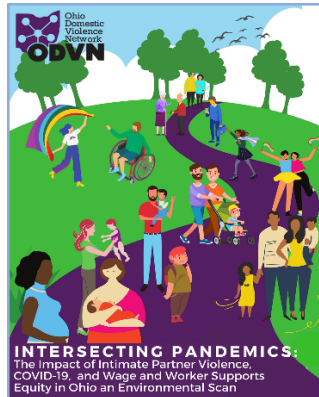




INTERSECTING PANDEMICS:

The Impact of Intimate Partner Violence,
COVID-19, and Wage and Worker Supports
Equity in Ohio an Environmental Scan



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Thank you!

INTRODUCTION

Prevention is cheaper than intervention, it is less disruptive to the lives of those involved, & most importantly, it avoids the long lasting mental & physical consequences of violence.

Theory of Change

Intimate partner violence (IPV), defined by the Centers for Disease Control and Prevention (CDC) as “physical violence, sexual violence, stalking, or psychological harm by a current or former partner or spouse”, is a widespread public health problem that harms millions of people each year and costs the U.S. economy billions of dollars annually.^{1,2,3} In Ohio alone, 109 people were killed in IPV situations between July 1, 2019 and June 30, 2020.⁴ Emerging data indicate that both the incidence and prevalence of IPV increased during the early months of the COVID-19 pandemic and the ensuing shelter in place orders.^{5,6} This environmental scan connects widespread economic insecurity, particularly among marginalized Ohioans, to the high rates of IPV in our society, both before and since the COVID-19 pandemic.

While it is imperative that our society help survivors find freedom, peace, and justice after experiencing violence, everyone in our society would be better served by stopping the violence before it starts. Prevention is cheaper than intervention, it is less disruptive to the lives of those involved, and most importantly, it avoids the long lasting mental and physical consequences of violence. It is better to prevent someone from becoming a survivor of violence than to help them after the fact. The Ohio Domestic Violence Network (ODVN) is committed to violence prevention and the creation of a world free from violence and oppression.

Individuals are targeted for IPV victimization often because they are marginalized & made vulnerable by oppressive systems

Specifically, ODVN seeks to prevent the perpetration of IPV. It is not enough to prevent victimization. Individuals are targeted for IPV victimization often because they are marginalized and made vulnerable by the oppressive systems of society, including poverty, racism, sexism, transphobia, homophobia, xenophobia, and ableism. Until these systems are dismantled and stop making people vulnerable to IPV victimization, prevention that focuses on victimization will only shift the burden of victimization to the

most marginalized. ODVN seeks to end IPV for everyone and focuses instead on the prevention of perpetration.

Violence prevention is, fundamentally, about changing the risk and protective factors that affect people and communities. Risk factors make a negative outcome, such as experiencing IPV, more likely. Protective factors can make a negative outcome less likely, make a positive outcome more likely, or reduce the effects of a negative outcome. When discussing risk factors, it is always important to emphasize that just because something is *more likely* to happen does not mean it *will* happen. Risk factors are not destiny.

The CDC currently provides funding to ODVN to pursue the primary prevention of IPV in two ways. First, ODVN seeks to change societal norms around gender, especially as they relate to masculinity. Harmful gender norms are a risk factor for IPV and several other types of violence and changing these norms is crucial for violence prevention.⁷

The second primary prevention strategy is to increase the financial security and stability of Ohioans. Economics play an important role in risk factors for IPV perpetration at every level of the social-ecological model.⁸

Table 1. Economic Risk Factors for Intimate Partner Violence

| Economic Risk Factors for Intimate Partner Violence | |
|---|--|
| Societal | Income inequality |
| Community | Neighborhood poverty, diminished economic opportunities, high unemployment rates |
| Relationship & Individual | Economic stress |

When individuals are economically stressed, unstable, or insecure, they are at a higher risk of perpetrating IPV. Furthermore, when the communities that they live in face high levels of poverty and unemployment, this also increases their risks. Finally, the United States is unique among wealthy nations for our high levels of income inequality and limited safety nets, increasing the risk of IPV perpetration for everyone across our

The same systems & policies that create poverty also create the circumstances that put people at risk for perpetrating IPV

society.⁹ Each of these risk factors have only become more widespread and severe in the wake of COVID-19 and its economic devastation, likely fueling the increased reports of IPV discussed above through increased financial difficulties and economic stress.

Just as risk factors are not destiny, poverty does not cause IPV. Nothing in this environmental scan should be understood to place the burden of violence on people living in poverty. Rather, the same systems and policies that create poverty also create the circumstances that put people at risk for perpetrating IPV. This is why ODVN is focused on creating change at the community and societal levels, rather than the personal or individual level.

ODVN is committed to improving the financial stability and security of Ohioans by increasing wage equity and other worker supports (WOWS). Through this work, we can prevent IPV and create an overall more just society. Increasing WOWS is also a form of secondary prevention for IPV victimization by removing economic barriers to leaving an abusive situation.

ODVN's WOWS work is focused on increasing public awareness of the impact of inequity and weak wage and worker support policies on IPV and strengthening connections between organizations that can create positive change. There are four specific objectives:

- 1) Increase engagement of broad-based partners and networks willing and able to work on wage equity issues.
- 2) Increase public education and attention on wage inequity and other worker supports.
- 3) Increase public education about the impact of income inequality on Ohio families and communities.
- 4) Shift organizational practices of ODVN partner organizations related to wage equity and other worker supports.

Purpose

This environmental scan examines policies and data related to several key areas that impact Ohioans' financial security, a topic that is understood holistically to include both direct and indirect factors. The first section outlines key background information, including demographics, population distribution, and poverty in Ohio. Next, information related directly to work and labor are discussed, including where and how Ohioans are employed, what they earn, and what protections and benefits they have access to. The final section addresses the facets of the environment that impact Ohioans' ability to find and maintain stable, well-paying employment and to achieve financial security. Topics addressed in this section include education, health care, the criminal justice system, and housing, among others. Barriers to and opportunities for achieving ODVN's WOWS goals and preventing IPV perpetration are highlighted throughout each section and are summarized at the end of the document.

COVID-19

This document was written between August and December 2020. As of January 1, 2021, the United States had over 20 million documented COVID-19 cases and over 350,000 deaths.¹⁰ Most of the data gathered for this environmental scan describe Ohio prior to the pandemic and limited data exist to describe the situation since March 2020. Throughout this document, the environment prior to the pandemic will be discussed because it has bearing on both the impacts of the pandemic and the opportunities for recovery from it. Whenever possible, data describing the environment since the pandemic began will also be included.

The pandemic affects all aspects of life for Ohioans. Most schools, workplaces, and businesses closed in Spring 2020; unemployment and the need for government assistance have substantially increased; and social unrest has led to demands for change to racist and racialized systems, including policing and the criminal justice system. Furthermore, the health effects of the disease have been borne unevenly throughout society. Older individuals and those with other health concerns have been significantly more likely to become severely ill and to die from the disease, as have frontline workers, and people of color, particularly Black people.^{11,12}

***The pandemic
has made
ODVN's Wage
Equity & Other
Worker Supports
efforts even
more urgent***

The pandemic has made ODVN's WOWS work even more urgently needed. People of color have been disproportionately affected by COVID-19 relative to white people.¹³ The social determinants of health (SDoH) - environmental conditions where people are born, grow, work, live, and die that impact their health - often align to make people of color more likely to experience a wide range of negative health outcomes.¹⁴ Due to historical and modern discrimination, people of color are more likely to face exposure to health hazards in their homes and communities that lead to higher rates of diseases that increase the severity of COVID-19, such as diabetes.^{15,16,17} Additionally, experiencing racism and discrimination, another SDoH, can lead to high levels of toxic stress that hinder the body's ability to stay healthy.^{18,19}

***People of color,
particularly
women of color,
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overrepresented
among low
wage "essential
workers"***

One especially pertinent SDoH is the industries that individuals work in. People of color, particularly women of color, are overrepresented among low wage "essential workers".²⁰ These workers are unable to work from home and instead must work in public-facing roles, including at grocery stores, gas stations, hospitals, as home health aides, in public transportation, and in child care settings.²¹ Workers in these roles have an increased likelihood of being exposed to COVID-19 relative to workers who are able to work from home or in workplaces where greater social distancing and interaction with a limited number of people are possible. They are also typically paid less and have less access to paid leave relative to other workers, increasing the pressure for them to work when they have been exposed to COVID-19.^{22,23,24} Finally, because these women cannot work from home and cannot afford to not work, they are often forced to make impossible decisions around providing care for their children and supporting them financially.²⁵

We continue to live with the racialized effects of policies like redlining, property-tax-based school funding, three-strikes laws, mandatory minimum sentencing laws, and segregation, as well as the racial differences in exposure to environmental hazards and pollutants.^{26,27,28,29,30,31,32,33,34} Achieving ODVN's WOWS work may, however, reduce economic inequities that disproportionately impact the health of people of color and make them more likely to experience severe symptoms of COVID-19. While the objective of ODVN's WOWS work is to prevent IPV, the impacts of increasing Ohioans' financial stability and security will be felt throughout all aspects of life and can reduce several forms of inequity in Ohio and in our society more broadly.

BACKGROUND

There is no way to simply or easily classify Ohioans and this diversity must be kept in mind as we create statewide solutions to enhance financial stability & security to prevent IPV.

Intimate partner violence is not limited to one socioeconomic or racial group, nor is it confined to cities or rural areas. It is prevalent throughout all of our communities, it is everybody's problem, and it will take several complementary approaches to end it. Economic hardship creates both stresses that make perpetration more likely and material insecurity that can force victims to rely on an unsafe partner. To design policies that will effectively address the economic difficulties of Ohioans, we must first understand who Ohioans are, at least to a small extent.

Demographics

Ohio is the seventh most populous state in the U.S. with an estimated population of 11.7 million people.³⁵ Rural, suburban, and urban settings all have important influence in Ohio. Ohio is home to several mid-sized cities; six have a population of 100,000 or greater (Columbus, Cleveland, Cincinnati, Toledo, Akron, and Dayton) and none have over 1 million people.³⁶ Each of these cities also have a substantial metro area with large suburbs. Although Ohio has 88 counties, over half of the population lives in just ten counties.³⁷ While the urban and suburban populations are quite large, rural parts of the state are also very important. Over 2.3 million Ohioans (19.6%) live in rural areas.³⁸ Ohio's 32 Appalachian counties overlap with several of the more rural counties and account for about 18% of the state's population.³⁹ Ohio's population is not concentrated in urban, suburban, or rural areas and any policies or programs designed for the state must account for all types of environments.

Ohio is less racially diverse than the U.S. as a whole (Table 1).^{40,41} Substantially more Ohioans are white than the national average, whereas the Latinx, Native American, and Asian populations are smaller. The Black population is similar in size to the national average.

Table 2. Ohio & U.S. Racial Demographics

| Racial Category | Ohio % | U.S. % |
|--|---------------|---------------|
| Black or African American | 13.1 | 13.4 |
| Native American or Alaska Native | 0.3 | 1.3 |
| Asian | 2.5 | 5.9 |
| Native Hawaiian or other Pacific Islander | 0.1 | 0.2 |
| Two or More Races | 2.4 | 2.8 |
| Hispanic or Latinx, any race | 4.0 | 18.5 |
| White, not Hispanic or Latinx | 78.4 | 60.1 |

Note. Percentages may not add to 100 due to data reporting limitations.

Nonwhite Ohioans are not represented equally throughout the state. Specifically, Black Ohioans are heavily concentrated in Ohio's cities; nearly 40% live in Columbus, Cleveland, and Cincinnati.⁴² In the counties containing these cities, they make up over a quarter of the population. Conversely, white Ohioans are overrepresented outside of urban areas. At the extreme, in the least densely populated county (Vinton), 96.3% of the county is white and only 0.6% is Black.⁴³

Ohio's population is somewhat less educated than the general U.S. population: 58.9% of the U.S. population pursued some education after high school compared to 55% in Ohio.⁴⁴ Like racial diversity, educational attainment in Ohio is concentrated in the urban and suburban areas. In the counties containing Columbus, Cleveland, and Cincinnati, over 30% of the population over 25 years old has completed a bachelor's degree (state average: 26.1%).⁴⁵ Five counties, all in Appalachia, have a bachelor's degree completion rate below 10%. Educational attainment also differs between racial groups. Twenty-seven percent of Black Ohioans and 27.4% of Latinx Ohioans have obtained at least an associate degree, compared to 41.5% of white Ohioans.⁴⁶ When combined with the data on educational attainment in predominantly white rural counties, this suggests that urban white Ohioans are more educated than their rural white peers.

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Together, these data on population density, race, and education demonstrate the nuance needed to understand who Ohioans are. Ohio has several mid-size cities with large white populations that are, on average, well-educated, as well as sizeable nonwhite populations that have had less access to education. Outside of these cities and their suburbs, Ohioans are overwhelmingly white and less educated. There is no way to classify Ohioans simply or easily, and this diversity must be kept in mind as we seek to create statewide solutions to enhance financial stability and security to prevent IPV.

Poverty in Ohio

Prior to the COVID-19 pandemic, more Ohioans were living in poverty than the national average (13.9% vs. 11.8%, respectively, in 2019).^{47,48,49,50} For reasons discussed extensively throughout this document, including wealth and wage gaps, working-age women were more likely to live in poverty than working-age men (15.1% vs 11.5%, respectively, in 2019).⁵¹ Women are more likely to be single parents than men due to gender roles that assume women are better caretakers than men. Both single parents (36%) and children (19.2%) also face higher poverty rates.^{52,53}

***[Historically],
white
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likely to live
in poverty***

The U.S. has a long history of stealing wealth from people of color for the benefit of white people, and several structural barriers remain that keep people of color in poverty. White Ohioans were the least likely to live in poverty with a poverty rate of 11.1% in 2019, followed closely by Asians (11.8%).⁵⁴ Black Ohioans had the highest poverty rate (28.7%), followed by Native Americans (25.3%) and Latinx Ohioans (23.8%). Children of color live in poverty at much higher rates than their white peers (42.1% for Black children and 34.3% for Latinx children compared to 13.8% for white children in 2017).⁵⁵

The COVID-19 pandemic has the potential to substantially increase poverty in Ohio, both acutely and in the long term. On March 22, 2020, Dr. Amy Acton, former Director of the Ohio Department of Health, issued a stay at home order that closed all non-essential businesses and required individuals to stay in their homes unless they were traveling to an essential job or to get supplies, such as food or home office equipment, among other exceptions.⁵⁶ As a result, nearly one million Ohioans were

unable to work and the unemployment rate in April 2020 was 17.6%, up from 4.1% in February 2020.⁵⁷ Such a precipitous drop in employment had the potential to destabilize families living in poverty or on the edge as once stable incomes suddenly disappeared but bills did not.⁵⁸ As of November 2020, 100,000 Accommodation and Food Services workers remained out of work, compared with the previous November.⁵⁹

Data on actual changes in poverty in Ohio are not available as of August 2020, but some national data suggest important trends. Through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, the federal government took several steps to reduce the economic impact of the pandemic on families, including stimulus checks, a boost to unemployment insurance payments, and an increase in the flexibility of the Supplemental Nutrition Assistance Program (food stamps).^{60,61} Researchers from the Center on Poverty and Social Policy at Columbia University found that this federal relief had the capacity to keep poverty rates near pre-pandemic levels despite the significant increase in unemployment.⁶² The effects were especially large for people of color: they predicted that, without the CARES Act, poverty for white Americans would

Without the CARES Act, poverty for white Americans would have increased by 2.3% compared to increases between 6% and 7% for people of color

The pandemic has made families' financial situations less stable & predictable, with the result that even families earning substantially more than the poverty level face uncertainty & credible fear of losing their income source

have increased by 2.3% compared to increases between 6% and 7% for people of color. Instead, poverty rates for white, Black, and Latinx Americans are all predicted to be within 1% of the pre-pandemic rates.

While these early signs of stability in the poverty rate are encouraging, several factors need to be considered. First, the aid from the CARES Act was short term. The stimulus checks were limited in scope and the extra money for unemployment insurance ended at the end of July 2020.⁶³ Additional relief for the unemployed has been intermittent.⁶⁴ Without these policies keeping

poverty at bay, poverty rates may increase to the originally predicted levels in 2021 without additional governmental assistance.

Nor does the poverty measure fully account for a family's economic security or stability.⁶⁵ Even with the benefits of the CARES Act and any future government relief policies, the COVID-19 pandemic has made families' financial situations less stable and predictable, with the result that even families earning substantially more than the poverty level face uncertainty and credible fear of losing their income source. Rapidly changing employment situations, unpredictable government benefits, lag times in receiving benefits, fluctuations in the stock market, public health guidance regarding business closures, and fear of COVID-19 have all destabilized life in ways that the poverty rate is not designed to measure and they have likely decreased financial stability and security for Ohioans, including many who may not be living in poverty.

While the poverty rate is an important measure of economic well-being, ODVN's WOWS work takes a larger view than just one measure. We are working to increase the financial stability of all Ohio families, including by reducing the poverty rate, with the goal of ending IPV. The remainder of this environmental scan analyzes the environment in Ohio for barriers and opportunities related to our goals. The first section addresses policies and environments related specifically to wages and labor and the second discusses other critical aspects of life that relate to our ability to work and maintain economic stability, such as education, health care, and housing.

WORKING CONDITIONS

Income from working is one of the biggest contributors to financial security, meaning that reducing the economic risk factors for IPV should start with looking at policies and trends in working.

People are at a higher risk of perpetrating IPV when they and their communities are facing economic insecurity and economic stress, be it in the form of generational poverty, an acute financial crisis like a job loss, or a widespread economic downturn like a recession. Income from working is one of the biggest contributors to financial security, meaning that reducing the economic risk factors for IPV should start with looking at policies and trends in working. This portion of the environmental scan discusses how readily individuals can find jobs, what industries are the most influential in Ohio's job market, how much jobs in Ohio pay, and other policies that impact Ohioans on the job. Each section concludes with opportunities for and barriers to creating economic justice to prevent IPV.

1. Unemployment, Underemployment, and Labor Force Attachment

Diminished economic opportunity (often operationalized as high unemployment rates) is a major risk factor for IPV perpetration. People who are under economic stress because they cannot find a job or cannot find one that allows them to adequately support themselves and their families are more likely to commit violence than people who are sufficiently employed. This section covers three aspects of economic opportunity: unemployment, underemployment, and labor force attachment.

- Unemployment represents individuals who would like to work but cannot find a job. This is the most commonly cited labor statistic. Individuals must be actively seeking work to be counted as unemployed.
- Underemployed people have a job but are not able to work as many hours as they would like; or are working in jobs that do not fully utilize their skills and labor market credentials, and accordingly pay lower than their skills should command. Usually, they are involuntary part-time workers.
- Labor force attachment measures people who are neither employed nor seeking work. Many types of people are not attached to the labor force: stay-at-home parents, retirees, students, people who cannot work for health reasons, and people who have given up on finding a job.

Unemployment, underemployment, and labor force unattachment can all lead to the economic stress that increases the risk of IPV. Unemployment rates have fallen from historic highs posted in spring 2020, but Ohio remains more than 300,000 jobs short of recovery, so lower rates should not be taken as a sign of decreased economic strain on families.⁶⁶ Understanding unemployment, underemployment, and workforce nonparticipation together is critical for creating effective solutions to increase financial stability and decrease IPV.

Unemployment: Prior to COVID-19

Prior to the COVID-19 pandemic, the United States was experiencing the longest period of economic growth on record, from June 2009 to February 2020 (128 months).⁶⁷ The unemployment rates in Ohio for February 2020 was 4.1%, slightly higher than the national rate 3.5%.^{68, 69}

Prior to the pandemic the statewide unemployment rate was 4.2%, but was 3.4% for white Ohioans & 8.0% for Black Ohioans

Unemployment was not distributed throughout the population evenly, however. In the fourth quarter of 2019, the statewide unemployment rate was 4.2%, but was 3.4% for white Ohioans and 8.0% for Black Ohioans (note: as discussed above, Ohio has too small of populations of other racial groups to reliably calculate race-specific data for them).⁷⁰ This disparity between white and Black unemployment rates has persisted since at least the 1970s and often becomes more extreme during periods of economic downturn, such as recessions, and shrinks during expansions.⁷¹ The unemployment rate for Black workers is typically around double that of the white workers. Throughout the ten-year period of economic expansion, unemployment decreased across the board and Black Ohioans had a record low unemployment rate of 6.4% in 2018, although this was still higher than the white unemployment rate of 4.2%.⁷²

Labor force participation: Prior to COVID-19

Positive unemployment trends prior to the pandemic are complicated by three factors: 1. the types of jobs being created, discussed in greater detail in the Industries section below; 2. the labor force participation rate; and 3. the non-impact of low unemployment rates on poverty rates.

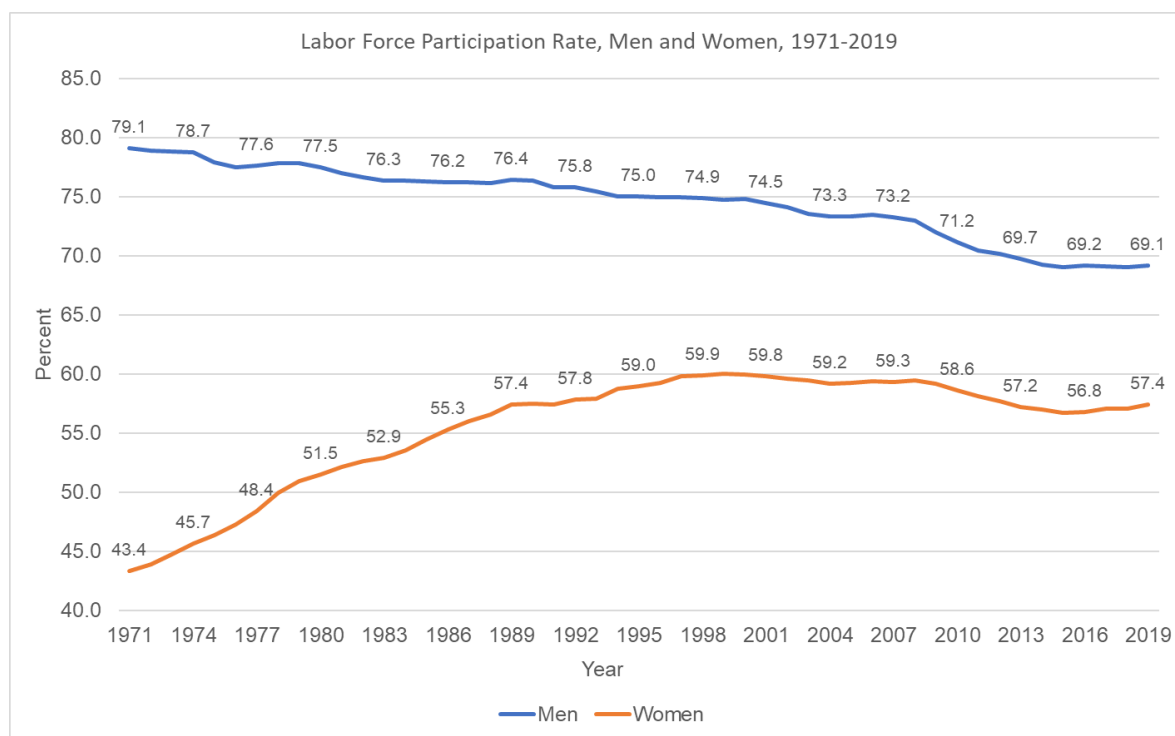
The unemployment rate captures individuals who are not employed and are looking for work. It does not include individuals who are of working age but are not employed or looking for work, including retirees, stay-at-home parents, individuals with disabilities that prevent them from working, and discouraged job seekers who have stopped looking for work. It also misses people who would be working under typical circumstances but are not able to during the pandemic due to health risks or the nature of their work.

In 2018 fewer Ohioans were participating in the workforce than in 38 of the preceding 39 years

In 2018, after years of strong economic growth, fewer Ohioans were participating in the workforce than in 38 of the preceding 39 years.⁷³ Unemployment rates were low but so was the number of people who were working. Low unemployment rates hide the fact that fewer Ohioans are working than during previous years of prosperity.

It is important to analyze labor force participation data by gender (Figure 1). For as long as the rate has been calculated, men have participated in the labor force at higher rates than women.⁷⁴ In 1970, 79.7% of men participated compared to 43.4% of women.⁷⁵ Since then, men's participation has been steadily decreasing and women's participation increased until the onset of the Great Recession in December 2007 and has decreased since. In 2019, men and women participated in the labor force at rates of 69.1% and 57.4%, respectively.⁷⁶

Figure 1. Labor Force Participation Rate for Men & Women: 1971-2019



Note. Data points correspond to years indicated on x-axis.⁷⁷

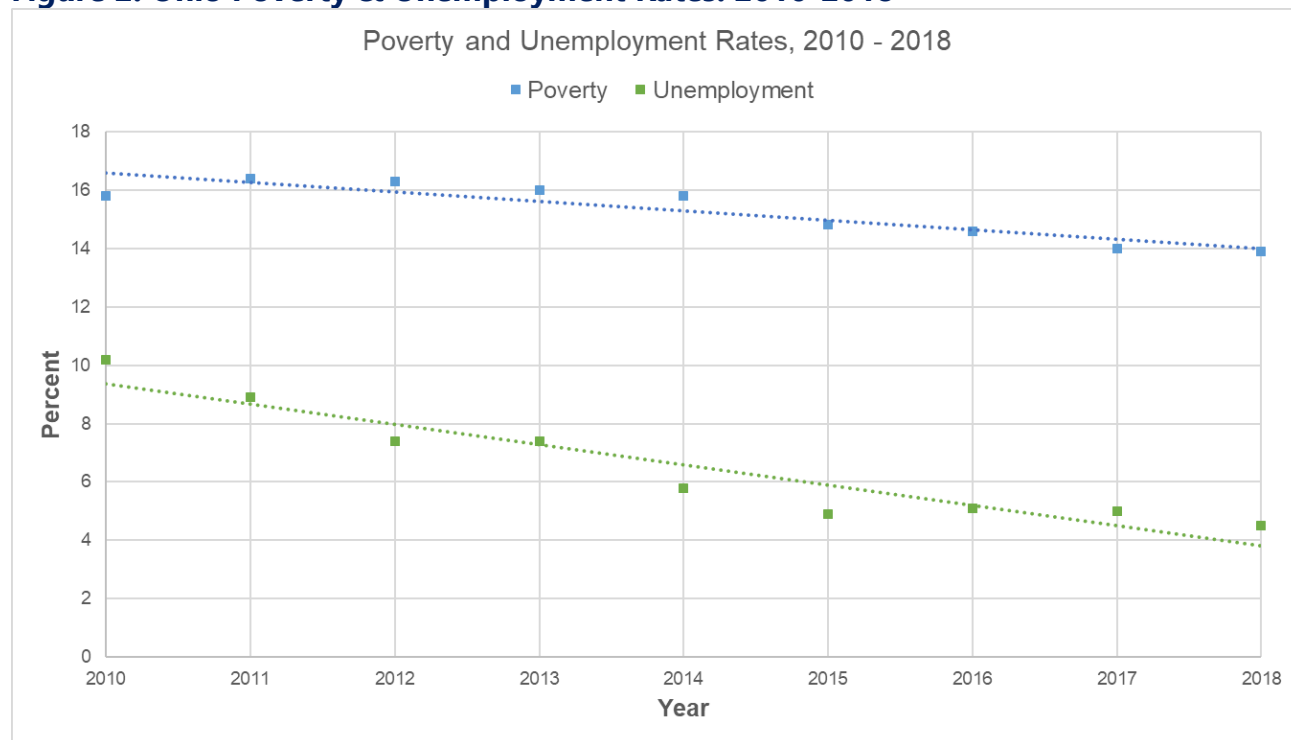
Wage labor is the most common wage to gain and maintain economic stability and security in the United States. It is important, therefore, that individuals be able to find work and that they feel empowered to participate in the labor force. Marginalized and vulnerable people, including people of color, women, trans individuals, and people with disabilities, are overrepresented in the population of people detached from the labor force.^{78,79,80} The reasons for their overrepresentation are addressed throughout this environmental scan and include overt discrimination, criminal justice system involvement, lack of child care, addiction, and other mental and physical health problems.⁸¹ Removing barriers to employment for those who can work and increasing the economic supports available to those who cannot work is a major goal of ODVN's wage equity work to prevent IPV.

Unemployment and the poverty rate

Another important caveat to Ohio's low unemployment rate is its lack of significant impact on the poverty rate. Theoretically, as more people find work, the poverty rate should decrease since wages are the largest source of income in the United States. The types of jobs that are available and their wages have hampered the poverty-

reducing capabilities of work, however. It is easy to work full-time in Ohio and remain poor, as is discussed below. Figure 2 shows the annual unemployment and poverty rates in Ohio for the years 2010 to 2018.

Figure 2. Ohio Poverty & Unemployment Rates: 2010-2018^{82,83}



Both poverty and unemployment decreased during this period of economic growth, but unemployment decreased over twice as fast as poverty (0.69% per year for unemployment compared to 0.32% per year for poverty). Even in a period of economic growth, it was not enough for Ohioans in poverty to find employment because the types of jobs available and the other worker supports in the state were not sufficient. Now, at the dawn of a pandemic-induced recession, it is even more important to bolster the supports available to all Ohioans to increase their economic stability and security to prevent violence.

Many workers find that their income is inadequate to securely support their family, despite that they are working. A report by Policy Matters Ohio found that among Ohio's 10 most common occupations, six pay the median worker too little to feed a family of three without food aid.⁸⁴ Together these jobs represented more than one in five Ohio jobs in 2019. Wages for the median Ohio worker have grown only slightly in four decades since 1979.⁸⁵ In a positive trend, women's wages have grown from an

inflation-adjusted \$13.43 to \$17.19. Unfortunately, men's wages fell from \$22.69 to \$20.10, offsetting many families' overall gains from women's wage growth, and diminishing the level of support many men are able to provide to their families, compared with what their fathers could. Black Ohioans saw their wages fall by around \$1.70 per hour since 1979.

