



It *Didn't* Work For Ohio's Middle Class

Obama's Policies Have Made "Maintaining A Middle-Class Standard Of Living" In Ohio "Increasingly Difficult"

Ohio State University Economics Professor Bruce Weinberg: "The Hollowing Out Takes A Group Of People Who Otherwise Would Have Had A Pretty Good Shot At Maintaining A Middle-Class Standard Of Living And Makes That Increasingly Difficult To Do." "The hollowing out takes a group of people who otherwise would have had a pretty good shot at maintaining a middle-class standard of living and makes that increasingly difficult to do," said Bruce Weinberg, an economics professor at Ohio State University." (Olivera Perkins, "Jobs With Mid-Range Pay Are Disappearing From Cleveland Area Labor Market," [The Plain Dealer](#), 9/3/12)

OBAMA'S ECONOMIC POLICIES HAVE DEVASTATED OHIO'S MIDDLE CLASS

Unemployment: Since Obama Took Office, Ohio Has Lost 17,000 Jobs. ([Bureau of Labor Statistics](#), Accessed 9/15/12)

Ohio Has 417,937 Unemployed Seeking Work. ([Bureau of Labor Statistics](#), Accessed 9/15/12)

- "44.2 Percent Of The Unemployed In Ohio Have Been Out Of Work For Six Months Or Longer." "An all-time high of 44.2 percent of the unemployed in Ohio have been out of work for six months or longer. That's up from 42.4 percent in 2010. The study notes the longer people do not have a job, the more difficult it is for them to get hired because of skill degradation and employer discrimination." (Russ Zimmer, "Study: Wages, Jobs Suffering In Ohio," [Zanesville Times Recorder](#), 9/3/12)

Median Income: Since 2008, Ohio's Median Income Has Fallen \$2,898. ([U.S. Census Website](#), Accessed 10/17/11)

Ohio's Median Household Income Declined By 5.7 Percent In 2011 – "A Drop More Than Three Times Greater Than The National Average." "Ohioans got an economic punch in stomach again in 2011 as the Buckeye State's median household income declined by 5.7 percent from a year earlier -- a drop more than three times greater than the national average, according to U.S. Census Bureau officials." (Dave Davis, "Ohio Income Down, Rates Of Poverty And Uninsured Unchanged, 2011 Census Figures Show," [The Plain Dealer](#), 9/13/12)

- **Ohio's Median Income Is At \$44,548 In 2012– A Decline Of \$2,675 From 2011.** "Figures released Wednesday by the Census Bureau estimated Ohio's median income at \$44,648, a decline of \$2,675 from the previous year." (Dave Davis, "Ohio Income Down, Rates Of Poverty And Uninsured Unchanged, 2011 Census Figures Show," [The Plain Dealer](#), 9/13/12)

Median Wage: "Between 2000 And 2011, The Median Wage In Ohio Fell To \$15.20, A Loss Of \$1.33." "Real wage loss in Ohio since 2000 has been second only to Michigan, says a report released

Sunday by Policy Matters Ohio. Between 2000 and 2011, the median wage in Ohio fell to \$15.20, a loss of \$1.33. Declines have sped up since 2006.” (Olivera Perkins, “Jobs With Mid-Range Pay Are Disappearing From Cleveland Area Labor Market,” [The Plain Dealer](#), 9/3/12)

Low-Wage Jobs: The Growth In New, Lower Wage Jobs Is Forcing Ohioans To Sacrifice “Not Only Wages In Many Cases, But Also Full Health Care And Pensions.” “One of the big storm clouds hovering over the economic recovery in Ohio is the quality of jobs coming back to the Buckeye State. ... And while the unemployment rate has finally begun to come down, most of the new jobs being created are in retail and other low-wage occupations. That means Ohioans are sacrificing not only wages in many cases, but also full health care and pensions.” (Randy Tucker, “Ohioans Are Back To Work But Make Less,” [The Dayton Daily News](#), 3/19/12)

- **“The Pocketbooks Of Workers Who Lost Their Jobs At The Height Of The Last Recession Have Been Hit The Hardest.”** “Even professional occupations are not as lucrative as they once were because most companies have learned to maintain productivity while adopting sharp cost-cutting measures to operate more efficiently. The pocketbooks of workers who lost their jobs at the height of the last recession have been hit the hardest....” (Randy Tucker, “Ohioans Are Back To Work But Make Less,” [The Dayton Daily News](#), 3/19/12)

