

Community Profile

This section summarizes the basic demographic and employment characteristics of residents of the City of Toledo, drawing from statistics provided by the U.S. Census and other governmental agencies.

Background and Trends

The City is located in northwest Ohio in Lucas County as shown in Exhibit II-1. Strategically located in the heart of the Michigan-Ohio-Indiana tri-state region, Toledo is within 500 miles of large industrial cities including Detroit, Chicago, and Indianapolis. As a port city, Toledo has easy access to international markets via the Maumee River, Lake Erie and St. Lawrence Seaway. Toledo is also a central rail hub for freight and passenger rail. Situated at the crossroads of major interstate highways I-80/90, running from the east to the west coast, and I-75, traveling north to Canada and south to Florida, provides the City with excellent access to the surrounding region. Encompassing approximately 84.36 square miles, Toledo is the largest city in Lucas County in terms of geography and population. Toledo is comprised of a variety of neighborhoods that reflect the diverse character of the City. Exhibit II-2 displays these Toledo's Neighborhood Districts.

History. Toledo, originally known as the Great Black Swamp, was once home to Indian settlers who realized the value of an area rich in natural resources for expansion of the fur trade. In 1833, the towns of Port Lawrence and Vistula united to form the City, whose name was derived from the ancient City of Toledo, Spain. Following rapid development, the City of Toledo, Ohio was incorporated on January 7, 1837. In the beginning, Toledo was known for its shipping prowess that was quickly displaced by the advent of the railroad that by the 1850's had been extended from the City to Chicago and Cleveland.

The discovery of natural gas in Findlay, Ohio spurred a shift in the industrialization of Toledo and, by 1893; the Libbey Glass Company had established the glass industry in Toledo. Soon thereafter, the advent of the electric motor car welcomed tycoon John Willys, who by 1915 had started the Willys-Overland Company, which, became the second largest automobile manufacturer in the U.S. The company eventually became known for production of Toledo's trademark, the Jeep. By 1918, the company employed 15,000 people, while Toledo's population steadily increased to 290,718 by 1930. Like the rest of the nation, Toledo's economy bore the brunt of the Great Depression and over 50 percent of the workforce was unemployed by 1931. It wasn't until the start of WWII that Toledo's economy began to recover.

Toledo prospered during the 1950's and 1960's with the population reaching its peak of 383,105 in 1969. It was during this time, that the automobile reigned supreme and the Interstate Highway System and Ohio Turnpike were started and finished. During this period of exceptional growth, the City expanded its territory with the annexation of all of Adams Township, and portions of Sylvania and Washington

Townships. Three major industries rose to the forefront: glass production, automobile production, and the refining industry. As is the case in many midwestern cities, a gradual decline in manufacturing, coupled with a population shift away from the central city and towards the outlying areas, caused Toledo's population to decline beginning in the 1970's. Estimates indicate that Toledo lost nearly 25 percent of its population, or 72,000 people, between 1970 and 1998.

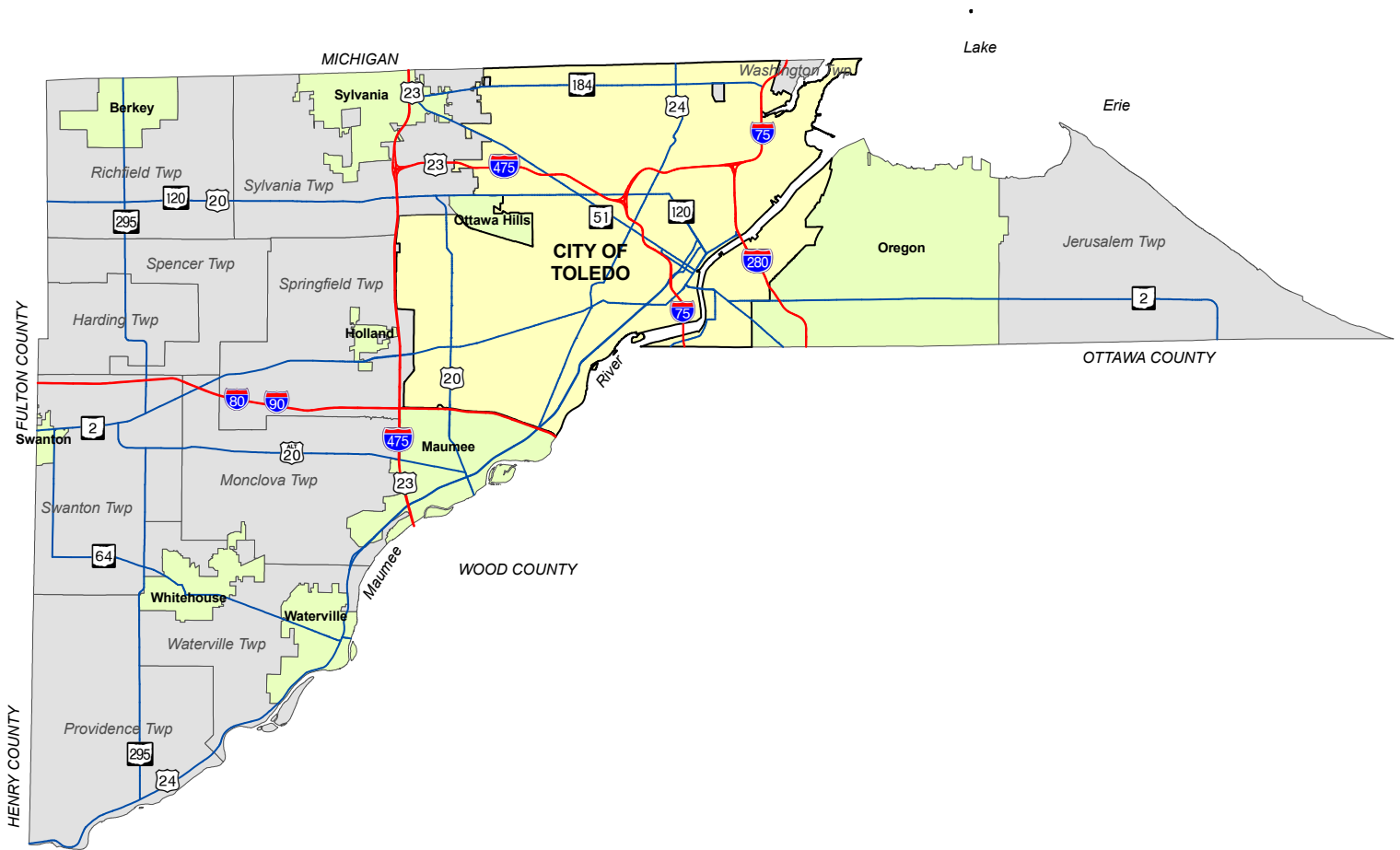
A number of downtown and neighborhood revitalization efforts have been completed including the development of Fifth Third Field and Lucas County Arena. Efforts underway along the Maumee River include a Metropark in the Middlegrounds, the Marina District, and a Penn National Gaming, Inc. Casino. Elsewhere, the Former Southwyck Mall is cleared for redevelopment. Residential investment has occurred in historic districts such as Westmoreland and the Old West End where the City has taken advantage of the existing historic building stock. The University of Toledo, Mercy College, Owens Community College, Lourdes College, and nearby Bowling Green State University provide diversity and remain important resources for the City. A strong commitment to economic development positions Toledo for continued success into the future. (Historic information was provided by Tana Mosier Porter, *Toledo Profile, A Sesquicentennial History* and the Toledo 2005-2010 Consolidated Plan.)

