

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, 2020)

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, 2020). 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

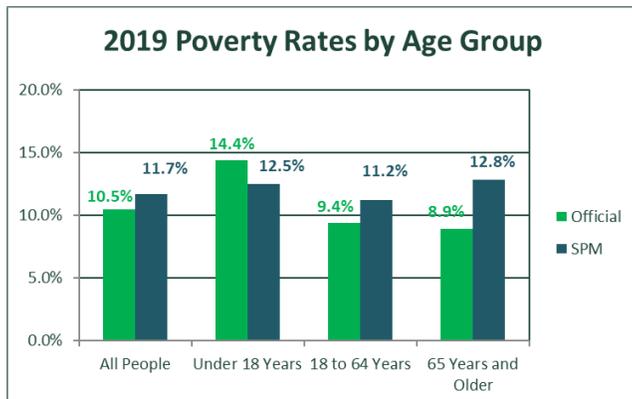
- All persons living in the household (foster children, unmarried partners)
- Provides for regional differences in expenses
- Provides for differences in place of residence (rental unit, purchased property, home with a mortgage)
- Thresholds used are derived from Consumer Expenditure Survey data on actual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

(Fox, 2020)

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

Two Adult, Two Child Poverty Threshold: 2019		
Official	\$25,926	
SPM	National	San Antonio MSA
Owners with mortgage	\$29,234	\$29,321
Owners without mortgage	\$24,980	\$25,042
Renters	\$28,881	\$28,966

(Fox, 2020)



(Fox, 2020)

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, 2021 guidelines approximate 2020 thresholds

(HHS, 2021a,b)

The current HHS poverty guidelines are:

2021 Poverty Guidelines for the 48 Contiguous States And the District of Columbia	
Persons in family /household	Poverty guideline
1	\$12,880
2	\$17,420
3	\$21,960
4	\$26,500
5	\$31,040
6	\$35,580
7	\$40,120
8	\$44,660

For families/households with more than 8 persons, add \$4,540 for each additional person.
(HHS, 2021b)

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, 2021a). 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, 2021a)

POVERTY IN BEXAR COUNTY

In 2020, 15.2% of the population of Bexar County were reported as living below the Federal poverty level, slightly more than the whole state of Texas (13.6%) (U.S. Census Bureau, 2021i).

POVERTY STATUS IN BEXAR COUNTY (2019)			
Age	Total	# Below Poverty	% Below Poverty
Under 18 years	495,184	110,657	22.3%
Related child of householder under 18 years	493,149	108,709	22.0%
18 to 64 years	1,197,437	165,008	13.8%
65 years and over	226,791	26,090	11.5%

(U.S. Census Bureau, 2021e)

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	964,179	49.4%
Female	988,664	50.6%
Total	1,952,843	100%

(U.S. Census Bureau, 2021a)

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

Poverty by Gender		
	Number	Percent
Male	139,561	14.8%
Female	162,194	16.6%
Total	301,755	--

(U.S. Census Bureau, 2021e)

AGE

The median age of Bexar county residents is 33.6:

Age	Percent
Under 5 years	7.1%
5-19 years	21.6%
20-34 years	23.4%
35-64 years	36.1%
65+	11.8%

(U.S. Census Bureau, 2021a)

ETHNICITY

Bexar County is a racially diverse community. In 2019, the majority of the population was Hispanic (60.2%). 79.4% of the population was White alone, 7.7% were Black or African American, 2.9% were Asian, and Native American and Hawaiian/Pacific Islander composed the smallest percentage of the population; 0.7% and 0.1% respectively (U.S. Census Bureau, 2021a). 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	127,873
125% of poverty level	400,117
150% of poverty level	503,363
185% of poverty level	640,789
200% of poverty level	698,449

(U.S. Census Bureau, 2021e)

