

Preliminary Findings

Ohio Housing Finance Agency Foreclosure Prevention Project National Foreclosure Mitigation Counseling: April 2008 to June 2010

Foreclosure prevention and mitigation is a priority for the State of Ohio given the sustained high unemployment rates, the large increase in the number of foreclosure filings, and the contracted housing market. Unemployment in Ohio (10.0%) is higher than the national average (9.6%) and in several counties tops out at over 14% (Ohio Department of Job and Family Services, September 2010). This high rate of sustained unemployment has had a detrimental effect on the economy, which is now influencing the health of the housing market and the wellbeing of homeowners. According to the Mortgage Bankers Association, 9.2% of borrowers were seriously delinquent in the second quarter of 2010 (Mortgage Bankers Association, 2010). Similar high delinquency rates were also seen in traditional mortgage products such as VA loans, prime fixed rate loans, and FHA products, which serves as evidence that the current delinquency crisis is not simply the result of subprime lending (Mortgage Bankers Association, 2010). A further consequence of high unemployment and borrower delinquency has been a dramatic rise in foreclosure filings. Over the past decade, foreclosure filings have steadily increased, reaching almost 90,000 in 2009 (The Supreme Court of Ohio, 2010).

Ohio has been proactive in providing borrowers with the tools they need to avoid foreclosure. Save the Dream Ohio is the statewide foreclosure mitigation effort encompassing a myriad of programs, which includes interventions such as foreclosure counseling. Foreclosure counseling is one mechanism frequently used to provide delinquent borrowers with the tools to navigate the complicated process of loss mitigation and the court system while often dealing with other personal and financial crises. The information, education, and assistance offered by counseling agencies at the time of mortgage default provide borrowers with the skills to potentially avoid foreclosure. The findings of the National Foreclosure Mitigation Counseling (NFMC) program Congressional Update suggest that providing this type of service to borrowers increases the likelihood maintaining the core American dream of homeownership (NeighborWorks America, 2010).

The foreclosure counseling network connects housing counseling agencies across Ohio and is funded primarily by the NFMC program and NeighborWorks® America. The Ohio Housing Finance Agency (OHFA) is the state's largest recipient of NFMC funds. To date OHFA has been awarded almost \$8 million since April 2008 to fill the gaps in foreclosure counseling efforts in Ohio. The funding outlined in Table 1 was used to contract with 24 counseling agencies strategically placed throughout Ohio. Each counseling agency was granted a production-based contract from OHFA to provide counseling that included discussions about budgeting through negotiations with loan servicers.

Table 1: Ohio Housing Finance Agency NFMC foreclosure counseling funding

Funding round	Dates	Amount
Round 1	April 1, 2008 – June 30, 2009	\$2,897,380
Round 2	July 1, 2009 – March 31, 2010	\$2,381,181
Round 3	April 1, 2010 – Present	\$1,198,644
Round 4	Approved; Will commence upon completion of Round 3	\$1,318,451



The purpose of this paper is to describe foreclosure counseling efforts under the guidance of the Ohio Housing Finance Agency for funding Rounds 1 and 2 (April 2008 through March 2010) and a portion of Round 3 (April 1, 2010 to June 17, 2010). During this reporting period, almost \$6.5 million was granted to foreclosure counseling agencies, which provided counseling services to roughly 19,000 clients and offered 23,373 units of service.

This report is structured in the following manner:

- Description of clients
- Reasons for default
- Counseling outcomes
- Modes of counseling
- Summary and future efforts

Description of Clients

Table 2 presents the number of clients who received counseling under the program and counseling units by calendar year and quarter. The data shows a steady intake of clients since the program started in April 2008. There was a surge in activity during the 2009 calendar year, which can clearly be seen in Figure 1. The observed decrease in counseling activity from 2008 to early 2010 corresponds to the concomitant decrease in funding for the NFMC foreclosure counseling program. The number of clients served and counseling units delivered during first two quarters of 2010 may be low due to a lag in reporting. The data for 2010 is incomplete at the publication of this report.

