type in Hocking County, 2023.....	88
Table 48: Distribution of Families by Income Range in Hocking County, 2023	88
Table 49: Median Family Income by Presence of Children and Family Type in Hocking County, 2023 (2023\$)	89

Table 50: Poverty Status of Households by Number of Related Children and Family Type in Scioto County, 2023.....	93
Table 51: Distribution of Families by Income Range in Scioto County, 2023	93
Table 52: Median Family Income by Presence of Children and Family Type in Scioto County, 2023 (2023\$)	94
Table 53: Poverty Status of Households by Number of Related Children and Family Type in Summit County, 2023.....	98
Table 54: Distribution of Families by Income Range in Summit County, 2023.....	98
Table 55: Median Family Income by Presence of Children and Family Type in Summit County, 2023 (2023\$)	99
Table 56: Poverty Status of Households by Number of Related Children and Family Type in Warren County, 2023.....	103
Table 57: Distribution of Families by Income Range in Warren County, 2023.....	103
Table 58: Median Family Income by Presence of Children and Family Type in Warren County, 2023 (2023\$)	104

List of Figures

Figure 1: Family Poverty and Self-Sufficiency Comparison by County, 2023.....	23
Figure 2: Comparative Analysis of Self-Sufficiency Surplus/Deficit for One Adult with One Preschooler – With Housing Choice Voucher, 2023 (2023\$)	25
Figure 3: Comparative Analysis of Self-Sufficiency Surplus/Deficit for One Adult with One Preschooler – Without Housing Choice Voucher, 2023 (2023\$).....	26
Figure 4: Change in Gross Resources from Transition from Part-Time to Full-Time Work for a Family with One Adult and One Preschooler with Hourly Wage of \$20.00 – Without Housing Choice Voucher, 2023 (2023\$)	27
Figure 5: Comparative Analysis of Self-Sufficiency Surplus/Deficit for One Adult with One Preschooler and One Infant – With Housing Choice Voucher, 2023 (2023\$)	28
Figure 6: Comparative Analysis of Self-Sufficiency Surplus/Deficit for One Adult with One Preschooler and One Infant – Without Housing Choice Voucher, 2023 (2023\$)	29
Figure 7: Change in Gross Resources from Transition from Part-Time to Full-Time Work for a Family with One Adult, One Preschooler, and One Infant with Hourly Wage of \$20.00 – Without Housing Choice Voucher, 2023 (2023\$).....	30
Figure 8: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Allen County – With Housing Choice Voucher, 2023 (2023\$).....	74
Figure 9: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Allen County – Without Housing Choice Voucher, 2023 (2023\$).....	75
Figure 10: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Allen County – With Housing Choice Voucher, 2023 (2023\$)	76

Figure 11: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Allen County – Without Housing Choice Voucher, 2023 (2023\$) 77

Figure 12: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Franklin County – With Housing Choice Voucher, 2023 (2023\$) 79

Figure 13: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Franklin County – Without Housing Choice Voucher, 2023 (2023\$) 80

Figure 14: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Franklin County – With Housing Choice Voucher, 2023 (2023\$) 81

Figure 15: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Franklin County – Without Housing Choice Voucher, 2023 (2023\$) 82

Figure 16: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Hamilton County – With Housing Choice Voucher, 2023 (2023\$) 84

Figure 17: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Hamilton County – Without Housing Choice Voucher, 2023 (2023\$) 85

Figure 18: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Hamilton County – With Housing Choice Voucher, 2023 (2023\$) 86

Figure 19: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Hamilton County – Without Housing Choice Voucher, 2023 (2023\$) 87

Figure 20: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Hocking County – With Housing Choice Voucher, 2023 (2023\$) 89

Figure 21: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Hocking County – Without Housing Choice Voucher, 2023 (2023\$) 90

Figure 22: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Hocking County – With Housing Choice Voucher, 2023 (2023\$) 91

Figure 23: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Hocking County – Without Housing Choice Voucher, 2023 (2023\$) 92

Figure 24: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Scioto County – With Housing Choice Voucher, 2023 (2023\$) 94

Figure 25: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Scioto County – Without Housing Choice Voucher, 2023 (2023\$) 95

Figure 26: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Scioto County – With Housing Choice Voucher, 2023 (2023\$) 96

Figure 27: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Scioto County – Without Housing Choice Voucher, 2023 (2023\$) 97

Figure 28: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Summit County – With Housing Choice Voucher, 2023 (2023\$) 99

Figure 29: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Summit County – Without Housing Choice Voucher, 2023 (2023\$) 100

Figure 30: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Summit County – With Housing Choice Voucher, 2023 (2023\$).....101

Figure 31: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Summit County – Without Housing Choice Voucher, 2023 (2023\$).....102

Figure 32: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Warren County – With Housing Choice Voucher, 2023 (2023\$)104

Figure 33: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Warren County – Without Housing Choice Voucher, 2023 (2023\$)105

Figure 34: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Warren County – With Housing Choice Voucher, 2023 (2023\$)106

Figure 35: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Warren County – Without Housing Choice Voucher, 2023 (2023\$) 107

Executive Summary

The Women's Fund of Greater Cincinnati Foundation engaged the Economics Center to update its previous analysis on the cliff effects in public benefit programs and the disincentives to increase wages through additional hours worked, education, or career advancement. The cliff effect, or benefit cliffs, refers to an increase in wages that results in individuals becoming ineligible for some or all public benefits leading to a decrease in gross resources. The increase in wages may not cover the loss in public benefits therefore resulting in a decrease in gross resources, defined as earned income plus public benefits. As a result, individuals who engage in rational decision-making are disincentivized from accepting a raise or job promotion in order to keep their earned income at a lower level to maintain their benefits.

This analysis explores the relationship between earned income and public benefits in the context of self-sufficiency. Developed in the mid-1990s, the Self-Sufficiency Standard represents the income needed for a working family to meet its basic needs without public or private assistance. This analysis utilizes the Self-Sufficiency Standard to determine the resources needed based on family size, family composition, and county. However, this analysis includes both earned income and public benefits when referring to self-sufficiency, which is a notable difference from the Self-Sufficiency Standard. Consistent with the previous analysis, this update focuses on two household types: 1) one adult with one preschooler and 2) one adult with one preschooler and one infant. However, the counties included in this update differ from those included in the previous analysis. There are seven counties in Ohio that are included in this update: Allen, Franklin, Hamilton, Hocking, Scioto, Summit, and Warren Counties.

The public benefit programs included in this analysis are either programs that offer tax credits or programs that offer financial assistance. The tax credit programs included in this analysis are the Earned Income Tax Credit (EITC), the Child Tax Credit, and the Child and Dependent Care Credit, whereas the programs that offer financial assistance include child care assistance, the Housing Choice Voucher Program, the Home Energy Assistance Program, Medicaid, the Affordable Care Act, and the Supplemental Nutrition Assistance Program.

Assuming a housing choice voucher is unavailable, a family with one adult and one preschooler:¹

- Is self-sufficient in all seven counties if their earned income is greater than \$49,000.
- Is self-sufficient with part-time work at \$20.00 per hour in Allen, Hocking, and Scioto Counties and self-sufficient with full-time work in all seven counties. The transition from part-time to full-time work at \$20.00 an hour results in between a 9.5 percent to 14.6 percent increase in gross resources despite doubling the hours worked.
- Earning the minimum wage in Ohio in 2023 of \$10.10 per hour is not self-sufficient in Franklin, Hamilton, Summit, or Warren Counties with full-time work. If the hourly wage increases by \$2.40

¹ The demand for housing choice vouchers exceeds availability resulting in a waiting list for eligible families. The difficulty in receiving a housing choice voucher makes it more challenging for a family to become and maintain self-sufficiency by resulting in increased self-sufficiency deficits that they must overcome.

per hour to \$13.50 per hour, the gross resources for this family decrease by an average of \$2,000 annually despite annual wages increasing from \$20,200 to \$27,000.

Assuming a housing choice voucher is unavailable, a family with one adult, one preschooler, and one infant:²

- Is self-sufficient in all seven counties if their earned income is between \$22,000 and \$29,000 as well as greater than \$65,000.
- Is self-sufficient with part-time work at \$20.00 per hour in Allen, Hamilton, Hocking, Summit, and Scioto Counties. The phasing out of child care assistance allows this family type to reach self-sufficiency with full-time work at \$20.00 per hour in all seven counties. Despite doubling the hours worked, the transition from part-time to full-time work at \$20.00 an hour results in an increase in gross resources ranging from 3.0 percent to 6.3 percent.
- Earning the minimum wage in Ohio in 2023 of \$10.10 is not self-sufficient in Franklin and Warren Counties with full-time work. If the hourly wage increases by \$6.90 per hour to \$17.00 per hour, the gross resources for this family increase by an average of \$111 annually despite annual wages increasing from \$20,200 to \$35,000.

The Economics Center also conducted an extensive literature review of the impact of public benefit programs, focusing on the Supplemental Nutrition Assistance Program, Medicaid and the Affordable Care Act, as well as childcare assistance. To further understand the wide-ranging impacts of funding and/or eligibility changes for public benefit programs, the Economics Center also quantified the costs and benefits of specific program changes on Ohio. Specifically, the costs and benefits of the recent legislative changes to Medicaid were quantified as well as the costs and benefits of expanding eligibility for child care assistance.

Recent legislative changes to Medicaid include new work requirements, increased paperwork, income and residency verifications, and lowered provider taxes, among other things.³ According to KFF, the recent legislative changes to Medicaid are estimated to increase the uninsured population in Ohio by 290,000 individuals in 2034.⁴ The costs of the recent legislative changes to Medicaid include annual uncompensated care costs of \$286.8 million incurred by hospitals and providers as well as annual mortality costs of nearly \$4.4 billion associated with the increase in deaths resulting from the loss of health care coverage for Medicaid expansion adults. Based on the distribution of the increase in uninsured individuals by enrollment group, it is estimated that the recent Medicaid changes will result in cost savings of \$2.5 billion in Ohio annually. Given costs totaling \$4.7 billion, this indicates that the costs associated with the loss of Medicaid coverage for 290,000 people in Ohio will exceed the estimated benefits to the state and federal government in the form of Medicaid cost savings.

² The demand for housing choice vouchers exceeds availability resulting in a waiting list for eligible families. The difficulty in receiving a housing choice voucher makes it more challenging for a family to become and maintain self-sufficiency by resulting in increased self-sufficiency deficits that they must overcome.

³ (Wolf and Luhby 2025); (Hubbard and Yilek 2025); (Drenon and Yousif 2025)

⁴ (Burns, et al. 2025)

The cliff effect analysis highlights the importance of child care assistance in helping families in Ohio have the gross resources necessary to reach self-sufficiency. By expanding child care assistance eligibility to families with income at or below 200.0 percent of the federal poverty level, an additional 199,997 children would be eligible for child care assistance in Ohio with 45,998 children receiving child care assistance, assuming a take-up rate of 23.0 percent.⁵ The benefits of expanded eligibility for child care assistance include \$114.4 million in benefits from the increased demand for child care workers, \$19.8 million in benefits from the increased employment of mothers, \$128.6 million in benefits from the child care cost savings for families with all parents working, and \$93.1 million in benefits from the costs avoided due to insufficient child care. Based on the age of children and the provider type, it is estimated that increased eligibility for child care assistance will result in an additional \$220.3 million in costs to the State of Ohio annually. Given benefits of expanded eligibility for child care assistance totaling \$355.9 million, this means that every dollar of additional expenditures for child care assistance results in \$1.62 in benefits to individuals, families, businesses, and taxpayers.

⁵ (U.S. Government Accountability Office 2023)

Part I

Getting Ahead While Falling Behind

Understanding Cliff Effects in Ohio's Public Benefit Programs

Introduction

Ohio, like many other states and regions around the country, is affected by the harsh reality of poverty. According to the U.S. Census Bureau, approximately 1.5 million individuals in Ohio were living below the poverty level in 2023, representing approximately 13.2 percent of the population. Women experienced poverty at a higher rate than men with approximately 14.6 percent of females in Ohio and 11.9 percent of males in Ohio living below the poverty level in 2023. Additionally, approximately one in five children under the age of 18 were living below the poverty level in Ohio in 2023. Specifically, approximately 20.0 percent of children under age five and 17.3 percent of children between the ages of five and 17 were living below the poverty level in Ohio in 2023.

Furthermore, approximately 9.2 percent of families in Ohio were below the poverty level in 2023, according to the U.S. Census Bureau. Specifically, 3.7 percent of married-couple families, 28.3 percent of female householder families, and 12.9 percent of male householder families in Ohio were below the poverty level in 2023. Generally, the percentage of families below the poverty level increased as the number of children in the family increased. Among families with children under the age of 18 years, median family income ranged from \$33,075 for female householder families to \$123,520 for married-couple families. This represents a difference of more than \$90,000 and means that married-couple families had 3.7 times more income than female householder families in 2023.

Issued annually by the U.S. Department of Health and Human Services, the federal poverty guidelines are the poverty measure utilized to determine eligibility for federal public benefit programs. The federal poverty guidelines are based only on the cost of food, assuming that food costs comprise one-third of a family's budget. However, the federal poverty guidelines do not paint a realistic picture of the income required to meet all of one's basic needs. Therefore, the Self-Sufficiency Standard was developed in the mid-1990s to better measure the income needed to meet one's basic needs including housing, child care, food, transportation, health care, and more without public or private assistance. The Self-Sufficiency Standard accounts for differences in geography and family type such as the age of one's children, allowing for realistic and detailed data on the necessary income to be self-sufficient.

Public benefit programs aim to provide individuals experiencing financial hardship with the means to meet their basic needs. Programs include various tax credits including the Earned Income Tax Credit (EITC), the Child Tax Credit, and the Child and Dependent Care Credit as well as programs providing financial assistance such as child care assistance, the Housing Choice Voucher Program, the Home Energy Assistance Program, Medicaid, the Affordable Care Act, the Supplemental Nutrition Assistance Program, and the Temporary Assistance for Needy Families Program. However, navigating the complex rules of each program can be a challenge.

Eligibility requirements and benefit levels can vary significantly among programs, leading to complexities in determining what public benefit programs individuals can receive and when. Additionally, income eligibility requirements may result in benefit cliffs. Benefit cliffs, or the cliff effect, refer to situations where an increase

in wages leads to a loss of public benefits that is greater than the wage gain, therefore resulting in a decrease in gross resources, defined as earned income plus public benefits.

In this situation, individuals receiving public benefits may be incentivized to keep their earned income at a lower level in order to maintain their benefits and level of gross resources. As a result, this disincentivizes individuals from accepting a raise or job promotion, which stifles the potential of individuals to better their circumstances and participate more fully in the economy. While the decision to turn down a raise or job promotion may not seem logical from an outside perspective, low-wage earners are often acting in a rational manner by foregoing raises and/or promotions. This may result in individuals staying in economically and professionally stagnant entry-level positions, leading to dependence on public benefit programs in the long-run and limiting upward economic mobility. According to a new analysis by Washington University, approximately 21.8 percent of low-wage workers who participated in public benefit programs reported engaging in behaviors to maintain program eligibility such as not taking more hours, not taking a raise or promotion, not taking a job offer, asking to be paid less, keeping savings below program limits, changing their family structure, and/or not accepting child support.⁶

The Women's Fund of Greater Cincinnati Foundation commissioned the Economics Center to update its previous analysis on the impacts of benefit cliffs and the disincentives to increase wages through additional hours worked, education, or career advancement. Consistent with the previous analysis, this update focuses on two household types: 1) one adult with one preschooler and 2) one adult with one preschooler and one infant. However, the counties included in this update differ from those included in the previous analysis. There are seven counties in Ohio that are included in this update: Allen, Franklin, Hamilton, Hocking, Scioto, Summit, and Warren Counties.

Additionally, the Economics Center conducted an extensive literature review of the impact of public benefit programs. Given the current legislative landscape surrounding public benefit programs, the literature review focuses on the Supplemental Nutrition Assistance Program, Medicaid and the Affordable Care Act, as well as child care assistance. To further understand the wide-ranging impacts of funding and/or eligibility changes for public benefit programs, the Economics Center also quantified the costs and benefits of specific program changes on Ohio.

Overview of Economic Well-Being Indicators and Public Benefit Programs

This section details indicators of economic well-being and provides an overview of public benefit programs as well as their eligibility requirements and benefit levels. The two indicators of economic well-being utilized in this analysis are the federal poverty measures and the Self-Sufficiency Standard. The public benefit programs included in this analysis are the Earned Income Tax Credit, the Child Tax Credit, the Child and Dependent Care Credit, child care assistance, the Housing Choice Voucher Program, the Home Energy Assistance Program

⁶ (Roll, Miller and Despard 2025)

(HEAP), Medicaid, the Affordable Care Act, the Supplemental Nutrition Assistance Program (SNAP), and Temporary Assistance for Needy Families (TANF).

Economic Well-Being Indicators

Poverty is measured by the federal government utilizing two slightly different measures: poverty thresholds and poverty guidelines. The poverty thresholds are the original federal poverty measure developed in the 1960s and are primarily utilized for statistical purposes. Based on the U.S. Department of Agriculture’s cheapest food plan, the poverty thresholds were devised to meet the minimal nutritional standards for American families. The poverty guidelines are simplified poverty thresholds that are utilized for administrative purposes such as determining eligibility for federal programs. The poverty thresholds are updated annually by the U.S. Census Bureau, while the poverty guidelines are issued annually by the U.S. Department of Health and Human Services. Given their administrative purposes, this report focuses on the federal poverty guidelines, also referred to as the federal poverty level. The federal poverty guidelines by household size for 2023 are detailed in Table 1.

Table 1: Federal Poverty Guidelines, 2023 (2023\$)

Household Size	Poverty Guideline (100%)
1	\$14,580
2	\$19,720
3	\$24,860
4	\$30,000
5	\$35,140
6	\$40,280
7	\$45,420
8	\$50,560
Each additional person	\$5,140 per person

Source: U.S. Department of Health and Human Services (2023).

Developed in the mid-1990s by Dr. Diana Pearce, the Self-Sufficiency Standard represents the income needed for a working family to meet its basic needs without public or private assistance. Basic needs included in the Self-Sufficiency Standard include housing, child care, food, transportation, health care, taxes, emergency savings, and miscellaneous expenses such as clothing and a cell phone.⁷ This measure is calculated for each county or area in a state as well as for 719 different family types, allowing for realistic and detailed data on the necessary income to be self-sufficient. Table 2 details the 2022 Self-Sufficiency Standard for selected counties in Ohio for two household types: 1) one adult and one preschooler and 2) one adult, one preschooler, and one infant. Additionally, Table 2 compares the Self-Sufficiency Standard to the federal poverty level.

⁷ (Center for Women’s Welfare at the University of Washington n.d.)

Table 2: Self-Sufficiency Standard by County, 2022 (2023\$)

County	One Adult, One Preschooler		One Adult, One Preschooler, One Infant	
	Self-Sufficiency Standard	Percent of Federal Poverty Level	Self-Sufficiency Standard	Percent of Federal Poverty Level
Allen County	\$40,471	205.2%	\$54,515	219.3%
Franklin County	\$55,380	280.8%	\$75,573	304.0%
Hamilton County	\$53,391	270.7%	\$73,531	295.8%
Hocking County	\$41,718	211.6%	\$55,536	223.4%
Scioto County	\$40,896	207.4%	\$55,012	221.3%
Summit County	\$52,664	267.1%	\$72,992	293.6%
Warren County	\$56,282	285.4%	\$76,264	306.8%

Source: Center for Women’s Studies at the University of Washington (2022) and U.S. Department of Health and Human Services (2023).

Earned Income Tax Credit (EITC)

The Earned Income Tax Credit is a federally administered tax credit for low- to moderate-income workers and families, which reduces the income taxes owed and may result in an increased tax refund.⁸ Qualification for the EITC is dependent on having earned income and having investment income below a specified limit. Earned income is defined as the taxable income and wages earned from working for someone else, working for oneself, or working for a business or farm owned by oneself. The maximum credit available varies by filing status and claimed children or relatives, as detailed in Table 3.

Table 3: Federal Earned Income Tax Credit Maximum Income Thresholds, 2023 (2023\$)

Children or Relatives Claimed	Single, Head of Household, Married (Filing Separately), Widowed	Married (Filing Jointly)	Maximum Credit
Zero	\$17,640	\$24,210	\$600
One	\$46,560	\$53,120	\$3,995
Two	\$52,918	\$59,478	\$6,604
Three	\$56,838	\$63,398	\$7,430

Source: U.S. Internal Revenue Service (2025b).

Ohio introduced its state earned income tax credit in 2013, which is based on eligibility for the federal earned income tax credit. The rate for Ohio’s earned income tax credit was initially 5.0 percent of the federal credit, increased to 10.0 percent in 2014, and further increased to 30.0 percent in 2019.⁹ Unlike the federal tax credit,

⁸ (U.S. Internal Revenue Service 2025d)

⁹ (Tax Credits for Workers and Families n.d.)

Ohio's earned income tax credit is non-refundable, meaning that it only offsets an existing tax liability and does not provide a surplus to the taxpayers if the credit exceeds the taxes owed.

Child Tax Credit (CTC)

The Child Tax Credit is a federally administered tax credit to help families with qualifying children reduce their federal income tax burden.¹⁰ The maximum credit in 2023 was \$2,000 per qualifying child; however, the credit amount decreases when modified adjusted gross income exceeds \$200,000, or \$400,000 for those filing a joint return. To qualify for the Child Tax Credit, the dependent must meet the following qualifications:

- The dependent for whom the benefit is claimed must be under 17 years of age
- The dependent must be related to the individual requesting assistance as either a daughter, son, stepchild, foster child, sister, brother, stepsister, stepbrother, half-sister, half-brother, grandchild, niece, nephew, or a legally adopted child
- The dependent must not have provided more than half of their own financial support
- The dependent must have lived with the individual requesting assistance for more than half of the year
- The dependent must be claimed as a dependent on the individual requesting assistance's federal tax forms
- The dependent must not have filed a joint return for the year
- The dependent must be a U.S. citizen, U.S. national, or U.S. resident alien
- The dependent must have a Social Security Number that is valid for employment and is issued before the tax return is due

Child and Dependent Care Credit

The Child and Dependent Care Credit is a federally administered tax credit that can be claimed by an individual who pays someone to care for a qualifying person in order to work, look for work, or attend school.¹¹ A qualifying person is a dependent under the age of 13 as well as a spouse or dependent of any age that is incapable of caring for oneself and lives with the individual requesting assistance for more than half of the year. The credit is calculated based on the individual requesting assistance's income and a percentage of expenses incurred for care. The percentage of expenses incurred for care is dependent on income but ranges from 35.0 percent for those with income less than \$15,000 to 20.0 percent for those with income of at least \$43,000.¹² The credit is capped at \$3,000 for one qualifying person and \$6,000 for two or more qualifying individuals.

¹⁰ (U.S. Internal Revenue Service 2025c)

¹¹ (U.S. Internal Revenue Service 2025b)

¹² (U.S. Internal Revenue Service 2025a)

Child Care Assistance

Through its Publicly Funded Child Care program, the Ohio Department of Children and Youth offers financial assistance to low-income families with children by subsidizing child care costs for eligible parents or guardians while they engage in work, education, or job training. Eligibility for child care assistance in Ohio is also dependent on income thresholds. Generally, income must be at or below 142.0 percent of the federal poverty level to qualify.¹³ However, families with a child who has a county agency-verified special need qualify for child care assistance if their income is at or below 150.0 percent of the federal poverty level.¹⁴ Depending on gross income and family size, eligible families may have all of their child care expenses covered or be required to pay a copayment. Once receiving child care assistance, the copayment increases on a sliding scale up to gross income at 300.0 percent of the federal poverty level.¹⁵

Housing Choice Voucher

Regulated and funded by the U.S. Department of Housing and Urban Development (HUD), the Housing Choice Voucher Program provides support to very low-income households, the elderly, and disabled individuals by assisting them in obtaining decent, safe, and sanitary housing in private markets.¹⁶ Housing choice vouchers are administered by local public housing agencies (PHA) that receive federal funds from HUD.

Eligibility is determined by the local PHA and is based on total annual gross income and family size. Generally, household income may not exceed 50.0 percent of the median income for the county or metropolitan area in which the family chooses to live in, referred to as “very low” income households. However, a PHA must provide 75.0 percent of its vouchers to applicants whose incomes do not exceed 30.0 percent of the area median income, generally referred to as “extremely low” income households. Table 4 details the income limits by county and household size in 2023. If unable to provide immediate assistance, a PHA will put eligible applicants on a waiting list. A housing voucher will be issued to eligible applicants when their name is reached on the waiting list with eligible applicants able to choose any housing that meets the requirements of the program.

¹³ (Ohio Department of Children and Youth n.d.)

¹⁴ (Ohio Department of Children and Youth n.d.)

¹⁵ (Ohio Department of Children and Youth 2024)

¹⁶ (U.S. Department of Housing and Urban Development n.d. b)

Table 4: Housing Choice Voucher Program Income Limits by County and Household Size, 2023 (2023\$)

County	Extremely Low		Very Low	
	2-Person Household	3-Person Household	2-Person Household	3-Person Household
Allen County, OH	\$19,720	\$24,860	\$31,400	\$35,300
Franklin County, OH	\$23,800	\$26,800	\$39,700	\$44,650
Hamilton County, OH	\$24,300	\$27,350	\$40,450	\$45,500
Hocking County, OH	\$19,720	\$24,860	\$31,400	\$35,350
Scioto County, OH	\$19,720	\$24,860	\$31,400	\$35,350
Summit County, OH	\$20,850	\$24,860	\$34,750	\$39,100
Warren County, OH	\$24,300	\$27,350	\$40,450	\$45,500

Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research (2023).

The maximum amount of housing assistance is calculated by the PHA and is generally the lesser of the payment standard minus 30.0 percent of the household’s monthly adjusted income or the gross rent for the unit minus 30.0 percent of the monthly adjusted income.¹⁷ The PHA determines a payment standard that is between 90.0 percent and 110.0 percent of the fair market rent for the area. Determined by HUD, Table 5 details the fair market rents in 2023 by county and the number of bedrooms in the unit.¹⁸

Table 5: Fair Market Rents by County and Unit Bedrooms, 2023 (2023\$)

County	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Allen County, OH	\$657	\$680	\$854	\$1,086	\$1,246
Franklin County, OH	\$842	\$941	\$1,163	\$1,426	\$1,577
Hamilton County, OH	\$731	\$839	\$1,093	\$1,464	\$1,645
Hocking County, OH	\$602	\$606	\$794	\$1,114	\$1,118
Scioto County, OH	\$589	\$703	\$794	\$1,109	\$1,213
Summit County, OH	\$712	\$809	\$1,027	\$1,297	\$1,380
Warren County, OH	\$731	\$839	\$1,093	\$1,464	\$1,645

Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research (2022).

The Self-Sufficiency Standard developed by the Center for Women’s Studies at the University of Washington assumes that parents and children do not share the same bedroom and assumes that no more than two people

¹⁷ (U.S. Department of Housing and Urban Development n.d. b)

¹⁸ (U.S. Department of Housing and Urban Development n.d. a)

share a bedroom.¹⁹ Therefore, two-bedroom rent was utilized for the two household types analyzed in this analysis: 1) one adult and one preschooler and 2) one adult, one preschooler, and one infant.

Home Energy Assistance Program (HEAP)

The Home Energy Assistance Program (HEAP) is a federally funded and state-administered program that provides low-income households with assistance paying their home energy bill. This program is also referred to as the Low Income Home Energy Assistance Program (LIHEAP) in some states. Households with seven or fewer individuals qualify for the program if their income is at or below 175.0 percent of the federal poverty level. The HEAP income eligibility limits for 2023 are detailed in Table 6. The amount of the benefit is determined by the income limit for the household size, fuel source, and the region of residence. HEAP benefits are a one-time benefit that is applied directly to a household's utility bill in January.

Table 6: HEAP Income Eligibility Limits, 2023 (2023\$)

Household Size	Annual Income
1	\$25,515
2	\$34,510
3	\$43,505
4	\$52,500
5	\$61,495
6	\$70,490
7	\$79,485
8	\$88,480

Source: Ohio Department of Development (2023).

Medicaid & Affordable Care Act

Medicaid provides medical coverage for low-income individuals, pregnant women, infants, children, older adults, and individuals with disabilities. In Ohio, Medicaid is available for parents/caretaker relatives with income at or below 90.0 percent of the federal poverty level, for adults aged 19 to 64 years with income at or below 133.0 percent of the federal poverty level, for children with insurance with income at or below 156.0 percent of the federal poverty level, for pregnant women with income at or below 200.0 percent of the federal poverty level, and for children without insurance with income at or below 206.0 percent of the federal poverty level.²⁰ Table 7 details the annual income eligibility limits for Medicaid in Ohio in 2023.

¹⁹ (Center for Women's Welfare at the University of Washington 2025)

²⁰ (Ohio Department of Medicaid n.d.)

Table 7: Medicaid Annual Income Eligibility Limits, 2023 (2023\$)

Household Size	Parents/Caretaker Relatives	Adults (Aged 19-64)	Children with Insurance	Pregnant Women	Children without Insurance
1	\$13,128	\$19,392	\$22,752	\$29,160	\$30,036
2	\$17,748	\$26,232	\$30,768	\$39,444	\$40,632
3	\$22,380	\$33,072	\$38,784	\$49,728	\$51,216
4	\$27,000	\$39,900	\$46,800	\$60,000	\$61,800
5	\$31,632	\$46,740	\$54,828	\$70,284	\$72,396
6	\$36,252	\$53,580	\$62,844	\$80,568	\$82,980
7	\$40,884	\$60,420	\$70,860	\$90,840	\$93,576
8	\$45,504	\$67,248	\$78,876	\$101,124	\$104,160
9	\$50,136	\$74,088	\$86,892	\$111,408	\$114,744
10	\$54,756	\$80,928	\$94,920	\$121,680	\$125,340
11	\$59,388	\$87,756	\$102,936	\$131,964	\$135,924
12	\$64,008	\$94,596	\$110,952	\$142,248	\$146,508

Source: Ohio Department of Medicaid (n.d.).

Enacted in 2010, the Affordable Care Act (ACA) is a health care reform law that outlines new rules, benefits, and protections for every citizen. The ACA has three primary goals:²¹

1. Make affordable health insurance available to more people. The law provides subsidies, referred to as premium tax credits, that lower health care costs for households with income between 100.0 percent and 400.0 percent of the federal poverty level
2. Expand Medicaid coverage for all adults with income below 138.0 percent of the federal poverty level²²
3. Support medical care delivery methods aimed at lowering the costs of health care

Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP) is a federally funded and state-administered nutrition program that provides food benefits for low-income families. Referred to as the Food Assistance Program in Ohio, SNAP benefits supplement the grocery budget for low-income families allowing them to afford nutritious food. SNAP benefits are provided on an Electronic Benefits Transfer (EBT) card. An EBT card works like a debit card and can be used to buy groceries at authorized food stores and retailers.

To qualify for SNAP benefits, a household must meet both gross and net income limits, as detailed in Table 8. Generally, a household’s gross monthly income must be at or below 130.0 percent of the federal poverty level

²¹ (U.S. Department of Health and Human Services 2022)

²² Not all states have expanded their Medicaid coverage.

and net monthly income must be at or below 100.0 percent of the federal poverty level to qualify for SNAP benefits. However, different eligibility standards apply for households with an elderly or disabled person.

