

2015

Regional Analysis of Impediments to Fair Housing for Montgomery County and the Cities of Dayton and Kettering, OH

Section 1 — Jurisdictional Background Data

*This PDF contains only a section of the AI.
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Section 1 — Jurisdictional Background Data

A. Introduction

The Family and Children First Council and the United Way of the Greater Dayton Area assessed Montgomery County’s human services, finding that compared to the state and the nation Montgomery County has:

- “a slightly older population;
- a higher proportion of residents who are Black or African American;
- higher poverty and unemployment rates;
- lower household incomes;
- a higher proportion of residents who receive public benefits;
- older housing stock;
- less access to affordable rent; and
- more affordable housing for homeowners.”¹

Not only does this assessment provide an important framework for this analysis of impediments to fair housing choice, but it also indicates areas on which the jurisdictions can focus as they look to affirmatively further fair housing.

In this section we present demographic, economic, transportation and housing information that we collected from the U.S. Census Bureau, the Ohio Department of Development, the U.S. Census Bureau’s American Community Survey (ACS), the *Montgomery County Community Needs Assessment*, and other sources. While ACS data is similar to that accumulated in each census, the ACS data does not provide a snapshot from counts at a single point in time but instead is a five-year average of annual data estimates. We have analyzed information not only on a county level but also, where appropriate and available, by comparing the three entitlement jurisdictions: Montgomery County and the Cities of Dayton and Kettering.

immigrants moving into the area, students remaining in the area after college, people living longer, and workers moving to the area because of the improved job market.

Montgomery County			City of Dayton			City of Kettering		
2000	559,062		2000	166,303		2000	57,502	
2010	535,153	-4.28%	2010	141,527	-14.90%	2010	56,163	-2.33%
2011	534,979	-0.03%	2011	144,044	1.78%	2011	56,209	0.08%
2012	534,971	0.00%	2012	142,670	-0.95%	2012	56,109	-0.18%
2013	534,764	-0.04%	2013	143,446	0.54%	2013	56,202	0.17%
2014	533,116	-0.31%	2014	n/a		2014	n/a	
Change 2010–2014		-0.38%	Change 2010–2013		1.36%	Change 2010–2013		0.07%
Change 2000–2014		-4.64%	Change 2000–2013		-13.74%	Change 2000–2013		-2.26%

Table 1.2: Actual population 2000, 2010; Estimated population 2011–2014⁵

Examining population by age brackets (see Table 1.3 below) reveals a troublesome change—all segments of the population aged 44 and younger have declined in number. Although persons between the ages of 25 and 44 are the largest portion (24.8%) of the population, they also had the greatest decrease, -18.2%. The reduction in population of this key age bracket has a significant impact on public resources because of reduced contributions in income and other taxes and also affects the local economy because of a reduction in spending by a group that usually has strong purchasing power.

Age	2000		2010		Change	
	Population	%	Population	%	Population	%
Under 5	37,054	6.6%	33,446	6.2%	-3,608	-9.7%
5 – 19	116,780	20.9%	104,994	19.6%	-11,786	-10.1%
20 – 24	38,209	6.8%	35,955	6.7%	-2,254	-5.9%
25 – 44	162,327	29.0%	132,734	24.8%	-29,593	-18.2%
45 – 54	76,651	13.7%	78,920	14.7%	2,269	3.0%
55 – 64	51,344	9.2%	68,063	12.7%	16,719	32.6%
65 and over	76,697	13.8%	81,041	15.1%	4,344	5.7%
Total	559,062	100.0%	535,153	100.0%	-23,909	-4.3%

Table 1.3: Montgomery County population by age⁵

The Nexus of Population by Age and by Disability

Breaking the category of people aged 65 and older into smaller ranges better shows the significance of the region’s aging population. As opposed to the increase of 5.7% for the whole group aged 65 and older, the smaller group of people aged 85 and older has a much greater increase in population of 40.8% in Montgomery County. Even Dayton and

Kettering, who saw their overall elderly populations decline in number, saw significant increases for those 85 and older, at rates of 13.1% for Dayton and 46.2% for Kettering.

Age	2000		2010		Change	
	Population	%	Population	%	Population	%
65 – 74	40,879	53.3%	41,434	51.1%	555	1.4%
75 – 84	27,461	35.8%	27,839	34.4%	378	1.4%
85 and over	8,357	10.9%	11,768	14.5%	3,411	40.8%
Total (65+)	76,697	100.0%	81,041	100.0%	4,344	5.7%

Table 1.4: Elderly population in Montgomery County by age⁵

Age	2000		2010		Change	
	Population	%	Population	%	Population	%
65 – 74	5,344	50.9%	4,636	45.9%	-708	-13.2%
75 – 84	4,021	38.3%	3,807	37.7%	-214	-5.3%
85 and over	1,133	10.8%	1,657	16.4%	524	46.2%
Total (65+)	10,498	100.0%	10,100	100.0%	-398	-3.8%

Table 1.5: Elderly population in Kettering by age⁵

Age	2000		2010		Change	
	Population	%	Population	%	Population	%
65 – 74	10,589	53.1%	8,727	48.5%	-1,862	-17.6%
75 – 84	7,340	36.8%	6,957	38.7%	-383	-5.2%
85 and over	2,031	10.2%	2,298	12.8%	267	13.1%
Total (65+)	19,960	100.0%	17,982	100.0%	-1,978	-9.9%

Table 1.6: Elderly population in Dayton by age⁵

Because many older people are aging into disability, this increase in senior population is significant for fair housing planners. Such seniors who encounter housing problems are covered by disability status. The idea of aging into disability should be contemplated in all community planning processes, including fair housing planning.

The *2010 Regional Fair Housing Plan* found a lack of available accessible housing. The ongoing growth in numbers of seniors and of persons with disabilities will increase the significance of the need for accessible housing as an impediment to fair housing.

A number of fair housing issues over the past decade involve the intersection of age and disability, including having choice regarding changes in level of care and having a full spectrum of both public, private and institutional housing options. Older persons who have aged into disability should not be required to relocate to assisted living or a nursing home

but rather, as noted in Montgomery County’s *Community Needs Assessment*, may “prefer to receive services in the safety and comfort of their own homes.”⁶ Such individuals choosing to receive services within their homes may ask their local governments for reasonable accommodations to municipal requirements, policies, or laws such as zoning requirements pertaining to modular ramps or local ordinances regarding trash can placement. Local governments need to ensure that all municipal staff is trained on the Fair Housing Act and how to respond appropriately to residents’ inquiries.

Disability Civil Rights Protections in Housing: An Overview

According to the Fair Housing Act, a person who has a disability is someone who has: a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment.⁷

The Fair Housing Act was amended in 1988 to add protection for persons with disabilities. Congress passed another non-discrimination law called the American with Disabilities Act (ADA) in 1990. Both laws, as well as state civil rights laws, can apply to public and private housing providers. The fair housing law applies to dwellings used for residential purposes, and the ADA applies to areas used in housing complexes by the general public, such as the manager's office. Title 2 of the ADA also has specific provisions governing places such as nursing homes and assisted living complexes. In addition, housing (such as public housing) funded by the U.S. Department of Housing and Urban Development (HUD) or by other federal agencies (such as Section 515 rural housing loans, funded by the Department of Agriculture), is also covered by these laws as well as by Section 504 of the Rehabilitation Act of 1973.⁸ These laws not only ban discrimination against people with disabilities in federally funded programs but also require affirmative action—or programmatic accessibility—in those programs.

Programmatic accessibility is explained by the region's public housing authority, Greater Dayton Premier Management, in its *Admissions and Continued Occupancy Policy* thusly:

The [Public Housing Agency (PHA)] must ensure that persons with disabilities have full access to the PHA's programs and services. This responsibility begins with the first inquiry of an interested family and continues through every programmatic area of the Asset management Program (24 CFR 8).⁹

Housing providers may not make inquiries about disabilities except in very narrow circumstances, such as when a disability is a qualification for a housing program. A rule that seems neutral but still has a disparate impact on persons with disabilities can still be discriminatory, albeit unintentionally so. An example might be the banning of wheelchairs from a dining area to keep it uncluttered and safer; a person who cannot move from a wheelchair to a regular dining room seat might thus be barred from entry to a public space and thus discriminated against.

Age	Montgomery County			City of Dayton			City of Kettering		
	Popul- ation	Dis- abled	% disabled	Popul- ation	Dis- abled	% disabled	Popul- ation	Dis- abled	% disabled
Under 17	121,832	6,602	5.4%	30,571	2,291	7.5%	12,113	649	5.4%
18 – 64	325,911	43,064	13.2%	92,933	16,458	17.7%	33,852	3,320	9.5%
65 and over	79,884	30,168	37.8%	16,860	7,886	46.8%	9,651	3,209	33.3%
Male	252,862	36,793	14.6%	67,547	11,963	17.7%	26,985	3,390	12.6%
Female	274,765	43,041	15.7%	72,817	14,672	20.1%	28,631	3,698	12.9%
Total	527,627	79,834	15.1%	140,364	26,635	19.0%	55,616	7,088	12.7%

Table 1.7: Disability rates by age and gender, 2009–2013 averages¹⁰

Persons with disabilities are a significant proportion in the three entitlement jurisdictions of almost every age bracket and gender. Although only between 5.4%–7.5% of children in the region have disabilities, the percentage of adults living with disabilities is greater and continues to grow. In all jurisdictions people aged 65 and over are the groups with the largest proportions of people living with disabilities: at 33.3% in Kettering, 37.8% in Montgomery County overall, and 46.8% in Dayton. The number of persons with disabilities underscores the importance of fair housing education within the public and private sector at both the policy and the service delivery levels.

