

### **3.10 Persons Receiving Supplemental Security Income**

It should also be noted that Supplemental Security Income (SSI) is received by 3,926 persons (1.2%) in the seventy (70) census tracts in Montgomery County, 5,507 persons (2.9%) in the fifty-two (52) census tracts in the City of Dayton and 560 persons (.9%) in the twenty-three (23) census tracts in the City of Kettering. The total persons receiving SSI in all census tracts of Montgomery County, including the Cities of Dayton and Kettering, are 9,903 persons which represent 1.8% of the total population.<sup>40</sup>

## **4.0 ECONOMICS AND TRANSPORTATION**

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This section will review various issues regarding the economic health of the area and the transportation support for residents in the County and City of Kettering. There are a wide variety of topics discussed from unemployment rates, to largest employers, to income by job classification. The purpose of this section is to try and get a sense of the economic structure in the County and how that might apply to purchasing power of residents and affordability of housing. For instance, if a community has a high unemployment rate it can result in an increase in foreclosures, the repair homes being diminished, and lessen the ability to afford and buy homes. If current housing prices are high and not attainable by a majority of workers in the County then this drives residents to other counties or cities and reduces the ability of local jurisdiction to expand their tax base. Those who are working and paying taxes within the community cannot afford to live near their work place, this increases commutes, decreases the tax base, among other problems.

### **4.1 Employment Status Profile**

For the purpose of this report, the labor force includes all people classified in the civilian labor force plus members of the U.S. Armed Forces (people on active duty with the United States Army, Air Force, Navy, Marine Corps, or Coast Guard). The civilian labor force consists of people classified as employed or unemployed. When considering the labor force of Montgomery County including Dayton, Montgomery County excluding Dayton, the City of Kettering and the City of Dayton, data from the U. S. Census Bureau - American FactFinder - Ohio 2000 indicates Kettering has the highest percentage (66.4%) of their population in the labor force while Dayton has the lowest at 59.5%. The State of Ohio reports a labor force of 64.8% while the United States reports a lower rate of 63.9%. Table 4.0 shows labor force data.

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<sup>40</sup> U.S. Census Bureau, 2000 Table P63 (SF3) by Census Tract

**Table 4.0: Labor Force Participation Rates and Numbers**

Economic Characteristic	Montgomery Cty Including the City of Dayton		Montgomery Cty Excluding the City of Dayton		City of Kettering		City of Dayton	
<b>In Labor Force</b>	64.1%	279,635	66.0%	202,952	66.4%	30,544	59.5%	76,683

Source: U.S. Census Bureau - American FactFinder - Ohio 2000

The American FactFinder - Ohio 2000 civilian labor force (persons over 16 years and excluding the Military) data shows that Montgomery County has a combined labor force of 279,635 which is 50.1% of the total County population of 559,062 persons. The City of Dayton's civilian labor force makes up 46.2% (76,683) of its population of 166,179. The City of Kettering has the largest percentage civilian labor force of the three with 53.2% (30,544) of their total population of 57,502. Montgomery County, excluding the City of Dayton, has a civilian labor force of 202,952. This is 51.7% of 392,883 Montgomery County population outside the City of Dayton. Again, Kettering has the highest percentage and Dayton the lowest. The States of Ohio and the United States report the civilians labor force to be considerably higher with a percentage of 64.8 % and 63.9%, respectively. Civilian labor force data is shown in Table 4.1.

**Table 4.1: Civilian Labor Force 2000**

Economic Characteristic	Montgomery County Including the City of Dayton	Montgomery County Excluding the City of Dayton	City of Kettering	City of Dayton
<b>Total Civilian Labor Force*</b>	279,635	202,952	30,544	76,683

Source: U.S. Census Bureau - American FactFinder - Ohio 2000

The most recent 2003 unemployment rate in Montgomery County was higher than the annual average for the previous five years - 6.3%. The annual average unemployment rate in the County during the last five years was as low as 3.7% in 2000. During the three years since the 2000 rate of 3.7%, the unemployment rate has increased 0.6%, 1.3% and 0.7% respectively. Looking at the civilian labor force numbers, we see a different picture: 2001 showed an increase of 1.6%; 2002 showed a decrease of 1.4%; and, 2003 an increase of 0.4%. Statewide, for 2003, the annual average unemployment rate was 6.0% to 6.9% while the U.S. unemployment rate for the same period was 6.0%. The Montgomery County Local Area Unemployment Statistics (LAUS) are shown in Table 4.2.

**Table 4.2: Montgomery County - Local Area Unemployment Statistics (LAUS) 1998-2003**

<b>Year</b>	<b>Total Civilian Labor Force</b>	<b>Employed</b>	<b>Unemployed</b>	<b>Unemployment Rate</b>
2003	279,450	261,832	17,618	6.3
2002	278,270	262,618	15,652	5.6
2001	282,332	270,257	12,075	4.3
2000	277,863	267,570	10,293	3.7
1999	278,508	267,854	10,654	3.8
1998	281,203	269,772	11,431	4.1

Source: U.S. Department of Labor - Bureau of Labor Statistics - Local Area Unemployment Statistics

**Table 4.3: Civilian Labor Force - Employed, Unemployed and Unemployment Rate 2000**

<b>Geographic Area</b>	<b>Total Civilian Labor Force</b>	<b>Employed</b>	<b>Unemployed</b>	<b>Unemployment Rate</b>
Montgomery County Excluding Dayton	200,807	193,148	7,659	2.5%
City of Kettering	30,345	29,337	1,008	2.2
City of Dayton	76,216	69,126	7,090	5.5%

Source: U.S. Census Bureau - American FactFinder - Ohio 2000

When looking at Table 4.3, we find that Kettering's unemployment rate is the lowest of the three geographic areas and Dayton's unemployment rate is more than double that of Montgomery County excluding Dayton. For the same year, Ohio's rate of unemployment was 3.2% while the U.S. rate was 3.7%.

Related Occupations and Sales and Office. The City of Dayton shows the highest rate in three areas - Service, Construction, Extraction and Maintenance and Production, Transportation and Material Moving. Kettering holds the highest rate for Farming, Fishing and Forestry.

**Table 4.6: Occupation Employed Civilian Population 16 and Over - 2000**

<b>Subject</b>	<b>Montgomery County</b>	<b>Montgomery County Excluding Dayton</b>	<b>City of Kettering</b>	<b>City of Dayton</b>
Management, Professional and Related Occupations	33.5%	36.2%	39.5%	25.7%
Service	14.8%	12.6%	12.0%	21.1%
Sales and Office	26.8%	27.3%	28.8%	25.3%
Farming, Fishing and Forestry	0.1%	0.1%	0.2%	0.1%
Construction, Extraction and Maintenance	7.7%	7.7%	6.5%	7.8%
Production, Transportation and Material Moving	17.1%	16.1%	13.0%	20.0%

Source: American FactFinder - U.S. Census Bureau - Ohio 2000

Next we will look at Montgomery County - Economic Structure 2000 - Value Added by Sector and Employment by Sector. Value Added is a broad measure of income that includes employee compensation (wages, salaries, benefits), proprietary income (self-employment), other property income (interest, rent, royalties, dividends profits) and indirect business taxes ( excise and sales taxes). Employment in this context includes full-time and part-time workers and the self-employed in all sectors, including Agriculture, FIRE (finance, insurance, real estate), TCPU (transportation, communications, public utilities) and Trade includes wholesale and retail.

First, we will take a look at the pie-chart for 2000 Value Added by Sector. Manufacturing and Services with 25.0% and 22.8% respectively for a total of 27.8% provide by far the

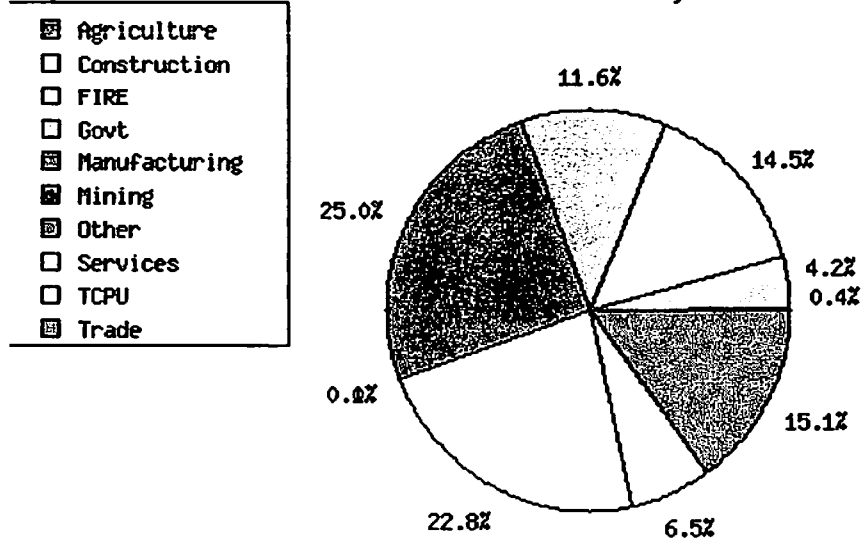
greatest amount of income for Montgomery County. Following not too closely behind Manufacturing and Services, we have Trade (wholesale and retail) at 15.1% and FIRE (finance, insurance, real estate) at 14.5% of County income. Government is the fifth largest income producer in the County.

Lastly, we will examine the pie-chart for 2000 Employment by Sector. The largest employment sector by 13% is Services reporting 34.0%. Trade with 21.0% and Manufacturing with 16.7% are the next largest sectors. Government, at 23.2% less than Service, holds fourth place with 10.8%.

Manufacturing, although not the largest employment sector (16.7%), is the largest income for the County at 25.0%. Likewise, FIRE (finance, insurance, real estate), Government and TCPU (transportation, communications, public utilities) are larger income producers than employers.