“The Middle” Has Fallen Out Of The Cleveland Labor Market, As Jobs That Traditionally Supported A Middle-Class Lifestyle Are “Disappearing.” “The middle may have fallen out of the Cleveland area labor market. On this Labor Day, upper- and lower-level jobs are proliferating, but jobs that traditionally supported a middle-class lifestyle - often with only a high school diploma -are disappearing.” (Olivera Perkins, “Jobs With Mid-Range Pay Are Disappearing From Cleveland Area Labor Market,” [The Plain Dealer](#), 9/3/12)

- **Six Of The 10 Fastest Growing Occupations Are Lower-Paying, Most Less Than \$2 Above Ohio’s Minimum Wage.** “Six of the 10 fastest-growing occupations are lower-paying, most with median hourly pay less than \$2 above Ohio’s minimum wage of \$7.70, according to a Plain Dealer analysis of U.S. Labor Department data from 2006-11.” (Olivera Perkins, “Jobs With Mid-Range Pay Are Disappearing From Cleveland Area Labor Market,” [The Plain Dealer](#), 9/3/12)

Richard Stock, Director Of The Business Research Group At The University Of Dayton: “The Declines In Wages That We Are Seeing Are More Dramatic For The Dayton Area Than For Ohio As A Whole.” “The fall in wages certainly has an impact on local businesses. ... [T]he declines in wages that we are seeing are more dramatic for the Dayton area than for Ohio as a whole.” (Randy Tucker, “Ohioans Are Back To Work But Make Less,” [The Dayton Daily News](#), 3/19/12)

Food Stamps: Since Obama Took Office, The Number Of People In Ohio Receiving Food Stamps Has Increased By 39 Percent. (“Supplemental Nutritional Assistance Program: Number Of Persons Participating,” [Food Research And Action Center](#), Accessed 8/10/12; “Supplemental Nutritional Assistance Program: Number Of Persons Participating,” [USDA Food And Nutrition Service](#), Accessed 8/30/12)

Poverty: Between 2008 To 2010, 286,878 More Ohioans Fell Into Poverty. (“Poverty: 2007 And 2008,” [U.S. Census Bureau](#), 10/11; “Poverty: 2009 And 2010,” [U.S. Census Bureau](#), 10/11)

- **1 In 6 Ohio Households Struggle To Put Food On The Table.** “The recession may have ended but 1 in 6 Ohio households continues to struggle to put food on the table.” (Catherine Candisky, “Report: Ohioans Still Struggling With ‘Food Insecurity,’” [The Columbus Dispatch](#), 9/5/12)

The Number Of Children In Ohio Living In Poverty Has Increased 4 Percent Since The Recession Started. “A new national study has ranked Ohio 27th in the nation when it comes to child well-being and found that the number of children living in poverty in the state has increased by 4 percentage points amid the recession.” (Amanda Lee Myers, “More Ohio Kids Living In Poverty, Study Says,” [The Associated Press](#), 7/25/12)

- **According To A Survey By Kids Count, 624,000 Ohio Children Were Living In Poverty In 2010.** “The annual Kids Count survey, published today, found that 624,000 Ohio children, or 23 percent, were living in poverty in 2010. The national figure was 22 percent in 2010, the most recent figures available.” (Amanda Lee Myers, “More Ohio Kids Living In Poverty, Study Says,” [The Associated Press](#), 7/25/12)
- **The Number Of Children Living In High-Poverty Areas In The State Has Increased From 5 To 12 Percent.** “The survey also found that the number of children living in high-poverty areas in Ohio has nearly doubled, increasing by 5 percentage points to 12 percent, or 324,000 children.” (Amanda Lee Myers, “More Ohio Kids Living In Poverty, Study Says,” [The Associated Press](#), 7/25/12)

OBAMA’S HOUSING POLICIES HAVEN’T HELPED OHIO’S MIDDLE CLASS

In August 2012, Ohio Had The Nation’s Seventh Highest Foreclosure Rate In The Nation, As One Out Of Every 556 Housing Units Posted A Foreclosure Filing. “Other states with foreclosure rates among the nation’s 10 highest were Arizona (one in every 360 housing units with a foreclosure filing), Nevada (one in 402 housing units), Georgia (one in 431 housing units), Ohio (one in 556 housing units), Michigan (one in 593 housing units), Delaware (one in every 610 housing units) and Colorado (one in every 617 housing units).” (Press Release, “August Foreclosure Activity Flat Nationwide, Spikes In Some States,” [RealtyTrac](#), 9/13/12)