Race and/or Hispanic Origin	Total	100% FPL (%)
White	1,526,393	15.5%
Black	145,200	18.1%
American Indian or Alaska Native	13,755	27.3%
Asian	54,538	13.5%
Native Hawaiian or other pacific Islander	2,230	14.7%
Other	112,788	17.3%
Two or more	64,508	13.4%
Hispanic or Latino Origin (of any race)	1,159,092	18.6%
White alone, not Hispanic or Latino	530,447	9.5%

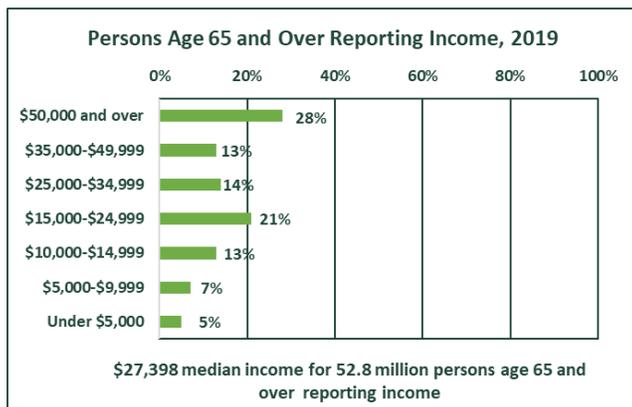
(U.S. Census Bureau, 2021e)

ELDERLY

11.8% of Bexar County’s population in 2019 was persons 65 years and older. This number is close to the Texas elderly population in 2019, which was 12.3% (U.S. Census Bureau, 2021a). With a longer lifespan comes the challenge of maintaining financial independence. Many elders struggle to make ends meet.

The average income in 2019 for males over 65 was \$36,921 and for females was \$21,815 (U.S. Administration on Aging [AOA], 2021). Major sources of income for seniors in 2019 were reported as social security (84%), property income (68%), retirement income (44%), private pensions (31%), and earnings (24%) (U.S. Census Bureau, 2021d). Social security benefits constituted 90% or more of the income received by 25% of beneficiaries (Center on Budget and Policy Priorities, 2020). 9.3% of seniors were living below the poverty level in 2019 (U.S. Census Bureau, 2021e). The highest levels of poverty were experienced by older Hispanic women living alone (32.1%) (AOA, 2021).

The following chart represents income reported by seniors in 2019:



(AOA, 2021, p.12)

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, 26.1% of those with less than a high school diploma were living below the FPL in 2019. 15.1% of high school graduates, 10.1% of those with some college or an associate’s degree, and only 4.6% of those with a bachelor’s degree or higher were below the FPL in 2019 (U.S. Census Bureau, 2021e).

Bexar County experienced 2,241 dropouts during the 2019-2020 school year (Texas Education Agency, 2021). 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 2019, Texas had the 9th highest teen pregnancy rate in the nation with 24 births per 1,000 females aged 15-19, showing a 30% decrease between 2015-2019 (Hamilton, Rossen, Lu, and Chong, 2021). 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 1,615 children born to teen mothers in 2019. The teen pregnancy rate was 23.7 births per 1,000 females aged 15-19 (San Antonio Metropolitan Health District [Metro Health], 2021):

Age of Mother	# of Births	Birth Rate
15 to 17 years	413	10.1
18 to 19 years	1,202	43.9
Total 15-19 years	1,615	23.7
(Metro Health, 2021)		

There is also a large disparity along racial boundaries. In 2019, Bexar County Hispanic teens were 3 times as likely as White teens to have a child. African-American teens were only slightly more likely than White teens to have a child (rates of 25.1 and 24.3 respectively) (Metro Health, 2021).

The Centers for Disease Control and Prevention (CDC) (2021) 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, 2021).

Adolescent parents are faced with the challenge of providing for their own children when they are barely out of childhood themselves. In 2019, 26% of children in San Antonio under 18 lived below the federal poverty level (Kids Count Data Center, 2021).

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, 2021c).

