

## living in poverty





People (10.4%) live in poverty.2

**People (31%)** are considered low income.3

# 7 in 10 Kids in our







Kids live in families that struggle to make ends meet 5

#### 1 in 5



Kids live in households that struggle to put food on the table 5

## facts on poverty

#### **Federal Poverty** Line

The Federal Poverty Line is based upon a 1955 Department of Agriculture study that showed families spent one-third of their income on food. In 1963, the Social Security Administration established the Poverty Line at three times the cost of the lowest cost, emergency basket of food, consisting primarily of cereals, dry beans, and potatoes. That "basket" cost \$18.60 a week for a family of four (\$147.53 in today's dollars).

Now, we spend only one-seventh of our income on food, but Congress has not changed the formula. It has only been adjusted for inflation.

The Federal Poverty Line is the same wherever you live. Though the cost of living in the greater Seattle area is more than twice that of rural Tennessee, the definition of poverty and the assistance available to help those living in poverty is the same.

In the more than 50 years since President Lyndon Johnson declared "War on Poverty", the poverty rate in America has barely budged.

In 2014, 48 million people, 14.8% of the population lived in poverty. One in every five (21.1%) children live in poverty - nearly half (44 %) live in low-income families<sup>6</sup>.

...of all those receiving major government poverty alleviating assistance such as SNAP (Food Stamps) and Earned Income Tax Credits live in working families. These 146 million people - almost half of all Americans, live in the struggling poor-but-working class<sup>8</sup>.

Clearly, something is wrong...

Jamie lived in an abandoned travel trailer with her mother, her usually absent addicted, and abusive father, and two siblings.

The trailer had no water. heat, bathroom, or electricity.

Jamie's mother brought her into Take the Next Step, asking if we had any warm shoes. Jamie said her feet "really hurt."

When she pulled off her socks to show us, her toes were already turning black. Jamie lost several of her toes to frostbite.

Jamie's mother doesn't think her family is homeless -- they have a place to live.









# poverty in snohomish county

10.4%

of Snohomish County residents live in poverty 79,000

people live below the poverty line 15%

of children in Snohomish County live in poverty

#### living in monroe

\$22.98

is the hourly wage required to afford a two bedroom apartment in Monroe \$9.47 is the minimum wage

97 hours

a week is what you need to work at minimum wage to afford that apartment in Monroe 51%

of renter households in Monroe spend more than 30% of their income for housing<sup>9</sup>

#### understanding what poverty really looks like

In Snohomish County, 78% of homeless families are headed by a single mother. A typical homeless family is a single parent with two children. When we see how difficult it is to provide for your family, we can understand how easy it is to become homeless.

A single mom with two kids, working full time at the **minimum wage of \$9.47** per hour (Washington State's is the highest in the nation) will earn \$1,647 per month - if she can work full time. Many minimum wage jobs have irregular, less than full time shift work schedules. To make ends meet, she will likely work more than one job.

#### Working full time at a minimum wage job, she will still fall below the Poverty Line.

\$ 688
taxes

\$1,159
child care

\$ 825
other necessities

\$ 556
health care
\$ 480
transportation
\$ 584
food

\$1,123
rent

Living Wage \$5,414 per month for a family of 3 in Snohomish County \$ 462 Earned Income Tax Credit\$ 290 SNAP (food stamps)Working Full Time at Minimum Wage

\$1,647

per month

Working Full Time at Minimum Wage plus supplemental benefits Federal Poverty Line \$1,742 per month

\$ 290 SNAP (food stamps)
\$ 478 TANF (welfare)

When you lose your job your family falls into deep poverty How do single moms like her provide for their families?

She can qualify for SNAP benefits that will help feed her children. Once a year, with her income tax filing, she can receive an Earned Income Tax Credit.

A sick child, a missed day of work, a broken down car, can become a catastrophic event...a lost job.

Then, if she's lucky, her family will qualify for TANF as a last resort - \$478 per month, barely half the cost of rent.

Alene came to us with tears in her eyes, "I don't know how to be poor and homeless."

As Alene's two children enjoyed a sack lunch on the porch, she told us how her husband left her with nothing but a mortgage and far too many bills. She was going to lose her house and didn't know where to turn. Someone suggested Take the Next Step.

Though Alene described herself as "only a stay at home mom", she was energetic, bright, and full of life. We helped her find housing and enter college to become an EMT. She graduated and has a great job!

Poverty and homelessness are never a choice and are invisible to many of us. Alene could be your neighbor.



Numbers 1 – 3 reflect Snohomish County – Deep Poverty: Annual Income less than 50% of Federal Poverty Line (\$10,450 for a family of three) <sup>2</sup> Federal Poverty Line: Less than \$20,900 Low Income: Less than 200% of Poverty Line – \$41,800 <sup>4</sup> Office of the Superintendent of Public Instruction: Washington State Report Card <sup>5</sup> In Washington State: Kids Count In Washington – www.kidscountwa.org US Census Bureau – quickfacts.census.gov <sup>7</sup> Economic Policy Institute's Family Budget Calculator for the Seattle Metro Census Area: http://www.epi.org/resources/budget/

http://ftp.snoco.org/planning\_and\_Development\_services/Housing/Final-Steering-Committee-Draft-under%20construction-1-9-2014.pdf Photo Credit: "44 million" on reverse – Flickr user OccupyMN