“The Rising Number Of ‘Underwater’ Homeowners, Or Those Who Owe More On Their Mortgages Than Their Homes Are Worth, Continues To Restrain Growth In Ohio And The Rest Of The Nation.” “Unemployment is down. The stock market is up. And the economy is improving faster than most economists had expected. But the rising number of ‘underwater’ homeowners, or those who owe more on their mortgages than their homes are worth, continues to restrain growth in Ohio and the rest of the nation.” (Randy Tucker, “Mortgages Exceeding Home Values, Restraining Growth,” [The Dayton Daily News](#), 3/9/12)

- **“Nearly A Quarter Of Ohio Homeowners” Owe More Than Their House Is Worth.** “Nearly a quarter of Ohio homeowners were drowning in mortgage debt at the end of last year, based on figures from housing data tracker, CoreLogic. That was slightly higher than the U.S. rate of about 23 percent of all residential properties. Nationally, that means about 11 million homeowners are under water. Ohio has the nation’s ninth highest percentage of mortgages under water.” (Randy Tucker, “Mortgages Exceeding Home Values, Restraining Growth,” [The Dayton Daily News](#), 3/9/12)
- **“On Average, Ohio Mortgage Borrowers Were Under Water By \$30,878.”** “Locally, 38,950 mortgages — or about 21 percent of all residential mortgages in the Dayton Area — were in negative equity in the fourth quarter last year, compared with 36,390 mortgages in the prior three-month period. On average, Ohio mortgage borrowers were under water by \$30,878.” (Randy Tucker, “Mortgages Exceeding Home Values, Restraining Growth,” [The Dayton Daily News](#), 3/9/12)

NATIONWIDE, OBAMA’S POLICIES HAVE FAILED THE MIDDLE CLASS

Jobs: Since President Obama Took Office, The Nation Has Lost 261,000 Jobs And The Unemployment Rate Has Increased From 7.8 Percent To 8.1 Percent. ([Bureau Of Labor Statistics](#), Accessed 9/15/12)

Unemployment: 23.1 Million Americans Are Either Unemployed, Underemployed Or Have Given Up Looking For Work. ([Bureau Of Labor Statistics](#), Accessed 9/15/12)

- **Long-Term Unemployment:** The Average Duration Of Unemployment Has Nearly Doubled From 19.8 Weeks To 39.2 Weeks. ([Bureau Of Labor Statistics](#), Accessed 9/15/12)

Net Worth: “The Net Worth Of The American Family Has Fallen To Its Lowest Level In Two

Decades.” (Ylan Q. Mui, “Fed: Americans’ Wealth Dropped 40 Percent,” [The Washington Post](#), 6/11/12)

Median Household Income: “Real Median Household Income In March Was Down \$4,300 Since Obama Took Office In January 2009 ...” (Mike Dorning, “Obama Fails To Stem Middle-Class Slide He Blamed On Bush,” [Bloomberg](#), 4/30/12)

- **In The Dismal Recovery, “Middle Class Jobs Have Been Replaced By McJobs.”** “We said goodbye to more than eight million jobs in the downturn; we’ve added around four million back. It’s easy and dismal math. But there’s another painful dimension to this recovery that’s gotten far less attention than the lingering jobs deficit. It’s the fact that most of the jobs we lost offered decent pay, while the ones we’re adding are mostly low-level, service sector positions. Middle class jobs have been replaced by McJobs.” (Jordan Weissmann, “Our Low-Wage Recovery: How McJobs Have Replaced Middle Class Jobs,” [The Atlantic](#), 8/31/12)
- **From June 2009 To June 2012, Real Median Annual Household Incomes Have Fallen By Nearly \$4,000, From \$54,916 To \$50,964** “Real median annual household income fell to \$53,508 from \$54,916 during the 18-month recession from December 2007 to June 2009, according to the firm’s study of income data for the 36-month period ended in June 2012. Incomes kept falling during the 36-month period since then, dropping to \$50,964 in June 2012.” (Jeff Kearns, “U.S. Incomes Fell More In Recovery, Sentier Says,” [Bloomberg](#), 8/23/12)
- **Americans Of Every Demographic Earn Less Today Than They Did In June 2009.** “Across the country, in almost every demographic, Americans earn less today than they did in June 2009, when the recovery technically started. As of June, the median household income for all Americans was \$50,964, or 4.8 percent lower than its level three years earlier, when the inflation-adjusted median income was \$53,508.” (Catherine Rampell, “Big Income Losses For Those Near Retirement,” [The New York Times’ “Economix,”](#) 8/23/12)
- **For The First Time Since The End Of World War II, Mean Family Incomes Declined For Americans In All Income Tiers.** “Their downbeat take on their economic situation comes at the end of a decade in which, for the first time since the end of World War II, mean family incomes declined for Americans in all income tiers. But the middle-income tier—defined in this Pew Research analysis as all adults whose annual household income is two-thirds to double the national median —is the only one that also shrunk in size, a trend that has continued over the past four decades.” (“The Lost Decade Of The Middle Class,” [Pew Research Center](#), 8/22/12)