Table 8: SNAP Income Eligibility Limits and Maximum Monthly Allotment, 2023 (2023\$)

Household Size	Gross Monthly Income (130% of FPL)	Net Monthly Income (100% of FPL)	Maximum Monthly Allotment
1	\$1,473	\$1,133	\$281
2	\$1,984	\$1,526	\$516
3	\$2,495	\$1,920	\$740
4	\$3,007	\$2,313	\$939
5	\$3,518	\$2,706	\$1,116
6	\$4,029	\$3,100	\$1,339
7	\$4,541	\$3,493	\$1,480
8	\$5,052	\$3,886	\$1,691
Each additional member	\$512 per person	\$394 per person	\$211 per person

Source: U.S. Department of Agriculture, Food and Nutrition Service (2022).

Temporary Assistance for Needy Families (TANF)

Temporary Assistance for Needy Families (TANF) is a federally funded and state administered program that provides temporary financial assistance to low-income families with children. Each state receives block grants to plan and operate programs that are intended to achieve one of the four purposes of the TANF program, which are:²³

1. Provide assistance to needy families so that children can 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
4. Encourage the formation and maintenance of two-parent families

Ohio has various programs and services that are supported through TANF including the Ohio Works First program; the Prevention, Retention and Contingency (PRC) program; and other TANF-funded benefits and services. Ohio Works First is the cash assistance program of TANF, which provides cash benefits to needy families for up to 36 months. Prevention, Retention and Contingency (PRC) is a program providing ongoing services and short-term benefits to address the needs of families with barriers to self-sufficiency.

²³ (U.S. Department of Health and Human Services, Office of Family Assistance 2024)

Socioeconomic Characteristics in Ohio

There were a total of nearly 3.0 million families in Ohio in 2023, of which 9.2 percent were below the poverty level. Table 9 details the families in Ohio with income below the poverty level by number of related children and family type in 2023. Overall, approximately 3.7 percent of married-couple families, 28.3 percent of female householder families, and 12.9 percent of male householder families had income below the poverty level in 2023. Generally, the percentage of families below the poverty level increased as the number of children in the family increased. Female householder families had the largest share of families below the poverty level, regardless of the number of children in the family. Approximately 10.8 percent of female householder families with no children had income below the poverty level, while 75.0 percent of female householder families with five or more children had income below the poverty level. Corresponding tables for each county are detailed in the Appendix.

Table 9: Poverty Status of Families by Number of Related Children and Family Type in Ohio, 2023

Children	Married-Couple		Female Householder, No Spouse Present		Male Householder, No Spouse Present		All Households	
	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty
0	1,317,424	2.9%	211,712	10.8%	97,929	7.8%	1,627,065	4.3%
1 or 2	645,849	3.5%	296,048	33.3%	114,604	14.8%	1,056,501	13.1%
3 or 4	175,345	7.9%	66,846	57.4%	17,584	24.3%	259,775	21.8%
5 or more	19,947	21.6%	6,335	75.0%	1,662	50.4%	27,944	35.4%
Total Households	2,158,565	3.7%	580,941	28.3%	231,779	12.9%	2,971,285	9.2%

Source: American Community Survey Table B17012, 5-year estimates.

Table 10 details the distribution of family income in Ohio in 2023. Approximately 9.4 percent of families in Ohio had income of less than \$25,000, while 14.8 percent of families in Ohio had income between \$25,000 and \$49,999. More than half (52.6%) of families in Ohio had income between \$50,000 and \$149,999. Specifically, 16.4 percent of families had income between \$50,000 and \$74,999, 14.7 percent of families had income between \$75,000 and \$99,999, and 21.5 percent of families had income between \$100,000 and \$149,999. Additionally, approximately 23.2 percent of families in Ohio had income of \$150,000 or more.

Table 10: Distribution of Family Income in Ohio, 2023

Income Range	Percent of Families
Less than \$10,000	3.3%
\$10,000 to \$14,999	1.9%
\$15,000 to \$24,999	4.2%
\$25,000 to \$34,999	5.2%
\$35,000 to \$49,999	9.6%
\$50,000 to \$74,999	16.4%
\$75,000 to \$99,999	14.7%
\$100,000 to \$149,999	21.5%
\$150,000 to \$199,999	11.0%
\$200,000 or more	12.2%
Total Families	2,971,285

Source: American Community Survey Table S1901, 5-year estimates.

Table 11 details the median family income by the presence of children and family type in Ohio in 2023. Median family income was \$90,288 among all families in Ohio and \$89,383 among families with children under the age of 18 years. Disparities in family income exist by family type, regardless of the presence of children. Overall, female householder families had the lowest median family income of \$42,841 followed by male householder families (\$61,454) and married-couple families (\$109,031). Among families with children under the age of 18 years, median family income ranged from \$33,075 for female householder families to \$123,520 for married-couple families. This represents a difference of more than \$90,000 and means that married-couple families had 3.7 times more income than female householder families in 2023. Corresponding tables for each county are detailed in the Appendix.

Table 11: Median Family Income by Presence of Children and Family Type in Ohio, 2023 (2023\$)

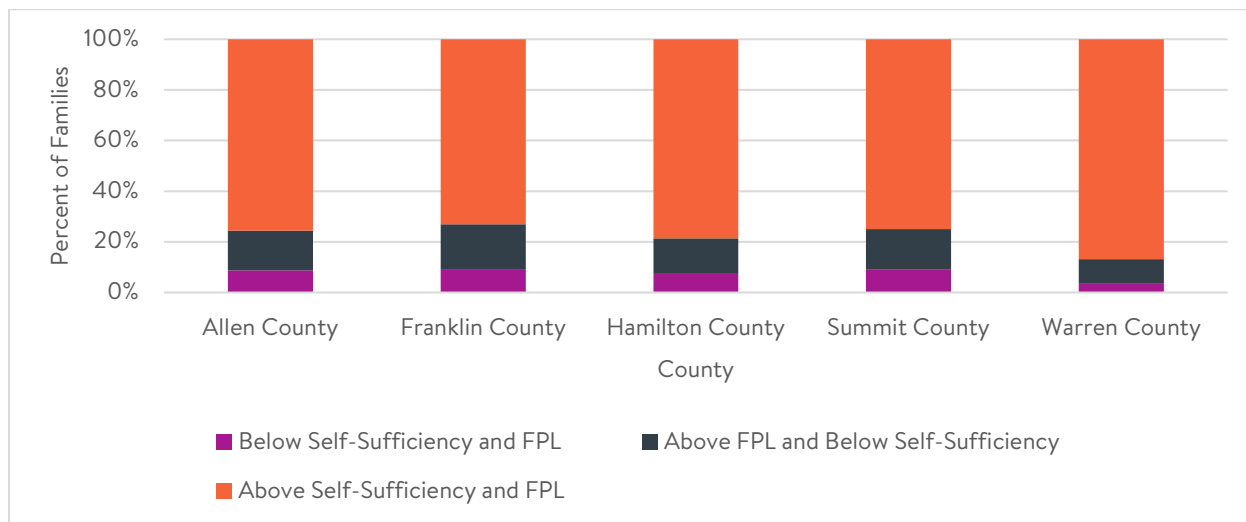
Presence of Children	Married-Couple	Female Householder, No Spouse Present	Male Householder, No Spouse Present	All Families
Families with Children Under 18 Years	\$123,520	\$33,075	\$55,639	\$89,383
All Families	\$109,031	\$42,841	\$61,454	\$90,288

Source: American Community Survey Table S1903, 5-year estimates.

To further explore the relationship between the poverty level and the Self-Sufficiency Standard, families in Ohio were segmented into three categories: 1) below the federal poverty level and Self-Sufficiency Standard, 2) above the federal poverty level but below the Self-Sufficiency Standard, and 3) above the federal poverty level and Self-Sufficiency Standard. Figure 1 illustrates this comparison for Allen, Franklin, Hamilton, Summit, and Warren Counties. Disaggregated data for Hocking and Scioto Counties was unavailable through IPUMS. Across the counties analyzed, 3.4 percent to 9.3 percent of families lived below the poverty level in 2023. An

additional 9.7 percent to 17.6 percent earned above the poverty level but still below the Self-Sufficiency Standard. Altogether, 13.1 percent to 26.9 percent of families fell short of self-sufficiency, with more than one in five families in Allen, Franklin, Hamilton, and Summit Counties not meeting the Self-Sufficiency Standard.

Figure 1: Family Poverty and Self-Sufficiency Comparison by County, 2023



Source: Economics Center analysis.

Cliff Effect Comparative Analysis

A comparative analysis by county and family composition highlights how gross resources change as income increases. This analysis benchmarks gross resources, measured as earned income plus public benefits, relative to the level of income necessary to reach self-sufficiency for the applicable family size, composition, and county. Anything below zero indicates gross resources that are below self-sufficiency levels, while anything above zero represents gross resources that exceed self-sufficiency levels. It is important to note that this analysis includes public benefits when referring to self-sufficiency, which is a notable difference from the Self-Sufficiency Standard. Therefore, true self-sufficiency, as defined by the Self-Sufficiency Standard, is achieved only when earned income alone surpasses the self-sufficiency threshold based on the size, composition, and location of the family. The comparative analysis focuses on two household types: 1) one adult with one preschooler and 2) one adult with one preschooler and one infant.

The comparative analysis includes the public benefit programs detailed in the previous section with gross resources calculated assuming the maximum benefit is received based on eligibility requirements. TANF benefits were not included because these represent short-term benefits that can only be received for a maximum of 36 months. Furthermore, this comparative analysis includes a scenario in which a housing choice voucher is received and a scenario in which a housing choice voucher is unavailable. This is due to the difficulty in receiving a housing choice voucher since demand far exceeds the available resources. For example, Allen and Hamilton Counties have closed their waitlist for the housing choice voucher program.

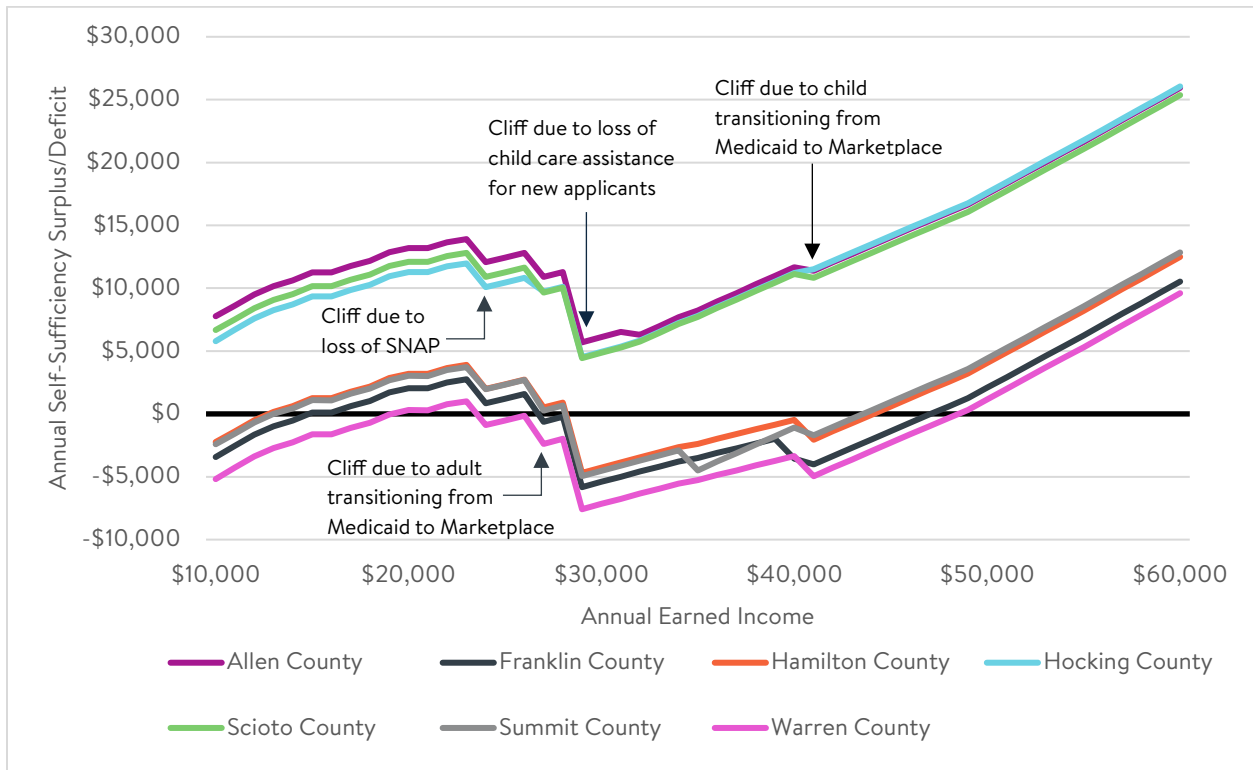
One Adult with One Preschooler

Figure 2 illustrates the self-sufficiency surplus or deficit by county for a family with one adult and one preschooler with annual wages ranging from \$10,100 to \$60,000, which represent approximately 50.0 percent to 300.0 percent of the federal poverty level for a family of two. The self-sufficiency surplus or deficit is measured as the difference between gross resources, or earned income plus public benefits, and the Self-Sufficiency Standard. A family with one adult and one preschooler is self-sufficient across the range of earned income levels detailed for Allen, Hocking, and Scioto Counties. If a housing choice voucher is available, a family with one adult and one preschooler is self-sufficient in all seven counties if their earned income is between \$20,000 and \$23,000 as well as greater than \$49,000.

The overall pattern in the self-sufficiency surplus/deficit is similar for all seven counties analyzed. The first cliff results from a loss of SNAP benefits as earned income exceeds \$23,000. The second cliff results as earned income exceeds \$26,000 and is the result of the adult in the family transitioning from Medicaid to health insurance through the Health Insurance Marketplace. As earned income exceeds \$28,000, a third cliff results due to the loss of eligibility for child care assistance for new applicants. A fourth cliff results as earned income exceeds \$40,000 due to the preschooler transitioning from Medicaid to health insurance through the Health Insurance Marketplace.

Additionally, a cliff due to the loss of the housing choice voucher is present for some counties. For this family type, a housing choice voucher benefit is lost as earned income exceeds \$31,000 in Allen County, exceeds \$39,000 in Franklin County, exceeds \$40,000 in Hamilton County, exceeds \$34,000 in Summit County, and exceeds \$40,000 in Warren County.

Figure 2: Comparative Analysis of Self-Sufficiency Surplus/Deficit for One Adult with One Preschooler – With Housing Choice Voucher, 2023 (2023\$)

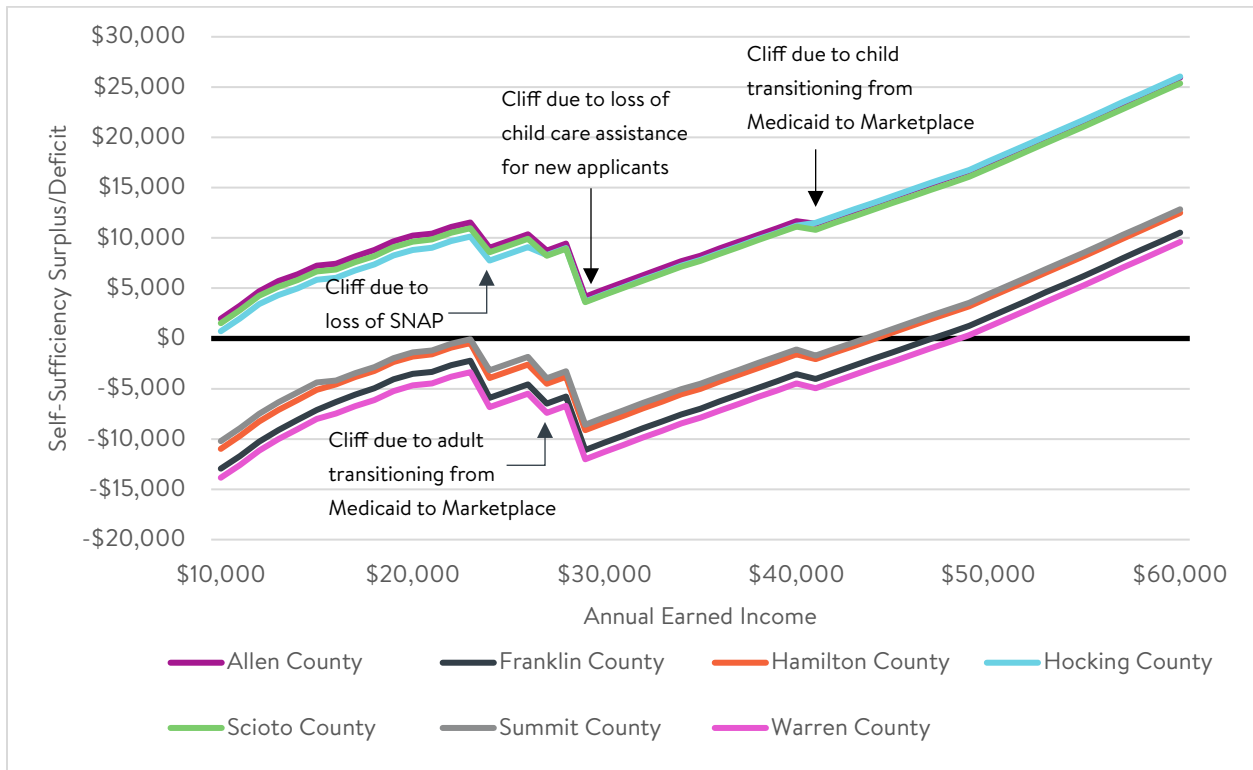


Source: Economics Center analysis.

The demand for housing choice vouchers exceeds availability resulting in a waiting list for eligible families. Hamilton and Allen Counties have a closed waiting list, meaning they are no longer accepting new families to their waiting list. The loss of housing choice vouchers makes it more challenging for a family to become and maintain self-sufficiency, resulting in increased self-sufficiency deficits that they must overcome.

Figure 3 illustrates the self-sufficiency surplus or deficit by county for a family with one adult and one preschooler, assuming no housing choice voucher is available. A family with one adult and one preschooler is self-sufficient across the range of earned income levels illustrated for Allen, Hocking, and Scioto Counties even without a housing choice voucher. A family with one adult and one preschooler reaches self-sufficiency with \$44,000 in annual wages in Summit County, with \$45,000 in annual wages in Hamilton County, with \$48,000 in annual wages in Franklin County, and with \$49,000 in annual wages in Warren County.

Figure 3: Comparative Analysis of Self-Sufficiency Surplus/Deficit for One Adult with One Preschooler – Without Housing Choice Voucher, 2023 (2023\$)

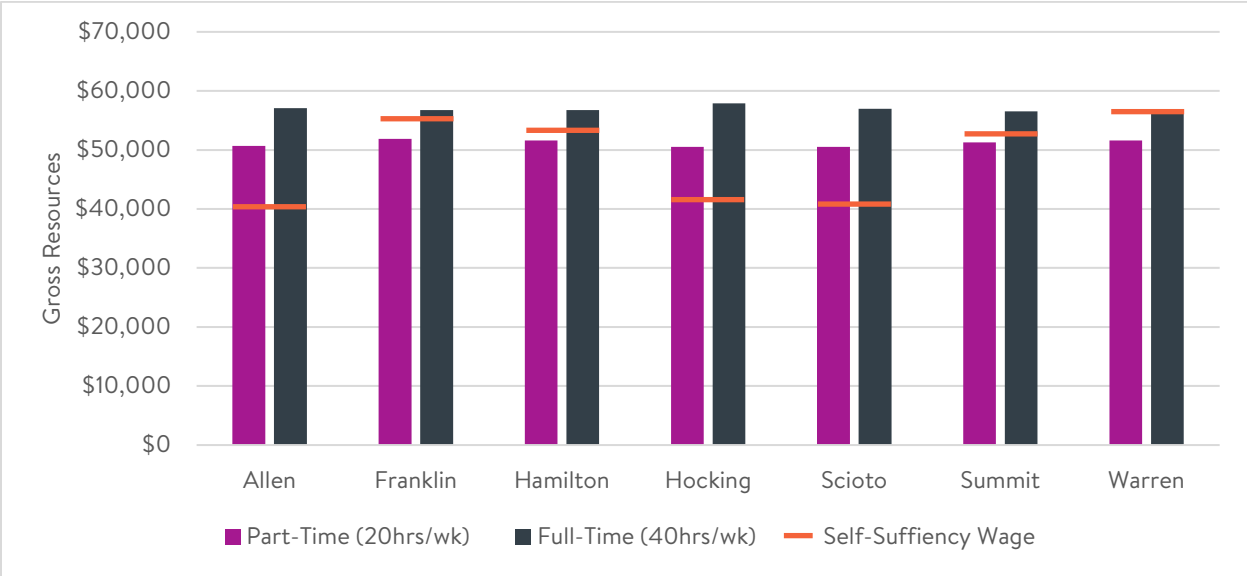


Source: Economics Center analysis.

Figure 4 illustrates the change in gross resources by county for a family with one adult and one preschooler when transitioning from part-time (20 hours per week) to full-time (40 hours per week) work at \$20.00 per hour. At \$20.00 per hour, a family with one adult and one preschooler is self-sufficient with both part-time or full-time work in Allen, Hocking, and Scioto Counties. However, a family with one adult and one preschooler is self-sufficient with full-time work at \$20.00 per hour in all seven counties. The phasing out of child care assistance allows this family type to reach self-sufficiency with full-time work at \$20.00 per hour.

For a family with one adult and one preschooler, the transition from part-time to full-time work at \$20.00 an hour results in an increase in gross resources of \$4,917 in Franklin County, \$5,156 for Hamilton and Warren Counties, \$5,272 for Summit County, \$6,384 for Allen County, \$6,457 for Scioto County, and \$7,359 for Hocking County. This represents between a 9.5 percent to 14.6 percent increase in gross resources despite doubling the hours worked.

Figure 4: Change in Gross Resources from Transition from Part-Time to Full-Time Work for a Family with One Adult and One Preschooler with Hourly Wage of \$20.00 – Without Housing Choice Voucher, 2023 (2023\$)



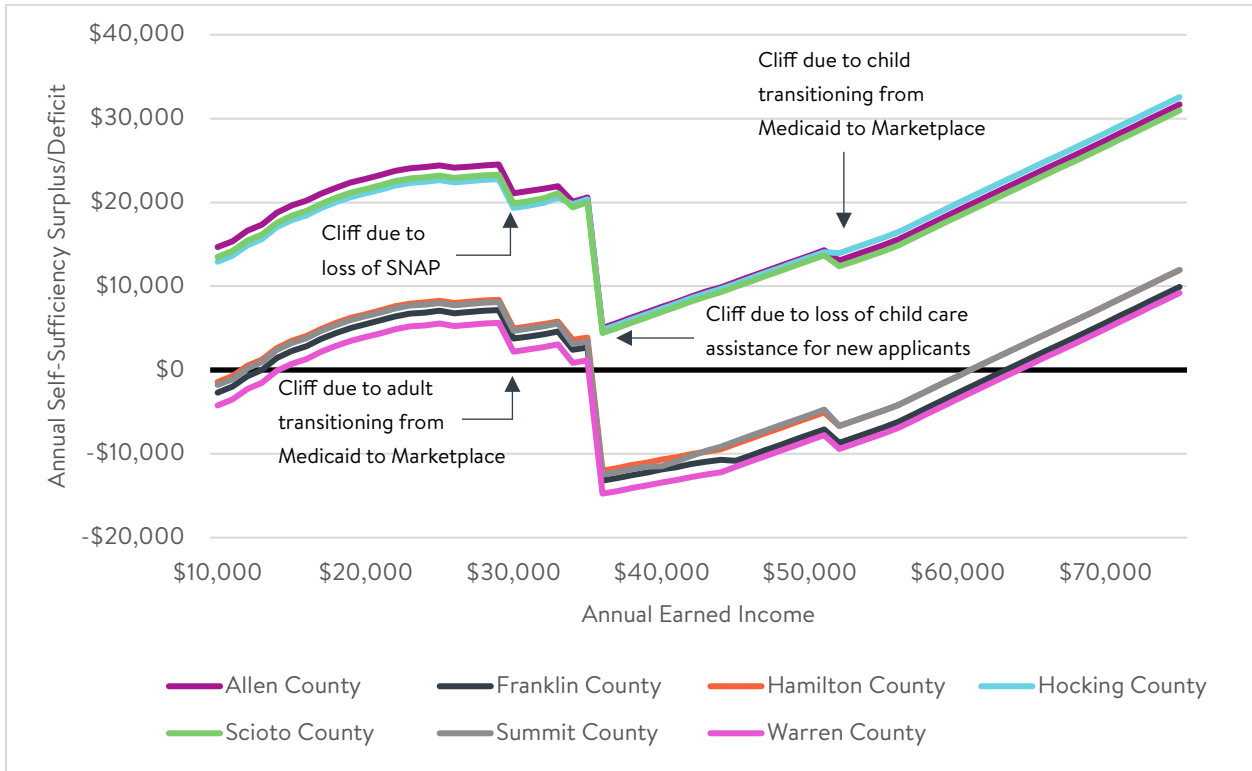
Source: Economics Center analysis.

One Adult with One Preschooler and One Infant

The cliff effects in public benefit programs differ with respect to household size as well as geographic location. Perhaps unsurprisingly, steeper cliffs are observed for a family with one adult, one preschooler, and one infant. Figure 5 illustrates the self-sufficiency surplus or deficit by county for a family with one adult, one preschooler, and one infant with annual wages ranging from \$10,100 to \$75,000, which represent approximately 40.6 percent to 301.7 percent of the federal poverty level for a family of three. A family with one adult, one preschooler, and one infant is self-sufficient across the range of earned income levels illustrated for Allen, Hocking, and Scioto Counties. If a housing choice voucher is available, a family with one adult, one preschooler, and one infant is self-sufficient in all seven counties if their earned income is between \$15,000 and \$35,000 as well as greater than \$65,000.

The overall pattern in the self-sufficiency surplus/deficit is similar for all seven counties analyzed. The first cliff results from a loss of SNAP benefits as earned income exceeds \$29,000. The second cliff results as earned income exceeds \$33,000 and is the result of the adult in the family transitioning from Medicaid to health insurance through the Health Insurance Marketplace. As earned income exceeds \$35,000, a third cliff results due to the loss of eligibility for child care assistance for new applicants. A fourth cliff results as earned income exceeds \$51,000 due to the preschooler and infant transitioning from Medicaid to health insurance through the Health Insurance Marketplace. Additionally, a smaller cliff due to the loss of the housing choice voucher is present for some counties.

Figure 5: Comparative Analysis of Self-Sufficiency Surplus/Deficit for One Adult with One Preschooler and One Infant – With Housing Choice Voucher, 2023 (2023\$)

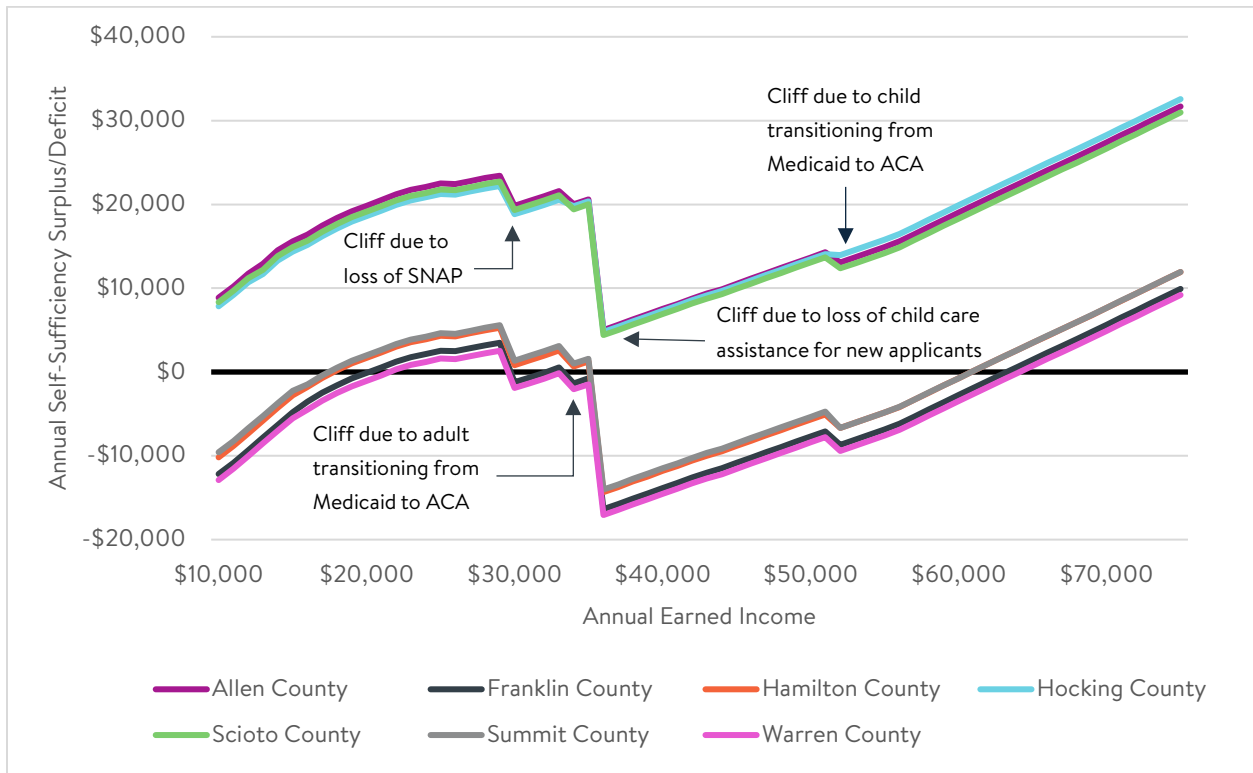


Source: Economics Center analysis.

The difficulty in receiving a housing choice voucher makes it more challenging for a family to become and maintain self-sufficiency, resulting in increased self-sufficiency deficits that they must overcome. Figure 6 illustrates the self-sufficiency surplus or deficit by county for a family with one adult, one preschooler, and one infant, assuming no housing choice voucher is available. Without a housing choice voucher, a family with one adult, one preschooler, and one infant is self-sufficient across the range of earned income levels illustrated for Allen, Hocking, and Scioto Counties. A family with one adult, one preschooler, and one infant in Franklin County is generally self-sufficient with earned income between \$21,000 and \$29,000 as well as greater than \$64,000.²⁴ In Hamilton and Summit Counties, a family with one adult, one preschooler, and one infant is self-sufficient with earned income between \$18,000 and \$35,000 as well as greater than \$61,000. In Warren County, a family with one adult, one preschooler, and one infant is self-sufficient with earned income between \$22,000 and \$29,000 as well as greater than \$65,000.

²⁴ A family with one adult, one preschooler, and one infant in Franklin County is above the self-sufficiency standard with earned income of \$33,000.