Unemployment: COVID-19

Since the pandemic began, unemployment has skyrocketed. Ohio's unemployment rate in April 2020 was 17.6%. While unemployment rates have decreased as businesses have re-opened, the rate in December 2020 was still 5.7%, a number that is likely artificially low due to large numbers of people (primarily women) leaving the workforce entirely.⁸⁶ Furthermore, these decreases are tenuous and may mask several continuing problems. Continued recovery could depend on the level of federal stimulus Congress is willing to sustain: the Economic Policy Institute estimated that extending Pandemic Unemployment Assistance, which covers workers excluded from state unemployment compensation systems, and reinstating the \$600 weekly Pandemic Unemployment Compensation payment to unemployed residents would create or restore 185,000 Ohio jobs.⁸⁷ Congress *did* extend PUA, but it only restored \$300-per-week in supplemental payments.

***Unemployment
decreased over
2x as fast as
poverty***

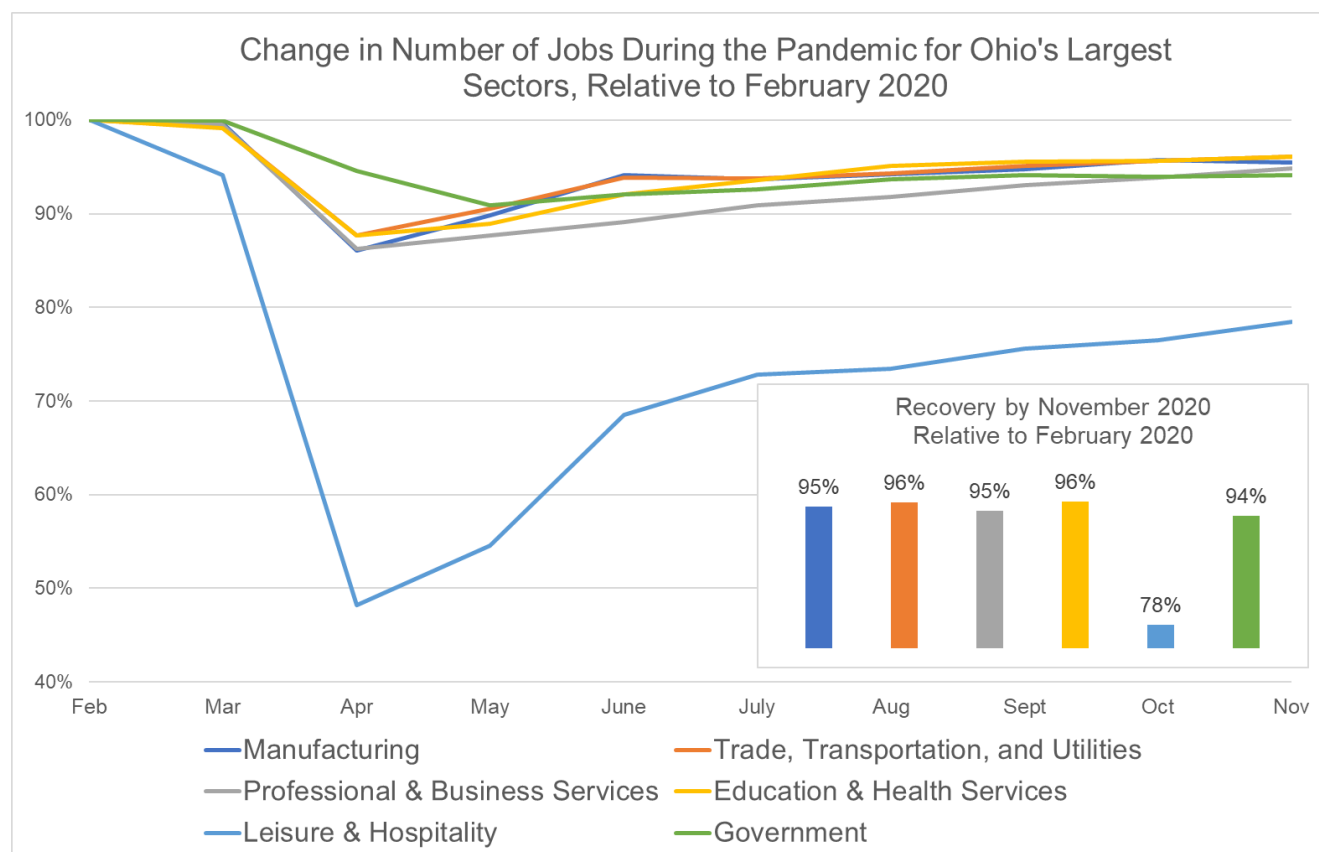
***Even while
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factors that lead
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There is no cure for COVID-19 and vaccines are only now being distributed after rapid development and a fast-tracked FDA approval. Public health experts predict that new cases will continue to rise at an increasing rate before vaccination or herd immunity is able to control it. It is not yet known how long vaccination will remain effective. Adding to that uncertainty, a new, highly contagious strain of COVID-19 has been discovered. Such rises in cases may necessitate additional business closures similar to the one implemented by Ohio Department of Health Director Dr. Acton in March 2020.⁸⁸ Individuals who were unemployed in March and April and who have since returned to work may find themselves unemployed again if a COVID-19 outbreak requires a stay-

at-home order. Of particular concern to ODVN's WOWS work is the stress such economic precarity places on families. Even while employed, the fear of another sudden spell of unemployment can create the risk factors that lead to IPV and other forms of violence.

Risk of unemployment due to COVID-19 varies by sector. Figure 3 shows how the number of jobs in Ohio's largest sectors (those employing over 500,000 people) changed over 2020. For each sector, the number of jobs in each month was calculated relative to the number of jobs in that sector in February 2020. Values below 100% indicate that there were fewer jobs in a given month than there were in February 2020. The inset shows the recovery between February and November 2020. Five of the six sectors were employing nearly the same number of individuals (94% or greater), but leisure and hospitality was still only employing 78% of the number of individuals that were employed in February.

Figure 3. Change in Number of Jobs During CoVid for Ohio's Largest Sectors Relative to February 2020⁸⁹



All sectors lost jobs in April 2020 due to COVID-19. Losses range from a 4.5% decrease in jobs related to financial activities to a staggering 51.8% loss in leisure and hospitality jobs. Since the stay-at-home order ended and businesses have been allowed to re-open, the number of jobs have begun to rebound, although they are still below pre-pandemic levels. Most sectors are vulnerable to jobs losses in future shutdowns, however. Employees in industries like leisure and hospitality are likely to experience future spells of unemployment until the pandemic is better contained. If fiscal stimulus is not maintained, they could also face lay-offs due to a drop in consumer spending and protracted recession. Such a threat of unemployment is likely to raise families' economic stress and increase the likelihood of violence. This economic stress is compounded by low wages of the leisure and hospitality sector in particular (discussed below).

Underemployment

Decreases in the unemployment rate since its peak in April 2020 mask another problem that predates the pandemic and has been exacerbated since: involuntary part-time work. These underemployed workers would prefer to work full-time but they cannot find full-time work.

Involuntary part-time workers are not counted in the unemployment rate but are likely to experience economic hardship and instability. Studies from before the pandemic found that part-time workers had weekly hours less than half of full-time workers, lower hourly wages than full-time workers, and less access to benefits like health insurance and paid time off, widening the gap between those who could find better paying full-time employment and those who could not.⁹⁰ These workers were also more likely to have unpredictable or changing work schedules, making planning other aspects of life, like parenting and childcare, more difficult.

Black & Latinx workers were more likely to be working part-time involuntarily than white workers

As with the unemployment rate, involuntary part-time work does not affect all groups and industries similarly. Nationally, Black and Latinx workers were more likely to be working part-time involuntarily (6.3% and 6.8%, respectively) than white workers (3.7%).^{91,92} Black and Latinx women in particular were overrepresented among the involuntary part-time, constituting 21.2% of all such workers nationally in 2015.⁹³

Workers in retail, trade, leisure, and hospitality were also more likely to face involuntary part-time employment than other workers.⁹⁴ Between 2007 and 2016, these industries accounted for 54.3% of the growth in involuntary part-time work.

During the Great Recession, the number of involuntary part-time workers rose rapidly, from 4.5 million workers in December 2007 to 8.9 million in June 2009.⁹⁵ Over the subsequent ten years of economic growth, the number of involuntary part-time workers slowly decreased and was back to 4.2 million in February 2020. In April 2020, that number rose to 10.7 million and for the last four months of 2020, it hovered at over 6 million workers.

While the number of involuntary part-time workers has decreased as more businesses have been allowed to reopen, economists do not anticipate that we will return to pre-pandemic figures for several years. Involuntary part-time work due to the public health guidelines that closed businesses or reduced their hours is compounded by the recession that began at the start of the pandemic. In each of the previous six recessions, the number of involuntary part-time workers grew.⁹⁶

The pandemic exacerbated almost all pre-existing problems that society's most marginalized & vulnerable people already faced

Both the pandemic and its recession are likely to keep the number of unemployed and involuntary part-time workers elevated for several years. Nonwhite workers, low wage workers, and those in the service industries are particularly vulnerable to economic hardship caused by the pandemic and therefore are more vulnerable to economic stress and instability that can make violence more likely.

Labor force participation: COVID-19

The COVID-19 pandemic has exacerbated almost all pre-existing problems that our society's most marginalized and vulnerable people already faced, including unequal access to healthcare, childcare, predictable work schedules, paid leave, technology access, and the option to work at home. These inequalities accumulate to force already-vulnerable individuals out of the labor force. Labor force unattachment increases their individual economic hardship and risk of violence. It also creates larger societal income and wealth inequalities, a societal-level risk factor for IPV that increases everyone's risk of

experiencing IPV.⁹⁷ This section explores how one factor, childcare access, led to decreases in labor force participation, particularly for already-marginalized individuals.

A full 4% of all Black women dropped out of the labor force in 2020

At the onset of the pandemic and its subsequent stay-at-home orders and business closures, many working parents who could not work at home found themselves in difficult situations. Most daycare centers in Ohio were either shut down or prioritizing the children of essential workers for two months.^{98,99} Other workers were unable to access the childcare they needed to maintain their jobs.

Working adults who depended on these centers to care for their children while they worked were forced to choose between either: 1. forgoing work to care for their children; 2. leaving their children unsupervised; or 3. finding another arrangement, such as asking a grandparent or other relative to watch their child.^{100,101} Such informal arrangements are risky, however, both because they are less stable (i.e., if the

The U.S. labor force participation rate fell from 63.3% in February 2020 to 60.2% in April 2020

grandparent is sick and cannot watch the child) and because they can raise the risk of COVID-19 exposure for the grandparent or relative. These informal arrangements also rely on having a family member or friend who is able and willing to watch the child, which is not a given for all families. These challenges fell especially hard on women.

Working parents in these situations had no good options and many were forced to leave the workforce to care for their children, especially parents of younger children.^{102,103} These parents are not considered unemployed because they are not seeking work.

Rather, they are among the sharply increasing number of individuals who are not attached to the workforce.

The U.S. labor force participation rate fell from 63.3% in February 2020 to 60.2% in April.¹⁰⁴ Like the unemployment rate, the labor force participation rate has recovered since April, but it was still only 61.5% in December 2020. Also like the unemployment rate, changes in the labor force participation rate are different for people with different identities.

Figure 4 shows the labor force participation rate for Black and white men and women from January 2020 to December 2020. Participation declined in each group between the baseline pre-pandemic month of January and April, the worst month, but Black men and women experienced the largest declines. Figure 4 also shows that the recovery since April has been uneven. A full 4% of all Black women dropped out of the labor force in 2020 (63.5% labor force participation in January to 59.5% in December), compared to approximately 2% for all other groups.

Figure 4. 2020 Labor Force Participation Rate for Black & White Men & Women¹⁰⁵

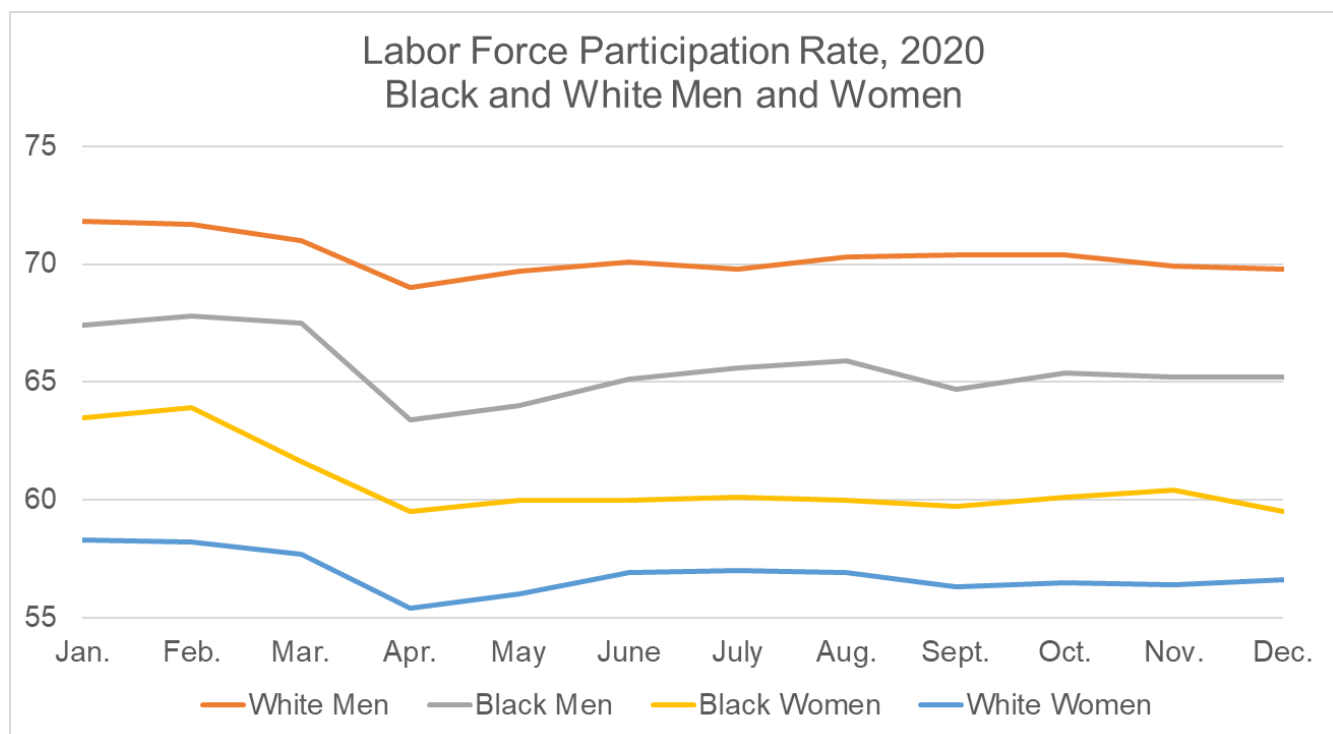
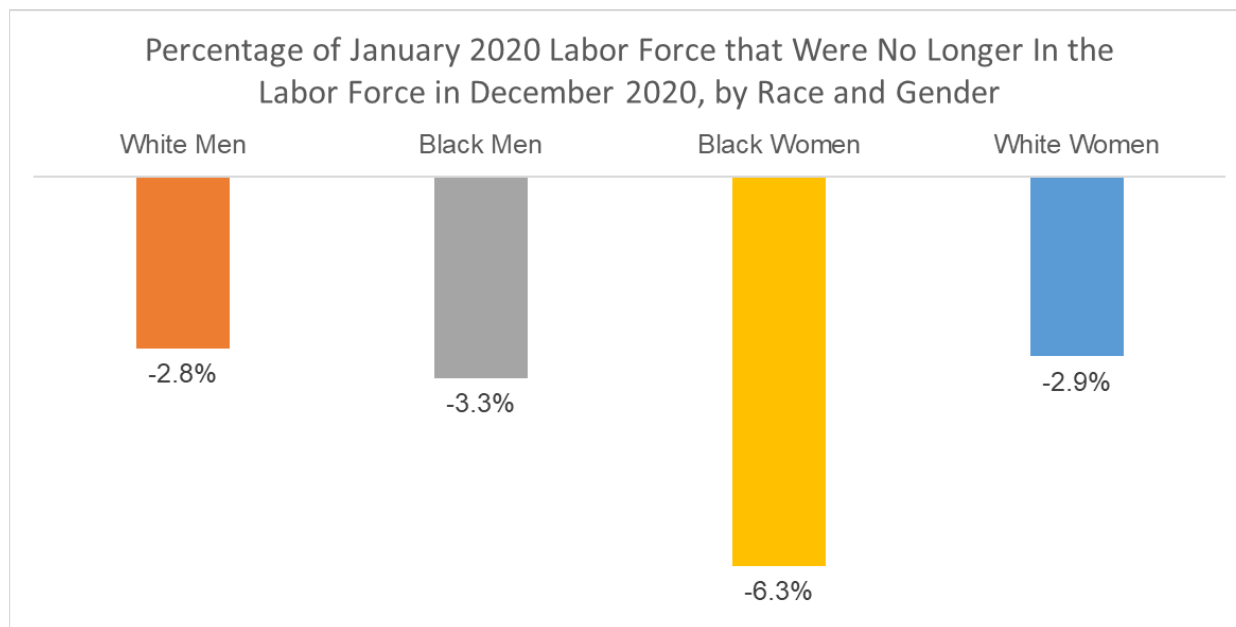


Figure 4 shows this difference in recovery more clearly. For each group, the percent change in the labor force participation rate is presented (relative to the baseline month of January, not in absolute terms). This is the percentage of workers who were engaged with the labor force in January who had dropped out by December. This graph tells us how many individuals who would likely be in the labor force are not able to be during the pandemic and recession.

Figure 5. Percentage of January 2020 Labor Force No Longer in Labor Force in December 2020 by Race & Gender¹⁰⁶



Black women, in addition to facing the second-largest initial drop in labor force participation, have had, by far, the slowest recovery since businesses have begun to reopen. In December, 6.3% of Black women who had been attached to the labor force in January were still not back in it compared to only 2.9% of white women. These data suggest that Black women who would otherwise be attached to the workforce face barriers to working in the pandemic that white women and men are less likely to face. These barriers are among those addressed throughout the remainder of this environmental scan.

The purpose of this section is not to suggest that Black women are at an increased risk of perpetrating IPV because they have been forced out of the labor force. Rather, Black women are generally at a higher risk of being victims of IPV than white women. When they are unable to work, it has the potential to increase the stress within their families, making their partners more likely to perpetrate violence. Providing Ohioans with the support they need to maintain a job, or preserving adequate replacement income, especially

In December 2020, 6.3% of Black women who had been attached to the labor force in January were still not back in it compared to 2.9% of white women

through the pandemic, could go a long way towards reducing IPV, particularly against Black women who have been forced out of the labor force.

Opportunities & Barriers: Unemployment, Underemployment & Labor Force Attachment

Before the COVID-19 pandemic, unemployment rates were near record lows, especially for marginalized groups, but Ohioans were both underemployed and detached from the workforce at extremely high rates. Large numbers of individuals

Black workers are facing higher rates of underemployment & labor force detachment than white workers, especially if they work in the service industries

either could not find full-time work or were no longer trying to find work. Wages had seen little growth at the median over several decades. The minimum wage had fallen by some 28% in the five decades since its peak in 1968.¹⁰⁷ As a result of these factors, low levels of unemployment did not reliably translate into lower poverty rates in the state.

The employment situation has only gotten worse since the pandemic began, especially for Black workers, particularly Black women. While it is too early for reliable state-level data, national data suggest that Black workers are facing higher rates of underemployment and labor force detachment than white workers, especially if they work in the service industries.

High levels of underemployment and labor force detachment, combined with the threat of future unemployment, decrease families' financial stability and security and increase societal income and wealth inequalities, raising the risks of IPV perpetration, particularly for Black Ohioans who already faced higher levels of poverty and economic instability.

Unemployment, Underemployment & Labor Force Attachment Opportunities

- Prior to the pandemic, the U.S. and Ohio unemployment rates were very low, although they were higher for marginalized people.
- White women have made substantial gains in returning to the workforce after the initial stay-at-home orders and business closures.
- Maintaining fiscal stimulus, especially extended unemployment benefits and supplemental federal payments will mitigate the income disruption from job loss and help families to survive until a new job is found.
- Increasing wages through all available means, including public policy with hazard pay and minimum wage and worker empowerment with union organizing, will make Ohio workers more secure.

Unemployment, Underemployment & Labor Force Attachment Barriers

- Increasing employment in Ohio does not lead clearly to lower poverty rates.
- Women, and particularly Black women, face unique barriers to maintaining employment during the pandemic.
- Industries with high rates of involuntary part-time work had larger job losses in April 2020, jeopardizing the financial security of already vulnerable people.
- Future COVID-19-related shutdowns may cause spikes in unemployment, underemployment, and labor force detachment, particularly for low wage and marginalized workers. Fear of such shutdowns may cause stress even while people are employed.

2. Industries: From Manufacturing to Service

Over the last 50 years, Ohio's economy has changed from being dominated by manufacturing to having a larger share of workers in the various service industries. Public policy, especially federal trade policy, has played a significant role in this. The newly created jobs are not comparable to the manufacturing jobs they replace in terms of weekly pay, both because they pay less and because they are more likely to force workers to work part-time involuntarily. Industry-based differences in pay fall largely along gendered and racialized lines, with marginalized people being generally overrepresented in lower paying industries. Marginalized families already face more risk factors for IPV, and largescale trends in Ohio and across the U.S. have the potential to exacerbate these risks and cause more violence.

***Between 1990
and 2019
manufacturing
in Ohio declined
from employing
26% of workers
to 15% of
workers***

Context: Manufacturing

Manufacturing dominated the Ohio economy throughout the early- and mid-20th century.¹⁰⁸ During World War II, the industry employed over half of the workers in the state. Since the 1970's, however, manufacturing in Ohio and across the U.S. has declined sharply due largely to automation and increased global trade.¹⁰⁹

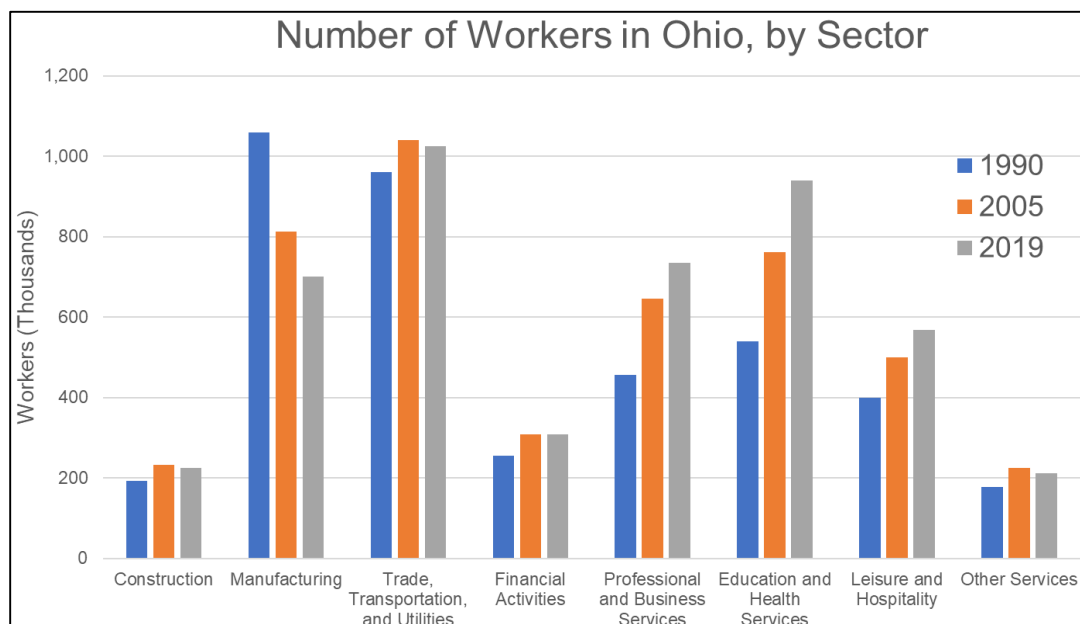
Ohio is now a core state in the Rust Belt, or the post-industrial Midwest.¹¹⁰ Factories have closed and manufacturing jobs throughout the state have been lost with little to take their place in some parts of the state.¹¹¹ After a large factory closes, these towns are at risk of declining employment, wages, tax revenue, and population. The residents of these towns face increased risk of experiencing IPV.

Factories in Ohio continue to close. In 2019, General Motors closed their manufacturing plant in Lordstown, a town with a population of 3,258.^{112,113,114} At the time of the closure, the plant employed nearly 1,500 workers, much less than three years earlier when there were 4,500 workers, and even less than at its peak of 10,600 workers in the early 1990's.^{115,116}

Industry trends

Trends in Lordstown mirror the state overall. Figure 6 shows the number of workers employed in major sectors in 1990, 2005, and 2019. Over these 30 years, manufacturing in Ohio declined from employing 26% of workers to 15%. This translates to 358,500 fewer workers in the manufacturing industry. No other industry employed fewer Ohioans in 2019 than they did in 1990. As manufacturing in Ohio declined, education and health services (+7%), professional and business services (+4%), and leisure and hospitality (+2%) all grew. Education and health services employed 74% more workers in 2019 than it did in 1990. In 2019, the three largest industries in Ohio by number of employees were trade, transportation, and utilities (22% of the workforce), education and health services (20%), and professional and business services (16%).

Figure 6. Number of Ohio Jobs in Major Sectors: 1990, 2005 & 2019¹¹⁷



Industries throughout the State

Shifts in the dominant industries are felt differently throughout Ohio. Losses in manufacturing are felt particularly hard in more rural areas and in the Northeast part of the state near Youngstown, Akron, and Canton where manufacturing played a large role in the area's development (Lordstown is outside of Youngstown).¹¹⁸ Gains in education and health services and professional and business services, on the other hand, are the greatest in the three largest cities, Columbus, Cincinnati, and Cleveland, and their surrounding areas. These cities each contain major universities and large hospital systems that are growing and creating jobs. In 2019, 24,000 jobs were created in the Cincinnati metro area (the most in the state), followed by 13,800 and 12,400 in Columbus and Cleveland, respectively.¹¹⁹ For comparison, Akron and Youngstown lost 6,400 and 4,400 jobs, respectively.¹²⁰ Overall, the number of jobs in Ohio is increasing, but this positive growth is very uneven throughout the state.

The average worker in leisure & hospitality makes only 31% of the average worker in manufacturing

Changes in the economies of different regions is to be expected. It would not be possible to maintain the same distribution of jobs between different industries in perpetuity. As these shifts occur, however, they can destabilize families and communities, leading to economic stress, high levels of community unemployment, and other risk factors for IPV. Strong policies that promote financial security and stability for workers and those who cannot work, such as Trade Adjustment Assistance, can reduce the impact of industries shifts as well as the likelihood of violence.¹²¹

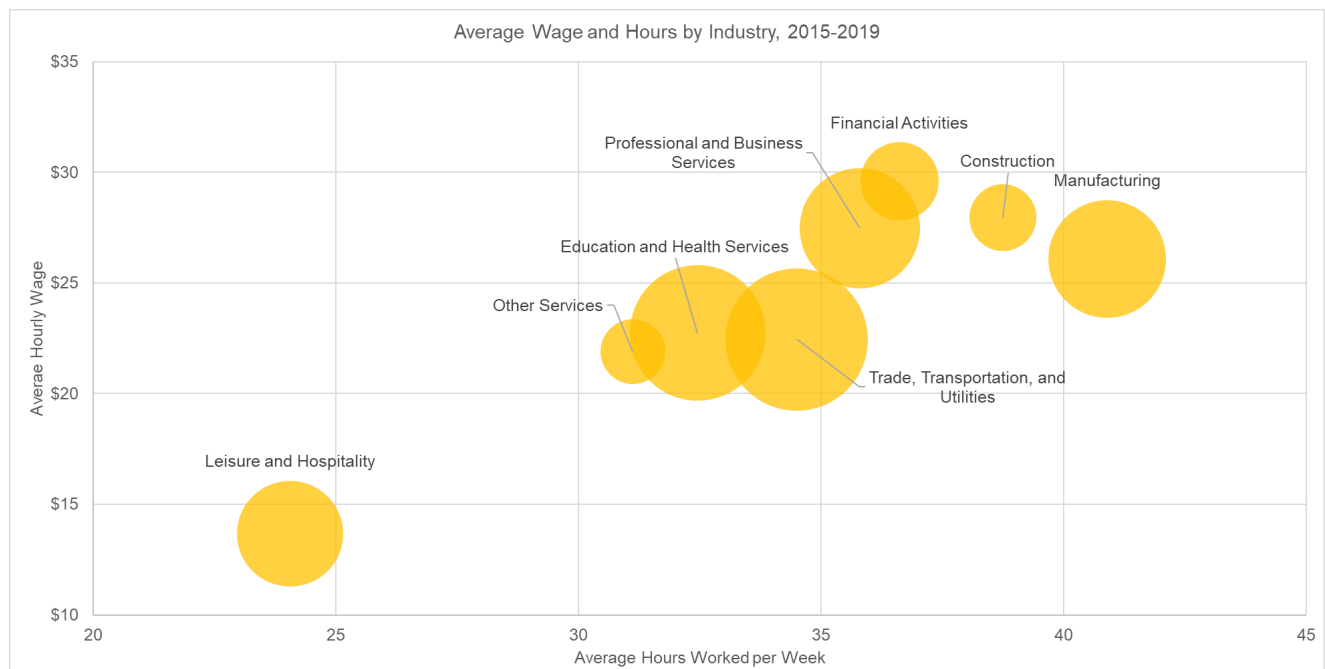
Overall, the number of jobs in Ohio is increasing, but this positive growth is uneven throughout the state

Wages and hours by industry

Regional economic destabilization is not the only problem caused by a declining manufacturing sector; the jobs replacing manufacturing do not offer as clear a path out of poverty and towards economic stability. Between 2015 and 2019, manufacturing jobs had an average hourly wage of \$26.09, just \$3.51 lower than financial activities, the industry with the highest average wages.¹²²

Manufacturing also had the highest average hours worked per week at 40.9. Figure 7 charts each industry by its average wage and hours worked per week in Ohio between 2015 and 2019. Industries in the top right region rank highly on both measures, meaning more take-home pay for workers. Leisure and hospitality in the bottom left has both low wages and low hours, and therefore the lowest average weekly earnings. The average worker in leisure and hospitality makes only 31% of the average worker in manufacturing. In education and health services, the industry that has grown the most since 1990, the average worker makes just 69% of the average manufacturing worker. The manufacturing jobs that are being lost are not being replaced by equally well-paying jobs; rather, these new jobs have lower wages and fewer hours available to workers, leading to less take-home pay.

