

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 Bureau, 2017), the official poverty threshold (also called the federal poverty level 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 Bureau, 2017)

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 2011. 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, 2018). The SPM is based on:

- Cash income plus the value of noncash government benefits minus certain necessary expenses
 - Noncash Benefits include
 - Supplemental Nutrition Assistance Program (SNAP)
 - National School Lunch Program
 - Supplementary Nutrition Program for Women, Infants, and Children (WIC)
 - Low-Income Home Energy Assistance Program (LIHEAP)
 - Housing Assistance
 - Necessary Expenses Subtracted from Resources include
 - Taxes
 - Work-Related Expenses
 - Child Care Expenses
 - Child Support Paid
 - Medical Expenses

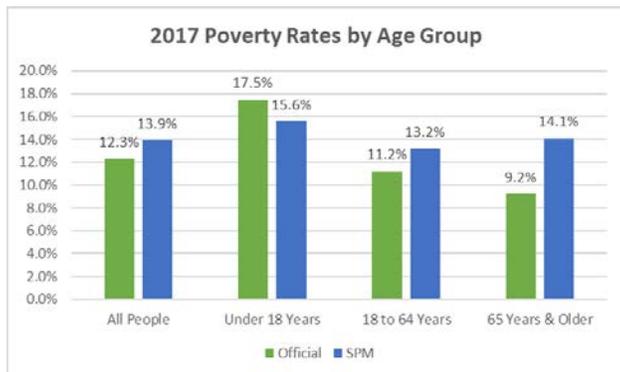
- All persons living in the household (foster children, unmarried partners)
- Provides for regional differences in expenses
- Provides for differences in place of residence (rental unit, purchased property, home with a mortgage)
- Thresholds used are derived from Consumer Expenditure Survey data on actual expenditures for basic necessities (food, shelter, clothing, and utilities [FCSU])

(Fox, 2018)

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

Two Adult, Two Child Poverty Threshold: 2017		
Official	\$24,858	
SPM	National	San Antonio MSA
Owners with mortgage	\$27,085	\$26,910
Owners without mortgage	\$23,261	\$23,135
Renters	\$27,005	\$26,831

(Fox, 2018; U.S. Census Bureau, 2018)



(Fox, 2018, 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, 2019 guidelines approximate 2017 thresholds

(HHS, 2019a,b)

The current HHS poverty guidelines are:

2019 Poverty Guidelines for the 48 Contiguous States And the District of Columbia	
Persons in family /household	Poverty guideline
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430
For families/households with more than 8 persons, add \$4,420 for each additional person.	

(HHS, 2019b)

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, 2019a). 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, 2019a)

POVERTY IN BEXAR COUNTY

In 2018, 15.6% of the population of Bexar County were reported as living below the Federal poverty level, slightly more than the whole state of Texas (14.7%) (U.S. Census Bureau, 2019h).

POVERTY STATUS IN BEXAR COUNTY (2017)			
Age	Total	# Below Poverty	% Below Poverty
Under 18 years	486,326	113,239	23.3%
Related child of householder under 18 years	484,635	111,642	23.0%
18 to 64 years	1,160,746	167,548	14.4%
65 years and over	210,817	24,005	11.4%
(U.S. Census Bureau, 2019d)			

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	932,577	49.3%
Female	959,427	50.7%
Total	1,892,004	100%
(U.S. Census Bureau, 2019a)		

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

Poverty by Gender		
	Number	Percent
Male	139,182	15.3%
Female	165,610	17.5%
Total	304,792	--
(U.S. Census Bureau, 2019d)		

AGE

The median age of Bexar county residents is 33.3:

Age	Percent
Under 5 years	7.2%
5-19 years	21.8%
20-34 years	23.4%
35-64 years	36.1%
65+	11.5%
(U.S. Census Bureau, 2019a)	

ETHNICITY

Bexar County is a racially diverse community. In 2018, the majority of the population is Hispanic (60.5%). 27.4% of the population is White alone, and Blacks and Asians compose the smallest percentage of the population; 8.5% and 3.3% respectively (U.S. Census Bureau, 2019h). 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	129,330
125% of poverty level	406,835
150% of poverty level	512,168
185% of poverty level	648,636
200% of poverty level	706,367
(U.S. Census Bureau, 2019d)	