The unemployment rate for the United States for the month of June 2021 was 5.9% (BLS, 2021b). The state of Texas was ranked 38th in the nation in unemployment for the same month at a rate of 6.5% (BLS, 2021d). Data collected on the San Antonio-New Braunfels area shows the unemployment rate in June 2021 being 6.0%, indicating that the local economy is beginning to recover from the high unemployment caused by the COVID-19 pandemic. Unemployment jumped from 4.5% in March 2020 to 13.1% in April 2020 as mandatory business closures and stay-at-home orders were put in place but has been steadily trending downward (BLS, 2021a).

Despite a relatively low unemployment rate (average of 3.1% in 2019), Bexar County residents can find themselves in the situation of being underemployed. 3.5% of those working full time and 18.7% of those working part-time were living in poverty in 2019 (U.S. Census Bureau, 2021e). The Bexar County median income from 2015-2019 was \$57,157, putting Bexar County

below the Texas median income of \$61,874 and the national median income of \$62,843 (U.S. Census Bureau, 2021i).

DEBT

Total U.S. household debt increased to \$14.96 trillion in the second quarter of 2021. Home mortgages made up the largest portion of total debt at \$10.76 trillion. Non-housing debt, at \$4.19 trillion, included auto loans, credit cards, other installment loans, and student loans (Center for Microeconomic Data, 2021).

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 \$26,951 (The Institute for College Access & Success, 2021).

In terms of credit card debt, Texas ranked 46th in the nation with a median credit card debt of \$2,323 (McCann, 2021). The household credit card debt in San Antonio was \$14,408 and the national average was \$7,519 for the same period in 2021 (Comoreau, 2021). “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” (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

“For decades, the federal government has defined “affordable” by the rule that no household should spend more than 30 percent of its income on housing, implying high-income earners, hourly-wage workers, young professionals, the elderly on fixed incomes, and everyone in between. Affordable housing means a place to live that is “affordable” so that when the rent or mortgage is made, money is left over for basic necessities like food, transportation, healthcare, and all that contributes to one’s socioeconomic mobility and quality of life” (City of San Antonio Mayor’s Housing Policy Task Force [MHPTF], 2018, p.15).

The Texas Association of Realtors (2021), reported that the 2020 median sales price of existing single-family homes in the San Antonio-New Braunfels metropolitan area was \$249,000 (an increase of 8.2% from 2019). This was just under the median sales price for Texas at \$259,230. The median sales price for the

United States was more expensive at \$326,400 (U.S. Census Bureau, n.d.).

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

2021 Second Quarter	5% down	10% down	20% down
U.S.	\$69,248	\$65,603	\$58,314
South	\$59,806	\$56,658	\$50,363
(Hyman, 2021)			

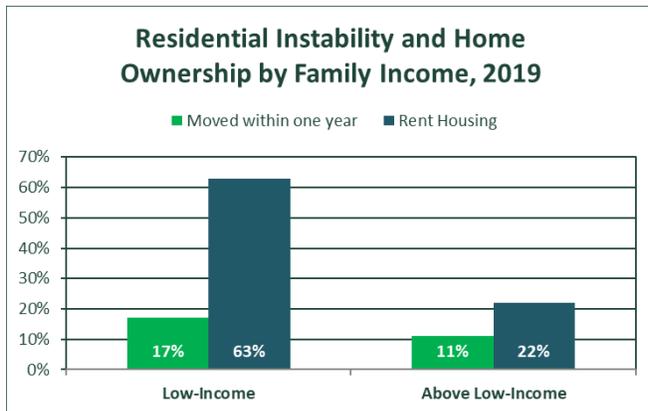
For many families, the cost of home ownership is prohibitive even if they have a qualifying income. In Bexar County, 28% of households with a mortgage reported owner costs of 30% or more of their monthly income; 12.3% of households without a mortgage reported costs in the same category. Renters also contend with high prices. 49.6% of those occupying Bexar County rental units reported that the gross rent was 30% or more of their household income in 2019 (U.S. Census Bureau, 2021h).