Transportation. Toledo and Lucas County enjoy easy access to distant markets through an extensive transportation system that includes federal and state highways, a thriving port, and rail and jet service. The City is located at the intersection of two major interstate highway systems, both capable of supporting comprehensive interstate commerce activity. The Toledo Seaport is the second busiest deep-water port on the Great Lakes and ships more than 12 million tons of goods per year. Toledo is home to the nation's third largest railroad center and includes a Conrail state-of-the-art track/trail intermodal terminal. Air travelers are served by the full-service Toledo Express Airport and nearby Metcalf Field, which provides general aviation service to business travelers. Toledo Area Regional Transit Authority (TARTA) has provided bus service to the City since 1971 and currently has over 30 routes in the Toledo metropolitan area, serving nine communities and almost five million passengers annually.

SECTION II

Community Profile

Exhibit II-1 Lucas County Jurisdictional Map

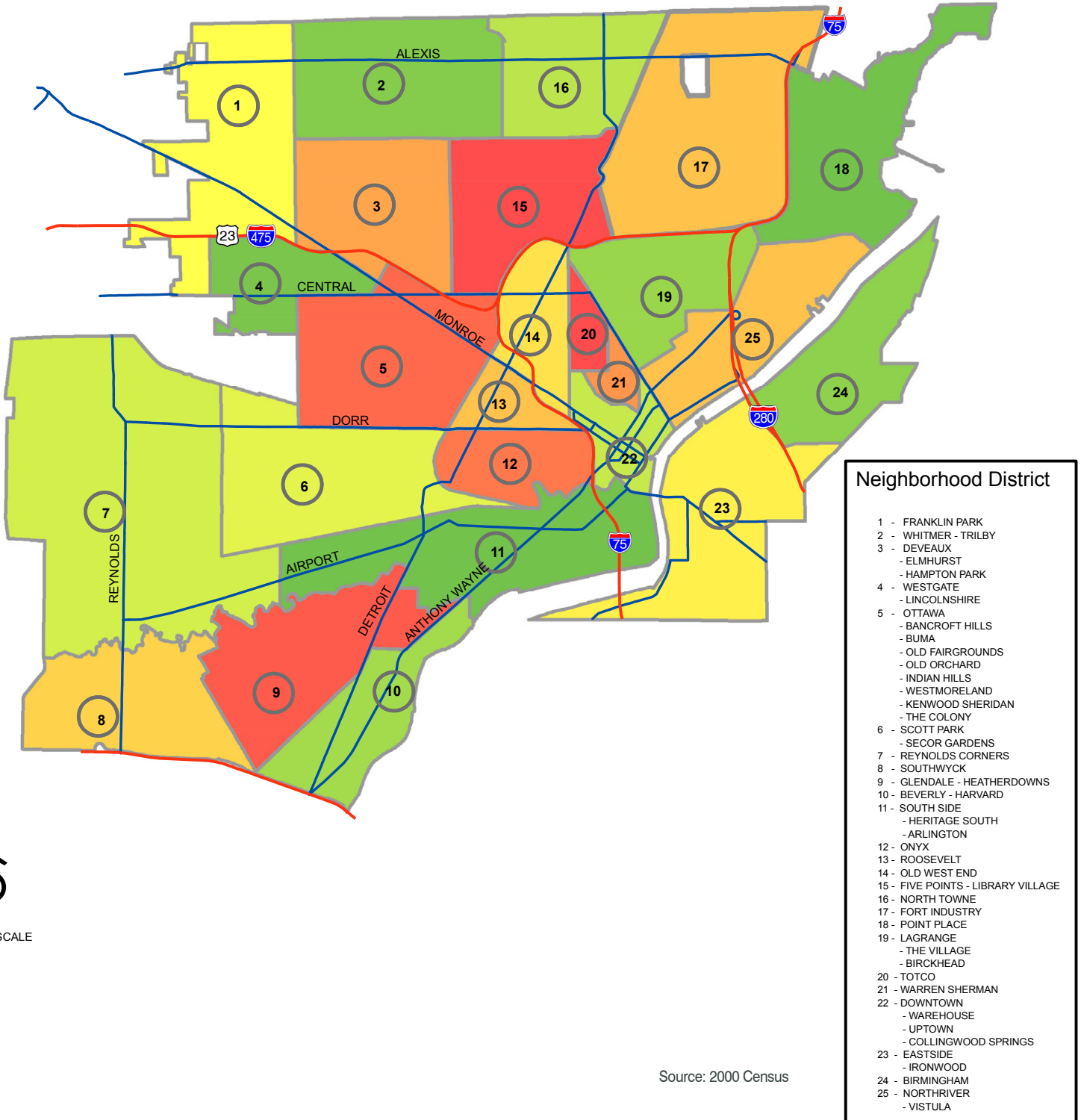


Source: 2000 Census

City of Toledo

Consolidated Plan FY2010-2015

Exhibit II-2 Toledo's Neighborhood Districts Map



SECTION II

Community Profile

Demographic Profile

The following sections describe the demographic characteristics of the City. Particular emphasis is given to the descriptions relevant to the Consolidated Plan programs, such as low and moderate-income households, poverty status, etc. Unless indicated otherwise, the information presented below is taken from the decennial census.

Population. The population trend for the City, from 1990 to 2008 is depicted in Exhibit II-3 below. The population decreased approximately 12 percent from 1990 to 2008. The City of Toledo successfully challenged the US Census Bureau's 2007 City of Toledo Population Estimate, raising it from 295,029 to 316,851. This resulted in a 1 percent increase in population from 2000 suggesting an undercount. The stagnant growth in Toledo's population is partially explained by the loss of residents to the suburbs and the decline in manufacturing jobs in the region, which will be described in more detail later.