Race and Ethnicity

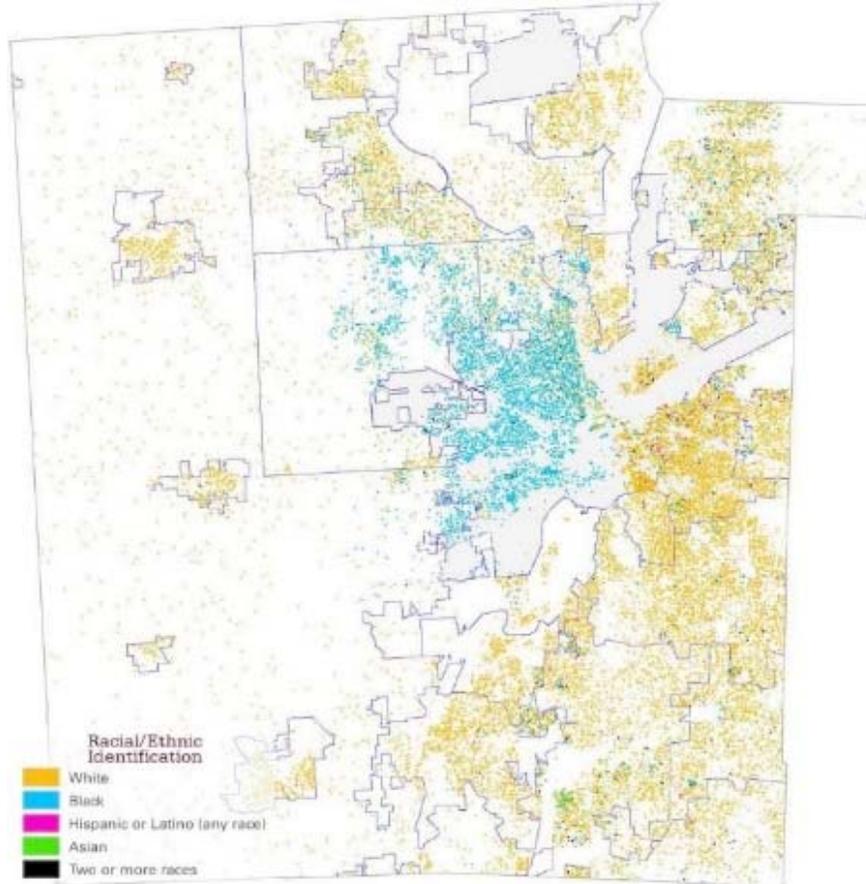
Montgomery County's racial and ethnic composition continues to change. Although Whites are still the largest racial group, with 395,272 people in 2010, this represents a 7.7% decrease since 2000. Other racial and ethnic groups increased in population from 2000 to 2010. Blacks or African Americans grew by 1%, Asians increased by 26%, two or more races increased by 52%, and Hispanic or Latino grew by 71%. Mexicans were the main driver of the Hispanic/Latino increase, doubling in number since 2000. Montgomery County is becoming more diverse, both because of a decrease in its White population and because of the increase in non-White population.

Race	2000		2010		Change	
	Population	%	Population	%	Population	%
White	428,084	76.6%	395,272	73.9%	-32,812	-7.7%
Black or African American	111,030	19.9%	111,870	20.9%	840	0.8%
American Indian or Alaska Native	1,258	0.2%	1,242	0.2%	-16	-1.3%
Asian	7,341	1.3%	9,273	1.7%	1,932	26.3%
Native Hawaiian or Pacific Islander	196	0.0%	177	0.0%	-19	-9.7%
Some other race	2,718	0.5%	4,472	0.8%	1,754	64.5%
Two or more races	8,435	1.5%	12,847	2.4%	4,412	52.3%
Hispanic or Latino of any race	7,093	1.3%	12,177	2.3%	5,081	71.6%
Not Hispanic or Latino	551,966	98.7%	522,976	97.7%	-28,990	-5.3%
Mexican*	3,218	0.6%	6,544	1.2%	3,326	103.4%
Total Population	559,062	100.0%	535,153	100.0%	-23,909	-4.3%

*"Mexican" is included in "Hispanic or Latino," "Some other race" and "Two or more races," but it is also listed here separately because it is the only ethnic group to double in number.

Table 1.8: Population by race and ethnicity⁵

As below illustrated in Map 1.9, Montgomery County continues to have ongoing segregation, with some areas in Dayton and Trotwood being 92% Black while other areas in the county are over 90% White.¹¹



Map 1.9: 2010 Racial/ethnic composition of Montgomery County, Ohio¹¹

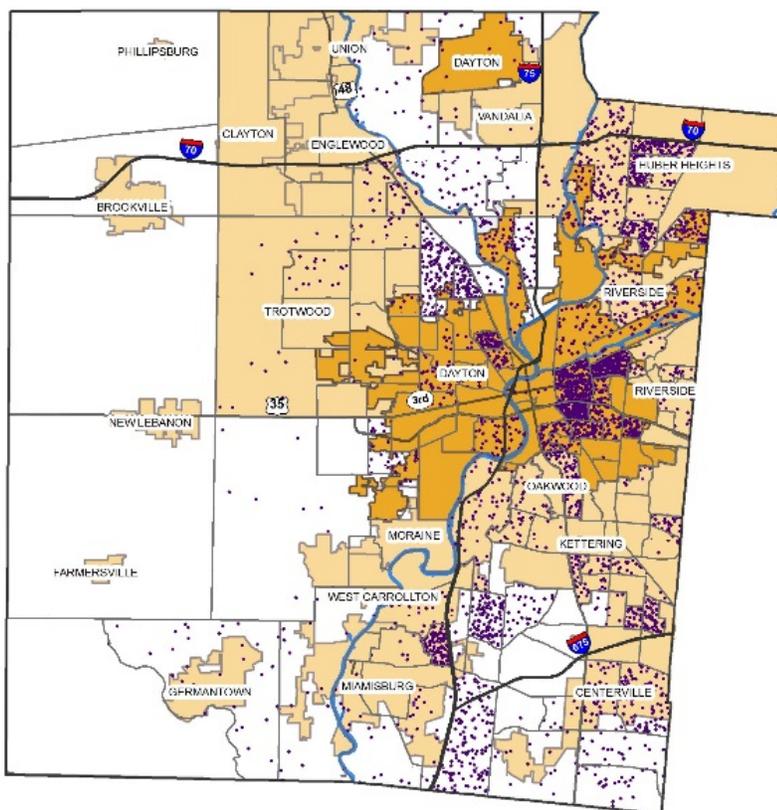
Welcome Dayton (a program of the City of Dayton’s Human Relations Council)¹² commissioned a series of maps¹³ (on the next and following pages) that show where different immigrant populations live in Montgomery County. These maps illustrate the increasing diversity of the area while also revealing possible fair housing concerns arising from particular groups living in clusters.

People in Montgomery County who identify as Latin American or Caribbean come from over 22 countries. Of the 3,871 Latin American/Caribbean individuals, the largest group—56%—comes from Mexico. Also, slightly more Latin American/Caribbean people in Montgomery County live outside the City of Dayton—2,000—as live within the city—1,869.

Within the City of Dayton Latin American and Caribbean households are clustered on the east side of the city, especially stretching from Troy and Keowee Streets east to Woodman Drive along the border with City of Riverside. Outside Dayton there are clusters in Moraine, Kettering, Harrison Township and Huber Heights.

Country of Origin	Montgomery County*	Dayton
Mexico	2,201	1,251
Columbia	313	36
Ecuador	206	24
Honduras	172	190
Guyana	147	37
Jamaica	144	89
Brazil	99	0
Peru	95	0
Trinidad & Tobago	85	51
Costa Rica	84	71
Other	323	120
Total	3,869	1,869

*Montgomery County figures include Dayton.



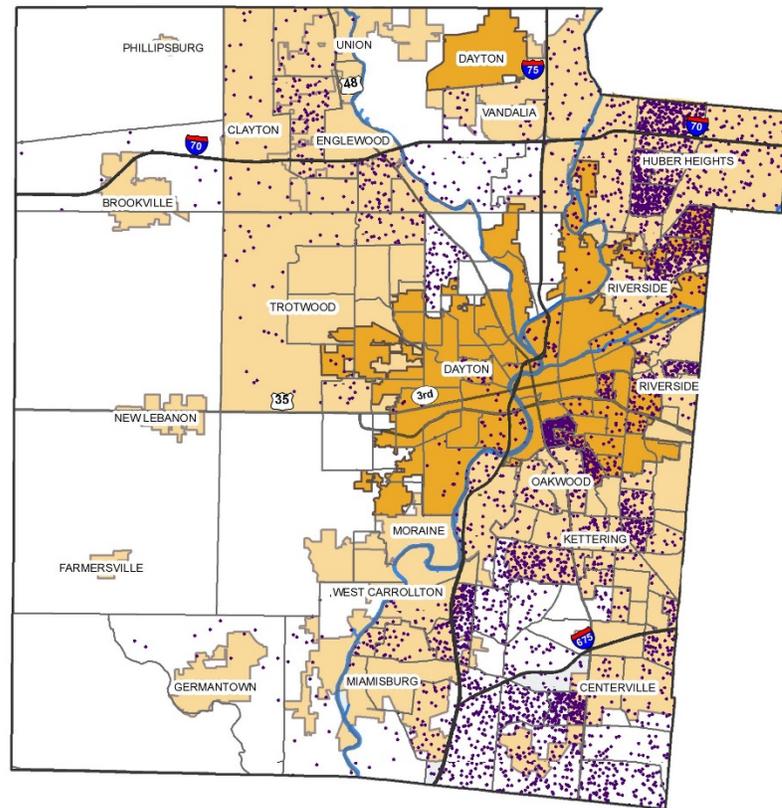
Map 1.10: Latin American and Caribbean immigrant population, Montgomery County, Ohio, 2011¹³

Residents of Montgomery County who identify as Asian immigrants originate from over 17 countries, with over 60% coming from three countries—India, the Philippines, and Vietnam.

The vast majority of Asian immigrants—81.9%—reside outside of the City of Dayton. Most live in suburbs in eastern Montgomery County, particularly in Huber Heights, Riverside, Kettering and Centerville. Within the City of Dayton, there are clusters of Asian immigrants in the University Park and Shroyer Park areas.

Country of Origin	Montgomery County*	Dayton
India	2,490	110
Philippines	1,018	101
Vietnam	952	116
Korea	701	226
China	651	261
Japan	480	56
Taiwan	271	73
Malaysia	234	127
Hong Kong	155	94
Thailand	127	33
Other	201	118
Total	7,280	1,315

*Montgomery County figures include Dayton.