For those who cannot afford a mortgage or high rental prices, sub-standard housing may be the only option. Of the 636,245 occupied housing units in Bexar County in 2019, 3,011 (0.5%) lacked complete plumbing facilities; 4,548 (0.7%) lacked complete kitchen facilities; and 13,272 (2.1%) had no telephone service available (U.S. Census Bureau, 2021h).

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, Housing Choice Vouchers, 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 636,245 occupied housing units in Bexar County in 2019, 58.5% were owner-occupied and 41.5% were occupied by renters (U.S. Census Bureau, 2021h).

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



(Koball, Moore, and Hernandez, 2021)

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 2019, 7.2% of occupied housing units in Bexar County had no vehicles available (U.S. Census Bureau, 2021h).

CHILDCARE

Considering that over 64.8% 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. 62% 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, 2021g).

“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	\$34.93	\$30.99	\$29.96
Toddler	\$32.50	\$29.03	\$28.54
Pre-school	\$30.31	\$27.79	\$26.93
School Age	\$28.77	\$25.83	\$23.96

(Marra & Faulkner, 2021)

Texas Health and Human Services (HHSC) (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 17, 2021:

Child Care Facilities	Number	Legal Capacity
Licensed Childcare Center	511	61,241
Licensed Childcare Home	37	438
Registered Childcare Home	210	2,396

(HHSC, n.d.)

In Bexar County, there were approximately 501,291 children under the age of 18 in households in 2019 (U.S. Census Bureau, 2021b). The following table depicts the households of those children:

	Total	Under 6	6-11	12-17
Married-couple	314,086	34.2%	33.2%	32.5%
Single mother	148,595	30.9%	34.1%	35.0%
Single father	35,586	35.6%	32.3%	32.2%
	498,267			

(U.S. Census Bureau, 2021b)

Men were more likely than women to have an unmarried partner present in the household (36.9% versus 13.9% respectively) (U.S. Census Bureau, 2021b).

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, 2019	Male	Female
Worked 50-52 weeks	63.4%	53.4%
Usually worked 35 hrs or more/week	67.0%	52.4%
Usually worked 15 to 34 hrs/week	10.6%	41.9%
Usually worked 1 to 14 hrs/week	2.1%	3.1%
Median earnings (full-time, year round)	\$44,273	\$38,291
(U.S. Census Bureau, 2021c,j)		

Children residing in single mother households are more likely than any others to be living in poverty. In 2019, 22.3% of children in Bexar County lived in households whose income in the past 12 months was below the poverty level (U.S. Census Bureau, 2021g).

The following table depicts the percentage of families in Bexar County whose household income was below the poverty level in 2019:

Household Income Below Poverty Level in 2019	% in Poverty
All Families	12.2
With children under 18	17.7
With children under 5 only	16.6
Married couple families	6.8
With children under 18	8.8
With children under 5 only	7.0
Single mother families	27.0
With children under 18	35.9
With children under 5 only	38.3
(U.S. Census Bureau, 2021g)	

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 2020 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	13,465								
65 years and over	12,413								
Two people									
Householder under 65 years	17,331	17,839							
Householder 65 years and over	15,644	17,771							
Three people	20,244	20,832	20,852						
Four people	26,695	27,131	26,246	26,338					
Five people	32,193	32,661	31,661	30,887	30,414				
Six people	37,027	37,174	36,408	35,674	34,582	33,935			
Seven people	42,605	42,871	41,954	41,314	40,124	38,734	37,210		
Eight people	47,650	48,071	47,205	46,447	45,371	44,006	42,585	42,224	
Nine people or more	57,319	57,597	56,831	56,188	55,132	53,679	52,366	52,040	50,035
(U.S. Census Bureau, 2021f)									

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