Figure 7. Ohio Average Wages & Hours by Industry: 2015-2019



Note. The size of each circle represents the number of workers in that sector in 2019. ¹²³

As workers are forced to take jobs in more poorly compensated sectors, like leisure and hospitality, this decreases their financial security and increases their risk of experiencing IPV. In the areas of the state where industry shifts are occurring on a large scale, community and societal risk factors for violence, such as neighborhood poverty, diminished economic opportunity, and societal income inequality, are increasing and raising the likelihood of violence for millions of Ohioans.

Industries that employ a larger proportion of Black workers & women have lower average pay than industries that employ more men & white workers

Industries by race and gender

Marginalized workers are more likely to work in lower paying industries. Across the U.S., women of all races made up 47% of the workforce in 2019, with a range of 10.3% of workers in construction to 74.8% in education and health services.¹²⁴ Black workers of all genders were 12.3% of the workforce and similarly were least represented in construction (6.4%) and most represented in education and health services (15.1%).¹²⁵ Women and Black workers are also underrepresented in manufacturing and professional and business services and over-represented in leisure and hospitality.¹²⁶ One major limitation of this data is that it does not contain detailed information about race and gender together.

Table 3 shows the percent of each industry that was Black and women in 2019, ranked by average weekly pay.¹²⁷ Industries that employ a larger proportion of Black workers and women have lower average pay than industries that employ more men and white workers. These discrepancies combine with other aspects of marginalization and oppression to increase the economic risk factors for violence that OVDN's WOVs work seeks to prevent.

Table 3. 2019 Percent of Black & Women Workers by Industry

| Industry | Weekly Pay | Percent Black | Percent Women |
|---------------------------------|------------|---------------|---------------|
| <i>All Industries</i> | | 12.3 | 47.0 |
| Financial Activities | \$1,084 | 10.5 | 52.6 |
| Construction | \$1,083 | 6.4 | 10.3 |
| Manufacturing | \$1,067 | 10.4 | 29.4 |
| Professional and Business Serv. | \$984 | 10.0 | 41.3 |
| Trade, Trans., and Utilities | \$774 | 14.3 | 37.9 |
| Education and Health Services | \$738 | 15.1 | 74.8 |
| Other Services | \$681 | 10.6 | 53.9 |
| Leisure and Hospitality | \$329 | 13.1 | 51.2 |

Note. Purple highlighting signifies that a group is overrepresented, blue that they are underrepresented¹²⁸

Opportunities and Barriers: Industries

Ohio's largest industries have changed over the last few decades. Manufacturing, once the largest industry in the state, is now the fourth largest, employing 358,500 fewer workers in 2019 than it did in 1990. The jobs that have replaced these manufacturing

jobs are not comparable in terms of pay or hours offered per week. Workers in growing sectors were also more vulnerable to job loss at the onset of COVID-19 than workers in manufacturing.

Jobs in growing industries have lower pay & fewer hours per week compared to jobs being lost in manufacturing

Industry changes have had different impacts across the state and the population. Education and health hubs, particularly Columbus, Cleveland, and Cincinnati, have had high levels of recent job growth whereas manufacturing centers in Northeast Ohio have been losing jobs as factories have shut down or

decreased the number of employees. Marginalized workers, particularly women and Black workers, are overrepresented in lower paying industries and underrepresented in higher paying industries.

Ohio workers have less access to well-paying jobs than they did 30 years ago.¹²⁹ Jobs in growing industries have lower pay and fewer hours per week compared to jobs being lost in manufacturing. The families of workers who cannot find high paying work are at an increased risk of experiencing IPV due to increased financial strain. When factories close, the resulting unemployment, poverty, and stress in the community can raise everyone's risk of experiencing violence.

While some firms are recognizing the cost of added logistical challenges of offshoring by returning some manufacturing jobs to Ohio, and federal trade policy can help, the state is limited in the policies it can implement to bring manufacturing jobs back. Jobs in growing industries can be strengthened, however, to better support workers, their families, and their communities. By increasing the wages of these new jobs, as well as the other worker supports available, policy makers can decrease the likelihood of violence for all Ohioans.

For both Black & Latinx women, their representation in the minimum wage workforce is 66% higher than their general workforce representation

Industries Opportunities

- Ohio had positive statewide job growth prior to the pandemic, although this growth was unevenly distributed across the state.
- Trade Adjustment Assistance has been a crucial economic support for workers who lost their jobs in the manufacturing industry due to globalization.

Industries Barriers

- Well-paying manufacturing jobs are being replaced with lower paying jobs in education and health services and leisure and hospitality.
- Jobs in growing industries offer fewer hours per week than manufacturing, often with less predictable scheduling that can make planning for childcare extremely difficult, particularly for single parents.
- Growing industries were more severely affected by pandemic-related unemployment.
- Black workers have low representation in the four best paying industries.

3. Wages and Wealth

Sufficient wages are the main way families can achieve economic security in Ohio. For many families, though, particularly Black families, the jobs available to them simply do not pay enough money to get by, causing economic stress. Wages in Ohio and around the U.S. are not high enough and increase the risk factors for IPV perpetration. Low wages exacerbate longstanding and deep-rooted race and gender wage and wealth gaps, further raising the risk of violence in already-marginalized communities in Ohio. Ending IPV will require that employers pay sufficient wages for their employees to support themselves and their families and that policymakers take steps to close the wage and wealth gaps.

Minimum wage

Ohio's minimum wage in 2021 is \$8.80 per hour, \$1.55 more than the federal minimum wage of \$7.25 per hour.^{130,131} Voters passed a constitutional amendment in 2006 to raise the minimum wage in Ohio each year based on inflation.^{132,133}

Approximately 84,000 workers in Ohio make the minimum wage.¹³⁴ However, hundreds of thousands are making a wage that is somewhat higher but still too little to cover the basic cost of living. Policy Matters Ohio estimated that a \$15 minimum wage phased in by 2023 would benefit some 2 million Ohio workers, a figure which may now be reduced by COVID-19 and recession-related job losses, which are concentrated among low-wage workers.¹³⁵

While it is important that Ohio's minimum wage is higher than the federal minimum, it is not enough for Ohioans. A worker at minimum wage would have made \$18,096 in 2020 if they worked 40 hours each of the 52 weeks of the year. It is unlikely that many minimum wage workers will have made this much, however, for several reasons. First, people occasionally need days off if they or their loved ones are sick, for other personal matters, or just to take a break from work. Minimum wage workers rarely receive paid days off to deal with such matters.¹³⁶ Second, workers in service industries are more likely to be involuntarily part-time, as discussed above, and also more likely to earn minimum wage.^{137,138} Many workers at minimum wage cannot work full-time even if they want to.

***A single mother
of 2 would have
to work an
average of 5.3
hours of
overtime every
week just to
meet the
poverty level***

***2/3rds of
minimum wage
workers across
the country are
women despite
being only 1/2
of the total
workforce***

Finally, because the leisure and hospitality industry saw the largest decline in jobs due to the pandemic, minimum wage workers were likely to experience a period of at least brief unemployment in 2020 and may continue to be unemployed or facing reduced hours.¹³⁹ We expect that most minimum wage workers have an annual income lower than that calculated by multiplying the wage by forty hours a week for 52 weeks.

Assuming that a worker can work full-time for the entire year, however, \$18,096 is still not enough. Federal poverty guidelines are an extremely low bar for measuring a family's financial situation but full-time work at minimum wage will only clear 100% of the poverty level for families of two people or smaller (Table 4).¹⁴⁰ The poverty guideline for a family of three in 2020 is \$21,720. A single mother of two who manages to work full-time every week of the year for minimum wage will still be in poverty. She would have to work an average of 5.3 hours of overtime every week (assuming 1.5x her hourly wage for overtime) just to meet the poverty level. A mother of three would have to work nearly 12 hours of overtime every single week.

Table 4. 2020 Federal Poverty Guidelines¹⁴¹

| Family Size | 2020 Poverty Guideline |
|--------------------|-------------------------------|
| 1 | \$12,760 |
| 2 | \$17,240 |
| 3 | \$21,720 |
| 4 | \$26,200 |
| 5 | \$30,680 |
| 6 | \$35,160 |
| 7 | \$39,640 |
| 8 | \$44,120 |

As mentioned above, most minimum wage workers are in the service industry, particularly in food service.^{142,143} The U.S. Bureau of Labor Statistics tracks how many workers across the country earn the federal minimum wage or less. Their

numbers do not count Ohio workers who earn Ohio's higher minimum wage. Still, they estimated that in 2019 10% of workers in the leisure and hospitality industry earned \$7.25 per hour or less.¹⁴⁴ This translates to approximately 977,000 workers in the United States.¹⁴⁵ Across all industries, 1.6 million workers earned \$7.25 per hour or less, representing 1.9% of the workforce.¹⁴⁶ Because of state minimum wage increases, the

total number of workers making the federal minimum wage or less has decreased substantially from 3.3 million in 2013.¹⁴⁷

Two-thirds of minimum wage workers across the country are women despite being only half of the total workforce.¹⁴⁸ These data are largely driven by the fact that women are overrepresented in the service industry, especially in positions like food server and cashier that pay the minimum wage (or less, discussed below).^{149,150}

Table 5 breaks down women's overrepresentation in minimum wage positions by race. Data were available for Latinx women because they are national data, not Ohio-specific data. For both Black and Latinx women, their representation in the minimum wage workforce is 66% higher than their general workforce representation. White women are also significantly overrepresented in the minimum wage workforce.

Table 5. 2019 Black & White Women's General & Minimum Wage Workforce Representation¹⁵¹

| | Percent of General Workforce | Percent of Minimum Wage Workforce | Overrepresentation |
|---------------------|-------------------------------------|--|---------------------------|
| Black Women | 6.9% | 11.4% | 66% |
| Latinx Women | 7.3% | 12.2% | 66% |
| White Women | 33.2% | 49% | 47% |

Ohio's minimum wage is not a reliable path out of poverty for most families. Currently, full-time work at minimum wage is not enough to cover most families' needs or even just raise them over the federal poverty level. When a family cannot escape poverty despite full-time work, this increases their economic instability and insecurity, raising the risks of violence. Similarly, when the jobs available in a community are predominantly low wage, community poverty increases and workers face diminished economic opportunities, both risk factors for IPV and other forms of violence.

Tipped minimum wage

Workers can actually make less than the minimum wage if they work in a position that is customarily and routinely tipped, such as in a beauty salon or as a waitress. In Ohio, employers can claim workers' tips to offset up to half of the standard minimum wage (\$4.35 per hour in 2021).¹⁵² While employers by law must ensure that the worker is paid at least the full minimum wage between wages and tips combined, the situation leaves it to workers having little knowledge or power to assert their rights to challenge their employer if the employer does not follow the law.¹⁵³ For this reason, wage theft is far more common in tipped occupations than in general. Ohio's tipped minimum wage is indexed with inflation like the standard minimum wage. Some states do not have a separate tipped minimum wage (tipped employees must be paid the same amount as non-tipped employees) and other states use the federal tipped minimum wage of \$2.13 per hour.¹⁵⁴

Tipped workers are more likely to face wage theft, racial & gender biases, & sexual harassment & abuse of power that makes their jobs more difficult & tenuous

Nationally, two-thirds of tipped workers are women and 60% of them work in food service.^{155, 156, 157} Tipped workers skew younger (37.2% are under 25), but 10% are 55 or older.¹⁵⁸ They are unlikely to have a bachelor's degree, to work full-time, or to be married.¹⁵⁹ Single parents are overrepresented in the tipped workforce relative to the general workforce.¹⁶⁰ Asian and Latinx workers are slightly overrepresented in the tipped workforce, whereas white and Black workers are underrepresented.¹⁶¹

The tipped minimum wage creates unique workplace barriers for the (predominantly) women who work these jobs, especially during both a pandemic and a recession. Tipped workers are more likely to face wage theft (underpayment or lack of payment for work), racial and gender biases that affect their earnings, and sexual harassment and abuse of power that makes their jobs more difficult and tenuous.

Wage laws for tipped workers are complicated, making it difficult for workers to ensure that they are being compensated appropriately and easy for employers to steal their employees' wages.^{162, 163} Several large restaurant chains have faced class-action lawsuits for wage theft, as have prominent celebrity chefs like Mario Batali.^{164, 165, 166} Most

wage theft goes unreported and unaddressed, however. When the U.S. Department of Labor's Wage and Hour Division completed compliance audits of 9,000 restaurants between 2010 and 2012, a full 83.8% were in violation of wage laws, affecting 82,000 workers.¹⁶⁷

***Roughly
217,000
Ohio
workers are
victims of
wage theft
each year***

The same trends occur in Ohio due to the two-tiered minimum wage system. Policy Matters Ohio, an ODVN partner organization, estimates that approximately 217,000 Ohio workers are victims of wage theft each year.¹⁶⁸ For this large number of estimated cases, there are only six state employees dedicated to investigating wage theft cases.¹⁶⁹ The Ohio government does not allocate sufficient resources to address wage theft within the state.

The most common form of wage theft is failing to pay the minimum wage. By law, tipped employees should always make at least the standard minimum wage when their tips are included. If a tipped employee's combined hourly wage and tips are below the general minimum wage (\$8.80 per hour in Ohio), employers are required to compensate the employee for the difference. Enforcement of this law is weak, however, and it is time-consuming and potentially costly for low wage workers to pursue legal action for back pay.^{170,171}

Wages are affected by more than law-breaking employers. Tipped work is a microcosm of the systems of oppression in the larger society. Black workers earn less in tips on average than white workers despite providing comparable service.^{172,173,174} Women's tips are related to how closely they align with traditional beauty standards, specifically by being white, blond, thin, and young and by having large breasts.¹⁷⁵ Women who do not fit this very narrow definition of attractiveness but still provide good customer service are likely to earn less money than their more conventionally attractive peers. Black women and other women of color in tipped positions are likely to face both racism and sexism at the same time. Reliance on tips creates earnings discrepancies that are based on workers'

***Reliance on tips
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identities or appearance rather than their skills or effort, a system that some argue violates workers' civil rights.^{176,177}

When these workers are reliant on tips for most of their earnings, as they are in Ohio, this makes them more susceptible to abuse and harassment from both management and customers. The restaurant industry has more claims of sexual harassment each year than any other industry.^{178,179}

Tipped workers, particularly female workers, report feeling monetary pressure to tolerate harassing behavior for fear of losing a potential tip

Some work shifts are more likely to yield larger amounts of tips than others. Managers can use their scheduling power, as well as any power they might have in the industry, to coerce workers into accepting sexual and verbal abuse and other inappropriate abuses of power differentials.^{180,181,182} While some celebrity restaurateurs, again including Mario Batali, have begun to be held accountable for creating hostile work environments, particularly for their female employees, most instances of workplace sexual harassment go unaddressed.^{183,184}

Tipped workers also face harassment and abuse from customers who know that they control a substantial portion of the worker's wages.^{185,186,187} Tipped workers, particularly female workers, report feeling monetary pressure to tolerate harassing behavior for fear of losing a potential tip.^{188,189} These workers are forced to choose between asserting their dignity and being able to afford their rent. Sexual harassment in tipped work disproportionately affects women of color and trans workers, two groups of workers already likely to face the discrimination in tipping amounts discussed above.¹⁹⁰

Workers making the tipped minimum wage were already in precarious positions before the pandemic. In 2014, tipped workers across the country had a median wage of just \$10.22 per hour (including tips), and faced high rates of wage theft, racial and gender discrimination, and pervasive sexual harassment from management and customers.¹⁹¹

Sexual harassment in tipped work disproportionately affects women of color & trans workers

The pandemic has only worsened the situation for these workers. Reports of wage theft have increased substantially nationally and in Ohio since the pandemic began, particularly against already-marginalized workers like undocumented immigrants.^{192,193} Additionally, as discussed above, the leisure and hospitality industry, where tipped workers are heavily concentrated, saw the largest number of job losses between the first and second quarters of 2020.

The pandemic has increased tipped workers' susceptibility to several risk factors for violence perpetration & victimization

Tipped workers experienced unemployment at higher rates than other workers.¹⁹⁴ Even as their jobs have returned as businesses have reopened, social distancing requirements, restrictions on indoor dining, and customer aversion to exposure to the coronavirus have reduced the hours available to work and the number of customers leaving tips.^{195,196,197} Tipped workers who retained their jobs after the initial stay-at-home orders have faced reduced earnings from this reduction in consumer spending. They also face the added workplace safety risks of work in a customer-facing job during the pandemic on the one hand, with the uncertainty of how long they will have a job as many restaurants report permanent closures as revenue remains low on the other.¹⁹⁸

The nature of tipped work in Ohio and across the country decreases workers' economic stability and security, especially during the coronavirus pandemic. They face variable earnings that are often related to facets of their identity rather than the services they provide, and they are more likely to experience illegal and potentially traumatizing situations like wage theft and sexual harassment. They also are at higher risk of future unemployment as the pandemic-induced recession creates substantial job losses in the leisure and hospitality industry that threaten the long-term stability of their jobs. As a result, these workers are particularly susceptible to several risk factors for violence perpetration and victimization.

Low wage workers earning poverty & near-poverty wages represented 37% of all Ohio workers in 2019

Low wage and essential workers

When talking about poverty and the working poor in Ohio, it is not enough to talk about the minimum wage; workers making barely more than the minimum wage must be considered as well. A single mother of two working full-time would have had to make \$10.44 per hour in 2020 to earn just 100% of the federal poverty level.¹⁹⁹ This is \$1.74 per hour more than the minimum wage in 2020. Low wage workers earning poverty and near-poverty wages represented 37% of all workers in Ohio in 2019.²⁰⁰

These workers stand to gain the most from ODVN's wage equity work because they are at the highest risk of experiencing the economic risk factors for IPV.

***Single
parents are
more likely
to be low
wage
workers***

Policy Matters Ohio, an ODVN partner organization, has compiled extensive demographic information on low wage workers. They define low wage workers as those earning \$13.05 per hour or less in 2019 and their definition is inclusive of the minimum wage and tipped minimum wage workers discussed above.²⁰¹ Low wage workers are primarily:

- Adults: 81.6% are at least 20 years old. 64.5% are older than 25.
- Women: 55% are women. This is higher than the proportion of the total workforce that is women.
- High school graduates: 14.1% have less than a high school education. This includes both teenagers still in high school and adults who did not complete high school.
- Full-time workers: 57% work full-time.
- White: 75% are white. 81% of the overall workforce is white.

Low wage workers in Ohio are disproportionately women, people of color, and single parents.²⁰² Fifty-four percent and 57% of Black and Latinx workers, respectively, are low wage compared to 34% of white workers. Similarly, 42% of female workers are low wage compared to 32% of male workers. Single parents are more likely to be low wage workers than not (54%). Nationally, 10% of low wage workers are Black women.²⁰³

***6 of the 10
most
common
Ohio jobs
in 2019,
had annual
earnings
below
\$27,144***

Low wage workers in Ohio made \$27,144 or less in 2019. At most, this is barely enough to keep a family of four or smaller above 100% of the federal poverty line. The federal poverty level is a very low bar for measuring family poverty, however, because families barely above the poverty line are still likely to experience financial hardship. Most anti-poverty programs, such as Medicaid and SNAP (food stamps), are available for families with incomes above this level for this reason.^{204,205}

Low wage workers were overrepresented among the unemployed in the initial months of the pandemic

Some of the most common jobs in the state are low wage. Of the ten most common jobs in 2019, six had annual earnings below \$27,144.²⁰⁶ Children of workers in these jobs are eligible for food stamps.²⁰⁷ An additional three of the most common jobs were below \$35,000 (164% of the poverty line for a family of three). Children of workers in these nine jobs are eligible for public health insurance.²⁰⁸

Low wage jobs will likely continue to proliferate based on industry trends described above. The most common low wage jobs are prevalent throughout Ohio's largest and fastest growing industries, including home health and personal care aides, fast food and counter workers, cashiers, waiters and waitresses, and retail stockers and order fillers.²⁰⁹

The COVID-19 pandemic has taken an extreme toll on low wage workers, most of whom were already in precarious positions. Low wage workers were overrepresented among those unemployed due to the pandemic. This was in part because workers in the leisure and hospitality industries were more likely to be low wage and also most likely to become unemployed. Workers in this industry had an average hourly wage of just \$14.89 per hour in 2019.²¹⁰ Analysis of unemployment insurance claims by Policy Matters Ohio indicates that low wage workers were overrepresented among the unemployed in the initial months of the pandemic.²¹¹

Almost 2/3rds of workers earning less than \$29,999 per year were deemed essential

Low wage workers are also overrepresented among "essential workers" who had to continue to work on-site and often in public-facing roles during the stay-at-home orders. Overall, about one-third of

all U.S. working adults were classified as essential workers in spring 2020 but almost two-thirds of workers earning less than \$29,999 per year were deemed essential.^{212,213} Workers with higher wages were more likely to be able to work from home.²¹⁴

Essential workers were also disproportionately people of color and had, on average, lower educational levels than the general workforce.^{215,216} Women were overrepresented among essential workers in public-facing, and therefore higher risk, roles, including in health care and government and community-based services.²¹⁷

The pandemic has had a large impact on Ohio's low wage workers. They were more likely to become unemployed due to the pandemic. If they were relatively fortunate to still have a job during the stay-at-home order, it was likely that it was in a position that increased their risk of exposure to COVID-19, often without additional

compensation for the higher risks of their job.²¹⁸ Both scenarios undoubtedly cause high levels of stress and anxiety for workers and their families. This stress compounds with pre-existing economic precarity to heighten the risk factors for violence perpetration for low wage workers.

In 2018, Ohio women earned \$0.79 for every dollar a man earned.... Black workers earned \$0.75 for every dollar white workers earned

Wage gap

As many of the preceding data show, the jobs people have and the amount of money they make, and therefore their likelihood of living in poverty, are influenced by facets of their identity. Industries with more men tend to have higher wages (Table 3). Workers of color, especially women, are more likely to be underemployed and therefore have lower weekly earnings than white workers.²¹⁹ The difference between groups in median earnings is called the wage gap.

Wage gaps are typically calculated based on race and gender. In 2018 in Ohio, women earned \$0.79 for every dollar a man earned.²²⁰ Black workers earned \$0.75 for every dollar white workers earned.²²¹ In 2016, Ohio's white women earned \$0.76, Black women \$0.64, and Latinx women \$0.61 relative to a man's dollar.²²²

It is important to clarify that the most commonly cited wage gap statistic, that, across the U.S., women earn \$0.82 for every dollar a man earns, does not represent a man and a woman in the same job, in the same town, with the same education and

experience.²²³ It does not demonstrate unequal pay for men and women in the same job. Rather, this statistic reflects the effects of institutional sexism, particularly gender-based occupational segregation, and is the ratio of the median woman's annual earnings (\$45,097 in 2019) over the median man's annual earnings (\$55,291 in 2019).²²⁴ This is sometimes called the "uncontrolled wage gap" because no factors beyond gender are considered.²²⁵ When more factors are taken into account, this is called the "controlled wage gap". Both uncontrolled and controlled wage gaps convey important information about the state of work and the impacts of systemic racism, sexism, and other forms of oppression on people's experiences of poverty. Statistics cited in this section are of uncontrolled wage gaps unless otherwise noted.

Another important caveat when discussing wage gap data is that they only consider people who are working. People without incomes are not counted. Labor force participation was already around four points below peak for both men and women and has fallen further as a result of the pandemic and recession. Consideration of labor force participation rates will be important when interpreting wage gap data during the COVID-19 pandemic.

People with criminal justice system involvement often experience disruptions to work, even among those who are never incarcerated. Our criminal justice system treats Black Americans more punitively than white Americans at every step, from the likelihood police are ever called to the likelihood and severity of a conviction.²²⁶ As a result, men of color, particularly Black men, are incarcerated at extremely high rates relative to other groups.²²⁷ Black men have a lifetime likelihood of imprisonment of 33% compared to just 5.8% for white men.²²⁸

Black men, on the whole, earn almost as much now relative to white men as they did in the 1950's

Black people who are not incarcerated also have lower labor force participation rates and higher unemployment rates than white people. As a result, Black men's reported earnings only reflect the relatively smaller pool of individuals who are not incarcerated and are able to find work.

Recent research highlights the importance of considering the earnings of an entire group, not just those who are working. When comparing Black and white men, traditional wage gap statistics suggest a positive trend: nationally, Black men have

always and continue to earn less than white men, but, on the whole, the gap has been shrinking since the 1950's.²²⁹ When all Black and white men are considered, however, the story is more complicated. Black men did see some reduction in the racial wage gap in the 1960's and 1970's, when unionization rates were high and the minimum wage was worth the most. After the onset of mass incarceration and in the face of declining unionization, however, median earnings of all Black men fell relative to white men. Black men, on the whole, earn almost as much now relative to white men as they did in the 1950's. There has been no positive change in the wage gap between white and Black men over 60 years despite increased legal protections. All the statistics below are calculated in the traditional method, by only considering people with a positive income, because whole-group statistics are much less commonly reported. As wage gap data are used to influence policy recommendations, however, it is important to recognize both who they count and who they do not count.

Figures 8-10 present the wage gap three different ways. In Figure 8, average weekly earnings in 2019 are presented for each race and gender group. Men and women of the same race are grouped together. Across all races, men earn more per week than women. Intra-race wage gaps range from Asian women earning 78% of what Asian men earn to Black women making 92% of Black men's wages (Table 6).

Figure 8. Average Weekly Earnings in the U.S. by Race & Gender: 2019²³⁰

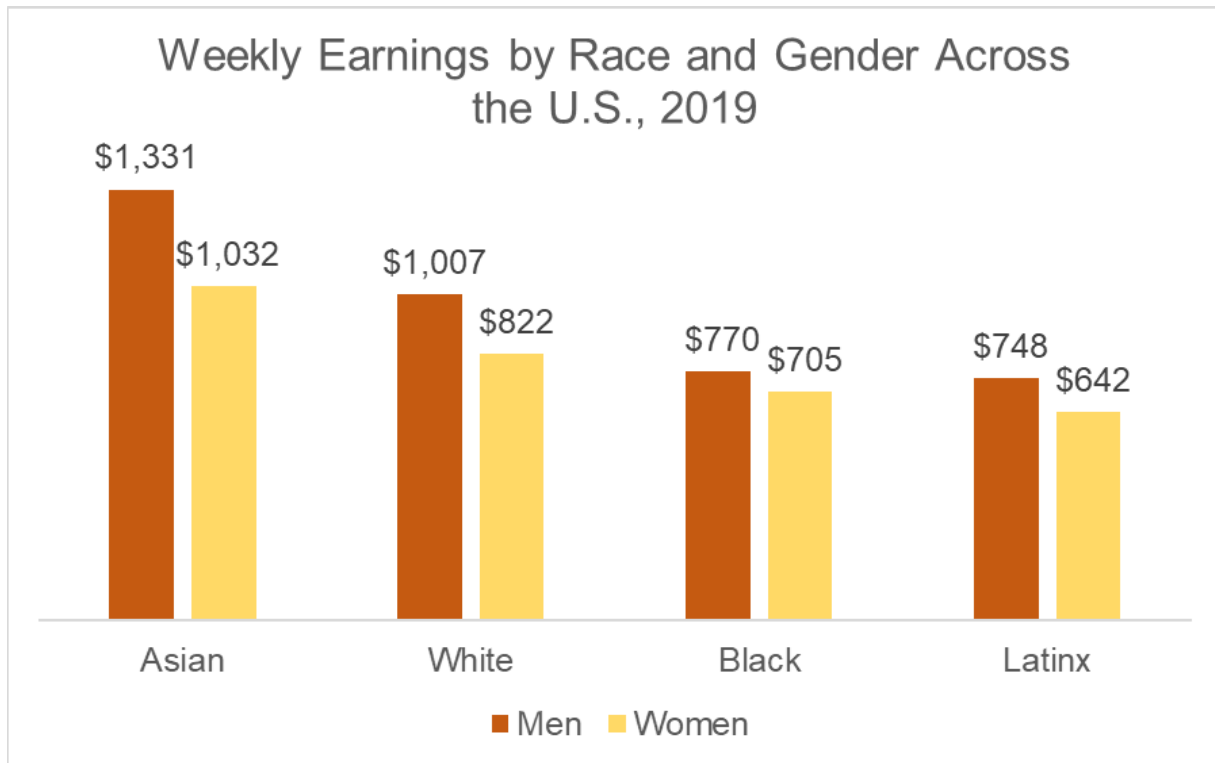


Table 6. 2019 Wage Gap Between Men & Women of the Same Race²³¹

| Race | Gender Wage Gap |
|--------|-----------------|
| Asian | 78% |
| White | 82% |
| Latinx | 86% |
| Black | 92% |

Table 6 contains the same data grouped by gender. It is important to note that data are only available in the classifications of “men” and “women”. Data on people outside of the gender binary and data that are more specific around cis and trans identities are not available

on the U.S. Bureau of Labor Statistics website.

The ranking of weekly earnings is the same within both groupings: Asian, White, Black, Latinx. Overall, Asian men have the highest weekly wages, a legacy of extremely strict immigration policies towards Asian immigrants in the 19th and 20th centuries. Latinx women have the lowest weekly wages.²³² These data are national data, not Ohio specific.