Race and/or Hispanic Origin	Total	100% FPL (%)
White	1,478,436	15.9%
Black	138,253	20.6%
American Indian or Alaska Native	11,704	25.2%
Asian	50,150	12.5%
Native Hawaiian or other pacific Islander	2,181	11.5%
Other	119,523	18.9%
Two or more	57,642	15.8%
Hispanic or Latino Origin (of any race)	1,114,440	19.7%
White alone, not Hispanic or Latino	526,945	9.3%
(U.S. Census Bureau, 2019d)		

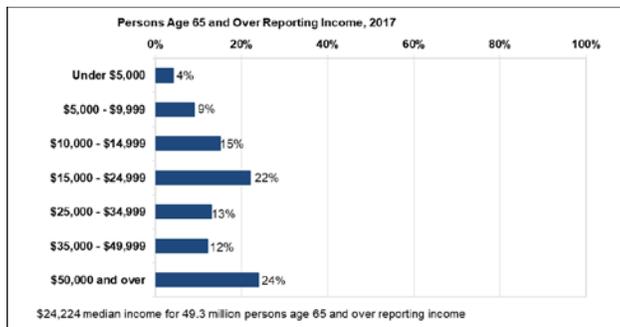
ELDERLY

11.5% of Bexar County’s population in 2017 was persons 65 years and older. This number is

similar to the Texas elderly population in 2017, which was 11.7% (U.S. Census Bureau, 2019a). With a longer lifespan comes the challenge of maintaining financial independence. Many elders struggle to make ends meet.

The average income in 2017 for males over 65 was \$32,654 and for females was \$19,180 (U.S. Administration on Aging [AOA], 2019). 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%) (AOA, 2017).

The following chart represents income reported by seniors in 2017:



(AOA, 2019, 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, 26.6% of those with less than a high school diploma were living below the FPL in 2017. 14.8% of high school graduates, 10.3% 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 2017 (U.S. Census Bureau, 2019d).

Bexar County experienced 2,492 dropouts during the 2016-2017 school year (Texas Education Agency, 2018). 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 also tend to be unemployed and seeking public assistance.

TEEN PREGNANCY

As of 2016, Texas ranked 4th in the nation with a teen pregnancy rate of 31.0 births per 1,000 females aged 15-19, showing a 10% decrease between 2015-2016 (HHS, 2019c). 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):

Teen Birth Rate Bexar County, Texas 2016	
Age of Mother	Total
10 to 14 years	37
15 to 17 years	604
18 to 19 years	1,403
(Metro Health, 2017)	

There is also a large disparity along racial boundaries. In 2014, Bexar County Hispanic teens are 2.4 times as likely as White teens to have a child. African-American teens are 1.8 times as likely as White teens to have a child (Bexar County Community Health Collaborative, 2016).

Teen pregnancy has greater implications that are 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) (2019) 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, 2019).

Adolescent parents are faced with the challenge of providing for their own children when they are barely out of childhood themselves. In 2017, 26% of children in San Antonio under 18 lived below the federal poverty level (Kids Count Data Center, 2019).

UNEMPLOYMENT

According to the Bureau of Labor Statistics (BLS), “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” (BLS, 2019c).

The unemployment rate for the United States for the month of June 2019 was 3.7% (BLS, 2019b). The state of Texas was ranked 19th in the nation in unemployment rate for the same month at a rate of 3.4% (BLS, 2019d). Data collected on the San Antonio-New Braunfels area shows the unemployment rate in June 2019 being 3.2%, which is lower than both the Texas and national rates (BLS, 2019a).

Despite the relatively low unemployment rate, Bexar County residents can find themselves in the situation of being underemployed. 3.7% of those working full time and 20.0% of those working part-time were living in poverty in 2017 (U.S. Census Bureau, 2019d). The Bexar County median income from 2013-2017 was \$53,999, putting Bexar County below the Texas median income of \$57,051 and the national median income of \$57,652 (U.S. Census Bureau, 2019h).

DEBT

Total U.S. household debt increased to \$13.67 trillion in the first quarter of 2019. Home mortgages made up the largest portion of total debt at \$9.65 trillion. Non-housing debt, at \$4.02 trillion, included auto loans, credit cards, other installment loans, and student loans (Center for Microeconomic Data, 2019).

Texas ranks 33rd in the nation with regards to average student debt. Texas college graduates from state and nonprofit colleges have an average student loan debt of \$26,824 (The Institute for College Access & Success, 2018).

