

### POVERTY MEASURES

Defining poverty is not a simple task. Many factors come into play when trying to determine what constitutes being “poor.” The federal government established the first official federal poverty threshold in 1969. Based on “three times the cost of a minimum food diet in 1963 in today’s prices” (U.S. Census, 2014), the official poverty threshold (also called the federal poverty line or FPL) is considered to be the minimum level of resources that are adequate to meet basic needs. The FPL is based on:

- Cash income calculated before taxes (includes earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household, and other miscellaneous sources)
- Only related family members in a household (non-relatives, housemates do not count)
- Excludes capital gains or losses
- Excludes noncash benefits such as supplemental nutrition assistance program (SNAP) and housing subsidies
- Same thresholds used throughout the United States (no regional variations), updated annually for inflation using the Consumer Price Index for All Urban Consumers (U.S. Census, 2016)

The official poverty threshold is used primarily as a statistical tool to determine the number of Americans living in poverty – those above the line are not living in poverty, those below the line are living in poverty. The current thresholds are listed in Table 1 at the end of the brief.

The Supplemental Poverty Measure (SPM) is a relatively new, second measure of poverty that the Census Bureau has been tracking since 2010. It “extends the official poverty measure by taking account of many of the government programs designed to assist low-income families and individuals that are not included in the current official poverty measure” (Renwick and Fox, 2016). The SPM is based on:

- Cash income plus the value of noncash government benefits minus certain necessary expenses
  - Noncash benefits include
    - Housing subsidies
    - Supplemental Nutrition Assistance Program (SNAP)
    - Low-income energy assistance (LIHEAP)
    - National school lunch program
    - Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
    - Tax credits
  - Necessary expenses include
    - Taxes
    - Health care (out-of-pocket expenses)
    - Child care
    - Work expenses (commuting costs)
    - Child support paid
- All persons living in the household (foster

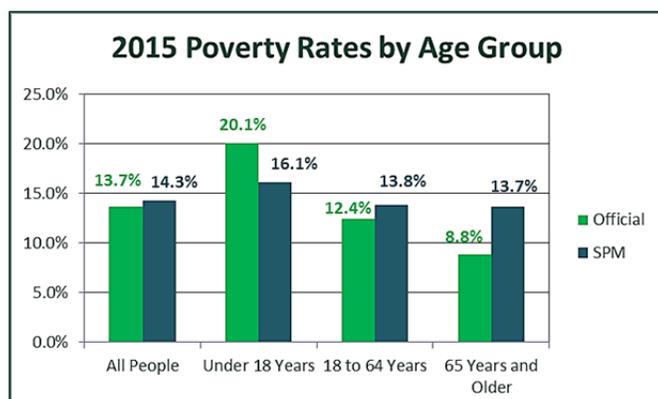
- children, unmarried partners)
- Provides for regional differences in expenses
- Provides for differences in place of residence (rental unit, purchased property, home with a mortgage)
- Thresholds used are derived from Consumer Expenditure Survey data on actual expenditures for basic necessities (food, shelter, clothing, and utilities [FCSU])
- “The mean of expenditures on FCSU over all two-child consumer units in the 30th to 36th percentile range is multiplied by 1.2 to account for additional basic needs. The three-parameter equivalence scale is applied to this amount to produce an overall threshold for a unit composed of two adults and two children” (p. 19)

(Renwick and Fox, 2016)

The following table and chart illustrate the differences between poverty levels measured by the official and SPM methods:

Two Adult, Two Child Poverty Threshold: 2015		
Official	\$24,036	
SPM	<b>National</b>	<b>San Antonio MSA</b>
Owners with mortgage	\$25,930	\$25,568
Owners without mortgage	\$21,806	\$21,558
Renters	\$25,583	\$25,231

(Renwick and Fox, 2016, p.3; U.S. Census, 2017b)



(Renwick and Fox, 2016, p.5)

In addition to the poverty threshold, there are separate poverty guidelines published each year in the Federal Register by the U.S. Department of Health and Human Services (HHS) that are used primarily when determining eligibility for certain assistance programs.