	2008 Estimate	2000	1990	1990-2008 % Change
Toledo	293,201*	313,619	332,943	-11.9%
Lucas County	440,456	455,054	462,361	-4.7%
State of Ohio	11,485,910	11,353,140	10,847,115	5.9%

*Census adjusted estimate for 2007 is 316,851. US Census Bureau states that the 2007 adjustment was too late in the year to use for the 2008 estimate.

Source: 2000 Census and Population Estimate Division, U.S. Census Bureau

Age Characteristics. Toledo mirrors the rest of the country in that the Middle Age (Baby Boomers) cohort reflects the aging of the community. From 1990 to 2000, Toledo's resident population aged 45 to 64 grew by 8.6 percent, while the other age cohorts declined over the same time period. More than 41,200 persons, or 13% of the population in Toledo, were 65 years or older in 2000. Over the last decade Toledo's senior population has declined by approximately 9 percent. While the overall number of persons age 65+ decreased from 1990 to 2000, their proportion of the population remained relatively stable, mirroring the overall decline in Toledo's population during this period. Young adults (ages 25-44) constituted the largest age group in both 2000 and 1990, with 30 and 31 percent of the total population respectively. Exhibit II-4 compares Toledo's 2000 and 1990 population by age group.

Race. The two largest racial groups in Toledo, according to the 2000 Census, were White and African-American, representing 70 percent and 23 percent of Toledo's population, respectively. The data reveals in Exhibit II-5 that the percentage of Whites within the City has declined significantly more than the City as a whole over the past decade. The overall African-American population has increased since 1990. The Hispanic population has also increased significantly, by 30 percent. However, Hispanics account for only 5 percent of Toledo's population. Many of the agencies and neighborhood groups that serve members of this community believe that the number of Hispanics will increase over the coming years.

	2000 Population	2000 % of Total Population	1990 Population	1990 % of Total Population	Percentage Change 1990-2000
Preschool (Ages 0-4)	22,849	7.29%	27,159	8.16%	-15.87%
School Age (5-17)	59,282	18.90%	60,044	18.03%	-1.27%
College Age (18-24)	34,654	11.05%	39,327	11.81%	-11.88%
Young Adults (25-44)	93,396	29.78%	103,894	31.20%	-10.10%
Middle Age (45-64)	62,238	19.85%	57,318	17.22%	8.58%
Senior Adults (65+)	41,200	13.14%	45,201	13.58%	-8.85%

Source: 2000 Census

	2000	1990	% Change	% of Total Population 2000	% of Total Population 1990
White alone	220,261	256,239	-14.04%	70.23%	76.96%
Black or African American alone	73,854	65,598	12.59%	23.55%	19.70%
American Indian and Alaska Native alone	970	920	5.43%	0.31%	0.28%
Asian alone	3,233	3,487	-7.28%	1.03%	1.05%
Native Hawaiian and Other Pacific Islander	76	24	216.67%	0.02%	0.01%
Some other race alone	7,166	6,675	7.36%	2.28%	2.00%
Two or more races	8059	0	0.00%	2.57%	0.00%
Hispanic or Latino By Ethnicity	17,141	13,207	29.79%	5.47%	3.97%

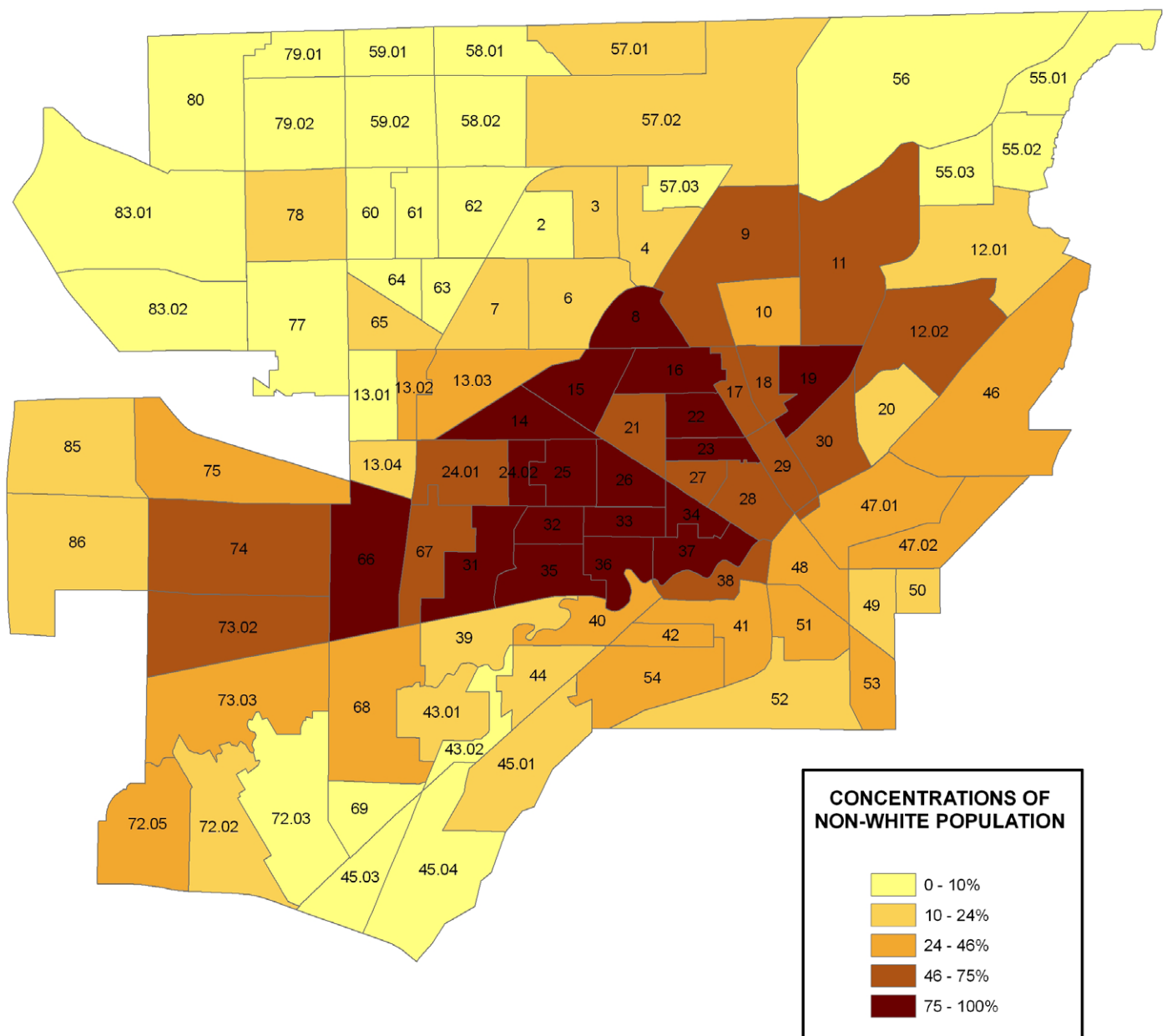
Source: 2000 Census

City of Toledo

Consolidated Plan FY2010-2015

Exhibit II-6 displays the percent minority (White, Hispanic, Black and other minority population) by Census tract in Toledo.