Savings: 23.4 Percent Of Families Have No Savings At All, Up From 18.5 Percent In 2009. (Christine Dugas, “Recession Added Debt, Drained Families’ Savings,” [USA Today](#), 5/12/12)

Government Assistance: “49.1%: Percent Of The Population That Lives In A Household Where At Least One Member Received Some Type Of Government Benefit In The First Quarter Of 2011.” (Phil Izzo, “Number Of The Week: Half Of U.S. Lives In Household Getting Benefits,” [The Wall Street Journal’s “Real Time Economics,”](#) 5/26/12)

Food Stamps: Since President Obama Took Office, The Number Of Americans Receiving Food Stamps Has Increased From 31.9 Million To 46.7 Million, A 46 Percent Increase. ([Department Of Agriculture](#), 8/30/12)

Poverty: 97.3 Million Americans Now Qualify As Low-Income And Another 49.1 Million Are In Poverty; Together, 146.4 Million Americans Or 48 Percent Of The Population. “About 97.3 million Americans fall into a low-income category, commonly defined as those earning between 100 and 199 percent of the poverty level, based on a new supplemental measure by the Census Bureau that is designed to provide a fuller picture of poverty. Together with the 49.1 million who fall below the poverty

line and are counted as poor, they number 146.4 million, or 48 percent of the U.S. population. That's up by 4 million from 2009, the earliest numbers for the newly developed poverty measure." (Hope Yen, "Census Shows 1 In 2 People Are Poor Or Low-Income," [The Associated Press](#), 12/15/11)

Foreclosures: Currently 5.6 Million Residential Mortgages Are Either 30 Days Delinquent Or In Foreclosure. (Press Release, "LPS "First Look" Mortgage Report: July Month-End Data Shows Slight Decrease in Delinquencies," [Lender Processing Services](#), 8/29/12)

Negative Equity: As Of The Second Quarter Of 2012, 30.9 Percent – 15.3 Million – Of U.S. Homeowners With A Mortgage Are Underwater. (Stan Humphries, "Negative Equity Declines Slightly On The Back Of Modest Home Value Gains," [Zillow](#), 8/22/12)

Under Obama, Living Standards Have Been Decreasing While Living Costs Have Been Increasing

Food Prices: Since Obama Became President, The Monthly Price Of A Moderate-Cost Food Plan For A Family Of Four With Young Children Has Increased From \$819.40 To \$859.40. ("Official USDA Food Plans: Cost Of Food At Home At Four Levels, U.S. Average, January 2009," [USDA](#), 2/09; "Official USDA Food Plans: Cost Of Food At Home At Four Levels, U.S. Average, July 2012," [USDA](#), 8/12)

Gas Prices: Since Obama Took Office, The Average Price Per Gallon Of Gas Has More Than Doubled From \$1.847 To \$3.847. ("Gasoline And Diesel Fuel Update," [U.S. Energy And Information Administration](#), Accessed 9/15/12)

College Costs: Since President Obama Took Office, The Average Cost Of In-State Tuition At A Four Year College Has Risen From \$6,585 To \$8,244, A 25 Percent Increase. ("Trends In College Pricing 2009," College Board, 2008; "Trends In College Pricing 2011," [College Board](#), 2011)

Health Care Premiums: Under Obama, The Average Cost Of Family Health Care Premiums Has Increased By \$3,065 From \$12,680 To \$15,745, A 24.2 Percent Increase. ("Employer Health Benefits, 2012 Annual Survey, Exhibit 6.4," [The Kaiser Family Foundation](#), 2012)

"The Average Annual Premiums In 2012 Are \$5,615 For Single Coverage And \$15,745 For Family Coverage." ("Employer Health Benefits, 2012 Annual Survey," [The Kaiser Family Foundation](#), 9/11/12)

- **"Average Premiums Increased 3% For Single Coverage And 4% For Family Coverage In The Last Year."** ("Employer Health Benefits; 2012 Annual Survey," [The Kaiser Family Foundation](#), 9/11/12)

Student Loan Debt: The Federal Reserve Of New York Found That 27 Percent Of Student Loan Borrowers Have Past Due Balances And 21 Percent Are Delinquent. (Meta Brown, Andrew Haughwout, Donghoon Lee, Maricar Mabutas, And Wilbert van der Klaauw, "Grading Student Loans," [Federal Reserve Bank Of New York](#), 3/5/12)