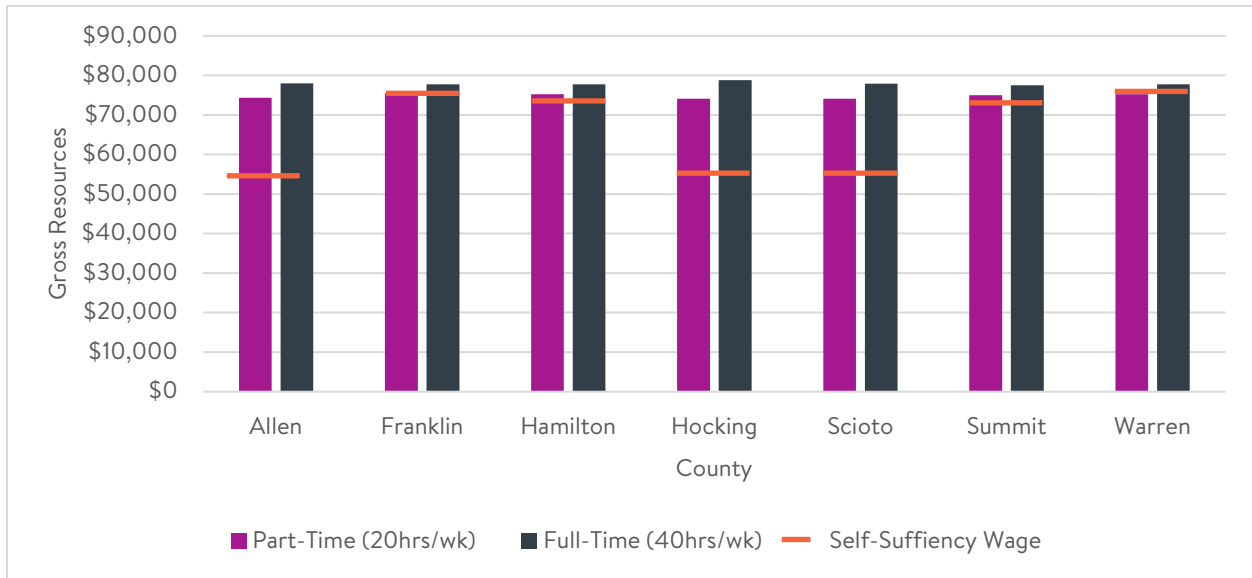
Figure 6: Comparative Analysis of Self-Sufficiency Surplus/Deficit for One Adult with One Preschooler and One Infant – Without Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Figure 7 illustrates the change in gross resources by county for a family with one adult, one preschooler, and one infant when transitioning from part-time (20 hours per week) to full-time (40 hours per week) work at \$20.00 per hour. The transition from part-time to full-time work for a family with one adult, one preschooler, and one infant results in an increase in gross resources across all seven counties. A family with one adult, one preschooler, and one infant is self-sufficient with both part-time or full-time work in Allen, Hamilton, Hocking, Summit, and Scioto Counties at \$20.00 per hour. A family with one adult, one preschooler, and one infant is self-sufficient with full-time work at \$20.00 per hour in Franklin and Warren Counties but not self-sufficient with part-time work. The phasing out of child care assistance allows this family type to reach self-sufficiency with full-time work at \$20.00 per hour in all seven counties. Despite doubling the hours worked, the transition from part-time to full-time work at \$20.00 an hour results in an increase in gross resources ranging from 3.0 percent to 6.3 percent for a family with one adult, one preschooler, and one infant.

Figure 7: Change in Gross Resources from Transition from Part-Time to Full-Time Work for a Family with One Adult, One Preschooler, and One Infant with Hourly Wage of \$20.00 – Without Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Cliff Effect Income Scenarios

One Adult with One Preschooler

The minimum wage in Ohio was \$10.10 per hour in 2023. Assuming full-time employment of 40 hours per week for 50 weeks per year, this equates to annual wages of \$20,200. This annual wage represents approximately 102.4 percent of the federal poverty level for a two-person family in 2023, which was \$19,720.

Table 12 details the income scenario including benefits received, gross resources, and self-sufficiency surplus or deficit by county for a family with one adult and one preschooler with annual wages of \$20,200. It was assumed that no housing choice voucher was received due to the difficulty in receiving such a benefit. On average, a family with one adult and one preschooler qualified for \$30,900 in benefits in 2023. The benefits received range from \$30,311 for Hocking and Scioto Counties to \$31,639 for Franklin County. This results in gross resources ranging from \$50,511 for Hocking and Scioto Counties to \$51,839 for Franklin County.

A family with one adult and one preschooler with annual wages of \$20,200 was above self-sufficiency in Allen, Hocking, and Scioto Counties in 2023. However, this same family was below self-sufficiency by \$1,417 in Summit County, by \$1,804 in Hamilton County, by \$3,541 in Franklin County, and by \$4,695 in Warren County.

Table 12: Income Scenario for One Adult and One Preschooler with Annual Wages of \$20,200 (\$10.10 per hour) – Without Housing Choice Voucher, 2023 (2023\$)

Benefit	Allen	Franklin	Hamilton	Hocking	Scioto	Summit	Warren
Federal Earned Income Tax Credit	\$4,092	\$4,092	\$4,092	\$4,092	\$4,092	\$4,092	\$4,092
Ohio Earned Income Tax Credit	\$1,228	\$1,228	\$1,228	\$1,228	\$1,228	\$1,228	\$1,228
Child Tax Credit	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Child & Dependent Care Credit	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Assistance	\$8,580	\$8,580	\$8,580	\$8,580	\$8,580	\$8,580	\$8,580
Housing Choice Voucher	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HEAP Utilities	\$141	\$122	\$122	\$122	\$122	\$161	\$122
Medicaid	\$11,055	\$11,055	\$11,055	\$11,055	\$11,055	\$11,055	\$11,055
Premium Tax Credit	\$0	\$0	\$0	\$0	\$0	\$0	\$0
SNAP	\$3,381	\$4,562	\$4,310	\$3,234	\$3,234	\$3,931	\$4,310
Total Benefits Received	\$30,477	\$31,639	\$31,387	\$30,311	\$30,311	\$31,047	\$31,387
Total Wages	\$20,200	\$20,200	\$20,200	\$20,200	\$20,200	\$20,200	\$20,200
Total Gross Resources	\$50,677	\$51,839	\$51,587	\$50,511	\$50,511	\$51,247	\$51,587
Self-Sufficiency Standard	\$40,471	\$55,380	\$53,391	\$41,718	\$40,896	\$52,664	\$56,282
Self-Sufficiency Surplus/Deficit	\$10,206	(\$3,541)	(\$1,804)	\$8,793	\$9,615	(\$1,417)	(\$4,695)

Source: Economics Center analysis.

Table 13 details the income scenario including benefits received, gross resources, and self-sufficiency surplus or deficit by county for a family with one adult and one preschooler with annual wages of \$27,000, or approximately \$13.50 per hour assuming 40 hours per week for 50 weeks per year. This annual wage represents approximately 136.9 percent of the federal poverty level for a two-person family in 2023. Increases in annual earned income reduces eligibility for public benefit programs. A family with one adult and one preschooler with annual wages of \$27,000 is no longer eligible for SNAP and the adult in the family must transition from Medicaid to health care through the Health Insurance Marketplace.

On average, a family with one adult and one preschooler with annual wages of \$27,000 qualified for \$22,100 in benefits in 2023. The benefits received range from \$21,699 for Summit County to \$23,013 for Hocking County. This results in gross resources ranging from \$48,699 for Summit County to \$50,013 for Hocking County. For all seven counties analyzed, the gross resources for this family decreased by an average of \$2,000 despite annual wages increasing from \$20,200 to \$27,000.

A family with one adult and one preschooler with annual wages of \$27,000 was above self-sufficiency in Allen, Hocking, and Scioto Counties in 2023. However, this same family was below self-sufficiency by \$3,965 in

Summit County, by \$4,504 in Hamilton County, by \$6,480 in Franklin County, and by \$7,395 in Warren County.

Table 13: Income Scenario for One Adult and One Preschooler with Annual Wages of \$27,000 (\$13.50 per hour) – Without Housing Choice Voucher, 2023 (2023\$)

Benefit	Allen	Franklin	Hamilton	Hocking	Scioto	Summit	Warren
Federal Earned Income Tax Credit	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420
Ohio Earned Income Tax Credit	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026
Child Tax Credit	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Child & Dependent Care Credit	\$649	\$649	\$649	\$649	\$649	\$649	\$649
Child Care Assistance	\$6,261	\$6,261	\$6,261	\$6,261	\$6,261	\$6,261	\$6,261
Housing Choice Voucher	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HEAP Utilities	\$130	\$112	\$112	\$112	\$112	\$148	\$112
Medicaid	\$4,059	\$4,059	\$4,059	\$4,059	\$4,059	\$4,059	\$4,059
Premium Tax Credit	\$4,677	\$4,373	\$4,360	\$5,486	\$4,584	\$4,136	\$4,360
SNAP	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Benefits Received	\$22,222	\$21,900	\$21,887	\$23,013	\$22,111	\$21,699	\$21,887
Total Wages	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000
Total Gross Resources	\$49,222	\$48,900	\$48,887	\$50,013	\$49,111	\$48,699	\$48,887
Self-Sufficiency Standard	\$40,471	\$55,380	\$53,391	\$41,718	\$40,896	\$52,664	\$56,282
Self-Sufficiency Surplus/Deficit	\$8,751	(\$6,480)	(\$4,504)	\$8,295	\$8,215	(\$3,965)	(\$7,395)

Source: Economics Center analysis.

Table 14 details the income scenario including benefits received, gross resources, and self-sufficiency surplus or deficit by county for a family with one adult and one preschooler with annual wages of \$49,000, or \$24.50 per hour assuming 40 hours per week for 50 weeks per year. This annual wage represents approximately 248.5 percent of the federal poverty level for a two-person family in 2023. This family is no longer eligible for SNAP, HEAP, Medicaid, or child care assistance.

On average, a family with one adult and one preschooler with annual wages of \$49,000 qualified for nearly \$8,000 in benefits in 2023. The benefits received range from \$7,227 for Summit County to \$9,487 for Hocking County. This results in gross resources ranging from \$56,227 for Summit County to \$58,487 for Hocking County. A family with one adult and one preschooler with annual wages of \$49,000 was above self-sufficiency in all seven counties analyzed.

Table 14: Income Scenario for One Adult and One Preschooler with Annual Wages of \$49,000 (\$24.50 per hour) – Without Housing Choice Voucher, 2023 (2023\$)

Benefit	Allen	Franklin	Hamilton	Hocking	Scioto	Summit	Warren
Federal Earned Income Tax Credit	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Ohio Earned Income Tax Credit	\$1	\$1	\$1	\$1	\$1	\$1	\$1
Child Tax Credit	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Child & Dependent Care Credit	\$600	\$600	\$600	\$600	\$600	\$600	\$600
Child Care Assistance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Housing Choice Voucher	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HEAP Utilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Premium Tax Credit	\$5,526	\$5,018	\$4,996	\$6,881	\$5,371	\$4,621	\$4,996
SNAP	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Benefits Received	\$8,132	\$7,624	\$7,602	\$9,487	\$7,977	\$7,227	\$7,602
Total Wages	\$49,000	\$49,000	\$49,000	\$49,000	\$49,000	\$49,000	\$49,000
Total Gross Resources	\$57,132	\$56,624	\$56,602	\$58,487	\$56,977	\$56,227	\$56,602
Self-Sufficiency Standard	\$40,471	\$55,380	\$53,391	\$41,718	\$40,896	\$52,664	\$56,282
Self-Sufficiency Surplus/Deficit	\$16,661	\$1,244	\$3,211	\$16,769	\$16,081	\$3,563	\$320

Source: Economics Center analysis.

One Adult with One Preschooler and One Infant

A household with more children has a higher cost of living and therefore experiences additional challenges to achieve self-sufficiency. Table 15 details the income scenario including benefits received, gross resources, and self-sufficiency surplus or deficit by county for a family with one adult, one preschooler, and one infant with annual wages of \$20,200, which assumes full-time employment of 40 hours per week for 50 weeks per year at the minimum wage in Ohio in 2023. This annual wage represents approximately 81.3 percent of the federal poverty level for a three-person family in 2023, which was \$24,860.

It was assumed that no housing choice voucher was received due to the difficulty in receiving such a benefit. On average, a family with one adult, one preschooler, and one infant qualified for \$54,700 in benefits in 2023. The benefits received range from \$54,041 for Hocking and Scioto Counties to \$55,370 for Franklin County. This results in gross resources ranging from \$74,241 for Hocking and Scioto Counties to \$75,570 for Franklin County.

A family with one adult, one preschooler, and one infant with annual wages of \$20,200 was above self-sufficiency in Allen, Hamilton, Hocking, Scioto, and Summit Counties in 2023. However, this same family was below self-sufficiency by \$3 in Franklin County and by \$946 in Warren County.

Table 15: Income Scenario for One Adult, One Preschooler, and One Infant with Annual Wages of \$20,200 (\$10.10 per hour) – Without Housing Choice Voucher, 2023 (2023\$)

Benefit	Allen	Franklin	Hamilton	Hocking	Scioto	Summit	Warren
Federal Earned Income Tax Credit	\$6,761	\$6,761	\$6,761	\$6,761	\$6,761	\$6,761	\$6,761
Ohio Earned Income Tax Credit	\$2,028	\$2,028	\$2,028	\$2,028	\$2,028	\$2,028	\$2,028
Child Tax Credit	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000
Child & Dependent Care Credit	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Assistance	\$20,018	\$20,018	\$20,018	\$20,018	\$20,018	\$20,018	\$20,018
Housing Choice Voucher	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HEAP Utilities	\$148	\$148	\$148	\$148	\$148	\$148	\$148
Medicaid	\$15,114	\$15,114	\$15,114	\$15,114	\$15,114	\$15,114	\$15,114
Premium Tax Credit	\$0	\$0	\$0	\$0	\$0	\$0	\$0
SNAP	\$6,188	\$7,301	\$7,049	\$5,972	\$5,972	\$6,811	\$7,049
Total Benefits Received	\$54,257	\$55,370	\$55,118	\$54,041	\$54,041	\$54,880	\$55,118
Total Wages	\$20,200	\$20,200	\$20,200	\$20,200	\$20,200	\$20,200	\$20,200
Total Gross Resources	\$74,457	\$75,570	\$75,318	\$74,241	\$74,241	\$75,080	\$75,318
Self-Sufficiency Standard	\$54,515	\$75,573	\$73,531	\$55,536	\$55,012	\$72,992	\$76,264
Self-Sufficiency Surplus/Deficit	\$19,942	(\$3)	\$1,787	\$18,705	\$19,229	\$2,088	(\$946)

Source: Economics Center analysis.

Table 16 details the income scenario including benefits received, gross resources, and self-sufficiency surplus or deficit by county for a family with one adult, one preschooler, and one infant with annual wages of \$35,000, or approximately \$17.50 per hour assuming 40 hours per week for 50 weeks per year. This annual wage represents approximately 140.8 percent of the federal poverty level for a three-person family in 2023. Increases in annual earned income reduces eligibility for public benefit programs. A family with one adult, one preschooler, and one infant with annual wages of \$35,000 is no longer eligible for SNAP and the adult in the family must transition from Medicaid to health care through the Health Insurance Marketplace.

On average, a family with one adult, one preschooler, and one infant with annual wages of \$35,000 qualified for \$40,000 in benefits in 2023. The benefits received range from \$39,568 for Summit County to \$40,918 for Hocking County. This results in gross resources ranging from \$74,568 for Summit County to \$75,918 for Hocking County. Despite annual wages increasing from \$20,200 to \$35,000, the gross resources for this

family increased by an average of \$111. Specifically, the gross resources for this family decreased in Franklin, Hamilton, Summit, and Warren Counties by between \$512 and \$765, whereas gross resources increased by between \$652 and \$1,677 in Allen, Hocking, and Scioto Counties.

A family with one adult, one preschooler, and one infant with annual wages of \$35,000 was above self-sufficiency in Allen, Hamilton, Hocking, Scioto, and Summit Counties in 2023. However, this same family was below self-sufficiency by \$768 in Franklin County and by \$1,472 in Warren County.

Table 16: Income Scenario for One Adult, One Preschooler, and One Infant with Annual Wages of \$35,000 (\$17.50 per hour) – Without Housing Choice Voucher, 2023 (2023\$)

Benefit	Allen	Franklin	Hamilton	Hocking	Scioto	Summit	Warren
Federal Earned Income Tax Credit	\$4,238	\$4,238	\$4,238	\$4,238	\$4,238	\$4,238	\$4,238
Ohio Earned Income Tax Credit	\$1,271	\$1,271	\$1,271	\$1,271	\$1,271	\$1,271	\$1,271
Child Tax Credit	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000
Child & Dependent Care Credit	\$731	\$731	\$731	\$731	\$731	\$731	\$731
Child Care Assistance	\$16,972	\$16,972	\$16,972	\$16,972	\$16,972	\$16,972	\$16,972
Housing Choice Voucher	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HEAP Utilities	\$129	\$129	\$129	\$129	\$129	\$129	\$129
Medicaid	\$8,119	\$8,119	\$8,119	\$8,119	\$8,119	\$8,119	\$8,119
Premium Tax Credit	\$4,649	\$4,345	\$4,332	\$5,458	\$4,556	\$4,108	\$4,332
SNAP	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Benefits Received	\$40,109	\$39,805	\$39,792	\$40,918	\$40,016	\$39,568	\$39,792
Total Wages	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000
Total Gross Resources	\$75,109	\$74,805	\$74,792	\$75,918	\$75,016	\$74,568	\$74,792
Self-Sufficiency Standard	\$54,515	\$75,573	\$73,531	\$55,536	\$55,012	\$72,992	\$76,264
Self-Sufficiency Surplus/Deficit	\$20,594	(\$768)	\$1,261	\$20,382	\$20,004	\$1,575	(\$1,472)

Source: Economics Center analysis.

Table 17 details the income scenario including benefits received, gross resources, and self-sufficiency surplus or deficit by county for a family with one adult, one preschooler, and one infant with annual wages of \$65,000, or \$32.50 per hour assuming 40 hours per week for 50 weeks per year. This annual wage represents approximately 261.5 percent of the federal poverty level for a three-person family in 2023. This family is no longer eligible for SNAP, HEAP, Medicaid, or child care assistance.

On average, a family with one adult, one preschooler, and one infant with annual wages of \$65,000 qualified for \$12,500 in benefits in 2023. The benefits received range from \$11,473 for Summit County to \$14,644 for

Hocking County. This results in gross resources ranging from \$76,473 for Summit County to \$79,644 for Hocking County. A family with one adult, one preschooler, and one infant with annual wages of \$65,000 was above self-sufficiency in all seven counties analyzed.

Table 17: Income Scenario for One Adult, One Preschooler, and One Infant with Annual Wages of \$65,000 (\$32.50 per hour) – Without Housing Choice Voucher, 2023 (2023\$)

Benefit	Allen	Franklin	Hamilton	Hocking	Scioto	Summit	Warren
Federal Earned Income Tax Credit	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ohio Earned Income Tax Credit	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Tax Credit	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000
Child & Dependent Care Credit	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Child Care Assistance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Housing Choice Voucher	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HEAP Utilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Premium Tax Credit	\$7,542	\$6,830	\$6,799	\$9,444	\$7,326	\$6,273	\$6,799
SNAP	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Benefits Received	\$12,742	\$12,030	\$11,999	\$14,644	\$12,526	\$11,473	\$11,999
Total Wages	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000
Total Gross Resources	\$77,742	\$77,030	\$76,999	\$79,644	\$77,526	\$76,473	\$76,999
Self-Sufficiency Standard	\$54,515	\$75,573	\$73,531	\$55,536	\$55,012	\$72,992	\$76,264
Self-Sufficiency Surplus/Deficit	\$23,227	\$1,457	\$3,468	\$24,108	\$22,514	\$3,481	\$735

Source: Economics Center analysis.

Part II

An Analysis of the Benefits and Costs of Public Benefit Program Changes in Ohio

Literature Review

The analysis of the cliff effects in public benefit programs highlights the importance of these programs in order for low-income households to have the gross resources necessary to reach self-sufficiency. This section expands on the cliff effect analysis by summarizing the extensive research evaluating the impact of public benefit programs. This section will focus on the Supplemental Nutrition Assistance Program (SNAP), Medicaid, the Health Insurance Marketplace, and child care assistance.

The current legislative landscape provides important context for this section of the analysis. Signed into law on July 4, 2025, the budget reconciliation bill referred to as the One Big Beautiful Bill Act permanently extends many of the tax cuts enacted by the 2017 Tax Cuts and Jobs Acts as well as cuts spending on health care and nutrition programs, among other changes. The One Big Beautiful Bill Act's changes to SNAP, Medicaid, the Health Insurance Marketplace, and child care assistance are detailed in each respective section's literature review.

Supplemental Nutrition Assistance Program (SNAP)

Overview

SNAP is a federally funded and state-administered nutrition program that provides food benefits for low-income families. Research suggests that SNAP reduces food insecurity, improves health outcomes, and decreases health care costs. The receipt of SNAP benefits for six months was found to reduce food insecurity by between 6.0 and 17.0 percent overall and reduce food insecurity by between 12.0 and 19.0 percent for households with very low food security.²⁵ Additionally, children in households receiving SNAP benefits for six months were found to be between 36.0 and 38.0 percent less likely to be food insecure.²⁶ Another study found that the receipt of SNAP benefits reduced the likelihood of being food insecure by 31.2 percent and reduced the likelihood of being very food insecure by 20.2 percent.²⁷

Food insecurity has been linked to increased risk of poor diet, increased risk of poor general and mental health, increased risk of chronic health conditions, and underuse of medication due to cost.²⁸ Generally, families with food insecurity are more likely to forgo medical care, delay prescription refills, and skip or reduce doses to save money.²⁹ Compared to non-participants, adult SNAP participants were significantly more likely of reporting excellent or very good health in addition to having approximately three fewer sick days per year and one or two fewer doctor visits per year.³⁰ Compared to non-participants, children receiving SNAP were less likely to be in poor health, underweight, or obese and had better access to preventative health care.³¹

²⁵ (Mabli and Ohls 2015)

²⁶ (Mabli and Worthington 2014)

²⁷ (Ratcliffe, McKernan and Zhang 2011)

²⁸ (Carlson and Llobrera 2022)

²⁹ (Carlson and Llobrera 2022)

³⁰ (Gregory and Deb 2015)

³¹ (Carlson and Llobrera 2022)

A 2017 study exploring the relationship between food insecurity and health care expenditures found that annual health care expenditures totaled \$6,072 for food insecure individuals compared to \$4,208 for food secure individuals.³² This represents increased annual health care expenditures of \$1,863 per person as a result of food insecurity. For the more than 41.6 million individuals experiencing food insecurity in the United States in 2011, food insecurity resulted in additional health care expenditures totaling \$77.5 billion.³³ Furthermore, annual health care expenditures were even higher for those with health conditions that have been associated with food insecurity. Compared to food secure individuals, annual health care expenditures per person were \$2,176 higher for food insecure individuals with hypertension, \$4,414 higher for food insecure individuals with diabetes, and \$5,144 higher for food insecure individuals with heart disease.³⁴

According to the U.S. Department of Agriculture, there were 22.3 million households, comprised of 42.2 million people, receiving SNAP benefits in fiscal year 2023.³⁵ In 99.0 percent of counties in the United States, the maximum SNAP benefit in 2024 did not cover the cost of a modestly priced meal.³⁶ On average, the maximum SNAP benefit in 2024 was approximately 20.0 percent less than the cost of a modestly priced meal.³⁷ However, the difference between the maximum SNAP benefit and the cost of a modestly priced meal was larger in urban areas (29.0%) compared to rural areas (19.0%).³⁸

Recent Legislative Changes

The One Big Beautiful Bill includes policy changes related to the operation and funding of SNAP. Based on data from 2023, the Urban Institute modeled how these SNAP policy changes will affect families.³⁹ Specifically, the policy changes modeled include:

- Capping future increases in the Thrifty Food Plan based on inflation
- Expanding the work requirements to enrollees 55 to 64 years, parents of children 14 years and over, and veterans
- Restricting state waivers for work requirements to areas with an unemployment rate above 10.0 percent
- Requiring states with an error payment rate of 6.0 percent or more to contribute between 5.0 percent and 15.0 percent of the program's costs
- Removing eligibility for noncitizens who have not obtained lawful permanent residency

The Urban Institute estimates that the recent SNAP policy changes included in the One Big Beautiful Bill will result in a loss of some or all SNAP benefits for all SNAP beneficiaries due to the capping of future increases

³² (Berkowitz, et al. 2017)

³³ (Berkowitz, et al. 2017)

³⁴ (Berkowitz, et al. 2017)

³⁵ (U.S. Department of Agriculture, Food and Nutrition Service 2025)

³⁶ (Gupta and Waxman 2025)

³⁷ (Gupta and Waxman 2025)

³⁸ (Urban Institute 2025)

³⁹ (Wheaton, et al. 2025)

in the Thrifty Food Plan. However, 5.3 million families will lose at least \$25 in monthly SNAP benefits.⁴⁰ A total of 717,000 families in Ohio will experience some loss in SNAP benefits as a result of the One Big Beautiful Bill, of which 336,000 families will lose at least \$25 in monthly SNAP benefits. Among families in Ohio that are expected to lose at least \$25 in monthly SNAP benefits, the average monthly reduction in SNAP benefits is \$96 for all families, \$60 for families with children, and \$71 for working families.⁴¹ This equates to an average yearly reduction in SNAP benefits of \$1,152 for all families, \$720 for families with children, and \$852 for working families, assuming a full-year of benefits.

Medicaid & Affordable Care Act (ACA)

Overview

Medicaid provides medical coverage for low-income individuals, pregnant women, infants, children, older adults, and individuals with disabilities. Additionally, the Affordable Care Act (ACA) enables states to expand Medicaid coverage to nearly all adults with income at or below 138.0 percent of the federal poverty level with states being provided an enhanced federal matching rate for Medicaid expansion populations. Currently, 41 states and the District of Columbia have adopted Medicaid expansion under the Affordable Care Act since 2014.⁴² Ohio adopted and implemented Medicaid expansion in January 2014. However, the 2026-27 state budget for Ohio includes a trigger law that will automatically end Medicaid expansion coverage if the federal matching rate falls below 90.0 percent.⁴³ This would result in the loss of health care coverage for 770,000 individuals with Medicaid expansion coverage in Ohio.⁴⁴

The Affordable Care Act (ACA) also provides subsidies, referred to as premium tax credits, that lower health care costs for households who obtain coverage through the Health Insurance Marketplace and have income between 100.0 percent and 400.0 percent of the federal poverty level.⁴⁵ The eligibility and value of these premium tax credits were enhanced in 2021 by increasing the subsidies available, extending eligibility to people with income above 400.0 percent of the federal poverty level, and ensuring no premiums for people with income between 100.0 and 150.0 percent of the federal poverty level.⁴⁶ According to the U.S. Centers for Medicare and Medicaid Services, the number of enrollees selecting a health insurance plan through the Marketplace Open Enrollment Period doubled between 2021 to 2025 with approximately 24.2 million enrollees in 2025.⁴⁷

The effects of state Medicaid expansion under the Affordable Care Act have been studied extensively. Medicaid expansion has been found to increase health insurance coverage, improve access to and utilization

⁴⁰ Families are defined as SNAP assistance units, which may consist of one or more individuals.

⁴¹ Working families are defined as having at least one family member who works during the year.

⁴² (KFF 2025)

⁴³ (BeMiller and Balmert 2025)

⁴⁴ (Moore 2025)

⁴⁵ (U.S. Department of Health and Human Services 2022)

⁴⁶ (Carter, et al. 2024)

⁴⁷ (U.S. Centers for Medicare and Medicaid Services 2025)

of health care, improve health status, improve financial security, and positively impact hospitals.⁴⁸ Medicaid expansion under the Affordable Care Act resulted in decreases in the rate of uninsured adults with income below 200.0 percent of the federal poverty level. The uninsured rate dropped from 35.0 percent in 2013 to 15.0 percent in 2022 in states with Medicaid expansion and dropped from 44.0 percent in 2013 to 30.0 percent in 2022 in states without Medicaid expansion.⁴⁹ This indicates that the uninsured rate in 2022 was twice as high for states without Medicaid expansion compared to states with Medicaid expansion. However, there were still an estimated 25.3 million people in the United States under the age of 65 who did not have health insurance coverage in 2023.⁵⁰ The uninsured rate nationally was 9.5 percent in 2023, compared to 7.4 percent in Ohio.⁵¹

Adults without health insurance were more likely to forgo health care compared to adults with health insurance. Among uninsured adults in 2023, 46.6 percent did not see a doctor or health care professional in the past year, 42.8 percent did not have a usual source of care, 24.7 percent postponed seeking health care due to the cost, 22.6 percent went without needed health care due to the cost, and 14.0 percent delayed filling or did not get a needed prescription due to the cost.⁵² Among adults with Medicaid in 2023, 14.2 percent did not see a doctor or health care professional in the past year, 11.4 percent did not have a usual source of care, 8.0 percent postponed seeking health care due to the cost, 7.7 percent went without needed health care due to the cost, and 10.2 percent delayed filling or did not get a needed prescription due to the cost.⁵³ These statistics further highlight the disparities in access to health care based on insurance status.

Medicaid expansion has also been associated with improvements in self-reported physical and mental health as well as healthy behaviors.⁵⁴ Research suggests that improved access to health care increases the rate of diagnosis for a variety of conditions and increases the number of adults with chronic conditions that receive consistent care.⁵⁵ Furthermore, research also suggests that uninsured individuals are less likely to receive preventative care, more likely to experience declines in overall health, more likely to be hospitalized for avoidable health problems, receive fewer diagnostic and therapeutic services when hospitalized, and have a higher mortality rate compared to individuals with health insurance.⁵⁶

Sommers, Baicker, and Epstein (2012) found that Medicaid expansions were associated with a statistically significant 6.1 percent decrease in adjusted all-cause mortality, or 19.6 deaths per 100,000 adults, using data from 1997 through 2007. Additionally, they found that Medicaid expansions were associated with a 24.7 percent increase in Medicaid coverage, a 14.7 percent decrease in the rate of uninsurance, a 21.3 percent decrease in the rate of delayed care due to costs, and a 3.4 percent increase in the rate of excellent or very

⁴⁸ (Guth, Garfield and Rudowitz 2020)

⁴⁹ (Harker and Sharer 2024)

⁵⁰ (Tolbert, et al. 2024)

⁵¹ (Tolbert, et al. 2024)

⁵² (Tolbert, et al. 2024)

⁵³ (Tolbert, et al. 2024)

⁵⁴ (Guth, Garfield and Rudowitz 2020)

⁵⁵ (Guth, Garfield and Rudowitz 2020)

⁵⁶ (Tolbert, et al. 2024)

good self-reported health. Borgschulte and Vogler (2020) found that Medicaid expansion reduced all-cause mortality in adults aged 20 to 64 years by 3.6 percent in the first four years following expansion, equating to a reduction of 11.36 deaths per 100,000 people. The aggregate effects suggest that one death is averted for every 310 new Medicaid enrollees.

According to the KFF Health Care Debt Survey, approximately 41.0 percent of adults currently have debt due to medical or dental bills.⁵⁷ The likelihood of having medical debt is higher for adults without insurance, women, Black or Hispanic adults, parents, and adults with lower incomes. Specifically, 62.0 percent of uninsured adults and 44.0 percent of insured adults reported currently having medical debt. Of adults with medical debt, 63.0 percent reported reducing spending on food, clothing, or basic household items; 48.0 percent reported using up all or most of their savings; 41.0 percent reported increasing their credit card debt for non-medical purchases; and 40.0 percent reported taking an extra job or working more hours in the past five years. Approximately 47.0 percent of adults with medical debt have been contacted by a collection agency in the past five years, and 35.0 percent of adults with medical debt reported that their medical debt had a negative impact on their credit score. Furthermore, 15.0 percent of adults with medical debt reported being denied care due to their medical debt, and 79.0 percent of adults with medical debt reported skipping or delaying care or medications due to the cost.⁵⁸

Medicaid expansion has been associated with a decrease in the amount of debt in collections. Hu, et al. (2018) found that Medicaid expansion decreased the amount of debt sent to collection agencies by \$1,140 per person who gained coverage due to Medicaid expansion. Brevoort, Grodzicki, and Hackmann (2020) found that Medicaid expansion decreased newly accrued medical debt, defined as debt reported by medical providers or unpaid medical bills reported by debt collectors, by \$1,231 per treated person in the first year.