Exhibit II-6 Minority Population by Census Tract, Toledo, 2000



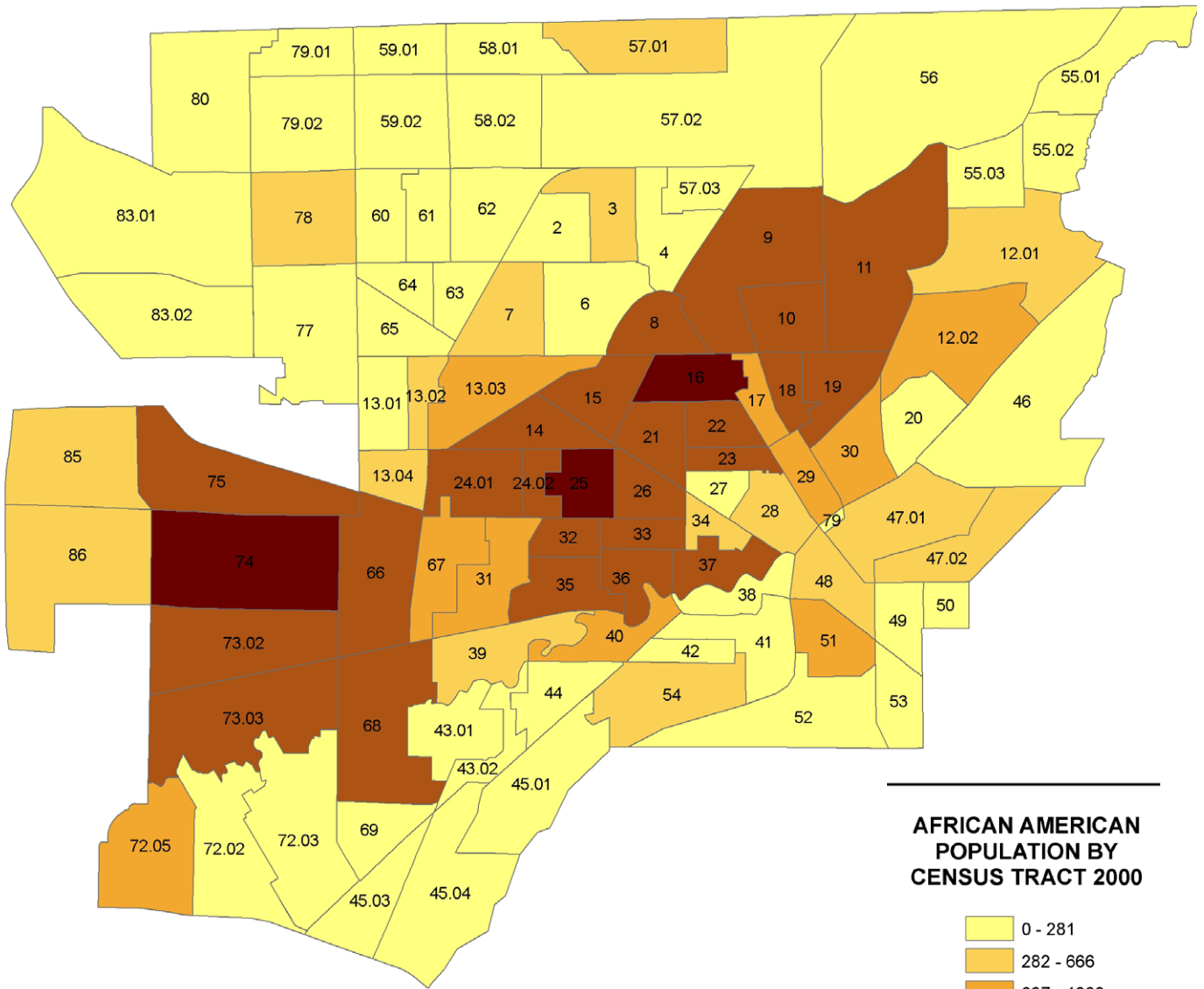
Source: 2000 Census

SECTION II

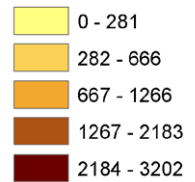
Community Profile

Exhibit II-7 illustrates the dispersion of the Black or African American population in Toledo by Census tract. The map identifies concentration in the inner city and in a sector west of downtown.