Table 2: Number of clients served by year and quarter

	2008	2009	2010	Total
1 Qtr	99	3,613	1,599	5,311
2 Qtr	1,357	3,690	676	5,723
3 Qtr	1,679	2,908	--	4,587
4 Qtr	1,490	1,823	--	3,313
Total	4,625	12,034	2,275	18,934



Figure 1: Number of clients and counseling units, April 2008 to June 2010



Foreclosure counseling clients from all but one county in Ohio were served by OHFA sub-grantees since early 2008, but the majority of services provided were concentrated in the major metropolitan areas. This concentration of activity is mainly due to the greater number of households in major urban areas, but it may be partially due to the availability of foreclosure counseling agencies located in these areas. The counties with the greatest number of clients served were Cuyahoga (22.3% of all clients), Summit (9.2%), Montgomery (7.5%), and Lucas (6.0%) counties.

Table 3 displays the top ten counties in terms of population, percent unemployment, and number of foreclosure filings. As a rough gauge of saturation of foreclosure counseling efforts by OHFA, the ratio of clients served to the number of foreclosure filings was calculated and is displayed in the final column. This is an imperfect measure of targeting because the foreclosure filings number includes commercial properties and it cannot be assumed that the same person who filed for foreclosure is also receiving counseling, but this does give policy makers some idea of how many households experiencing housing distress may have been assisted by the counseling program. There is a statistically significant positive correlation ($p < .001$) between the number of foreclosure filings and the number of clients served in a county, which indicates that, on average, counties with more foreclosures also have more foreclosure counseling clients.

It appears that among the top 10 counties by population, foreclosure filings, and percent unemployment OHFA sub-grantees have potentially reached approximately 20-25% of the number who filed for foreclosure. The counties where OHFA has reached a small percentage of households facing foreclosure may be due to the availability of other counseling agencies funded directly by NeighborWorks® or other entities in the county. Alternatively, some Ohioans may not have had ready access to these services due to the lack of counseling agencies in or around their home.

¹Complete tables with all of the 88 counties are available in Appendix 1.

Table 3: Top Ten Counties by Population, Unemployment, and Foreclosure Filings

	2009 Estimated Population ^a	% Unemployment June 2010 ^b	2009 foreclosure filings ^c	Number of counseling clients served by OHFA sub-grantees	# OHFA clients/foreclosure filings
4A: Sorted by Population					
Cuyahoga	1,275,709	9.4	14,171	4,250	30.0%
Franklin	1,150,122	8.7	9,499	969	10.2%
Hamilton	855,062	9.4	6,714	763	11.4%
Summit	542,405	10.1	4,633	1,750	37.8%
Montgomery	532,562	11.2	4,703	1,422	30.2%
Lucas	463,493	11.5	4,491	1,141	25.4%
Stark	379,466	11.5	2,700	556	20.6%
Butler	363,184	9.6	3,162	233	7.4%
Lorain	305,707	9.4	2,696	777	28.8%
Lake	236,775	8.3	1,695	1,028	60.6%
4B: Sorted by number of foreclosure filings					
Cuyahoga	1,275,709	14,171	9.4	4,250	30.0%
Franklin	1,150,122	9,499	8.7	969	10.2%
Hamilton	855,062	6,714	9.4	763	11.4%
Montgomery	532,562	4,703	11.2	1,422	30.2%
Summit	542,405	4,633	10.1	1,750	37.8%
Lucas	463,493	4,491	11.5	1,141	25.4%
Butler	363,184	3,162	9.6	233	7.4%
Stark	379,466	2,700	11.5	556	20.6%
Lorain	305,707	2,696	9.4	777	28.8%
Mahoning	236,735	1,755	11.4	272	15.5%
4C: Sorted by % Unemployment					
Clinton	43,058	397	16.7	22	5.5%
Highland	42,178	381	15.9	199	52.2%
Meigs	22,838	74	14.6	36	48.6%
Noble	14,311	32	14.2	0	0.0%
Pike	27,722	104	14.2	52	50.0%
Morgan	14,288	85	13.9	21	24.7%
Adams	28,043	163	13.6	43	26.4%
Jefferson	67,691	308	13.4	22	7.1%
Monroe	14,058	33	13.3	6	18.2%
Carroll	28,539	168	12.9	22	13.1%