Medicaid expansion has also been linked to reduced uncompensated care costs for hospitals and reductions in hospital closures, especially in rural areas.⁵⁹ An examination of 28 years of hospital-level financial data found that hospitals incur \$800 in uncompensated care costs for each newly uninsured person.⁶⁰ Hospitals in states with Medicaid expansion were found to be 84.0 percent less likely to close compared to hospitals in states without Medicaid expansion.⁶¹ Additionally, hospitals within a 30-mile radius of a closed rural hospital experienced a 10.2 percent increase in emergency department visits and a 1.2 percent increase in hospital admissions in the two years following a rural hospital closure.⁶²

Recent Legislative Changes

Numerous entities have published estimates of the impact of the One Big Beautiful Bill's legislative changes to Medicaid and the Health Insurance Marketplace. Additionally, recent research has estimated the impact of

⁵⁷ (Lopes, et al. 2022)

⁵⁸ (Lopes, et al. 2022)

⁵⁹ (Harker and Sharer 2024)

⁶⁰ (Garthwaite, Gross and Notowidigdo 2018)

⁶¹ (Lindrooth, et al. 2018)

⁶² (Ramedani, et al. 2022)

the anticipated expiration of the enhanced premium tax credits for Health Insurance Marketplace enrollees, which are set to expire in December 2025. Key policy provisions of the One Big Beautiful Bill related to health care include:⁶³

- Requires able-bodied adults enrolled through Medicaid expansion who are childless or have children aged 14 years and over to work, volunteer, or attend school for a minimum of 80 hours per month
- Lowers provider taxes (health care related taxes utilized by states to help finance the state share of Medicaid costs) from 6.0 percent to 3.5 percent
- Increases the paperwork Medicaid expansion enrollees must complete by shifting re-enrollment from every year to every six months
- Adds income and residency verifications for Health Insurance Marketplace enrollees who receive premium tax credits
- Removes Medicaid eligibility for certain groups of lawfully present immigrants
- Allocates \$50.0 billion to stabilize rural hospitals while provider taxes are lowered

KFF analyzed the impact of the recent legislative changes to Medicaid and the Health Insurance Marketplace as well as the anticipated expiration of the enhanced premium tax credits for Health Insurance Marketplace enrollees on the uninsured population in each state.⁶⁴ The legislative changes in the One Big Beautiful Bill are estimated to increase the number of uninsured people in Ohio by 340,000 people in 2034, while the expiration of enhanced premium tax credits for Health Insurance Marketplace enrollees is estimated to further increase the number of uninsured people in Ohio by between 120,000 people in 2034. The total estimated increase in the number of uninsured people in Ohio totals 460,000 people in 2034. This equates to a roughly 4.0 percentage point increase in the number of uninsured people in Ohio. Furthermore, it is estimated that 62.5 percent of the increase in uninsured people in Ohio in 2034 is the result of legislative changes to Medicaid, 34.5 percent is the result of legislative changes to the Health Insurance Marketplace and the expiration of enhanced premium tax credits, and 3.0 is the result of legislative changes to Medicare and the interaction of different policy provisions.

Manatt Health also estimated the impact of the recent legislative changes to Medicaid on enrollment and expenditures over the next 10 years. Specifically, Manatt Health examined the “new work requirements and more frequent renewals for expansion adults; repeal of regulations to simplify eligibility and enrollment for Medicaid-eligible individuals; new limits on state directed payments (SDPs), which states use to enhance reimbursement for Medicaid providers; new restrictions on financing tools used by states to fund their share of the Medicaid program; and a financial penalty for expansion states that cover certain immigrants.”⁶⁵ The loss of coverage will be concentrated on Medicaid expansion adults, with nearly one in three expansion adults estimated to lose coverage. However, one in 10 Medicaid enrollees are estimated to lose coverage nationally. In Ohio, it is estimated that 321,000 individuals will lose Medicaid coverage between 2025 and 2034 resulting

⁶³ (Wolf and Luhby 2025); (Hubbard and Yilek 2025); (Drenon and Yousif 2025)

⁶⁴ (Burns, et al. 2025)

⁶⁵ (Manatt Health 2025)

in a decrease in Medicaid expenditures of approximately \$53.3 billion. This equates to an annual average decrease in Medicaid expenditures in Ohio of \$5.3 billion, of which \$4.3 billion is the federal share and \$1.0 billion is Ohio's share.

Basu, Patel, and Berkowitz (2025) evaluated the impact of the recent legislative changes to Medicaid on health outcomes, health systems, and local economics. The legislative changes to Medicaid are estimated to result in 7.6 million people in the United States losing health insurance, which is estimated to result in 1,484 excess deaths and 94,802 avoidable hospitalizations annually by 2034. Additionally, it is estimated that 1.6 million people will delay seeking health care due to the cost, and there will be 1.9 million cases of medication nonadherence annually by 2034. An estimated 101 rural hospitals are at risk of closure by 2034, and federally qualified health centers could lose \$3.3 billion in revenue, representing an 18.7 percent decrease. These impacts on health outcomes and health systems are estimated to result in an annual loss of 302,000 jobs, \$135.3 billion in economic output, and \$11.1 billion in state and local tax revenue by 2034. Furthermore, it is estimated that the loss of health care coverage could increase medical debt by \$7.6 billion annually.

The Urban Institute estimates that the expiration of the enhanced premium tax credits will result in 4.0 million people becoming uninsured.⁶⁶ States without Medicaid expansion, Black and Hispanic individuals, and younger and middle-aged adults would see the largest effects of the expiration of enhanced premium tax credits.⁶⁷ In Ohio, the expiration of enhanced premium tax credits are estimated to result in the loss of health insurance for 140,000 individuals, representing an increase of 29.0 percent in those uninsured.⁶⁸ Additionally, approximately 29,000 individuals in Ohio would elect employer-sponsored health insurance as a result of the expiration of enhanced premium tax credits.⁶⁹

The Commonwealth Fund estimated the economic impact in 2026 of the expiration of enhanced premium tax credits. In Ohio, the expiration of the enhanced premium tax credits will result in a loss of federal funding totaling \$708.4 million, which will result in a loss of \$932.0 million in state gross domestic product, a loss of \$1.5 billion in state economic output, a loss of 7,760 jobs, and a loss of \$62.3 billion in state and local tax revenue.⁷⁰

The recent legislative changes to Medicaid, the Health Insurance Marketplace, and the anticipated expiration of the enhanced premium tax credits are also estimated to result in preventable deaths. The Center for American Progress estimated that work requirements for Medicaid expansion enrollees would result in 714 deaths in Ohio, assuming 226,000 individuals in Ohio lose Medicaid coverage.⁷¹ Gaffney, Himmelstein, and Woolhandler (2025) estimated that between 8,241 and 24,604 deaths would occur annually due to the recent legislative changes, with a midrange estimate of 16,642 deaths per year nationally. A joint analysis by the

⁶⁶ (Carter, et al. 2024)

⁶⁷ (Carter, et al. 2024)

⁶⁸ (Urban Institute 2024)

⁶⁹ (Urban Institute 2024)

⁷⁰ (Ku, et al. 2025)

⁷¹ (Murphy and Ducas 2025)

University of Pennsylvania and Yale University estimated 42,500 deaths across the United States would occur annually due to recent legislative changes and 8,811 deaths would occur annually due to the anticipated expiration of the enhanced premium tax credits.⁷² Specifically, the researchers estimated that 11,300 deaths would occur from the loss of Medicaid or Health Insurance Marketplace coverage, 18,200 deaths would occur due to the loss of Medicaid coverage for low-income Medicare beneficiaries, and 13,000 deaths would occur among Medicaid enrollees due to the rollback of nursing home minimum staffing rules.⁷³

Child Care Assistance

Overview

Research suggests that child care expenses can push families into poverty. It is estimated that 35.0 percent of impoverished families in the United States with young children that pay for child care, or approximately 134,000 families nationally, are pushed into poverty each year by their child care expenses.⁷⁴ Furthermore, it is estimated that 9.6 percent of families were pushed out of the middle class as a result of child care expenses.⁷⁵

Approximately 43.0 percent of families with young child that pay for child care pay unaffordable rates, defined as more than 7.0 percent of their income.⁷⁶ Nationally, full-day child care for one child was estimated to account for between 8.9 and 16.0 percent of median income for families in 2022.⁷⁷ For counties in Ohio, the cost of child care as a percentage of family income in 2022 ranged from 5.3 percent for center-based care for school age children to 22.2 percent for center-based care for infants.⁷⁸ On average, families in Ohio spent between 8.0 and 14.6 percent of the family income in 2022 on child care costs.⁷⁹

Policies and programs aimed at reducing the cost of child care for families can be viewed as an investment in early childhood care and education as well as labor policy through supporting labor force participation for low-income families. Hotz and Wiswall (2019) analyze the impact of existing child care policies on child development, maternal employment, and poverty. Their review highlights disparities in access to child care, with low-income families facing higher financial burdens despite the availability of subsidies. Additionally, they found that while childcare subsidies increase maternal labor force participation, their impact on child development depends on the quality of care provided. However, they emphasize that early childhood education has long term effects on cognitive and social development as well as economic mobility.

Burgess, Chien, and Enchautegui (2016) found that a 10.0 percent increase in expenditures for the Child Care and Development Fund were associated with a 0.48 percent increase in employment for women with children aged 12 years and under and family income below 85.0 percent of state median income. Further, the study

⁷² (University of Pennsylvania and Yale University 2025)

⁷³ (University of Pennsylvania and Yale University 2025)

⁷⁴ (Ross and Andara 2024)

⁷⁵ (Mattingly and Wimer 2017)

⁷⁶ (Ross and Andara 2024)

⁷⁷ (Poyatzis and Livingston 2024)

⁷⁸ (U.S. Department of Labor, Women's Bureau 2025)

⁷⁹ (U.S. Department of Labor, Women's Bureau 2025)

found strong effects for more disadvantaged mothers. The increase in employment associated with a 10.0 percent increase in expenditures for the Child Care and Development Fund was 0.58 percent for single women with children aged 12 years and under and family income below 85.0 percent of state median income, 0.60 percent for women with children aged 12 years and under and family income below 50.0 percent of state median income, and 0.68 percent for women with children aged three years and under and family income below 85.0 percent of state median income.

Hartley, et al. (2022) evaluated the potential impact of policies changes related to child care on poverty for children under 13 years of age. Policies aimed at making the Child and Dependent Care Tax Credit fully refundable are estimated to result in between a 7.9 to 21.8 percent reduction in poverty, when including potential labor responses to the policy changes. Policies aimed at subsidizing child care expenses are estimated to result in an approximately 36.0 percent decrease in poverty. Furthermore, Hardy, Collyer, and Wimer (2023) found that the expansion of the Child Tax Credit in 2021 led to a 43.8 percent decrease in child poverty.

A study by Boston Consulting Group evaluated the impact of employer assistance with child care for working parents at five companies of varying size, employee mix, and industry.⁸⁰ Access to child care was found to reduce employee absences, late arrivals, early departures, schedule changes, distractions, and diminished capacity. Working parents avoided between four and 13 work absences annually as a result of avoided child care disruptions. The companies included in the study were found to recoup their total expenditures on child care benefits by retaining between 1.0 and 12.0 percent of its eligible employees. Further, positive returns, in the form of costs avoided, were observed across all child care benefit options including onsite or near-site child care for regular use, on-demand or drop-in child care for backup services, and stipends to help parents pay for child care. The return on investment of employer provided child care assistance for working parents ranged from 90.0 to 425.0 percent.⁸¹

Recent Legislative Changes

The One Big Beautiful Bill expands tax credits and programs related to child care including the Child Tax Credit, the Child and Dependent Care Credit, the Employer-Provided Child Care Credit (45F Credit), and Dependent Care and Assistance Programs. Specifically, the policy changes related to child care include:⁸²

- Child Tax Credit – The maximum credit increased from \$2,000 to \$2,200 per qualifying child and is indexed to inflation.
- Child and Dependent Care Credit – The maximum credit for families with the lowest income, defined as those with adjusted gross income of \$15,000 or less, increased from 35.0 percent to 50.0 percent of their qualifying child care expenses.
- Employer-Provided Child Care Credit (45F Credit) – The maximum credit for businesses that help locate or provide child care for their employees increased from 25.0 percent of qualifying child care

⁸⁰ (Kos, et al. 2024)

⁸¹ (Kos, et al. 2024)

⁸² (Crandall-Hollick 2025); (Koch 2025)

expenses to 40.0 percent (or 50.0 percent for eligible small businesses). The maximum credit increased from \$150,000 to \$500,000 (or \$600,000 for eligible small businesses).

- Dependent Care and Assistance Programs – The pre-tax income families with an employer-offered flexible spending account (FSA) can set aside for dependent care expenses increased from \$5,000 to \$7,500 per year.

According to the Tax Policy Center, these policy changes primarily benefit middle- and upper-income families.⁸³ The increase in the Child Tax Credit is likely to impact higher-income families, as the credit is not fully refundable.⁸⁴ This means that households who owe little to no income taxes will not receive the full credit. It is estimated that 19.0 million children will not receive the full credit and 2.6 million children with U.S. citizenship will not receive any credit due to new requirements for a social security number for the taxpayer claiming the child.⁸⁵

The changes to the Child and Dependent Care Tax Credit are estimated to result in nearly 4.0 million families seeing an increased tax credit, however, it is not refundable.⁸⁶ For low-income families who tend to owe little or no income taxes, the changes to the Child and Dependent Care Tax Credit will result in only limited benefits.⁸⁷

The changes related to Dependent Care and Assistance Programs will benefit families who typically work for larger employers that are able to provide a flexible spending account as a benefit to attract and retain workers.⁸⁸ According to the U.S. Bureau of Labor Statistics, approximately 39.0 percent of all employees in private industry have access to a health savings account.⁸⁹

Benefits and Costs of Public Benefit Program Changes

To understand the wide-ranging impacts of funding and/or eligibility changes for public benefit programs, this section explores the impact of specific program changes on Ohio. While there have been numerous legislative changes to public benefit programs recently, this section will focus on the impact of these recent legislative changes to Medicaid. Additionally, the cliff effect analysis highlighted the importance of child care assistance in helping families in Ohio have the gross resources necessary to reach self-sufficiency. Therefore, the impact of expanding eligibility for child care assistance is also explored to assist with the advocacy efforts of the Women's Fund.

⁸³ (Crandall-Hollick 2025)

⁸⁴ (Koch 2025)

⁸⁵ (Koch 2025)

⁸⁶ (First Five Years Fund 2025)

⁸⁷ (Crandall-Hollick 2025)

⁸⁸ (Crandall-Hollick 2025)

⁸⁹ (U.S. Bureau of Labor Statistics 2025)

Medicaid

The recent legislative changes to Medicaid will have implications for Ohio, resulting in an increase in the uninsured population. Estimates for the population in Ohio impacted by these legislative changes are combined with relevant literature to assess the benefits and costs of these changes in Ohio.

Population

Although published using a prior version of the final reconciliation bill, an analysis by Manatt Health provided the impact on the uninsured population in Ohio by enrollment group due to the legislative changes to Medicaid. The increase in the uninsured population is expected to follow the distribution by enrollment group detailed by Manatt Health, which found that 76.8 percent will be Medicaid expansion enrollees, 10.1 percent will be limited benefit enrollees, 6.6 percent will be children enrollees, 2.6 percent will be other adult enrollees, 2.2 percent will be enrollees with a disability, and 1.7 percent will be senior enrollees.⁹⁰ The distribution by enrollment group from Manatt Health was applied to the total increase in the uninsured population in Ohio from KFF. The analysis by KFF was completed utilizing the final reconciliation bill and estimates that the legislative changes to Medicaid will increase the uninsured population in Ohio by 290,000 in 2034, as detailed in Table 18.⁹¹

Table 18: Increase in the Uninsured Population in Ohio due to Recent Medicaid Changes, 2034

Enrollment Group	Percent of Total	Estimate for Increased Uninsured Population in OH
Medicaid expansion adults	76.8%	222,599
Limited benefit	10.1%	29,371
Children	6.6%	19,282
Adults	2.6%	7,525
People with disabilities	2.2%	6,314
Seniors	1.7%	4,909
Total	100.0%	290,000

Source: Economics Center analysis using estimates from Manatt Health (2025) and Burns, et al. (2025).

Costs

Uncompensated Care

Uncompensated care represents the health care provided by hospitals, physicians, and other health care providers that do not get reimbursed. These costs are often attributed to uninsured individuals who utilize health care but cannot afford the cost. To help providers offset uncompensated care costs, public funding at the federal, state, and local level is allocated to providers. In 2017, it is estimated that public funding for uncompensated care for uninsured individuals totaled \$33.6 billion, of which 64.0 percent was from federal

⁹⁰ (Manatt Health 2025)

⁹¹ (Burns, et al. 2025)

sources and 36.0 percent was from state and local sources.⁹² Furthermore, the uncompensated care costs per uninsured individual averaged \$796 between 2015 and 2017.⁹³ After adjusting for inflation, the uncompensated care costs per uninsured individual averaged \$989 in 2023.

Combining KFF’s estimates of the increase in uninsured people in Ohio due to recent Medicaid changes with the average uncompensated care costs per uninsured individual, it is estimated that the increase in uninsured people in Ohio would result in increased uncompensated care costs totaling \$286.8 million, as detailed in Table 19. The state and local share of these costs would be \$103.2 million, while the federal share of these costs would be \$183.6 million.

Table 19: Annual Increase in Uncompensated Care Costs in Ohio due to Recent Medicaid Changes, (2023\$)

Metric	Total
Increase in uninsured populations in Ohio	290,000
Average uncompensated care costs per uninsured individuals	\$989
Total increase in uncompensated care costs	\$286,810,000

Source: Economics Center analysis using estimates from Burns, et al. (2025) and Karpman, Coughlin and Garfield (2021).

Mortality

Medicaid expansion was found to reduce all-cause mortality in adults aged 20 to 64 years by 3.6 percent in the first four years following expansion, equating to a reduction of 11.36 deaths per 100,000 people.⁹⁴ The aggregate effects suggest that one death is averted for every 310 new Medicaid enrollees.⁹⁵ As detailed in Table 18, it is estimated that 222,599 Medicaid expansion enrollees will lose health care coverage due to the recent Medicaid changes. Assuming one death occurs for every 310 Medicaid expansion enrollees that will lose Medicaid coverage, it is estimated that 718 deaths will occur annually in Ohio due to the recent Medicaid changes. This is consistent with estimates from the Center for American Progress, which estimated 714 deaths would occur annually in Ohio due to the work requirements for Medicaid expansion enrollees.⁹⁶

Economic research commonly utilizes estimates of the value per statistical life to estimate the value of reduced mortality risks resulting from a new policy or program. The value of a statistical life does not measure the value of a person’s life. Instead, it represents “aggregate demand for wide-spread, but individually very small, reductions in mortality risk, i.e. how much individuals are willing to pay for a very small reduction in the probability of death.”⁹⁷ Benefit-cost analyses compare “the total willingness to pay for the health risk

⁹² (Coughlin, Samuel-Jakubos and Garfield 2021)

⁹³ (Karpman, Coughlin and Garfield 2021)

⁹⁴ (Borgschulte and Vogler 2020)

⁹⁵ (Borgschulte and Vogler 2020)

⁹⁶ (Murphy and Ducas 2025)

⁹⁷ (Colmer 2020)

reductions from these policies to the additional costs that people will bear if the policies are adopted.”⁹⁸ According to a report on the benefits and costs of federal regulations, the Office of Management and Budget asserts that “the largest benefits are associated with regulations that reduce risks to life.”⁹⁹

According to the U.S. Department of Health and Human Services’ Assistant Secretary for Planning and Evaluation (2024), the value per statistical life ranged from \$6.1 million to \$19.7 million in 2023. To be conservative, the low end of this range was utilized for this analysis. Given 718 additional deaths due to the loss of Medicaid coverage for Medicaid expansions enrollees and an average value per statistical life of \$6.1 million, the aggregate value of the increase in deaths equates to nearly \$4.4 billion annually, as detailed in Table 20.

Table 20: Annual Impact on Mortality in Ohio due to Recent Medicaid Changes, (2023\$)

Metric	Total
Increase in uninsured population in Ohio (Medicaid expansion only)	222,599
Estimated increase in deaths due to loss of health care coverage	718
Average value per statistical life	\$6,100,000
Aggregate value of increased deaths due to loss of health care coverage	\$4,379,800,000

Source: Economics Center analysis using estimates from Burns, et al. (2025); Manatt Health (2025); Borgschulte and Vogler (2020); and U.S. Department of Health and Human Services, Assistance Secretary for Planning and Evaluation (2024).

Benefits

According to KFF, approximately 3.6 million people in Ohio were enrolled in Medicaid in 2023.¹⁰⁰ Medicaid expenditures in Ohio totaled \$34.3 billion with benefits totaling \$27.3 billion in 2023.¹⁰¹ This indicates that approximately \$7.0 billion in Medicaid expenditures were administrative costs, which equates to an average administrative cost per enrollee of \$1,961. The average Medicaid spending per enrollee in Ohio was \$7,684 in 2023, ranging from \$3,230 for children to \$20,255 for individuals with disabilities.¹⁰² After adding in administrative costs, the average adjusted Medicaid spending per enrollee in Ohio was \$9,645 in 2023, ranging from \$5,191 for children to \$22,216 for individuals with disabilities, as detailed in Table 21.

⁹⁸ (U.S. Environmental Protection Agency 2025)
⁹⁹ (U.S. Office of Management and Budget 2019)
¹⁰⁰ (KFF n.d. a)
¹⁰¹ (KFF n.d. d); (KFF n.d. b)
¹⁰² (KFF n.d. c)

Table 21: Medicaid Statistics for Ohio, 2023 (2023\$)

Enrollment Group	Total Medicaid Enrollees	Total Medicaid Benefit Spending	Average Medicaid Benefit Spending per Enrollee	Total Medicaid Expenditures ¹⁰³	Adjusted Average Medicaid Spending per Enrollee (Including Administrative Costs)
Medicaid expansion adults	1,082,300	\$6,833,053,725	\$6,313	\$8,955,444,025	\$8,274
Children	1,096,500	\$3,541,764,243	\$3,230	\$5,692,000,743	\$5,191
Adults	667,600	\$3,187,805,132	\$4,775	\$4,496,968,732	\$6,736
People with disabilities	397,000	\$8,040,316,372	\$20,255	\$8,818,833,372	\$22,216
Seniors	309,000	\$5,692,235,637	\$18,419	\$6,298,184,637	\$20,380
Total enrollment	3,552,400	\$27,295,175,109	\$7,684	\$34,261,431,509	\$9,645

Source: Economics Center analysis of data retrieved from KFF (n.d. a); KFF (n.d. b); KFF (n.d. c); and KFF (n.d. d).

The increase in the uninsured population in Ohio by enrollment group from Table 18 is combined with the average adjusted Medicaid spending per enrollee, including administrative costs, from Table 21 to estimate the total cost savings associated with the recent Medicaid changes. As detailed in Table 22, an increase in the uninsured population in Ohio of 290,000 is estimated to result in Medicaid cost savings of \$2.5 billion, of which \$771.7 million would be the state share and \$1.7 billion would be the federal share.

Table 22: Annual Medicaid Cost Savings in Ohio due to Recent Medicaid Changes, (2023\$)

Enrollment Group	Estimate for Increased Uninsured Population in OH	Adjusted Average Medicaid Spending per Enrollee (Including Administrative Costs)	Total Estimated Medicaid Cost Savings
Medicaid expansion adults	222,599	\$8,274	\$1,841,784,126
Limited benefit	29,371	\$9,645	\$283,283,295
Children	19,282	\$5,191	\$100,092,862
Adults	7,525	\$6,736	\$50,688,400
People with disabilities	6,314	\$22,216	\$140,271,824
Seniors	4,909	\$20,380	\$100,045,420
Total Enrollment	290,000	\$9,645	\$2,516,165,927

Source: Economics Center analysis using estimates from Manatt Health (2025); Burns, et al. (2025); KFF (n.d. a); KFF (n.d. b); KFF (n.d. c); and KFF (n.d. d).

¹⁰³ Includes administrative costs.

Summary

This section summarizes the costs and benefits of the recent legislative changes to Medicaid, which include new work requirements as well as increased paperwork, among other things. KFF estimates that the recent legislative changes to Medicaid are estimated to increase the uninsured population in Ohio by 209,000 individuals in 2034.¹⁰⁴

The costs of the recent legislative changes to Medicaid include the uncompensated care costs incurred by hospitals and providers as well as the mortality costs associated with the increase in deaths resulting from the loss of health care coverage for Medicaid expansion adults. As detailed in Table 23, the recent Medicaid changes would generate annual costs of \$4.7 billion in Ohio, which is comprised of \$286.8 million in increased uncompensated care costs and nearly \$4.4 billion in increased mortality costs.

Table 23: Annual Cost Summary in Ohio due to Recent Medicaid Changes, (2023\$)

Cost Type	Amount
Increased Uncompensated Care Costs	\$286,810,000
Increased Mortality Costs	\$4,379,800,000
Total Costs	\$4,666,610,000

Source: Economics Center analysis.

Table 24 summarizes the benefits and costs of the recent legislative changes to Medicaid. Based on the distribution of the increase in uninsured individuals by enrollment group, it is estimated that the recent Medicaid changes will result in cost savings of \$2.5 billion in Ohio annually. Given costs totaling \$4.7 billion, this indicates that the costs associated with a loss of Medicaid coverage for 290,000 people in Ohio will exceed the estimated benefits to the state and federal government in the form of Medicaid cost savings.

Table 24: Annual Benefit and Cost Summary in Ohio of Recent Medicaid Changes, (2023\$)

Category	Amount
Total Benefits	\$2,516,165,927
Total Costs	\$4,666,610,000
Benefit-Cost Ratio	0.54

Source: Economics Center analysis.

Child Care Assistance

Through its Publicly Funded Child Care program, the Ohio Department of Children and Youth offers financial assistance to low-income families with children by subsidizing child care costs for eligible parents or guardians while they engage in work, education, or job training. To be eligible for child care assistance in Ohio, income must be at or below 142.0 percent of the federal poverty level to qualify.¹⁰⁵ However, families with a child who

¹⁰⁴ (Burns, et al. 2025)

¹⁰⁵ (Ohio Department of Children and Youth n.d.)

has a county agency-verified special need qualify for child care assistance if their income is at or below 150.0 percent of the federal poverty level.¹⁰⁶ This section quantifies the costs and benefits of expanding eligibility for child care assistance in Ohio to families with income at or below 200.0 percent of the federal poverty level.

Population

According to U.S. Census microdata for Ohio, the population under the age of 13 years totaled approximately 1.8 million in the State of Ohio in 2023, as detailed in Table 25. It is estimated that 323,412 children are currently eligible for child care assistance, assuming family income at or below 142.0 percent of the federal poverty level and that the child’s mother or father is employed or in school. This represents approximately 18.0 percent of the population under the age of 13 years. By expanding child care assistance eligibility to families with income at or below 200.0 percent of the federal poverty level, an additional 199,997 children would be eligible for child care assistance in Ohio. This represents approximately 11.1 percent of the population under the age of 13 years in 2023.

Eligibility for child care assistance does not equate to utilization of child care assistance. In 2019, published take-up rates for child care subsidies in Ohio range from 9.9 percent of children six years of age and under to 23.0 percent of children 13 years of age and under.¹⁰⁷ Assuming a take-up rate of 23.0 percent, it is estimated that an additional 45,998 children will be eligible for and receive child care assistance with expanded eligibility to families with income at or below 200.0 percent of the federal poverty level, as detailed in Table 25.

Table 25: Estimated Population Eligible for Child Care Assistance in Ohio, 2023

Age Group	Total Population	Current Eligible (142.0% FPL)	Additional Eligible with Expansion (200.0% FPL)	Additional Take-Up with Expansion (200.0% FPL)
Infant (Less than 1 year)	121,482	20,616	13,910	3,199
Toddler (1 to 2 years)	260,602	46,264	29,932	6,884
Preschool (3 to 5 years)	403,244	76,063	50,714	11,664
School Age (6 to 12 years)	1,012,085	180,469	105,441	24,251
Total 12 years and under	1,797,413	323,412	199,997	45,998

Source: Economics Center analysis U.S. Census microdata for 2023.

Costs

To quantify the additional cost of expanding eligibility for child care assistance, it is important to know the provider type as costs can vary substantially by provider type. Table 26 details the national average monthly distribution of children in child care by age group and provider type in fiscal year 2022. Nationally, approximately 73.6 percent of children in child care were cared for in a child care center in fiscal year 2022.

¹⁰⁶ (Ohio Department of Children and Youth n.d.)

¹⁰⁷ (Malik 2021); (U.S. Government Accountability Office 2023)

The remaining children in child care were cared for in a family home (15.1%), group home (6.5%), or the child's home (1.4%). Additionally, the provider type for 3.6 percent of children was not reported.

Table 26: Average Monthly Distribution of Children in Child Care by Age Group and Provider Type in the U.S., FY 2022

Age Group	Child's Home	Family Home	Group Home	Center	Not Reported	Total ¹⁰⁸
Infant (Less than 1 year)	0.1%	0.7%	0.3%	3.3%	0.2%	4.6%
Toddler (1 to 2 year)	0.2%	2.9%	1.5%	17.1%	1.1%	22.8%
Preschool (3 to 5 years)	0.3%	4.3%	2.2%	28.9%	1.6%	37.3%
School Age (6 to 12 years)	0.7%	6.7%	2.4%	24.0%	0.7%	34.5%
13 years and older	0.1%	0.5%	0.1%	0.3%	0.0%	1.0%
Not reported	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.4%	15.1%	6.5%	73.6%	3.6%	100.0%

Source: U.S. Department of Health and Human Services, Office of the Administration for Children and Families (2025).

By expanding eligibility for child care assistance to families with income at or below 200.0 percent of the federal poverty level, it is estimated that an additional 45,998 children will be eligible for and receive child care assistance in Ohio in 2023. The Economics Center assumed that the distribution of children by provider type would follow the distribution detailed in Table 26, after excluding children cared for in group homes, children cared for in a setting that was not reported, and children with an unreported age.¹⁰⁹

As detailed in Table 27, it is estimated that an additional 3,199 infants, 6,884 toddlers, 11,664 preschoolers, and 24,251 school age children would receive child care assistance with expanded eligibility. Furthermore, it is estimated that 80.6 percent of children would be cared for in a child care center, 17.8 percent would be cared for in a family home, and 1.5 percent would be cared for in the child's home.

Table 27: Additional Children Eligible for and Receiving Child Care Assistance by Age Group and Provider Type in Ohio, 2023

Age Group	Child's Home	Family Home	Center	Total
Infant (Less than 1 year)	40	554	2,605	3,199
Toddler (1 to 2 year)	58	979	5,847	6,884
Preschool (3 to 5 years)	101	1,503	10,060	11,664
School Age (6 to 12 years)	503	5,171	18,577	24,251
Total	702	8,207	37,089	45,998

Source: Economics Center analysis.

¹⁰⁸ Does not sum due to rounding.

¹⁰⁹ It was assumed that increased eligibility for child care assistance would not increase children cared for in group homes.