Figure 9. U.S. Average Weekly Earnings Grouped by Gender: 2019²³³

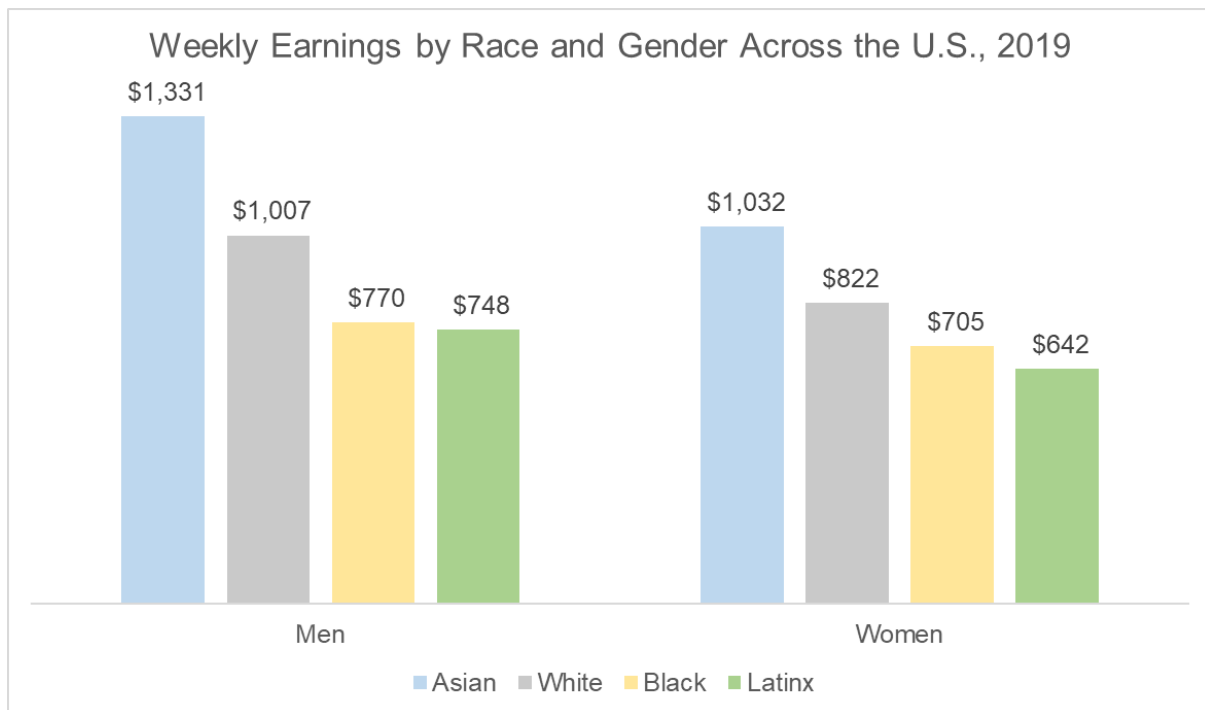
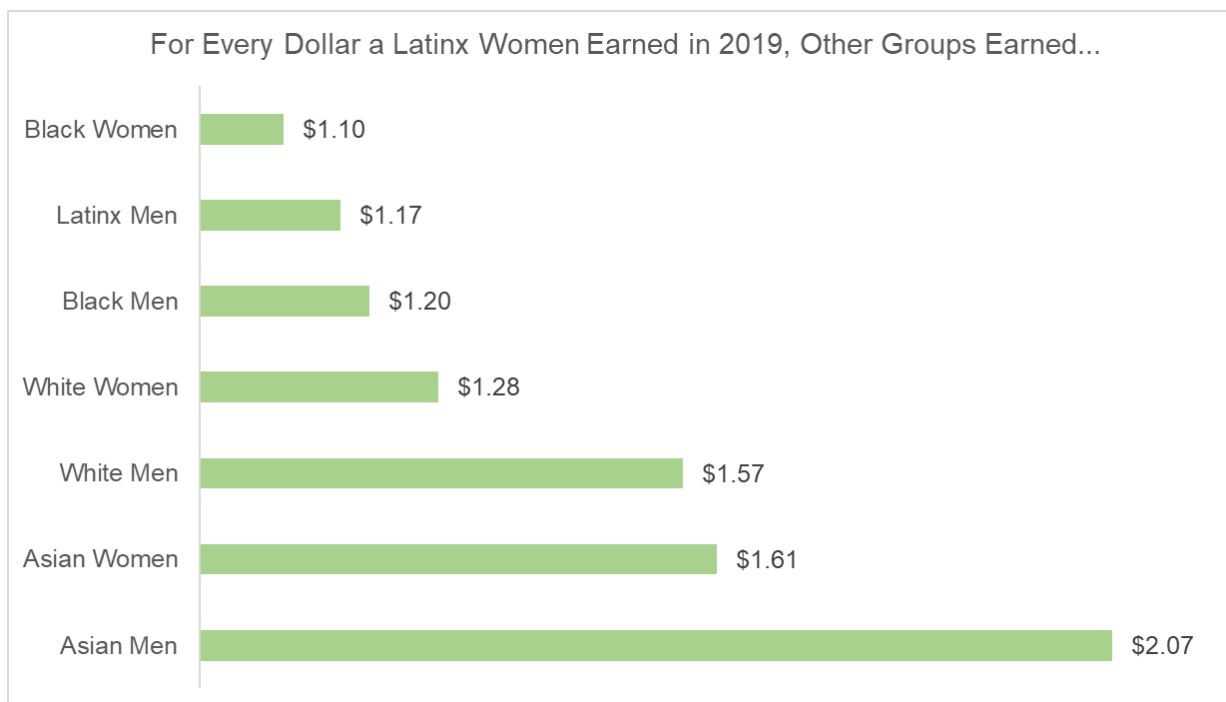


Figure 9 shows how much members of different groups were paid in 2019 relative to the group with the lowest earnings, Latinx women. This statistic is traditionally reported with white men as the standard but with the goal of centering the margins, Latinx women are the reference here.²³⁴ Presenting the data in this way makes it clearer that white women

earn over a quarter again what Latinx women earn, white men earn half again as much, and Asian men earn double.

Figure 10. US Wage Gap for Different Racial & Gender Groups Relative to a Latinx Woman ²³⁵



The primary drivers of these substantial wage gaps are covered throughout this environmental scan. Some of the largest factors are:

- **Industries and access:** A person's race and gender affect their access to certain jobs. Women and Black workers are concentrated in the health and education and leisure and hospitality industries, particularly poorly paid caregiving work, due to gender and race expectations and discrimination (gender-based occupational segregation). Both the health and education and leisure industry and the hospitality industry have lower hourly pay and lower hours worked per week than most industries that employ predominantly men.

White women earn over a quarter again what Latinx women earn, white men earn half again as much, and Asian men earn double

The coronavirus pandemic is expected to widen the gender wage gap as women are forced to reduce their work hours or leave the workforce entirely to care for children as schools are partially or fully virtual & childcare centers are closed or at reduced capacity

•**Unpaid care work:** Women tend to work fewer hours than men because they take on more unpaid care labor within their families. This may reflect both societal expectations around gender and caregiving responsibilities and women's lower earning potential in the paid workforce compared with male partners.^{236,237} They are also more likely to have larger gaps in their work histories related to unpaid caregiving work.²³⁸

•**Educational attainment:** Educational attainment is not the same across groups, which can drastically affect potential earnings.^{239,240} It is important to note that the school funding system used in Ohio has been ruled unconstitutional (discussed below) and that it benefits richer, predominantly white students relative to poorer students and students of color.^{241,242}

•**Discrimination:** Outright interpersonal discrimination in hiring, paying, staffing, and promotion practices can accumulate into large differences in earnings over time.^{243,244}

The coronavirus pandemic is expected to widen the gender wage gap as women are forced to reduce their work hours or leave the workforce entirely to care for children as schools are partially or fully virtual and child care centers are closed or at reduced capacity.^{245,246} Leaving the workforce can have long term impacts on women's earnings across the lifespan because they will have gaps in their work history and less experience than men who did not have to leave the workforce.²⁴⁷ Furthermore, women in industries like food service are likely to have their hours cut as consumer spending in restaurants is lower and dine in eating is restricted and discouraged by public health officials.

Wealth gap

As wage gaps perpetuate year after year, they compound what is called the wealth gap, or the difference in average net worth between different groups. Wealth gaps are impacted by earnings, but also

The median net worth of white families in the U.S. in 2016 was nearly ten times higher than the median net worth of Black families

include debt and assets, like a home or inheritance, and they are shaped by the U.S.'s history of racism and sexism.

The median net worth of white families in the U.S. in 2016 was nearly ten times higher than the median net worth of Black families (\$171,000 compared to \$17,150).²⁴⁸

The wealth gap, like the wage gap, is driven largely by systemic and historical discrimination

Black people of all education levels, employment statuses, income brackets, ages, marital statuses, and parenting statuses have less wealth than their white peers.^{249,250} As with most societal inequities, those at the intersection of multiple marginalized identities are the most negatively impacted. For example, Black women in Central Ohio have a median net worth that is lower than both Black men and women of other races.²⁵¹

The wealth gap, like the wage gap, is driven largely by systemic and historical discrimination. Black families in the U.S. had their wealth (the products of their labor) stolen from them under slavery and some white families were able to accumulate massive amounts of wealth from Black people's forced labor. After the Civil War, Black families were prevented from building wealth due to Reconstruction and Jim Crow policies such as redlining and the exclusion of domestic and agricultural workers from many New Deal policies, including the minimum wage and Social Security.²⁵² Black workers were overrepresented in these industries in the New Deal era, so their exclusion left many Black workers without the protections of the governmental safety net. The sharecropping system and racialized violence like the Tulsa Race Massacre of 1921, lynching, and the rise of the Ku Klux Klan also continued the legacy of stealing and destroying Black wealth.^{253,254} Only within the last few decades have Black families had meaningful access to means for building wealth.

Research has found that differences in inheritance prevalence and amounts between racial groups are the largest contributor to the racial wealth gap. White people are more likely to receive an inheritance and their inheritance is likely to be worth more than a Black person's inheritance.^{255,256} Inherited money generally accumulates over generations,

Differences in inheritance prevalence & amounts between racial groups are the largest contributor to the racial wealth gap

benefiting white families who have had more time to build and pass on wealth across generations.

Black Americans have had fewer generations to build wealth and many more legal and societal barriers to wealth accumulation that led to the extreme racial wealth disparities observed today. The COVID-19 pandemic presents a significant threat to Black families' wealth because they were more likely to work on the frontlines, become unemployed or unattached to the labor force, they have returned to work more slowly, and they are more likely to both be exposed to the coronavirus and to become seriously ill when infected by it.²⁵⁷

Wealth and wage gaps together decrease the financial stability and security of women and families of color, particularly families that rely on Black women for income, and they increase neighborhood poverty in communities of color. Closing the wealth and wage gaps between men and women and white people and people of color is a crucial component of ODVN's wage equity work to prevent violence.

A majority of Black adults with a high school degree or less reported they were currently unable to pay all of their bills or a \$400 expense would prevent them from being able to do so

Predatory lending

One of the most significant barriers to economic security and stability for low-income and marginalized Ohioans is predatory lending, or "imposing unfair and abusive loan terms on borrowers".²⁵⁸ These practices can take many forms, but the underlying problem is that they exploit borrowers' desperation, their inability to access more affordable credit, and potentially their lack of awareness of lending practices, to make large profits at the borrowers' expense.²⁵⁹ Borrowers often end up trapped in a cycle of debt that can result in financial catastrophe, such as losing a house or paying more in fees and interest than the value of a loan's principal (the original amount borrowed). Predatory lenders tend to focus their efforts on women and people of color, two groups of people who have historically faced substantial barriers to accessing credit through traditional means and who are often economically insecure and vulnerable, as discussed throughout this environmental scan.²⁶⁰

More than one-third of U.S. adults in 2018 reported that they would be unable to pay for an unexpected \$400 expense, such as a car repair, indicating extreme economic

precarity.²⁶¹ The situation was particularly dire for Black Americans. In 2018, 22% of Black adults with a bachelor's degree or higher reported that they could not pay all of their bills compared to 6% of college-educated white people. A majority of Black adults with a high school degree or less reported that they were currently unable to pay all of their bills or that a \$400 expense would prevent them from being able to do so. All of these indicators of economic insecurity predate the pandemic and the extreme economic challenges it has presented to marginalized people. Americans, particularly the most marginalized Americans, have been and remain economically unstable and vulnerable.

The Pew Charitable Trusts now considers Ohio's payday loan regulations to be a national model for protecting borrowers

When economically vulnerable people face an emergency expense, they often have little choice but to borrow money. If they don't have access to affordable credit or loans (because of discrimination or their credit history, or because there are more payday lenders than banks in their neighborhood, among other reasons), they can easily find themselves in a predatory lending situation. They may take out a payday loan with excessive fees and interest rates above 300% (rates should be below 36% to be considered affordable).²⁶² Payday loans can result in the borrower paying several times more than the principal of their original loan. In 2013, The Pew Charitable Trusts found that a \$300 payday loan in Ohio could cost over \$680 in just interest and fees over five months.²⁶³

Until recently, payday loan practices in Ohio were considered by some advocates to be the worst in the nation for borrowers due to Ohio having the most expensive payday loans in the nation.²⁶⁴ Ohioans had attempted to rein in payday loans in 2008 with a very popular ballot initiative capping interest rates at 28%, but lenders found loopholes to continue taking advantage of marginalized and low-income Ohioans.

In 2018, Governor John Kasich signed House Bill 123 into law, bringing about sweeping changes to the payday loan industry in Ohio.²⁶⁵ Most significantly, the law limits loans to a 28% annual percentage rate for interest and restricts monthly payments to 6% of the borrower's gross monthly income. Pew now considers Ohio's payday loan regulations to be a national model for protecting borrowers.

Predatory lending is both a symptom & a cause of the economic risk factors for IPV this environmental scan focuses on

Other forms of predatory lending still exist in Ohio and they still cause the most harm to marginalized Ohioans. The COVID-19 pandemic has exacerbated economic instability for low-income Ohioans, Ohioans of color, women, and many other marginalized group and made them more vulnerable to predatory lending. More advocacy is needed to protect borrowers while ensuring everyone has access to affordable credit.

Predatory lending is both a symptom and a cause of the economic risk factors for IPV this environmental scan is focused on. Without regulation to set guardrails on interest rates and fees, lenders can prey on desperate borrowers who have few other options. Victims of predatory lending are often less economically secure after they take out a predatory loan than they were before. Predatory lending and a lack of consumer protection makes IPV more likely, particularly in low-income communities and other communities made economically insecure through systemic discrimination.

Opportunities and Barriers: Wages and Wealth

Minimum wage, subminimum wage, and low wage work are key features of Ohio's labor market. Forty-two percent of working women and 32% of working men in Ohio earn \$13.05 or less per hour. These workers are disproportionately people of color, are more likely to be single parents, and generally have lower educational attainment. Low wage workers live in poverty at high rates and are more likely to experience risk factors for IPV perpetration and victimization. Ohio's tip credit means that tipped work includes the additional burdens of high rates of wage theft, discrimination, and sexual harassment.

People of color and women's overrepresentation in low wage work leads to racial and gender wage gaps. Across the U.S., men consistently earn more per hour than women, and Asian and white workers earn more than Black and Latinx workers. These wage gaps are related to gender and race expectations and discrimination that impact what industries a person has access to, how much the jobs in those industries pay, how many hours a week that they work, and the likelihood of being hired and promoted. Wage gaps contribute to the wealth gaps and have the potential to exaggerate the

already extreme differences in wealth between white and Black families. Predatory lending practices similarly threaten to undermine marginalized families' ability to build and maintain wealth as they trap people denied access to affordable credit in cycles of debt that often end in economic catastrophe.

The coronavirus pandemic and subsequent recession threaten to increase low wage workers' exposure to risk factors for violence. Low wage workers were more likely to become unemployed due to the pandemic. If they retained their job, they were more likely to be classified as an "essential worker". Low wage women and people of color were especially likely to work in public-facing roles that increased their risk of exposure to the virus. Furthermore, our gendered expectations around caregiving mean that as long as children need to be cared for in the home because their schools or day care centers are closed, women will be more likely to work fewer hours or leave the workforce altogether. Such a shift in women's work has the strong potential to increase the gender pay gap.

Prior to the pandemic, Ohio's lowest paid workers were already in a precarious position. Many lived at or near the poverty line and some faced predatory, hostile, and discriminatory workplace practices. The pandemic has only made it clearer that their situation is untenable and leads to the economic risk factors for violence that we seek to address, such as individual economic stress, societal gender inequality, and widespread poverty.

Wages & Wealth Opportunities

- Ohio's minimum wage is higher than the federal minimum wage & indexed to inflation. Ohio is among 29 states & D.C. that have a minimum wage exceeding the federal rate of \$7.25. However, among that group Ohio is near the bottom, just five cents higher than West Virginia & Montana, & currently higher than Florida, but Florida's minimum wage is on track to reach \$15 per hour by 2026.²⁶⁶
- Efforts to raise the minimum wage are growing across the country, as are efforts to end the lower tipped minimum wage & bring tipped workers' wage protection into alignment with other workers.
- The Columbus City Council passed an ordinance on September 21, 2020 that increases penalties for wage theft for businesses that want to enter into contracts with the city.²⁶⁷
- Some employers offered hazard pay to low wage essential workers in Spring 2020.
- Congress passed historic levels of fiscal stimulus directed to individuals, businesses, & state & local governments, including enhanced unemployment compensation benefits that will mitigate the hardship associated with job loss & avert financial crisis for affected families. Benefits are time limited & more is needed.
- Ohio's regulations around payday lending are considered a national model in borrower protection.

Wages & Wealth Barriers

- Workers are facing decreased hours & pay due to the COVID-19 induced recession.
- All but one of Ohio's ten most common jobs pays poverty or near-poverty wages.
- Mass incarceration of Black men contributes to a widening wage gap relative to white men.
- Prior to the pandemic, the gender pay gap was decreasing, but the racial wage gap was stagnant, resulting in earnings gains for white women & potential losses for women of color.
- Black families have a median net worth 1/10th that of white families & this difference has accumulated over generations.
- Wage & wealth gaps are driven by systemic, societal-level factors & cannot be addressed solely with relatively easy policy solutions.
- Economic precarity makes people vulnerable to predatory lending & the COVID-19 pandemic has made most marginalized people much less economically secure.

4. Labor Policies

Economic stability is more than take-home pay. Economic security also depends on benefits, particularly paid sick and family leave. Separate policies must also address hostile and discriminatory workplaces. Families are at a higher risk for IPV when their other work-related needs beyond wages are not met. Increasing access to worker supports, including paid sick and family leave, meaningful antidiscrimination policies, and unions, can prevent IPV by increasing Ohioans' economic stability.

Paid leave

For some workers, wages are supplemented by benefits, like paid leave. Ohio's low wage workers are less likely to have access to these benefits, however, leading to higher levels of economic insecurity and a higher risk of violence.

Low wage workers have limited access to paid time off. When workers have access to paid time off, they know that their financial situation is secure even if they or a loved one become ill or have other needs that prevent them from working temporarily. The COVID-19 pandemic has only highlighted the importance of paid leave for the safety and security of workers.

Only 56% of workers across the country are even eligible for the 12 weeks of FMLA unpaid leave

Just 38% of workers in the leisure & hospitality industry have paid sick days

Twelve weeks of unpaid leave per year for parental leave, family caregiving leave, or personal medical leave are guaranteed to workers at companies with 50 or more employees through the Family and Medical Leave Act (FMLA) of 1993.²⁶⁸ Ohio has no laws that provide for additional leave, paid or unpaid, except for one related to military service.²⁶⁹

FMLA falls short for most workers. Due to its eligibility criteria, only 56% of workers across the country are even eligible for the 12 weeks of unpaid leave.²⁷⁰ The minority of workers (48.5%) earning less than \$40,000 per year have access to FMLA.²⁷¹ Eligibility rates vary across demographic groups. Men of all races ages 18-44 with a high school education or less have the least amount of access to FMLA.²⁷² The

majority of these men would not be able to take unpaid time off work if they or a loved one had a serious medical issue, or they were welcoming a new child into their family.

Among workers who are eligible for FMLA leave, another barrier remains: the fact that this leave is unpaid. The average FMLA leave is 32 days.²⁷³ Six weeks without pay would cause economic stress for almost any family. For a low-income family, however, it could have devastating outcomes, such as eviction from their home. As a result, FMLA is inaccessible to 62% of Ohio workers, either due to eligibility requirements or because they cannot forgo the pay.²⁷⁴ The majority of workers in Ohio functionally have no access to leave of this scope.

FMLA is inaccessible to 62% of Ohio workers, either due to eligibility requirements or because they cannot forgo the pay

Access to paid leave is even rarer. Nationally, 13% of private-sector workers had access to paid family leave at work in 2017.²⁷⁵ For full-time workers, this number was 16% and for part-time workers it was just 5%.²⁷⁶ Access also varies based on income level, with low wage workers having the least access (Table 7). Only 4% of workers with incomes in the lowest 10% had access to paid leave. Some states have passed legislation to increase access to paid family and medical leave at the state level, but Ohio is not one of them.²⁷⁷

Table 7. 2017 U.S. Access to Paid Family Leave by Work Status & Income Level ²⁷⁸

| Work Status / Income Level | % with Access |
|----------------------------|---------------|
| Part-Time | 5% |
| Full-Time | 16% |
| Income Lowest 10% | 4% |
| Lowest Quartile | 6% |
| Second Quartile | 11% |
| Third Quartile | 14% |
| Highest Quartile | 24% |
| Highest 10% | 24% |

Access to paid sick days is higher (Table 8). Sick days allow a worker to miss work to recover from an illness when their needs fall short of requiring FMLA leave. Nationally, 68% of private sector workers have access to paid sick days, but only the minority of low wage workers do.²⁷⁹ Just 38% of workers in the leisure and hospitality industry have paid sick days.

Table 8. 2017 U.S. Access to Paid Sick Days by Work Status & Income Level ²⁸⁰

| Work Status / Income Level | % with Access |
|-----------------------------------|----------------------|
| Part-Time | 35% |
| Full-Time | 81% |
| Income Lowest 10% | 30% |
| Lowest Quartile | 43% |
| Second Quartile | 69% |
| Third Quartile | 81% |
| Highest Quartile | 89% |
| Highest 10% | 92% |

Paid leave and paid sick days have become even more critical during the coronavirus pandemic for several reasons. Most obviously, paid leave is necessary to prevent the spread of the disease. It is imperative that individuals with COVID-19 or who were exposed to the coronavirus quarantine in their homes for two weeks, even if they

have no symptoms or only mild symptoms. When low wage workers are feeling healthy enough to work, are dependent on their wages to meet their basic needs, and do not have paid time off, however, they face strong incentives to work despite the public health risks of doing so. Paid leave is necessary to protect both public health and allow sick workers the time to recover without the risk of eviction or hunger.

Parents and caregivers are another large group for whom paid leave during the pandemic is especially important. Many schools, childcare centers, and adult day centers are either closed, virtual, or at limited capacity in Ohio. Many workers' caregiving responsibilities have increased substantially. It is important that these workers not be forced to choose between their jobs and their families. Paid leave in these situations is particularly important for women because they typically take on a larger share of caregiving responsibilities than men.²⁸¹

Paid leave is necessary to protect both public health & allow sick workers the time to recover without the risk of eviction or hunger

The U.S. Congress passed emergency paid leave policies in March 2020 through the Families First Coronavirus Response Act (FFCRA).²⁸² Under the FFCRA, some workers were entitled to two weeks of paid leave at their full rate of pay if they were quarantined due to the coronavirus, two weeks at two-thirds of their pay if they needed to care for a loved one for COVID-19-related reasons, and ten

additional weeks at two-thirds of their pay if they could not work because they had to care for a child whose school or care was unavailable. Many groups of workers were included in FFCRA coverage that are excluded from FMLA, including part-time and contract workers and those who had only been with their employer for a short time.²⁸³

In the U.S., a maximum of 47% of the workforce could obtain emergency paid leave

The paid leave policies of FFCRA had many flaws, however. They were temporary and expired on December 31, 2020.²⁸⁴ Large firms of over 500 employees were not covered. Small businesses with fewer than 50 employees could seek an exemption from the ten weeks of paid leave for childcare.²⁸⁵ Organizations that employ “health care providers or emergency responders” could apply to be exempt from all paid leave policies.²⁸⁶

The most significant problem with the emergency paid leave program established by the federal government in March 2020 was that it categorically excluded workers at organizations with 500 or more employees.²⁸⁷ Workers at companies like McDonald’s, Wal-Mart, Kroger, and Amazon were entitled to no paid leave, not even the two weeks if they were sick with COVID-19. Workers at these large organizations make up the majority of the workforce in the U.S. and in Ohio.²⁸⁸

Figures 11 and 12 show the cumulative effects of these paid leave exclusions. In each chart, the largest portion represents workers who were automatically excluded from the paid leave policies due to the size of their employer. The next largest section represents workers who may have been excluded at their employer’s discretion because their employer has fewer than 50 employees and/or because they employ health care providers or emergency responders. The smallest section is workers who were definitely covered under the paid leave policies.

In the U.S., a maximum of 47% of the workforce could obtain this emergency paid leave. At most only 45% of workers had access in Ohio.²⁸⁹ These numbers assume that no employers who could apply for exemptions did, which is unlikely. If all employers who are eligible obtained an exemption, only 17% of workers in the U.S. and Ohio had paid leave.

Figure 11. Paid Leave Coverage in the U.S. Workforce from the Federal Government.²⁹⁰

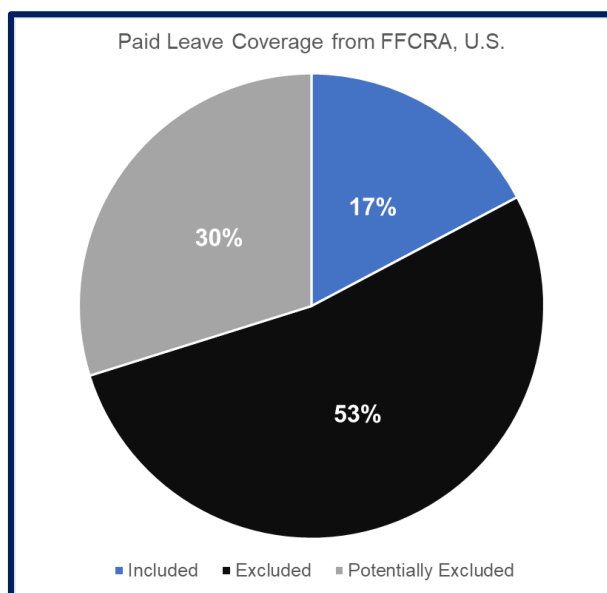
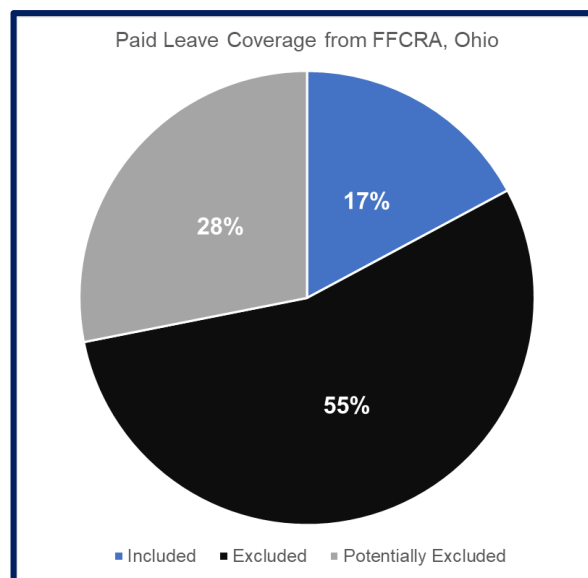


Figure 12. Paid Leave Coverage in the Ohio Workforce from the Federal Government.²⁹⁰



The state of employee benefits was dismal before the onset of the pandemic, particularly for low wage workers. Few of these workers were eligible for benefits and even fewer could take advantage of them. Low wage workers who needed time off from work to care for a new child or who had a medical emergency were often in an impossible situation, having to choose between their health and putting food on the table. The coronavirus pandemic has significantly increased the need for paid leave to allow workers to attend to their personal and family needs while remaining economically secure. The temporary paid leave policies put in place by the federal government in March 2020 do not go far enough in protecting workers because they exclude the majority of the workforce.

At most only 45% of Ohio workers had access to emergency paid leave during the pandemic

The lack of a comprehensive national paid leave policy increases the stress on families and communities. Families' economic stress is extremely high during the pandemic due to layoffs, reduced hours, and pay cuts. The need to choose between getting paid and fulfilling caregiving obligations exponentially increases this stress.²⁹¹ As has been emphasized throughout this environmental scan, such significant economic stress increases the risk for IPV. An increase in IPV

due to stress is not hypothetical. Domestic violence programs around the world are reporting on it in real time.^{292,293} Increasing worker access to paid leave is one step that can be taken now to reduce violence in the U.S.

Anti-discrimination policies

Most workers are protected from workplace discrimination by Title VII of the Civil Rights Act of 1964.²⁹⁴ This law prohibits “employment practice[s] that cause a disparate impact on the basis of race, color, religion, sex, or national origin”.²⁹⁵ Title VII was amended in 1978 to “prohibit sex discrimination on the basis of pregnancy”.²⁹⁶ On June 15, 2020, the U.S. Supreme Court ruled that the term “sex” also included members of the LGBTQ community.^{297,298} Prior to this ruling, some LGBTQ workers in Ohio were protected from employment discrimination but others were not, depending on where they worked and what sector they worked in.^{299,300}

***Most instances
of workplace
discrimination,
including
sexual
harassment,
go unreported***

Several other federal laws impact workplace discrimination in Ohio. The Age Discrimination in Employment Act of 1967 prohibits workplace discrimination against individuals over 40 years old.^{301,302} In 1990, the Americans with Disabilities Act extended discrimination protection to individuals with physical and mental disabilities, those who are perceived to have disabilities, and those who have previously had a disability.^{303,304} Finally, the Genetic Information Nondiscrimination Act of 2008 prohibits discrimination on the basis of genetic information, such as a genetically-linked higher likelihood for certain diseases.³⁰⁵

To summarize, employers cannot discriminate against employees on the basis of race, color, religion, sex, gender identity, sexuality, pregnancy, national origin, age, disability status, or genetic information.³⁰⁶ The various nondiscrimination laws described above apply to almost all private and public employers, including those in Ohio.

Statutory protections are not useful if they are not enforced, however, and this is probably the largest weakness of the U.S.’s antidiscrimination policies. Most instances of workplace discrimination, including sexual harassment, go unreported.^{307,308} Employees often cited fear of retaliation as the reason they don’t report discrimination even though retaliation is also illegal under that same laws. Furthermore, 60% of workers who looked into filing a complaint in 2018 decided not to, likely due to the arduous process.³⁰⁹

Even when employees do put in the extra work to file a complaint with the Equal Employment Opportunity Commission (EEOC), however, very few see any justice, or even an investigation. According to research completed by the Center for Public Integrity and Vox, only 13% of complaints in 2018 resulted in a settlement or another form of relief for the worker.³¹⁰ Nearly 30% of cases were deemed to be “low priority”, and this proportion has increased over the last several years. Low priority cases are rarely investigated at all. Only 0.5% of cases in this category result in relief for the worker. The success rate of racial discrimination claims is particularly bad. Nationally, anti-Black racial discrimination claims are 26% of all claims.³¹¹ Black workers are only

13% of the workforce. These claims are less likely to succeed than the average for all claims filled with the EEOC.