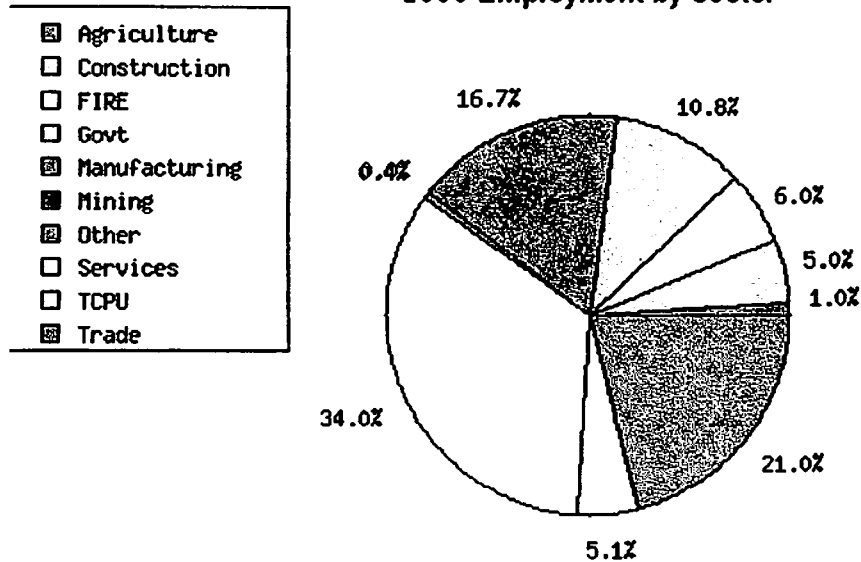
# Montgomery County (Ohio) - Economic Structure Chart 4.1 and Chart 4.2

2000 Value Added By Sector



Total Value Added (millions): \$20,712  
\* Warning: (negative) values pushed to 0.

2000 Employment by Sector



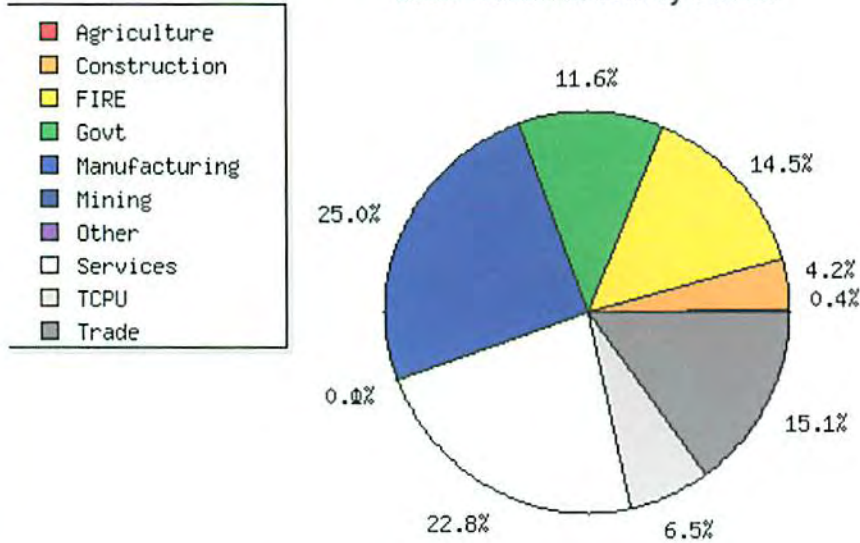
Total Employment (workers): 373,052

Source: Ohio State University - Extension Data Center - Montgomery County Profile



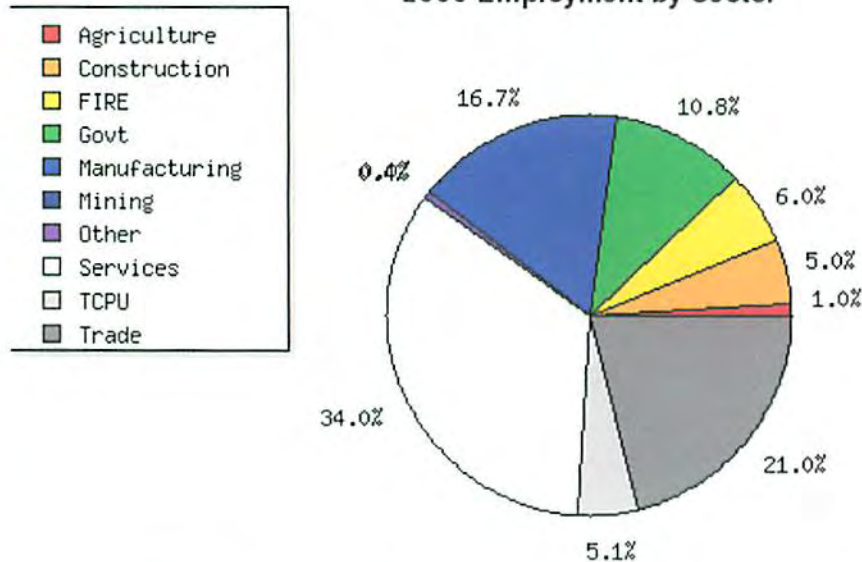
## Montgomery County (Ohio) - Economic Structure Chart 4.1 and Chart 4.2

2000 Value Added By Sector



Total Value Added (millions): \$20,712  
\* Warning: (negative) values pushed to 0.

2000 Employment by Sector



Total Employment (workers): 373,052

Source: Ohio State University - Extension Data Center - Montgomery County Profile

### **4.3 Industry Profile**

Table 4.7 shows the number of employees for 2000 and 2003 and the number change of 21 industries during that period for Montgomery County. Although four of the 21 industries do not have change amounts, 17 do have the change listed which will allow us to determine whether these major industries employees are increasing or decreasing in number. Only seven of the 17 industries increased their number of employees while 10 decreased. During 2000, there were 289,598 employees in these major industries while in 2003 there were only 263,770 - a reduction of 25,828 employees. Five major industries lost more than 30,000 employees between 2000-2003: Manufacturing (17,229); Administration, Support, Waste Management, Remediation Services (7806); Retail Trade (2657); and, Transportation & Warehousing (2586). The industry of Management of Companies & Enterprises increased in employee number more than any other - 3341 additional employees.

Table 4.8 shows the number of establishments for 2000 and 2003 and the number change of 21 industries during that period for Montgomery County. Analyzing this will allow us to determine whether these major industries are increasing or decreasing in number. Eleven of the industries increased their number of establishments while 10 decreased. During 2000, there were 13,263 establishments in these major industries while in 2003 there were 13,041 - a reduction of 222 establishments. Five major industries lost 380 establishments between 2000-2003: Construction (101); Administration, Support, Waste Management, Remediation Services (74); Retail Trade (73); Other (68); and, Manufacturing (64). The industry of Professional, Scientific & Technical Services increased establishments more than any other - 48 additional establishments.

Table 4.9 shows the industry payroll for 2000 and 2003 and the change of industry payrolls during that period for Montgomery County. Analyzing this will allow us to determine which major industries are increasing or decreasing payroll. Sixteen of the industries increased their payroll while only 5 decreased. During 2000, the payroll was \$9,488,641 in these major industries while in 2003 it was \$8,945,289 - a reduction of \$543,352. Five major industries lost \$1,125,087 between 2000-2003: Manufacturing (\$813,786); Administration, Support, Waste Management, Remediation Services (\$138,783); Transportation & Warehousing (\$92,235); Construction (\$59,182); and, Auxiliaries (excluding Corporate, Subsidiary and Regional Management) (\$21,101). The industry of Management of Companies & Enterprises increased payroll more than any other - \$188,959 in additional payroll.



**Table 4.7: Montgomery County Industry Employee Number 2000-2003**

Industry Code	Number of Employee 2000	Number of Employees 2003	Change
Forestry, fishing, hunting and agri. support	20-99*	17	NA
Mining	20-99*	124	NA
Utilities	1000-2499*	849	NA
Construction	10,646	12,464	1818
Manufacturing	54,667	37,438	-17229
Wholesale Trade	13,249	12,817	-432
Retail Trade	34,043	31,386	-2657
Transportation & Warehousing	10,227	7,641	-2586
Information	9,627	9,583	-44
Finance & Insurance	10,552	11,065	513
Real Estate, Renting & Leasing	3,503	3,452	-51
Professional, Scientific & Tech. Services	14,233	16,273	2040
Management of Companies & Enterprises	10,365	13,706	3341
Admin., Support, Waste Mgt., Remediation. Serv.	22,984	15,178	-7806
Educational Services	8,378	9,230	852
Health Care and Social Assistance	40,456	42,123	1667
Arts, Entertainment & Recreation	2,326	2,119	-207
Accommodation & Food Service	23,256	23,365	109
Other Services (except Public Admin.)	16,212	15,459	-753
Auxiliaries (except Corporate, Subsidiary and Regional Mgt.)	1,665	1,255	-410
Other/Unclassified Est.	100-249*	14	NA
<b>TOTAL</b>	<b>289,598</b>	<b>263,770</b>	<b>-25,828</b>

\* No specific numbers available, number range only

Source: U.S. Census Bureau: 2000 County Business Patterns (NAICS) - Montgomery OH Major Industry

**Table 4.8: Montgomery County Industry - Number of Establishments 2000-2003**

Industry Code	Number of Establishments 2000	Number of Establishments 2003	Change
Forestry, fishing, hunting and agriculture support	8	7	(1)
Mining	6	10	4
Utilities	17	20	3
Construction	1,039	938	(101)
Manufacturing	941	877	(64)
Wholesale Trade	829	815	(14)
Retail Trade	2,030	1,957	(73)
Transportation & Warehousing	273	267	(6)
Information	233	234	1
Finance & Insurance	877	893	16
Real Estate, Renting & Leasing	510	548	38
Professional, Scientific & Tech. Services	1,283	1,331	48
Management of Companies & Enterprises	136	136	0
Admin., support, waste mgt., remediation serv.	708	634	(74)
Educational Services	138	162	24
Health Care and Social Assistance	1,367	1,413	46
Arts, Entertainment & Recreation	176	160	(16)
Accommodation & Food Service	1,074	1,101	27
Other Services (except Public Admin.)	1,489	1,481	(8)
Auxiliaries (except Corporate, Subsidiary and Regional Mgt.)	34	30	(4)
Other/Unclassified Est.	95	27	(68)
<b>TOTAL</b>	<b>13,263</b>	<b>13,041</b>	<b>(222)</b>