Exhibit II-7 African American Minority Population by Census Tract, Toledo, 2000



**AFRICAN AMERICAN
POPULATION BY
CENSUS TRACT 2000**



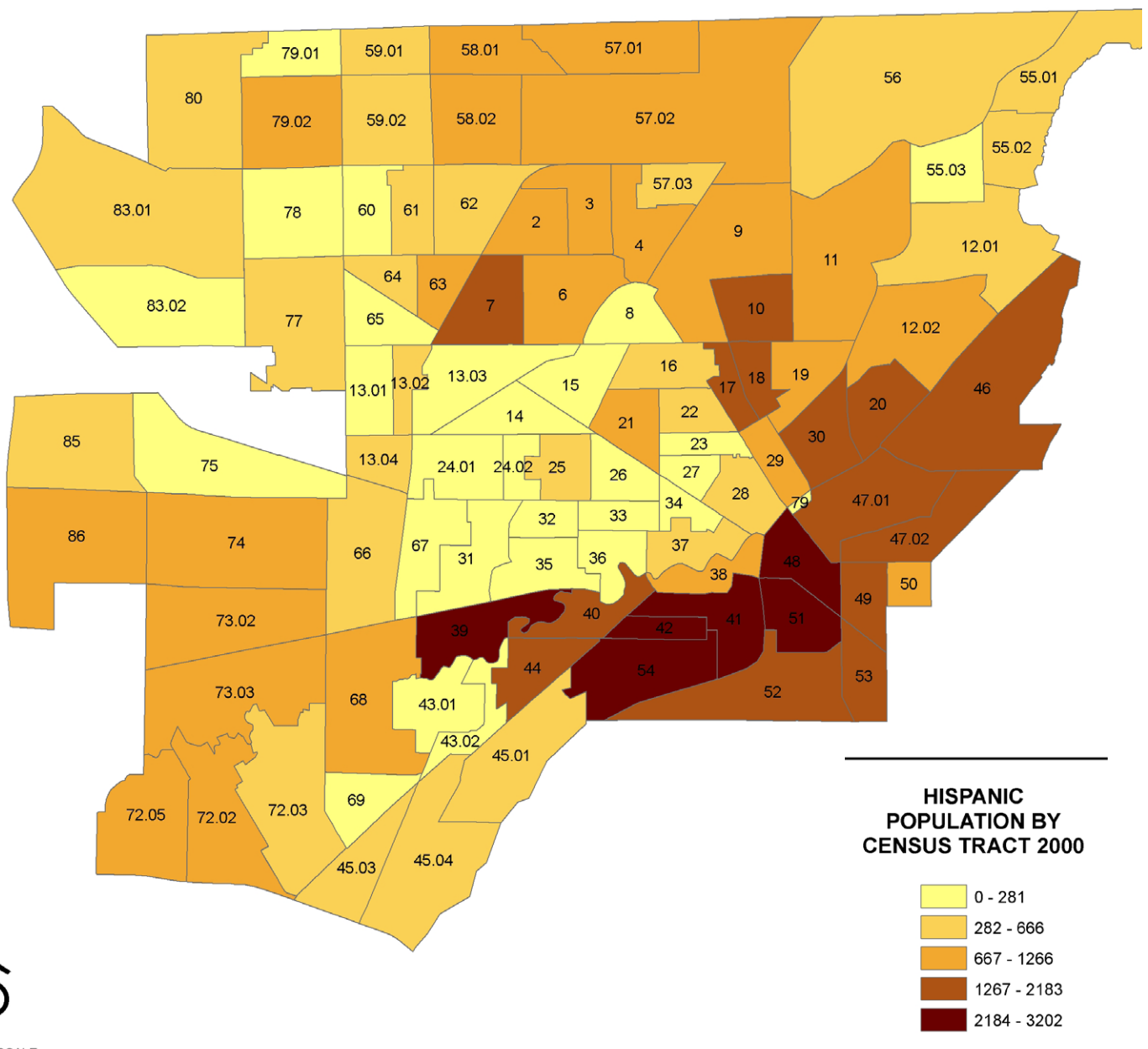
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City of Toledo

Consolidated Plan FY2010-2015

Exhibit II-8 illustrates the dispersion of Hispanic or Latino ethnicity population in Toledo by census tract. The map identifies the concentration in the near south and east sides in the City.

Exhibit II-8 Hispanic Population by Census Tract map, Toledo 2000



Source: 2000 Census

SECTION II

Community Profile

Household Characteristics. According to the Census, Toledo contained 128,925 occupied households in 2000. This is a decrease of 1.5 percent from 1990 and echoes the shrinking number of households in the County. Family households fell 8.3 percent in Toledo from 1990, which is reflected in the number of married couples with children under 18 years old significantly decreasing by almost 25 percent. These trends mirror the County and State, which also recorded a decrease over the same time period. This may be attributed to the movement of people to the suburbs or to other areas of the country with better employment opportunities. Single parent households rose slightly in the City with the number of single male family households experiencing a 28.7 percent increase. This is slightly lower than the County and State figures.

The non-family households increased overall. The elderly households decreased over the past decade, which reflects the total population for that age cohort that receded as well. The single households, especially the non-elderly single households appear to be the rising trend for the City, County, and the State. Exhibit II-9 displays the household types for Toledo and the comparison to the County and State.

Economic Landscape

Housing affordability, which is examined in the following section, is closely linked to income and wage levels and job opportunities for residents. This section provides information on employment and household income for the City of Toledo.

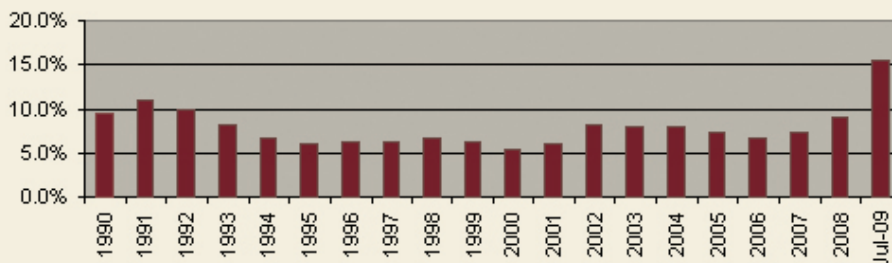
Unemployment. Toledo's unemployment rate has fluctuated over the last 19 years but until recently was relatively stable. The current and severe economic crisis has deeply impacted Toledo's economy. The impact on the auto industry has resulted in a significant loss of manufacturing jobs. The long-term prognosis for lower unemployment is going to be a slow process. Exhibit II-10 illustrates the unemployment rate from 1990 to 2009.

Exhibit II-9 Household Type, Toledo, 1990 and 2000s

	2000 Toledo	1990 Toledo	% Change Toledo	% Change Lucas County	% Change Ohio
Total Households	128,925	130,883	-1.5%	-4.5%	1.7%
Family Households	77,378	84,344	-8.3%	-2.8%	-14.3%
Married Couple with children under 18 years	20,983	27,909	-24.8%	-17.3%	-9.8%
Single Parent with children under 18 years	17,382	16,649	4.4%	6.6%	9.7%
Single Female with children under 18 years	14,189	14,168	0.1%	1.8%	3.1%
Single Male with children under 18 years	3,193	2,481	28.7%	32%	43.7%
Non-Family Households	51,547	46,539	10.8%	15.1%	21.8%
Single Households	42,324	38,823	9.0%	13.7%	19.1%
Non-elderly single Households	28,131	23,229	21.1%	23.5%	27.3%
Elderly Households (65+)	14,193	15,594	-9.0%	-0.9%	7.2%

Source: 2000 Census

Exhibit II-10 Unemployment Rate, Toledo, 1990-2009



Source: Ohio Bureau of Labor Statistics

City of Toledo

Consolidated Plan FY2010-2015

Occupations. According to the US Census, the most significant loss in the workforce has been in production, transportation, and material moving occupations, which would reflect the continued loss of manufacturing jobs. The Management, Service Occupations, and Construction sectors all experienced a slight increase from 1990 to the increase in education and health care sectors. Given the decline in manufacturing in Toledo it is expected that these occupational sectors will also experience a decrease as well. Although Sales and Office Occupations decreased by approximately 15 percent over the last decade, it is still the sector with the highest number of workers within the City of Toledo. Exhibit II-11 displays the occupational distribution for employed Toledo residents aged 16 and older.