Major differences between the threshold and guidelines include:

- Separate guidelines for the 48 contiguous states, Alaska, and Hawaii
- One set of guidelines apply to both aged and non-aged units
- Guidelines are set at the beginning of the year in which they are published (thresholds are set at the end of the year to account for actual price increases) thus, 2017 guidelines approximate 2015 thresholds

(HHS, 2017a&b)

The current HHS poverty guidelines are:

2017 Poverty Guidelines for the 48 Contiguous States And the District of Columbia	
Persons in family /household	Poverty guideline
1	\$12,060
2	\$16,240
3	\$20,420
4	\$24,600
5	\$28,780
6	\$32,960
7	\$37,140
8	\$41,320
For families/households with more than 8 persons, add \$4,180 for each additional person.	

(HHS, 2017a)

While these guidelines, or percentage multiples of them (such as 125%, 150%, 185%, etc.) are used to determine eligibility for a large number of federal programs, there is no standard as to how a particular program will determine income. Income may be determined before-tax or after-tax, for example. Eligibility can be dependent on gross income, net income, or some other measure of income, depending upon the program (HHS, 2017a). A brief list of some of the programs that use the HHS poverty guidelines to determine eligibility includes:

- *Department of Health and Human Services*
  - Head Start
  - Low-Income Home Energy Assistance Program (LIHEAP)
  - AIDS Drug Assistance Program
  - Children’s Health Insurance Program
  - Medicare – Prescription Drug Coverage

(subsidized portion only)

- Community Health Centers
  - *Department of Agriculture*
    - Supplemental Nutrition Assistance Program (SNAP)
    - Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
    - National School Lunch Program (for free and reduced-price meals only)
    - School Breakfast Program (for free and reduced-price meals only)
  - *Department of Labor*
    - Job Corps
    - Senior Community Service Employment Program
  - *Department of the Treasury*
    - Low-Income Taxpayer Clinics
- (HHS, 2017b)

**POVERTY IN BEXAR COUNTY**

In 2015, 15.6% of the population of Bexar County were reported as living below the Federal poverty level, slightly less than the whole state of Texas (15.9%) (U.S. Census, n.d.f).

The following section looks at the demographics of the Bexar County population in poverty.

*GENDER*

Bexar County is populated by slightly more woman than men:

Gender	Number	Percent
Male	897,690	49.2%
Female	927,812	50.8%
Total	1,825,502	100%

(U.S. Census Bureau, n.d.a)

Women are also more likely to fall below the poverty line when compared to men:

Poverty by Gender		
	Number	Percent
Male	140,680	16.0%
Female	171,408	18.7%
Total	312,088	--

(U.S. Census Bureau, n.d.c)

*AGE*

The median age of Bexar county residents is 33.1 (U.S. Census Bureau, n.d.a):

Age	Percent
Under 5 years	7.3%
5-19 years	22.1%
20-34 years	23.2%
35-64 years	36.5%
65+	11.0%

(U.S. Census Bureau, n.d.a)

Poverty Status			
Age	Total	# Below Poverty	% Below Poverty
Under 18 years	475,125	118,291	24.9%
Related child under 18 years	473,558	116,858	24.7%
18 to 64 years	1,120,016	171,735	15.3%
65 years and over	195,832	22,062	11.3%

(U.S. Census Bureau, n.d.c)

*ETHNICITY*

Bexar County is a racially diverse community. The majority of the population is Hispanic (59.5%). 28.7% of the population is White, and Blacks and Asians compose the smallest percentage of the population; 8.4% and 3.0% respectively (U.S. Census Bureau, n.d.f). The following tables show the number and percent of individuals in Bexar County at various measures of the Federal poverty level:

Bexar County Individuals at Various Poverty Levels	
50% of poverty level	128,961
125% of poverty level	412,967
150% of poverty level	517,539
185% of poverty level	651,644
200% of poverty level	707,680

(U.S. Census Bureau, n.d.c)

Race and/or Hispanic Origin	Total	100% FPL (%)
White	1,394,259	16.5%
Black	131,952	22.5%
American Indian or Alaska Native	11,753	27.0%
Asian	46,739	12.1%
Native Hawaiian or other pacific Islander	1,236	21.0%

Race and/or Hispanic Origin	Total	100% FPL (%)
Other	149,340	23.0%
Two or more	55,694	16.8%
Hispanic or Latino Origin (of any race)	1,064,633	21.4%
White alone, not Hispanic or Latino	522,343	9.0%