Source: U.S. Census Bureau: 2000 County Business Patterns (NAICS) - Montgomery OH Major Industry

**Table 4.9: Industry by Payroll (\$1000) 2000-2003**

Industry Code	Payroll (\$1000) 2000	Payroll (\$1000) 2003	Change
Forestry, fishing, hunting and agriculture support	0	568	568
Mining	0	5,254	5,254
Utilities	0	51,190	51,190
Construction	473,210	414,028	(59,182)
Manufacturing	2,461,398	1,647,612	(813,786)
Wholesale Trade	575,788	588,825	13,037
Retail Trade	645,807	656,658	10,851
Transportation & Warehousing	355,794	263,559	(92,235)
Information	459,326	507,269	47,943
Finance & Insurance	401,128	434,822	33,694
Real Estate, Renting & Leasing	90,978	95,881	4,903
Professional, Scientific & Tech. Services	592,344	693,600	101,256
Management of Companies & Enterprises	721,107	910,066	188,959
Admin., support, waste mgt., remediation serv.	473,227	334,444	(138,783)
Educational Services	156,956	177,641	20,685
Health Care and Social Assistance	1,336,333	1,502,411	166,078
Arts, Entertainment & Recreation	37,341	39,852	2,511
Accommodation & Food Service	238,776	244,298	5,522
Other Services (except Public Admin.)	303,697	345,796	42,099
Auxiliaries (except Corporate, Subsidiary and Regional Mgt.)	82,198	61,097	(21,101)
Other/Unclassified Est.	0	418	418
<b>TOTAL</b>	<b>9,488,641</b>	<b>8,945,289</b>	<b>(543,352)</b>

Source: U.S. Census Bureau: 2000 County Business Patterns (NAICS) - Montgomery OH Major Industry

Table 4.10 shows the percentage of employees for each major industry during 2000. The largest percentage of employees are found in Education, Health and Social Services, Manufacturing, Retail Trade and Professional, Scientific, Management, Administrative and Waste Management Services. Montgomery County, excluding Dayton, has four of the highest percentages - Agriculture, Construction, Manufacturing, Wholesale Trade - and three of the lowest - Educational, Health and Social Services, Arts, Entertainment, Recreation, Accommodation and Food Services and Other Services (Except Public Administration)

**Table 4.10: Industry Employee Percentage 2000**

Subject	Montgomery County	Montgomery County Excluding Dayton	City of Kettering	City of Dayton
Agriculture	0.3%	0.3%*	0.1%	0.2%
Construction	5.2%	5.3%	4.6%	5.2%
Manufacturing	18.1%	18.7%	16.8%	16.3%
Wholesale Trade	3.1%	3.4%	3.1%	2.3%
Retail Trade	12.1%	12.5%	12.8%	10.8%
Transportation and Warehousing and Utilities	4.8%	4.8%	2.8%	5.1%
Information	2.6%	2.7%	3.2%	2.3%
Finance, Insurance and Real Estate	5.5%	6.0%	6.2%	4.2%
Professional, Scientific, Management, Administrative and Waste Management Services	10.0%	10.4%	12.5%	8.9%
Educational, Health and Social Services	20.7%	19.9%	20.7%	23.0%
Arts, Entertainment, Recreation, Accommodation and Food Services	7.6%	6.7%	8.4%	10.1%
Other Services (Except Public Administration)	4.4%	4.3%	4.5%	4.5%
Public Administration	5.6%	5.1%	4.3%	7.0%

Source: American FactFinder - U.S. Census Bureau - Ohio 2000 \* Highest \*\* Lowest

#### **4.4 Income and Wages Profile**

Communities across the country are recognizing the importance of affordable housing to their future economic and social well-being. Economic growth is at risk when growth in jobs and population are not matched by the growth in the supply of affordable housing. For businesses, the ability to attract and retain labor depends partly on the availability of decent and affordable housing.

Among the social concerns are basic issues of equity for low-moderate income working families. In many communities, people who provide the bulk of vital services - teachers, firefighters, police officers and laundry and restaurant workers - often themselves cannot afford to live there. Yet, it is often in these communities where affordable housing for working families is most needed and that the most opposition to such housing exists. Moreover, a host of social problems can occur when working families face a shortage of affordable housing. Family disruption, overcrowding and congestion degrade the quality of life in the communities for all residents.

Using Graph 4.1 (a, b, c), thirty-one occupations and home ownership of an average priced home in Montgomery County during 2003 are analyzed. These particular occupations were selected because they are all traditional jobs that rely on traditional wages.

Second, Graph 4.2 (a, b, c) shows housing costs on the rental side for 24 occupations that typically attract first-time entrants into the workforce, recent immigrants and other participants such as welfare-to-work job seekers. The cost of housing was calculated using the HUD Fair Market Rents for a Montgomery County one-bedroom, two-bedroom and three-bedroom apartment. The "an hourly wage needed to afford" unit was figured using an accepted standard of affordability as developed by the National Low-Income Housing Coalition - the wage that must be earned so that the rent does not exceed 30 percent of income.

Finally, Graph 4.3 (a, b) shows all occupations, in the most recent Montgomery County Occupational Wage Survey Estimates, whose average hourly wage would not meet the "Hourly Wage Needed to Afford" standard for even a one-bedroom apartment. Where there are gaps between wages earned and what is actually required to make the cost of housing affordable, working families make adjustments by devoting a disproportionate share of their income to housing while cutting back on other necessities.

For Graph 4.1 a, b and c, the average sale priced home, according to the Dayton Area Board of REALTORS®, is the mathematical average of all sold homes reported during the calendar year 2003 in Montgomery County. "Annual Income Needed" to qualify for a

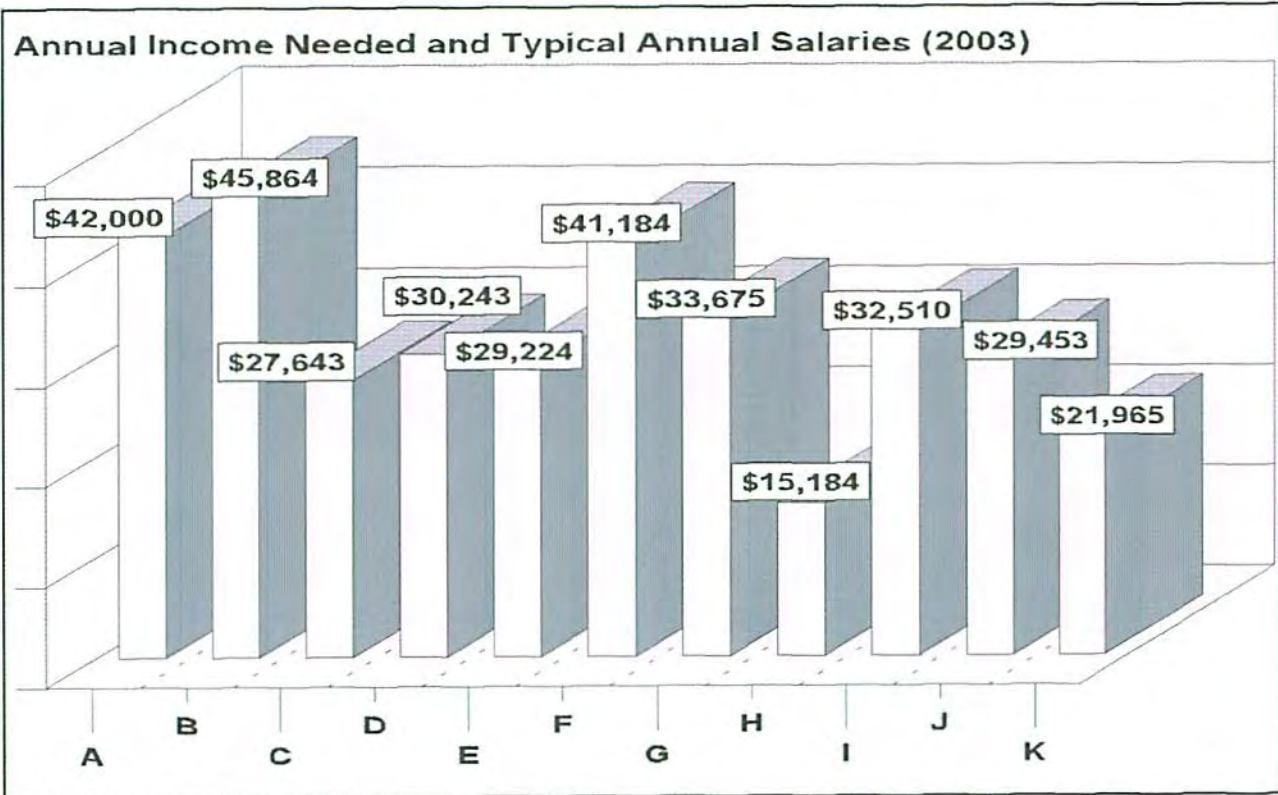
# Wages and the Cost of Housing in Montgomery County, OH Homeownership Market

## HOMEOWNERSHIP MARKET

2003  
Average Price of Home

**\$130,647**

4.1 Graph



### A. Annual Income Needed

- B. Aircraft Mechanic
- C. Bookkeeper
- D. Coating, Painting, and Spraying Machine Setters, Operators, and Tenders
- E. Computer Operators
- F. Computer Support
- G. Computer-Controlled Machine Tool Operators, Metal and Plastic
- H. Cafeteria, and Food Concession
- I. Crushing, Grinding and Polishing Machine Setters, Operators and Tenders
- J. Customer Service Representatives
- K. Electrical and Electronic Equipment Assemblers

SOURCE: Labor Market Info Classic State of Ohio(ODJFS) Occupational Wage Survey

\*Average Sale Price is the mathematical average of all sold homes reported during the calendar year.