Exhibit II-11 Occupation Age 16 and Over, Toledo, 1990 and 2000			
	2000	1990	Percent Change
Management, professional, and related occupations	36,037	32,326	11.5%
Sales and office occupations	37,422	43,915	-14.8%
Service occupations	25,065	22,894	9.5%
Farming, fishing, and forestry occupations	160	933	-82.9%
Production, transportation, and material moving occupations	11,662	15,065	-22.6%
Construction, extraction, and maintenance occupations	29,924	26,165	14.4%

Source: 2000 Census

Income. Because of the shift in Toledo's economy, household income has been affected. Household income is one of the most significant factors facing Toledoans when considering housing affordability and availability. Higher income households have a wider range of options in the housing marketplace than those with relatively low incomes. As shown in Exhibit II-12, the median household income (MHI) for residents of Toledo, as reported in the 2000 U.S. Census, increased 24% from \$24,819 in 1990 to \$32,546. While these gains are significant for City of Toledo households, the 2000 MHI is still \$5,458 less than the MHI for households in Lucas County of \$38,004.

Exhibit II-10 Median Household Income, Toledo, 1990 and 2000					
	2000 Toledo	1990 Toledo	% Change Toledo 1990-2000	2000 Lucas County	2000 Ohio
Median Income	\$32,546	\$24,819	23.7%	\$38,004	\$40,956

Source: 2000 Census

Exhibit II-13 Household Income Distribution, Toledo, 2000		
	All Households	Percent of Total
Less than \$10,000	18,198	11.3%
\$10,000 - \$14,999	11,090	6.9%
\$15,000 - \$24,999	20,117	12.5%
\$25,000 - \$34,999	18,859	11.7%
\$35,000 - \$49,999	20,942	13.0%
\$50,000 - \$74,999	23,201	14.4%
\$75,000 - \$99,999	9,798	6.1%
\$100,000 - \$149,999	5,035	3.1%
\$150,000 or more	1,602	1.0%

Source: 2000 Census

Another way to look at household income, as shown in Exhibit II-13, is through the use of income categories (i.e., households earning less than \$15,000 per year, between \$35,000 and \$50,000 per year, etc.). According to the 2000 Census, 18 percent of Toledo's households (or 29,288 households) earned less than \$15,000 in 2000 and more than 42 percent earned less than \$35,000. The largest percentage of all households (14.4 percent) earned between \$50,000 and \$75,000 in 2000. At the other end of the income spectrum, 4 percent of all households earned more than \$100,000 in 2000.

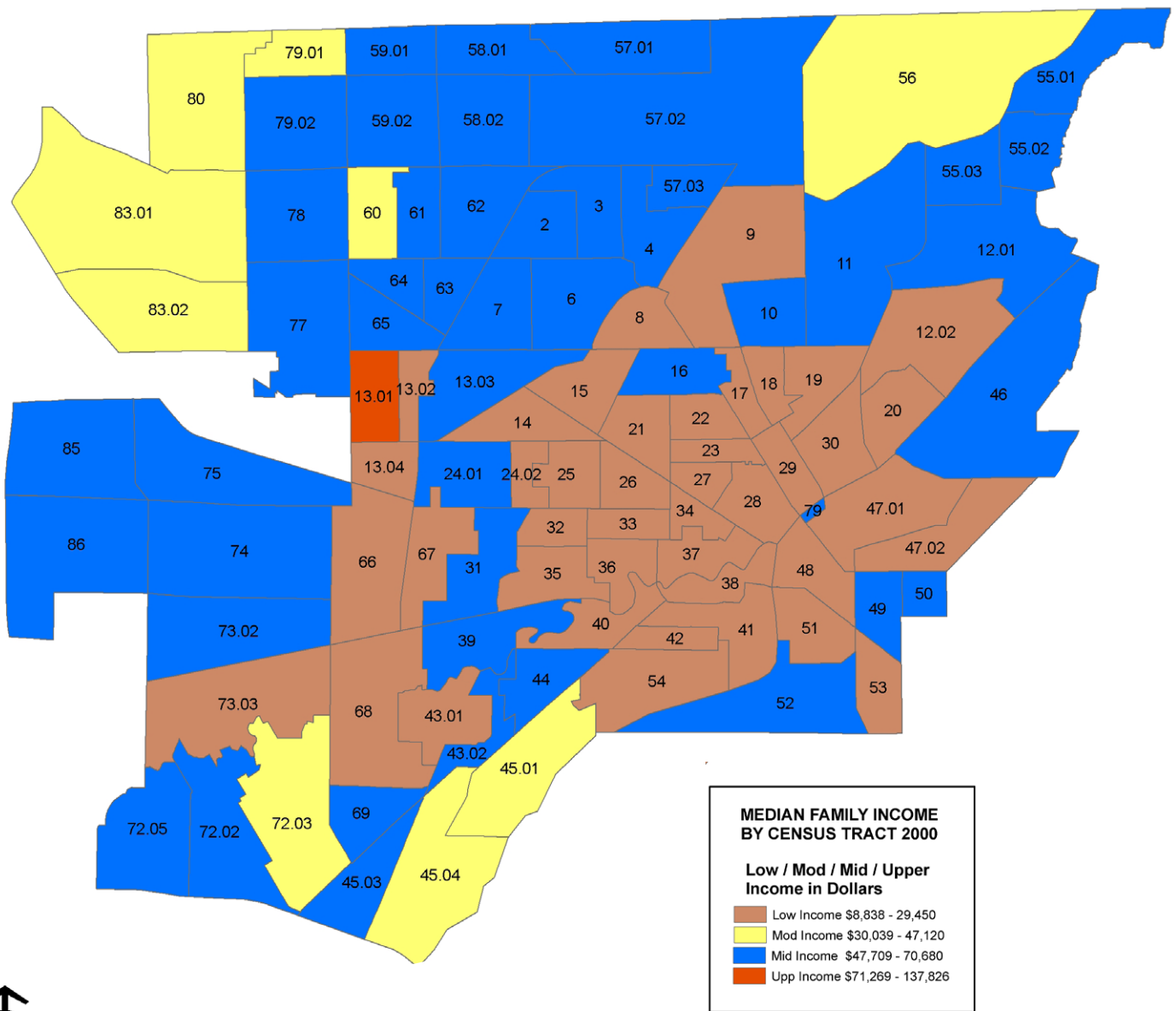
Exhibit II-14 displays median household income ranges by Census Tract using 2000 Census data.



SECTION II

Community Profile

Exhibit II-14 Median Household Income by Census Tract, Toledo, 2000



Source: 2000 Census

City of Toledo

Consolidated Plan FY2010-2015

One type of household income analysis, particularly for planning purposes, is based on Area Median Income (AMI) as established by the U.S. Department of Housing and Urban Development. For 2009, the Toledo AMI equaled \$61,800. A moderate income is defined by HUD as 80 percent of AMI. For a family of four this was \$49,440.