The Ohio Department of Children and Youth conducts a survey every two years to establish current market rates for child care programs by child age group and provider type. Child care centers care for seven or more children at one time. Type A family homes care for seven to 12 children at one time (or four to 12 children if four children are under two years of age), while type B family homes care for one to six children with no more than three children under two years of age. According to the 2022 survey, weekly child care rates were highest for centers and lowest for type B family homes, as detailed in Table 28. Additionally, weekly child care rates were highest for infants and lowest for school age children.

Table 28: Median Weekly Full-Time Child Care Rate by Age Group and Care Type in Ohio, 2022 (2023\$)

Age Group	Centers	Family Home – Type A	Family Home – Type B	Average Family Home
Infant	\$286	\$260	\$203	\$219
Toddlers	\$256	\$239	\$187	\$202
Preschool	\$226	\$208	\$177	\$186
School Age	\$150	\$182	\$156	\$163
School Age Summer	\$203	\$203	\$167	\$177

Source: Ohio Department of Job and Family Services (2022).

Families with income at or below 100.0 percent of the federal poverty level have all of their child care expenses covered, while families with income above 100.0 percent of the federal poverty level pay a weekly copayment for child care. Once receiving child care assistance, the copayment increases on a sliding scale up to gross income at 300.0 percent of the federal poverty level.¹¹⁰ Table 29 details the estimated average weekly copayment for child care assistance in Ohio by family size for newly eligible families. On average, it is estimated that the weekly copayment for child care assistance in Ohio will average \$99.51 for families that would be newly eligible for child care assistance. This equates to an average annual cost to families of \$5,175, or an estimated total annual cost to families of \$238.0 million.

¹¹⁰ (Ohio Department of Children and Youth 2024)

Table 29: Average Ohio Publicly Funded Child Care Weekly Copayment for Newly Eligible Families by Family Size, 2024 (2023\$)

Family Size	Expanded Eligible ¹¹¹	Average Weekly Copayment	Aggregate Annual Copayment
1	0	-	\$0
2	2,628	\$55.93	\$7,643,394
3	7,457	\$71.27	\$27,634,291
4	13,314	\$89.17	\$61,734,420
5	10,315	\$101.70	\$54,551,860
6	6,114	\$117.56	\$37,376,063
7	3,661	\$130.98	\$24,935,415
8	863	\$149.53	\$6,710,153
9	463	\$163.30	\$3,931,620
10	99	\$176.42	\$908,192
11	265	\$183.42	\$2,527,546
12	355	\$194.12	\$3,583,534
13	0	-	\$0
14	109	\$250.16	\$1,417,915
15	0	-	\$0
16	357	\$273.25	\$5,072,621
Total	46,000	\$99.51	\$238,027,024

Source: Economics Center analysis using U.S. Census micro data and Ohio Department of Children and Youth (2024).

To estimate the increased cost to the State of Ohio of expanded eligibility for child care assistance, the additional children eligible for and receiving child care assistance by age group and provide type from Table 27 was combined with the average weekly copayment from Table 29 and the weekly child care rate by age group and provide type from Table 28. It was assumed that children cared for in the child’s home would result in no additional costs to the State of Ohio. For children cared for in a family home or a child care center, it is estimated that increased eligibility for child care assistance will result in an additional \$220.3 million in costs to the State of Ohio annually, as detailed in Table 30.

¹¹¹ The total additional children eligible for and receiving child care assistance with expanded eligibility does not match the totals reported in Table 25 and Table 27 due to rounding.

Table 30: Annual Additional Cost of Child Care Assistance by Age Group and Provider Type in Ohio, 2023 (2023\$)

Age Group	Child's Home	Family Home	Center	Total
Infant (Less than 1 year)	\$0	\$3,444,032	\$25,263,210	\$28,707,242
Toddler (1 to 2 year)	\$0	\$5,215,132	\$47,582,354	\$52,797,486
Preschool (3 to 5 years)	\$0	\$6,758,788	\$66,171,819	\$72,930,607
School Age (6 to 12 years)	\$0	\$17,070,921	\$48,774,456	\$65,845,377
Total	\$0	\$32,488,873	\$187,791,839	\$220,280,712

Source: Economics Center analysis.

Benefits

Child Care Workers

The staff to child ratios for child care depend on the age of the children. According to Ohio Revised Code Section 5104.033, the maximum number of children per staff member ranges from five for infants less than 12 months old to 20 for children 11 to 14 years old.¹¹² By expanding child care assistance eligibility to families with income at or below 200.0 percent of the federal poverty level, it is estimated that 45,998 additional children will be eligible for and receive child care assistance, assuming a take-up rate of 23.0 percent. Given the estimated distribution of these children by age group, it is estimated that an additional 3,867 child care workers would be needed to maintain staff to child ratios established in the Ohio Revised Code, as detailed in Table 31.

Table 31: Estimated Child Care Workers Needed to Meet Expanded Child Care Assistance Eligibility

Age Group	Additional Children Eligible and Receiving Child Care Assistance	Maximum Number of Children per Child Care Worker	Additional Child Care Workers
Infant (Less than 1 year)	3,199	5	640
Toddler (1 to 2 year)	6,884	7	983
Preschool (3 to 5 years)	11,664	13	897
School Age (6 to 12 years)	24,251	18	1,347
Total	45,998	N/A	3,867

Source: Economics Center analysis using staffing ratio set forth in Ohio Revised Code Section 5104.033.

According to the U.S. Bureau of Labor Statistics' Occupational Employment and Wage Statistics (OEWS), the median hourly wage for child care workers in Ohio in 2023 was \$13.44.¹¹³ This equates to an annual wage per child care worker in Ohio of \$27,955 and results in total wages of \$108.1 million annually for the 3,867 additional child care workers needed to meet the demand associated with expanded eligibility for child care

¹¹² (Ohio Revised Code 2023)

¹¹³ (U.S. Bureau of Labor Statistics 2024)

assistance.¹¹⁴ It is estimated that these additional child care workers will generate annual income tax revenue for the State of Ohio and municipalities in Ohio totaling \$1.6 million and \$1.4 million, respectively. Additionally, the taxable spending of these additional child care workers is estimated to generate annual sales tax revenue of \$2.7 million for the State of Ohio and \$582,451 for counties in Ohio. In total, the 3,867 additional child care workers needed to meet the demand associated with expanded eligibility for child care assistance will generate a total of \$6.3 million in tax revenue for state and local jurisdictions annually, as detailed in Table 32.

Table 32: Annual Estimated Impact of Additional Child Care Workers Needed to Meet Expanded Child Care Assistance Eligibility, 2023 (2023\$)

Metric	Total
Additional Child Care Workers	3,867
Median Annual Earnings	\$27,955
Total Wages	\$108,101,985
Total Tax Revenue	\$6,283,290
State of Ohio Income	\$1,597,392
Municipal Income Tax	\$1,383,671
State of Ohio Sales Tax	\$2,719,776
County Sales Tax	\$582,451

Source: Economics Center analysis.

Maternal Employment

In fiscal year 2024, allocations by the Ohio General Assembly for child care totaled approximately \$1.1 billion, of which 24.1 percent were state dollars and 75.9 percent were federal dollars.¹¹⁵ It is estimated that expanding eligibility for child care assistance in Ohio to families with income at or below 200.0 percent of the federal poverty level will result in an additional \$220.3 million in costs to the State of Ohio annually, as detailed in Table 30. These additional costs represent a 20.6 percent increase in child care expenditures in Ohio, after adjusting for inflation.

Burgess, Chien, and Enchautegui (2016) found that a 10.0 percent increase in expenditures for the Child Care and Development Fund were associated with a 0.48 percent increase in employment for women with children under the age of 13 years and family income below 85.0 percent of state median income. Because it is estimated that child care expenditures will increase by 20.6 percent, employment for women with children under the age of 13 years and family income below 85.0 percent of state median income will increase by approximately 1.0 percent.

The employment-to-population ratio among women with children under the age of 13 years with family income below 85.0 percent of state median income was 68.2 percent in Ohio in 2023. It is estimated that the

¹¹⁴ Assuming full-time employment at 40 hours per week for 52 weeks per year.

¹¹⁵ (Poe and Williams 2024)

employment-to-population ratio will increase to 69.5 percent given a roughly 20.0 percent increase in expenditures for child care assistance. This increase in the employment of mothers will result in the employment of an additional 632 women with children under the age of 13 years with family income below 85.0 percent of state median income.

According to U.S. Census microdata for Ohio, employed women with children under the age of 13 years with family income below 85.0 percent of state median income had annual wages of \$29,593 in 2023. This results in total wages of \$18.7 million annually for the 632 additional mothers employed due to expanded eligibility for child care assistance. It is estimated that these additional employed mothers will generate income and sales tax revenue for the State of Ohio, counties, and municipalities totaling nearly \$1.1 million annually, as detailed in Table 33.

Table 33: Annual Estimated Impact of Increased Maternal Employment, 2023 (2023\$)

Metric	Total
Additional Maternal Employment	632
Median Annual Earnings	\$29,593
Total Wages	\$18,702,776
Total Tax Revenue	\$1,093,177
State of Ohio Income	\$289,364
Municipal Income Tax	\$239,390
State of Ohio Sales Tax	\$464,869
County Sales Tax	\$49,777

Source: Economics Center analysis.

Child Care Costs

Expanding eligibility for child care assistance will result in reduced child care expenses among families who already utilize child care. It was assumed that children whose parents are employed would need child care. According to U.S. Census microdata for Ohio, it is estimated that 27,202 children that are eligible for and will utilize child care assistance have all parents in their family working.¹¹⁶ Combining the average cost of child care across all provider types with the estimated weekly copayment of \$94.67 for families with all parents employed results in total annual child care cost savings of \$128.6 million for families, as detailed in Table 34.

¹¹⁶ Depending on family type, this may refer to one working parent or two working parents.

Table 34: Annual Child Care Cost Savings for Families with All Employed Parents, 2023 (2023\$)

Age Group	Additional Children Receiving Child Care Assistance with All Parents Working	Average Weekly Cost of Child Care	Annual Child Care Cost Savings
Infant (Less than 1 year)	1,541	\$250	\$12,446,904
Toddler (1 to 2 year)	3,407	\$227	\$23,444,112
Preschool (3 to 5 years)	6,411	\$204	\$36,447,561
School Age (6 to 12 years)	15,843	\$163	\$56,292,714
Total	27,202	N/A	\$128,631,291

Source: Economics Center analysis using U.S. Census microdata for 2023, Ohio Department of Children and Youth (2024), and the Ohio Department of Job and Family Services (2022).

Other Costs

A nationally representative survey of parents of children under the age of three found that nearly 75.0 percent of working parents experienced challenges with access to child care with more than half of working parents reporting significant challenges with finding either affordable or high quality child care.¹¹⁷ It is estimated that insufficient child care for a child under the age of three costs families an average of \$5,520 per working parent in lost earnings and increased time looking for work, costs businesses an average of \$1,640 per working parent in lost revenues and increased hiring costs, and costs taxpayers an average of \$1,470 per working parent in decreased income and sales tax revenue.¹¹⁸ After adjusting for inflation, the average cost per working parent of children under the age of three is \$5,747 for families, \$1,708 for businesses, and \$1,531 for taxpayers.

By expanding child care assistance eligibility to families with income at or below 200.0 percent of the federal poverty level, an additional 10,083 children under the age of three would be eligible for and receive child care assistance in Ohio. According to U.S. Census microdata for Ohio, these children had a total of 10,363 working parents. Assuming these working parents had insufficient child care prior to receiving child care assistance, it is estimated that child care assistance would result in more than \$93.1 million in avoided cost for families, businesses, and taxpayers, as detailed in Table 35.

¹¹⁷ (Bishop 2023)

¹¹⁸ (Bishop 2023)

Table 35: Avoided Costs due to Insufficient Child Care among Working Parents of Children Under the Age of Three, 2023 (2023\$)

Type of Cost	Average Cost per Working Parent	Aggregate Cost
Families	\$5,747	\$59,554,150
Businesses	\$1,708	\$17,699,406
Taxpayers	\$1,531	\$15,865,217
Total	\$8,986	\$93,118,773

Source: Economics Center analysis using U.S. Census microdata for 2023 and estimates from Bishop (2023).

Summary

The cliff effect analysis highlighted the importance of child care assistance in helping families in Ohio have the gross resources necessary to reach self-sufficiency. This section summarizes the costs and benefits of expanding eligibility for child care assistance in Ohio to families with income at or below 200.0 percent of the federal poverty level. This analysis is intended to assist the Women’s Fund with its advocacy efforts.

By expanding child care assistance eligibility to families with income at or below 200.0 percent of the federal poverty level, an additional 199,997 children would be eligible for child care assistance in Ohio. However, eligibility for child care assistance does not equate to utilization of child care assistance. Assuming a take-up rate of 23.0 percent, it is estimated that an additional 45,998 children will be eligible for and receive child care assistance with expanded eligibility.¹¹⁹

The benefits of expanded eligibility for child care assistance include the benefits from the increased demand for child care workers, the increased employment of mothers, the child care cost savings for families with all parents working, and the costs avoided due to insufficient child care. As detailed in Table 36, expanding child care assistance eligibility to families with income at or below 200.0 percent of the federal poverty level would generate annual benefits of \$355.9 million. This is comprised of \$126.8 million in increased earnings for child care workers and mothers, \$23.2 million in increased tax revenue, and \$205.9 million other benefits for families and businesses.

¹¹⁹ (U.S. Government Accountability Office 2023)

Table 36: Annual Benefit Summary of Expanded Eligibility for Child Care Assistance in Ohio, 2023 (2023\$)

Category	Benefit Type	Amount
Earnings	Increased Earnings of Child Care Workers	\$108,101,985
	Increased Earnings of Maternal Employment	\$18,702,776
Taxes	Increased Taxes Generated by Child Care Workers	\$6,283,290
	Increased Taxes Generated by Maternal Employment	\$1,093,177
	Avoided Costs to Taxpayers due to Insufficient Child Care	\$15,865,217
Other Benefits	Child Care Cost Savings for Families	\$128,631,291
	Avoided Costs to Families due to Insufficient Child Care	\$59,554,150
	Avoided Costs to Businesses due to Insufficient Child Care	\$17,699,406
	Total Benefits	\$355,931,292

Source: Economics Center analysis.

Table 37 summarizes the benefits and costs of expanding child care assistance eligibility to families with income at or below 200.0 percent of the federal poverty level. Based on the age of children and the provider type, it is estimated that increased eligibility for child care assistance will result in an additional \$220.3 million in costs to the State of Ohio annually. Given benefits of expanded eligibility for child care assistance totaling \$355.9 million, this means that every dollar of additional expenditures for child care assistance results in \$1.62 in benefits to individuals, families, businesses, and taxpayers.

Table 37: Annual Benefit and Cost Summary of Expanded Eligibility for Child Care Assistance in Ohio, 2023 (2023\$)

Category	Amount
Total Benefits	\$355,931,292
Total Costs	\$220,280,712
Benefit-Cost Ratio	1.62

Source: Economics Center analysis.

Conclusion

Ohio, like many other states and regions around the country, is affected by the harsh reality of poverty. Approximately 1.5 million individuals in Ohio were living below the poverty level in 2023, representing approximately 13.2 percent of the population. However, poverty focuses only on food costs and therefore does not tell the full story of the income needed to meet one’s basic needs. The Self-Sufficiency Standard is a more complete measure of the income needed to meet one’s basic needs by also including housing, child care, transportation, health care, and more. Additionally, the Self-Sufficiency Standard accounts for differences in geography and family type such as the age of one’s children, allowing for realistic and detailed data on the necessary income to be self-sufficient.

Public benefit programs aim to provide individuals experiencing financial hardship with the means to meet their basic needs. Eligibility requirements and benefit levels can vary significantly among programs, leading to complexities in determining what public benefits individuals can receive and when. The cliff effect, or benefit cliffs, refers to situations where an increase in wages leads to a loss of public benefits that is greater than the wage gain, therefore resulting in a decrease in gross resources. As a result, individuals who engage in rational decision-making are disincentivized from increasing their wages through additional hours worked, education, or career advancement in order to keep their earned income at a lower level to maintain their benefits. Ultimately, the current policies intended to lift individuals out of poverty and toward self-sufficiency provide little to no incentives for these individuals to invest in education, workforce development, or other means of career mobility.

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Appendix

Allen County

Table 38: Poverty Status of Households by Number of Related Children and Family Type in Allen County, 2023

Children	Married-Couple		Female Householder, No Spouse Present		Male Householder, No Spouse Present		All Households	
	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty
0	10,689	2.3%	1,540	9.8%	863	9.6%	13,092	3.7%
1 or 2	4,322	4.3%	3,063	30.2%	1,082	17.5%	8,467	15.3%
3 or 4	1,869	7.1%	716	53.4%	155	5.8%	2,740	19.1%
5 or more	221	23.5%	49	100.0%	11	0.0%	281	35.9%
Total Households	17,101	3.6%	5,368	28.1%	2,111	13.3%	24,580	9.8%

Source: American Community Survey Table B17012, 5-year estimates.

Table 39: Distribution of Families by Income Range in Allen County, 2023

Income Range	Percent of Families
Less than \$10,000	4.0%
\$10,000 to \$14,999	1.7%
\$15,000 to \$24,999	3.2%
\$25,000 to \$34,999	7.4%
\$35,000 to \$49,999	10.9%
\$50,000 to \$74,999	18.3%
\$75,000 to \$99,999	16.9%
\$100,000 to \$149,999	22.3%
\$150,000 to \$199,999	8.2%
\$200,000 or more	7.0%
Total Families	24,580

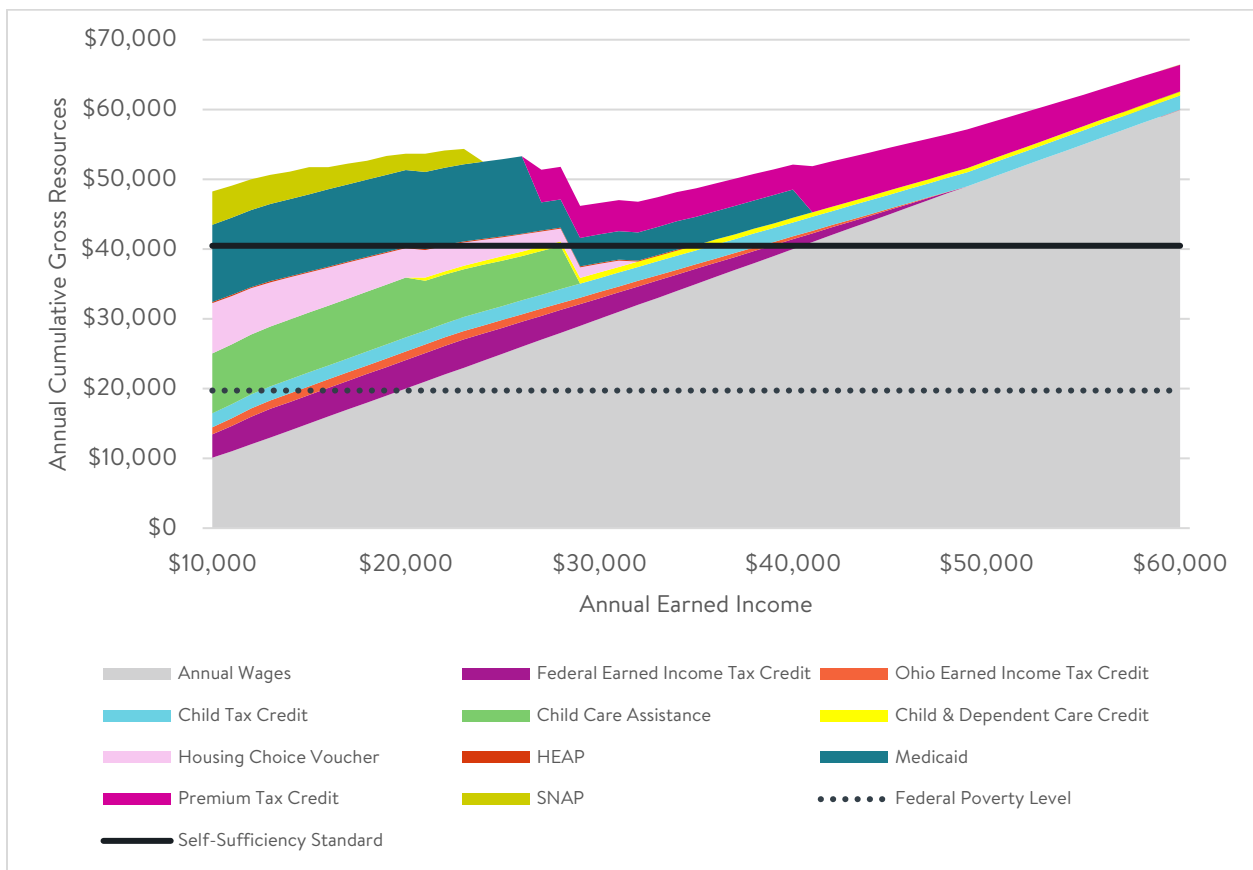
Source: American Community Survey Table S1901, 5-year estimates.

Table 40: Median Family Income by Presence of Children and Family Type in Allen County, 2023 (2023\$)

Presence of Children	Married-Couple	Female Householder, No Spouse Present	Male Householder, No Spouse Present	All Families
Families with Children Under 18 Years	\$105,813	\$33,420	\$54,069	\$76,933
All Families	\$98,033	\$43,910	\$53,184	\$80,766

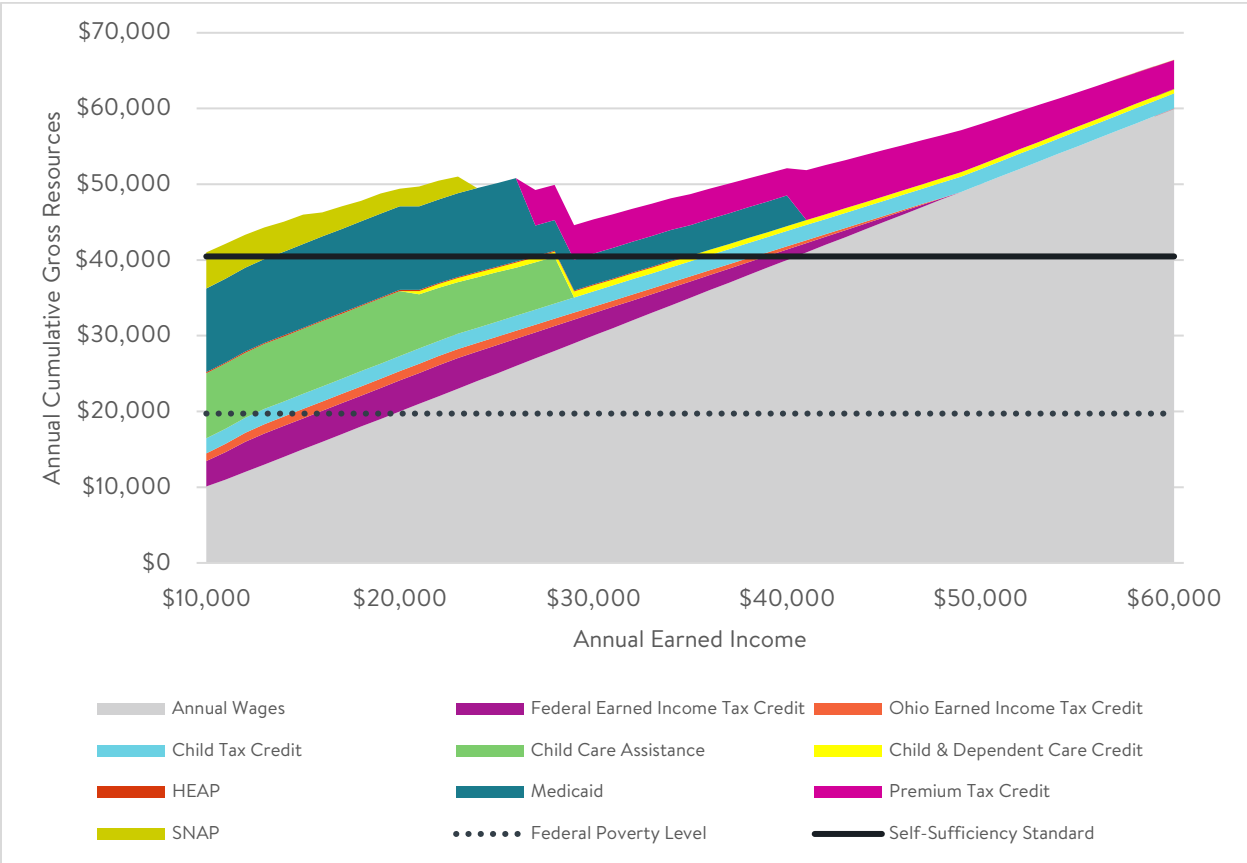
Source: American Community Survey Table S1903, 5-year estimates.

Figure 8: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Allen County – With Housing Choice Voucher, 2023 (2023\$)



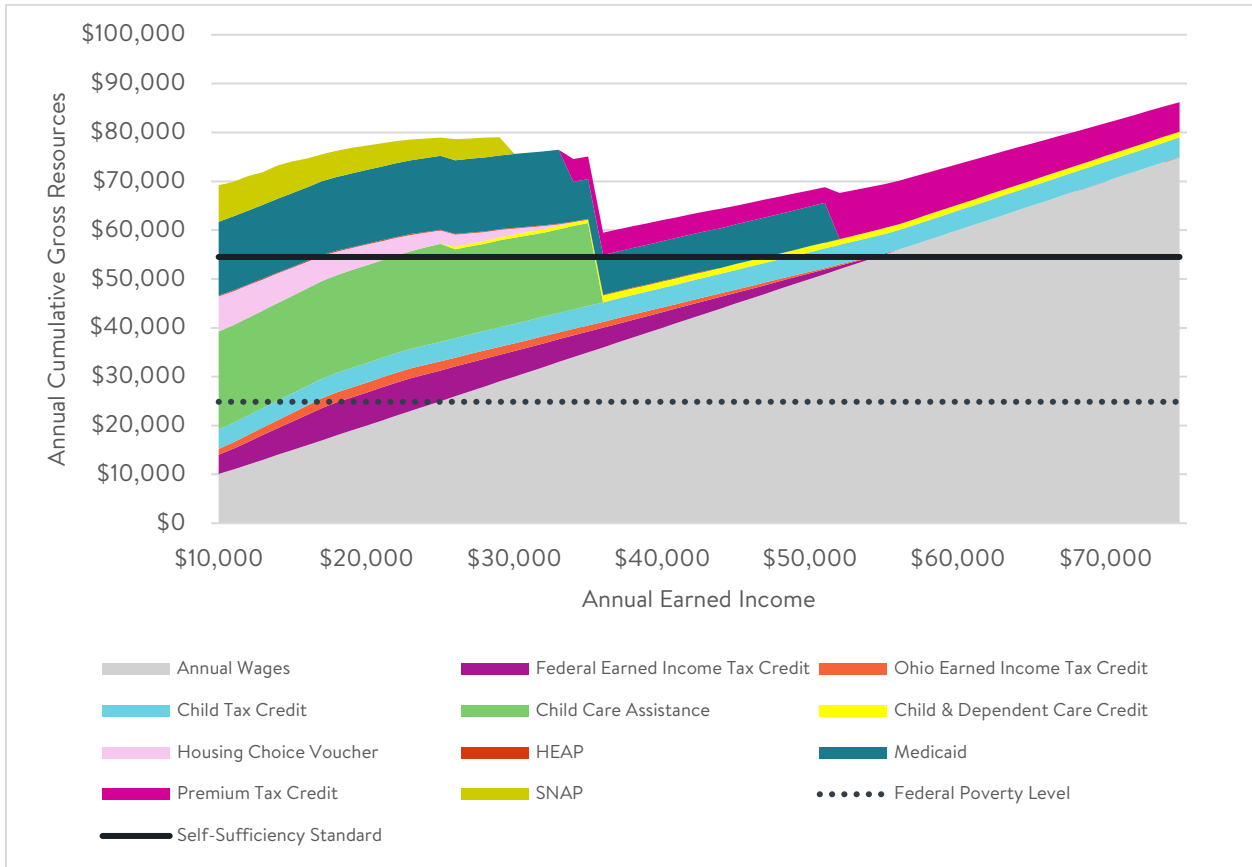
Source: Economics Center analysis.

**Figure 9: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Allen County
 – Without Housing Choice Voucher, 2023 (2023\$)**



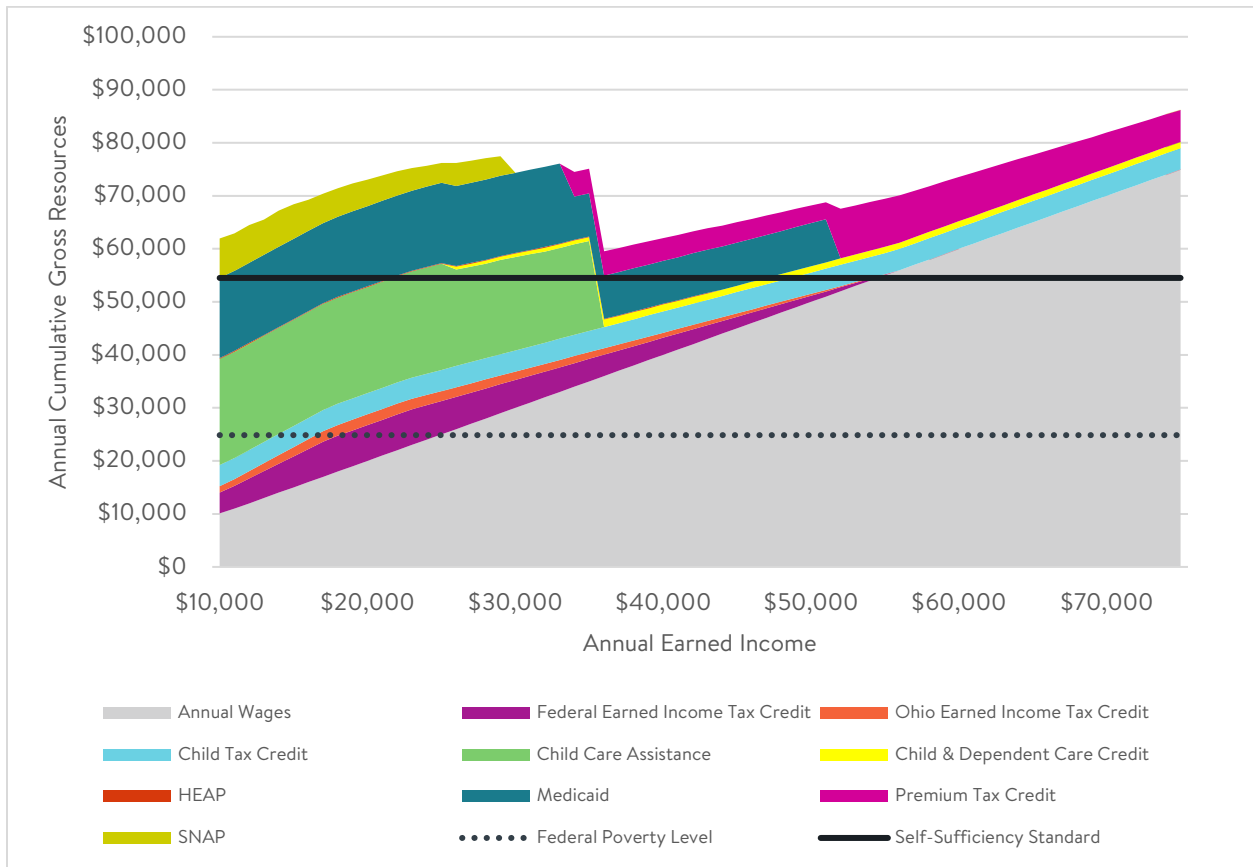
Source: Economics Center analysis.