Source:

a) US Census Bureau. (March 2010). County Population Estimates: April 1, 2000 to July 1, 2009. Retrieved August 31, 2010, from <http://www.census.gov/popest/counties/tables/CO-EST2009-01-39.xls>.

b) US Bureau of Labor Statistics (n.d.) Labor force data by county, not seasonally adjusted, June 2009-July 2010(p). Retrieved August 31, 2010, from <http://www.bls.gov/lau/>.

c) The Supreme Court of Ohio

Table 4 provides descriptive characteristics of foreclosure counseling clients (n=19,085) between April 2008 to June 2010. The average age of clients reaching out for services was 47.5 (SD 11.5) years. The average client lived in a household with an annual income of \$35,414 and a monthly housing payment (Principle, Interest, Taxes, and Insurance or PITI) of over \$1,000. The average credit score for clients at the time of their first engagement with the counseling agency was 550.5 (SD 80.3).

Table 4: Descriptive characteristics of foreclosure counseling clients

	Number of Clients	Mean	Standard Deviation
Age	18,994	47.5	11.5
Household Income (Annual)	17,770	\$35,413.65	23,315.7
Monthly Housing Payment (PITI)	18,408	\$1,087.31	1,174.1
Credit Score at Time of Intake	13,615	550.5	80.3

A breakdown of characteristics of counseling clients is displayed in Table 5. The data shows that over half (52.9%) of clients were female, and 63.6% were white. Over thirty-percent of clients were married with dependents, and 41.7% of households reported an income less than 50% of the area median income (AMI). Roughly one third of clients were over 120 days late with their mortgage payment. However, 20% were current in making their mortgage payments, but were still in imminent danger of defaulting on their mortgage. Over half of clients (55.0%) had a fixed rate mortgage with an interest rate less than 8%, while clients with either fixed or adjustable rate mortgages over 8% accounted for nearly 34% of all clients.

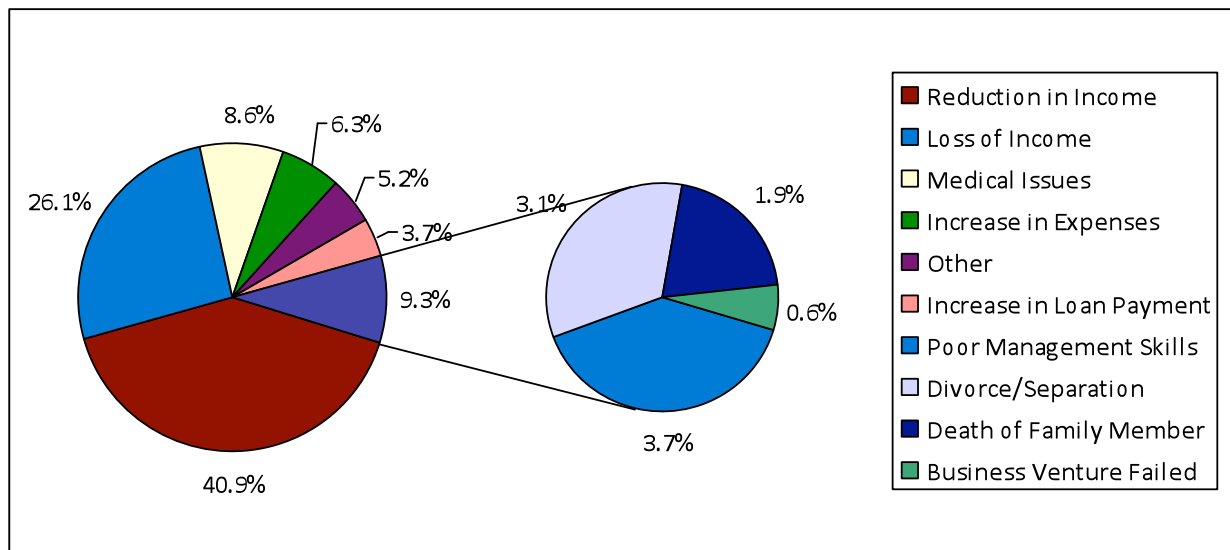
Table 5: Frequency of characteristics of foreclosure counseling clients