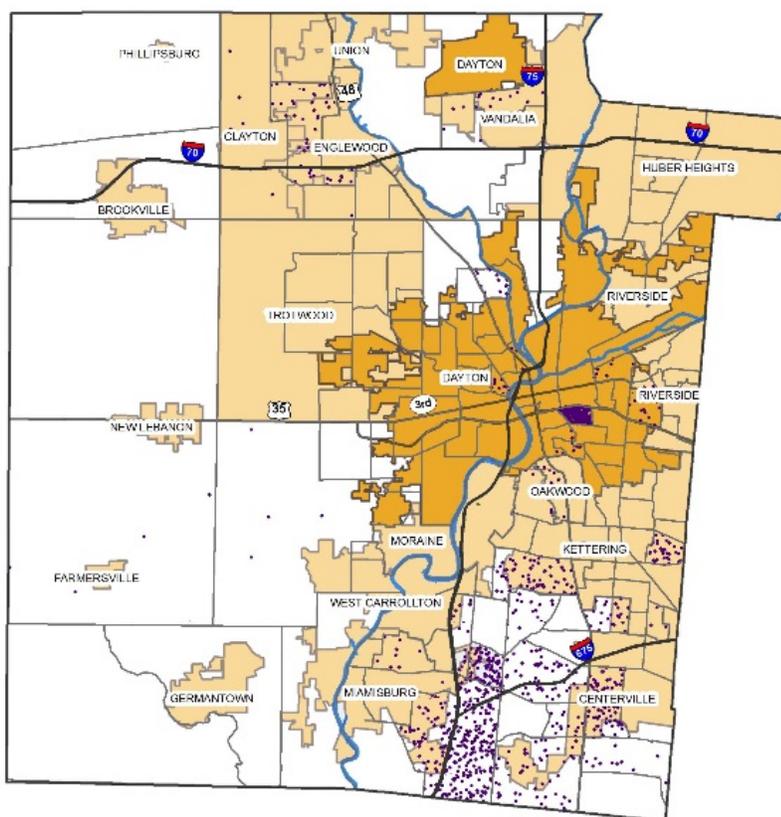
Map 1.11: Asian immigrant population, Montgomery County, Ohio, 2011¹³

Montgomery County residents who emigrated from the Middle East are from over 10 countries of origin. Over 40% of these individuals are from Iraq, with the next 30% coming from Pakistan, Israel or Lebanon.

The majority of Middle Eastern immigrants—78.1%—live outside the City of Dayton; most live in Centerville with a small group in Kettering. Inside Dayton almost all Middle Eastern immigrants live in Walnut Hills.

Country of Origin	Montgomery County*	Dayton
Iraq	465	186
Pakistan	154	11
Israel	142	3
Lebanon	135	18
Jordan	99	10
Iran	92	0
Other	57	22
Total	1,144	250

*Montgomery County figures include Dayton.



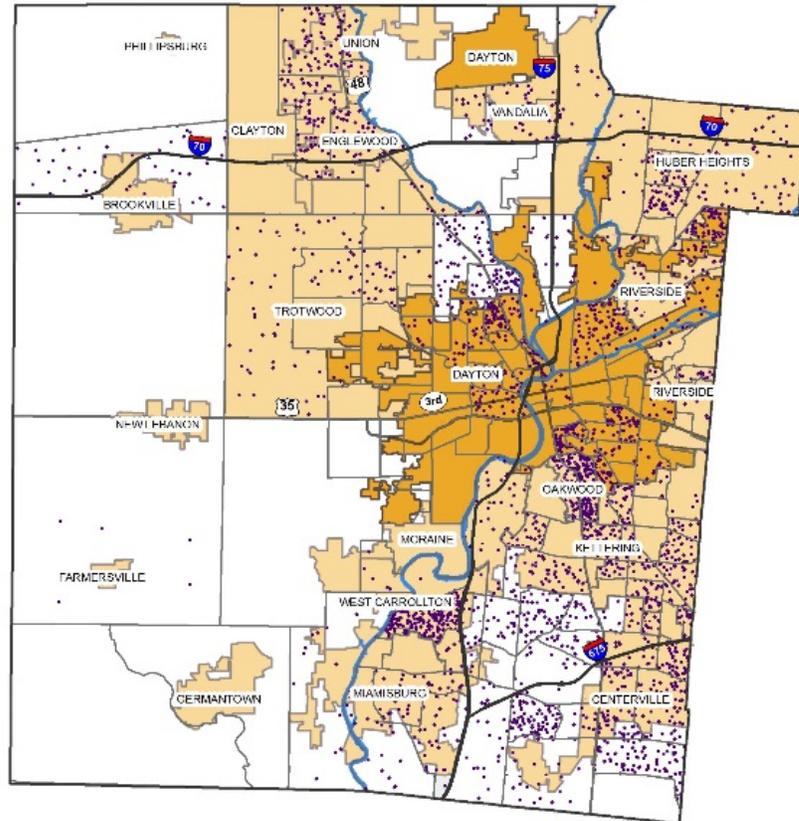
Map 1.12: Middle Eastern immigrant population, Montgomery County, Ohio, 2011¹³

Residents of Montgomery County who identify as European immigrants originated from over 30 countries. 28.8% of these individuals came from Germany, and 19.9% came from the United Kingdom.

The majority of European immigrants—79.2%—live outside the City of Dayton, with concentrated pockets in West Carrollton and Oakwood. Within Dayton there are clusters in University Park, Shroyer Park and Belmont.

Country of Origin	Montgomery County*	Dayton
Germany	893	193
United Kingdom	627	191
Albania	189	0
Ireland	183	25
Greece	139	0
France	130	0
Yugoslavia	121	91
Poland	118	22
Other	756	134
Total	3,156	656

*Montgomery County figures include Dayton.



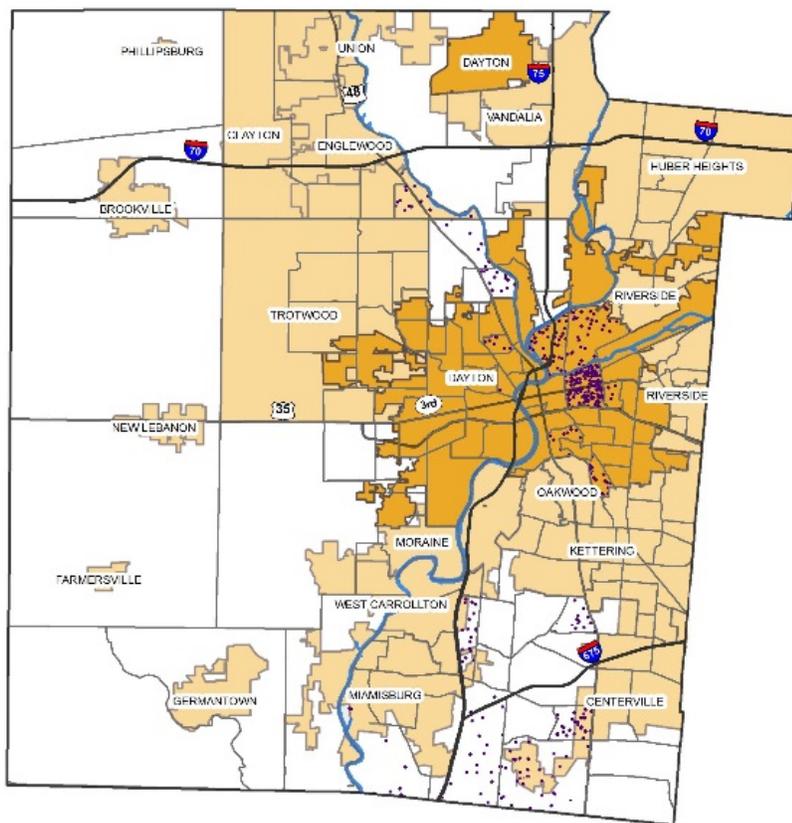
Map 1.13: European immigrant population, Montgomery County, Ohio, 2011¹³

An immigrant group of particular note in Montgomery County are the Ahiska Turks. The group is small in numbers—427 people—and originates from Russia, Uzbekistan, Turkey and Kazakhstan. Although only 12.4% of the Ahiska Turkish immigrants moved from Turkey, anecdotal evidence suggests that most of the immigrants from the other countries also identify as Turkish.

The Ahiska Turks are the only group of immigrants with a majority—62.0%—living within the City of Dayton, with the majority living in Old North Dayton and the Twin Towers and Walnut Hills areas. The major concentration outside of Dayton is in the southern area of Centerville.

Country of Origin	Montgomery County*	Dayton
Russia	179	59
Uzbekistan	153	153
Turkey	53	29
Kazakhstan	42	24
Total	427	265

*Montgomery County figures include Dayton.



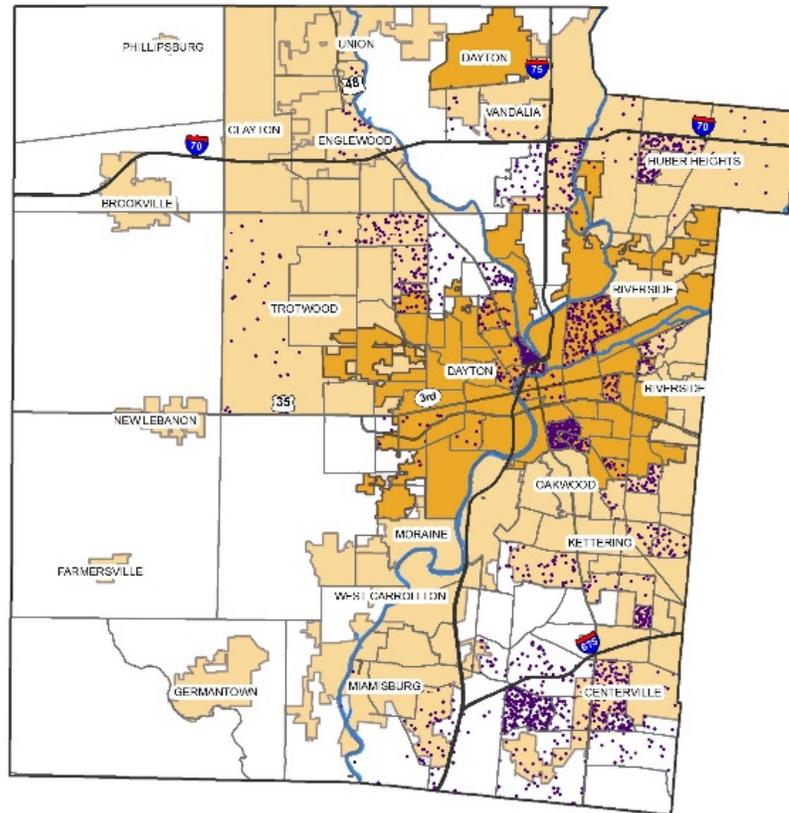
Map 1.14: Ahiska Turkish immigrant population, Montgomery County, Ohio, 2011¹³

Montgomery County residents who emigrated from Africa come from more than 20 countries. 29.6% come from countries in Eastern Africa, with 14.9% coming from Nigeria specifically.

68.9% of African immigrants in Montgomery County reside outside of the City of Dayton, with clusters in Centerville and Huber Heights as well as a fairly evenly distributed population in Kettering. Within Dayton there are clusters in Old North Dayton, University Park and Riverdale.

Country of Origin	Montgomery County*	Dayton
Eastern Africa	632	196
Nigeria	319	95
Western Africa	243	89
Middle Africa	225	136
Egypt	160	8
Ghana	144	0
Sierra Leon	60	0
Cameroon	55	3
Eritrea	54	6
Other	191	76
Total	2,138	664

*Montgomery County figures include Dayton.