All employees should have a workplace that is free from hostility, discrimination, intimidation & violence

EEOC employees report that they believe the work they do is important.³¹² The reason for the minimal success of discrimination complaints is not employee apathy. Rather, the EEOC has had a smaller staff and a budget that is declining in real value while the U.S. workforce has grown substantially.³¹³ There are fewer resources to address complaints from many more workers. Furthermore, the EEOC is facing pressure from

conservatives in Congress to reduce their backlog of cases without additional resources.³¹⁴

All employees should have a workplace that is free from hostility, discrimination, intimidation, and violence. Laws like Title VII of the Civil Rights Act are an important step in making workplaces better for workers but without enforcement the laws cannot be effective. Poorly enforced anti-discrimination laws can have a substantial effect on the lives of Ohio’s workers and negatively impact their risk factors for violence. When workers encounter hostility, discrimination, intimidation, and violence at their jobs, this is likely to raise their stress and anxiety. Furthermore, if they are passed over for promotions and or job offers, or if they are fired based on discrimination, this has an obvious negative impact on their financial stability and security. When many workers in a community encounter employment discrimination, it can increase risk factors like neighborhood poverty or local unemployment rates.

Unions

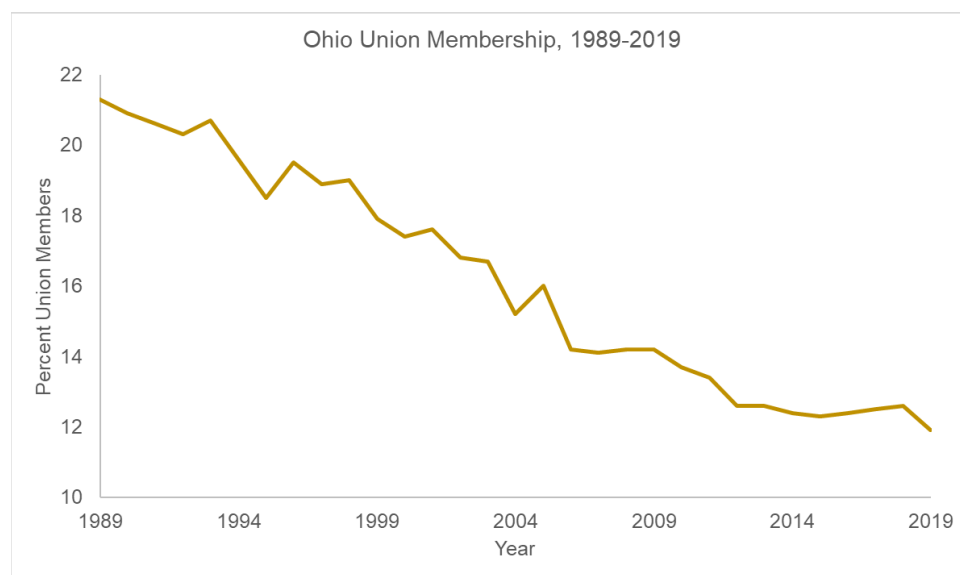
Union representation typically leads to positive benefits for workers, including higher pay, more benefits, and stronger workplace policies.^{315,316,317,318,319} Positive effects of unionization are particularly strong for women and people of color.^{320,321} For example, women in unions earn 9.2% more than similar women who are not in

Women in unions earn 9.2% more than similar women who are not in unions

unions.³²² Workers who are not union members also benefit from the work of unions in their industry, particularly through higher overall wages.³²³ Higher rates of unionization is one reason that the manufacturing industry has higher average wages than other industries.³²⁴ Overall, unions improve pay and working conditions, particularly for marginalized workers, and these benefits extend to non-union workers.

Ohio has higher unionization rates than the national average: 11.9% vs 10.3%, respectively, in 2019.³²⁵ According to the Bureau of Labor Statistics, the proportion of workers in unions has been declining in Ohio and across the U.S. since they began compiling state-level data in 1989.³²⁶ Figure 13 displays Ohio's unionization rates since 1989. Membership rates have declined nearly 10 percentage points in 30 years. This represents an approximately 50% decline. Lower union representation can lead to worsening work environments for Ohio's workers.

Figure 13. Ohio Union Membership Rates Ohio: 1989-2019



Note. Data were not available for 1994.³²⁷

***Federal
policy has
been
unfriendly
towards
unions
lately***

Declines in union membership in the U.S. and Ohio are driven by three major factors: the reduction in size of the manufacturing workforce, overt and sustained efforts by employers to fight union organizing, and political efforts to discourage labor organizing. As discussed above, the manufacturing industry employed 15% of Ohio workers in 2019, down from 26% in 1990.³²⁸ This decline mirrors national trends. Manufacturing workers are more likely to be unionized than most other workers, so declines in this industry led to declines in the statewide unionization rate.³²⁹

Service-oriented jobs are largely replacing manufacturing work. While unions are rarer in the service industry, they can have a large effect. Unionized workers in food service and janitorial services are compensated 87% higher than nonunionized workers in these industries.³³⁰

When employees seek to unionize, employers often engage in legal and illegal practices to discourage unionization or stop it entirely.³³¹ These actions can include hiring anti-union law firms (to the tune of \$340 million annually), surveilling employees, or illegally firing employees for union activity. The Economic Policy Institute found in 2019 that, nationally, “[e]mployers are charged with violating federal law in 41.5% of all union election campaigns”.³³² Workers in service industries are not unionizing because their employers use their power in legal and illegal ways to coerce them into not unionizing, not because they do not want to or because they do not understand the benefits of unionization.

***Union membership
decline is driven by 3
factors: reduction in
manufacturing
workforce, overt &
sustained efforts by
employers to block
union organizing &
political efforts to
discourage labor
organizing***

An important, failed anti-union policy in recent Ohio history is Senate Bill 5 (SB 5), signed into law in 2011. This law reduced the unionizing rights of 350,000 public employees, including teachers, firefighters, and other government employees.³³³ Per the Ohio Constitution, laws do not go into effect for at least 90 days after they are signed. Members of the public who are opposed to the law can attempt to gather enough petition signatures

to force a referendum on the law in those 90 days. If enough voters sign the petitions, there is a referendum to decide if the law should go into effect or be repealed. SB 5 was defeated in such a referendum in November 2011 by a significant margin: 62% against, 38% for.³³⁴

Federal policy has been unfriendly towards unions lately. Most notably, the U.S. Supreme Court ruled in 2018 in *Janus v. AFSCME* that unions for public employees could not require non-members to pay dues and instead must get affirmative consent from employees to collect dues.³³⁵ This ruling represented a major change from prior courts' understanding of the relationship between the First Amendment and mandatory union dues. *Janus v. AFSCME* significantly reduced the power of public unions nationally and in Ohio by reducing their revenue. The government is Ohio's third largest sector, meaning that this case could have a substantial impact on these workers' collective bargaining power and overall job quality and security.

Labor unions improve working conditions by increasing the power workers have relative to their employers. This is especially important for low wage and marginalized workers who otherwise have little power in our society.³³⁶ Declining union membership and political opposition to unions threaten to rollback gains for unionized workers and create a ripple effect that lowers wages for non-unionized workers as well. Reductions in unionization can increase families' economic stress and decrease their financial stability and security, thereby increasing their risks for violence in their homes and communities. This effect is likely compounded by the economic uncertainty caused by the COVID-19 pandemic.

Opportunities and Barriers: Labor Policies

It is important to examine work in Ohio holistically by looking at what benefits workers receive, how they are protected from discrimination and violence in their jobs, and their access to labor unions. These three areas can substantially impact a worker's economic stability and financial stress, and therefore their likelihood of experiencing IPV.

Low wage workers in Ohio have little access to paid leave and employer-sponsored health insurance. For most low wage workers, a medical emergency can force the impossible choice between their health and their paycheck. Emergency paid leave policies set forth by the federal government have done little to expand access to leave because they categorically exclude most workers and are not permanent programs.

Similarly, Ohio workers have several statutory protections from workplace discrimination. Protection from discrimination is rare, however, with only 13% of claims

in 2018 resulting in relief for the worker. The Equal Employment Opportunities Commission, the government agency tasked with addressing discrimination claims, is understaffed and underfunded in the face of a growing workforce, making it difficult for them to adequately address even a portion of the claims they receive.

Union membership provides significant benefits to workers, particularly marginalized workers, but membership rates are declining, both nationally and in Ohio. This is due in part to the shrinking of the manufacturing industry, where workers are unionized at relatively high rates. Some politicians have also tried to implement policies in recent decades that would further reduce the power of unions. The most recent such attempt in Ohio, Senate Bill 5, was defeated by Ohio voters in 2011.

Work is more than wages. Ohio workers need support in the form of adequate benefits, protection from discrimination, and the ability to organize into unions. The coronavirus pandemic has heightened these needs, particularly around paid leave. Without adequate worker supports, families are likely to experience the economic stress and insecurity that ODVN seeks to prevent to end IPV.

Labor Policies Opportunities

- For the first time, emergency federal paid leave policies for the pandemic included part-time & contract workers, as well as recent hires.
- Most full-time workers have access to paid sick days, although this is heavily concentrated among workers who are paid more.
- Workers have statutory protection from workplace discrimination.
- The U.S. Supreme Court recently ruled that LGBTQ workers are protected from workplace discrimination.
- Ohio has higher unionization rates than the national average.

Labor Policies Barriers

- Only a quarter of even the highest paid workers have access to paid family leave. Only 4% of the lowest wage workers do.
- Between 55 and 83 percent of Ohio workers cannot access paid leave under the temporary federal program.
- Temporary paid leave from the federal government expired at the end of 2020 & has not yet been renewed.
- The EEOC has a significant backlog in discrimination claims & had declining staff & funding.
- Racial discrimination claims have a lower success rate than discrimination claims in general.
- Union membership is decreasing due to macroeconomic trends & there is little ability or political support to foster growth.

FACTORS AFFECTING ECONOMIC STABILITY & SECURITY

Ohio's public safety net can be strengthened to better alleviate poverty & prevent violence.

Families' economic stability and security, and therefore their risk of IPV, are dependent on several factors beyond their working situation. Government programs like unemployment insurance and SNAP (food stamps) can bolster security, even in the face of low wages. Other factors, including Ohioans' health, their access to affordable housing, transportation, and childcare, the quality of the education they receive, and their likelihood of being involved with the criminal justice system, can all worsen families' economic situations and increase the likelihood for violence. It is not enough to improve jobs in Ohio. Ending IPV requires examining and addressing other pressing economic concerns for families.

1. Government Programs

Wages are the primary source of income for Ohioans, but they are not the only way that families make ends meet. Several government programs supplement families' finances and can make a substantial difference in reducing economic stress and the likelihood of violence. Financial assistance can mean the difference between living in poverty or not. In 2012, SNAP (food stamps) alone kept 10.3 million Americans out of poverty.³³⁷ Understanding the role of the public safety net and governmental anti-poverty programs is critical to ODVN's goal in this work of improving Ohioans' financial stability to prevent violence.

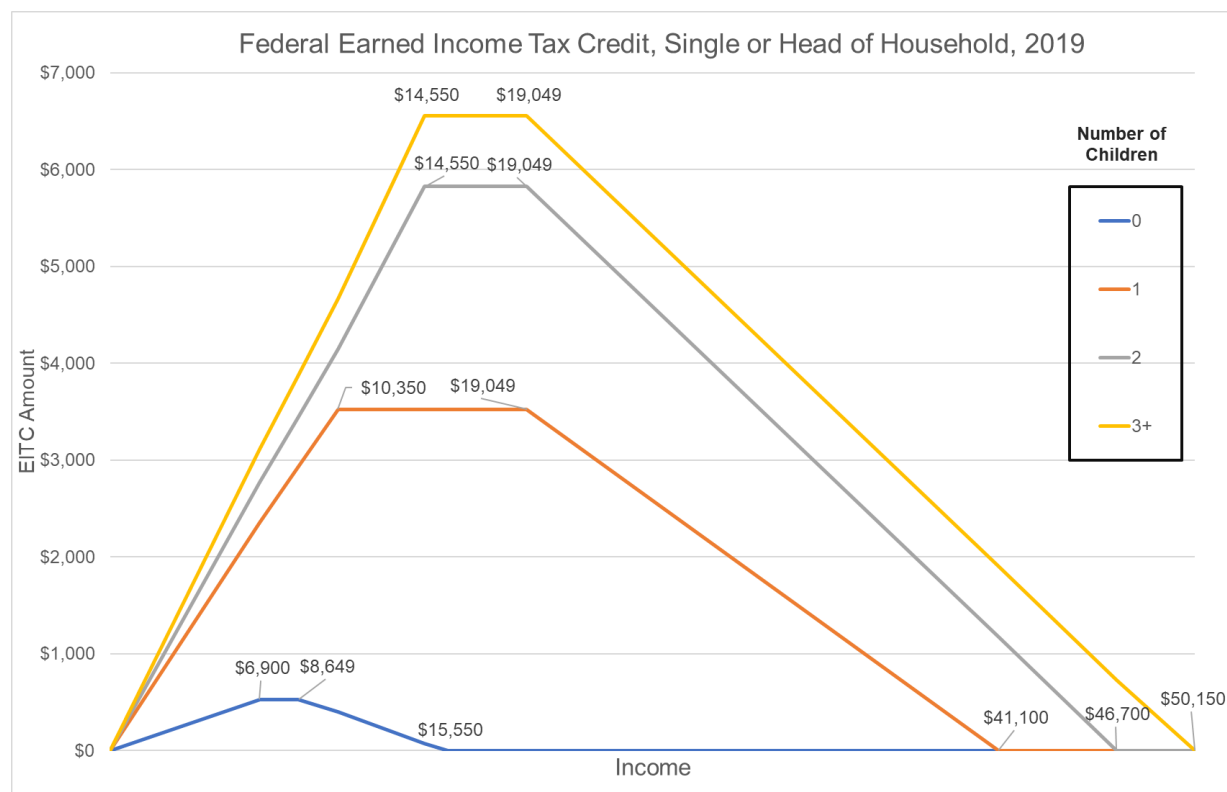
**97% of
the
benefits
of the
federal
EITC go to
families
with
children**

Tax Credits

A major tax policy related to poverty is the Earned Income Tax Credit (EITC). At the federal level, the EITC provides low-income working individuals with a tax credit. The tax credit is based on the worker's income. At low income levels, the amount of the credit increases at a fixed percentage until a certain income point (Figure 14).³³⁸ The more the worker earns, the larger the tax credit they receive. Once the worker reaches this income level, the

credit amount remains constant (therefore the percentage decreases). At a second income threshold point, the credit amount decreases until it is phased out entirely. Figure 14 denotes the credit amount a family received in 2019 based on the number of children they have if they file their taxes with either single or head of household status.

Figure 14. Federal EITC for Workers Filing Single or Head of Household by Number of Children: 2019



Note. Dollar amounts represent income thresholds (x values), not credit values (y values).³³⁹

The federal EITC is primarily designed to help families with children, although very low-income childless adults can qualify. A single adult without children must have an income below \$15,550 to qualify for the EITC, but an adult with one child must have an income below \$41,100 to qualify.³⁴⁰ According to the Tax Policy Center, 97% of the benefits of the federal EITC go to families with children.³⁴¹

The federal EITC is refundable, meaning that if a taxpayer's tax burden is reduced beyond \$0 because of the EITC, they receive a refund, similar to if they had overpaid their taxes throughout the year.³⁴² The EITC is one of the largest anti-poverty programs administered at the federal level. The Center for Budget and Policy Priorities estimates that 5.6 million people were lifted out of poverty by the EITC in 2018.³⁴³

Ohio is one of 29 states that has implemented its own EITC. Ohio's EITC was passed in 2013 at 5% of the federal EITC and was raised from 10% to 30% of the federal EITC in April 2019.³⁴⁴ A major difference between the federal EITC and Ohio's is that Ohio's is not refundable.³⁴⁵ When the credit reduces the worker's tax burden to \$0, the state, not the taxpayer, keeps the difference. Non-refundability harms the lowest earners most because they pay the smallest income taxes, though they pay a larger share of their income than other earnings groups in sales taxes for consumer goods.³⁴⁶

Non-refundability harms the lowest earners most because they pay the smallest income taxes

A second major tax credit is the federal Child Tax Credit (CTC), which provides a tax credit of up to \$2,000 per child to working families.³⁴⁷ Up to \$1,400 of the credit is refundable, meaning that if a family's tax burden is reduced to \$0, they will receive a refund. Due to income requirements, families in the lowest income quintile (the 20% with the lowest incomes) have the least access to the CTC and families in the third and fourth quintiles have the highest access. Less than 75% of lowest quintile families can claim the CTC compared to 98% of middle quintile families. Their average credit amount is also lower, meaning they get a smaller benefit when they are able to claim the CTC. Ohio does not have a state-level CTC.

Despite these shortcomings, the CTC is still a major anti-poverty program, particularly when combined with the EITC.³⁴⁸ The Center for Budget and Policy Priorities estimates that 4.3 million people, including 2.3 million children, were lifted out of poverty by the CTC in 2018, and together, the EITC and CTC lifted 10.6 million people from poverty and reduced the poverty of another 17.5 million people.

The EITC & CTC lifted 10.6 million people from poverty & reduced the poverty of another 17.5 million people

Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, provided food assistance to 1,383,000 Ohio residents or 12% of the state's population in 2019.³⁴⁹ SNAP is administered by the Ohio Department of Job and Family Services (ODJFS).³⁵⁰ The Ohio SNAP program is

generally successful in reaching those who would benefit from it: 85% of eligible individuals participate, including 80% of eligible workers.³⁵¹ The amount of assistance is dependent on household size and poverty level. The average benefit is \$121 per month or the equivalent of \$1.33 per person per meal.^{352,353} To qualify, a household must have an income below 130% of the federal poverty guidelines.³⁵⁴ In 2018, 51% of Ohio SNAP recipients earned less than 100% of the federal poverty guidelines.³⁵⁵

Special Supplemental Nutrition Program for Women, Infants, and Children

The Women, Infants, and Children (WIC) program is the second major food assistance program at the federal level. WIC serves pregnant and postpartum women, their infants, and children up to 5 years old who are at risk for poor nutrition.³⁵⁶ About half of the infants born in the United States are served by WIC.³⁵⁷ In Ohio, WIC is administered by the Department of Health.³⁵⁸ The average monthly caseload in 2018 in Ohio was 208,955 women, infants, and children.³⁵⁹ To qualify, an individual must fall within 185% of the U.S. Poverty Income Guidelines.³⁶⁰ Individuals already participating in SNAP or Temporary Assistance for Needy Families (discussed below) automatically qualify for WIC.³⁶¹ In Fiscal Year 2019, the average benefit in Ohio cost \$31.16 per month but had a higher retail value.³⁶²

Temporary Assistance for Needy Families

The primary cash assistance program in the United States and Ohio is Temporary Assistance for Needy Families (TANF), commonly referred to as welfare.³⁶³ TANF is a block grant program, meaning that states have wide latitude in determining who qualifies and what types of aid they receive. Research has shown that states with higher percentages of Black residents have lower benefit amounts and stricter policies.³⁶⁴ According to the Center for Budget and Policy Priorities, "fifty-five percent of Black children live in states with benefits below 20 percent of the poverty line, compared to 40 percent of white children," meaning that 55% of Black children live in states where the maximum monthly TANF benefit is equivalent to just 20% of the federal poverty level, compared to 40% of white children.³⁶⁵ These and other findings indicate that the ability of TANF to alleviate poverty is highly dependent on the specific state and the socio-demographic

States with higher percentages of Black residents have lower benefit amounts & stricter policies

factors in that state, including its racial demographics. TANF spending has decreased nationwide in both real and nominal amounts since TANF replaced AFDC in 1996. Across the United States, only 22% of families living in poverty access TANF.³⁶⁶

Just 25% of Ohio families living in poverty receive TANF now, compared to 89% in 1996

In Ohio, TANF is called Ohio Works First and is administered by the Ohio Department of Job and Family Services (ODJFS).³⁶⁷ Just 25% of Ohio families living in poverty receive TANF now, compared to 89% in 1996.³⁶⁸ In 2018, 52,100 families in Ohio received TANF. The average monthly benefit in May 2018 was \$203.58.³⁶⁹ To qualify for TANF, families must have an income less than 50% of the Federal Poverty Level.³⁷⁰ According to the Center for Community Solutions, "a family of three has to make less than \$10,390 a year to qualify for cash assistance."³⁷¹ Ohio has many restrictions on TANF recipients.

Individuals have a lifetime limit of 36 months, after which they cannot receive TANF benefits, regardless of their income level.³⁷² Most recipients must also work or be engaged in other allowed activities for at least 30 hours per week.³⁷³

TANF is a difficult program to access and remain eligible for due to its low poverty threshold and strict requirements. For these reasons, it is not considered effective under the current structure in alleviating poverty by many advocacy organizations for the poor.

Unemployment Insurance

Unemployment insurance (UI) is a government program that has become substantially more important during the coronavirus pandemic. Under normal circumstances, UI in Ohio is available to workers who: 1. became unemployed through no fault of their own (i.e., they did not quit and were not fired for just cause), 2. met length of work, hours per week, and weekly wage minimums (\$269 per week), and 3. are willing to actively seek out work while receiving UI benefits.³⁷⁴

Unemployment insurance excludes many low wage workers by design

UI excludes many low wage workers by design. The minimum weekly earnings requirement means that a worker earning minimum wage in 2020 (\$8.70 per hour) had to work an average of 31 hours per week to qualify. As

discussed above, low wage workers are often working part-time involuntarily, especially in the low-paying leisure and hospitality industry, and many will struggle to meet this earnings requirement. UI is meant to serve as a safety net to help families avoid catastrophe if they lose their jobs, but its design allows the already economically vulnerable to slip through the cracks.

Another pre-existing problem with Ohio's UI system is that policymakers underfunded it, with the result that it was considered financially insolvent even before the

***Approximately
1/2 of the
individuals
collecting UI
since the
pandemic-
induced
recession began
are included
only through this
expanded
eligibility***

COVID-19 pandemic brought unemployment claims to historic levels.³⁷⁵ According to a Columbus Dispatch article written just two weeks before Ohio saw consecutive record breaking weeks of initial unemployment claims, the UI fund was expected to be broke by 2025.^{376,377} Instead, it was empty on June 16, 2020.³⁷⁸ Ohio's UI system is currently running on loans from the federal government. These low-cost loans are vital to averting crisis among the more than 336,000 Ohioans who remained jobless through November 2020 compared with the previous November.³⁷⁹ The most urgent need is to continue benefits, and extend them as long as they are needed, for those displaced by the pandemic and recession. As we enter recovery, the long-term solvency of the state's UC system will need to be addressed.³⁸⁰

The federal government made several temporary changes to UI in response to the pandemic. Eligibility was expanded to include workers who are not typically eligible for UI, including gig workers (workers who provide on-demand services for online-based companies, like Uber or Lyft, typically using their private equipment), independent contractors, self-employed workers, and those without sufficient work history.³⁸¹ Approximately half of the individuals collecting UI since the pandemic-induced recession began are included only through this expanded eligibility. Under normal circumstances they would not have access to UI if they became unemployed.³⁸²

UI benefits were also extended by 13 weeks and boosted by \$600 per week.³⁸³ The \$600 extra per week expired on July 31 and was not renewed or replaced by Congress.³⁸⁴ Instead, President Donald Trump issued an executive order to attempt to boost UI payments by \$300 per week for approximately six weeks.³⁸⁵ Ohio issued this

money for the period of August 1 to September 5.³⁸⁶ For all subsequent weeks, UI benefits will return to their pre-pandemic levels unless another boost is passed in Congress or ordered by the President.

A major limitation of the \$300 per week extension was that it only applied to workers who would normally qualify for at least \$100 per week in UI.³⁸⁷ This stipulation excluded many low wage workers because UI benefits are typically less than half of a worker's weekly income, so low wage workers often receive less than \$100 per week in UI, if they receive it at all.

Congress provided additional COVID-19 relief money through the federal budget bill passed at the end of 2020.³⁸⁸ This appropriation extended how long workers could file for UI, continued the inclusion of workers who are not typically covered by UI and partially restored the additional weekly benefits (at \$300 per week, rather than \$600). These benefits will end in early March 2021 unless a new economic relief bill is passed.

Opportunities and Barriers: Government Programs

Four cash or cash-equivalent governmental programs are available to workers and families living in or near poverty: The Earned Income Tax Credit, SNAP (food stamps), WIC, and TANF (welfare). Unemployment Insurance, while nominally available to all Ohioans, provides the largest benefit to middle and high earners. Together, these programs make up a substantial portion of the safety net for Ohioans. While there are some strong aspects to these programs, eligibility rules and benefits levels prevent them from helping families achieve financial security. Ohio's public safety net can be strengthened to better alleviate poverty and therefore prevent violence.

Government Programs Opportunities

- Ohio has a state level Earned Income Tax Credit (EITC).
- The federal EITC & Child Tax Credit lifted 10.6 million people from poverty in 2018.
- Ohio's SNAP (food stamps) coverage is very high, indicating low barriers to entry.³⁸⁹
- Emergency federal expansions to Unemployment Insurance in 2020 included more workers than ever before, providing necessary security for millions of families across the country.

Government Programs Barriers

- Benefit levels for most government programs are low, reducing their efficacy in reducing poverty.
- Many government programs have low poverty thresholds that exclude many families who need assistance but make just slightly too much.³⁹⁰
- Programs also often have confusing & arduous application & renewal programs, leading the most vulnerable people to miss out on benefits they are eligible for.³⁹¹
- Food insecurity remains an issue in Ohio, both for SNAP recipients & for people who do not qualify but still face economic insecurity.
- Ohio's EITC is not refundable, reducing its ability to address poverty.
- The structure of the TANF program as a state administered block grant program makes it susceptible to patterns of discriminatory rules, particularly against poor Black families.^{392,393}
- TANF is difficult to access & not effective as a poverty alleviation program.
- Changes to make Unemployment Insurance more accessible are temporary, require Congress to reauthorize them regularly, & lapsed in 2020 for several months.
- Many low wage workers are not eligible for Unemployment Insurance, both typically & during the pandemic.

2. Health

Physical and mental health can have a large effect on economic stability and security and therefore IPV perpetration. Poor health can make it more difficult to find or maintain employment and can also lead to large medical bills that can put strain on a family's finances. This is especially true for families of color, low income families, LGBTQ families, and families whose members have a disability. Improving public health in Ohio can prevent IPV by reducing a common financial burden that leads to increased risk factors for IPV perpetration.

***In 2019,
HPIO ranked
Ohio 43rd in
overall
population
health***

This sections begins by broadly analyzing physical and mental health and how they impact different communities. Three major areas of health that can negatively impact economic well-being and raise the risk of IPV are then discussed: addiction, reproductive health, and maternal health. Finally, health insurance accessibility is discussed.

Overall health

Good health is important for finding and maintaining employment and for creating economic stability. When workers are sick or injured, they are more likely to miss work or leave the workforce entirely to manage their health. High rates of illness and injury in the population can also have a large secondary impact on women's employment because they are more likely to take on caregiving responsibilities for family members.

Ohioans have a lower level of health when compared to other states and Washington DC. The Health Policy Institute of Ohio ranked the state 43rd in overall population health in 2019.³⁹⁴ They identified several health metrics where Ohioans' health was well below the national average (Table 9). All ranks are out of 51 except suicide deaths. Higher value rankings indicate poorer health. For only one population health measure (suicide deaths) did Ohio rank in the top half of states (20th out of 50).³⁹⁵

Table 9. 2019 Ohio Health Measure Ranks Compared to US & Washington DC
396,397

| Measure | Ranking | Measure | Ranking |
|--------------------------------|---------|--------------------------------------|---------|
| Drug overdose deaths | 50 | Poor oral health | 42 |
| Child in household with smoker | 48 | Adult obesity | 41 |
| Child immunization | 46 | Adult insufficient physical activity | 40 |
| Infant mortality | 44 | Cardiovascular disease mortality | 39 |
| Adult smoking | 44 | Excessive drinking | 37 |
| Premature death | 43 | Adult diabetes | 37 |
| Life expectancy | 42 | Suicide deaths (out of 50) | 20 |

Ohioans have severe health disparities based on race, class, and ability status. This is not surprising given what is known about the social determinants of health (SDoH). The SDoH are environmental conditions where people are born, grow, work, live, and die that impact their health, such as exposure to pollutants, community violence, systemic oppression (i.e. racism or sexism), housing quality, and access to fresh food, to name just a few.³⁹⁸ Many of the health differences between racial and socioeconomic groups are explained largely by the SDoH.³⁹⁹ ODVN's wage equity work strives to have a secondary impact of reducing health disparities related to the SDoH around poverty, income inequality, and economic stress.

Black and Hispanic Ohioans, on average, have lower overall health statuses than white Ohioans (both 1.3 times worse).⁴⁰⁰ Infant mortality, premature death, and adult diabetes are all more likely for Black Ohioans than white Ohioans. Hispanic Ohioans are also more likely to experience infant mortality compared to white Ohioans. The COVID-19 pandemic has had a more severe impact on communities of color, largely due to the SDoH.⁴⁰¹

Class differences are another major source of health disparities. According to the Health Policy Institute of Ohio, the overall health status of individuals with less than a high school education is five times worse than that for individuals with a college degree.⁴⁰² These individuals are also twice as likely to have adult diabetes and depression and 2.5 times more likely to experience infant mortality.

Health disparities are most severe for Ohioans with disabilities among the groups studied by The Health Policy Institute of Ohio. Their overall health status is six times worse than the health status of Ohioans without disabilities and they experience depression and diabetes at higher rates (4 times and 2.2 times, respectively).⁴⁰³

Differences in health outcomes are also linked to geography. The Health Policy Institute of Ohio reports that life expectancy in Ohio ranges by over 29 years depending on where a person lives. In Franklinton, a low-income neighborhood in Columbus, the life expectancy is just 60 years.⁴⁰⁴ In Stow, a town whose population is disproportionately white and college educated and where only 5.1% of people live in poverty, life expectancy is 89.2 years.⁴⁰⁵

***HPIO reports
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expectancy in
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lives***

Ohio's population health is poor, and it is even worse for marginalized groups. The coronavirus pandemic has highlighted these longstanding health disparities. As of September 28, 2020, 18% of individuals in Ohio who have died of COVID-19 have been Black despite Black people representing only 13% of the overall population.^{406,407}

When people are seriously ill or injured, it is difficult for them to maintain a job and remain attached to the workforce. Without a steady job, families struggle to achieve financial stability and security, increasing their risk of experiencing violence. They may also face a large financial burden in the form of medical bills. These economic burdens fall disproportionately to marginalized Ohioans who already face many of the barriers discussed throughout this environmental scan.