Income data by race and ethnicity by AMI is available from HUD's CHAS Data Report. Using 2000 CHAS data we can calculate the percentage of households classified as extremely low income (earning less than 30 percent of the AMI), low income (earning 31 to 50 percent of AMI), moderate income (earning 51 to 80 percent of AMI) and middle/upper income (earning 81 percent and higher of AMI). Exhibit II-15 displays this calculation by race and ethnicity.

The Federal Financial Institutions Examination Council (FFIEC) estimates current family income (but not by household) at the Census Tract level. Exhibit III-17 displays estimated 2000 family income by Census Tract at the low, moderate, middle and upper income levels. It shows the core of the City and the City's east side are low to moderate income, defined as 80 percent of median family income.

Exhibit II-15 Household Income by AMI by Race and Ethnicity, Toledo, 2000

	Percent of All Households	Extremely Low Income (0-30% AMI)	Very Low Income (31-50% AMI)	Moderate Income (51-80% AMI)	Middle/Upper Income (81%+ AMI)
White Non-Hispanic	71.8%	12.5%	13.2%	20.1%	54.25
Black Non-Hispanic	21.7%	33.1%	15.6%	17.2%	34.1%
Hispanic	3.7%	22.5%	16.0%	20.3%	41.2%
Native American Non-Hispanic	0.3%	22.9%	7.4%	21.6%	48.1%
Asian Non-Hispanic	0.9%	29.6%	12.1%	14.6%	43.7%
Pacific Islander Non-Hispanic	> 0.1%	N/A	N/A	N/A	N/A
TOTAL	100%	17.8%	13.8%	19.5%	48.9%

Source: 2000 CHAS Data

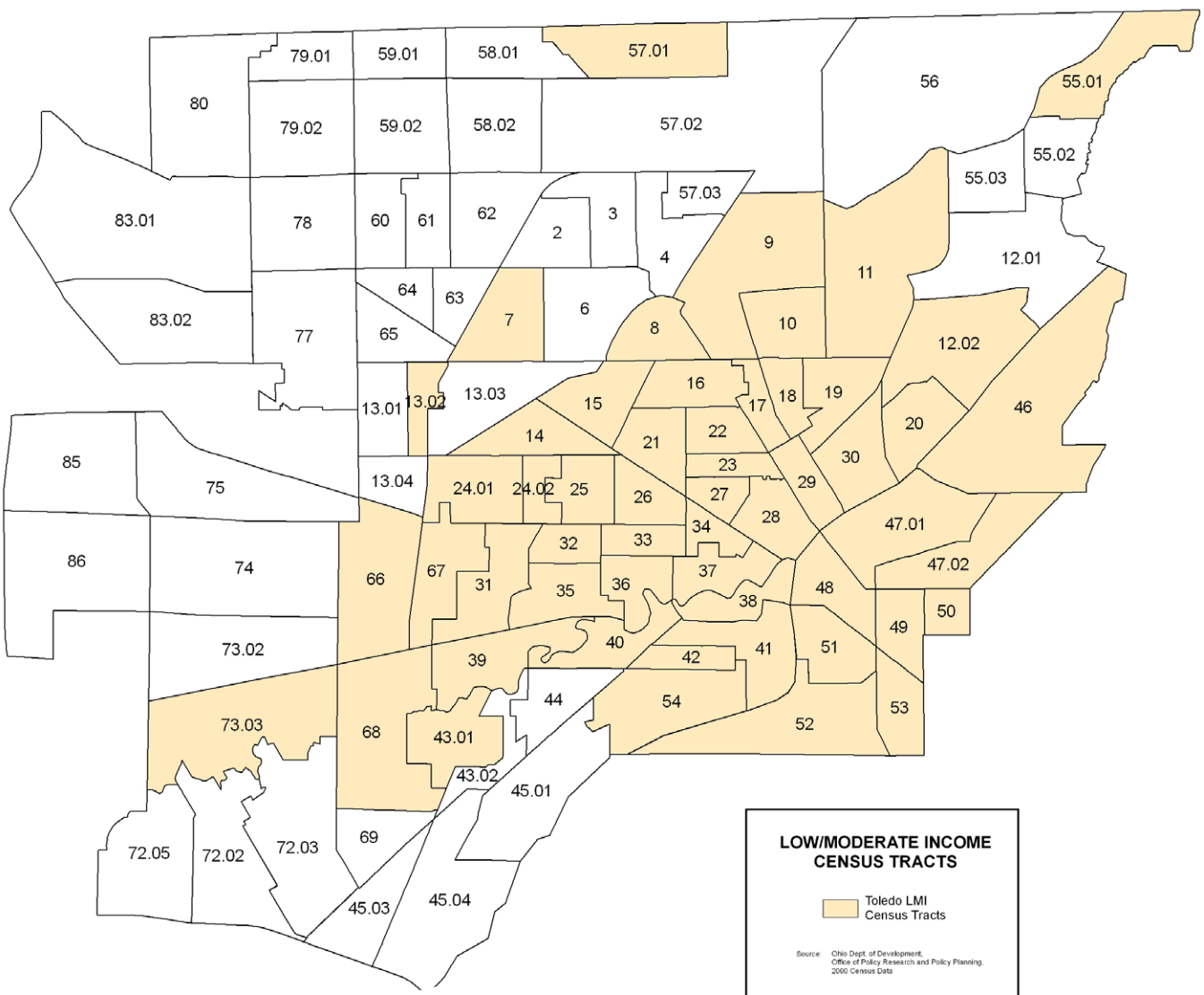
For all of Toledo households, 17.8 percent are classified as extremely low income, 13.8 percent are classified as very low income, 19.5 percent as moderate income and 48.9 percent as middle/upper income. (see last row of Exhibit). Thirty-three percent of Black Non-Hispanic are classified as extremely low income; this is the highest percentage of any race or ethnicity for the income category. White Non-Hispanic households have the smallest percentage classified as extremely low income at 12.5 percent. When examined by Hispanic ethnicity, 22.5 percent are classified as extremely low income. As the data in Exhibit II-15 shows, there is a significant discrepancy in income status for minorities when compared to Toledo's White households.

Exhibit II-16 shows census tracts within the City that have a concentration of over 50 percent of their households being low to moderate income using 2000 Census data. Some 54 census tracts in the City have over 50 percent in the low to moderate income household category.