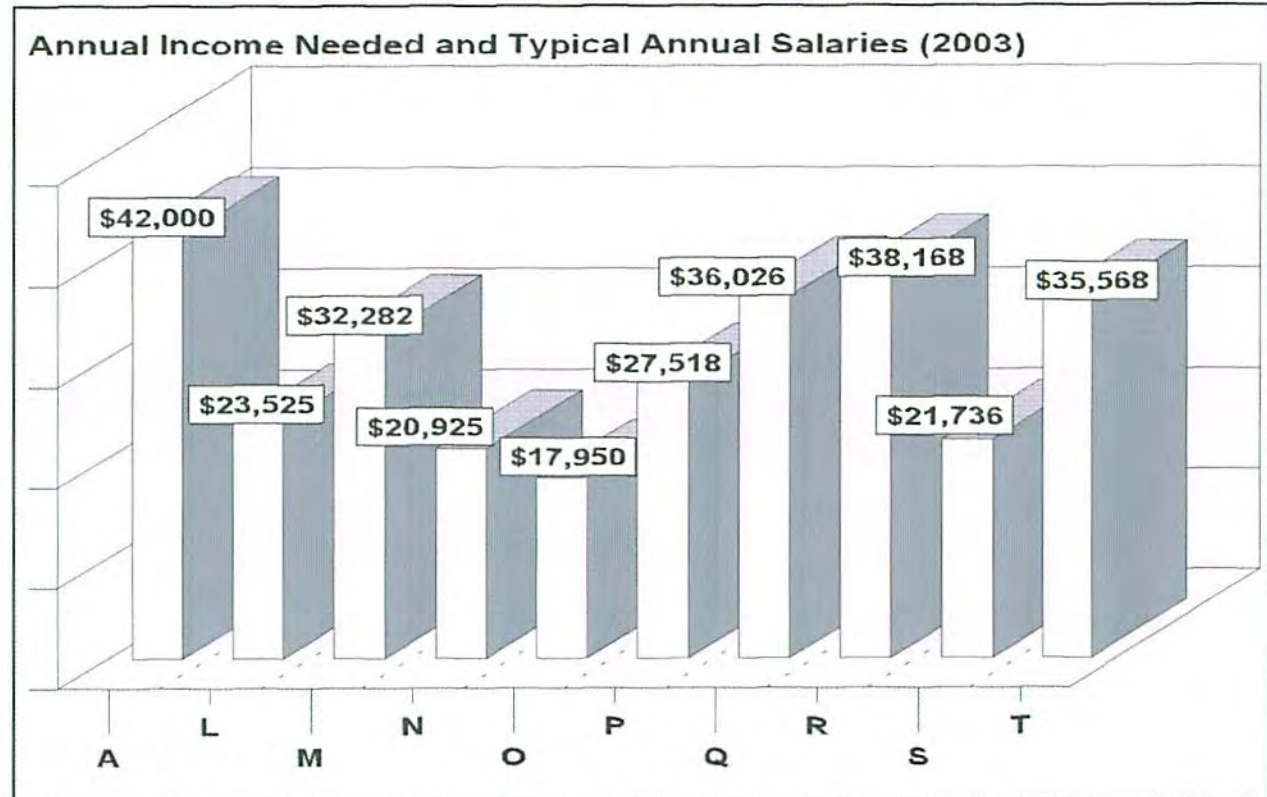
Source: Dayton Area Board of REALTORS - Average Sales Price From 1973 to 2004



## Wages and the Cost of Housing in Montgomery County, OH - Homeownership Market

HOMEOWNERSHIP MARKET
Average Annual Income
<b>\$130,647</b>

4.2 Graph



SOURCE: Labor Market Info Classic State of Ohio(ODJFS) Occupational Wage Survey

### A. Annual Income Needed

L. Electronic Equipment Installers and Repairers, Motor Vehicles

M. Executive Secretaries and Administrative Assistants

N. File Clerks

O. Food Preparation Workers

P. Forging Machine Setters, Operators, and Tenders, Metal and Plastic

Q. Grinding, Lapping, Polishing and Buffing Machine Tool Setters, Operators and Tenders

R. Inspectors, Testers, Sorters, Samplers and Weighers

S. Janitors and Cleaners

T. Lay-Out Workers Metal and Plastic

\*Average Sale Price is the mathematical average of all sold homes reported during the calendar year.

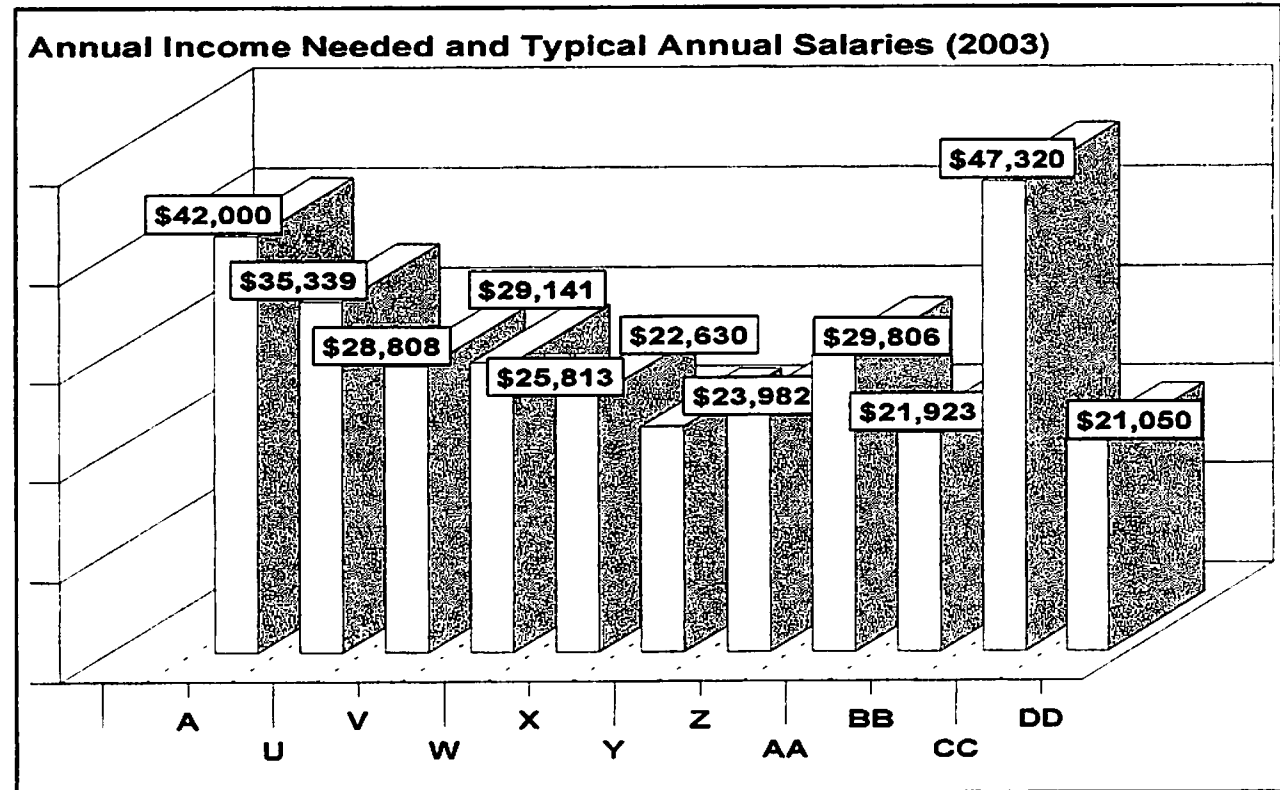
Source: Dayton Area Board of REALTORS - Average Sales Price From 1973 to 2004

# Wages and the Cost of Housing in Montgomery County Ohio Homeownership Market

2003  
Average Priced Home  
**\$130,647**

- A. Annual Income Needed
- T. Lay-Out Workers, Metal and Plastic
- U. Licensed Practical and Licensed Vocational Nurses
- V. Machine Feeders and Offbearers
- W. Medical and Clinical Laboratory Technicians
- X. Medical Records and Health Information Technicians
- Y. Nursing Aides, Orderlies and Attendants
- Z. Office Clerks, General
- AA. Payroll and Timekeeping Clerks
- BB. Receptionist and Information Clerks
- CC. Registered Nurses
- DD. Stock Clerks & Order Fillers

4.3 Graph



SOURCE: Labor Market Info Classic Occupational Wage Survey

\*Average Sale Price is the mathematical average of all sold homes reported during the calendar year.



mortgage was calculated using the average interest rate prevailing in 2003, assumes a 10 percent down-payment, minimal debt, reasonably good credit, the use of private mortgage insurance and includes estimated PITI (principal, interest, taxes and insurance) for a \$130,647 home.

**Of the 29 average occupations such as aircraft mechanic, bookkeeper, computer operator, executive secretary and registered nurse included, only two qualified for an average priced home - aircraft mechanic (\$45,864) and registered nurse (\$47,320). Fourteen of the 27 remaining occupations earned at least two-thirds (\$28,000 and over) of the annual income needed, 10 earned between one-half (\$21,000-\$28,000) and two-thirds and three less than half (\$21,000 or less) of the annual income needed.**

For Graph 4.2 a, b and c, the FMR or Fair Market Rent during 2003 for a one-bedroom was \$459 per month, for a two-bedroom \$585 per month and for a three-bedroom \$755 per month in Montgomery County according to HUD. The Hourly Wage Needed to Afford is the hourly wage that must be earned so that rent does not exceed 30 percent of income, a standard measure of affordability. The Hourly Wage Needed to Afford was \$8.83, \$11.25 and \$14.52 for a one, two and three-bedroom apartment respectively.