Mental health

Mental health is as important as physical health in finding and maintaining employment. When someone is experiencing a mental illness, it can be difficult for them to be motivated to find a job, to complete work tasks, or to make it to work each day, all of which can jeopardize their financial situation.^{408,409} It is for these reasons that adults with mental illnesses have higher unemployment rates than adults without mental illnesses.⁴¹⁰ All Ohioans should be able to access necessary mental health resources while maintaining financial stability, whether this support is through their jobs or

through public programs. Workers should not have to choose between economic security and caring for themselves or their families.

The Meadows Mental Health Policy Institute estimates that for every 10% increase in the unemployment rate, the suicide rate increases by 17%

Economic stability and mental health are also related in the opposite direction. Economic hardship can cause stress, anxiety, and mental illness and can raise the risk of suicide.⁴¹¹ The Meadows Mental Health Policy Institute estimates that for every 10% increase in the unemployment rate, the suicide rate increases by 17%.⁴¹² Ohio's suicide rate increased by 34% between 2009 and 2018, with advocates claiming at least some of that increase is due to changes in Ohio's economy discussed throughout this environmental scan.⁴¹³ Mental illness and economic insecurity can create a feedback loop, exacerbating the risk factors for IPV and suicide.

Approximately 18% of people in the U.S. had a mental illness in 2018. Ohio is above the national average for people with mental illness.⁴¹⁴ In February 2020, the City of Columbus released a brief on mental health in Ohio and Franklin County (where Columbus is located). They reported that 20% of adults in Ohio had any mental illness between 2014 and 2016.⁴¹⁵ Mental Health America similarly reported that 20.2% of Ohioans had any mental illness in 2018.⁴¹⁶ Younger adults (ages 18-25) had higher prevalence rates than adults older than 26.⁴¹⁷ Prevalence was slightly higher in Franklin County than the state as a whole.

Mental illness prevalence varies between groups, as does access to care. Lesbian, gay, and bisexual Americans have an estimated prevalence of any mental illness of 37.4%.⁴¹⁸ This is the highest prevalence rate among groups studied by the National Alliance on Mental Illness (NAMI). Heterosexist and transphobic harassment, discrimination, family rejection, and higher rates of violence victimization all contribute to the high prevalence rates LGBTQ people face.⁴¹⁹ LGBTQ individuals are also at a higher risk of contemplating and attempting suicide than straight, cisgender individuals. Transgender adults are approximately 12 times likelier to attempt suicide than cisgender individuals. Fortunately, lesbian, gay,

Lesbian, gay, & bisexual Americans have an estimated prevalence of any mental illness of 37.4%

and bisexual individuals were also more likely to receive mental health care than the general population (48.5% in the last year vs 43.3%).

Figure 15 shows the national mental illness prevalence rates and Figure 16 the annual treatment rates by racial group, as well as the national average for both statistics.⁴²⁰ Individuals who identify with more than one race have the highest prevalence of any mental illness, followed by white people (blue bars). Asian, Black, and Latinx Americans all have prevalence rates below the national average.

Figure 15. Mental Illness Prevalence by Racial Group, U.S.: 2018⁴²¹

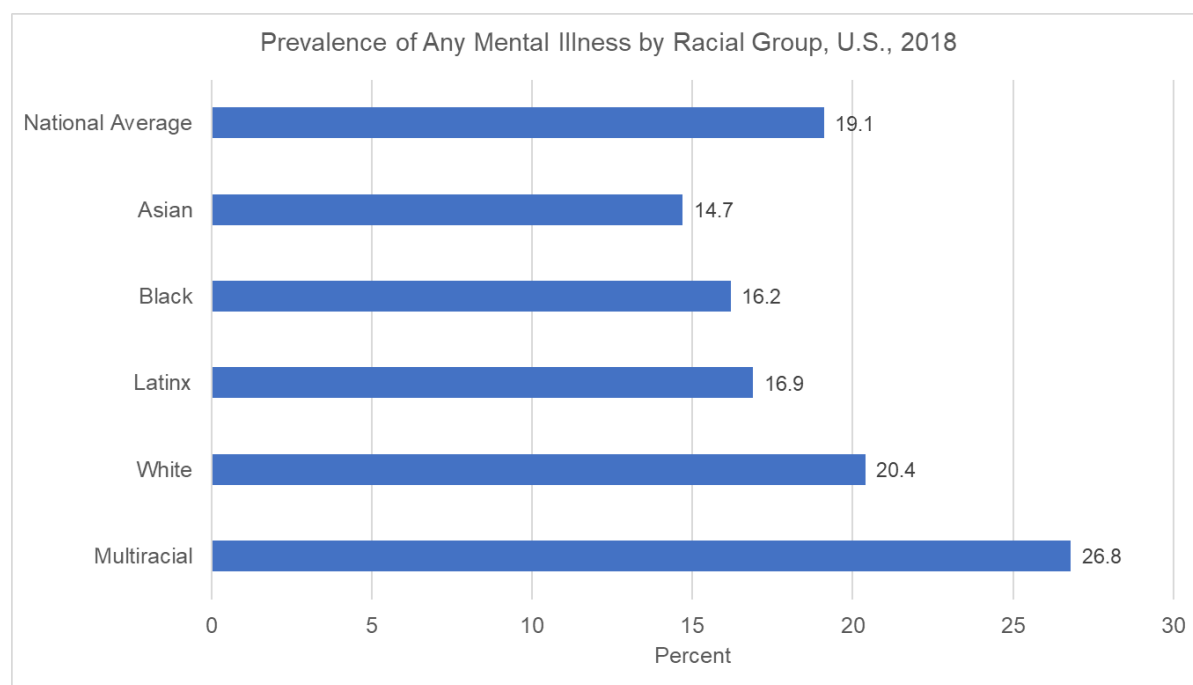
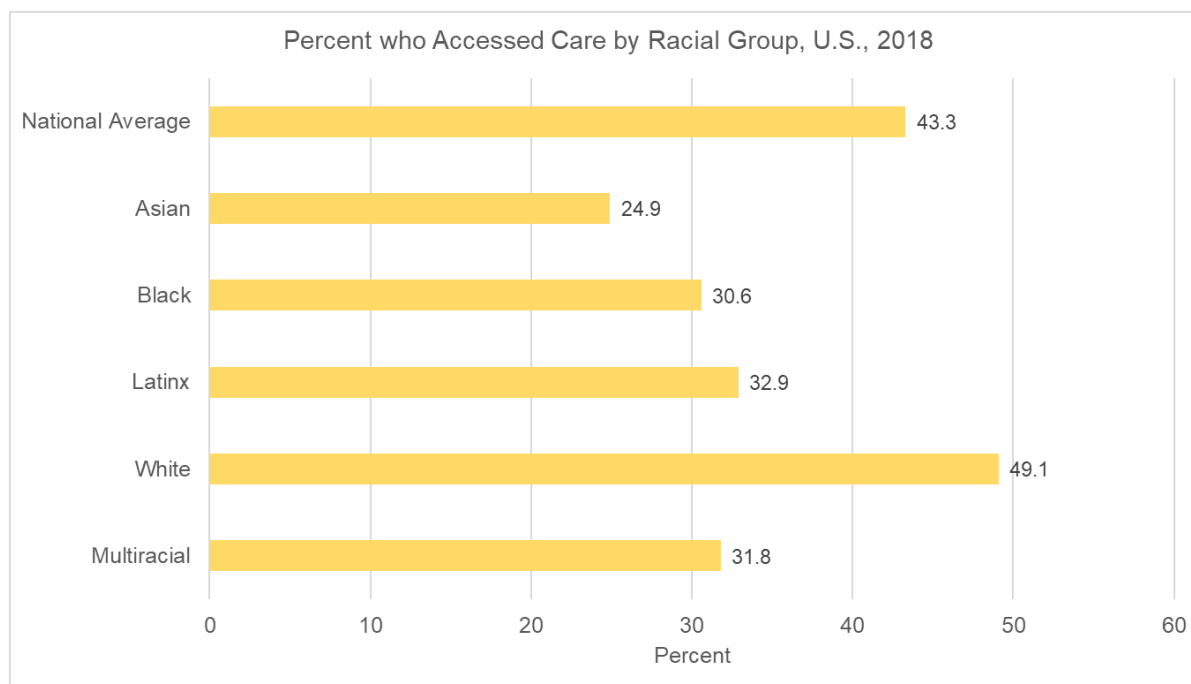


Figure 16. Mental Illness Treatment by Racial Group, U.S.: 2018⁴²²



From the data in Figure 16, it is clear that major barriers, including cost, access, and stigma, exist to accessing mental health treatment. Over half of individuals with any mental illness in all groups did not access mental health services in 2018.⁴²³ White people had the highest access to mental health services, with just under half of people receiving treatment. For all other racial groups, about two-thirds or more of individuals did not receive treatment. Asians had the lowest access to treatment, with three-fourths of individuals not accessing care.

Ohioans had better access to mental health care in 2018 than the national average. Mental Health America (MHA) reported that 52.9% of Ohioans with any mental illness did not receive treatment compared to 55.8% nationally (note: MHA's statistic for national lack of care varies slightly from NAMI's (56.7%), which is used in Figure 16. Ohio is lower than both.).⁴²⁴

The coronavirus pandemic has had a substantial and severe impact on mental health in the U.S. The Kaiser Family Foundation has been tracking mental health measures throughout the pandemic. They report that, nationally, 40.1% of adults reported symptoms of anxiety or depression in July 2020, approximately double prevalence rates from before the pandemic.⁴²⁵ More significant negative mental health effects were found for older adults (over 65 years of age), adults who lost their job due to the pandemic or whose spouse did, adults in poorer physical health, and for adults with household incomes below \$40,000 per year.

40.1% of adults reported symptoms of anxiety or depression in July 2020, approximately double prevalence rates from before the pandemic

In July 2020, over half of U.S. adults (53%) reported that their mental health has been negatively impacted by the pandemic.⁴²⁶ In March 2020, at the onset of the pandemic in the U.S., this number was 32%. The same trend of worsening mental health was observed by tracking symptoms of depression and anxiety. As the pandemic continues and economic stressors accumulate, the mental health effects of the pandemic are becoming more substantial.

Data on the impact of the pandemic on Ohio's suicide rate are only beginning to emerge, but what has been released confirms advocates' fears about the relationship between the economic hardship and social isolation of the pandemic and suicide. The suicide rate in Franklin County, Ohio's largest county, between January and June 2020 increased by 4% compared to the same period in 2019.⁴²⁷ Advocates fear that, as the pandemic and recession continue, suicide rates will continue to increase across the state, particularly in regions that were the most impacted economically or in the Appalachian Counties that had high suicide rates before the pandemic.^{428,429}

As the pandemic continues & economic stressors accumulate, the mental health effects of the pandemic are becoming more substantial

Addiction

Substance use heightens the risk of IPV directly and indirectly. First, substance use is a risk factor for

violence perpetration itself.⁴³⁰ Substance use can also worsen the economic risk factors for violence.

Prior to the COVID-19 pandemic, the rising numbers of substance use disorders (SUDs) and drug overdose deaths were among the most pressing public health crises in Ohio. Opioid addiction in particular is a major problem in the state. SUDs can create substantial barriers to financial stability because individuals with SUDs may have more difficulty maintaining a job and are more likely to become involved with the criminal justice system (discussed below). Individuals with SUDs can also lose their jobs if they are tested for illicit drugs as a condition of their employment. Illicit, addictive substances can also be expensive to obtain regularly, eating away at a person accessible money. The negative mental health effects of the pandemic discussed in the preceding section have led to an increase in SUDs and overdose deaths since March 2020.^{431,432} Any plan to increase the financial security of Ohioans will need to include the ongoing and worsening opioid crisis in the state.

***Opioids
were
involved in
83.7% of
overdose
deaths in
Ohio in
2018***

An estimated 8.3% of Ohio adults and 4.3% of youth ages 12-17 met the diagnostic criteria for an SUD in 2015 and 2016, meaning that "the recurrent use of alcohol and/or drugs causes [them] clinically significant impairment, including health problems, disability, and failure to meet major responsibilities at work, school, or home".^{433,434} Nationally, 7.4% of U.S. residents ages 12 and older met the criteria for an SUD in 2018.⁴³⁵ Public health officials worry that the stress of the coronavirus pandemic

will lead more people to use drugs and alcohol as a coping mechanism, leading to an SUD.^{436,437} Additionally, access to treatment and recovery services has been limited by the pandemic-related closures and restrictions, meaning that people who need treatment face more barriers to access.

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The term "substance use disorder" encompasses a wide range of substances, from alcohol to marijuana to methamphetamine. Of particular concern in Ohio are opioids, which include many natural and synthetic drugs such as prescription pain pills, heroin, and fentanyl.⁴³⁸

Opioids were involved in 83.7% of overdose deaths in Ohio in 2018, the most recent year for which data are available.⁴³⁹

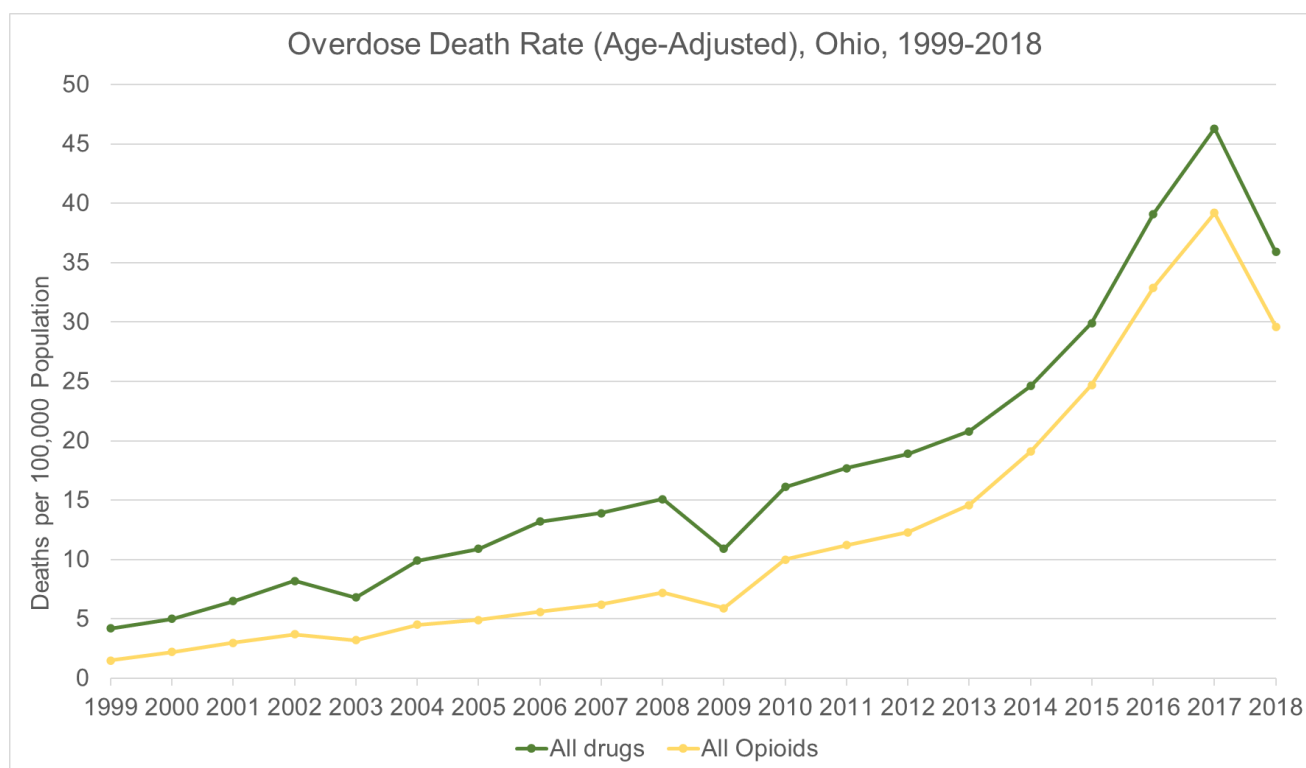
The most dangerous opioids currently are fentanyl, a prescription pain medicine that is 50 to 100 times stronger than morphine, and its analog carfentanil, a veterinary pain medicine for large animals like elephants.⁴⁴⁰ Carfentanil is 100 times stronger than fentanyl. Both fentanyl and carfentanil are lethal in extremely small doses and are sometimes mixed with other drugs like cocaine or methamphetamine without the user's knowledge. These two drugs alone were involved in 73% of drug overdose deaths in Ohio in 2018.⁴⁴¹ This proportion of drug overdose deaths in Ohio mirrors national trends.⁴⁴²

The number of drug overdose deaths in the U.S. and in Ohio has increased significantly in the last two decades. The CDC reports that the overdose death rate in the U.S. was four times higher in 2018 than 1999.⁴⁴³ Preliminary data from the CDC suggest that drug overdose deaths reached a record high nationally in 2019.⁴⁴⁴

Ohio has had one of the highest drug overdose death rates in the country for many years

Ohio has had one of the highest drug overdose death rates in the country for many years. The rate in 2017 was the second highest in the nation, and in 2018, it was fifth highest.^{445,446} Figure 17 contains drug overdose rates for Ohio between 1999 and 2018. The green line is the rate for all drugs and the yellow is for opioids only. In 1999, there were 4.2 drug overdose deaths per 100,000 Ohioans. Of these, 1.5 were related to opioids. By 2018, Ohio had 35.9 drug overdose deaths per 100,000 people, of which 29.6 involved opioids. The 2018 overdose rate was substantially lower than the rate in 2017 (46.3 for all drugs and 39.2 for opioids). Preliminary data suggest that deaths rose again in Ohio in 2019 by between 5% and 6.9%.^{447,448}

Figure 17. Ohio Unintentional Overdose Rate: 1999-2018⁴⁴⁹



Over the last decade, men have died of drug overdoses at significantly higher rates than women.⁴⁵⁰ The Ohio Department of Health only reports overdose rates for white and Black Ohioans, not other races or ethnicities. White people have generally had higher death rates than Black people. Between 2009 and 2016, white men died at the highest rate of all groups. In 2017 and 2018, Black and white men had very similar overdose death rates, with Black men's being slightly higher. Black women had the lowest overdose death rate each year.

It is too early in the pandemic to have complete data on changes in drug use, but some initial data are worrying. May 2020 had more drug overdose deaths in Ohio than any month in the previous 14 years and the number may continue to rise as deaths are investigated.⁴⁵¹ This was a nearly 40% increase from just the previous month. Additionally, the Franklin County coroner reported that January through April 2020 had 50% more deaths in the county than the same months in 2019.⁴⁵² Beyond drug overdose deaths, individuals receiving medical care in the Ohio region began testing

May 2020 had more drug overdose deaths in Ohio than any month in the previous 14 years

positive for illicit drugs at higher rates after the COVID-19 pandemic was declared an emergency than before.⁴⁵³ All early data suggest that public health officials' concerns of increased drug use as a response to the pandemic were well-founded.

Substance use is a risk factor for IPV in and of itself.⁴⁵⁴ It can also increase the risk of perpetration by decreasing economic stability and security in families and communities. Individuals with SUDs often have trouble finding and maintaining employment, are likely to be involved with the criminal justice system, and may struggle to save money for necessary expenses, like rent. An increase in substance use as a response to the dual pandemic and recession will amplify the heightened economic risk factors for IPV described throughout this environmental scan.

Women who seek an abortion but are unable to obtain one are more likely to be living in poverty two years later than women who did get an abortion

Reproductive and maternal health

Access to reproductive health care, including contraception and abortion, can significantly impact a woman and her family's earnings, expenses, and economic stability. Women who delay childbirth have higher earnings and more educational attainment than women who have their first child at a younger age.⁴⁵⁵ Furthermore, research has found a decrease in a woman's wages of 4% for each child she has. For mothers in low wage jobs, the wage loss was 6%.⁴⁵⁶ Finally, women who seek an abortion but are unable to obtain one are more likely to be living in poverty two years later than women who did get an abortion. Therefore, allowing women to better control if and when they have children increases our collective capacity to bring about wage equity and empower women and their families to be financially secure.

Ohio has many barriers to women accessing reproductive health care. Health classes in Ohio's public schools are required to emphasize abstinence before marriage and are not required to teach students about contraception.⁴⁵⁷ Parents can also refuse to allow their child to participate in health classes, meaning that all students may not have access to this information even in schools that choose to teach comprehensive sexual education. Comprehensive sexual education is more effective than abstinence-only sexual education in delaying the initiation of sexual activity, reducing the number of sexual partners an adolescent has, and increasing contraceptive use, whereas abstinence-only programs have no effect on adolescents' sexual activity.⁴⁵⁸

Innovation Ohio estimates that up to a third of Ohio women do not have insurance coverage for contraception, including long-acting reversible contraceptives (LARCs).⁴⁵⁹ This is despite a mandate in the Affordable Care Act (ACA) that insurance carriers who offer insurance in the public marketplace must include access to all forms of FDA-approved contraception without out-of-pocket costs.⁴⁶⁰ Ohio is one of a minority of states that do not require insurance companies who are exempt from the ACA mandate to provide contraceptives at a co-pay rate comparable to other prescriptions.⁴⁶¹

Ohio has enacted several barriers to abortion access. Patients must receive counseling explicitly designed to discourage the patient from continuing with their abortion, including a medically unnecessary ultrasound to detect a fetal “heartbeat”.⁴⁶² After this counseling, the patient must wait 24 hours until they can meet with the same doctor to perform the abortion. Currently, abortions can only be performed within the first 20 weeks of pregnancy except for in life threatening situations.

In 2019, a six-week abortion ban was signed into law, prohibiting abortions after the sixth week of pregnancy for any reason besides the life of the woman.⁴⁶³ One study of pregnancies ending in a live birth found that, on average, women do not know they are pregnant until the 5.5-week point.⁴⁶⁴ The time between conception and awareness was longer for younger women and for unintended pregnancies, with 23% of all pregnancies not being known of before 7 weeks. Six-week abortion ban bills effectively ban abortion and have been found unconstitutional by the Supreme Court of the United States.⁴⁶⁵ Ohio’s six-week abortion ban bill has not been implemented because it is currently being challenged in the court system by several abortion advocacy groups.^{466,467}

***Six-week
abortion ban
bills effectively
ban abortion &
have been
found
unconstitutiona
l by the
Supreme Court
of the United
States***

Abortions are expensive, costing between \$400 and \$800 on average, not including the unnecessary ultrasound.⁴⁶⁸ Most insurance policies in Ohio, including public insurance, insurance for public employees, and insurance offered on the health care marketplace, can only cover abortion in life threatening situations and in cases of rape and sexual abuse, meaning that most abortions in the state must be paid for out-of-pocket.⁴⁶⁹

Abortions are also difficult to physically access. Currently, there are seven centers that provide surgical abortions and two that provide only medication abortions.⁴⁷⁰ These nine providers are concentrated in the six counties that contain the six largest cities in Ohio. Only 44% of women in Ohio live in these six counties, meaning that 56% of women will need to travel to a separate county on consecutive days to access abortion in Ohio.⁴⁷¹ One reason for the limited number of clinics offering abortion is that such clinics are required to have certain admitting privileges with a local hospital, at the discretion of that hospital.⁴⁷² Public hospitals are not allowed to enter into such agreements and many religious hospitals will not do so.⁴⁷³ These transfer agreement laws have led to the closure of over half of the state's abortion providers since they were enacted in 2011.

In 2018, 135,134 babies were born in Ohio.⁴⁷⁴ There were 20,425 abortions in Ohio in the same year.⁴⁷⁵ Most abortions were performed on women of color.⁴⁷⁶ Limits on abortion access disproportionately affect these women because they are overrepresented among women living in poverty who will likely struggle to pay for abortions without health insurance and who may have limited ability to travel to a separate city for an abortion.

Black women died of pregnancy-related causes at a rate 2.5 times higher than white women

Women of color, particularly Black women, are also at the highest risk of death during pregnancy and in the first year after they give birth. A study of pregnancy-related deaths in Ohio between 2012 and 2016 found that 34% of maternal deaths were Black women despite them representing only 17% of all women in the state.⁴⁷⁷ The same study, looking at the period 2008-2016, found that Black women died of pregnancy-related causes at a rate 2.5 times higher than white women.⁴⁷⁸ Women with less education and those living in either urban or Appalachian areas were also at a higher risk of pregnancy-related death. Overall, 57% of these deaths were considered preventable.

National data of maternal death are worse. The CDC reports that women in the U.S. (of all races) have the highest pregnancy-related death rate among economically advance countries.⁴⁷⁹ Black women are 3 to 4 times more likely to die of pregnancy-related causes than white women. Researchers and advocates consistently identify the

social determinants of health, particularly racism and discrimination, as major factors in this racial disparity.⁴⁸⁰

Marginalized women in Ohio, particularly low-income and rural women and women of color, face substantial barriers to accessing contraception and abortion services, including high costs, physical distance, and governmental policies explicitly designed to reduce the level of control they have over their reproductive choices. They are also at higher risk of dying for reasons related to their pregnancy. Reductions of their bodily autonomy threatens their economic stability and that of their families.

When women are forced or coerced by governmental policy into having children that they did not plan to have, this can increase their risk of experiencing IPV because they are less financially secure, potentially more dependent on an abusive partner, and face societal pressure to remain with the other parent of their child. Such coercion can stack with interpersonal reproductive coercion, when a partner uses power and control to make decisions about their partner's reproductive health, such as by destroying their birth control pills, forcing them to continue a pregnancy they wish to end, or not using birth control without their partner's knowledge.⁴⁸¹

Health insurance

Ohioans are insured at higher rates than the rest of the U.S. population (93% vs 90% in 2017).⁴⁸² The insured rate has also risen substantially in recent years. It was just 87% in 2013. This increase in the number of Ohioans who are insured is due in large part to the expansion of Medicaid in 2013 to include many low-income adults who were previously excluded from Medicaid coverage.⁴⁸³ This section will briefly address the three main categories of health insurance access for Ohioans under 65 years of age: Medicaid, employer-based insurance, and going uninsured.

The increase in the number of insured Ohioans who is due in large part to the expansion of Medicaid in 2013 to include many low-income adults who were previously excluded from Medicaid coverage

Table 10. 2018 Ohio Health Insurance Type for Different Groups

| Group | Uninsured % | Medicaid % | Employer-based % | Other % |
|-------------------------|-------------|------------|------------------|---------|
| All Ohioans | 6 | 21 | 52 | 21 |
| All Children | 5 | 37 | 54 | 4 |
| Children under 100% FPL | 7 | 84 | 6 | 3 |
| Children under 200% FPL | 7 | 72 | 18 | 3 |
| All Adults (age 19-64) | 9 | 17 | 64 | 10 |
| Adults under 100% FPL | 15 | 60 | 16 | 9 |
| Adults under 200% FPL | 16 | 47 | 27 | 10 |

Note. "FPL" is Federal Poverty Level; "other" includes Medicare. ⁴⁸⁴

Medicaid provides health insurance to low-income residents of the United States. Ohio is one of 37 states that has expanded Medicaid coverage to all low-income adults through the Affordable Care Act.⁴⁸⁵ To qualify for Medicaid in Ohio, adults must have a modified adjusted gross income (MAGI) below 133% of the federal poverty level and children must be in a household with a MAGI below 206% of the federal poverty level.⁴⁸⁶ In 2018, 21% Ohio residents were enrolled with Medicaid (Table 10).⁴⁸⁷ Thirty-seven percent of children in Ohio were covered by Medicaid that same year, including 84% of children living below the poverty line.⁴⁸⁸

Low-income Ohioans are more likely to be uninsured than the general population. According to the Kaiser Family Foundation, 16% of adults ages 19-64 with incomes below 200% of the poverty level were uninsured in 2018 compared to just 6% of the total population (Table 10).⁴⁸⁹ Many of these individuals are eligible for Medicaid.

Uninsured Ohioans are more likely to belong a marginalized group. Hispanic adults 2.8 times more likely than white adults to be uninsured, and Black adults are 1.4 times more likely.⁴⁹⁰ Individuals without a high school education are

Hispanic adults are 2.8 times more likely than white adults to be uninsured, & Black adults are 1.4 times more likely to be uninsured than white adults

a full 6.6 times more likely to be uninsured than those with a college degree. While Ohio's overall insurance coverage rate is relatively high, individuals who already face other substantial barriers to financial stability are disproportionately likely to be without health insurance.

Most Ohioans who are insured but not through Medicaid have employer-based health insurance (Table 10).⁴⁹¹ Access to employer-based health insurance is largely

All Ohioans should have access to affordable health care to promote their economic as well as mental & physical wellbeing

dependent on income, with higher access related to higher incomes. Only 16% of adults who earn less than 100% of the poverty level have employer-based health insurance compared to 64% of the general adult population.

While these differences in access are typically viewed negatively, individuals with employer-based health insurance face a much higher risk of losing coverage due to COVID-19 and the ensuing recession.⁴⁹² As individuals lose their jobs and businesses close, families that relied on health insurance through their jobs are more likely to lose coverage when compared to individuals with public health insurance.⁴⁹³ As described throughout this environmental scan, the coronavirus pandemic and its recession have caused extreme hardship for low-income Ohioans. Fortunately, relatively high access to Medicaid before the pandemic has ensured that fewer will be without health insurance in the near future.

Having health insurance is an important aspect of financial stability both because it can help protect against debilitating medical bills and because it promotes access to health care treatment to avoid catastrophic injury or illness that can cause someone to be unable to work. All Ohioans should have access to affordable health care to promote their economic as well as mental and physical wellbeing.

Opportunities and Barriers: Health

Good health and access to health insurance and care are critical for economic stability and security. When individuals face mental and physical health concerns, they may struggle to find and maintain employment, or they may need to take time from work to manage their health. As discussed above, if they are low-income, it is likely that they will not be paid for such time. Ohioans should not have to choose between their health and their financial security.

This section discussed four facets of health (overall health, mental health, addiction, and reproductive and maternal health) as well as health insurance access. Across these areas, marginalized Ohioans, including people of color, women, low-income people, and LGBTQ individuals, face larger barriers to good health than other Ohioans. We can see this in prevalence rates for diabetes and depression, in access to mental health treatment, in abortion access, and in health insurance coverage. Statistics are not typically collected in an intersectional manner, but what we know about the Social Determinants of Health suggests that Ohioans who have multiple marginalized identities, such as low-income Black women, will face the most substantial barriers to maintaining good health. The COVID-19 pandemic has worsened all aspects of health in Ohio, including mental health and addiction, since March 2020.