SECTION II

Community Profile

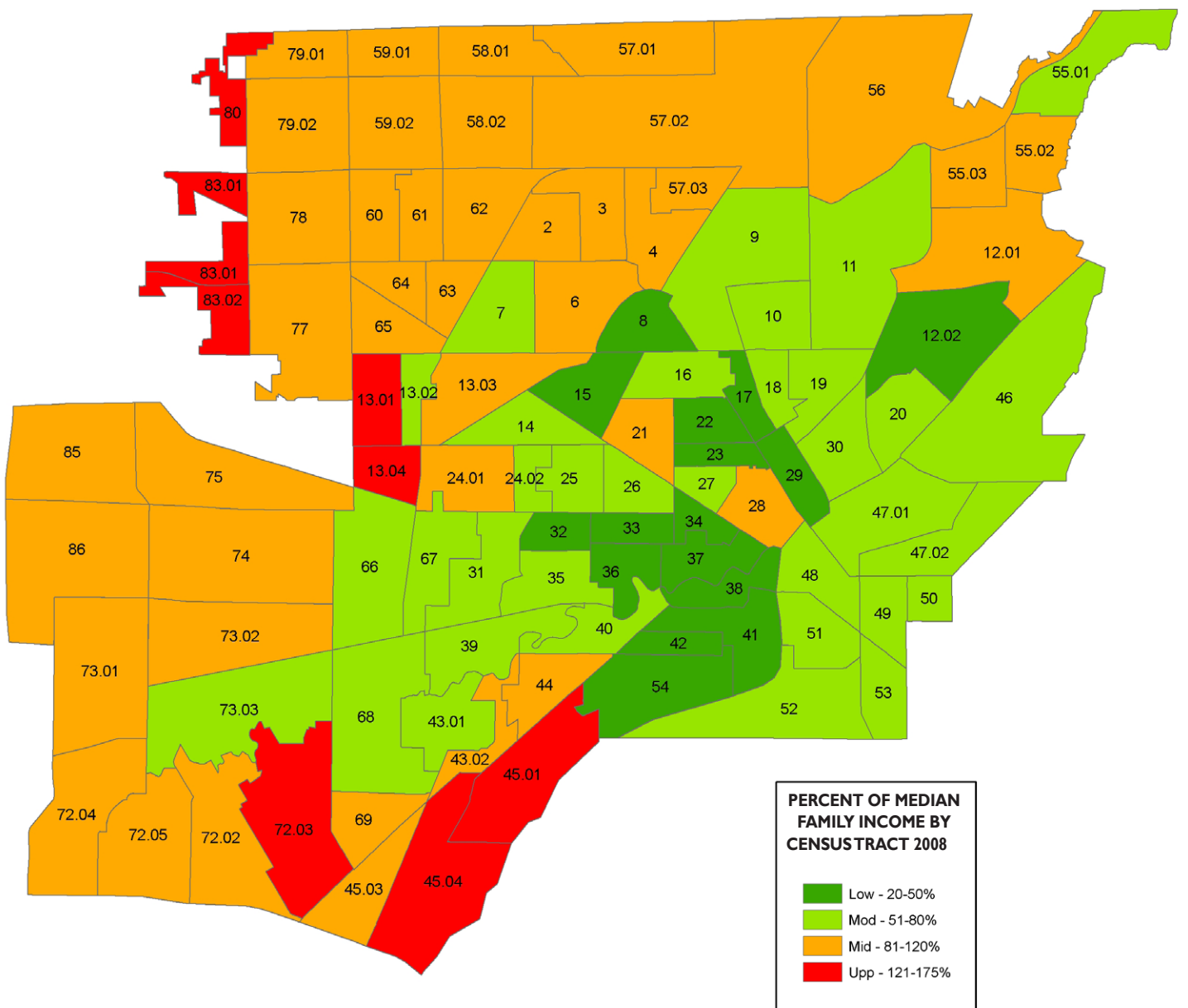
Exhibit II-16 Low-Moderate Income by Census Tract, Toledo, 2000



City of Toledo

Consolidated Plan FY2010-2015

Exhibit II-17 Percent of Medium Family Income by Census Tract, Toledo, 2008



Source: FFIEC, 2008 Estimate

SECTION II

Community Profile

Educational Attainment. Since 1990 Toledo's population has become more educated with increases in residents pursuing higher education. In addition, 80 percent of the residents over the age of 25 have completed high school. Conversely, only 17 percent have earned a Bachelor's degree or higher. Comparatively, 83 percent of all Ohio residents have completed high school and 21 percent have earned a Bachelor's degree or higher. Exhibit II-18 displays the educational attainment for Toledo's population in 2000.

Of all the families that were considered living below the poverty level, Exhibit II-20 shows Female Householders with Children comprised 67 percent of those families, thus illustrating the group that is most at risk.

Exhibit II-20 Families Living Below Poverty, Toledo, 1990 and 2000

	2000	1990	Percent Change
Families with Children	11084	13127	-15.6%
Female Householder with Children	7605	8624	-11.8%
Percent of Poverty Families	67%	66%	

Source: 2000 Census

Exhibit II-18 Educational Attainment for Residents 25 years Old or Older, Toledo and Ohio, 1990 and 2000

	Toledo 2000	% of Total Population	Toledo 1990	% Change 1990-2000	Ohio 2000
Less than 9th grade	9,452	4.8%	17,720	-46.7%	4.5%
9th to 12th grade, no diploma	30,554	15.5%	37,799	-19.2%	12.6%
High school graduate (includes equivalency)	66,377	33.7%	69,614	-4.6%	36.1%
Some college, no degree	44,259	22.5%	39,721	11.4%	19.9%
Associate degree	13,287	6.7%	12,937	2.7%	5.9%
Bachelor's degree	22,494	11.4%	19,216	17.1%	13.7%
Graduate or professional degree	10,597	5.4%	9,863	7.4%	7.4%

Source: 2000 Census

Exhibit II-19 Poverty Status, Toledo, 2000 and 2008

Number of Persons Living Below Poverty	Estimated 2008	2008 Rate	2000	2000 Rate	1990	1990 Rate
Total Persons	69,433	24.7%	54,903	17.5%	62,426	18.7%
Groups Below Poverty Children Age 0-4	8,783	12.6%	6,501	11.8%	8,998	14.4%
Children Age 5-17	14,977	21.6%	14,495	26.4%	14,995	24.0%
Elderly Age 65 & Older	4180	6.0%	4,630	8.4%	5,768	9.2%

Source: 2000 Census and American Community Survey

Poverty Status. The number of persons living in poverty and the rates of poverty within the City of Toledo declined between 1990 and 2000 as shown in Exhibit II-19. Toledo's oldest residents were much less likely to be poor than its youngest. Poverty rates ranged from 8.4 % for adults 65+ versus 11.8 % for children aged 0-4. Toledo's poverty rate has risen for all persons from the 17.5 % reported in the 2000 Census to 24.7% as estimated by the American Community Survey in 2008. Exhibit II-19 demonstrates that there were signs of progress in poverty levels in the City as indicated in the 2000 Census. This suggests any "progress" has likely been lost due to the current economic downturn.