**Of the 25 entry level occupations, three earned the Hourly Wage Needed to Afford to afford a three-bedroom apartment, 14 of the remaining occupations earned the Hourly Wage Needed to Afford to afford a two-bedroom apartment, four of the remaining eight earned the Hourly Wage Needed to Afford to afford a one-bedroom apartment and four did not earn the Hourly Wage Needed to Afford to afford a one-bedroom apartment.**

For Graph 4.3 a and b, we again utilize the most recent data from the Occupational Employment Statistics (OES) survey - Occupational Wage Survey Estimates for Montgomery County. Three hundred and sixty-four (364) occupations are included in this data. **Of the 364, twenty-one or 5.8% did not earn the Hourly Wage Needed to afford a one-bedroom apartment - \$8.83. Of these 21 occupations, child care workers earned the highest wage and waiters/waitresses the lowest.**

**Ultimately, affordable housing is not only a question of bottom line economics, but of equity. The housing cost and wage review in this section attempts to put a "face" on the affordable housing problem confronting many working families.**

Table 4.11 shows the percentage of persons using various methods to commute to work in the four geographic areas. The most commonly used method was car, truck or van - drove alone. Montgomery County, excluding Dayton, used drove alone more than any

other geographic area and just slightly more than Kettering. Next, in terms of highest use, was car, truck or van - car-pooled. Dayton reported the highest percentage of persons who car-pooled at 11.6%. In fact, Dayton reported the highest percentages in four methods of commuting - car-pooled, public transportation, walked and other means. Public transit was least used in the City of Kettering and then Montgomery County excluding Dayton. Kettering reported the highest percentage of persons working at home with 2.9% and Montgomery County reported the highest mean travel time to work (minutes).

**Table 4.11: Commuting To Work 2000**

Subject	Montgomery County	Montgomery County Excluding Dayton	City of Kettering	City of Dayton
Car, truck, or van - drove alone	83.7%	87.3%	87.5%	73.6%
Car, truck, or van - car-pooled	8.6%	7.5%	6.5%	11.6%
Public transportation - including cab	2.7%	1.2%	1.1%	7.0%
Walked	2.2%	1.1%	1.4%	5.3%
Other means	0.6%	0.5%	0.6%	0.9%
Worked at home	2.2%	2.4%	2.9%	1.6%
Mean travel time to work (minutes)	21.2	21.1	19.6	21

Source: American FactFinder - U.S. Census Bureau - Ohio 2000

Table 4.12 shows the commuters in and commuters out of Montgomery County and the net change between 1990 and 2000 for seven neighboring counties. This table is significant because it reveals whether commuting workers from other counties are increasing or decreasing and whether Montgomery County's out of County commuting workers are increasing or decreasing.

The net change from 1990-2000 for six of the seven is negative. Only Preble was positive. In two counties, fewer commuters are coming in and more are going to - Greene and Clark. Greene County which reports the greatest number of commuters in 1990 (26,305) and in 2000 (24,925) also reported the greatest decrease of commuters during that same period - (-6292). Miami, Warren, Preble, Butler and Darke all report increased numbers of commuters into Montgomery County for 2000. Montgomery County reported an increased number of commuters traveling to each of the seven counties from 1990 to 2000.

## Wages and the Cost of Housing in Montgomery County, OH - Rental Market

### RENTAL MARKET

2003

Fair Market Rent

**1 BR \$459/Month**

**2 BR \$585/Month**

**3 BR \$755/Month**

A. Hourly Wage Needed to Afford 1 Bedroom

B. Hourly Wage Needed to Afford 2 Bedroom

C. Hourly Wage Needed to Afford 3 Bedroom

D. Billing and Posting Clerks and Machine Operators

E. Bookkeeping, Accounting and Auditing Clerks

F. Cashiers

G. Child Care Workers

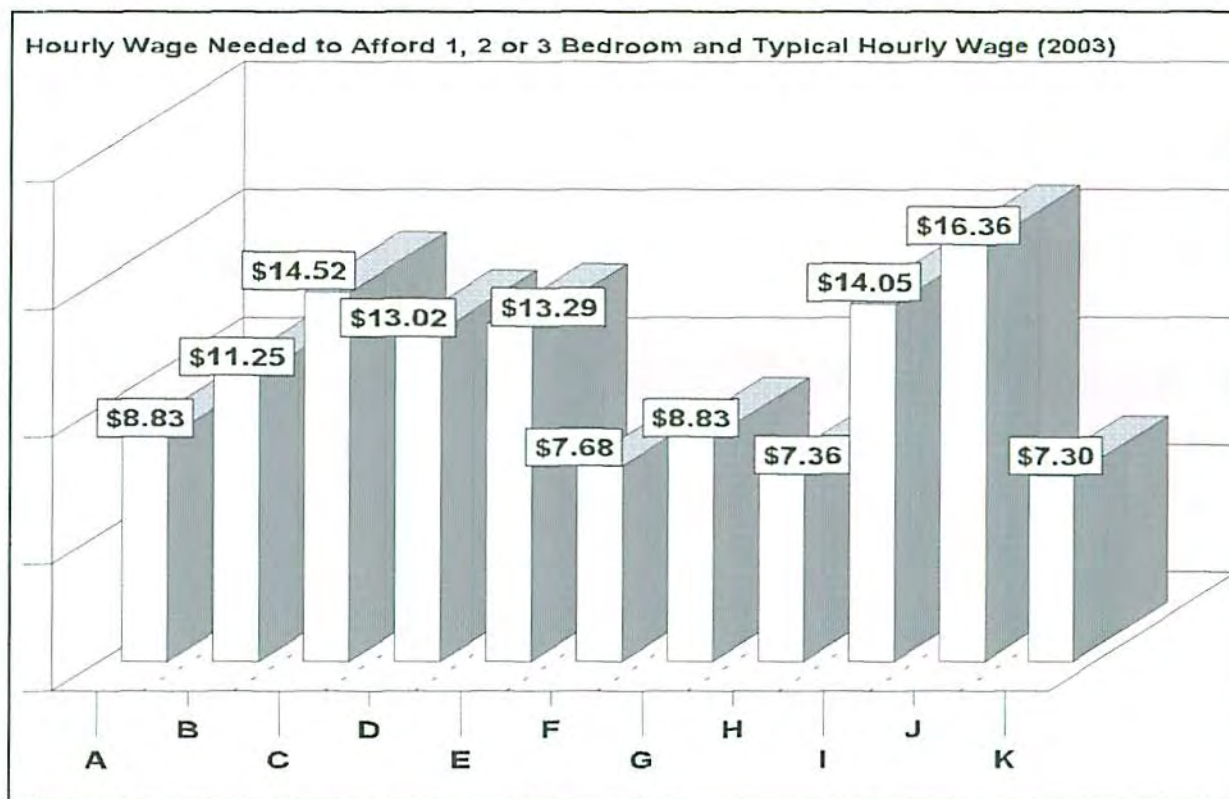
H. Combined Food Preparation and Serving Workers, Including Fast Food

I. Computer Operators

J. Construction Laborers

K. Cafeteria, Food Concession, and Coffee Shop

### 4.2a Graph



SOURCE: Labor Market Info Classic State of Ohio(ODJFS) Occupational Wage Survey

**\*\*Fair Market Rents** are determined by the U.S. Department of Housing and Urban Development. The **Hourly Wage Needed to Afford** is the hourly wage that must be earned so that this rent does not exceed 30 percent of income, a standard measure of affordability.

## Wages and the Cost of Housing in Montgomery County, OH - Rental Market

### RENTAL MARKET

1 BR \$459/Month  
2 BR \$585/Month  
3 BR \$755/Month

A. Hourly Wage Needed to Afford 1 Bedroom  
B. Hourly Wage Needed to Afford 2 Bedroom  
C. Hourly Wage Needed to Afford 3 Bedroom

L. Electronic Installers and Repairers, Motor Vehicles  
M. Emergency Medical Technicians and Paramedics  
N. File Clerks

O. Firefighters

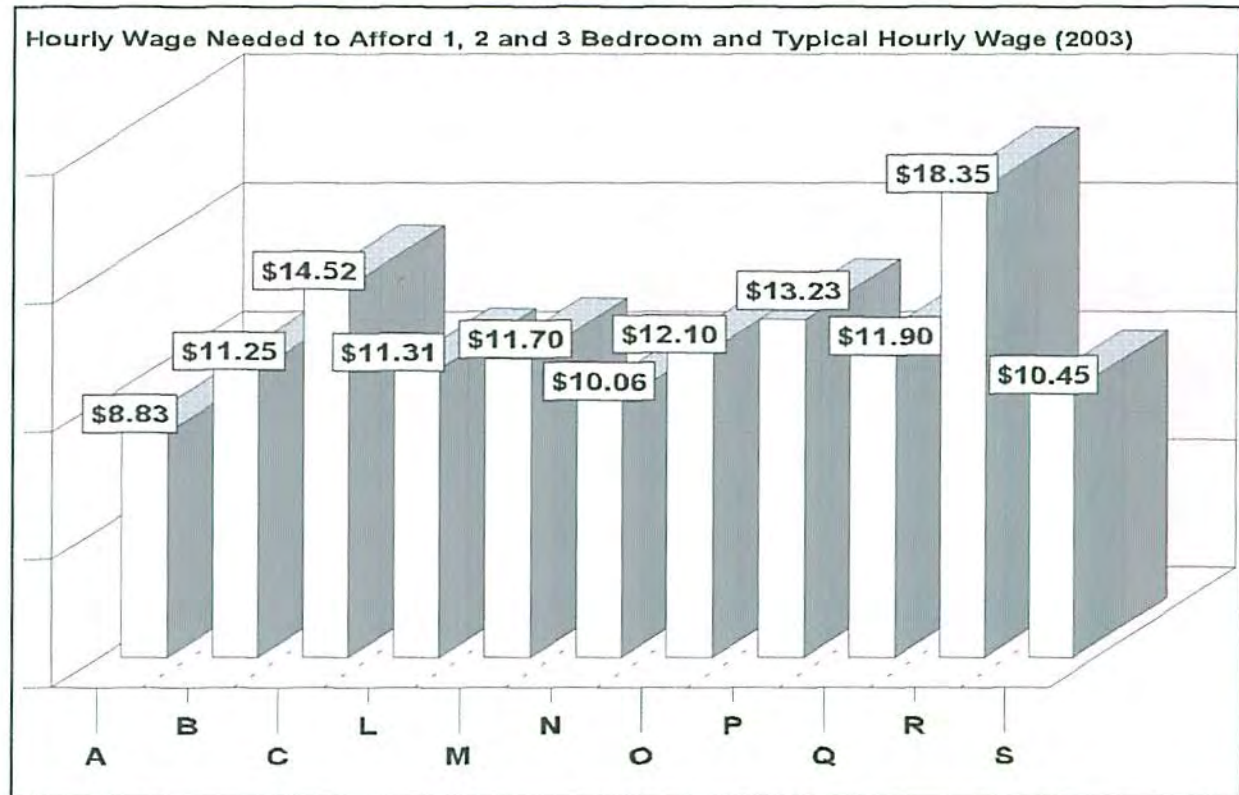
P. Forging Machine Setters, Operators, and Tenders, Metal and Plastic