ODVN's advocacy for wage equity and other worker supports is focused on conditions within workplaces and policies around pay and labor support. For this work to be effective, however, it is crucial that we identify barriers to economic stability that exist outside of work. Wage equity and worker support policies will only be effective insofar as they support workers holistically. Any policy recommendations must recognize the role of health, including reproductive health and mental health and addiction, in workers' lives, especially for marginalized workers.

Health Opportunities

- Access to mental health treatment is higher in Ohio than nationally.
- Black women have the lowest rate of drug overdose deaths in the state despite the other health barriers and Social Determinants of Health they face.
- Women who have control over their reproductive health are more financially secure than women who cannot. There are no laws prohibiting the distribution of information on contraception and reproductive health care.
- Ohio's insured rate is higher than the national average due to Medicaid expansion.

Health Barriers

- The Social Determinants of Health that create much of the health disparities discussed above are long standing and difficult to address quickly, such as racism.
- Low-income workers are unlikely to have paid sick days to care for their health.
- Ohio is facing several public health crises simultaneously, including the COVID-19 pandemic and the opioid epidemic.
- The pandemic has worsened Ohioans' mental health, leading to increases in depression and anxiety as well as drug overdose deaths.
- Pandemic-related closures have made substance use disorder treatment and mental health treatment more difficult to access.
- The Ohio Legislature has created several barriers to abortion access over the last 10 years, including a six-week abortion ban bill in 2019.
- 6% of Ohioans are still uninsured.

3. Housing and Transportation

Intimate partner violence is the primary cause of homelessness for women. Housing instability and homelessness also increase the risk factors for IPV by increasing economic stress in families and communities. Intimate partner violence and homelessness affect women cyclically, where experiencing one raises the risk of experiencing the other. ODVN's wage equity efforts seek to break this cycle by reducing the likelihood of a family experiencing either homelessness or IPV through increasing their economic security.

A family's economic situation has two components: money brought in and money spent. Most of this environmental scan so far has focused on how much money Ohioans bring in through raising wages, improving the social safety net, and increasing people's ability to work. Much of the remainder of the document discusses families' expenses. Ending IPV by increasing the economic security of individuals, families, and communities will require changing both income and expenses to make the largest impact.

Housing is typically a family's largest expense, making affordable housing a key aspect of ensuring financial stability for Ohioans.⁴⁹⁴ When families have to spend large portions of their income on housing costs, this limits how much they can spend on other necessities, like food and clothes, and impacts their ability to address emergency expenses, such as a car repair or medical bill. It also increases their risk of eviction and homelessness. Unaffordable housing can lead to poverty and economic stress, thereby increasing the risk of IPV perpetration. As with most areas of financial security discussed in this environmental scan, historical and contemporary racist policies put Black families at a greater risk of facing housing unaffordability, eviction, and homelessness than white families.

Intimate partner violence & homelessness affect women cyclically, where experiencing one raises the risk of experiencing the other

This section also addresses two areas where the government can have a positive impact on the risk factors for IPV perpetration: public housing assistance and public transportation. In both cases, not enough money is allocated in Ohio to meet the need.

Increased public spending on housing and transportation could have a strong preventive effect on IPV.

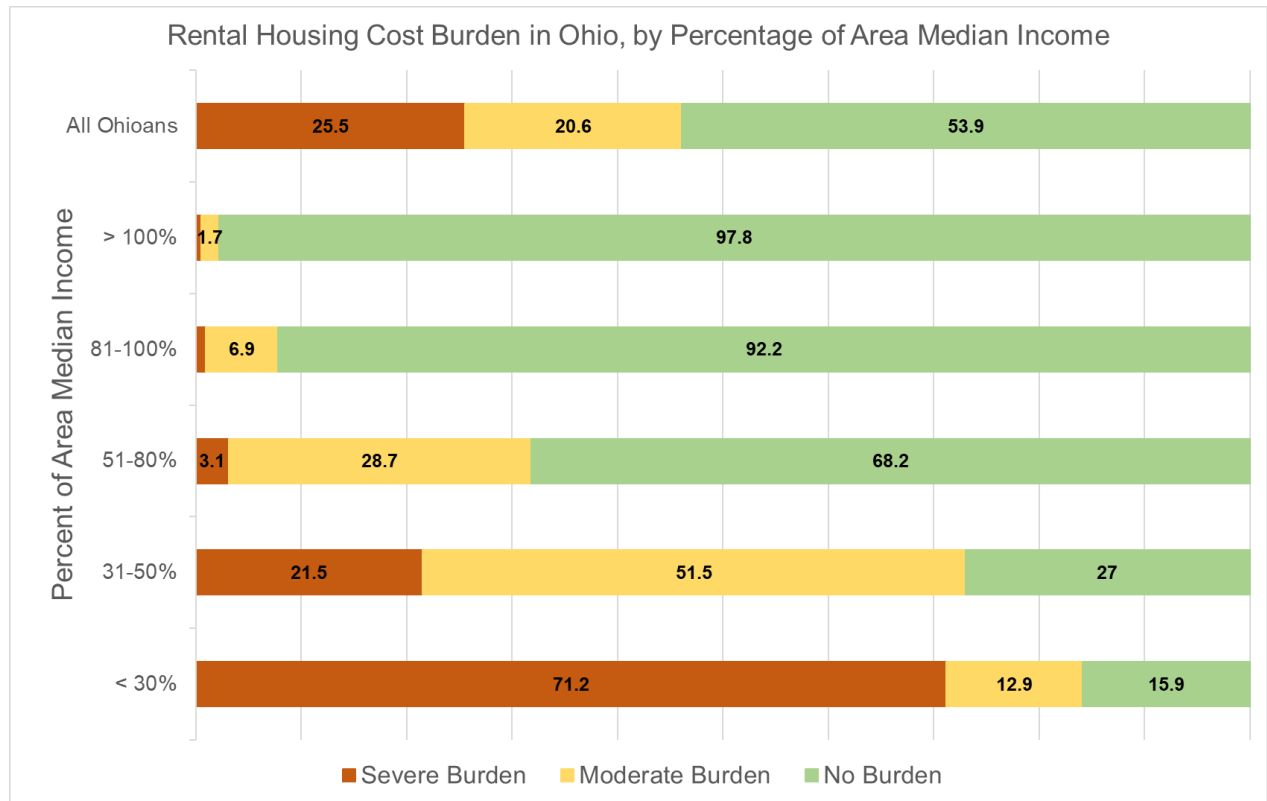
Housing instability

Housing is considered unaffordable if it costs more than 30% of a household's income.⁴⁹⁵ Households with housing costs higher than 50% of their income are considered severely cost burdened and they are at a higher risk of becoming homeless.^{496,497} It is important to note that groups that report housing statistics typically define "low-income" based on a household's proportion of the area median income (AMI) rather than in relation to the federal poverty level, the base measure for most statistics throughout this environmental scan. Therefore, "low-income" in this section generally refers to an overlapping but potentially slightly different group of individuals and families than in other sections.

***1/4 of all
renting
households
spend more
than 1/2 of
their income
on rent***

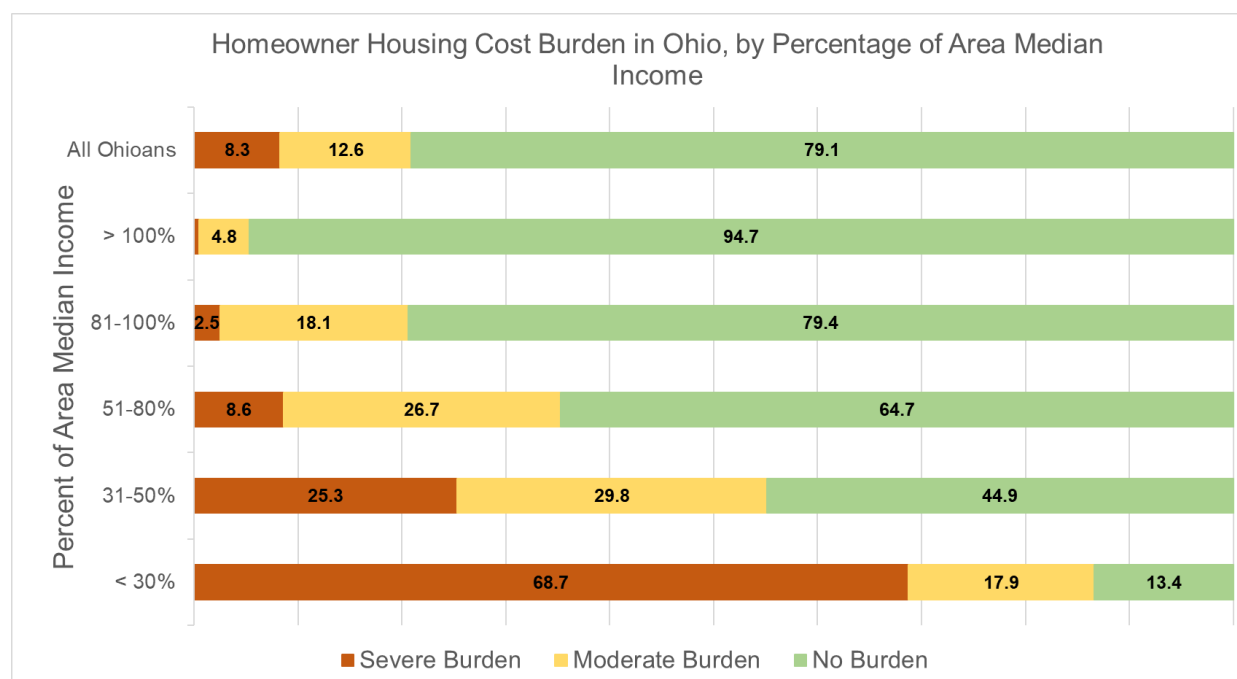
Across the state, nearly half of renting households are cost burdened.⁴⁹⁸ Only 53.9% are not. One quarter of all renting households spend more than half of their income on rent. Low-income Ohioans are much more likely than higher-income Ohioans to be cost burdened by their housing. Figure 18 breaks down rental housing cost burdens by percentage of AMI. Extremely low-income (ELI) Ohioans are those with incomes below 30% AMI. For a family of four in Ohio, they must have an income below \$25,100 to be considered ELI. There are also the most likely to be cost burdened, with just less than 16% not experiencing such a burden. Families earning slightly more (31-50% AMI) were still much more likely than not to be cost burdened, although they were less likely to be severely cost burdened. People of color are more likely to rent their homes than white people and are more likely to be low-income, meaning that people of color in Ohio are significantly more likely to be cost burdened in their housing than white Ohioans.^{499,500}

Figure 18. Rental Housing Cost Burdens in Ohio by Income ⁵⁰¹



Trends are similar for families that own their homes (Figure 19). While a much lower percentage of all homeowners are cost burdened (just 20.9%), most low-income homeowners are cost burdened. No matter their living situation, low-income Ohioans face burdensome housing costs that threaten their financial stability and increase the risk of eviction, foreclosure, and IPV.

Figure 19. Homeowner Housing Cost Burdens in Ohio by Income⁵⁰²



Low-income Ohioans are housing cost burdened because there is not enough affordable housing in Ohio, particularly in Columbus, Cleveland, and Cincinnati.⁵⁰³ All 88 of Ohio's counties have a shortage in housing that is affordable for extremely low income (< 30% AMI) renter households.⁵⁰⁴ The statewide average is 44 affordable and available rental units per 100 extremely low-income families.^{505,506} The situation is worse in Ohio's large cities and metro areas. The Columbus metro area has just 29 units available and affordable for every 100 extremely low-income families, Cincinnati has 39, and Cleveland 41. Low-income families are cost burdened primarily because they cannot find affordable housing, no matter how hard they search.

The Columbus metro area has just 29 units available & affordable for every 100 extremely low-income families

High rental costs increase the risk of eviction because any large, unexpected expense could leave a family unable to pay rent at the end of the month. This was true before the pandemic and has become much worse since. Nearly 7% of renters in Ohio were evicted in 2017. Since then, millions of people have lost their jobs or been forced to leave the workforce to care for their children as schools are partially or largely virtual. The Aspen Institute estimated in

August 2020 that up to 46% of renter households in Ohio and 43% nationally were at a heightened risk of eviction by the end of 2020.⁵⁰⁷

Landlords disproportionately evict women and people of color, particularly Black women.^{508,509,510,511,512} Black and Hispanic families are more likely to be at risk of eviction due to the coronavirus pandemic as well.⁵¹³ The Aspen Institute reports that, across the U.S., 26% of Black families and 25% of Latinx families in the Census Bureau's Household Pulse Survey were unable to pay the previous month's rent on time, compared to 13% of white families.

Landlords disproportionately evict women & people of color, particularly Black women

People of color are less likely to own homes than white people and their homes are likely to be valued less than white-owned homes.^{514,515} When they are able to own a home, they also face higher risks of losing their homes than white homeowners. Foreclosure rates are higher for Black and Latinx homeowners than whites, and this was especially true during the last recession in the late 2000's.^{516,517} The current pandemic-induced recession also has a disproportionate impact on Black and Latinx homeowners, meaning that people of color are at the highest risk of losing their housing whether they rent it or own it.⁵¹⁸

The government has taken some steps to address the housing crisis caused by the coronavirus pandemic, but the relief available to low-income renting families is highly dependent on where they live and when during the pandemic they faced potential eviction. In the early days of the pandemic, many local courts in Ohio, including the courts governing the eight largest cities in the state, stopped holding eviction hearings.⁵¹⁹ Landlords could still file an eviction against a tenant, but the tenant could not be forced to leave the property until there was a hearing. Most of these moratoriums ended in the late spring or early summer of 2020.

At the federal level, the CARES Act coronavirus relief bill signed on March 27, 2020 prohibited evictions from housing with some form of federal assistance, including public housing, properties that use Housing Choice Vouchers, and multifamily properties with Federal Housing Administration-insured loans.⁵²⁰ This prohibition protected just 28% of renters nationally and ended on July 25, 2020.^{521,522} On September 4, 2020, the CDC halted evictions across the U.S. until December 31, 2020

(later extended to January 31, 2021).^{523,524} Unlike the previous federal moratorium, the CDC order covers all low-income and most middle-class renters who were unable to pay their rent due to a job loss. President Joe Biden has proposed extending the moratorium through September 30, 2021.⁵²⁵

Most relief is simply a delay in the eviction proceedings, meaning that low-income or unemployed individuals will still be required to pay their rent and late fees for any months they were unable to due to a job loss.⁵²⁶ If a family was unable to pay their rent for two months because they were unemployed, the debt of those two months is still owed, plus late fees and any rent since then.

If a family was unable to pay their rent for 2 months because they were unemployed, the debt of those 2 months is still owed, plus late fees & any rent since then

Many low-income housing advocates assert that the use of eviction moratoriums rather than rental assistance will lead to a surge of evictions after the moratoriums expire.⁵²⁷ The data in Figure 18 support this conclusion. Over 72% of extremely low-income renters in Ohio pay more than half their income in rent. Even if those renters

who lost their jobs returned to them at the same number of hours (which is unlikely, as discussed extensively above), they would be unable to pay two months' rent on one month's earnings, let alone buy food or pay their utility bills. As with almost all aspects of the coronavirus recession, people of color, particularly Black people, are at the highest risk of being evicted after the moratoriums expire.⁵²⁸

More comprehensive housing assistance is generally more available to white families than nonwhite families

Protection for homeowners is less complicated than for renters. For about 70% of homeowners, there is a national moratorium on foreclosures until February 28, 2021.⁵²⁹ President Biden has also proposed extending this moratorium.⁵³⁰ Homeowners can also request up to 360

days of forbearance, meaning they can pause or reduce their mortgage payments for about one year. There is no similar option for renters to pause or reduce their rent for any amount of time. As discussed above, white families are much more likely to own

homes compared to people of color, so this more comprehensive housing assistance is generally more available to white families than nonwhite families.⁵³¹

Homelessness

Families are much more likely to experience homelessness if they lose their homes through eviction or foreclosure. Homelessness creates major barriers to maintaining employment and achieving financial stability, such as high levels of anxiety, limited access to transportation, lack of safe places for children to be while a parent works, and difficulties accessing banks and other financial institutions.⁵³² Such barriers can substantially increase the risk of IPV for families experiencing homelessness. Domestic violence and homelessness are also related because IPV is the leading cause of homelessness for women.⁵³³ Preventing homelessness through wage equity and other worker supports will prevent intimate partner violence and preventing intimate partner violence will prevent homelessness.

In 2017, Black people were 12.3% of Ohio's population but 48.3% of the homeless population

Homelessness is typically defined by the public as people who literally do not have a place to live and instead live in public places or homeless shelters. Housing advocates and the U.S. Department of Housing and Urban Development (HUD) use a broader definition that also includes individuals who are at "imminent risk of homelessness" and people who do not have a stable place to live or who are frequently transitioning from place to place (i.e. couch surfing).⁵³⁴ This broader definition will be used in this environmental scan because it is more inclusive of the ways unstable housing or a lack of housing can affect people's lives.

It is difficult to estimate how many people experience homelessness. In January 2019, HUD estimated that over 10,000 Ohioans experience homelessness on any given day.⁵³⁵ These individuals are more likely to be Black than white. In 2017, Black people were 12.3% of Ohio's population but 48.3% of the homeless population.⁵³⁶ This overrepresentation of Black people in the homeless population is more extreme in Ohio's cities. In Franklin County, where Columbus is located, 65% of individuals served in the homeless system are Black (22% of county population), and in Cuyahoga County, where Cleveland is located, 82% of families experiencing homelessness in 2018 were

Black (28% of county population).^{537,538} These data mirror national trends. In 2018, 40% of people experiencing homelessness in the U.S. were Black.⁵³⁹

Housing unaffordability and instability create homelessness, particularly in Black communities. It is too early for data on the effect of the coronavirus pandemic on homelessness in Ohio, but it seems likely that as the economic effects discussed throughout this environmental scan accumulate, and as the eviction moratoriums described in the previous section expire, many low-income Ohioans and Ohioans of color (two highly overlapping groups) are at a high risk of homelessness as a result of the pandemic.

Homelessness leads to IPV and IPV leads to homelessness. ODVN's wage equity work seeks to interrupt this cycle by bolstering the economic stability of families and communities in Ohio to reduce housing instability, families' economic stress, unemployment levels, community poverty, and societal income and wealth inequality.

Public housing assistance

Governmental housing assistance is one means to help individuals and families meet their housing needs and become financially stable. Families can either live in publicly owned and managed properties or, more commonly, they can receive rental assistance (vouchers) for privately-owned properties.⁵⁴⁰ Housing assistance is largely federally funded and administered through local housing authorities. Ohio has 75 such housing authorities.⁵⁴¹

In Ohio, 447,300 people in 234,000 households, approximately 3.8% of the population, received some form of housing assistance in 2018.⁵⁴² Demographic information for Ohio's housing assistance recipients is hard to find. Nationally, recipients are disproportionately Black and Hispanic.⁵⁴³ They are also most likely to live in female-headed households.

Most low-income individuals in Ohio cannot receive housing assistance due to funding limitations at the federal level.⁵⁴⁴ Families may have to wait for years for funding to become available to them. In 2019, the Columbus Metropolitan Housing Authority

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Columbus
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had over 26,000
people on the
waitlist***

ran 3,500 public housing units and had over 26,000 people on the waitlist, just in the city of Columbus alone.⁵⁴⁵ Not enough money is appropriated to housing assistance to meet the need, leading to the large proportions of cost-burdened renters described above. Additional housing assistance funding would enable more Ohioans to be financially secure, especially during the uncertainty of the pandemic and the ensuing recession.

Public transportation

In 2017, Ohio ranked 45th in public transit spending despite having the 14th largest ridership

Reliable transportation is crucial for workers, particularly low-income workers who are less likely to work from home or have flexible work schedules. Public transportation is a critical government service to help workers and families achieve financial stability and security, particularly because it does not require the large upfront costs of owning a car and because transportation systems often offer reduced fares for low-income individuals, students, and people with disabilities.

Ohio's public transit system had over 115 million rides in 2017.⁵⁴⁶ This number is expected to reach 250 million by 2025.⁵⁴⁷ There are 61 urban and rural transit agencies in the state that are funded by a mix of local, state, and federal funding. State funding is very low. In 2017, Ohio ranked 45th in public transit spending despite having the 14th largest ridership.⁵⁴⁸ Just 3% of all transit spending in the state in 2015 came from the state.⁵⁴⁹

Public transportation in Ohio is therefore funded primarily through federal funds and local taxes. An over-reliance on local funding makes disparities between different areas more likely because some regions will have the means and desire to provide comprehensive transit services to their residents and other regions will not. A person's ability to get to work should not depend on where in the state they live. An increase in state spending for public transportation would reduce differences between regions and increase economic stability across the state.

Opportunities and Barriers: Housing and Transportation

Economic security has two components: how much money people earn and the cost of necessities, like housing and transportation. The most effective wage equity and other worker support strategies will address both components together.

Affordable housing is hard to come by in Ohio. For every 100 extremely low-income families, there are only 44 affordable rental units in the state. As a result, most low-income and extremely low-income households are cost burdened, meaning they spend such a large proportion of their income on housing that it threatens their economic security and raises their risk of eviction or foreclosure. Housing insecurity, like most aspects of poverty, disproportionately impacts families of color, particularly Black and Latinx families. It is not surprising, then, that Black people are overrepresented in the homeless population in Ohio.

The coronavirus pandemic and the ensuing recession have exacerbated housing insecurity across the country. A survey from the summer of 2020 found that a quarter of Black and Latinx renters were unable to pay the previous month's rent on time due to the pandemic. The CDC issued a nationwide moratorium on evictions through the end of 2020, but a moratorium only delays evictions. Without a form of rental assistance or forgiveness, housing advocates fear that there will be a surge of evictions as soon as the moratorium expires.

Transportation represents another major expense for most households. Low-income Ohioans and Ohioans of color often rely on public transportation to get to work and to meet their other needs. The state of Ohio does not appropriate much money to public transit.⁵⁵⁰ Instead, federal and local money primarily fund it, potentially creating disparities in access across the state. For low-income families living in areas with underfunded or non-existent public transportation, this can mean the difference between being able to take a better paying job across town or not. Lack of transportation should not be a barrier to economic stability in Ohio.

Much of ODVN's advocacy for wage equity and other worker supports is focused on the work policies described earlier in this environmental scan. Other factors, like housing costs, must also be considered to holistically create economic stability and prevent IPV. Affordable housing and transportation are necessary to reduce the economic risk factors for IPV, including unemployment, income inequality, economic stress, and neighborhood poverty.

Housing & Transportation Opportunities

- The CDC's September 4, 2020 eviction moratorium has substantial coverage: all low-income renters in the country.
- IPV is the leading cause of homelessness for women, meaning that preventing homelessness prevents IPV & vice versa.
- The Ohio Legislature recently raised the amount allocated to public transportation at the state level.

Housing & Transportation Barriers

- Nearly half of Ohio renters are cost burdened, meaning they spend more than 30% of their income on rent.
- Over 2/3rds of extremely low-income households spend more than 50% of their income on housing, whether they rent or own it.
- There is a dearth of affordable housing across the state, & it is most severe in the three largest cities.
- Black Ohioans are more likely to be housing insecure, evicted, & homeless.
- Most pandemic-related housing relief for renters is in the form of eviction moratoriums, which may delay evictions rather than prevent them.
- Not enough money is appropriated to housing assistance at the federal level to meet the needs of low-income Ohioans.
- Ohio ranks 45th for state funding of public transportation.

4. Childcare

Full-time, year-round care for an Ohio infant in 2018 was more expensive than the average annual rent

Intimate partner violence is more likely to happen when families and communities are under economic stress, when people cannot work, and when poverty is widespread. The cost and accessibility of childcare in Ohio has a substantial impact on each of these risk factors. When families cannot afford childcare, or when they cannot find a spot for their child(ren), it raises the risk of violence and widens societal gender, racial, and class inequities. Childcare has become even more crucial and precarious during the COVID-19 pandemic. Ending IPV will be easier if all families can have access to affordable

childcare.

Childcare has a two-fold effect on families' economic stability and security. First, childcare is extremely expensive. This is despite heavy reliance in the industry on a female-dominated workforce that is among the lowest paid in the state.⁵⁵¹ High childcare costs can make families susceptible to financial catastrophe, similar to unaffordable housing (discussed above).

While there is a public benefit program to help low-income families pay for childcare, only one-sixth of eligible children receive it, nationally.⁵⁵² This is largely because public childcare assistance is not an entitlement program, meaning that its funding is not linked to the need.⁵⁵³ A certain amount of money is allocated to the program, and if demand increases, this means that fewer families' needs will be met by the program. Ohio spends a larger proportion of money on public childcare assistance than the national average, but it is not enough.⁵⁵⁴ Furthermore, like many other government programs, the initial threshold for accessing public childcare assistance is low, meaning that many low-income families in need still may not qualify.⁵⁵⁵

Access to childcare affects families because it is often a prerequisite for employment, especially in single-parent homes or in families where two parents need or want to work. Parents cannot work if they cannot find a safe, affordable place for their child(ren) to be cared for. Access has become more critical during the simultaneous pandemic and recession. When childcare is unaffordable and/or inaccessible, women are

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year or less***

less likely to work, making them and their families less financially secure and widening the gender wage and wealth gaps.

Earlier in this environmental scan, it was said that housing is typically a household's largest expense. For families with young children, however, the cost of childcare can exceed even housing. The Economic Policy Institute estimated that full-time, year-round care for an infant in Ohio in 2018 was more expensive than the average annual rent (\$9,697 vs \$9,391).⁵⁵⁶ Full-time, minimum wage workers in Ohio made \$17,264 in 2018, meaning that infant care would have cost 56% of their annual income. That's just for one child. A family with an infant and a four-year-old paid, on average, \$17,542 in 2018.⁵⁵⁷ This is more than the entirety of a full-time minimum wage worker's annual income.

The U.S. Department of Health and Human Services considers childcare unaffordable if it is more than 7% of a family's income.⁵⁵⁸ By this standard, only 12% of all families in Ohio can afford childcare. Affordable childcare for minimum wage workers in Ohio in 2020 should have cost \$1,266.72 per year or less. Childcare costs are unaffordable for all but the richest Ohioans, worsening the economic precarity of low- and middle-income families.

When families with two parents face such astronomical childcare costs, they often face a difficult economic decision. They can both work and pay for childcare or just one can work and the other cares for the children at home.⁵⁵⁹ The first option may create more long-term stability as both parents gain work experience, increasing their lifetime earning potential. If one parent earns low wages, however, the cost of childcare may exceed the amount of income they bring in, making working less feasible. Due to the gender wage gap (discussed above) and longstanding gender roles, in man-woman relationships, the woman is more likely to stay home.⁵⁶⁰ While such a decision is likely the most affordable in the present, it decreases her and her family's long-term economic security and widens the gender wage and wealth gaps. Two-parent households should not be put in a

***Nationally,
only 1/6th of
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receive
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pay for
childcare***

position to decide between their short-term and long-term economic stability, nor should they be forced to make decisions that worsen inequity within our society. They should be able to access affordable childcare and make the best economic decisions for their families.

Over 865,000 women in the U.S. left the labor force in September 2020 alone, compared to 235,000 men

Single parents don't have the options available in two-parent households. They face much more economic pressure to work and typically do not have a partner they can rely on to care for their children. As a result, single parents are more likely to rely on informal childcare, such as having a family member watch their children or placing them in an unlicensed setting.⁵⁶¹ Children in informal childcare perform more poorly on cognitive tests than children in formal childcare settings or those who are cared for by a parent.⁵⁶² Single parents are disproportionately low-income and women of color. When high childcare costs force them

to use informal childcare, their children begin life at a disadvantage relative to other children. Such a cycle maintains class and race inequities because children who are wealthy and/or white receive care that prepares them for future academic and economic success whereas children in low-income families or Black and brown families may not receive this advantage. Formal childcare should not be so expensive that it is not attainable for single parents and other marginalized families.

The coronavirus pandemic has worsened a second major crisis around childcare: access. Stay-at-home orders and business closure orders issued by the state of Ohio in March 2020 significantly limited the number of children that childcare centers could watch, and most of these slots were dedicated to the children of essential workers.⁵⁶³ Childcare centers were not able to return to normal levels until August 2020. Centers could then choose to maintain lower numbers of children for health and safety reasons, and some centers that closed at the beginning of the pandemic have not re-opened.⁵⁶⁴ Fewer childcare spots make it much more difficult for parents to find care so that they can work, and the spots that are available are more expensive because of the changes

2-parent households should not be put in a position to decide between their short-term & long-term economic stability

in child-to-staff ratios and the costs of cleaning and sanitizing.⁵⁶⁵ Those children who do return to centers face risk of contracting COVID-19. Low-income parents who cannot afford to pay more for childcare, particularly front-line workers women of color, have been left without options for their children in the midst of a recession and the economic hardships described throughout this environmental scan.

High childcare costs and low access, in combination with virtual schooling, have forced women out of the workforce.⁵⁶⁶ More families than ever either cannot afford childcare or cannot find it, meaning that a parent, typically a mother, is pressured to leave the labor force to care for her children.⁵⁶⁷ This is true in two-parent homes and in single-parent homes despite the obvious economic hardship created when a single parent is unable to work.⁵⁶⁸ Over 865,000 women in the U.S. left the labor force in September 2020 alone, compared to 235,000 men.⁵⁶⁹ While this decision may be necessary to ensure their children's wellbeing, mothers leaving the workforce will likely have a significant negative impact on their careers and their families' economic stability in both the short- and long-term, particularly in single-parent homes.

Opportunities and Barriers: Childcare

Childcare is expensive and inaccessible, especially for Ohio's most marginalized parents. This was true before the pandemic and has gotten substantially worse since March 2020. Unaffordable and inaccessible childcare increases the likelihood of both perpetration and victimization of IPV. As has been described throughout this environmental scan, families and communities are more likely to perpetrate IPV when they are experiencing poverty, unemployment, and income inequality. It follows, then, that when families are cost burdened by childcare or when parents cannot work because they cannot find childcare, the risk of violence increases. Victimization also becomes more likely as potential victims, especially women, have fewer resources to leave a dangerous situation. Making childcare affordable and available is a crucial component for increasing the financial stability and security of Ohioans and reducing IPV in our communities and across our state.