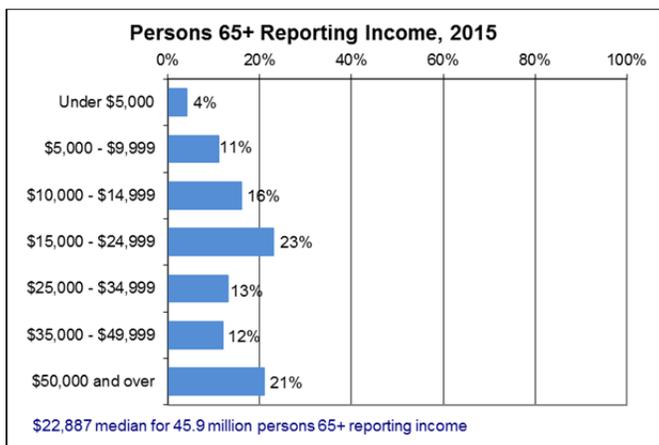
(U.S. Census Bureau, n.d.c)

**ELDERLY**

Bexar County’s population of persons 65 years and older in 2015 was 11.0%. This number is approximately the same as the Texas elderly population in 2015 which was 11.2 % (U.S. Census Bureau, n.d.a). With a longer lifespan comes the challenge of maintaining financial independence. Many elders struggle to make ends meet.

The average income in 2015 for males over 65 was \$31,372 and for females was \$18,250. Major sources of income for seniors in 2014 were reported as social security (84%), income from assets (62%), private pensions (37%), government employee pensions (16%), and earnings (29%). Social security benefits constituted 90% or more of the income received by 33% of beneficiaries. 8.8% of seniors were living below the poverty level in 2015. The highest levels of poverty were experienced by older Hispanic women living alone (40.7%) (U.S. Administration on Aging, 2016).

The following chart represents income reported by seniors in 2015:



(U.S. Administration on Aging, 2016, p.9)

**RISK FACTORS**

Many things can affect the chances of a person sinking into poverty. The following section discusses some of the more prevalent risk factors associated with poverty.

**EDUCATION**

Lack of education has a significant effect on an individual’s employability. In general, the higher the educational attainment, the less likely it is that an individual will be unemployed, or underemployed. In Bexar County, 28.5% of those with less than a high school diploma were living below the FPL in 2015. 15.3% of high school graduates, 10.4% of those with some college or an associate’s degree, and only 4.8% of those with a bachelor’s degree or higher were below the FPL in 2015 (U.S. Census Bureau, n.d.c).

Individuals who did not receive a high school diploma on average made \$20,000 a year less than their counterparts in 2013. Bexar County experienced 2,854 dropouts during the 2014-2015 school year (Texas Education Agency, 2014). High school dropouts are not as involved in the labor force as adults who have a diploma. A higher percentage of individuals who lack a diploma are also unemployed and seeking public assistance (U.S. Department of Education, 2016).

**TEEN PREGNANCY**

As of 2014, Texas ranked 4th in the nation with a teen pregnancy rate of 37.8 births per 1,000 females aged 15-19 (Kaiser Family Foundation, 2017). In Bexar County, teen pregnancy rates were 39.7 births per 1,000 females in 2013 (San Antonio Metropolitan Health District [Metro Health], 2013).

Teen Birth Rate Bexar County, Texas 2013	
Age of Mother	Total
10 to 14 years	32
15 to 17 years	744
15 to 19 years	2,558

(Metro Health, 2013)

There is also a large disparity along racial boundaries. In Bexar County, Hispanic teens are three times more likely than White teens to have a child. African-American teens are more

than twice as likely as White teens to have a child.

The following table shows teen birth rates by age and ethnicity in Bexar County in 2013.

Age of Mother	White	Hisp	Afr Am	Other
	Per 1,000	Per 1,000	Per 1,000	Per 1,000
10 to 14 years	0.1	0.7	0.2	0.0
15 to 19 years	18.0	49.2	34.7	12.3

(Metro Health, 2013)

Teen pregnancy has greater implications that are felt society-wide, as the burden of care is often difficult for young, single mothers. In Bexar County alone there were 2,303 children born to single teen mothers in 2013 (Metro Health, 2013).

The Center of Disease Control and Prevention (2015) notes that adolescent parents are 50% less likely to get a high school diploma by age 22 compared with 90% of teen girls who do not give birth. Births occurring within school district attendance areas in Bexar County for 2013 are listed on the following table:

School District	Total Births to girls age 15-19
Alamo Heights	3
Boerne	2
Comal	5
East Central	65
Edgewood	147
Ft. Sam Houston	3
Harlandale	138
Judson	168
Medina Valley	6
North East	373
Northside	536
San Antonio	723
Schertz-Cibolo-UC	12
Somerset	27
South San Antonio	118
Southside	53
Southwest	119
<b>Total</b>	<b>2,498</b>

(Metro Health, 2013)

Adolescent parents are faced with the challenge of providing for their own children when they are barely out of childhood themselves. In 2015, 27% of children in San Antonio under 18 lived below the federal poverty level (Kids Count Data Center, 2017). Patterns for teen births have shown that the greater incidence occurs in low-income areas with a high Hispanic population. In Bexar County, there were a total of 2,122 births to teen mothers in 2013:

- 745 births in City Council District 5
  - 312 births in City Council District 4
  - 306 births in City Council District 3
  - 296 births in City Council District 2
  - 237 births in City Council District 1
- (Metro Health, 2013)

*UNEMPLOYMENT*

According to the Bureau of Labor Statistics (BLS), (2017c), “persons are classified as unemployed if they do not have a job, have actively looked for work in the prior 4 weeks, and are currently available for work. Persons who were not working and were waiting to be recalled to a job from which they had been temporarily laid off are also included as unemployed. Receiving benefits from the Unemployment Insurance (UI) program has no bearing on whether a person is classified as unemployed.”

The unemployment rate for the United States for the month of December 2016 was 4.7% (BLS, 2017b). The state of Texas was ranked 27<sup>th</sup> in the nation in unemployment rates for the same month at an unemployment rate of 4.8% (BLS, 2017d). Data collected on the San Antonio-New Braunfels area shows the unemployment rate in December 2016 being 3.7%, which is lower than both the Texas and national rates (BLS, 2017a).

Despite the relatively low unemployment rate, Bexar County residents can find themselves in the situation of being underemployed. 3.9% of those working full time and 21.3% of those working part-time were living in poverty in 2015 (U.S. Census Bureau, n.d.c). The Bexar County

median income from 2011-2015 was \$51,150, putting Bexar County below the Texas median income of \$53,207 and the national median income of \$53,889 (U.S. Census Bureau, n.d.f).

*DEBT*

A study published in 2010 reported that “total consumer debt (which excludes home mortgages and home equity loans) is currently around \$2.6 trillion, or \$11,000 per adult. Over the past two decades, consumer debt has grown at an annual rate of 4.1 percent—much faster than the 0.6 percent growth of median household income. This has pushed debt-to-income ratios to record levels and has created severe financial hardship for many Americans” (Pressman and Scott, 2010, p.9). Types of consumer debt include automobile loans, installment loans, credit cards, education loans, and other debt such as payday loans, medical expenses, and loans against pensions and life insurance.

While some debt instruments have fixed payments for a particular length of time such that the consumer can eventually pay off the full amount, others allow for minimum payments while accruing (often very high) interest. In recent years there has been a rise in the popularity of small dollar credit (SDC) products such as payday loans, pawn loans, and auto title loans. In a recent report (Levy and Sledge, 2012) on how consumers use SDC products it was revealed that the top three uses included:

- Utility payments (36%)
- General living expenses (34%)
- Rent (18%)

In fact, “some consumers use SDC products to fill **consistent gaps** [emphasis added] between expenses and income; some use them to meet cash flow problems where bills and paychecks are misaligned; and others use credit in response to an unexpected event, such as a job loss or car repair” (Levy and Sledge, 2012, p.22).

Texas ranks 31 in the nation with regards to average student debt. Texas college graduates from state and nonprofit colleges have an average student loan debt of \$27,324 (The Institute for College Access & Success, 2016, p.6).

In terms of credit card debt, Texas ranked 38<sup>th</sup> in the nation with an average credit card debt of \$5,960. The national average was \$5,700 for the same period in 2015. “According to a 2015 study by CreditCards.com, three Texas metropolitan areas are among the five worst areas for credit-card debt. San Antonio was No. 1, possibly because of the area’s heavy presence of members of the military, who are more likely to carry higher credit card debt than other portions of the population. According to CreditCards.com, San Antonio had an average credit-card debt of \$4,879 and a median income of \$27,491. Assuming a monthly payoff of 15%, it would take San Antonio resident 16 months to erase the total debt” (Fay, 2017).