Figure 10: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Allen County – With Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Figure 11: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Allen County – Without Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Franklin County

Table 41: Poverty Status of Households by Number of Related Children and Family Type in Franklin County, 2023

Children	Married-Couple		Female Householder, No Spouse Present		Male Householder, No Spouse Present		All Households	
	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty
0	116,405	2.5%	25,384	12.0%	11,286	8.5%	153,075	4.5%
1 or 2	73,188	4.6%	38,195	29.6%	13,948	12.6%	125,331	13.1%
3 or 4	19,177	11.6%	9,329	51.4%	2,299	33.9%	30,805	25.3%
5 or more	2,044	28.7%	1,168	77.1%	259	59.8%	3,471	47.3%
Total Households	210,814	4.3%	74,076	27.0%	27,792	13.2%	312,682	10.5%

Source: American Community Survey Table B17012, 5-year estimates.

Table 42: Distribution of Families by Income Range in Franklin County, 2023

Income Range	Percent of Families
Less than \$10,000	3.3%
\$10,000 to \$14,999	2.3%
\$15,000 to \$24,999	4.1%
\$25,000 to \$34,999	5.1%
\$35,000 to \$49,999	9.4%
\$50,000 to \$74,999	14.8%
\$75,000 to \$99,999	13.6%
\$100,000 to \$149,999	20.7%
\$150,000 to \$199,999	11.5%
\$200,000 or more	15.2%
Total Families	312,682

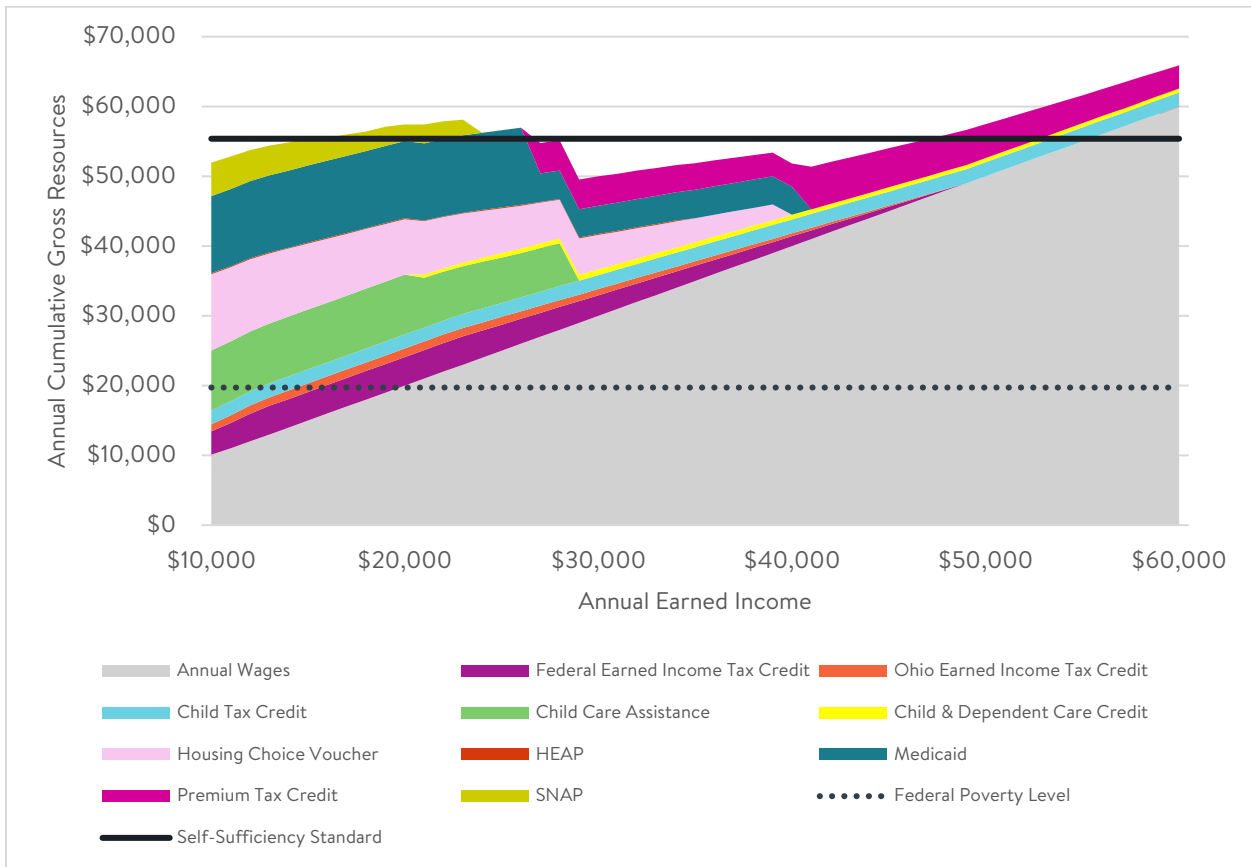
Source: American Community Survey Table S1901, 5-year estimates.

Table 43: Median Family Income by Presence of Children and Family Type in Franklin County, 2023 (2023\$)

Presence of Children	Married-Couple	Female Householder, No Spouse Present	Male Householder, No Spouse Present	All Families
Families with Children Under 18 Years	\$131,396	\$37,533	\$58,159	\$88,824
All Families	\$122,320	\$45,745	\$61,622	\$95,135

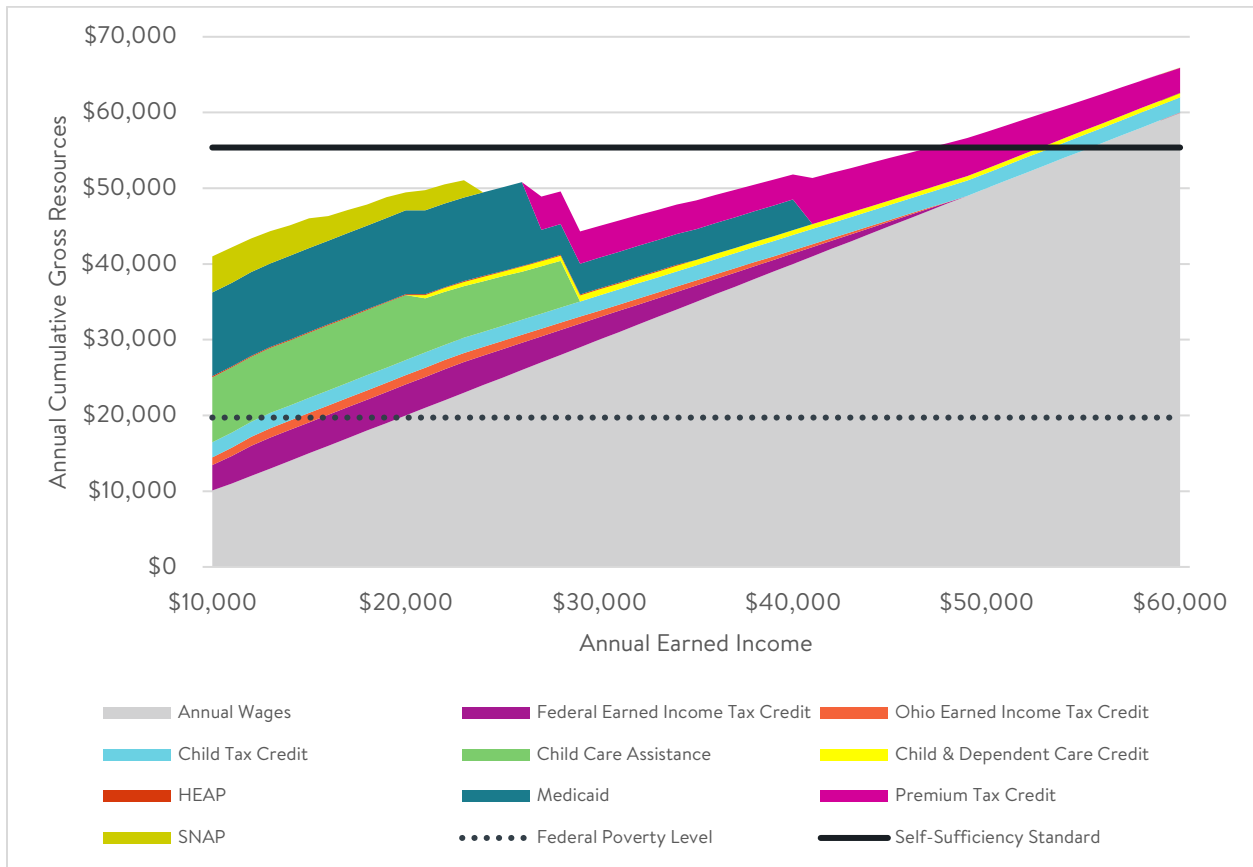
Source: American Community Survey Table S1903, 5-year estimates.

Figure 12: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Franklin County – With Housing Choice Voucher, 2023 (2023\$)



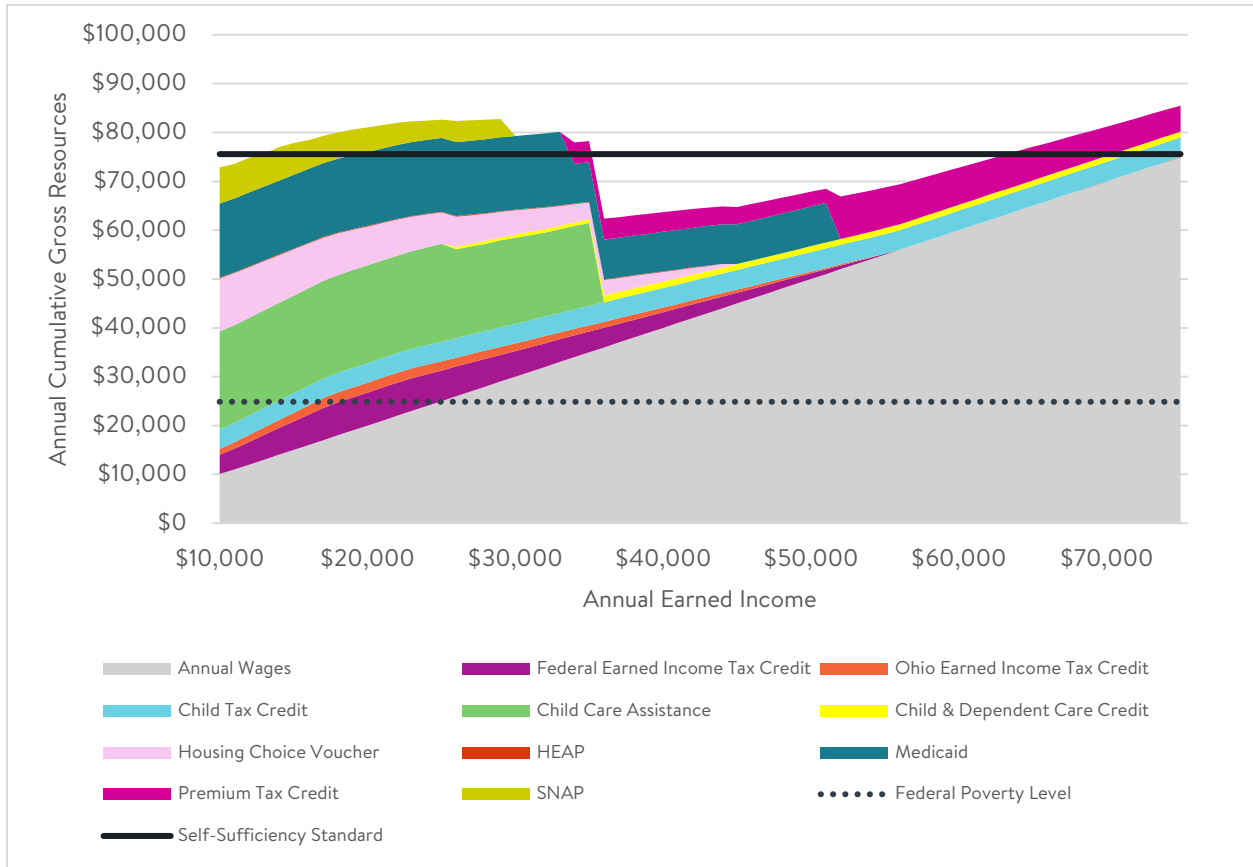
Source: Economics Center analysis.

Figure 13: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Franklin County – Without Housing Choice Voucher, 2023 (2023\$)



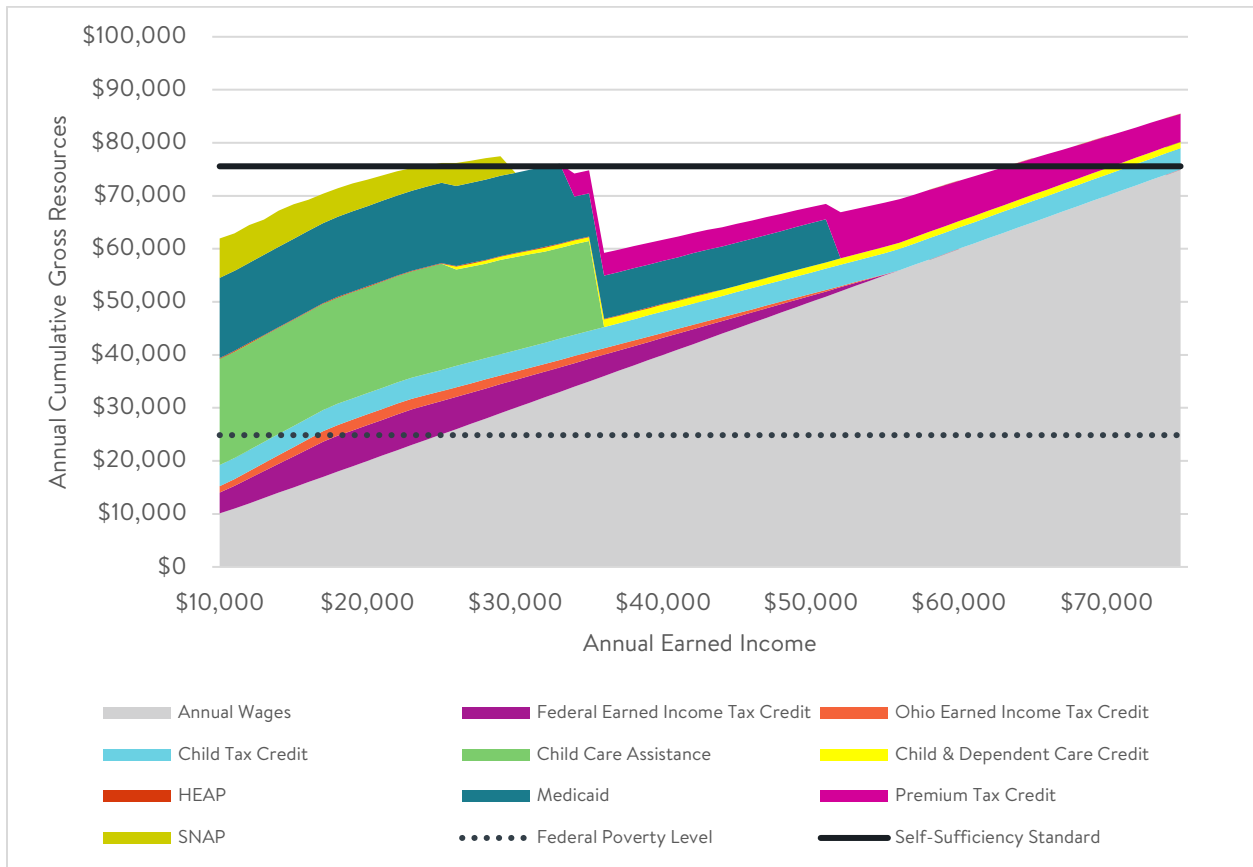
Source: Economics Center analysis.

Figure 14: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Franklin County – With Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Figure 15: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Franklin County – Without Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Hamilton County

Table 44: Poverty Status of Households by Number of Related Children and Family Type in Hamilton County, 2023

Children	Married-Couple		Female Householder, No Spouse Present		Male Householder, No Spouse Present		All Households	
	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty
0	79,479	2.0%	16,622	10.7%	6,385	6.6%	102,486	3.7%
1 or 2	43,727	2.7%	23,874	37.0%	7,185	14.0%	74,786	14.7%
3 or 4	11,754	6.8%	5,935	56.1%	1,388	15.9%	19,077	22.8%
5 or more	760	36.8%	655	78.2%	249	53.0%	1,664	55.5%
Total Households	135,720	2.8%	47,086	30.7%	15,207	11.7%	198,013	10.1%

Source: American Community Survey Table B17012, 5-year estimates.

Table 45: Distribution of Families by Income Range in Hamilton County, 2023

Income Range	Percent of Families
Less than \$10,000	4.1%
\$10,000 to \$14,999	2.0%
\$15,000 to \$24,999	4.3%
\$25,000 to \$34,999	5.2%
\$35,000 to \$49,999	8.3%
\$50,000 to \$74,999	14.0%
\$75,000 to \$99,999	13.0%
\$100,000 to \$149,999	20.8%
\$150,000 to \$199,999	11.9%
\$200,000 or more	16.4%
Total Families	198,013

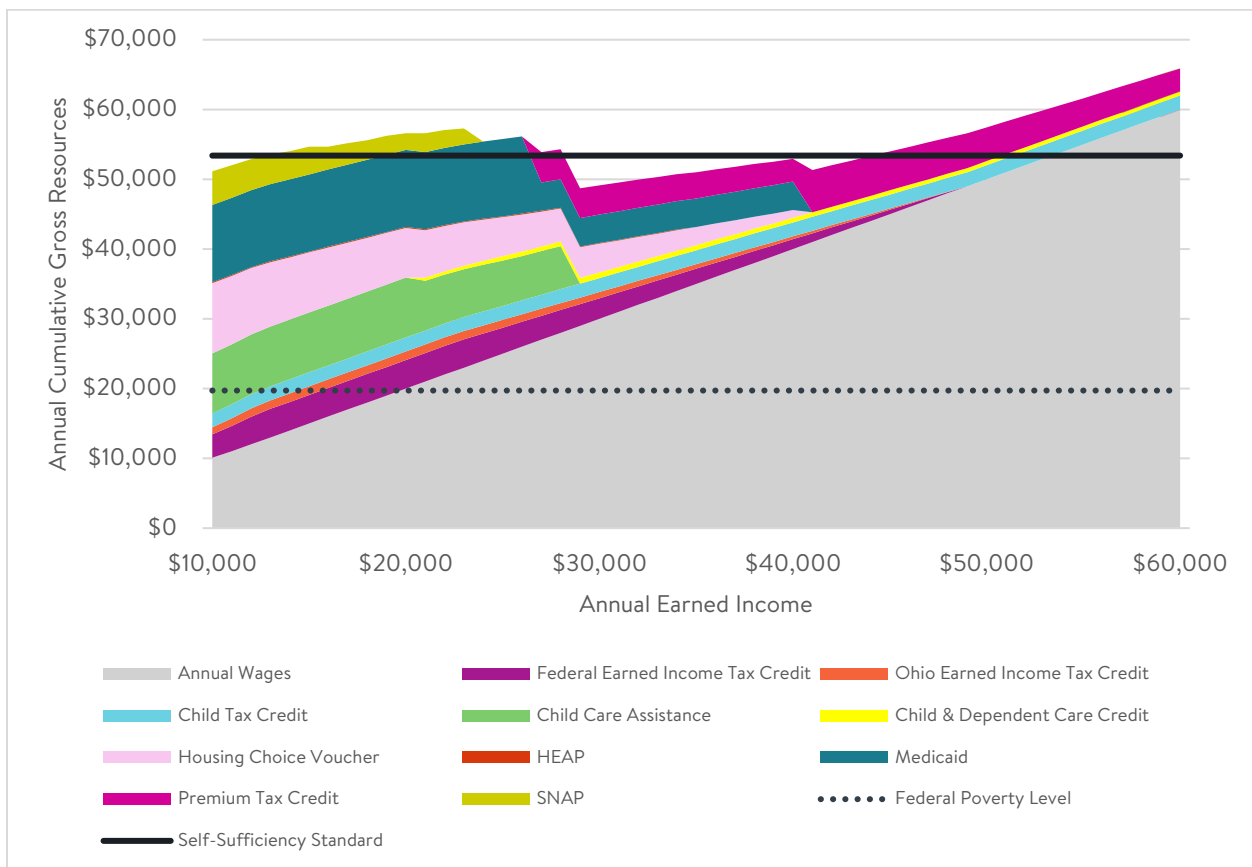
Source: American Community Survey Table S1901, 5-year estimates.

Table 46: Median Family Income by Presence of Children and Family Type in Hamilton County, 2023 (2023\$)

Presence of Children	Married-Couple	Female Householder, No Spouse Present	Male Householder, No Spouse Present	All Families
Families with Children Under 18 Years	\$140,096	\$31,656	\$56,897	\$91,551
All Families	\$123,982	\$42,617	\$65,357	\$97,939

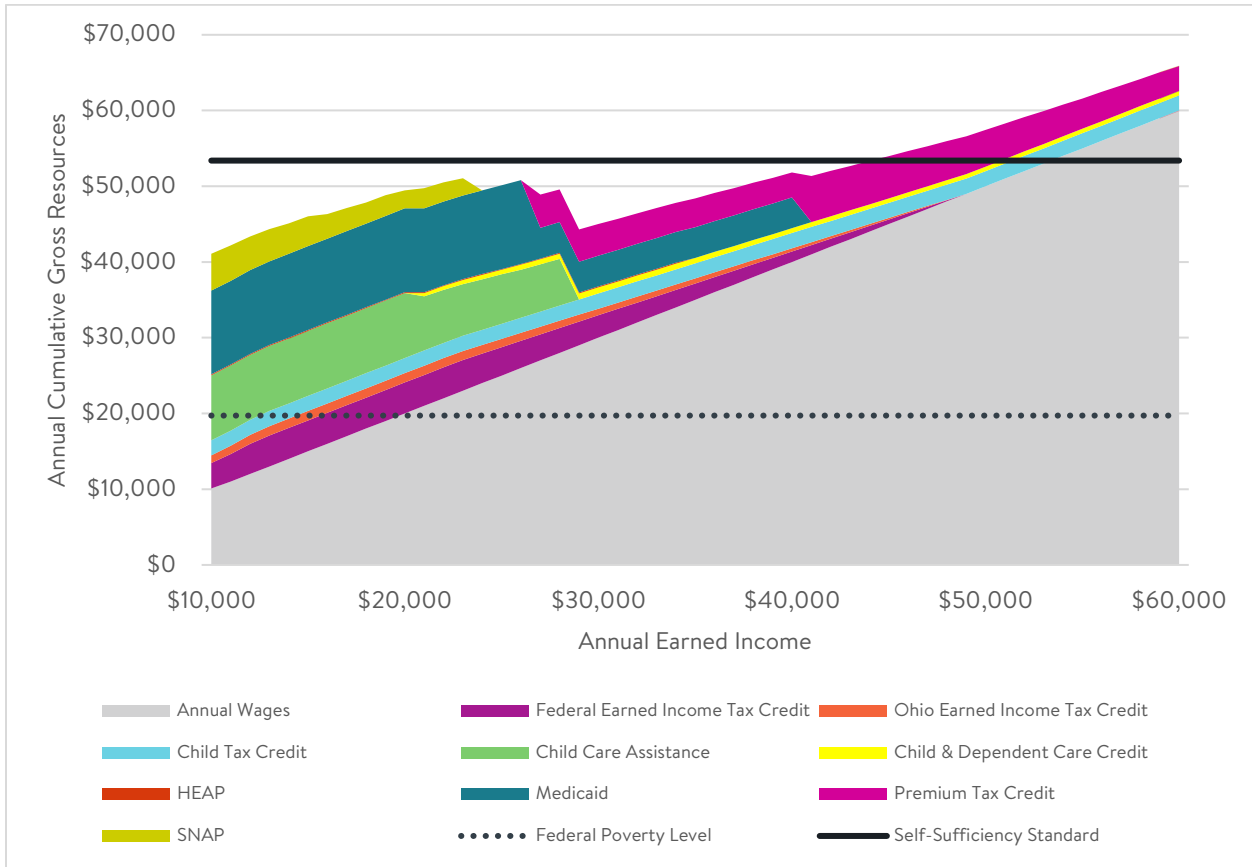
Source: American Community Survey Table S1903, 5-year estimates.

Figure 16: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Hamilton County – With Housing Choice Voucher, 2023 (2023\$)



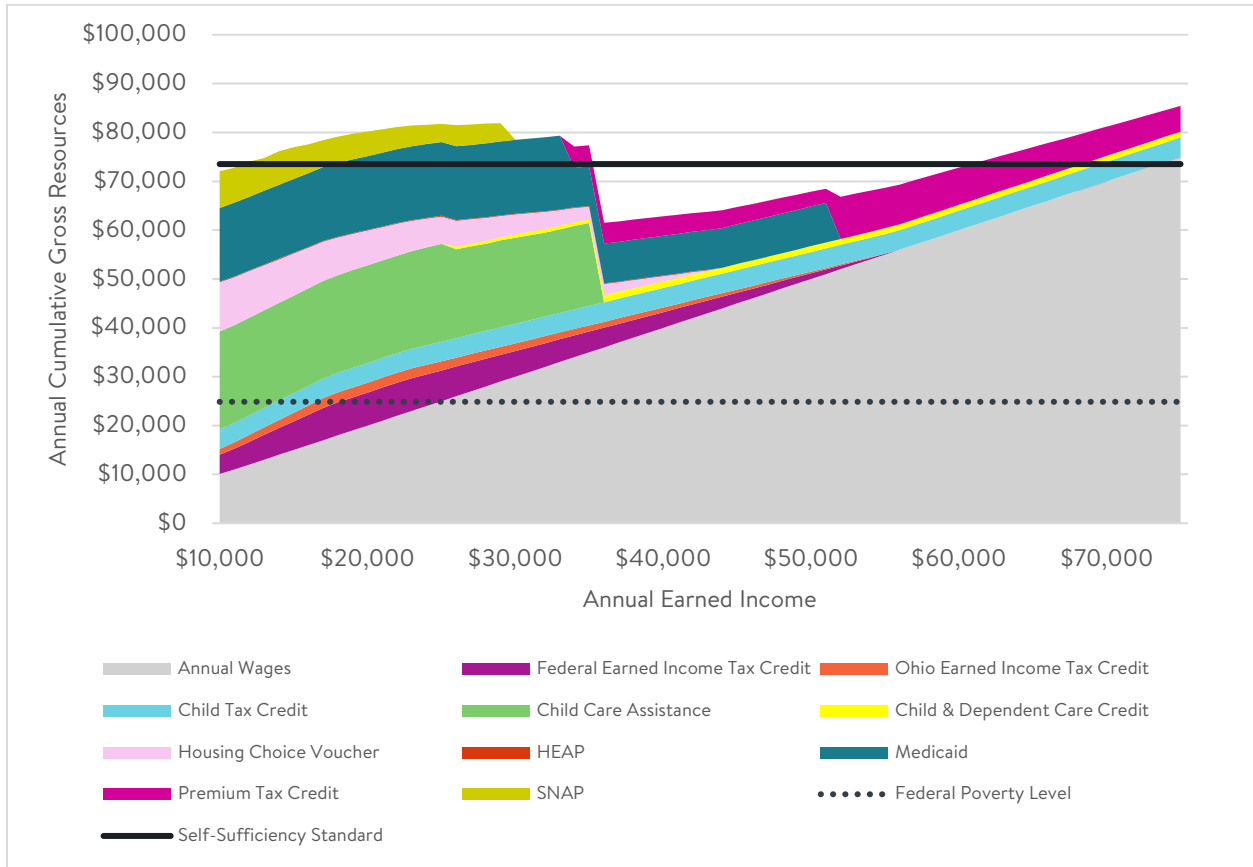
Source: Economics Center analysis.

Figure 17: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Hamilton County – Without Housing Choice Voucher, 2023 (2023\$)



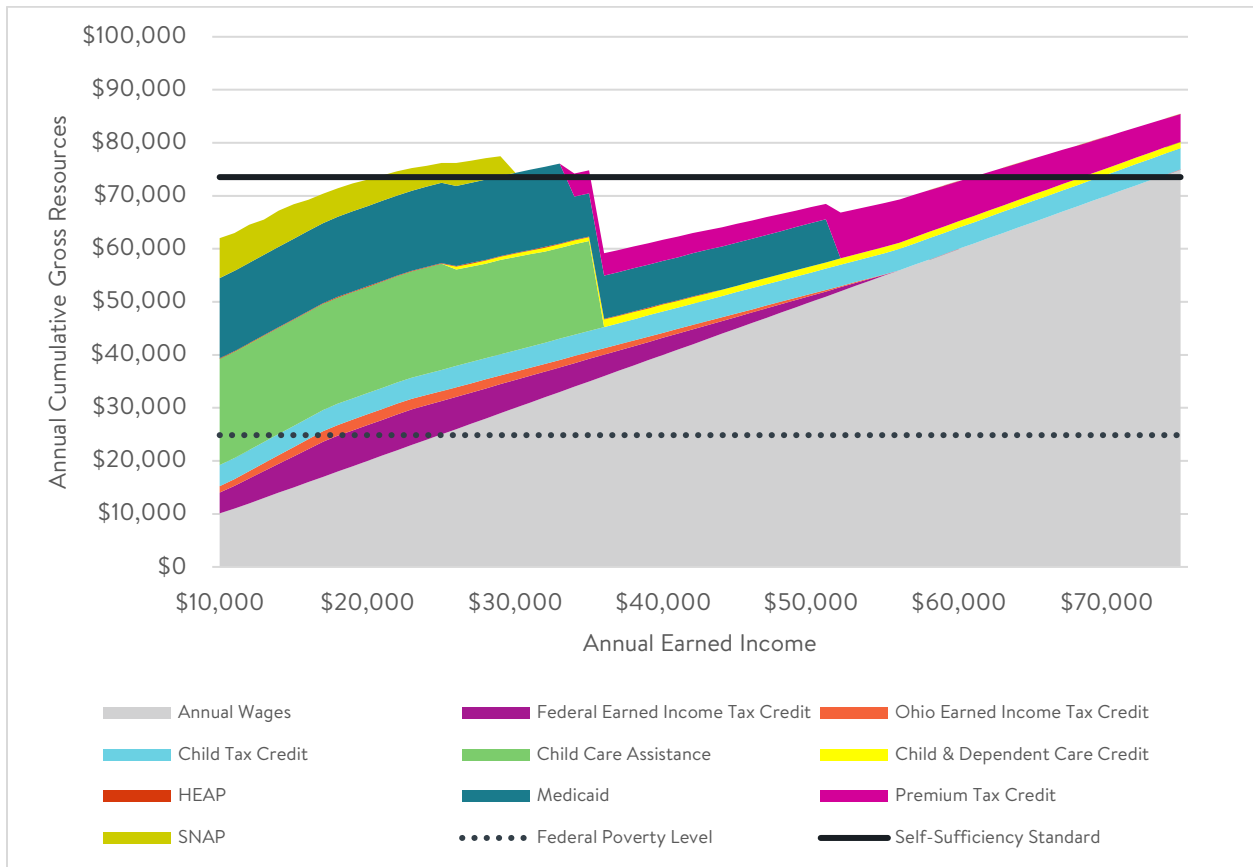
Source: Economics Center analysis.