Q. Grinding, Lapping, Polishing and Buffing Machine Tool Setters,

R. Inspectors, Testers, Sorters, Samplers and Weighers

S. Janitors and Cleaners

### 4.2b Graph



SOURCE: Labor Market Info Classic State of Ohio(ODJFS) Occupational Wage Survey

**\*\*Fair Market Rents** are determined by the U.S. Department of Housing and Urban Development. The **Hourly Wage Needed to Afford** is the hourly wage that must be earned so that this rent does not exceed 30 percent of income, a standard measure of affordability.



## RENTAL MARKET

2003

Fair Market Rent

**1 BR \$459/Month**

**2 BR \$585/Month**

**3 BR \$755/Month**

A. Hourly Wage Needed to Afford 1 Bedroom

B. Hourly Wage Needed to Afford 2 Bedroom

C. Hourly Wage Needed to Afford 3 Bedroom

T. Lay-Out Workers Metal and Plastic

U. Licensed Practical and Licensed Vocational Nurses

V. Machine Feeders and Offbearers

W. Medical and Clinical Laboratory Technicians

X. Medical & Health Information

Y. Nursing Aides, Orderlies and Attendants

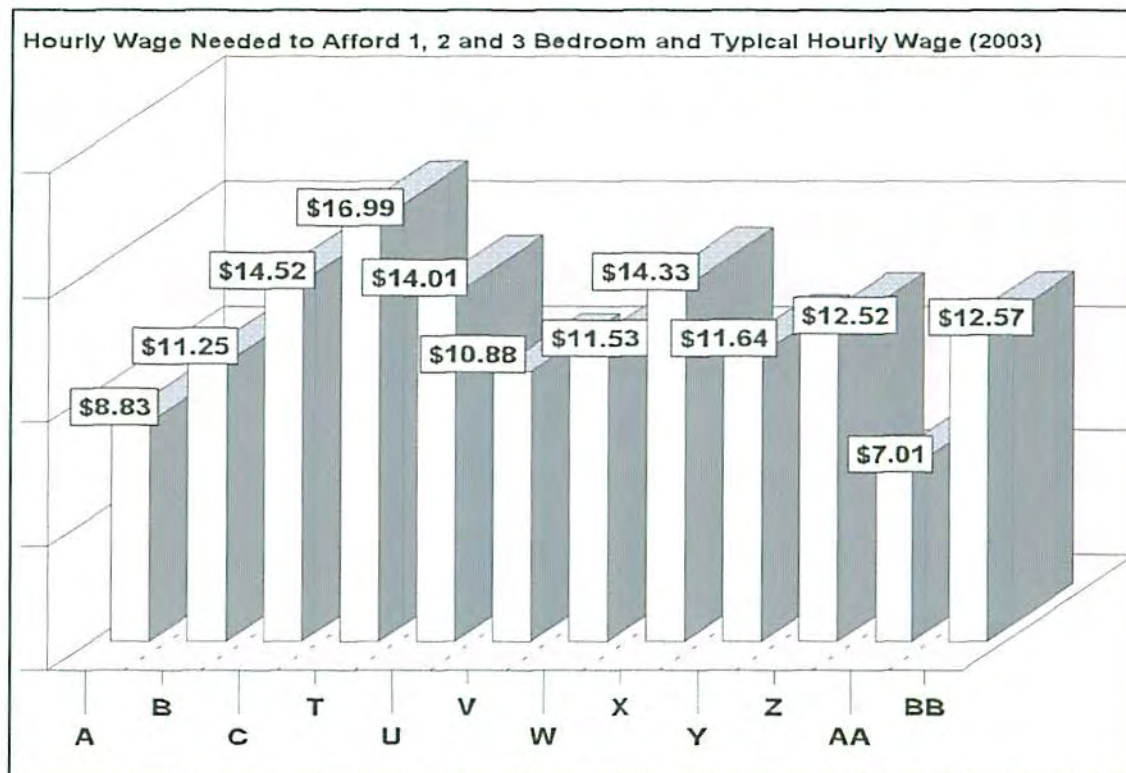
Z. Office Clerks, General

AA. Payroll & Timekeeping Clerks

BB. Word Processors & Typists

## Wages and the Cost of Housing Rental Market

Graph 4.2c



SOURCE: Labor Market Info Classic State of Ohio(ODJFS) Occupational Wage Survey

**\*\*Fair Market Rents** are determined by the U.S. Department of Housing and Urban Development. The **Hourly Wage Needed to Afford** is the hourly wage that must be earned so that this rent does not exceed 30 percent of income, a standard measure of affordability.

## RENTAL MARKET

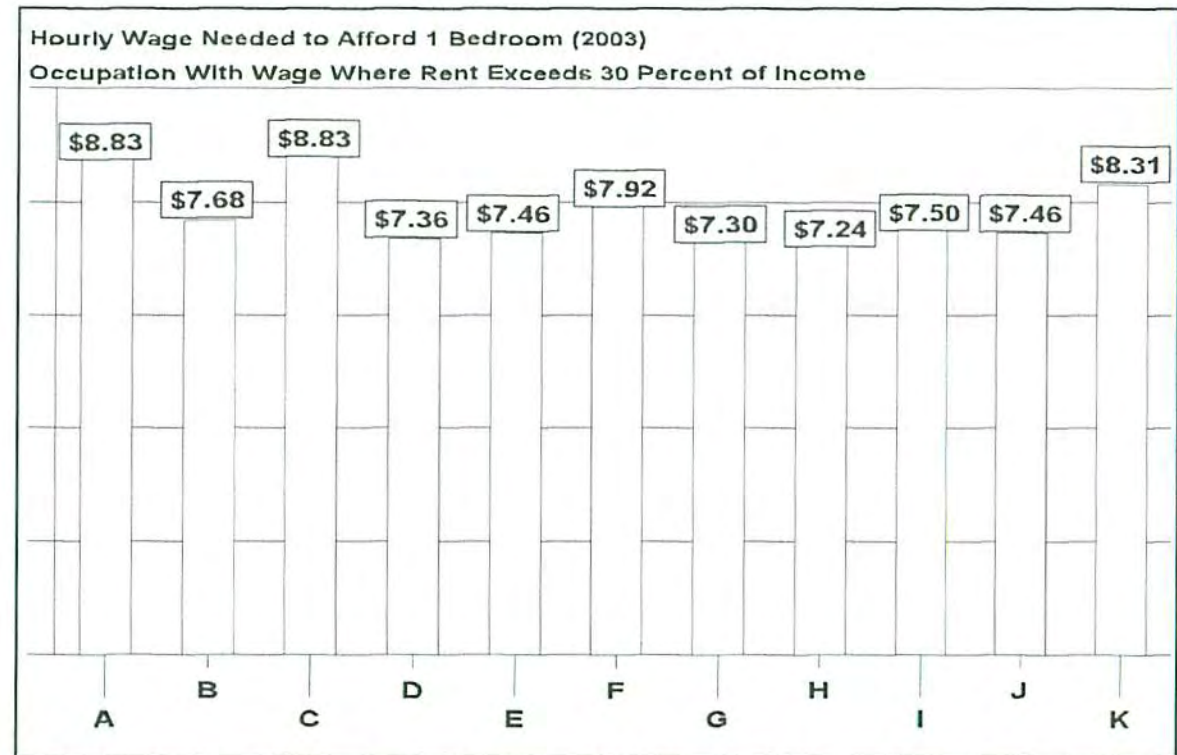
1 BR \$459/Month

### A. Hourly Wage Needed to Afford 1 Bedroom

- B. Cashiers
- C. Child Care Workers
- D. Combined Food Preparation and Serving Workers Including Fast Food
- E. Cooks, Fast Food
- F. Cooks, Short Order
- G. Cafeteria, Food Concession, and Coffee Shop
- H. Dining Room and Cafeteria Attendants and Bartender Helpers
- I. Dishwashers
- J. Food Batchmakers
- K. Food Servers Nonrestaurant

