

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, 2018a), 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” (Fox, 2017). The SPM is based on:

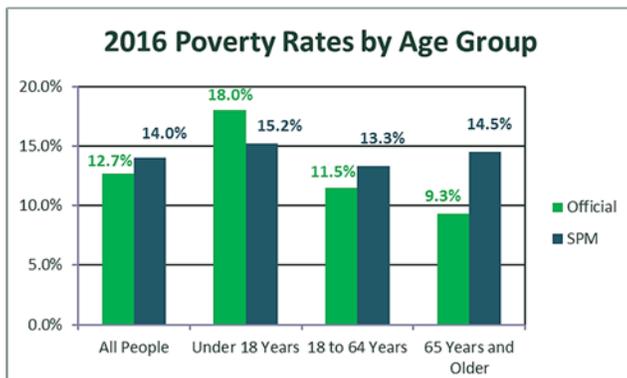
- Cash income plus the value of noncash government benefits minus certain necessary expenses
 - Noncash benefits include
 - Housing subsidies
 - Supplemental Nutrition Assistance Program (SNAP)
 - Low-income energy assistance (LIHEAP)
 - National school lunch program
 - Special Supplemental Nutrition 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])
- (Fox, 2017)

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

Two Adult, Two Child Poverty Threshold: 2016		
Official	\$24,339	
SPM	National	San Antonio MSA
Owners with mortgage	\$26,336	\$26,130
Owners without mortgage	\$22,298	\$22,156
Renters	\$26,104	\$25,903

(U.S. Census, 2017)



(Fox, 2017, 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, 2018 guidelines approximate 2016 thresholds (HHS, 2018a&b)

The current HHS poverty guidelines are:

2018 Poverty Guidelines for the 48 Contiguous States And the District of Columbia	
Persons in family /household	Poverty guideline
1	\$12,140
2	\$16,460
3	\$20,780
4	\$25,100
5	\$29,420
6	\$33,740
7	\$38,060
8	\$42,380

For families/households with more than 8 persons, add \$5,400 for each additional person.
(HHS, 2018b)

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, 2018a). 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, 2018a)

POVERTY IN BEXAR COUNTY

In 2016, 16.3% of the population of Bexar County were reported as living below the Federal poverty level, slightly more than the whole state of Texas (15.6%) (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	915,173	49.2%
Female	943,526	50.8%
Total	1,858,699	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	142,070	15.9%
Female	171,336	18.4%
Total	313,406	--

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

AGE

The median age of Bexar county residents is 33.2:

Age	Percent
Under 5 years	7.3%
5-19 years	21.9%
20-34 years	23.3%
35-64 years	36.2%
65+	11.3%

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

Poverty Status			
Age	Total	# Below Poverty	% Below Poverty
Under 18 years	480,777	116,908	24.3%
Related child of householder under 18 years	479,178	115,393	24.1%
18 to 64 years	1,139,644	172,449	15.1%
65 years and over	204,286	24,049	11.8%

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

ETHNICITY

Bexar County is a racially diverse community. The majority of the population is Hispanic (60.3%). 27.7% of the population is White alone, and Blacks and Asians compose the smallest percentage of the population; 8.5% and 3.1% 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	129,480
125% of poverty level	412,790
150% of poverty level	519,007
185% of poverty level	651,924
200% of poverty level	705,947

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

Race and/or Hispanic Origin	Total	100% FPL (%)
White	1,433,825	16.3%
Black	136,369	22.2%
American Indian or Alaska Native	12,622	29.5%
Asian	49,298	11.4%
Native Hawaiian or other pacific Islander	1,281	18.9%
Other	137,849	22.3%
Two or more	53,463	17.3%
Hispanic or Latino Origin (of any race)	1,089,349	20.9%
White alone, not Hispanic or Latino	525,946	9.1%

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

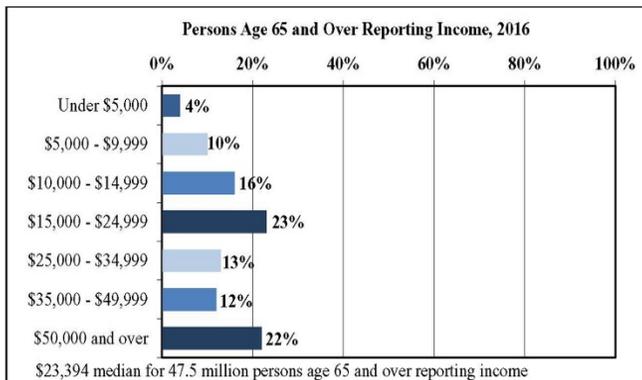
ELDERLY

Bexar County's population of persons 65 years and older in 2016 was 11.3%. This number is

approximately the same as the Texas elderly population in 2016 which was 11.5 % (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 2016 for males over 65 was \$31,618 and for females was \$18,380. Major sources of income for seniors in 2015 were reported as social security (84%), income from assets (63%), private pensions (37%), government employee pensions (16%), and earnings (29%). Social security benefits constituted 90% or more of the income received by 34% of beneficiaries. 9.3% of seniors were living below the poverty level in 2016. The highest levels of poverty were experienced by older Hispanic women living alone (39.5%) (U.S. Administration on Aging, 2018).

The following chart represents income reported by seniors in 2016:



(U.S. Administration on Aging, 2018, 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, 27.9% of those with less than a high school diploma were living below the FPL in 2016. 15.4% of high school graduates, 10.5% 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 2016 (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 2014. Bexar County experienced 2,657 dropouts during the 2015-2016 school year (Texas Education Agency, 2017). 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, 2018).

TEEN PREGNANCY

As of 2016, Texas ranked 4th in the nation with a teen pregnancy rate of 31 births per 1,000 females aged 15-19, showing a 30% decrease between 2012-2016 (Kaiser Family Foundation, 2018). In Bexar County, teen pregnancy rates were 30.2 births per 1,000 females aged 15-19 in 2016 (San Antonio Metropolitan Health District [Metro Health], 2017):

Age of Mother	Total
10 to 14 years	37
15 to 17 years	604
15 to 19 years	1,403

(Metro Health, 2017)

There is also a large disparity along racial boundaries. In Bexar County, Hispanic teens are 2.4 times as likely as White teens to have a child. African-American teens are 1.7 times as likely as White teens to have a child (Bexar County Community Health Collaborative, 2016).

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 2,044 children born to teen mothers in 2016 (Metro Health, 2017).

The Centers for Disease Control and Prevention (CDC) (2017) 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. Additionally, “The children of

teenage mothers are more likely to have lower school achievement and to drop out of high school, have more health problems, be incarcerated at some time during adolescence, give birth as a teenager, and face unemployment as a young adult” (CDC, 2017).

Adolescent parents are faced with the challenge of providing for their own children when they are barely out of childhood themselves. In 2016, 26% of children in San Antonio under 18 lived below the federal poverty level (Kids Count Data Center, 2017).

UNEMPLOYMENT

According to the Bureau of Labor Statistics (BLS), (2018c), “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 June 2018 was 4.0% (BLS, 2018b). The state of Texas was ranked 27th in the nation in unemployment rates for the same month at an unemployment rate of 4.0% (BLS, 2018d). Data collected on the San Antonio-New Braunfels area shows the unemployment rate in May 2018 being 3.2%, which is lower than both the Texas and national rates (BLS, 2018a).

Despite the relatively low unemployment rate, Bexar County residents can find themselves in the situation of being underemployed. 4.0% of those working full time and 21.1% of those working part-time were living in poverty in 2016 (U.S. Census Bureau, n.d.c). The Bexar County median income from 2012-2016 was \$52,353, putting Bexar County below the Texas median income of \$54,727 and the national median income of \$55,329 (U.S. Census Bureau, n.d.f).

DEBT

Total U.S. household debt increased to \$13.29 trillion in the second quarter of 2018. Home mortgages made up the largest portion of total debt at \$9 trillion. Non-housing debt included auto loans, credit cards, other installment loans, and student loans (Center for Microeconomic Data, 2018).

Texas ranks 38th in the nation with regards to average student debt. Texas college graduates from state and nonprofit colleges have an average student loan debt of \$26,292 (The Institute for College Access & Success, 2017).

In terms of credit card debt, Texas ranked 38th 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, 2018).

While some debt instruments have fixed payments for a particular length of time so 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 loan products such as payday loans, pawn loans, and auto title loans.

Payday loans “are typically small loans you can get in most states by walking into a store with a valid ID, proof of income and a bank account. The balance of the loan, along with the “finance charge” (the service fees and interest), is typically due two weeks later, on your next pay day” (Leonhardt, 2018). The national average annual percentage rate for a typical payday loan is almost 400%. The average in Texas is amongst the highest at 662%. With the high

cost of repayment, it is not unusual for a borrower to “roll over” the loan for an additional period (next payday for example). “The Consumer Financial Protection Bureau [CFPB] found that nearly one in four payday loans are re-borrowed nine times or more, while Pew found it generally takes borrowers roughly five months to pay off the loans and an average of \$520 in finance charges” (Leonhardt, 2018).

The CFPB released a small dollar rule in October 2017 with an effective date of August 2019. “The rule aims to stop debt traps and applies to loans that require consumers to repay all or most of the debt at once. Under the new rule, lenders must conduct a “full-payment test” to determine upfront that borrowers can afford to repay their loans without re-borrowing” (Consumer Bankers Association, 2017, p.1).

The rule also requires that lenders use a credit reporting system to report and obtain credit information about covered loans, establish and follow a compliance program, and retain certain records (Consumer Bankers Association, 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 (2018), reported that the median sales price of existing single-family homes in the San Antonio-New Braunfels metropolitan area was \$211,200 (an increase of 4% from 2016). This was just under the median sales price for Texas at \$223,990. The median sales price for the United States was more expensive at \$248,800 (National Association of Realtors, 2018).