Map 1.15: African immigrant population, Montgomery County, Ohio, 2011¹³

The Bureau of Population, Refugees, and Migration of the U.S. Department of State, cooperating with the Office of Fair Housing and Equal Opportunity of the U.S. Department of Housing and Urban Development, offers guidance to “resettlement agencies” in a memo issued in 2012.¹⁴ This guidance can be adapted to municipal activities such as planning, zoning and land use.

A fair housing issue of particular note in the memo to resettlement agencies is that of steering, defined in the memo as:

Steering is the practice by which real estate agents, other persons or entities providing housing services preserve or encourage patterns of segregation in available housing by channeling or assigning members of certain groups (based on race, national origin, etc.) to particular buildings or neighborhoods (24 C.F.R. Sec. 100.70(a) and (c)(4)).¹⁴

The memo also outlines best practices to follow when helping refugees to find housing. One such practice is to “use the Fair Housing Act affirmatively” by educating housing providers about unlawful discrimination and documenting and pursuing remedies for cases of discrimination. Another practice is to “pursue diverse housing options” by avoiding the placement of refugees of the same background in the same area or complex and by promoting affordable housing resources. A third practice is to “promote choice” in housing, by giving refugees multiple choices for housing, allowing them to decide for themselves which choice they want.¹⁴

Continuing Problems Based on Race

The data from 2000 to 2015 shows that Montgomery County residents continue to face fair housing barriers based on race, color, and ethnicity. Based on a national study on housing discrimination it conducted in 2000, HUD reported that black renters within the Dayton-Springfield MSA¹⁵ received consistent adverse treatment in 24.3% of the tests conducted.¹⁶ Each local Analysis of Impediments¹⁷ over the last several decades notes systemic racial disparities and high segregation in the area. The *2009 Montgomery County and Cities of Dayton and Kettering Analysis of Impediments to Fair Housing*¹⁸ found that minority households were targets of redlining and other fair housing violations. The 2009 AI also found that 1) racial segregation or racial clustering still exists; 2) disparities still exist for minorities when trying to obtain home loans, particularly for black or African American loan applicants; and 3) housing discrimination still exists.

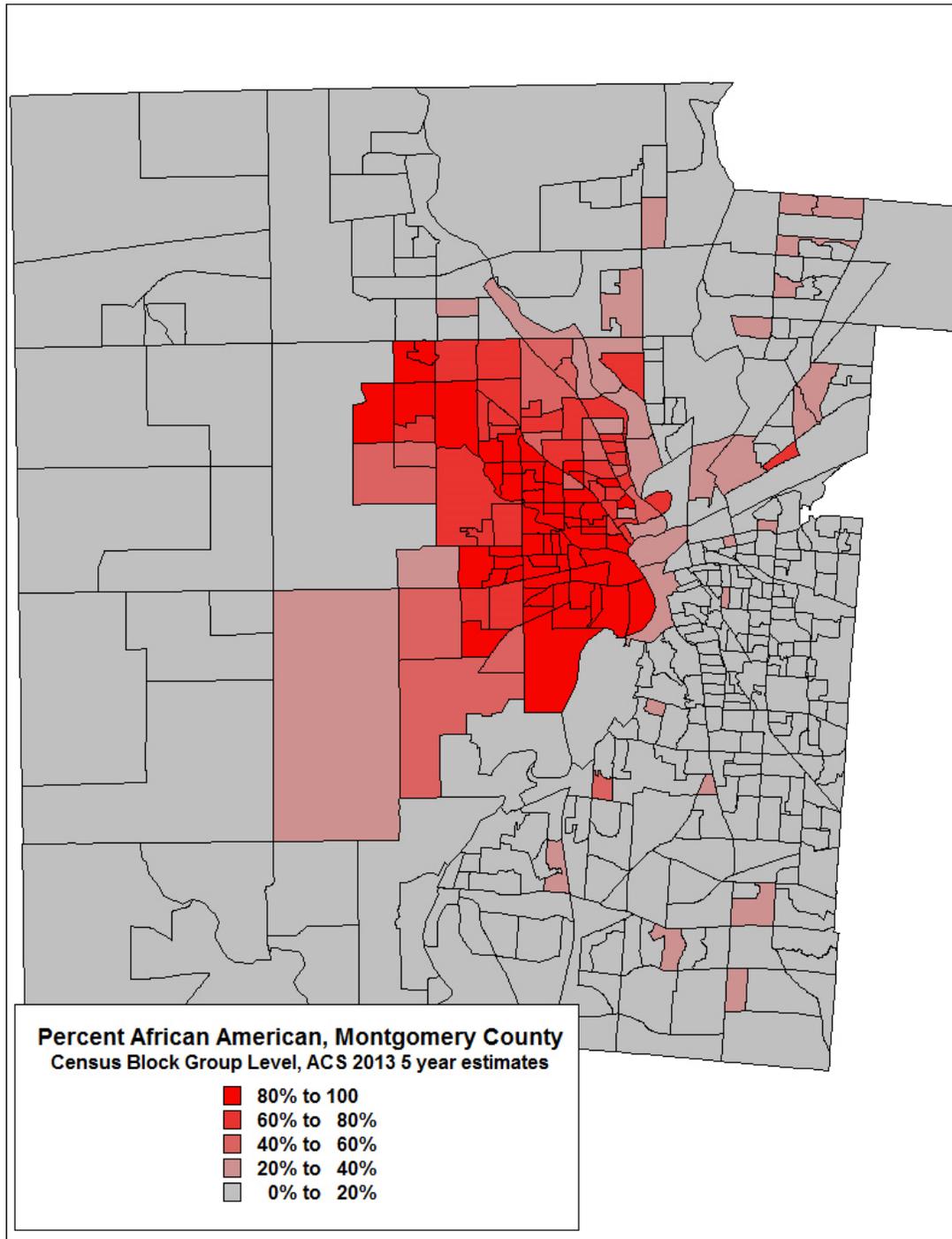
The extent to which minority populations in the Dayton MSA are still clustered is evident in the most recent residential housing patterns data, from the 2010 census data. Clustering measures the extent that an area populated by minority members adjoins another area, or cluster. A high degree of clustering, measured by the spatial proximity of minority and majority populations, indicates the presence of distinctly racial or ethnic neighborhoods. Given that an index value of 0.0 shows that minority populations cluster to the same degree as the majority, the index value of 1.77 for African-Americans in the Dayton MSA indicates that minorities in the MSA continue to be highly segregated.¹⁹

Race/Ethnicity	Population	Relative Clustering Index
Total population	848,153	-
Asian	13,989	0.699
Black or African American	128,282	1.770
Hispanic	9,811	0.054

Table 1.16: Housing patterns in the Dayton MSA¹⁹

While these numbers serve to quantify segregation in the Dayton MSA, Map 9 on the next page illustrates the extent of segregation in the MSA’s largest county, Montgomery County. The darkest areas have African-American populations of 80% or more, while the lightest areas have African-American populations of less than 20%.

That “desegregation of Blacks and Whites has come to a standstill” was the conclusion of a 2011 study by Brown University of segregation indices using 2010 Census Data.²⁰ The study’s data on the Dayton MSA indicates a continuing high level of segregation. Dissimilarity indices calculated in the study shows how particular ethnic groups are distributed across census tracts in the Dayton MSA. A value of 60 or above is considered very high; the Dayton MSA’s dissimilarity index for Black/White distribution is 63.3%.



Map 1.17: 2010 racial/ethnic composition of Montgomery County, Ohio¹¹

Calculations of the Dayton MSA’s isolation index from this same study also reveal a high rate of segregation. The isolation index is the percentage of same-group population in the census tract in which the average member of a racial/ethnic group lives in isolation from other ethnic groups. In the Dayton MSA’s four-county area the rate of isolation of Whites from other minorities is high at 86.4%. As the isolation index chart on the next page shows, even though there has been an 8% improvement over the last 30 years in the White isolation index, it remains at an exceptionally high rate.

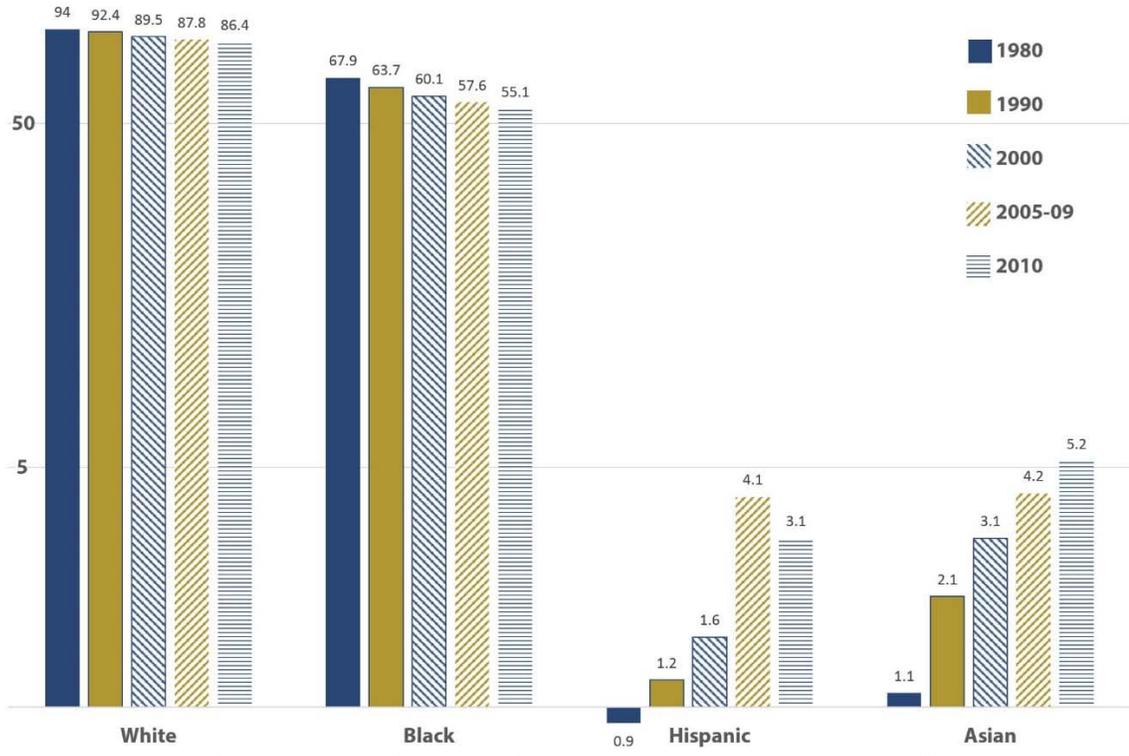


Chart 1.18: Isolation indices, Dayton MSA 1980–2010²¹

C. Income, Employment and Poverty Data

A report done in 2013 for the Montgomery County Affordable Care Act Task Force determined that:²²

- 34% of county residents live in families with incomes under 200% of the federal poverty level (\$39,060 annually for a family of three);
- 15% of county residents under the age of 65 are uninsured; and
- 123,000 county residents are covered by Medicaid.

These figures reflect the economic downturn of 2008 which has adversely affected employment and income across Montgomery County. The decline in median household income from 1999 to 2003, as shown in the chart below, also illustrates Montgomery County's economic situation. Richard Stock, Ph.D., Director of the University of Dayton's Business Research Group, spoke about this data in May 2015 at a strategic planning panel discussion.²³ Dr. Stock pointed out that median household income in Montgomery County has declined by 24% since 1999, compared to lower rates of 16% for Ohio and only 11% for the entire United States. He explained that short- and long-term consequences of this decline include more people in poverty and higher levels of substance abuse as well as declines, because of lower tax revenues, in the provision of public services such as education and safety.

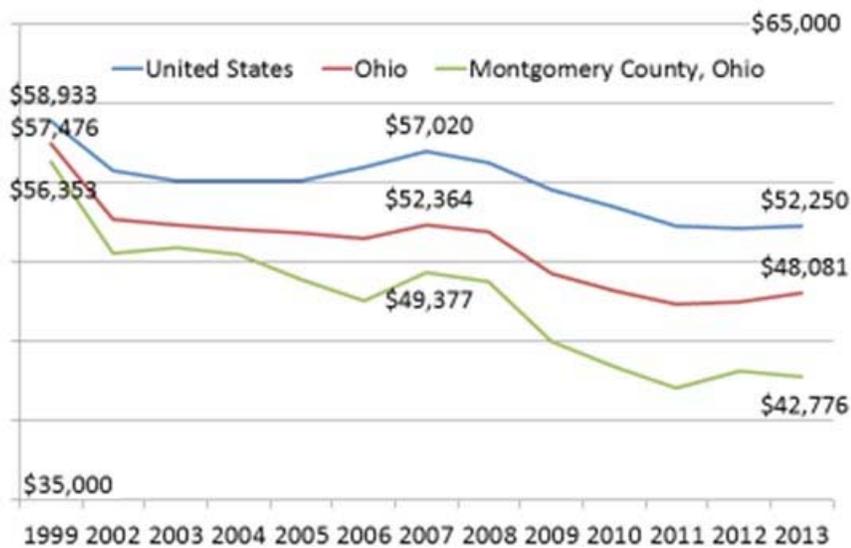


Chart 1.19: Median household income, inflation-adjusted²⁴

Jurisdiction	1999	2010	2011	2012	2013
Montgomery County	8.3%	11.7%	12.0%	12.5%	13.5%
City of Dayton	18.2%	25.0%	26.5%	26.7%	28.4%
City of Kettering	3.2%	7.1%	6.4%	7.6%	8.1%

Table 1.20: Families and people whose income in the past year is below poverty level⁵

Another important economic indicator is the number of people below the poverty level, which has steadily increased in all three jurisdictions. Although the rates for Dayton and the county as a whole are higher, the rate for Kettering has grown significantly too, from only 3.2% in 1999 to 8.1%.

The increase in the area’s poverty level has not happened in isolation. The 2007–2009 recession had the greatest number of job losses since the Great Depression. While the economy has experienced various aspects of recovery, the recovery has been a “jobless” one.²⁵

Coinciding with the rise in poverty in Montgomery County has been a slight reduction in the labor force, by 4,215 people from 2009 to 2013 (as shown in Table 8 below). Considering that Montgomery County’s total population has decreased, this reduction is not surprising. The reduction in the labor force for the City of Dayton was greater at 6,553 people and was partially offset by gains in other areas of Montgomery County such as Kettering, whose labor force grew by 572 people. More importantly, all three jurisdictions have seen a steady increase in the number of people ages 16–64 who did not work in the 12 prior months, which correlates with the increase in poverty and the concept of a jobless recovery.

Jurisdiction	2009	2010	2011	2012	2013
Montgomery County	348,929	348,444	346,836	344,833	344,714
City of Dayton	104,961	97,716	98,824	97,935	98,408
City of Kettering	34,906	35,942	35,815	35,258	35,478

Table 1.21: Total labor force — population ages 16–64⁵

Jurisdiction	2009	2010	2011	2012	2013
Montgomery County	21.2%	22.7%	23.6%	24.6%	25.3%
City of Dayton	27.1%	28.6%	29.2%	30.4%	31.7%
City of Kettering	15.1%	16.5%	17.5%	18.3%	19.7%

Table 1.22: Non-participation in labor force — percent of population ages 16–64 who “did not work”⁵

Related to but distinct from non-participation in the labor force is the unemployment rate, defined by the Bureau of Labor Statistics as the number of jobless people who are available to work and are actively looking for jobs.²⁶ In 2013 the unemployment rates in Dayton, Montgomery County, and Kettering were higher than those for the state and the nation. Kettering’s rate was only slightly higher, while the rate for Dayton was 2.9 times higher than the national rate. Another factor to consider is that the unemployment rates for people living below the poverty level are even higher than the rates for people above the poverty level.

Jurisdiction	2013
Montgomery County	11.4%
City of Dayton	17.8%
City of Kettering	7.6%
State of Ohio	6.4%
United States	6.2%

Table 1.23: Unemployment rate — population ages 16 and over⁵

Jurisdiction	People in Poverty	% in Labor Force	% Employed	% Unemployed
Montgomery County	50,622	55.5%	35.4%	35.4%
City of Dayton	25,547	52.9%	30.5%	42.4%
City of Kettering	3,222	60%	44.3%	26.1%

Table 1.24: Employment status for people in poverty 2013⁵

That all the homeless shelters in Montgomery County are located within the City of Dayton is a factor in Dayton’s unemployment rate. Although some homeless people are employed, the majority of the homeless people in Montgomery County are unemployed. The number of homeless people in Montgomery County continues to increase. The 2014 *Community Needs Assessment* reports that 4,091 people stayed at least one night in 2012 in one of the local gateway shelters; that number includes 667 families making up 1,725 people as well as 2,270 single adults and 96 unaccompanied minors.²⁷

Looking at employment data by race (see tables 1.25–1.27 below) reveals that in all three jurisdictions the unemployment rate for Blacks or African Americans is nearly double that of Whites. Although some groups such as Asians have lower unemployment rates than Whites, residents identifying as some other race or two or more races also have higher unemployment rates.

Race	Population	In Labor Force	Employed	Unemployed
White	325,573	62.5%	56.1%	9.4%
Black or African American	84,489	61.2%	49.1%	19.5%
American Indian / Alaska Native	623	63.4%	54.1%	12.7%
Asian	7,966	64.8%	60.1%	6.6%
Native Hawaiian / Other Pacific Islander	71	47.9%	47.9%	0.0%
Some other race	2,662	67.2%	56.0%	13.7%
Two or more races	6,652	70.2%	57.7%	20.0%

Table 1.25: Employment status 2013 — Montgomery County⁵

Race	Population	In Labor Force	Employed	Unemployed
White	67,411	58.1%	50.0%	13.7%
Black or African American	44,141	57.0%	43.1%	24.4%
American Indian / Alaska Native	292	55.8%	44.9%	14.9%
Asian	1,468	55.7%	49.0%	10.7%
Native Hawaiian / Other Pacific Islander	7	100.0%	100.0%	0.0%
Some other race	851	60.5%	47.7%	21.2%
Two or more races	1,703	63.8%	47.0%	25.4%

Table 1.26: Employment status 2013 — City of Dayton⁵

Race	Population	In Labor Force	Employed	Unemployed
White	42,485	66.0%	60.5%	7.4%
Black or African American	1,310	73.4%	63.2%	13.2%
American Indian / Alaska Native	80	77.5%	73.8%	4.8%
Asian	758	63.7%	61.3%	3.7%
Native Hawaiian / Other Pacific Islander	0	-	-	-
Some other race	267	58.1%	51.7%	11.0%
Two or more races	515	74.4%	65.6%	11.7%

Table 1.27: Employment status 2013 — City of Kettering⁵

Underutilization of minority business enterprises (MBEs) in City of Dayton contracts may also have had an effect on the city’s unemployment rate for Blacks or African Americans. A 2008 study of the city’s use of MBEs and female business enterprises found disparities in multiple business categories and found that Dayton had been a passive participant in discrimination against minorities.²⁸

Poverty was prioritized in the 2014 *Community Needs Assessment* as one of the most significant problems for Montgomery County, in part because it is a root of other social problems. At the aforementioned May 2015 panel discussion, Dr. Stock stressed the importance of education as a means to address poverty, pointing out how education levels correlate to income and unemployment. During another similar panel discussion, Kathleen Shanahan, coordinator of Montgomery County’s Housing and Homeless Solutions Program, advocated removing barriers for households working their way into the middle class by increasing Ohio’s earned income tax credits and by changing program guidelines.²⁹

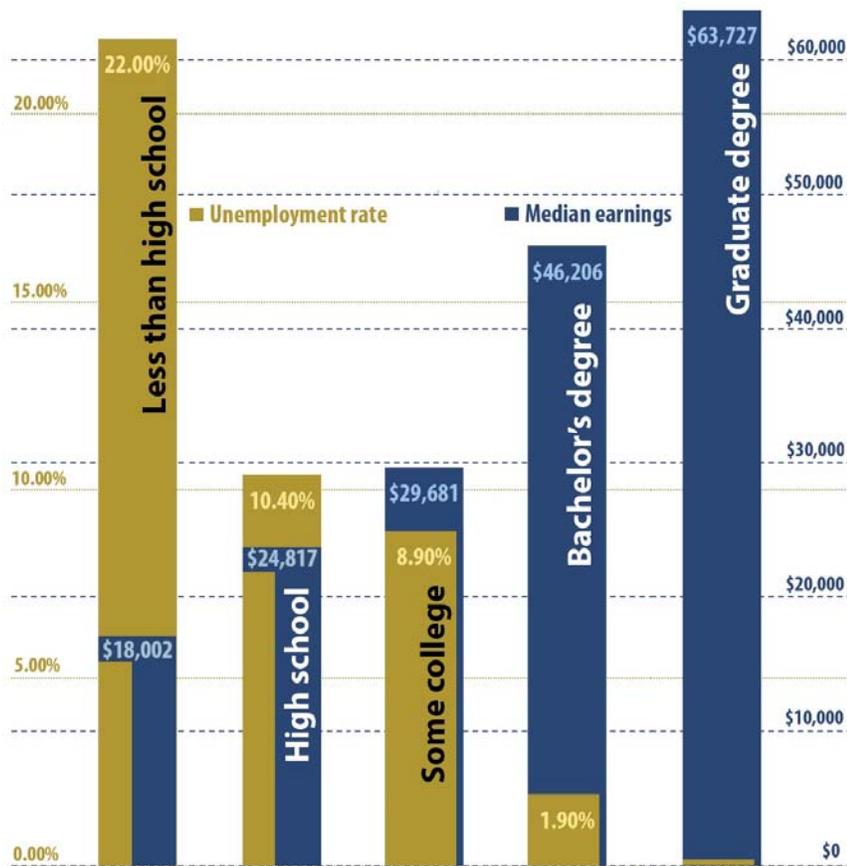


Chart 1.28: Unemployment rate and median earnings by education level³⁰

D. Housing

The age of Montgomery County’s housing stock has a direct impact on accessibility for people with disabilities. Over 85% of all units in Montgomery County were built before 1990 and thus before the passage that year of the Americans with Disabilities Act and also before inclusion of Accessible Design and Construction requirements³¹ for multifamily housing within the Fair Housing Act.