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 (HUD) (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 \$222,000 (an increase of 5.2% from 2017). This was just under the median sales price for Texas at \$232,900. The median sales price for the United States was more expensive at \$326,400 (U.S. Census Bureau, n.d.a).

The National Association of Realtors (2019) also compiled data on qualifying income based on the sales price of an existing single-family home (most recent available):

2019 Preliminary Data	5% down	10% down	20% down
U.S.	\$60,143	\$56,978	\$50,647
South	\$53,274	\$50,470	\$44,863
San Antonio	\$53,463	\$50,649	\$45,022

(National Association of Realtors, 2019)

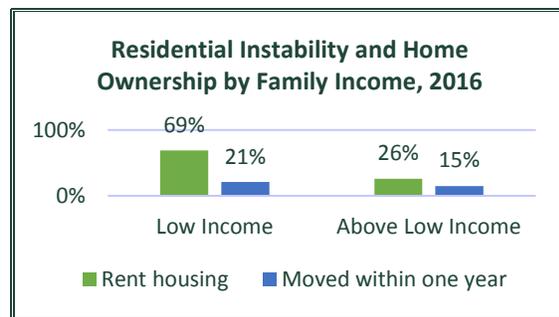
For many families, the cost of home ownership is prohibitive even if they have a qualifying income. In Bexar County, 27% of households with a mortgage reported owner costs of 30% or more of their monthly income; 12.6% of households without a mortgage reported costs in the same category. Renters also contend with high prices. 49.1% of those occupying Bexar County rental units reported that the gross rent was 30% or more of their household income in 2017 (U.S. Census Bureau, 2019g).

For those who cannot afford a mortgage or high rental prices, sub-standard housing may be the only option. Of the 627,889 occupied housing units in Bexar County in 2017, 3,029 (0.5%) lacked complete plumbing facilities; 4,740 (0.8%) lacked complete kitchen facilities; and 16,112 (2.6%) had no telephone service available (U.S. Census Bureau, 2019g).

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, 2019).

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 (Koball and Jiang, 2018). Of the 627,889 housing units available in Bexar County in 2017, 58.7% were owner-occupied and 41.3% were occupied by renters (U.S. Census Bureau, 2019g).

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



(Koball and Jiang, 2018)

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 2017, 7.4% of occupied housing units in Bexar County had no vehicles available (U.S. Census Bureau, 2019g).

CHILDCARE

“Families earning less than \$100,000 per year identified cost as the primary barrier to finding care, while families in the highest income quartile cited quality concerns and limited slots as the main reasons for difficulty” (Schochet, 2019). 30.8% of families cited cost as the primary barrier preventing them from accessing childcare. 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 64.7% 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, 2019f).

Texas Health and Human Services (TxHHS) (n.d.) provides a searchable database of licensed child care available in each county in Texas. The following table lists the types of facilities in Bexar County as of August 8, 2019:

Child Care Facilities	Number	Legal Capacity
Licensed Childcare Center	545	63,941
Licensed Childcare Home	46	540
Registered Childcare Home	260	2,964

(TxHHS, n.d.)

In Bexar County, there were approximately 491,915 children under the age of 18 in households in 2017 (U.S. Census Bureau, 2019b). The following table depicts the households of those children:

Number of Children in Households (2017)				
	Total	Under 6	6-11	12-17
Married-couple	305,701	34.0%	33.5%	32.5%
Single mother	148,427	30.7%	35.0%	34.3%
Single father	34,999	38.7%	29.8%	31.4%
	491,915			

(U.S. Census Bureau, 2019b)

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, 2017	Male	Female
Worked 50-52 weeks	62.7%	51.8%
Usually worked 35 hrs or more/week	66.9%	51.3%
Usually worked 15 to 34 hrs/week	10.9%	15.6%
Usually worked 1 to 14 hrs/week	2.2%	3.1%
Median earnings (full-time, year round)	\$42,172	\$36,230

(U.S. Census Bureau, 2019c,i)

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 2017:

Household Income Below Poverty Level in 2017	% in Poverty
All Families	12.9
With children under 18	18.5
With children under 5	17.3
Married couple families	6.8
With children under 18	9.0
With children under 5	7.3
Single mother families	28.8
With children under 18	37.4
With children under 5	39.4

(U.S. Census Bureau, 2019f)