## Wages and the Cost of Housing - Rental Market

### 4.3a Graph



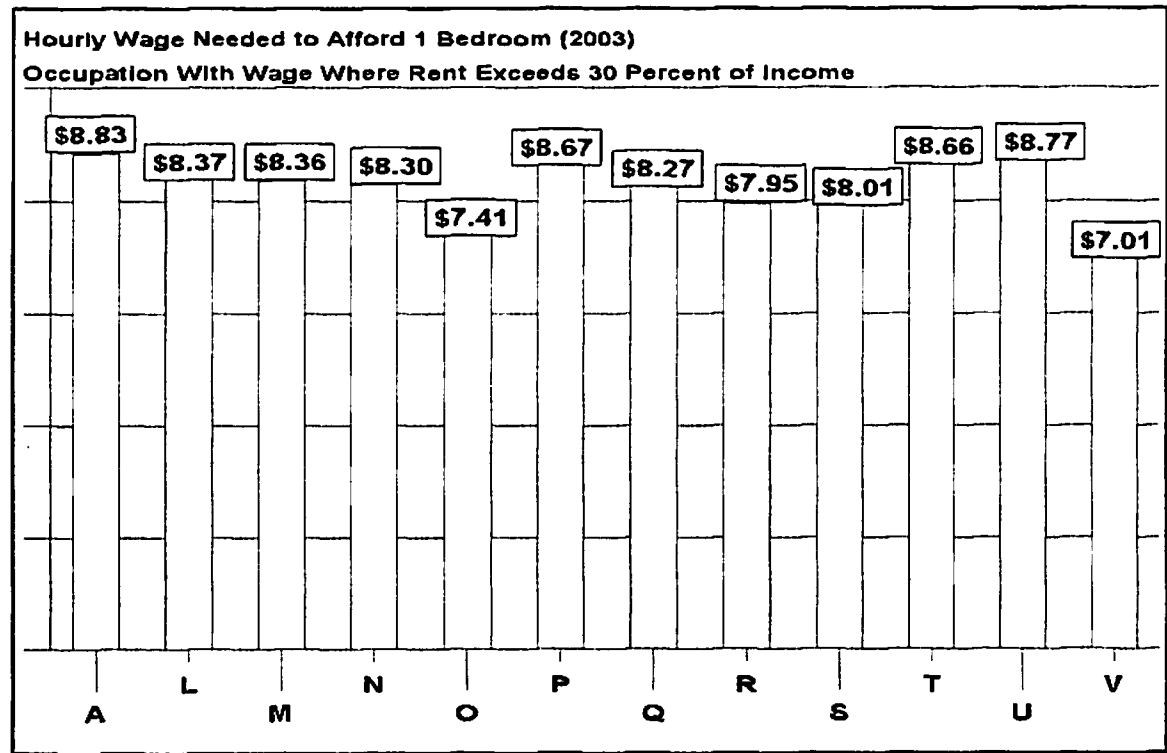
SOURCE: Labor Market Info Classic State of Ohio(ODJFS) Occupational Wage Survey

**\*\*Fair Market Rents** are determined by the U.S. Department of Housing and Urban Development. The **Hourly Wage Needed to Afford** is the hourly wage that must be earned so that this rent does not exceed 30 percent of income, a standard measure of affordability.

**1 BR \$459/Month**

- L. Hosts and Hostesses, Restaurant, Lounge and Coffee Shop
- M. Laundry and Dry-Cleaning Workers
- N. Maids and Housekeeping Cleaners
- O. Nonfarm Animal Caretakers
- P. Packers and Packagers, Hand
- Q. Parking Lot Attendants
- R. Pharmacy Aides
- S. Pressers, Textile, Garment, and Relate Materials
- T. Service Station Attendants
- U. Taxi Drivers and Chauffeurs
- V. Waiters and Waitresses

# **Wages and the Cost of Housing - Rental Market** **Graph 4.3b**



SOURCE: Labor Market Info Classic State of Ohio(ODJFS) Occupational Wage Survey

**\*\*Fair Market Rents** are determined by the U.S. Department of Housing and Urban Development. The **Hourly Wage Needed to Afford** is the hourly wage that must be earned so that this rent does not exceed 30 percent of income, a standard measure of affordability.

During 1990, there were 65,299 commuters coming into Montgomery County. In 2000, there were 67,503 commuters coming in from the seven counties surveyed, for an increase of 2,204 or 3.4%. During 1990, there were 29,579 workers commuting from Montgomery County to the seven counties. In 2000, there were 40,143 commuting from Montgomery County for an increase of 10,564 or 35.7%. Clearly, the most significant observation from Table 4.13 is that during a 10-year period, workers commuting out increased at 10 times that of workers commuting in - 35.7 (out) and 3.4 (in).

**Table 4.12: Montgomery County - Commuting 1990-2000\***

County	Commuters In Coming from			Commuters Out Traveling to			Net		
	1990	2000	Change	1990	2000	Change	1990	2000	Change
Greene	26305	24925	-1380	19302	24214	+4912	7003	711	-6292
Miami	9908	11368	+1460	3139	4722	+1583	6769	6646	-123
Warren	9955	11325	+1370	2441	4488	+2047	7514	6837	-677
Clark	8430	7856	-574	1557	2517	+960	6873	5339	-1534
Preble	4100	4837	+737	794	933	+139	3306	3904	+598
Butler	4171	4635	+464	1989	2622	+633	2182	2013	-169
Darke	2430	2557	+127	357	647	+290	2073	1910	-163

Source: US Census Bureau County to County Worker Flow

\*Residents retained: 211,194 (81.4%) - sorted by top 7 counties

Finally to complete Section 4, we will review the 24 major employers or employers which employ the most workers in Montgomery County. Table 4.13 lists the major employers, their product or service and their number of employees. The following map - *Montgomery County Major Employers* - shows a star pattern for 20 of the Montgomery County major employers. Major employers in Table 4.13 which are located outside of Montgomery County are highlighted in pink.

Five of the 24 largest major employers are associated with the automotive industry (car and truck). Five of the 24 are associated with the medical/health industry and four are associated with higher education.

**Seven of the 24 major employers are located outside the County - Wright-Patterson Air Force Base (Fairborn), Honda of America Manufacturing (Troy), ABX Air, Inc. (Wilmington), AK Steel Corporation (Middletown), International Truck & Engine (Springfield), Upper Valley Medical Center (Troy) and Cedarville College (Cedarville).**



These seven employ some 51,985 County residents. Five of the eleven largest major employers are located outside the County.

**Table 4.13: Major Employers in Montgomery County 2004**

Employer	Product or Service	Number of Employees
Wright-Patterson Air Force Base	National Security and International Affairs	22000
Honda of America Manufacturing	Auto & Motorcycle Manufacturer	13200
Premier Health Partners	Medical and Surgical Hospitals	9000
Delphi Automotive Systems	Motor Vehicle Parts Manufacturing	8700
ABX Air, Inc.	Air Freight	6800
Kettering Medical Center	General Medical and Surgical Hospitals	6300
GM Moraine Assembly Plant	Motor Vehicles, Parts and Accessories	4208
AK Steel Corporation	Steel Mill	4200
NCR Corporation	Computer Equipment and Support	2700
Wright State University	Public University	2658
International Truck & Engine	Truck and Bus Bodies	2500
Behr America	Motor Vehicle Parts Manufacturing	2400
Elder-Beerman Corporation	Department Stores	2300
LexisNexis	Electronic Information Services	2300
Veterans Affairs Med. Ctr.	General Medical and Surgical Hospital	2100
Menlo Worldwide	Transport Freight Worldwide	2100
National City Mortgage	Mortgage Banking	2100
Copeland Corporation	Air Conditioning and Refrigeration Equip.	2000
Upper Valley Medical Center	Medical and Surgical Hospital	1800
University of Dayton	Private University	1775
Cox Ohio Publishing	Dayton & Springfield Daily Newspapers	1724
Children's Medical Center	Children's Hospital	1500
Cedarville College	Liberal Arts College	1485
Sinclair Community College	Community College	1485

Source: Dayton Area Chamber of Commerce - Pink background indicates employer not in County

Seventeen major employers are located in Montgomery County. Twelve of the major employers are located within or on the fringe of the Dayton city limits. Five are located well outside Dayton city limits. All major employers within the County are located near an Interstate Highway (I-75 or I-70), a U.S. Route (35) or a State Route (St. Rt. 49, St. Rt. 48, St. Rt. 4).

After looking at major employers and their locations in and out of the County, a number of things stand out in Table 4.12. For Montgomery County when considering commuting: Montgomery County car, truck or van - drove alone at 83.7% is higher than Ohio or U.S. percentages which are 82.8 and 75.7 respectively. Montgomery County car, truck or van - car-pooled at 8.6% is lower than Ohio or U. S. Percentages which are 9.3% and 12.2%; and, Montgomery County Public Transportation - including cab at 2.7% is higher than Ohio at 2.1% but lower than the U.S. at 4.7%. This data reveals that, given the location of the major employers, neither car-pooling nor public transportation is used adequately by workers.

#### **5.0 - ADVERTISING IN MONTGOMERY COUNTY and the CITY OF KETTERING**

In simple terms, discriminatory real estate advertising is prohibited by the Fair Housing Amendments Act (FHAA) of 1988. This means the law applies to classified advertising, display advertising, inserts or any other types of real estate advertising that a newspaper or magazine may publish. It also applies to any type of advertising or written material that a real estate business may distribute or use, whether it is brochures, direct mailings, radio or television advertising, multiple listing services (MLS), posters, billboards, application forms or other documents, signs or videos.

In Section 804, the FHAA specifically states that it shall be unlawful to make, print, or publish, or cause to be made, printed or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.

Housing is an integral part to the success of a community care for many people with mental disabilities, discrimination has been a major barrier of access to adequate housing. In an effort to eliminate such discrimination and to support the right of people with a disability to live in the community of their choice, Congress included in the FHAA prohibitions against discrimination of persons with a mental disability in the provision of housing. In addition, it also prohibited discrimination of families with children. The provisions of the act also establish stronger administrative enforcement mechanisms and provide for stiffer penalties to expand coverage to include these specific classes in addition to those protected classes initially covered.

There are special rules applicable to senior complexes and the advertising for such senior complexes. The FHAA provides that housing for older persons includes three categories of housing: (1) housing provided under a state or federal program that HUD determines is "specifically designed and operated to assist elderly persons"; (2) housing intended for and only occupied by persons who are 62 or older; and (3) housing "intended and operated for occupancy by at least one person 55 years of age or older per unit," which means that the housing must have at least 80 percent of its units occupied by at least one person 55 years of age or older, must have facilities and services designed to meet the needs of older persons and must adhere to the policies and procedures that demonstrate an intent to provide housing for persons 55 or older. The FHAA also provided for certain "transition" rules for existing complexes.