Decade	Montgomery County		City of Dayton		City of Kettering	
	Households	%	Households	%	Households	%
1939 and earlier	41,636	16.4%	26,770	36.1%	1,556	5.7%
1940–1949	21,435	8.4%	10,644	14.4%	3,425	12.6%
1950–1959	44,897	17.7%	13,161	17.7%	8,831	32.5%
1960–1969	47,168	18.5%	8,999	12.1%	6,678	24.6%
1970–1979	43,687	17.2%	6,080	8.2%	3,817	14.1%
1980–1989	20,584	8.1%	3,430	4.6%	1,661	6.1%
1990–1999	19,108	7.5%	2,152	2.9%	719	2.6%
2000–2009	15,488	6.1%	2,822	2.8%	432	1.6%
2010 and later	358	0.1%	90	0.1%	15	0.1%
Total	254,361	100.0%	74,148	100.0%	27,134	100.0%

Table 1.29: Households by year built, 2009–2013 five-year averages⁵

According to the Census Bureau, the total number of housing units in Montgomery County increased by 6,332 units between 2000 and 2010. In 2010, owner-occupied housing represented 63% of occupied units within Montgomery County. This is slightly lower than 2000’s 64.6% owner-occupied housing. Considering the total population decrease within Montgomery County, the net increase in housing units, and other factors such as the recession and foreclosure rates, it is not surprising to see a rapid growth in the number of vacant units that are not on the market—the “other vacant” units. In 2000, “other vacant” units in Montgomery County—meaning not for sale, rent, or purposefully vacant for short periods of time, represented 27.7% of all vacant units. In 2010, this figure increased to 39.4% of all vacant units.⁵

Status	Number	% of Total
For rent	12,375	40.1%
Rented, not occupied	325	1.1%
For sale	4,213	13.7%
Sold, not occupied	870	2.8%
For seasonal, recreational or occasional use	890	2.9%
For migratory workers	2	0.0%
Other	12,157	39.4%
Total	30,832	100.0%

Table 1.30: Vacant units in Montgomery County 2013⁵

The median home value of owner-occupied units (138,081 housing units) in Montgomery County, according to the 2013 ACS 5 year estimates, is \$112,800. The most populous owner-occupied housing price bracket is \$50,000 to \$99,999 with 32.7% of the units. The next price bracket, \$100,000 to \$149,999, has 25.9% of the owner-occupied units. Nearly 68% of owner-occupied units maintain a mortgage on the property, with a median monthly mortgage payment of \$1,242. The 2013 ACS calculated that 23.4% of owner-occupied units with a mortgage have housing costs that amount to 35% or more of the gross household income.⁵

Though the median monthly rent, at \$723, is less than the median monthly mortgage payment, Montgomery County sees far more renters who are cost burdened for housing. As shown in Table 1.31, 43.9% of Montgomery County residents are paying over 35% of their gross household income for rent. Within Dayton, more than half of its renters pay 35% or more of their household income for rent, and Kettering, 36% of renters. In spite of a recovering economy since 2010, this example of cost burdening is increasing at nearly .20 percent per annum over a four year period.⁵

Percent of Income Paid for Rent	Montgomery County Households	Montgomery County % of all Renters	Dayton % of all Renters	Kettering % of all Renters
Less than 15%	8,872	11.2%	8.7%	13.3%
15% – 19.9%	9,659	12.2%	9.1%	17.5%
20% – 24.9%	9,144	11.6%	9.3%	13.4%
25% – 29.9%	9,726	12.3%	11.9%	11.3%
30% – 34.9%	6,919	8.8%	8.6%	8.5%
35% or greater	34,737	43.9%	52.4%	36.0%
Totals	79,057	100.0%	100.0%	100.0%

Table 1.31: Renters by percent of income paid for rent 2013⁵

Public and Subsidized Housing exists to provide decent, safe, affordable rental housing for eligible low-income individuals and families, the elderly and persons with disabilities. Most of this housing in the region is concentrated in areas of low income and in high minority census tracts with few exceptions. Five types of Public and Subsidized Housing are described in detail in Section 5, Fair Housing in the Public Sector, including the public housing and housing choice voucher programs of Greater Dayton Premier Management, Low Income Housing Tax Credit properties, Rural 515 housing, Section 202 housing for the elderly and Section 811 housing for people with disabilities and project-based Section 8 housing, commonly referred to as “HUD” housing. The explanation reveals an increasing need for affordable housing in the region.

E. Transportation

Time spent commuting to work is a significant factor when examining transportation and its connection to housing and other community amenities. In the United States, fewer than 20% of all trips are commutes, but commutes play an important role in the existing and future transportation systems because of factors such as peak travel times and system demands. Two trends have been observed through the decades—an increase in the amount of time people spend commuting and an increase in the percentage of people commuting by car.³² In 2009, the average commute time in the United States was 25.1 minutes, and 86.1% of workers commuted by car. The increase in time spent commuting effectively increases the distance between workers' residences and their places of employment. Nationally, 83.5% of non-Hispanic White workers commuted to work alone, more by almost 10% than any other racial or ethnic group. Non-Hispanic White workers also had the shortest commute times nationally. Significant proportions of minority populations commute by means other than by car (e.g., by public transportation, by walking) and spend longer times on their commutes than do non-Hispanic Whites.

Within Montgomery County, 82.3% of workers commute to work alone by car, and the average commute time is 21.3 minutes.⁵ Both of these figures are below national averages. Other methods of commuting within Montgomery County are carpooling (8.4%), public transportation (2.2%) and walking (2.7%).

Public Transportation

The Greater Dayton Regional Transit Authority (RTA) provides public transportation throughout Montgomery County and into areas of neighboring counties. RTA has 29 fixed routes offering fixed-timetable service beginning as early as 4:30 am and ending as late as 1:30 am. Bus schedules vary on weekends and by route and are dependent on the number of riders using the service.³³ In addition, RTA provides a paratransit service, providing door-to-door service for qualified individuals to areas only when the point of origin and destination are both within .75 miles of a fixed route.³⁴

RTA provides information in both English and Spanish on its website about filing discrimination complaints under Title VI of the Civil Rights Act and also provides an online complaint portal in both English and Spanish.³⁵ On its website RTA has a handbook and a frequently-asked questions section about its paratransit service (Project Mobility), including qualification requirements.³⁴

In its *2012–2015 Strategic Plan* RTA outlined several potential service locations, including Beavercreek in Greene County near Wright State University; the Dayton Mall; the Dayton International Airport; and Austin Landing.³⁶ Some of these have come to fruition only after some controversy. For example, in 2011, the City of Beavercreek enacted additional requirements which created barriers to additional bus stops servicing Wright State University and nearby businesses. After a local coalition of concerned citizens continued to pursue the creation of additional bus stops, the Federal Highway Administration investigated the actions of the City of Beavercreek and found, in 2013, it had violated the Civil Rights Act of 1964.³⁷ The new bus service to Beavercreek began in January 2014.³⁸ In 2015 RTA applied to place a bus stop on the property of The Greene shopping center in Beavercreek; the city's council has not yet voted on the application, but the *Dayton Dayton News* reported that Beavercreek's "mayor still says he doesn't believe in mass transit."³⁹

As for fixed route service in close proximity to the Dayton Mall, the owners of the Dayton Mall stopped allowing buses close to the mall entrances in 2003 and have continued to decline service in close proximity.⁴⁰

During the planning process for the 2014 *Community Needs Assessment* the Human Services Planning and Development Department hosted a series of panels, including one on transportation and access.

Panelists spoke on several occasions about the limitations of the area’s public transit system. One panelist spoke of her reliance on public transit due to her income and how that reliance limits her employment opportunities. She also spoke of how she had an employment interview in southern Montgomery County that lasted 30 minutes, but her round trip commute for the interview was 3 hours. A representative from the United Way HelpLink discussed the frequent requests for assistance with transportation costs, including bus fares, from low or moderate income households. Additionally, a representative from the Area Agency on Agency discussed limitations, such as distance from a bus stop or unfamiliarity with public transit, the elderly population may have in using the public transit system.⁴¹

The Miami Valley Regional Planning Commission (MVRPC) serves as the Metropolitan Planning Organization for Montgomery, Miami, and Greene Counties as well as a portion of northern Warren County and is responsible for transportation planning in the region.⁴² As part of this planning MVRPC maintains a detailed capital improvement plan known as the Transportation Improvement Program (TIP), which was updated in May 2015 for fiscal years 2016 to 2019. It includes road construction, bike/pedestrian, bus/transit and other transportation-related projects. As part of its planning process MVRPC seeks public participation and analyzes the various populations its planned projects will serve. Table 1.32 is MVRPC’s analysis of the distribution of planned projects as it relates to identified environmental justice populations. MVRPC defines the environmental justice populations’ target areas as those with “an above or equal to county average population” for each population.⁴³ Maps 1.33a-f on the next page illustrate the distribution of the projects located in Montgomery County as they relate to specific environmental justice populations.