Figure 18: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Hamilton County – With Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Figure 19: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Hamilton County – Without Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Hocking County

Table 47: Poverty Status of Households by Number of Related Children and Family Type in Hocking County, 2023

Children	Married-Couple		Female Householder, No Spouse Present		Male Householder, No Spouse Present		All Households	
	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty
0	4,132	4.0%	415	21.2%	359	11.7%	4,906	6.0%
1 or 2	1,357	11.4%	690	25.7%	517	12.6%	2,564	15.5%
3 or 4	397	21.2%	221	57.9%	56	23.2%	674	33.4%
5 or more	37	0.0%	0	N/A	20	100.0%	57	35.1%
Total Households	5,923	6.8%	1,326	29.6%	952	14.7%	8,201	11.4%

Source: American Community Survey Table B17012, 5-year estimates.

Table 48: Distribution of Families by Income Range in Hocking County, 2023

Income Range	Percent of Families
Less than \$10,000	3.4%
\$10,000 to \$14,999	2.1%
\$15,000 to \$24,999	7.5%
\$25,000 to \$34,999	6.7%
\$35,000 to \$49,999	12.9%
\$50,000 to \$74,999	17.2%
\$75,000 to \$99,999	16.0%
\$100,000 to \$149,999	22.6%
\$150,000 to \$199,999	7.7%
\$200,000 or more	3.9%
Total Families	8,201

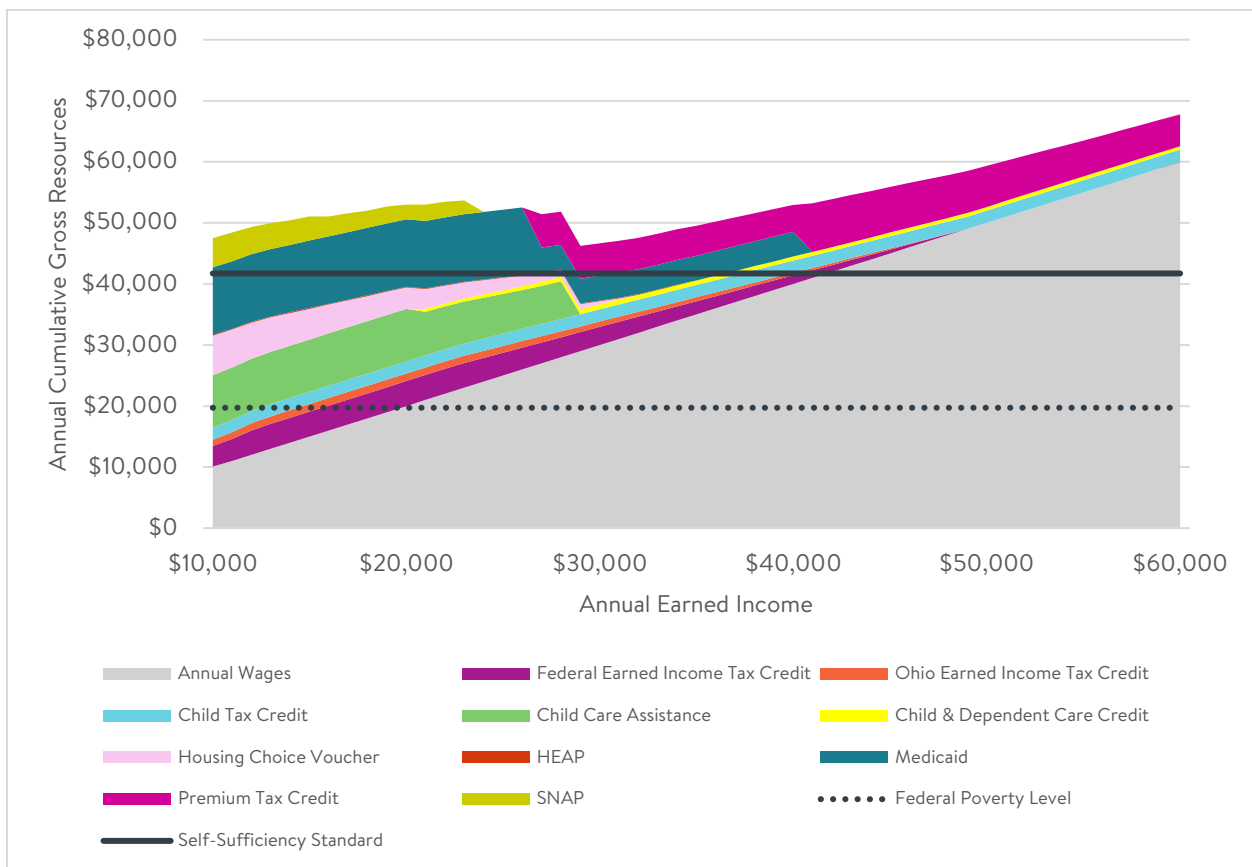
Source: American Community Survey Table S1901, 5-year estimates.

Table 49: Median Family Income by Presence of Children and Family Type in Hocking County, 2023 (2023\$)

Presence of Children	Married-Couple	Female Householder, No Spouse Present	Male Householder, No Spouse Present	All Families
Families with Children Under 18 Years	\$100,309	\$30,117	\$52,986	\$65,481
All Families	\$85,523	\$35,756	\$54,722	\$75,250

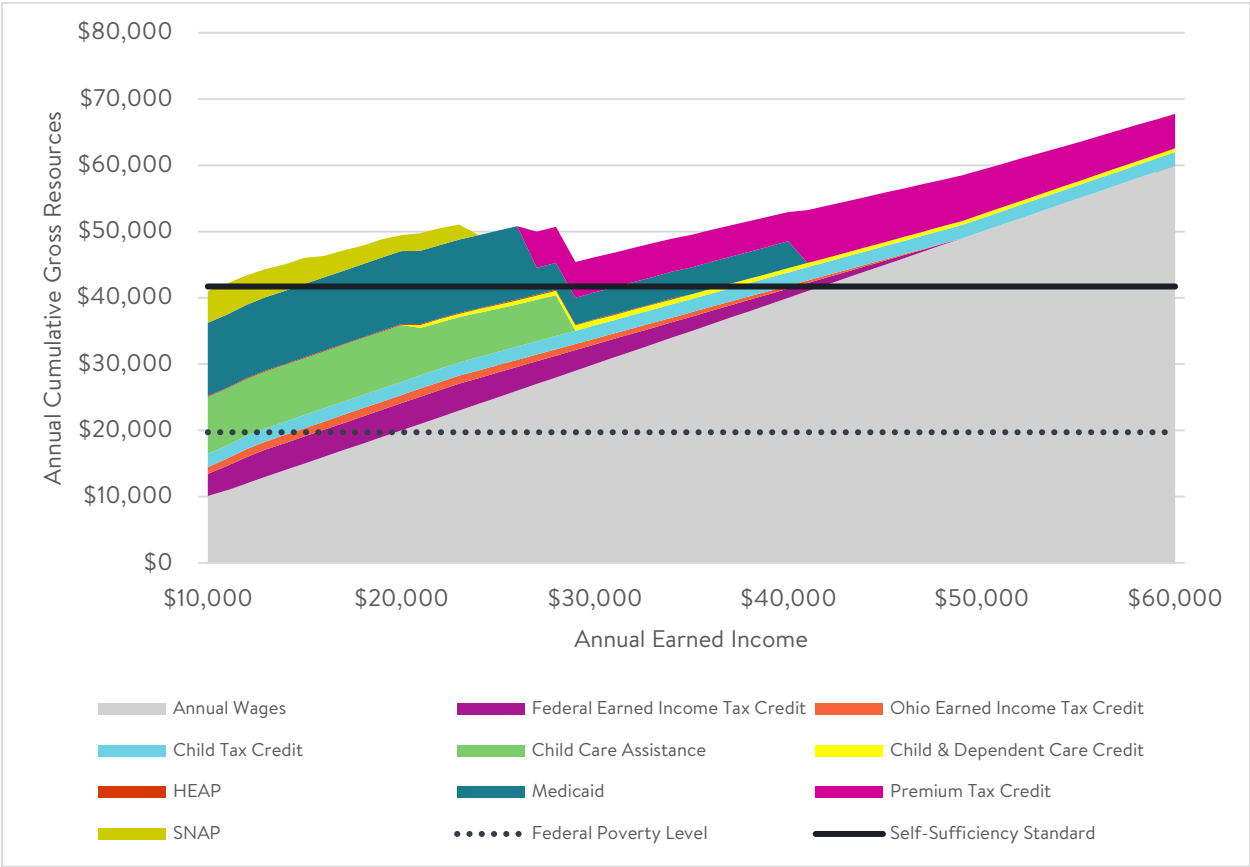
Source: American Community Survey Table S1903, 5-year estimates.

Figure 20: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Hocking County – With Housing Choice Voucher, 2023 (2023\$)



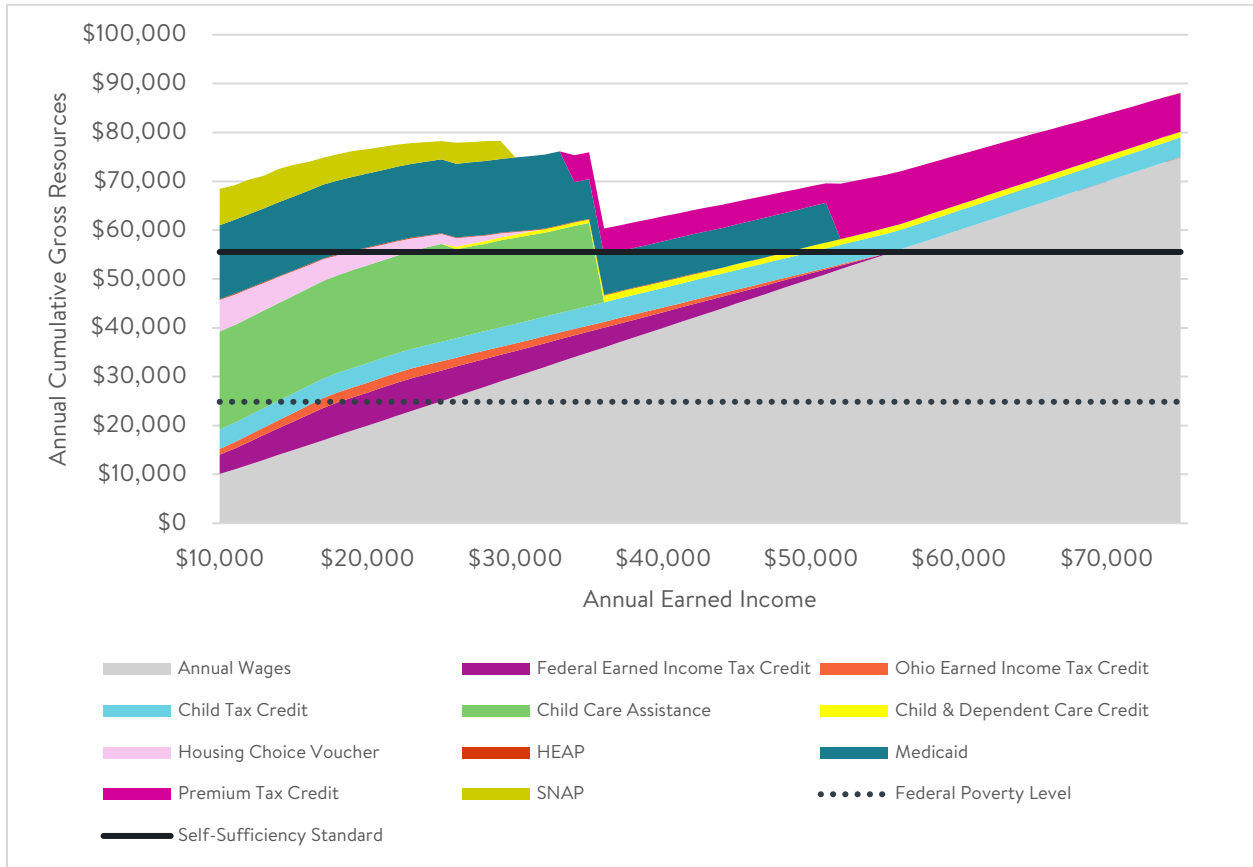
Source: Economics Center analysis.

Figure 21: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Hocking County – Without Housing Choice Voucher, 2023 (2023\$)



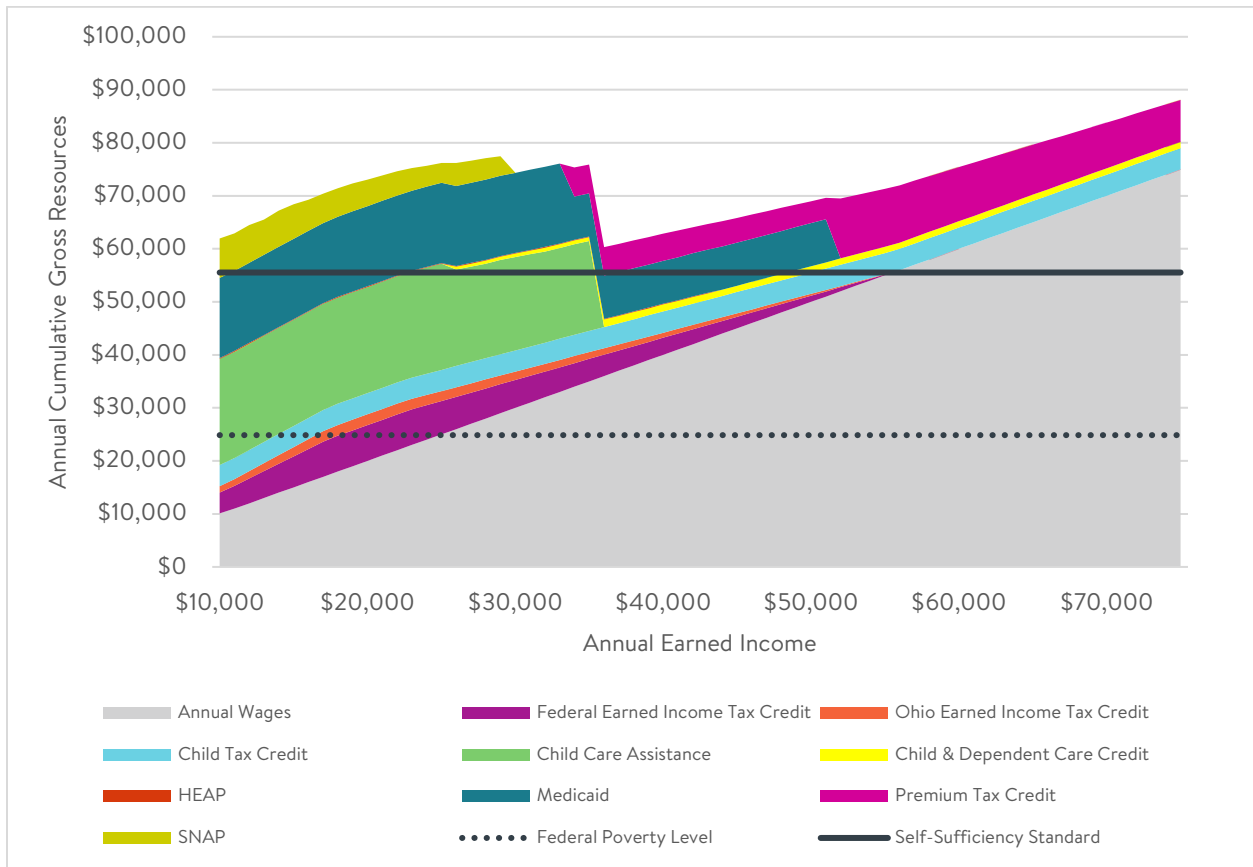
Source: Economics Center analysis.

Figure 22: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Hocking County – With Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Figure 23: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Hocking County – Without Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Scioto County

Table 50: Poverty Status of Households by Number of Related Children and Family Type in Scioto County, 2023

Children	Married-Couple		Female Householder, No Spouse Present		Male Householder, No Spouse Present		All Households	
	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty
0	7,773	5.6%	1,475	23.0%	1,004	29.8%	10,252	10.5%
1 or 2	3,991	11.8%	1,809	46.7%	464	33.2%	6,264	23.5%
3 or 4	1,098	21.3%	521	71.6%	133	33.1%	1,752	37.2%
5 or more	22	0.0%	34	100.0%	0	N/A	56	60.7%
Total Households	12,884	8.9%	3,839	41.4%	1,601	31.0%	18,324	17.6%

Source: American Community Survey Table B17012, 5-year estimates.

Table 51: Distribution of Families by Income Range in Scioto County, 2023

Income Range	Percent of Families
Less than \$10,000	5.3%
\$10,000 to \$14,999	4.6%
\$15,000 to \$24,999	9.2%
\$25,000 to \$34,999	7.2%
\$35,000 to \$49,999	11.1%
\$50,000 to \$74,999	18.6%
\$75,000 to \$99,999	12.8%
\$100,000 to \$149,999	17.5%
\$150,000 to \$199,999	8.4%
\$200,000 or more	5.2%
Total Families	18,324

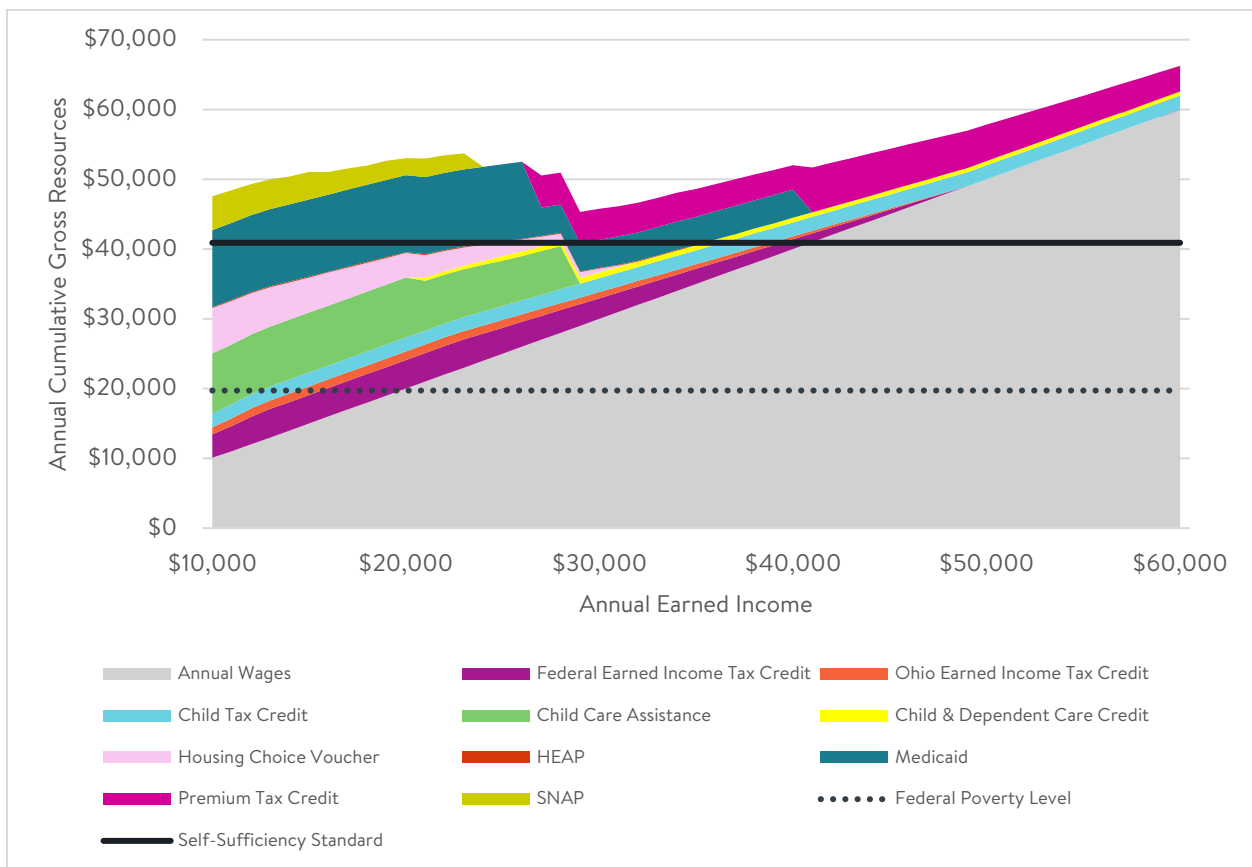
Source: American Community Survey Table S1901, 5-year estimates.

Table 52: Median Family Income by Presence of Children and Family Type in Scioto County, 2023 (2023\$)

Presence of Children	Married-Couple	Female Householder, No Spouse Present	Male Householder, No Spouse Present	All Families
Families with Children Under 18 Years	\$95,171	\$19,952	\$60,577	\$66,034
All Families	\$84,051	\$28,689	\$34,871	\$66,136

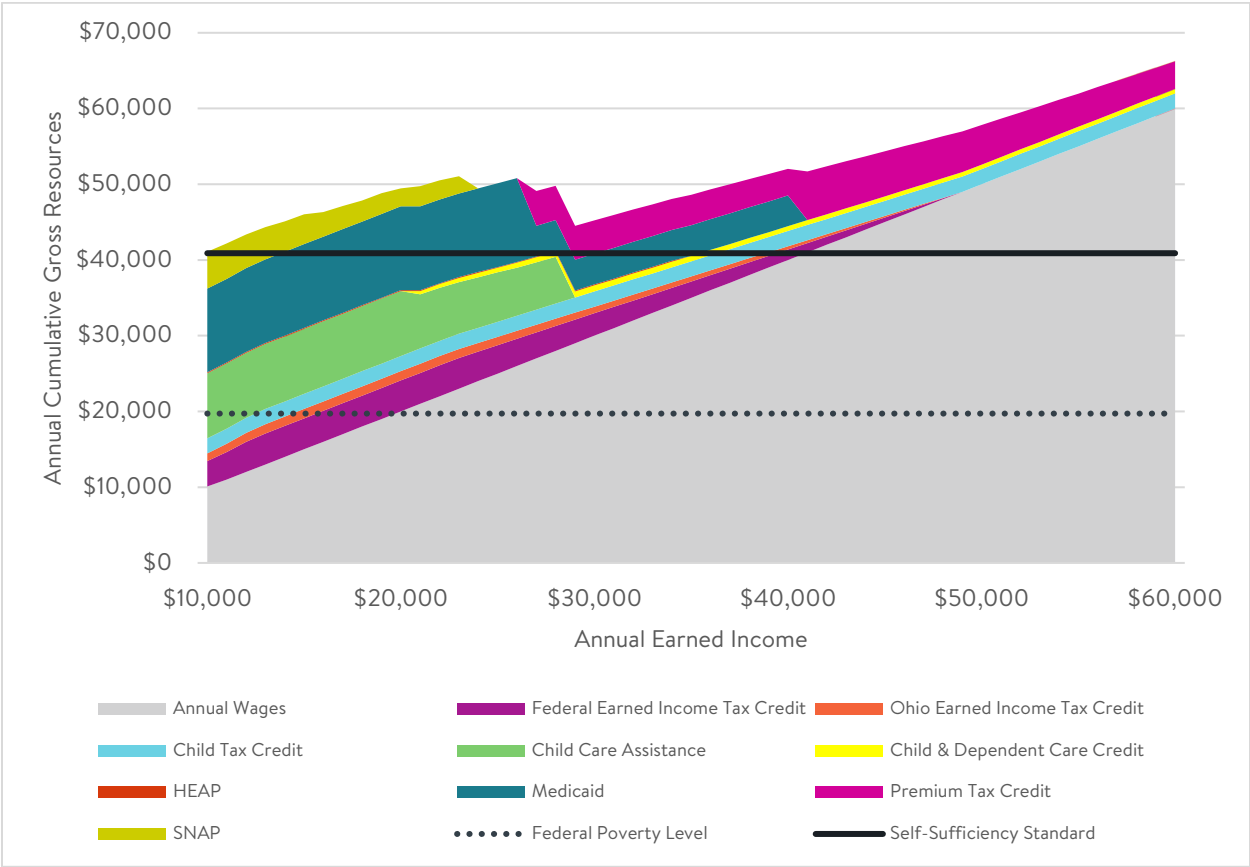
Source: American Community Survey Table S1903, 5-year estimates.

Figure 24: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Scioto County – With Housing Choice Voucher, 2023 (2023\$)



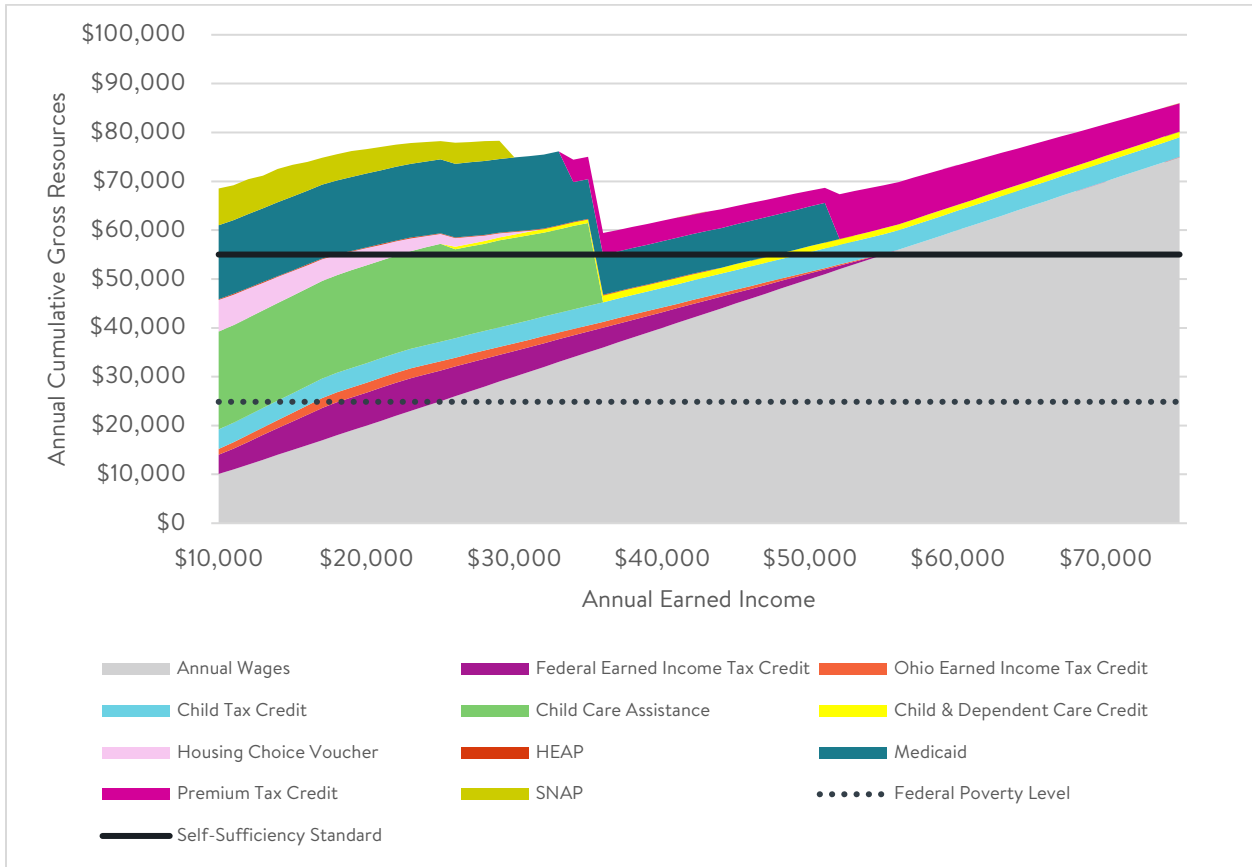
Source: Economics Center analysis.

Figure 25: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Scioto County – Without Housing Choice Voucher, 2023 (2023\$)



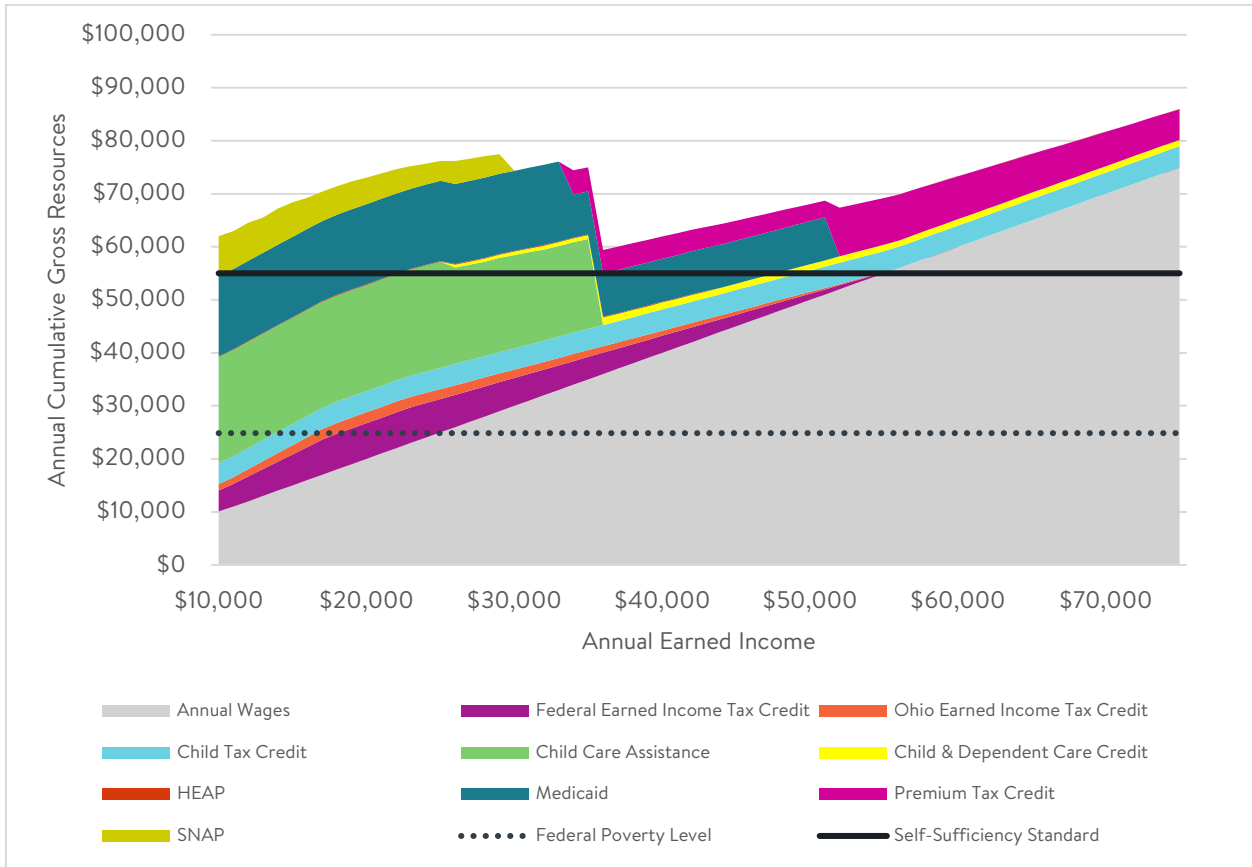
Source: Economics Center analysis.