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 2018 by Size of Family and Number of Related Children Under 18 Year									
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	13,064								
65 years and over	12,043								
Two people									
Householder under 65 years	16,815	17,308							
Householder 65 years and over	15,178	17,242							
Three people	19,642	20,212	20,231						
Four people	25,900	26,324	25,465	25,554					
Five people	31,234	31,689	30,718	29,967	29,509				
Six people	35,925	36,068	35,324	34,612	33,553	32,925			
Seven people	41,336	41,594	40,705	40,085	38,929	37,581	36,102		
Eight people	46,231	46,640	45,800	45,064	44,021	42,696	41,317	40,967	
Nine people or more	55,613	55,883	55,140	54,516	53,491	52,082	50,807	50,491	48,546

(U.S. Census Bureau, 2019e)

REFERENCES

Bexar County Community Health Collaborative. (2016). *2016 Bexar County community health needs assessment report*. Retrieved from <http://healthcollaborative.net/wp-content/uploads/reports/chna-2016.pdf>

Bureau of Labor Statistics (BLS). (2019a). *Economy at a glance: San Antonio-New Braunfels, TX*. Retrieved from http://www.bls.gov/eag/eag.tx_sanantonio_msa.htm

Bureau of Labor Statistics (BLS). (2019b). *Economy at a glance: United States*. Retrieved from <http://www.bls.gov/eag/eag.us.htm>

Bureau of Labor Statistics (BLS). (2019c). *Labor force characteristics*. Retrieved from <http://www.bls.gov/cps/lfcharacteristics.htm#unemp>

Bureau of Labor Statistics (BLS). (2019d). *Local area unemployment statistics: Unemployment rates for states*. Retrieved from <http://www.bls.gov/web/laus/laumstrk.htm>

Center for Microeconomic Data. (2019). *Household debt and credit report: Q1 2019*. Retrieved from <https://www.newyorkfed.org/microeconomics/hhdc.html>

Centers for Disease Control and Prevention (CDC). (2019). *About teen pregnancy*. Retrieved from <http://www.cdc.gov/TeenPregnancy/AboutTeenPreg.htm>

Consumer Bankers Association. (2017). *Summary: CFPB small dollar rule*. Retrieved from <https://www.consumerbankers.com/sites/default/files/Small%20Dollar%20Final%20Rule%20Analysis.pdf>

Everett, L. (2014). *Barriers to opportunity*. Retrieved from <http://spectrum.mit.edu/articles/barriers-to-opportunity/>