The National Association of Realtors (2017) also compiled data on qualifying income based on

the sales price of an existing single-family home (most recent available):

2017 Preliminary Data	5% down	10% down	20% down
U.S.	\$55,142	\$52,240	\$46,435
South	\$49,085	\$46,502	\$41,335
San Antonio	\$47,913	\$45,391	\$40,347
(National Association of Realtors, 2017)			

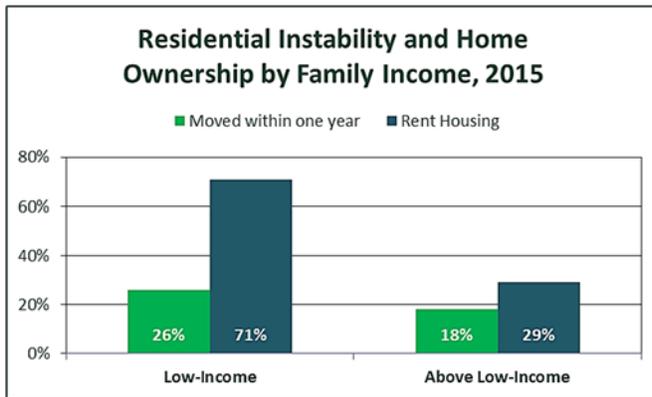
For many families, the cost of home ownership is prohibitive even if they have a qualifying income. In Bexar County, 28% of households with a mortgage reported owner costs of 30% or more of their monthly income; 7% of households without a mortgage reported costs in the same category. Renters also contend with high prices. 51% of those occupying Bexar County rental units reported that the gross rent was 30% or more of their household income in 2016 (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 623,321 occupied housing units in Bexar County in 2016, 2,836 (0.5%) lacked complete plumbing facilities; 4,584 (0.7%) lacked complete kitchen facilities; and 18,261 (2.9%) 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, 2018).

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 623,321 housing units available in Bexar County in 2016, 58.3% were owner-occupied and 41.7% 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 2016, 7.5% of occupied housing units in Bexar County had no vehicles available (U.S. Census Bureau, n.d.e).

CHILDCARE

“Nearly one-third of parents who have a fee for child care say the cost has caused a financial problem for their household” (Pao, 2016). The U.S. average for child care cost as a share of median household income is 30.8% 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	\$30.66	\$27.34	\$26.33
Toddler	\$28.54	\$25.43	\$24.58
Pre-school	\$27.11	\$25.07	\$23.78
School Age	\$25.97	\$21.49	\$19.99

(Schroeder, Faulkner, & Marra, 2017)

Considering that over 65% 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. 61.7% of children under the age of six have all parents in the family in the labor force and 68% of all children ages 6-17 have all parents in the labor force (U.S. Census Bureau, n.d.d).

Texas Health and Human Services (HHS) (n.d.) provides a searchable database of licensed child care available in each county in Texas. The following table list the types of facilities in Bexar County in 2018:

Child Care Facilities	Number	Legal Capacity
Licensed Childcare Center	556	63,682
Licensed Childcare Home	47	550
Registered Childcare Home	282	3,208

(HHS, n.d.)

In Bexar County, there were approximately 486,160 children under the age of 18 in households in 2016 (U.S. Census Bureau, n.d.b). The following table depicts the households of those children:

Number of Children in Households (2016)				
	Total	Under 6	6-11	12-17
Married-couple	299,537	33.9%	34.0%	32.1%
Single mother	148,610	31.4%	34.6%	34.0%
Single father	35,176	38.2%	29.7%	32.1%
	486,160			

(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, 2016	Male	Female
Worked 50-52 weeks	62.5%	51.3%
Usually worked 35 hrs or more/week	67.1%	51.2%
Usually worked 15 to 34 hrs/week	11.0%	15.6%
Usually worked 1 to 14 hrs/week	2.1%	3.1%
Median earnings (full-time, year round)	\$41,918	\$35,581
(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 2016:

Household Income Below Poverty Level in 2016	% in Poverty
All Families	13.6
With children under 18	19.4
With children under 5	18.0
Married couple families	7.3
With children under 18	9.9
With children under 5	8.0
Single mother families	29.8
With children under 18	38.1
With children under 5	40.1
(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 2017 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	12,752								
65 years and over	11,756								
Two people									
Householder under 65 years	16,414	16,895							
Householder 65 years and over	14,816	16,831							
Three people	19,173	19,730	19,749						
Four people	25,283	25,696	24,858	24,944					
Five people	30,490	30,933	29,986	29,253	28,805				
Six people	35,069	35,208	34,482	33,787	32,753	32,140			
Seven people	40,351	40,603	39,734	39,129	38,001	36,685	35,242		
Eight people	45,129	45,528	44,708	43,990	42,971	41,678	40,332	39,990	
Nine people or more	54,287	54,550	53,825	53,216	52,216	50,840	49,595	49,287	47,389
(U.S. Census Bureau, 2018b)									

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