	Number	% of Total
Age		
≤30	1,040	5.5
31-40	4,671	24.6
41-50	6,089	32.1
51-60	4,793	25.2
61-70	1,699	8.9
>70	702	3.7
Gender		
Female	9,964	52.9
Male	8,856	47.1
Race		
White	12,140	63.6
Black	6,139	32.2
Other	806	4.2
Household Type		
Single adult	4,573	24.4
Female headed single parent household	3,562	19.0
Male headed single parent household	760	4.1
Married without dependents	2,783	14.9
Married with dependents	5,879	31.4
Two or more unrelated adults	724	3.9
Other	459	2.4
Income Category		
Less than 50% of area median income (AMI)	7,909	41.7
50-79% of AMI	5,475	28.9
80-100% AMI	3,038	16.0
Greater than 100% AMI	2,531	13.4
Loan Status at Intake		
Current	3,778	19.9
30-60 days late	3,437	18.1
61-90 days late	3,088	16.3
91-120 days late	2,121	11.2
≥120 days late	6,526	34.4
Loan Product Type		
Fixed Rate Currently Under 8%	10,500	55.2
Fixed Rate Currently Greater than 8%	3,654	19.2
ARM Currently Under 8%	1,461	7.7
ARM Currently Greater than 8%	2,755	14.5
Other or Did Not Disclose	655	3.4

Reasons for Default

As shown in Figure 2, the primary reason (67.0%) that clients reported for their mortgage default was that they experienced a reduction or complete loss of income. After a loss of income and reduced income, medical issues followed by an increase in expenses were the most frequent reasons for defaulting on their mortgage. Only 3.7% reported an increased loan payment as the primary reason for foreclosure counseling.

Figure 2: Default reasons (n=19,050)



Default reasons varied by the age of the client, demonstrating that a variety of life events may have triggered mortgage defaults in Ohio. As shown in Table 6, older clients were increasingly likely to report that a medical issue or death of a family member was the primary reason for loan default as compared to younger clients. A similar trend is also seen in the increase in expenses category. Younger clients were more likely to report that a loss or reduction in income was the primary cause of loan default.

Table 6: Mortgage Loan Default Reason by Age Category (%)

Age Group	Reduction in Income	Loss of Income	Poor Management Skills	Medical Issues	Increase in Expenses	Divorce/ Separation	Death of a Family Member	Business Venture Failed	Increase in Loan Payment	Other
low – 30 (n=1,040)	43.6	27.8	3.8	5.1	5.9	4.3	0.7	0.6	4.1	4.1
31-40 (n=4,668)	42.2	28.0	3.9	6.4	5.5	4.3	0.9	0.5	4.0	4.4
41-50 (n=6,082)	42.3	27.5	3.1	8.6	5.1	3.4	1.5	0.7	3.3	4.5
51-60 (n=4,791)	39.9	25.7	4.0	9.9	6.6	2.1	2.3	0.6	3.0	5.8
61-70 (n=1,699)	38.4	20.2	4.1	11.2	8.8	1.5	3.4	0.8	4.6	6.9
≥71 (n=700)	30.6	13.4	3.0	13.6	15.4	0.4	7.4	0.4	6.6	9.1

The reasons reported for mortgage defaults have also changed over time. Table 7 shows that reduction and loss of income were less common reasons for default in 2008 as compared to the following two years. Clients in the first year of the program were more likely to report that an increase in loan payment was the primary problem. This may be evidence that unsustainable loan products were more of a problem in 2008, whereas reductions in income have driven more foreclosures in more recent years. This is consistent with the data that shows that clients were much more likely to have adjustable rate mortgages and to have interest rates above 8% in 2008 (See Table 8). Clients in 2008 also were more likely to report that medical issues or poor management skills were leading reasons why they faced a mortgage default.