Although the FHAA does not address the issue of advertising for senior complexes, the HUD regulations make clear that there is a parallel exemption from the discriminatory advertising provisions. Therefore, advertising for qualified "housing for older persons" under the FHAA may make reference to the age of the desired residents.

Advertising guidelines have been the subject of great debate since they were enacted in 1988. In order to clarify the confusion over terms and phrases that were considered a violation of the regulations, the Housing and Urban Development (HUD) agency issued further guidelines that provide a more reasonable review method in order to determine what constitutes discriminatory advertising.

Originally, terms such as "excellent view", "walk-in closet", "bachelor" or "bachelorette" and names such as "The Baptist Home" could have been viewed as discriminatory. Currently, when these are placed in their proper context, they are not "red-flagged" as discriminatory. Besides words indicative of race, color, religion, sex, disability, familial status, or national origin, colloquialisms, or words or phrases used regionally or locally, which might imply or suggest race, color, religion, sex, disability, familial status or national origin should be avoided as well. In addition, catch words and phrases such as "restricted", "exclusive", "private", "integrated", "traditional", "board approval" or "membership approval" and symbols or logotypes which imply or suggest race, color, religion, sex, disability, familial status or national origin should also be avoided.

It should also be noted that the liability does not exist only with publishers of any print media or broadcasters of radio and television advertising for the sale or rental transaction of a residential dwelling. It also includes persons or companies who conduct the sale or rental transaction of a residential dwelling such as advertising agencies, sales firms, real estate professionals and management companies. In addition, their clients can be held liable as well. Jury cases involving discriminatory real estate advertising in the Washington, D.C. -Baltimore, Maryland area have resulted in jury awards of \$850,000 and \$2 million. In addition, a successful plaintiff in a discriminatory advertising suit is generally entitled to have the court order the defendant to pay the plaintiff's attorneys' fees, which can be significant. It should also be noted that where the defendant has acted in reckless

disregard of the plaintiff's civil rights, punitive damage awards are also available under federal law. (Smith v. Wade, 461 U.S. 30, 37 - in 1983)

Caution should be noted when describing either a geographical area or giving directions as they can imply a discriminatory preference, limitation, or exclusion. These can include the names of facilities which cater to a particular racial, national origin or religious group, such as country club or private school designations. In addition, the names of facilities which are used exclusively by one sex may indicate a preference.

All forms of print media should indicate that all housing advertised in their classified sections abide by the FHAA. The HUD regulations contain a special provision applicable to publishers. They provide that all publishers should publish at the beginning of their real estate advertising section a notice including language to the following effect:

All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise "any preference, limitation, or discrimination because of race, color, religion, sex, disability, familial status, or national origin, or intention to make any such preference, limitation, or discrimination." We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.

In addition, telephone numbers for local fair housing organizations or agencies which home seekers may call for information if they feel they have been the victim of housing discrimination should be included in the publisher's notice.

In conjunction to the above disclaimer, all advertising for housing, including lending, should include the "Equal Housing Opportunity" slogan or logo according to HUD regulations. The logo is to be placed in all advertising that is larger than two (2) column inches and it should be legible.

Finally, the use of human models in real estate related advertising are regulated by HUD. Frequently, display advertising will include photos or drawings of individuals enjoying the amenities of the complex or the neighborhood to make the housing seem appealing to potential home seekers. It is only common sense that a message may be sent by the race, sex, age or family status of the persons in the advertisements.

It is defined that "models should be clearly definable as reasonably representing majority and minority groups..." If models are used in photographs, drawings or other graphic techniques, they should "indicate to the general public that the housing is... (available)... to all without regard to race, color, religion, disability, familial status or national origin and is not for the exclusive use of one such group." However, one of the changes that has been seen since the fair housing advertising guidelines went into effect has been the decreasing number of these types of ads by REALTORS®, landlords, management companies and rental complexes.

As part of this analysis, the Consultant reviewed the real estate and apartment print advertising placed in the Sunday real estate sections of The Kettering-Oakwood Times, the Dayton Daily News Classified Section, the Dayton Daily News Real Estate Plus insert, the Times Weekend Edition and the Times Community Newspapers Home Source.

More than five-hundred (500) for-sale and for-rent ads were reviewed that included single-family, multi-family and mobile home/manufactured housing. The *Fair Housing Advertising Manual*<sup>41</sup> was used as a guide. This manual is one of the various multimedia educational materials produced by the Fair Housing Council of Greater Washington.

It should be noted that time constraints permitted only a limited review of local print advertising. The review found - no "adults only", "perfect for retired couple", "no pets" "No Section 8" or other types of discriminatory advertising and there was no advertising that was problematic in its phrasing or that would require notification. However, the following was noted:

1. Although the publisher's fair housing notice was present in all print media reviewed where real estate advertising appeared, it was more prominent in the Dayton Daily News Real Estate Plus insert and the Times Community Newspapers Home Source than in the other print media mentioned above. Although there are no guidelines on print size, the publisher's fair housing notice was easier to read in these inserts and therefore is very commendable and recommended as an example for other print media in the area.
2. In the Kettering-Oakwood Times there were numerous display ads by local real estate companies affiliated with nationally recognized real estate firms that either did not show the Equal Housing Opportunity ("EHO") logotype or the recommended HUD wording in their advertising.

In both inserts of the Dayton Daily News Real Estate Plus and the Times Community Newspapers Home Source, the ads for the "Featured Home of the Week" lacked the EHO logotype in all instances.

It was also noted that in one case, a full-page ad for one office of a local REALTOR® displayed both the REALTOR® logo and the EHO logotype while an ad appearing in a later edition of the same newspaper, but from a different branch, lacked both.

There was one real estate company that took out a 2½-page ad but the EHO logotype appeared on only pages one and two. In the Times Weekend Edition there were display ads with and without the EHO logotype from individual advertisers of the same real estate

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<sup>41</sup> Fair Housing Advertising Manual - Miller, Cassidy, Laroca & Lewin, 1996 - Guide to Compliance with Real Estate Advertising Discrimination Laws for Washington D.C. Area Publishers and Advertisers

firm indicating that there is either little or no review of the advertising being placed or no policy regarding the use of the EHO logotype. There was one instance of a locally recognized lender's advertising without displaying the EHO logotype.

In both the Kettering-Oakwood Times and the Dayton Daily News, some builders used the EHO logotype while others did not.

It should be noted that of the more than five-hundred print ads reviewed, most were ads placed by or on behalf of real estate professionals and the absence of the EHO logotype indicates that there is a lack of a review process prior to submission to the publisher by the real estate professional who should know better, no publisher review of the submitted advertising or a combination of the two. Therefore, it is recommended that the publishers and all advertisers should engage in a pre-publication review of real estate ads including at least the following checks:

- a) screen for the use of discriminatory words, phrases, symbols, directions or other verbal cues;
- b) screen for the composition of human models depicted in ad campaigns and for other visual cues;
- c) screen for the use of the appropriate EHO logotype or statement.

This advertising policy should provide clear guidelines for all. This will allow the public to be aware that the publishers and advertisers are adhering to their obligations as set forth under federal, state and local law regarding fair housing.

In addition, the publishers should also provide for meaningful enforcement mechanisms. This makes it clear to anyone wishing to advertise that business will not be accepted from those who are engaging in advertising discrimination. It should also be made clear that compliance with this policy is a term and condition of doing business.

In short by following the steps above and common sense, the publishers and all advertisers can avoid potential liability to themselves.

Although there were no "no-pets" ads found and while it is well within the rights of a landlord/owner to bar pets from their units, it does raise the concern of companion animals used by disabled individuals. The question becomes, "Will the no-pet policy include companion animals or will an accommodation be made?"

If a person who has a companion animal is looking for an apartment, they will generally bypass "no-pet" ads rather than hassle trying to work out the accommodation. The ideal situation would be for those with this restriction to include in their advertising  
" . . . except companion animals."

Although no "No Section 8" advertising was observed, it should be noted that there is always a concern that this statement may be found in rental advertising. Even though the source of income and rental assistance are not protected under state or federal fair housing law, those who receive assistance can include minorities, women with children and other protected classes. Therefore, this type of an ad would be a "red flag" to discriminatory practices. In addition, although there was no advertising that discouraged Section 8 vouchers, there was no advertising found that welcomed it.

While the lists of questionable words, phrases and symbols, listed above, may seem extensive at first glance, in fact, a publisher who is sensitive to the requirements of the law will quickly develop a sense of the type of advertisements which may raise a question under the law.

In short, the basic test for any advertiser should be: Would the ordinary reader construe the advertising as sending a message of preference for or against a particular class of home seeker?

## **6.0 PURPOSE AND PARAMETERS OF MORTGAGE LENDING**

At the heart of housing discrimination are mortgage lending practices. For many people, the goal of home ownership is contingent on their ability to obtain a mortgage. The issue of color, race, national origin, sex, religion, familial status or disability may still shut the door to home ownership. Mortgage lenders continue to refuse to do business in low-moderate income neighborhoods and minority neighborhoods. These discriminatory policies are holdovers from a past that would not allow loans to people who would represent an "inharmoonious racial group" to neighborhoods. The policies of local lenders, real estate agents and even the federal government (through the Federal Housing Administration and Veterans Administration loan policies) assured that our country would grow with segregated cities. The most basic right of all Americans, to live where they want and can afford, was denied throughout the housing market.

See Maps 22-23

Appendix 4 provides an extensive set of tables that provide information on lenders as a peer group and selected individual lenders. The reader is strongly encouraged to review the Appendix while reviewing this section of the report.

### **6.1 Sub-Prime and Predatory Lending**

What makes a sub-prime lender different from a predatory lender? Most sub-prime lenders serve a need by targeting borrowers with sub-par credit histories, some can be