Childcare Opportunities

- There is a federally funded, state-run benefit program to help low-income families afford childcare.
- Ohio spends a larger-than-average portion of its TANF block grant on childcare.

Childcare Barriers

- Only 12% of Ohio families make enough money to not be cost burdened by childcare.
- Just one-sixth of eligible children receive a childcare subsidy nationally, indicating limited funding and/or high barriers to entry.
- Women are more likely to leave the work force to care for children than men.
- There are many fewer childcare slots available to families during the pandemic and they are often more expensive than before the pandemic.

5. Education

Education and the risk of perpetrating IPV are closely related. Individuals with low educational attainment are more likely to perpetrate violence, regardless of other factors.⁵⁷⁰ Improving educational outcomes in Ohio has the potential to prevent IPV in and of itself.

Increasing access to education can also prevent IPV indirectly through improving individuals' and families' economic situations. People with more education have lower unemployment and higher wages than people with less education. Access to education is highly dependent on race and class, particularly in Ohio where the current school funding system has been ruled unconstitutional because it favors wealthier districts. Ensuring equitable access to education, from kindergarten through higher education, can reduce racial and class inequities in our society and prevent IPV.

School funding

Economic stability and security begin with the opportunities we give children, especially education. Educational attainment is a major predictor of income later in life.⁵⁷¹ Individuals with graduate degrees had a median annual income three times higher than individuals with less than a high school education in Ohio in 2015 (\$63,181 vs \$19,702). In the current economic system, education is the foundation for financial security. More education will not solve the problems of low wages, involuntary part-time work, and industry shifts described earlier in this environmental scan, and there will likely always be work that does not require much education. However, promoting equitable access to education for all Ohioans is an important aspect increasing economic stability in Ohio's families and communities to prevent IPV.

Schools in wealthier areas, where students are disproportionately white, have more money to spend per student than in poorer areas where students are disproportionately Black & brown

Unfortunately, educational opportunity is not equitably distributed in Ohio. Schools in wealthier areas, where students are disproportionately white, have more money to spend per student than in poorer areas where students are disproportionately Black and brown.⁵⁷² This discrepancy is due to Ohio's overreliance on property taxes to fund schools, an arrangement that has been found to violate the Ohio Constitution four

times by the Ohio Supreme Court and that the State Legislature has not adequately addressed in the 24 years since the first ruling.^{573,574}

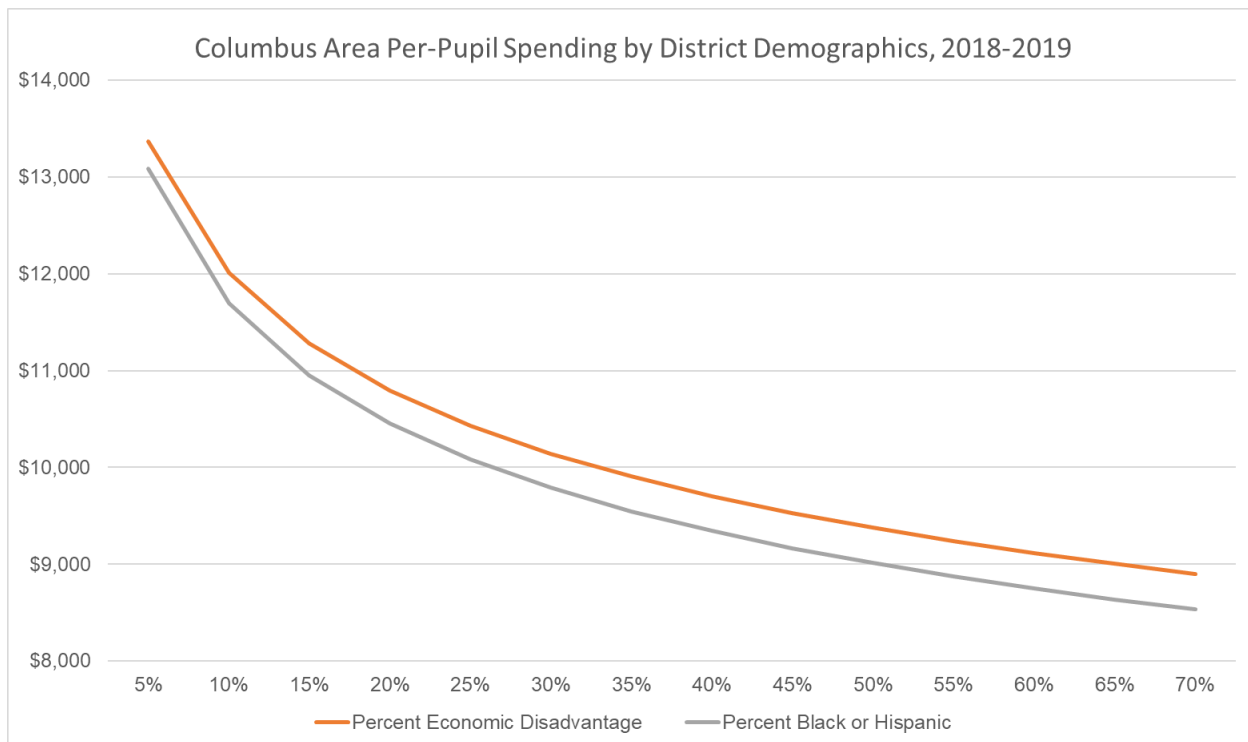
Homes in wealthier areas are worth more than homes in poorer areas, meaning that they generate more money for local governments and local schools in property taxes. The state government does not rectify this discrepancy. Rather, the state provides similar per-pupil funding to wealthy and poor schools.⁵⁷⁵ The result is that schools in wealthy areas have more money to spend per student than schools in poorer areas, despite research suggesting that students living in poverty need more resources from their schools, not fewer.⁵⁷⁶

The more students in a district that face economic disadvantage & the larger the population of Black & Hispanic students, the less money the district spends per student

School funding in Central Ohio exemplifies this inequity. Franklin County (Ohio's largest county) has 15 school districts. Information for each district's racial makeup, per-pupil spending, and the percentage of students facing economic disadvantage is available through the Ohio Department of Education's website.⁵⁷⁷ It is important to note that the percentage of students facing economic disadvantage is a broader measure than the percentage of students living in poverty and encompasses more students.

Figure 20 illustrates the relationship between wealth, race, and school spending. It contains the trend lines for the relationship between per-pupil spending and student economic disadvantage (orange line) and the percent of the student population that is Black or Hispanic (gray line). Both lines are very similar. The more students in a district that face economic disadvantage and the larger the population of Black and Hispanic students, the less money the district spends per student.

Figure 20. 2018-2019 Columbus Area Per-Pupil Spending by % of District's Students Facing Economic Disadvantage & Racial Demographics⁵⁷⁸



Differences between districts are extreme. Grandview Heights Schools, a district that is 90.2% white (the highest in the sample) and where just 7.3% of students are considered economically disadvantaged, spends \$14,965 per student. This is nearly double what Hamilton Local Schools and Whitehall City Schools spend (\$7,535 and \$7,882, respectively). Children in these districts are poorer (64.9% and 100%, respectively) and less likely to be white (73.7% and 22.4% white, respectively) than children in Grandview.

***Ohio's
unconstitutional
overreliance on
property taxes to fund
K-12 schools
exacerbates
longstanding racial &
class-based inequities
in access to education***

The Columbus region is an enlightening example of a statewide problem. Ohio's unconstitutional overreliance on property taxes to fund primary and secondary schools exacerbates longstanding racial and class-based inequities in access to education. Children who need more resources to reach a baseline measure of success do not have access to them and children whose families already have more resources to provide for them also receive more resources from their schools. This discrepancy makes it harder for low-income students and students of color to achieve academic success

and to find economic stability and security as adults.

Educational attainment

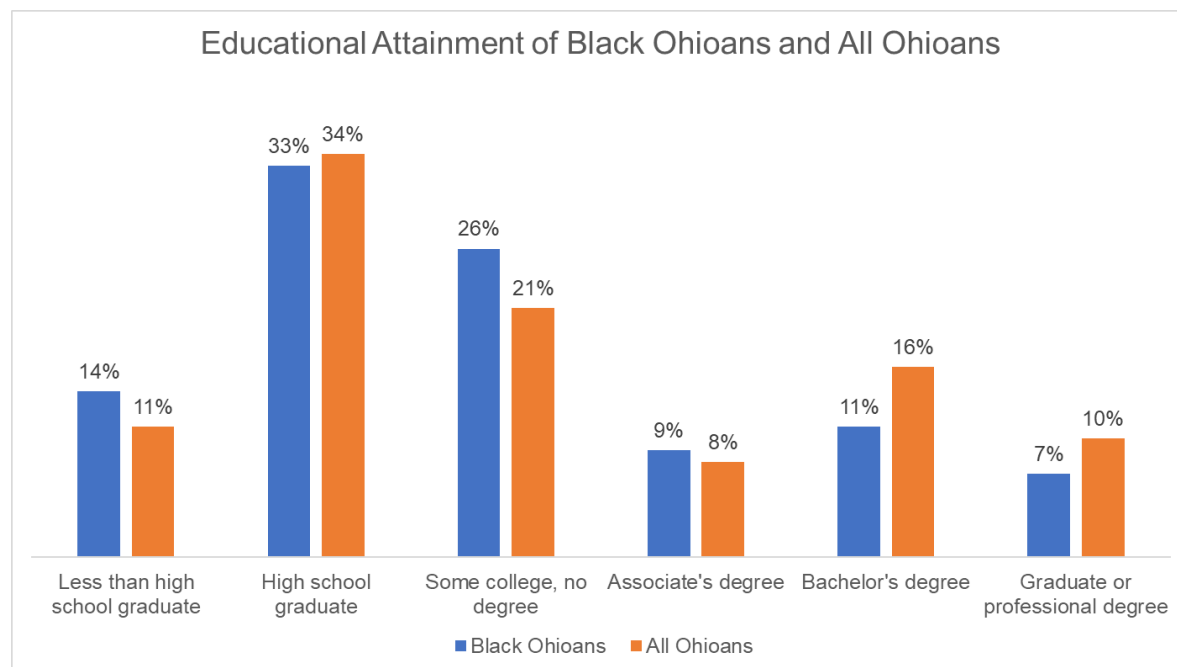
Race- and class-related school funding discrepancies manifest, in part, as differences in educational attainment later in life. The statewide high school graduation rate was 85% in 2019.⁵⁷⁹ When school districts are classified as urban, suburban, small town, or rural, however, a clear pattern emerges. Urban schools, which are majority Black and Hispanic, had a graduation rate of 76%. The other three school types, all of which are disproportionately white, had graduation rates above 90%.

Urban schools consistently rank the lowest on measures of post-secondary readiness, including dual enrollment credit, college remediation rates, college enrollment rates, and college completion rates.⁵⁸⁰ Just 42% of urban students in the class of 2016 (including graduates and non-graduates) enrolled in college within two years of leaving high school compared to 73% of suburban students and 49% of rural students. This gap persists into adulthood: 15% of urban members of the class of 2012 (graduates and non-graduates) earned at least an associate degree within six years of leaving school, compared to 46% of suburban students and 28% of rural students. Ohio's marginalized students are less likely to finish high school and are less prepared for additional education than their white and wealthy peers. These data also suggest that Ohio's rural students also face barriers to post-secondary education relative to suburban students.

Adult educational attainment rates support this conclusion. Over 41% of white Ohioans between 25 and 64 years have at least an associate degree. Just 27% of both Black and Hispanic Ohioans do.⁵⁸¹ Figure 21 compares Black Ohioans' attainment of six levels of education against the state average. Across the state, over 26% of adults have a bachelor's degree or higher.⁵⁸² For Black adults, this number is 18%.⁵⁸³ Twice as many Black adults did not complete high school as completed a graduate degree. Black Ohioans are overrepresented among adults who have enrolled in college but have not completed a degree.

Black Ohioans are overrepresented among adults who have enrolled in college but have not completed a degree

Figure 21. Educational Attainment of Black Ohioans & All Ohioans^{584,585}

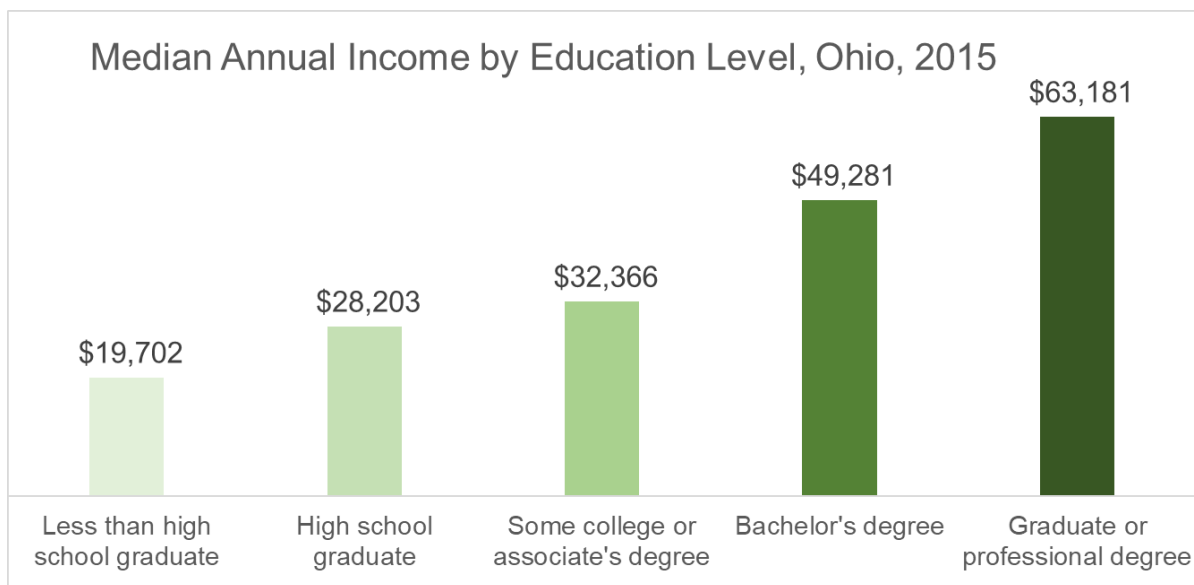


Black children are not given the resources they need in their schools for success, and this manifests through lower high school graduation rates and adult educational attainment. Additionally, these unconstitutional school funding inequities stack with other barriers children of color face, including poverty, racism, and mass incarceration. Together, inadequate funding and other barriers further marginalize these children,

jeopardize their economic security as adults, and raise their risk of experiencing violence.

The economic effects of differing levels of education are easy to measure. Figure 22 contains the median annual income for workers at five different education levels in 2015. Individuals with bachelor's degrees earned 75% more than those with high school degrees and people with graduate degrees earned triple what high school dropouts earned.⁵⁸⁶ Achieving economic stability and security is much easier with more education because the median earnings are generally higher.

Figure 22. Ohio 2015 Annual Income by Level of Education⁵⁸⁶



Note. The earnings in Figure 22 are based on individuals who were able to find a job, a situation that is also impacted by education level.

The unemployment rate in 2015 for individuals with less than a high school education was nearly six times higher than the unemployment rate for individuals with at least a bachelor's degree (17.27% vs 2.97%).⁵⁸⁷ The unemployment rate for high school graduates was 8.27%. Ohioans with less education struggle to find jobs relative to their more educated peers and the jobs they can find pay substantially less, increasing their risk factors for IPV at the individual and community level. Other forms of marginalization, such

The 2015 unemployment rate for individuals with less than a high school education was nearly 6 times higher than the unemployment rate for individuals with at least a bachelor's degree

as racism, sexism, or ableism, can intersect with lower education to put individuals at further risk for experiencing violence through financial insecurity.⁵⁸⁸

Student loan debt

Marginalized individuals who do enroll in college with the hopes of increasing their incomes often face another barrier to economic stability: student loan debt. In Ohio, 62% of students graduating college in 2017 had student loan debt.⁵⁸⁹ The average amount was \$30,629.

About 40% of Black students leave college with debt but without a degree

It is important to emphasize that this data is for graduates. Many students who enroll in college and take on debt do not complete a degree, especially if they are a student of color or a first-generation college student.⁵⁹⁰ Non-completers often have thousands of dollars in student loan debt without the increased income a degree provides and are therefore at a high risk for facing economic hardship when paying back their loans and/or defaulting on their loans.⁵⁹¹

Approximately 40% of Black students leave college with debt but without a degree.⁵⁹²

Black students are more likely to take on student loan debt than white students.⁵⁹³ Nationally, over 84% of Black students who graduated in 2016 borrowed to pay for their education. Due to the racial wealth and income gaps described above, Black families typically have fewer resources to help their children pay for college. Relatedly, Black students' median debt is substantially higher than other racial groups (\$31,000 vs \$27,000 for all borrowers). When all students are considered, not just borrowers, the racial gap grows. The average Black college graduate borrows \$23,400 compared to \$16,000 for white graduates.⁵⁹⁴ Larger debts are harder for Black students to pay off, in part due to racial income gaps described above. Black students have more debt and less income, making them much more likely to default on their loans than other borrowers.^{595,596} According to the Asset Funders Network, 70% of Black borrowers are at risk of default.⁵⁹⁷

Black students are likely to face substantial economic burdens from student loans in addition to the race & gender wage gaps that they face in their careers

Black students, whether they complete their degree or not, are likely to face substantial economic burdens from student loans in addition to the race and gender wage gaps that they face in their careers. Additionally, education does not close the racial wage gap discussed above. For these reasons, it is not enough to recommend that marginalized students pursue higher education to increase their economic stability and security. Marginalized individuals, particularly Black people, face several barriers to financial security no matter their education level. Increasing access to education is important for lessening racial inequities and reducing IPV in our society, but we must also remove barriers like poverty wages, involuntary part-time work, and unaffordable housing and childcare, to make a significant impact.

COVID-19 and education

Analysts at McKinsey estimate that the pandemic will cause an additional 2-9% of all middle & high school students to drop out of school

The coronavirus pandemic will likely exacerbate these longstanding race- and class-inequities related to education in Ohio and across the country. While plans vary from district to district, most students in Ohio are engaged in virtual at-home learning at least part of the time. Some larger districts, such as the Columbus City Schools, have not held in-person classes since the onset of the pandemic.⁵⁹⁸ Such a decision may be necessary from a public health perspective to protect children, their families, and their communities, but it also limits students' education. The negative effects can be permanent. Analysts at McKinsey estimate that the pandemic will cause an additional 2-9% of all middle and high school students to drop out (232,000 – 1,100,000 students nationally).⁵⁹⁹ Columbus City Schools reported in October 2020 that over 3% of the district's students were not engaged with online learning this academic year.⁶⁰⁰

Low-income children and children of color (two groups that significantly overlap) have less access to the technology necessary for virtual learning, including internet access and hardware like computers or tablets.⁶⁰¹ Their parents are also less likely to have the time and/or knowledge to help them complete assignments and understand their lessons if they struggle, nor will they likely have the resources to hire a tutor to supplement their virtual education.⁶⁰² In Ohio, disparities in per-pupil funding further limit how schools can help their students learn during the pandemic.

While it is too early for data on learning lost from the pandemic, researchers estimate that, if schools reopen in person in January 2021, Black students will have lost an average of 10.3 months of learning, Hispanic students 9.2 months, and low-income students 12.4 months.⁶⁰³ White students are estimated to lose 6 months. Such academic loss can have long-term impacts on students' academic success and their financial stability as adults, increasing their risk for experiencing IPV.

Opportunities and Barriers: Education

Education is known as the "great equalizer", meant to create an equal starting point for all Americans as they enter adulthood.⁶⁰⁴ In its current form, however, education in Ohio and across the country drives inequality in many ways, from kindergarten to graduate school.

Students of color have less access to high quality education at all levels. In Ohio, this begins with our unconstitutional school funding system that provides more money per pupil in schools in wealthier areas despite the fact that poorer students typically need more resources from their schools to achieve the same level of academic success as wealthier students. Race- and class-based gaps in educational attainment are likely to grow due to the coronavirus pandemic and the transition to virtual learning because marginalized students have less access to the resources they need to succeed, including Wi-Fi, computers, and parents' or caregivers' time.

Inequality persists into adulthood and is most severe for students of color. Black students are less likely to complete high school, enroll in college, and complete a degree. When they do complete a bachelor's degree, they are more likely to have taken on debt and their debt is larger than their peers. On average, Black adults earn less money than white adults, even when they are similarly educated, and are more likely to be unemployed, in part due to differences in educational attainment.⁶⁰⁵ Education is less accessible to Black students and the effects are felt throughout the lifespan.

Education alone does not create economic stability and security, but it can be an important component. Inequities in education can create many of the risk factors for IPV described throughout this environmental scan. These risk factors will disproportionately fall on Black and low-income Ohioans.

Education Opportunities

- Nationally, Latinx students have substantially lower amounts of student loan debt than average.⁶⁰⁶

Education Barriers

- Ohio's school funding system has been ruled unconstitutional four times in the last 24 years, & it has not been fixed legislatively.
- The pandemic forces schools to balance community health with student education & students, particularly marginalized students, are predicted to feel the effects for the rest of their lives.
- Black students are more likely to take on student loan debt & less likely to finish a degree, making their debt a more substantial barrier to economic stability.

6. Criminal Justice System

Intimate partner violence and the criminal justice system have a long, complicated, and intertwined history that has recently begun to be discussed more in the mainstream gender-based violence field in the wake of the Black Lives Matter protests in the summer of 2020. These conversations are typically focused on using the criminal justice system as an intervention for IPV. Less discussed is the role of the criminal justice system in creating IPV and how prevention can occur in the criminal justice system. Reducing both the immediate and long-term financial impacts of the criminal justice system would reduce the perpetration of IPV in Ohio.

***Mass
incarceration
is not the
result of an
increase in
crimes***

Over 3.5% of Ohio's population over the age of 16 is involved with the criminal justice system, either through incarceration or through supervision programs like probation and parole (330,000 of 9.4 million Ohioans).^{607,608} Justice system involvement can have significant impacts on economic stability, not just for the involved individuals but also for their families and communities. Black Ohioans are overrepresented in the criminal justice system (43% of incarcerated population vs. 13% of state population), due not to a higher rate of crime but because of targeted laws (discussed below) and because the entire criminal justice system, from policing through sentencing and incarceration, is more punitive towards Black people.⁶⁰⁹ The negative financial effects of the justice system are concentrated in Black communities, increasing their collective risk of experiencing IPV.

Incarceration has become an increasingly common response to violent and non-violent crime in the United States. According to the American Civil Liberties Union, the U.S. has the world's largest prison population with over 2 million people in jails, prisons, and detention centers.⁶¹⁰ We also have the world's highest rate of incarceration (737 individuals per 100,000). In 2018, Ohio had the 15th highest prison incarceration rate (431 per 100,000).⁶¹¹ Currently, there are more people in jail in the U.S. for drug offenses than the number of people who were in prison or jail for any crime in 1980.⁶¹²

Mass incarceration is not the result of an increase in crimes. In fact, the crime rate in 2013 was half of what it was in 1991 but Ohio's state and federal prison population increased by 45% over that same period.^{613,614,615} Instead, policies were created that

increased incarceration rates, particularly for low-income and Black and brown communities, including mandatory minimum sentencing laws, three strike laws, harsher sentencing for youth, and stronger sentences for gun and drug charges.^{616,617,618}

People who cannot afford bail may face extreme economic hardship when they are released because bills like rent & car payments do not cease when someone is incarcerated

Such policies continue to be adopted in Ohio. In response to an unusually high number of murders in Columbus in 2020, the U.S. prosecutor in Columbus announced an initiative in October 2020 with the Columbus Police Department, the Franklin County Prosecutor's Office, and the Columbus City Attorney's office to increase the penalties for gun-related charges.⁶¹⁹ Their initiatives will be focused on two neighborhoods. Both are extremely low-income. One is disproportionately Black. The initiative will not address any of the underlying causes of violence discussed in this environmental scan, such as poverty and economic instability, and will

inevitably lead to more incarceration for low-income people and people of color in Ohio.

The criminal justice system is extremely expensive, reducing the amount of money available for other critical services. The U.S. spends more than \$80 billion each year on incarceration alone.⁶²⁰ These costs only include the costs of housing, feeding, and guarding incarcerated individuals and not the costs of the court systems, probation, or the police. Individuals involved in the criminal justice system and their families also face substantial costs and barriers to economic security, including cash bail, court fees, loss of earning potential, and generational impacts.

Under the cash bail system, the court determines an amount of money that a person must pay to secure their release from custody.⁶²¹ It is meant to ensure that they return for their later hearings. The court does not take an individual's financial situation into account when setting bail. A person making \$1,000 a month and a person making \$10,000 per month could easily have the same bail for the same charge. In this scenario, it will obviously be easier for the wealthier person to pay their bail and be released from jail. When people cannot afford bail, they are separated from their families and communities for longer, cannot work and are more likely to lose their jobs, and may face extreme economic hardship when they are released because bills like rent and car payments do not cease when someone is incarcerated. People of color are disproportionately impacted by the cash bail system because they tend to have less money to pay for bail, both individually and

within their communities, and because people of color are arrested and incarcerated at higher rates than white people due to racial discrimination and bias within our legal and criminal justice systems.⁶²² Pre-incarceration costs can be more expensive than bail alone.

According to a report released by Ella Baker Center for Human Rights, on average families pay around \$13,607 in court-related costs for an individual who is incarcerated.⁶²³ This was more than 75% of the annual income of a full-time minimum wage worker in Ohio in 2020. Being arrested and facing criminal charges places an immediate and substantial financial burden on families that can destabilize them for a long time and increase their risk for experiencing IPV.

A child with an incarcerated parent or parents is more likely to drop out of school, get involved in violent behaviors, or be part of the foster care system

Recovering from the significant economic impact of being involved in the criminal justice system is extremely difficult for incarcerated individuals and their families. After incarceration, individuals have less access to jobs. They have an average unemployment rate over 27%.⁶²⁴ Formerly incarcerated Black people between 35 and 44 have much higher unemployment rates (43.6% for women, 35.2% for men). The jobs they do have access to pay less than the jobs available to individuals who have not been involved with the criminal justice system.⁶²⁵ They are also often denied access to public benefits, such as SNAP, TANF, and housing assistance, that would provide support for individuals and families as they work towards economic security.⁶²⁶ Finally, incarceration impacts individuals' ability to find stable housing. Prison Policy Initiative reports that individuals who have gone to prison once experience homelessness at a rate nearly 7 times higher than the rest of the public.⁶²⁷

The economic effects of criminal justice system involvement and incarceration can be generational and impact a family's economic security for decades. A child with an incarcerated parent or parents is more likely to drop out of school, get involved in violent behaviors, or be part of the foster care system.⁶²⁸ Each of these outcomes increases that child's likelihood of becoming involved with the criminal justice system themselves and makes them more likely to experience poverty, economic instability, and IPV as an adult.

On average families pay around \$13,607 in court-related costs for an individual who is incarcerated

Opportunities and Barriers: Criminal Justice System

Incarceration and the criminal justice system often have extreme negative effects on the financial security of families and communities, and these effects can be generational. Because criminal law and incarceration policies have a disproportionate impact on Black communities, Black families and Black communities are more likely to experience most of the economic risk factors for IPV, such as high unemployment rates, income inequality, economic stress, neighborhood poverty, and diminished economic opportunities.

Criminal Justice System Opportunities

- Some cities in the U.S. have ended the cash bail system.⁶²⁹
- The Chief Justice of the Ohio Supreme Court supports reducing the use of cash bail due to its disproportionate impact on people living in poverty.⁶³⁰
- Public employers in Ohio are prohibited from asking applicants about their criminal history on written job applications, although this information can still be gathered later in the hiring process.⁶³¹
- New legislation prohibits state licensing bodies, such as those that license barbers & cosmetologists, social workers, or nurses, from denying an initial license to an applicant based on an unrelated & non-violent criminal conviction.⁶³²

Criminal Justice System Barriers

- Black people are extremely overrepresented in the incarcerated population.
- Involvement with the criminal justice system has a cascading effect on individuals and families, extending from high expenses before incarceration to diminished earning potential after incarceration including generational effects.
- Due to the many systems involved & the generational scope of the effects of incarceration, lessening the economic burden of criminal justice system involvement will require substantial effort across systems & over time.

CONCLUSION

Ohioans who face the most marginalization have the most barriers to economic stability & security.

The Ohio Domestic Violence Network is working to end the perpetration of IPV through increasing economic stability and security at all levels of the social ecology, particularly through changes at the societal level. Specifically, our work seeks to reduce these risk factors for IPV perpetration:

- Societal income inequality
- Neighborhood poverty
- Diminished economic opportunities
- High unemployment rates
- Individual economic stress

This environmental scan analyzed data from Ohio and across the country to identify potential opportunities for and barriers to change that would reduce these risk factors, with the goal of creating a list of recommendations for policy makers and partnering advocacy organizations to improve the economic wellbeing of Ohioans. The document is organized by facet of economic security, individually addressing ten areas: employment, industries, wages, labor policies, government programs, health, housing and transportation, childcare, education, and the criminal justice system.

Taken together, these ten facets of economic stability and security support a conclusion that will not be surprising to most people working for social change: Ohioans who face the most marginalization have the most barriers to economic stability and security. Current wage and labor laws prioritize people who are well educated, middle-class, white, straight, cisgender, or able-bodied. These policies will not end IPV in Ohio because people with these identities do not have the most risk factors for experiencing violence. Policies intended to create wage equity and otherwise support workers to end IPV must center the needs of the most marginalized to be the most effective.

Poverty does not cause IPV and none of the data presented in this environmental scan are meant to suggest this. Rather, the same systems and policies that create poverty also create the circumstances that put people at risk for perpetrating IPV. Only by changing these systems and policies can we reduce the risk factors and end IPV. Prevention must focus on the community and societal levels, rather than individuals and

relationships, to be effective and long-lasting. By focusing on systems and policies, we can create a positive effect for millions of Ohioans, particularly those most harmed by historical and ongoing oppression and marginalization.

A substantial amount of work is needed to end IPV perpetration in Ohio. No one policy or organization will be enough. It will take the long-term coordinated efforts of many advocates and organizations promoting changes related to work, health, education, the criminal justice system, and many other systems to end this long-standing and worsening public health crisis. Our goals are ambitious, but this ambition is necessary given the impact of IPV on Ohioans.

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