Table 7: Mortgage Loan Default Reason by Year (%)

Year	Reduction in Income	Loss of Income	Poor Management Skills	Medical Issues	Increase in Expenses	Divorce/ Separation	Death of a Family Member	Business Venture Failed	Increase in Loan Payment	Other
2008 (n=4,601)	29.6	22.6	7.2	11.6	7.2	4.5	2.6	1.4	6.8	6.5
2009 (n=12,028)	44.6	26.1	2.6	7.9	5.7	2.7	1.6	0.4	3.0	5.3
2010 (n=2,275)	46.2	31.4	2.1	6.3	7.3	1.9	1.5	0.1	1.0	2.2

Table 8: Loan Product Type by Year (%)

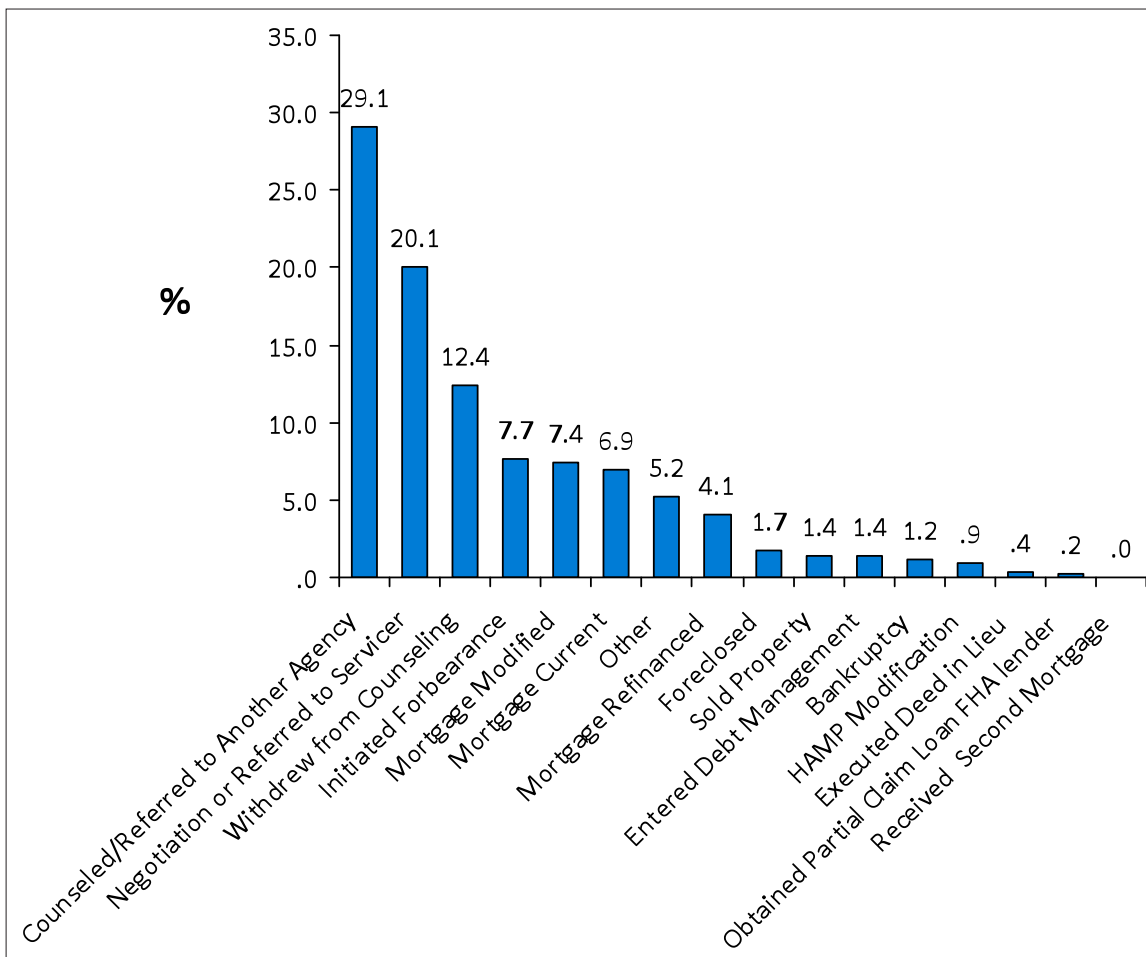
Year	Fixed Rate Under 8%	Fixed Rate Over 8%	Adjustable Rate Under 8%	Adjustable Rate Over 8%	Other or Did Not Disclose
2008 (n=4,574)	42.2	23.8	8.0	24.2	1.8
2009 (n=12,029)	58.0	18.0	7.5	12.2	4.3
2010 (n=2,275)	67.5	16.8	7.3	5.7	2.7

Counseling Outcomes

As of July 2010, outcomes were reported for 48.5% (n=9,264) of counseling clients (See Figure 3). Limited outcome information is available on NFMC clients due to the length of time it takes to resolve foreclosure issues and also because the foreclosure counseling agencies were not contractually required to report outcomes. However, starting in funding round 3, all foreclosure counseling agencies are required to report outcomes on all new clients.

The most frequent outcome was continued participation in counseling or referral to a social service agency/legal assistance (29.1%), which does not infer a negative outcome since it is unknown if the client was able to pursue options without assistance from counselors. Almost 8.5% of clients have had their mortgages modified, either through traditional means or through the Home Affordable Modification Program (HAMP). A small portion of clients (6.7%) were able to bring their mortgage current, and another 7.7% initiated forbearance. Only 1.7% foreclosed during the counseling process.

Figure 3: Foreclosure counseling outcomes (n=9,264)



Foreclosure Counseling Mode and Duration

Most (72.0%) foreclosure counseling took place face-to-face. Roughly one quarter of clients received foreclosure counseling over the phone, and a small portion received services via other methods such as over the internet or through video conferencing. The average number hours of individual counseling was 2.2 hours (SD 3.8). The amount of counseling varied significantly by counseling mode (phone, face-to-face, or other; See Table 9). Clients who received face-to-face counseling received more hours of service as compared to those who only used phone counseling.

Table 9: Individual counseling hours by mode (%)

	<1 hour	1 hour	2 hours	3 hours	4 hours	≥5 hours
Phone (n=4,843)	0.9	39.7	43.7	9.3	3.7	2.7
Face-to-face (n=13,387)	2.7	13.3	67.5	9.7	4.1	2.7
Other (n=358)	0.6	74.9	11.7	3.6	5.9	3.4

Some agencies also provided foreclosure counseling in a group setting. A total of 5,974 clients received foreclosure counseling in a group setting with an average number of group counseling hours of roughly two hours (SD 1.82). The number of group counseling hours ranged from 30 minutes to 20 hours.

The mode of counseling services seems to have differed by income category based on area median income (AMI) (below 50% AMI, 50-79% AMI, 80-100% AMI, and >100% AMI). Table 10 describes the mode of counseling services by race and income category. Low income (below 50% AMI), white counseling clients used telephone counseling more than high income (>100% AMI) white clients. African-American clients were more likely to utilize face-to-face counseling than their white peers.

Table 10: Use of counseling by mode (%)

	Phone	Face-to-Face	Other
Below 50% AMI			
White (n=4,865)	38.9	59.2	1.9
Black (n=2,475)	15.6	79.4	5.0
Other (n=348)	26.4	72.4	1.1
50-79% AMI			
White (n=3,335)	33.0	66.1	1.1
Black (n=1,805)	12.8	84.9	2.6
Other (n=192)	21.1	78.6	0.0
80-100% AMI			
White (n=1,928)	26.7	71.8	0.9
Black (n=903)	9.0	88.7	1.0
Other (n=125)	12.1	87.2	0.0
>100% AMI			
White (n=1,664)	16.8	82.0	0.7
Black (n=728)	8.9	88.3	2.5
Other (n=96)	9.6	89.6	2.1

Summary and Future Efforts

As part of the Save the Dream project, OHFA sub-grantees have provided services to over 19,000 Ohioans at-risk or already behind in their mortgage payments during NFMC funding rounds 1, 2, and 3. The data shows that the average borrower referred to OHFA sub-grantees by Save the Dream Ohio foreclosure counselors was in default due to a loss or reduction in income, had a fixed rate mortgage, and reported an income less than 50% of the AMI. Of the reported outcomes thus far, a third of clients have seen positive results due to the program (e.g. brought mortgage current, sold home, refinanced, entered into debt management, or had mortgage modified). While only limited outcome information is available, less than 2% of clients reported foreclosing on their home.

While this paper shows the most comprehensive figures of foreclosure counseling in Ohio, there are several limitations to the data presented. The information in this report only represents OHFA sub-grantees and therefore excludes other possible sources of foreclosure counseling offered throughout Ohio. There are fourteen additional foreclosure counseling agencies in Ohio that received NFMC funding. Additionally, there are other counseling agencies that received direct funding from NeighborWorks® and various other sources. Further, the number of foreclosure filings reported by the Supreme Court of Ohio does not differentiate between residential, commercial and tax foreclosures. This means that the total number of filings reported in 2009 is not strictly residential properties.

OHFA will strive to continue providing high quality foreclosure counseling through its network of counseling agencies and partners in the Save the Dream Ohio program and will maximize the funding available by creating efficiencies in the process through innovative web based applications and extensive training to counselors in the field. The agency will also continue to collect and analyze data provided by counseling agencies in an effort to better understand the mortgage foreclosure problem in Ohio.



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The Supreme Court of Ohio, personal communication, March 2010.



Appendix 1: Population, Foreclosure, Unemployment, and Counseling by County

	July 2009 Population Estimate	2009 New Foreclosure Starts	June 2010 Unemployment Rate	Number of counseling clients served by OHFA sub-grantees (April 2008-June 2010)	# OHFA Clients/# Foreclosure Starts
Ohio	11,542,645	89,053	10.5	19,048	21.4%
Adams	28,043	163	13.6	43	26.4%
Allen	104,357	690	10.9	54	7.8%
Ashland	55,044	348	11.4	52	14.9%
Ashtabula	100,767	802	12.6	91	11.3%
Athens	63,026	192	9.1	154	80.2%
Auglaize	46,699	262	9.3	14	5.3%
Belmont	68,066	228	9.4	59	25.9%
Brown	44,003	385	11.6	33	8.6%
Butler	363,184	3,162	9.6	233	7.4%
Carroll	28,539	168	12.9	22	13.1%
Champaign	39,713	318	11	9	2.8%
Clark	139,671	1,104	10.2	12	1.1%
Clermont	196,364	1,342	9.6	95	7.1%
Clinton	43,058	397	16.7	22	5.5%
Columbiana	107,722	702	12.4	45	6.4%
Coshocton	35,767	187	12.3	22	11.8%
Crawford	43,403	312	12	12	3.8%
Cuyahoga	1,275,709	14,171	9.4	4,250	30.0%
Darke	51,814	311	10.3	49	15.8%
Defiance	38,432	198	12	13	6.6%
Delaware	168,708	1,003	7.3	56	5.6%
Erie	76,963	539	9.6	68	12.6%
Fairfield	143,712	1,019	9.1	69	6.8%
Fayette	28,117	235	11.3	63	26.8%
Franklin	1,150,122	9,499	8.7	969	10.2%
Fulton	42,402	273	11.8	19	7.0%
Gallia	30,694	82	10.1	44	53.7%
Geauga	99,060	508	7.4	45	8.9%
Greene	159,823	851	10.2	36	4.2%
Guernsey	40,054	221	11.9	28	12.7%
Hamilton	855,062	6,714	9.4	763	11.4%
Hancock	74,538	534	9.4	45	8.4%
Hardin	31,818	185	11.4	9	4.9%

	July 2009 Population Estimate	2009 New Foreclosure Starts	June 2010 Unemployment Rate	Number of counseling clients served by OHFA sub-grantees (April 2008-June 2010)	# OHFA Clients/# Foreclosure Starts
Harrison	15,268	70	11.5	22	31.4%
Henry	28,648	183	12.1	6	3.3%
Highland	42,178	381	15.9	199	52.2%
Hocking	28,912	166	11.1	53	31.9%
Holmes	41,854	103	7.4	12	11.7%
Huron	59,849	423	12.7	49	11.6%
Jackson	33,440	220	10.8	96	43.6%
Jefferson	67,691	308	13.4	22	7.1%
Knox	59,637	453	9.3	18	4.0%
Lake	236,775	1,695	8.3	1,028	60.6%
Lawrence	62,744	260	8	39	15.0%
Licking	158,488	1,178	9.4	169	14.3%
Logan	46,582	340	11.2	14	4.1%
Lorain	305,707	2,696	9.4	777	28.8%
Lucas	463,493	4,491	11.5	1,141	25.4%
Madison	42,539	273	9.4	33	12.1%
Mahoning	236,735	1,755	11.4	272	15.5%
Marion	65,655	584	10.7	122	20.9%
Medina	174,035	1,155	8.1	778	67.4%
Meigs	22,838	74	14.6	36	48.6%
Mercer	40,666	154	7.7	7	4.5%
Miami	101,256	741	10.7	10	1.3%
Monroe	14,058	33	13.3	6	18.2%
Montgomery	532,562	4,703	11.2	1,422	30.2%
Morgan	14,288	85	13.9	21	24.7%
Morrow	34,642	242	9.7	15	6.2%
Muskingum	84,884	450	12.7	232	51.6%
Noble	14,311	32	14.2	0	0.0%
Ottawa	40,945	262	10.8	78	29.8%
Paulding	18,994	151	11.2	12	7.9%
Perry	35,359	234	12.7	93	39.7%
Pickaway	54,734	339	11	39	11.5%
Pike	27,722	104	14.2	52	50.0%
Portage	157,530	935	9.5	159	17.0%
Preble	41,422	370	11.2	184	49.7%
Putnam	34,377	100	9.6	4	4.0%

	July 2009 Population Estimate	2009 New Foreclosure Starts	June 2010 Unemployment Rate	Number of counseling clients served by OHFA sub-grantees (April 2008-June 2010)	# OHFA Clients/# Foreclosure Starts
Richland	124,490	903	11.6	438	48.5%
Ross	75,972	518	11.5	242	46.7%
Sandusky	60,071	408	10.3	95	23.3%
Scioto	76,334	324	12.7	103	31.8%
Seneca	56,152	331	11.4	70	21.1%
Shelby	48,990	303	11.9	11	3.6%
Stark	379,466	2,700	11.5	556	20.6%
Summit	542,405	4,633	10.1	1,750	37.8%
Trumbull	210,157	1,605	11.8	441	27.5%
Tuscarawas	91,137	453	10.7	143	31.6%
Union	48,903	338	8.4	16	4.7%
Van Wert	28,496	207	11.9	1	0.5%
Vinton	13,228	65	12.6	23	35.4%
Warren	210,712	1,498	8.9	88	5.9%
Washington	61,048	201	8.5	89	44.3%
Wayne	114,222	588	9.6	171	29.1%
Williams	37,816	273	12.8	11	4.0%
Wood	125,380	750	10.1	67	8.9%
Wyandot	22,394	107	11.7	15	14.0%