*HOUSING*

The U.S. Department of Housing and Urban Development (n.d.) states that “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing.”

The Texas Association of Realtors (2017), reported that the median sales price of existing single-family homes in the San Antonio-New Braunfels metropolitan area was \$203,000 (an increase of 6.3% from 2015). This was just under the median sales price for Texas at \$201,000. The median sales price for the United States was more expensive at \$233,800 (National Association of Realtors, 2017).

The National Association of Realtors (2016) also compiled data on qualifying income based on the sales price of an existing single-family home (most recent available):

2015 Preliminary Data	5% down	10% down	20% down
U.S.	\$49,535	\$46,928	\$41,714
South	\$43,463	\$41,175	\$36,600
San Antonio	\$42,729	\$40,480	\$35,982
(National Association of Realtors, 2016)			

For many families, the cost of home ownership is prohibitive even if they have a qualifying

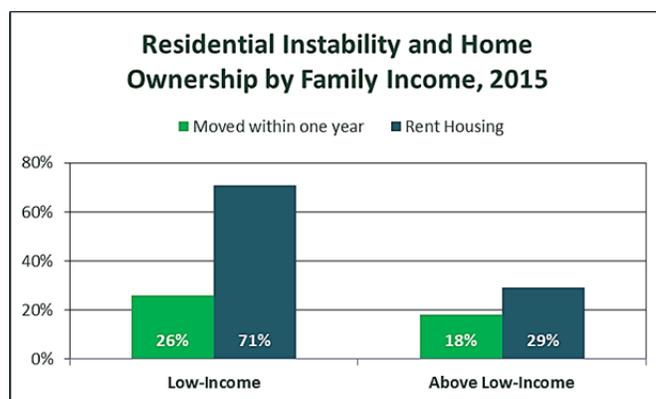
income. In Bexar County, 28.5% of households with a mortgage reported owner costs of 30% or more of their monthly income; 12.1% of households without a mortgage reported costs in the same category. Renters also contend with high prices. 48.7% of those occupying Bexar County rental units reported that the gross rent was 30% or more of their household income in 2015 (U.S. Census Bureau, n.d.e).

For those who cannot afford a mortgage or high rental prices, sub-standard housing may be the only option. Of the 618,831 occupied housing units in Bexar County in 2015, 2,780 (0.4%) lacked complete plumbing facilities; 4,819 (0.8%) lacked complete kitchen facilities; and 17,045 (2.8%) had no telephone service available (U.S. Census Bureau, n.d.e).

Subsidized housing may be a viable alternative for some low-income families. The San Antonio Housing Authority (SAHA) “provides housing services to the San Antonio community through Public Housing, Assisted Housing and Mixed-Income Housing programs. SAHA owns and operates 68 public housing communities in San Antonio” (SAHA, 2017).

Lack of home ownership also affects the stability of the family and especially the children. Frequent moves can have a deleterious effect on child development (Jiang, Granja, and Koball, 2017). Of the 675,208 housing units available in Bexar County in 2015, 58.5% were owner-occupied and 41.5% were occupied by renters (U.S. Census Bureau, n.d.e).

The following chart illustrates that low-income renters are more likely to move than non-low-income renters:



(Jiang, Granja, and Koball, 2017)

While providing housing in areas away from severely depressed urban centers may be viewed as a step in the right direction, a 20 year study conducted in order to see the effect of housing changes on poverty found that simply moving individuals from poverty stricken areas to lower poverty areas did little to help people escape poverty themselves. The study noted that the larger issues were affordable child care, affordable housing, networking, and secure jobs. The most notable city in the study was Los Angeles where the vast distances between the individual’s homes, jobs, and child care locations, coupled with inaccessible public transportation, severely hampered the worker’s efforts (Everett, 2014). This could be considered comparable to the Bexar County area because locations in the city of San Antonio and surrounding towns have similar issues with distance. In 2015, 7.7% of occupied housing units in Bexar County had no vehicles available (U.S. Census Bureau, n.d.e).

*CHILDCARE*

“Low-income working families are less likely to pay for child care than are higher-income families. When they do pay, they purchase less expensive care, but pay a much larger share of their income for it. They are much less likely to use center-based care” (Greenberg, 2007). Child care can cost as much as 20% of a family’s annual income and is often the second most expensive cost (after housing). The following table represents average daily full time rates for child care in Bexar County and the surrounding areas:

	Licensed Childcare Center	Licensed Childcare Homes	Registered Childcare Homes
Infant	\$30.93	\$26.69	\$26.83
Toddler	\$28.95	\$25.80	\$25.32
Pre-school	\$27.65	\$24.61	\$24.45
School Age	\$26.69	\$22.22	\$22.08

(Schwab, Schroeder, Faulkner, & Marra, 2016)

Considering that over 65.1% of the population (age 16 and over) in Bexar County is in the labor force, the need for accessible, affordable, quality child care for working parents is

apparent. 61.8% of children under the age of six have all parents in the family in the labor force and 68.1% of all children ages 6-17 have all parents in the labor force (U.S. Census Bureau, n.d.d).

The Texas Association of Child Care Resource and Referral Agencies (TACCRRRA) (2008) compiled a profile of child care available in each county in Texas. The following table list types of facilities in Bexar County in 2008 (most recent available):

Child Care Facilities	Number	Legal Capacity
Licensed Childcare Center	632	60,391
Licensed Childcare Home	30	360
Registered Childcare Home	500	603
Listed Family Home (unregulated)	339	1,017
(TACCRRRA, 2008)		

In Bexar County, there were approximately 480,098 children under the age of 18 in households in 2015 (U.S. Census Bureau, n.d.b). The following table depicts the households of those children:

Number of Children in Households (2015)				
	Total	Under 6	6-11	12-17
Married-couple	296,469	33.6%	34.0%	32.4%
Single mother	146,312	31.8%	34.3%	33.9%
Single father	34,569	38.9%	29.5%	31.64%
	<b>480,098</b>			
(U.S. Census Bureau, n.d.b)				

Several disparities exist between male and female workers. Women tend to work fewer

hours and have lower pay than their male counterparts regardless of marital status:

Work Status, Bexar County, 2015	Male	Female
Worked 50-52 weeks	61.9%	50.9%
Usually worked 35 hrs or more/week	66.9%	51.2%
Usually worked 15 to 34 hrs/week	11.1%	15.5%
Usually worked 1 to 14 hrs/week	2.2%	3.0%
Median earnings (full-time, year round)	\$41,496	\$35,052
(U.S. Census Bureau, n.d.g&h)		

Children residing in single mother households are more likely than any others to be living in poverty. The following table depicts the percentage of families in Bexar County whose household income was below the poverty level in 2015:

Household Income Below Poverty Level in 2015	% in Poverty
<b>All Families</b>	<b>13.8</b>
With children under 18	20.1
With children under 5	19.4
<b>Married couple families</b>	<b>7.1</b>
With children under 18	10.1
With children under 5	8.2
<b>Single mother families</b>	<b>30.8</b>
With children under 18	39.3
With children under 5	42.8
(U.S. Census Bureau, n.d.d)	

Parents, especially single mothers, may find themselves in the position of wanting to work full-time but being unable to do so due to an inability to find and/or afford the necessary care for their children.

Poverty Thresholds for 2016 by Size of Family and Number of Related Children Under 18 Years									
Size of family unit	Related children under 18 years								
	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual)									
Under 65 years	12,486								
65 years and over	11,511								
Two people									
Householder under 65 years	16,072	16,543							
Householder 65 years and over	14,507	16,480							
Three people									
Householder under 65 years	18,774	19,318	19,337						
Householder 65 years and over	24,755	25,160	24,339	24,424					
Four people									
Householder under 65 years	29,854	30,288	29,360	28,643	28,205				
Householder 65 years and over	34,337	34,473	33,763	33,082	32,070	31,470			
Five people									
Householder under 65 years	39,509	39,756	38,905	38,313	37,208	35,920	34,507		
Householder 65 years and over	44,188	44,578	43,776	43,072	42,075	40,809	39,491	39,156	
Six people									
Householder under 65 years	53,155	53,413	52,702	52,106	51,127	49,779	48,561	48,259	46,400
Householder 65 years and over									

(U.S. Census Bureau, 2017a)

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