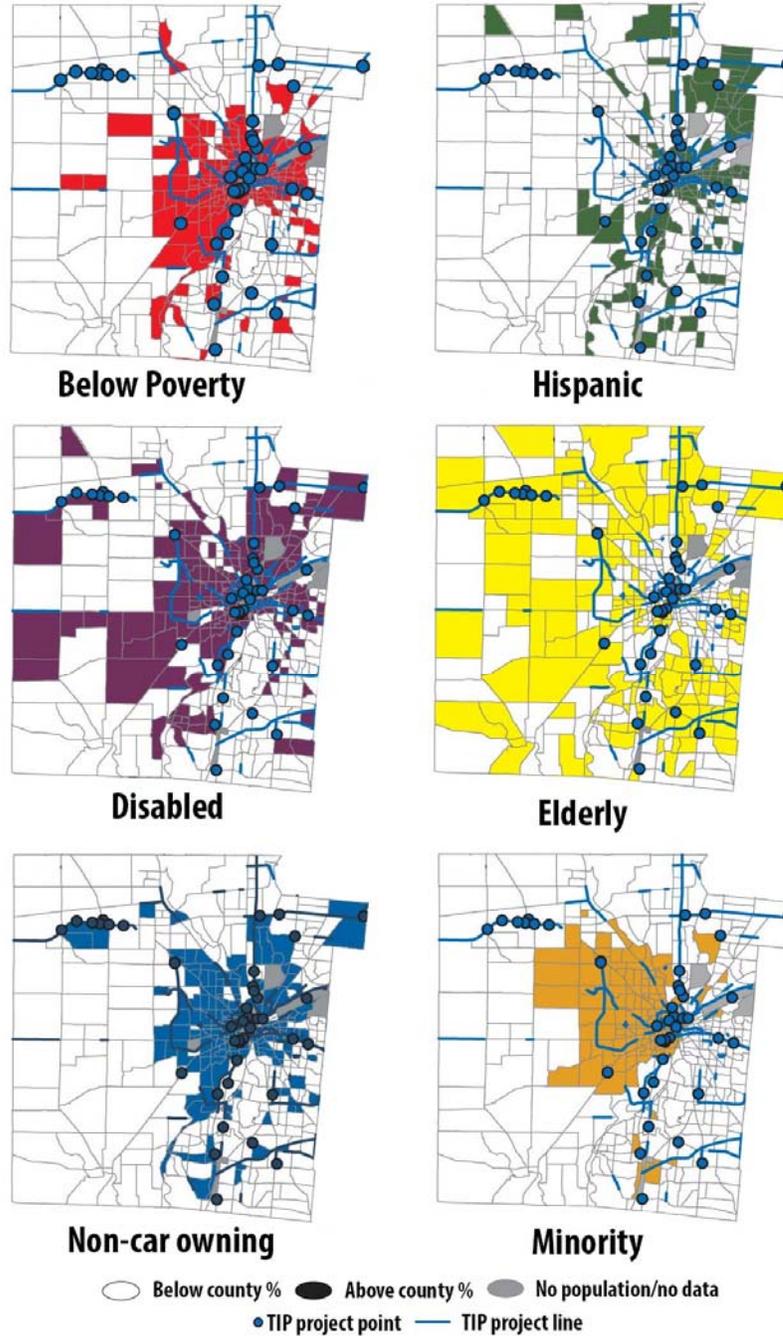
Environmental Justice Population	Number of Target Areas	Number of Projects	% of Total Number of Projects	Project Cost	% of Total Cost of All Projects
Minority	249	86	45.7%	\$305,116,614	52.8%
Poverty	353	103	54.8%	\$272,353,701	47.2%
Disabled	390	125	66.5%	\$450,113,092	77.9%
Elderly	396	126	67.0%	\$392,523,127	68.0%
Hispanic	243	85	45.2%	\$343,490,474	59.5%
Non-car owning	351	114	60.6%	\$379,056,244	65.6%
All projects*	889	188	100.0%	\$577,544,985	100.0%

*Includes general population projects not listed above

Table 1.32: Distribution of TIP projects in entire MVRPC region for fiscal years 2016–2019 by environmental justice population⁴³

From these figures MVRPC determines:

Minority target areas receive the fewest project/cost allocation while elderly and disabled target areas will receive the greatest. Minority target areas are mainly concentrated throughout the region's urban cores thus having the smallest regional coverage. Elderly populations as well as Disabled populations are more evenly distributed throughout the region, consequently achieving a larger regional coverage and larger share of TIP projects.⁴³



Maps 1.33a–f: Distribution of environmental justice populations in Montgomery County showing MVRPC Transportation Improvement Program points and lines⁴⁴

As MVRPC’s capital improvement planning includes public transit, it examines the manner in which public transit is addressing the needs of individuals with disabilities, the elderly, and households in poverty. In April 2008, MVRPC released its *Public Transit-*

*Human Services Transportation Plan for Greene, Miami, Montgomery and Northern Warren County.*⁴⁵ The plan was updated in 2012 and amended in April 2015. In the updated plan, MVRPC identified six “Regional Human Services Transportation Priorities” as deserving of specific attention:

1. “The increasing demand for **dialysis-related transportation** and transportation for other repetitive medical treatments such as chemotherapy and physical rehabilitation.
2. The aging of the Region’s population and the **growing transportation needs of seniors** who limit or stop driving, or those who should do so.
3. The need for people with disabilities, the elderly and people of low income to be able to **access employment, medical, educational and shopping destinations** in an efficient manner, including trips that cross jurisdictional boundaries.
4. The need to **complete essential sidewalks, curb cuts and other elements of the pedestrian infrastructure**, especially along fixed and flex-route transit lines in order to make transit more accessible and appealing to the target populations.
5. The growing number of **low-income residents who need transportation to jobs**, medical appointments and other activities, and the fact that more of these low income individuals are living in suburban and rural settings with limited transportation options.
6. An overarching **emphasis on coordination** among agencies, funders and users, to ensure cost-effective use of the Region’s transportation assets including combining clients of various agencies on single vehicles.”⁴⁶

G. Community Investment, Areas of Opportunity, and Housing Choice

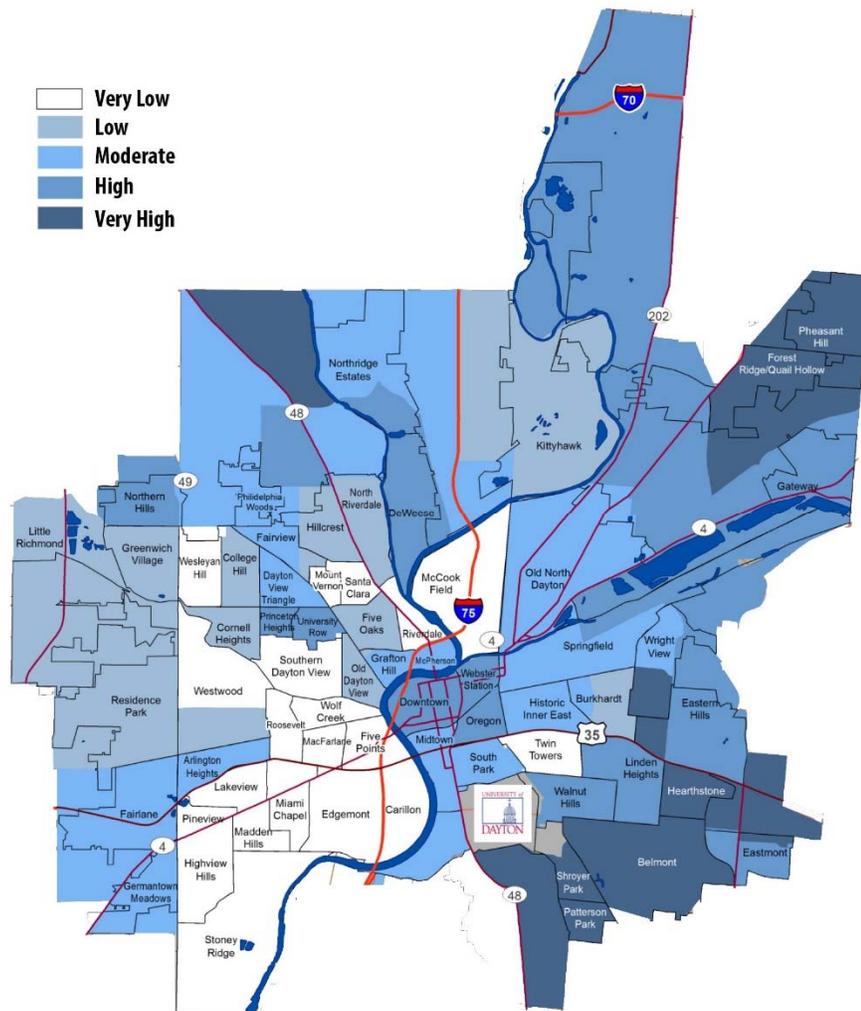
As stated in the beginning of this section and illustrated throughout, Montgomery County has:

- “a slightly older population;
- a higher proportion of residents who are Black or African American;
- higher poverty and unemployment rates;
- lower household incomes;
- a higher proportion of residents who receive public benefits;
- older housing stock;
- less access to affordable rent; and
- more affordable housing for homeowners.”⁷¹

Knowing this background information is essential to examining where residents can have better access to educational and economic opportunities and for determining planning and development activities that affirmatively further fair housing. Two equally important strategies will best address the needs of the region: (1) diminishing concentrated areas of poverty, particularly those also concentrated by race or ethnicity, by strengthening existing amenities and diversifying the neighborhood; and (2) providing easier access to educational and economic opportunities and amenities.

Access to opportunity can be measured by mapping opportunity areas, showing where households have access to employment, healthcare, decent and affordable housing, quality education, and goods and services. Easier access to educational and economic opportunities increases the potential for social and financial success for individuals and families in the region.

The premise of opportunity areas is that easier access to educational and economic opportunities create a stronger climate for social and financial success for a family. The Public Health District of Dayton and Montgomery County examined opportunity areas in their recent report *Opportunity Mapping: The Geography of Opportunity, Dayton, Ohio*.⁴⁷ The report finds many West and South West Dayton neighborhoods are low opportunity areas due to housing and neighborhood conditions, transportation options, as well as access to healthcare, goods, and services. While Map 1.34 on the next page illustrates points from the report, it must be kept in mind that only the City of Dayton was mapped.



Map 1.34: Overall opportunity scores, City of Dayton 2015⁴⁷

Equal access to opportunities for all community members is a core fair housing issue. Charts 1.35 and 1.36 show the correlation between race/ethnicity and access to opportunity.