Figure 26: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Scioto County – With Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Figure 27: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Scioto County – Without Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Summit County

Table 53: Poverty Status of Households by Number of Related Children and Family Type in Summit County, 2023

Children	Married-Couple		Female Householder, No Spouse Present		Male Householder, No Spouse Present		All Households	
	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty
0	62,181	2.2%	11,030	10.2%	4,477	6.9%	77,688	3.6%
1 or 2	29,471	3.8%	14,331	31.8%	5,693	18.4%	49,495	13.6%
3 or 4	6,731	9.1%	3,509	55.4%	663	16.9%	10,903	24.5%
5 or more	577	10.1%	142	95.8%	129	56.6%	848	31.5%
Total Households	98,960	3.2%	29,012	26.8%	10,962	14.1%	138,934	9.0%

Source: American Community Survey Table B17012, 5-year estimates.

Table 54: Distribution of Families by Income Range in Summit County, 2023

Income Range	Percent of Families
Less than \$10,000	3.3%
\$10,000 to \$14,999	1.7%
\$15,000 to \$24,999	3.9%
\$25,000 to \$34,999	4.8%
\$35,000 to \$49,999	9.6%
\$50,000 to \$74,999	16.2%
\$75,000 to \$99,999	14.6%
\$100,000 to \$149,999	20.4%
\$150,000 to \$199,999	11.9%
\$200,000 or more	13.4%
Total Families	138,934

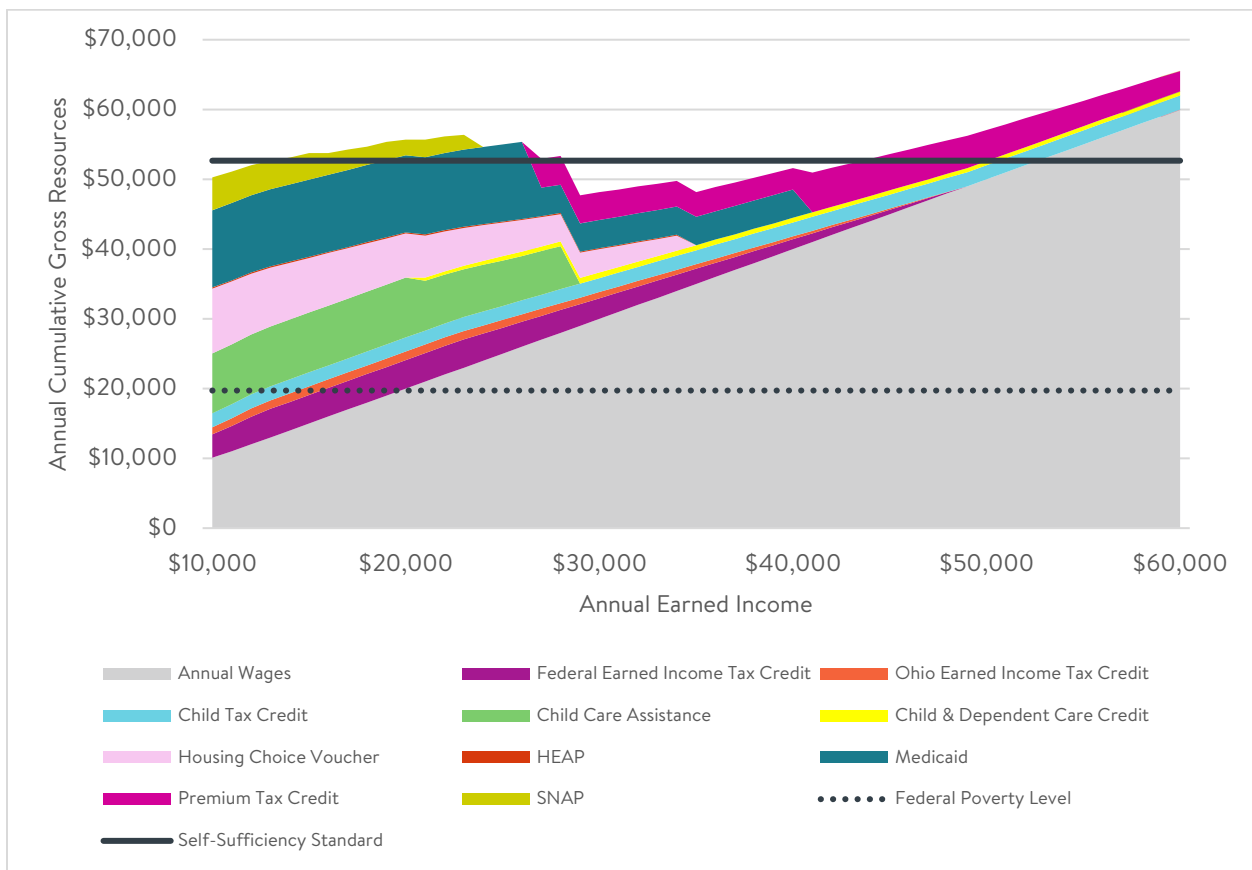
Source: American Community Survey Table S1901, 5-year estimates.

Table 55: Median Family Income by Presence of Children and Family Type in Summit County, 2023 (2023\$)

Presence of Children	Married-Couple	Female Householder, No Spouse Present	Male Householder, No Spouse Present	All Families
Families with Children Under 18 Years	\$130,920	\$36,713	\$57,314	\$90,718
All Families	\$113,080	\$44,710	\$64,513	\$92,526

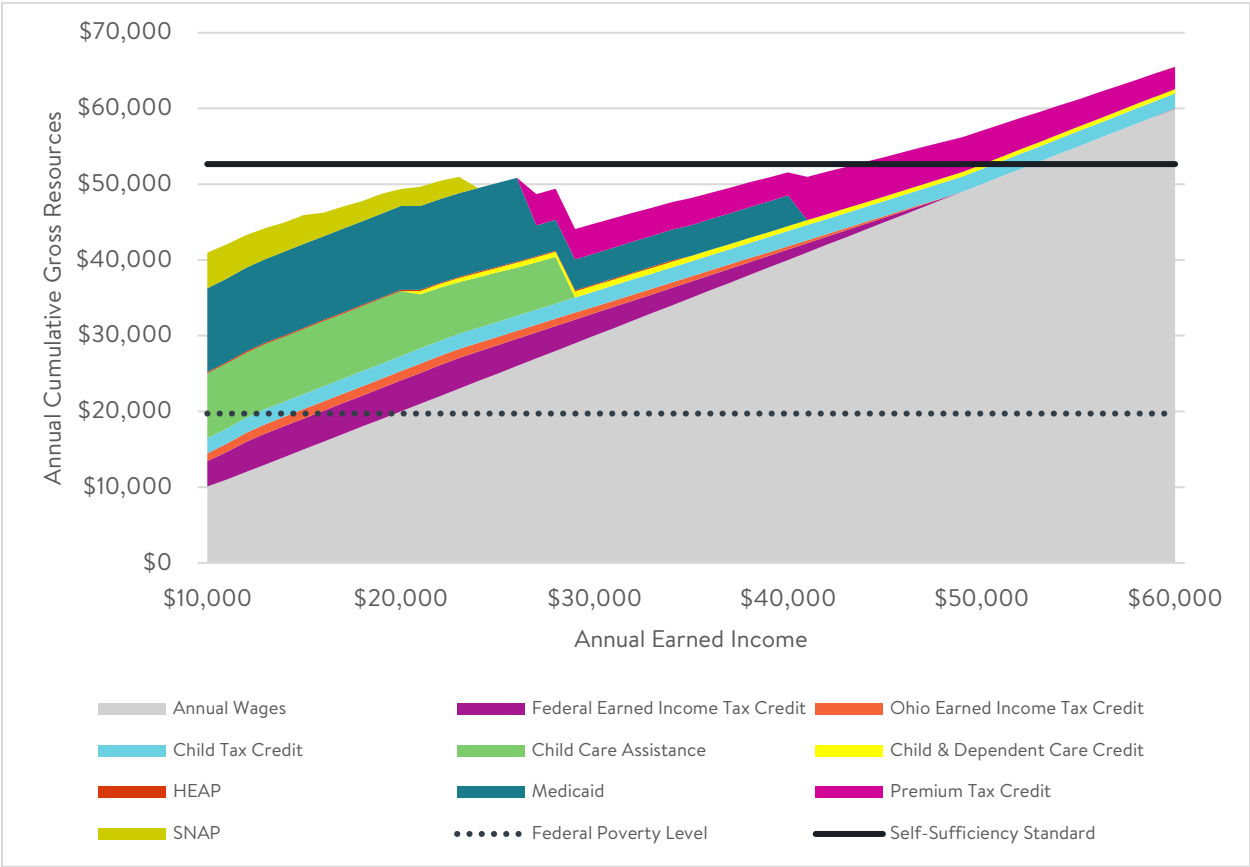
Source: American Community Survey Table S1903, 5-year estimates.

Figure 28: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Summit County – With Housing Choice Voucher, 2023 (2023\$)



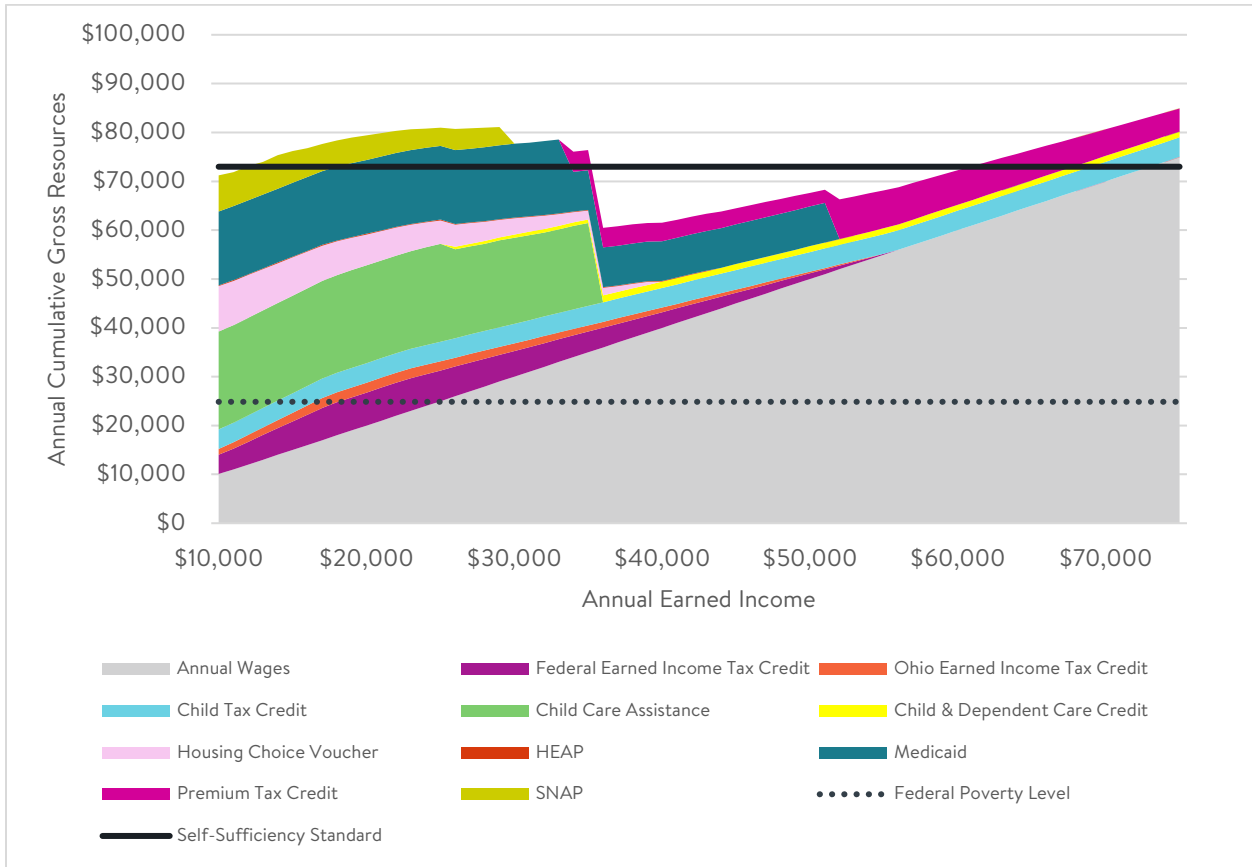
Source: Economics Center analysis.

Figure 29: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Summit County – Without Housing Choice Voucher, 2023 (2023\$)



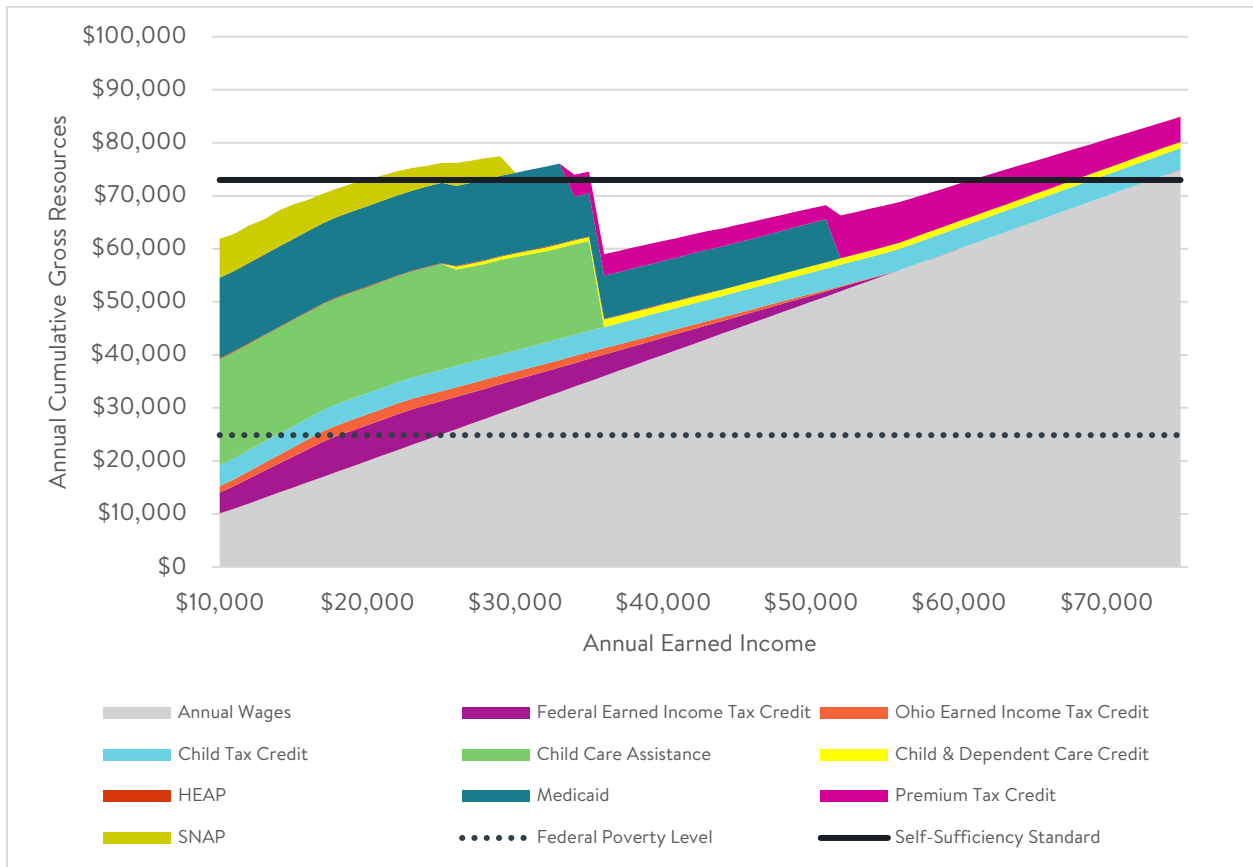
Source: Economics Center analysis.

Figure 30: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Summit County – With Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Figure 31: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Summit County – Without Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Warren County

Table 56: Poverty Status of Households by Number of Related Children and Family Type in Warren County, 2023

Children	Married-Couple		Female Householder, No Spouse Present		Male Householder, No Spouse Present		All Households	
	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty	Total Households	Percent Below Poverty
0	31,099	1.7%	2,763	11.4%	1,655	8.5%	35,517	2.8%
1 or 2	20,492	1.8%	4,036	21.9%	1,336	7.6%	25,864	5.2%
3 or 4	4,895	3.9%	383	34.7%	271	7.7%	5,549	6.2%
5 or more	456	1.5%	12	0.0%	6	0.0%	474	1.5%
Total Households	56,942	1.9%	7,194	18.5%	3,268	8.0%	67,404	4.0%

Source: American Community Survey Table B17012, 5-year estimates.

Table 57: Distribution of Families by Income Range in Warren County, 2023

Income Range	Percent of Families
Less than \$10,000	1.6%
\$10,000 to \$14,999	0.9%
\$15,000 to \$24,999	2.3%
\$25,000 to \$34,999	2.2%
\$35,000 to \$49,999	5.3%
\$50,000 to \$74,999	11.4%
\$75,000 to \$99,999	13.0%
\$100,000 to \$149,999	24.0%
\$150,000 to \$199,999	14.9%
\$200,000 or more	24.3%
Total Families	67,404

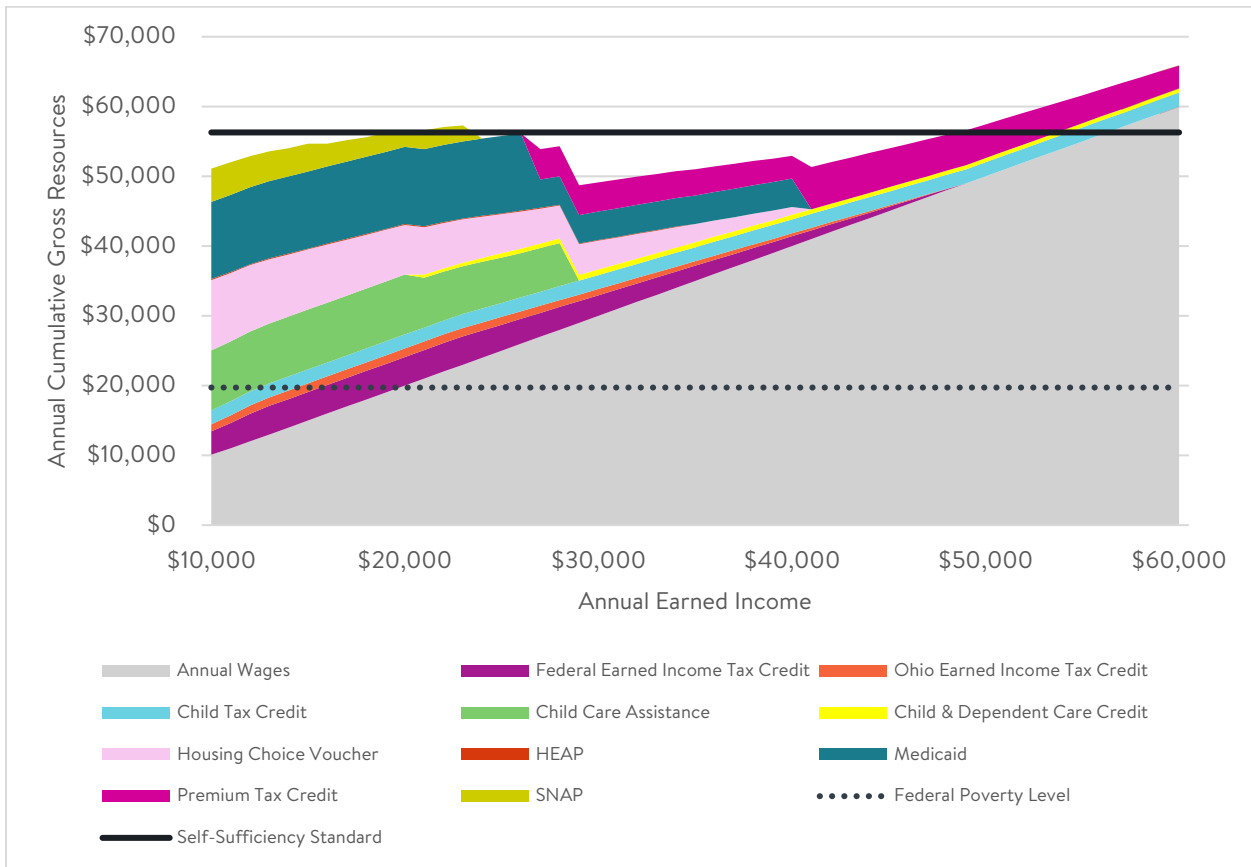
Source: American Community Survey Table S1901, 5-year estimates.

Table 58: Median Family Income by Presence of Children and Family Type in Warren County, 2023 (2023\$)

Presence of Children	Married-Couple	Female Householder, No Spouse Present	Male Householder, No Spouse Present	All Families
Families with Children Under 18 Years	\$152,182	\$63,444	\$76,175	\$136,844
All Families	\$138,665	\$62,538	\$80,697	\$125,235

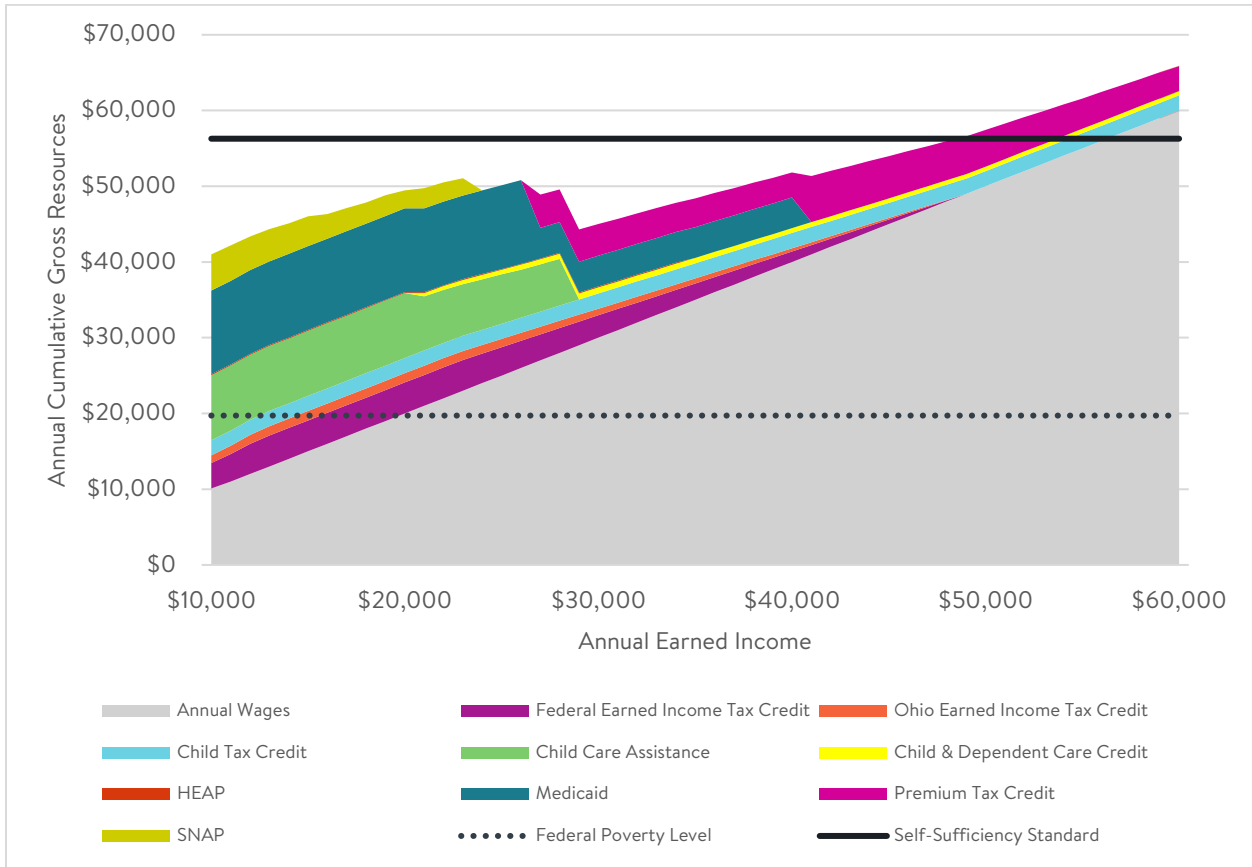
Source: American Community Survey Table S1903, 5-year estimates.

Figure 32: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Warren County – With Housing Choice Voucher, 2023 (2023\$)



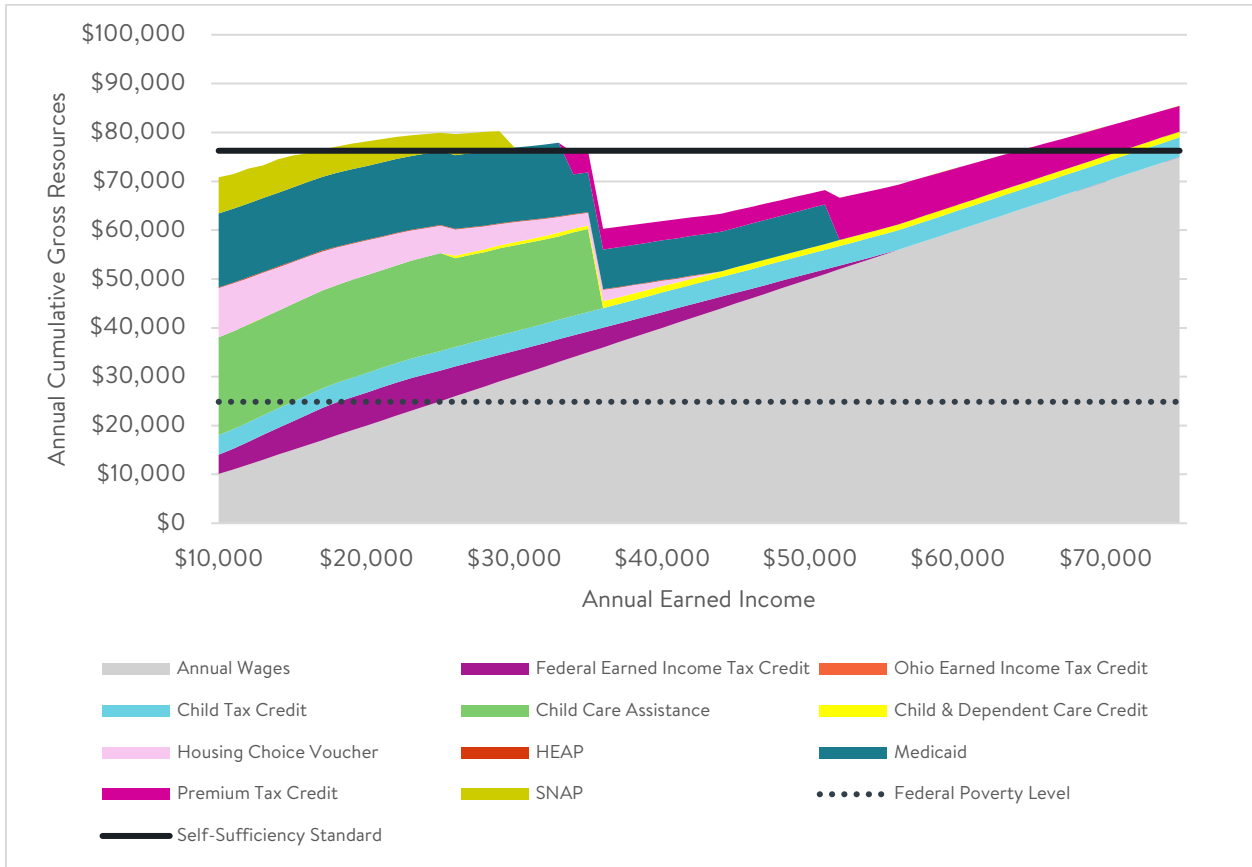
Source: Economics Center analysis.

Figure 33: Comparative Analysis of Gross Resources for One Adult with One Preschooler in Warren County – Without Housing Choice Voucher, 2023 (2023\$)



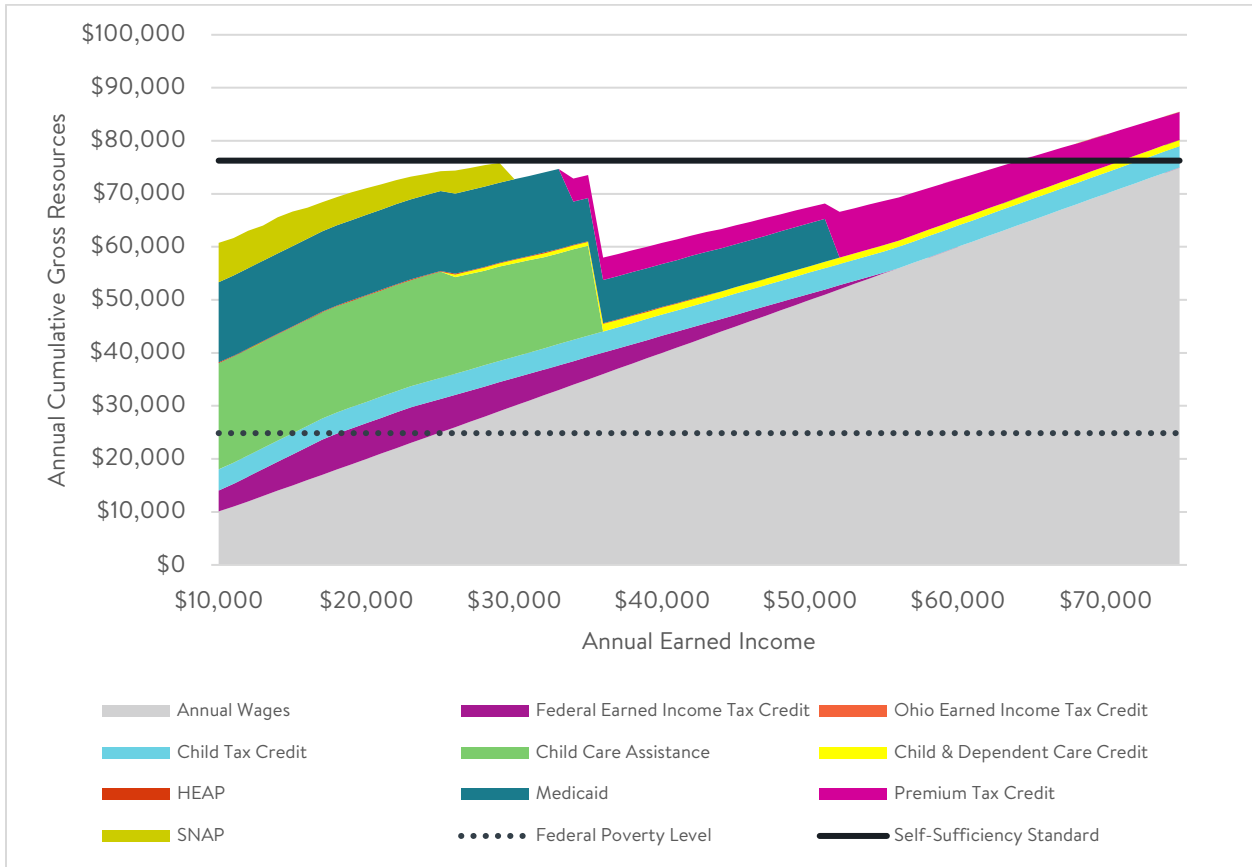
Source: Economics Center analysis.

Figure 34: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Warren County – With Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.

Figure 35: Comparative Analysis of Gross Resources for One Adult with One Preschooler and One Infant in Warren County – Without Housing Choice Voucher, 2023 (2023\$)



Source: Economics Center analysis.