- Fay, B. (2018). *Where Texas debt ranks*. Retrieved from <https://www.debt.org/faqs/americans-in-debt/consumer-texas/>
- Fox, L. (2018). *The supplemental poverty measure: 2017*. Retrieved from <https://www.census.gov/library/publications/2018/demo/p60-265.html>
- The Institute for College Access & Success. (2018). *Project on student debt: State by state data*. Retrieved from <https://ticas.org/posd/map-state-data>
- Kids Count Data Center. (2019). *Children in poverty (100 percent poverty) in San Antonio*. Retrieved from <https://datacenter.kidscount.org/data/tables/43-children-in-poverty-100-percent-poverty?loc=1&loc=2&loc=1&loc=2#detailed/3/89/false/870/any/321,322>
- Koball, H Jiang, Y. (2018). *Basic facts about low-income children: Children under 9 years, 2016*. Retrieved from http://www.nccp.org/publications/pub_1195.html
- Leonhardt, M. (2018). *Here's why 1 in 3 college-age Americans consider payday loans with interest rates of 400%*. Retrieved from <https://www.cnbc.com/2018/08/01/1-in-3-college-age-americans-consider-payday-loans.html>
- National Association of Realtors. (2019). *Qualifying income based on sales prices of existing single-family homes for metropolitan areas*. Retrieved from <https://www.nar.realtor/sites/default/files/documents/qualifying-income-for-metropolitan-areas-q1-2019-single-family-2019-05-14.pdf>
- San Antonio Housing Authority (SAHA). (2019). *Housing*. Retrieved from <https://saha.org/index.php/find-a-home>
- San Antonio Metropolitan Health District (Metro Health). (2017). *Teen births in San Antonio, Bexar County: 2016*. Retrieved from https://www.sanantonio.gov/Portals/0/Files/health/HealthyLiving/PW2016FactSheetFinal_Eng.pdf?ver=2017-11-29-094814-070
- Schochet, L. (2019). *The child care crisis is keeping women out of the workforce*. Retrieved from <https://www.americanprogress.org/issues/early-childhood/reports/2019/03/28/467488/child-care-crisis-keeping-women-workforce/>
- Schroeder, D., Faulkner, M., & Marra, L. (2017). *2017 Texas child care market rate survey: Final report*. Retrieved from <https://txicfw.socialwork.utexas.edu/research/project/child-care-market-rate-survey/>
- Texas Association of Realtors. (2018). *2018 Real estate year in review*. Retrieved from <https://www.texasrealestate.com/market-research/quarterly-housing-report/>
- Texas Education Agency. (2018). *Annual dropout data, 2016-2017 (by county)*. Retrieved from <https://tea.texas.gov/acctres/dropcomp/years.html>
- Texas Health and Human (TxHHS). (n.d.). *Child care licensing*. Retrieved August 8, 2019, from https://www.dfps.state.tx.us/Child_Care/Search_Texas_Child_Care/ppFacilitySearchDayCare.asp
- U.S. Administration on Aging (AOA). (2017). *Profile of older Americans: 2017 PDF*. Retrieved from <https://acl.gov/aging-and-disability-in-america/data-and-research/profile-older-americans>
- U.S. Administration on Aging (AOA). (2019). *Profile of older Americans: 2018 PDF*. Retrieved from <https://www.acl.gov/aging-and-disability-in-america/data-and-research/profile-older-americans>
- U.S. Census Bureau. (n.d.a). *Historical data*. Retrieved July 23, 2019, from https://www.census.gov/construction/nrs/historical_data/index.html
- U.S. Census Bureau. (2017). *How the U.S. Census Bureau measures poverty*. Retrieved from https://www.census.gov/library/visualizations/2017/demo/poverty_measure-how.html
- U.S. Census Bureau. (2018). *SPM thresholds by metro area*. Retrieved from <https://www.census.gov/library/publications/2018/demo/p60-265.html>
- U.S. Census Bureau. (2019a). *ACS demographic and housing estimates 2013-2017 American community survey 5-year estimates: Table DP05*. Retrieved from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_DP05&prodType=table
- U.S. Census Bureau. (2019b). *Children characteristics 2013-2017 American community survey 5-year estimates: Table S0901*. Retrieved from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_S0901&prodType=table
- U.S. Census Bureau. (2019c). *Occupation by sex and median earnings in the past 12 months (in 2017 inflation-adjusted dollars) for the full-time, year-round civilian employed population 16 years and over 2013-2017 American community survey 5-year estimates: Table S2412*. Retrieved from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_S2412&prodType=table
- U.S. Census Bureau. (2019d). *Poverty status in the past 12 months 2013-2017 American community survey 5-year estimates: Table S1701*. Retrieved from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_S1701&prodType=table
- U.S. Census Bureau. (2019e). *Poverty thresholds by size of family and number of children: 2018*. Retrieved from <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>
- U.S. Census Bureau. (2019f). *Selected economic characteristics 2013-2017 American community survey 5-year estimates: Table DP03*. Retrieved from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_DP03&prodType=table
- U.S. Census Bureau. (2019g). *Selected housing characteristics 2013-2017 American community survey 5-year estimates: Table DP04*. Retrieved from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_DP04&prodType=table
- U.S. Census Bureau. (2019h). *State and county quickfacts: Bexar County, Texas*. Retrieved from <https://www.census.gov/quickfacts/table/INC110215/48,48029,00>
- U.S. Census Bureau. (2019i). *Work status in the past 12 months 2013-2017 American community survey 5-year estimates: Table S2303*. Retrieved from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_S2303&prodType=table
- U.S. Department of Health and Human Services (HHS). (2019a). *Frequently asked questions related to the poverty guidelines and poverty*. Retrieved from <https://aspe.hhs.gov/frequently-asked-questions-related-poverty-guidelines-and-poverty>
- U.S. Department of Health and Human Services (HHS). (2019b). *HHS poverty guidelines for 2019*. Retrieved from <https://aspe.hhs.gov/poverty-guidelines>
- U.S. Department of Health and Human Services (HHS). (2019c). *Texas adolescent reproductive health facts*. Retrieved from <https://www.hhs.gov/ash/oah/facts-and-stats/national-and-state-data-sheets/adolescent-reproductive-health/texas/index.html>
- U.S. Department of Housing and Urban Development (HUD). (n.d.). *Affordable housing*. Retrieved July 23, 2019, from http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing