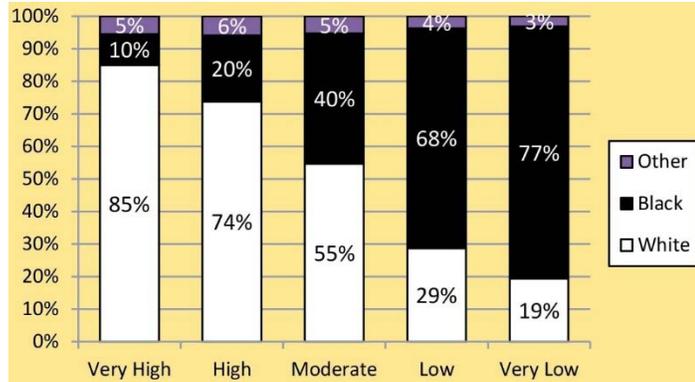


Chart 1.35: Population by opportunity score⁴⁷

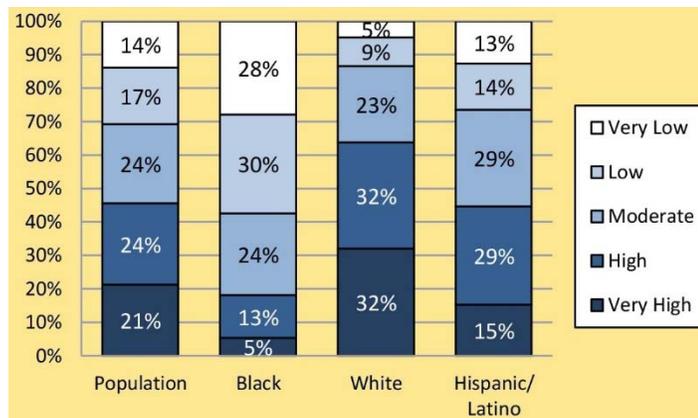


Chart 1.36: Race/ethnicity by opportunity score⁴⁷

As part of the aforementioned panel discussion on transportation and access, Kathleen Shanahan, Housing and Homeless Solutions Coordinator for Montgomery County presented ideas as to how to make areas of high opportunity more accessible to residents who currently live in areas of lower opportunity. These ideas included creating a social-purpose real estate investment trust to fund affordable multifamily housing; developing employer-assisted housing opportunities; and implementing land use and regulatory policies which incentive mix-income housing.

In the past twelve years Montgomery County neighborhoods have had programs, such as the Phoenix Project⁴⁸ and the Inclusive Community Fund⁴⁹, which create substantial investments in lower-opportunity areas in order to increase opportunities. Such

investments have been made, for example, in parks to encourage healthier, more active lifestyles and in improvements or accessibility modifications to housing to enable people with low incomes or disabilities to remain in their homes.

¹ *Montgomery County Community Needs Assessment*, p. 11. (2014). Montgomery County Family and Children First Council and United Way of the Greater Dayton Area. Retrieved from http://www.mcoho.org/Montgomery/2014_Community_Needs_Assessment_Report.pdf.

² Table DP-1 Profile of General Demographics Characteristics 2010, Montgomery County, Ohio. In *2010 Census Demographic Profile Summary File*. (2010). Office of Policy Research and Strategic Planning, U.S. Census Bureau. Retrieved from <http://development.ohio.gov/files/research/P1064.pdf>.

³ Table DP-1 Profile of General Demographics Characteristics 2000, Montgomery County, Ohio. (2000). U.S. Census Bureau, 2000. Retrieved from <http://censtats.census.gov/data/OH/05039113.pdf>.

⁴ Ohio County Population Census 2010: Annualized Percent Change 2000 – 2010. (2011). Ohio Department of Development, Policy Research and Strategic Planning. Retrieved from <http://development.ohio.gov/files/research/P1099.pdf>.

⁵ *American Community Survey*. U.S. Census Bureau, American Community Survey Office. Retrieved from <http://factfinder.census.gov>.

⁶ *Montgomery County Community Needs Assessment* (p. 13). (2014). Montgomery County Family and Children First Council and United Way of the Greater Dayton Area. Retrieved from http://www.mcoho.org/Montgomery/2014_Community_Needs_Assessment_Report.pdf.

⁷ Title 24 — Housing and Urban Development, § 100.201 Definitions. (2010). In *Code of Federal Regulations* (Vol. 1). Retrieved from <http://www.gpo.gov/fdsys/pkg/CFR-2010-title24-vol1/xml/CFR-2010-title24-vol1-sec100-201.xml>.

⁸ Key Provisions and Regulations Implementing Section 504 of the Rehabilitation Act. U.S. Department of Housing and Urban Development. Retrieved from http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/504keys. HUD’s summary of Section 504 says that this section “provides for nondiscrimination in all programs, services and activities receiving federal financial assistance; and in programs, services and activities conducted by Executive agencies.”

⁹ Part II: Policies Related to Persons with Disabilities. (2015). *Admissions and Continued Occupancy Policy*, p. 21. Greater Dayton Premier Management. Retrieved from <http://www.dmha.org/uploads/docs/ACOP/ACOP%20-%20Feb%202015%20%282%29.pdf>.

¹⁰ Table B18101 Sex by Age by Disability Status, 2009–2013 American Community Survey 5-year Estimates. *American Community Survey*. U.S. Census Bureau, American Community Survey Office. Retrieved from <http://factfinder.census.gov>.

¹¹ 2010 Racial/Ethnic Composition of Montgomery County Ohio. (2011). Ohio Department of Development, Policy Research and Strategic Planning. Retrieved from

<http://development.ohio.gov/files/research/P1108.pdf>.

¹² Welcome Dayton (<http://www.welcomedayton.org>) “promotes immigrant integration into the greater Dayton region by encouraging business and economic development; [by] providing access to education, government, health and social services; [by] ensuring equity in the justice system; and [by] promoting an appreciation of arts and culture.”

¹³ Maps 3 through 8 were prepared by Wright State University Center for Urban and Public Affairs for Welcome Dayton using data from the Census Bureau’s American Community Survey 2011 and the Ohio Department of Transportation.

¹⁴ Bartlett, L. (2012, January 27). Information Regarding Housing Placements for Refugees. Retrieved from http://www.mvfairhousing/AI2015/2012-01-27_Bartlett_memo_on_housing_for_refugees.PDF. Lawrence Bartlett wrote this memo in his capacity as the director of the Office of Admissions of the Bureau of Population, Refugees and Migration of the U.S. Department of State.

¹⁵ Until 2000, Dayton and Springfield were part of a single, combined MSA.

¹⁶ Austin Turner, M., S. L. Ross, G. C. Galster, and J. Yinger. (2002). *Discrimination in Metropolitan Housing Markets: National Results from Phase I HDS 2000*. Urban Institute, Metropolitan Housing and Communities Policy Center. Retrieved from http://www.huduser.org/publications/pdf/Phase1_Report.pdf.

¹⁷ For copies of earlier AIs from the greater Miami Valley region, see the reports page on MVFHC’s website (<http://mvfairhousing.com/reports.php>), which includes AIs from the cities of Kettering, Dayton, Piqua, Springfield and Troy and from Fayette, Greene, Miami, Montgomery and Preble counties.

¹⁸ *2009 Montgomery County and Cities of Dayton and Kettering Analysis of Impediments to Fair Housing*. (2009). Wright State University Center for Urban and Public Affairs. Retrieved from http://www.mcoho.org/services/commdev/docs/2009_Final_Analysis_of_Impediments_for_Montgomery_County_Dayton_and_Kettering.pdf.

¹⁹ Appendix B: Measures of Residential Segregation. *Housing Patterns*. (2012). U.S. Census Bureau. Retrieved from https://www.census.gov/hhes/www/housing/housing_patterns/app_b.html. Here the indicators used in cluster analysis are defined. The Census Bureau attributes these indicators to Douglas S. Massey and Nancy A. Denton who identified 20 different indices of segregation and classified them into five key dimensions of segregation in their article “The Dimensions of Residential Segregation” published in 1988 in *Social Forces* (Vol. 67, pp. 281-315).

²⁰ Yi, M. (2011, January 31). Research team draws ‘portrait’ of America. *The Brown Daily Herald*. Retrieved from <http://www.browndailyherald.com/research-team-draws-portrait-of-america-1.2452714>. The project, titled “Separate and Unequal,” was done by John Logan, Professor of Sociology at Brown University, in conjunction with the Russell Sage Foundation.

²¹ Dayton, OH Metropolitan Statistical Area. *US 2010: America in the First Decade of the New Century*. (2011). Spatial Structures in Social Sciences, Brown University. Retrieved from <http://www.s4.brown.edu/us2010/segregation2010/msa.aspx?metroid=19380>.

²² *An Environmental Scan of the Montgomery County Safety Net*. (2013). Health Policy Institute of Ohio.

Retrieved from http://www.mcoho.org/services/fcfc/docs/MCACATF_FullReport_Final.pdf. This report was commissioned by the Montgomery County Affordable Care Task Force.

²³ The panel, convened jointly by the Montgomery County Human Services Planning and Development Department and by the United Way of the Greater Dayton Area, was a follow up to the 2014 *Community Needs Assessment* as part of an ongoing strategic planning process. The subjects of the panel were education, employment, jobs and wages.

²⁴ *American Community Survey*. U.S. Census Bureau, American Community Survey Office. Retrieved from <http://factfinder.census.gov>. This particular chart was prepared by Richard Stock, Ph.D., Director of the University of Dayton's Business Research Group, who adjusted the income data for inflation.

²⁵ Rampell, C. (2010, September 20). The Recession Has (Officially) Ended. *New York Times*. Retrieved from <http://economix.blogs.nytimes.com/2010/09/20/the-recession-has-officially-ended/>. Rampell writes, "The newly-declared end-date to the recession also confirms what many had suspected: The 2007-9 recession was the deepest on record since the Great Depression, at least in terms of job losses."

²⁶ How the Government Measures Unemployment. (2014). U.S. Bureau of Labor Statistic, Division of Labor Force Statistics. Retrieved from http://www.bls.gov/cps/cps_htgm.htm#unemployed.

²⁷ *Montgomery County Community Needs Assessment*, p. 24). (2014). Montgomery County Family and Children First Council and United Way of the Greater Dayton Area. Retrieved from http://www.mcoho.org/Montgomery/2014_Community_Needs_Assessment_Report.pdf.

²⁸ *A Second-Generation Disparity Study for the City of Dayton, Ohio*, p. 10-4. (2008, August 8). MGT of America, Inc. Retrieved from http://www.mvfairhousing.com/AI2015/2008-08-08_Disparity_Study_Dayton.PDF.

²⁹ See Kathleen Shanahan's notes from the May 18, 2015 Community Assessment Panel at http://www.mvfairhousing.com/AI2015/2015-05-18_Notes_from_Shanahan_Community_Assessment_panel.PDF. Shanahan serves as coordinator of the Housing and Homeless Solutions Program of Montgomery County's Human Services Planning and Development Department.

³⁰ *American Community Survey*. U.S. Census Bureau, American Community Survey Office. Retrieved from <http://factfinder.census.gov>. This chart was created by MVFHC using two related charts prepared by Richard Stock, Ph.D., Director of the University of Dayton's Business Research Group.

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