

***KIDS COUNT Indicator Brief***

**Reducing the Child Poverty Rate**

The Annie E. Casey Foundation

July 2005

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Nearly one in five American children lives in poverty. Many more lack a decent standard of living because their families hover near the poverty line or move in and out of official poverty. Despite our vast wealth, the U.S. has one of the highest child poverty rates in the developed world. The percentage of children who live in poverty is among the most widely used indicators of child well-being because poverty is associated with so many potential negative outcomes in the areas of health, education, emotional well-being, delinquency, and occupational attainment.

We have seen some progress. Child poverty rates decreased in the last years of the old century due to several factors, including changes in welfare laws, a booming economy that opened up hundreds of thousands of jobs for people leaving the welfare rolls, a dramatic expansion of the Earned Income Tax Credit (EITC), and increases in the federal minimum wage. Many children were better off. At the same time, a significant subset of poor families—an estimated 700,000 families—were worse off in 1999 than they had been in 1995 (Stanfield, 2003).

Between 2000 and 2003, the child poverty rate rose slightly from 17 to 18 percent. It increased in 25 states and the District of Columbia, decreased in 12 states, and stayed the same in 13 states. The child poverty rate for 2003 was lowest in New Hampshire—at eight percent—while Louisiana, with 30 percent of its children living below the poverty line of \$14,824 for a family of one adult and two children, had the highest rate (Annie E. Casey Foundation, 2005).

Today, as the national debate about public policies affecting low-income families continues, it is especially important to expand the most effective approaches to reducing the child poverty rate. This *KIDS COUNT Indicator Brief* describes five strategies that we believe have the best chance of lifting many families and children out of poverty, and helping them move toward greater economic security:

- **Build political will to reduce child poverty.**
- **Make wages work.**
- **Strengthen the safety net.**
- **Help low-income families keep more of what they earn.**
- **Help low-income families amass savings and assets.**

## **1. Build Political Will to Reduce Child Poverty**

A key lesson of recent decades is that policy counts. The deliberations and decisions of policymakers at every level of government can powerfully affect families' standard of living and children's life chances. And advocacy efforts matter, because without public support, many of the policies and programs that can help to reduce child poverty are not sustainable and cannot succeed. Any strategy to reduce the child poverty rate must confront three widely shared myths that have impeded progress.

- **Dispel the myth that the problem of child poverty is intractable.** The problem of child poverty has been so persistent—in good *and* bad economic times—that many Americans believe it is inevitable. But we can do better. History shows that well considered, sustained policy efforts can buffer many children from the worst effects of poverty. We have seen other Western industrialized country make significant strides in cutting their child poverty rates. And in our own country, public policy initiatives have succeeded in shrinking poverty rates for other groups, notably the elderly.
- **Dispel the myth that poverty is limited to children whose parents do not or cannot work.** In fact, most poor young children have at least one employed parent. More than half (56 percent) of American children with incomes below the poverty threshold live in households where someone works full-time (U.S. Department of Labor, 2005).
- **Dispel the myth that only a small percentage of American children face daily hardship.** While the child poverty rate has dropped under 20 percent, in fact, nearly 40 percent of America's children live in poverty or near poverty, with families who cannot afford the basics. In 2005, a family of four is considered to live in poverty with an annual income of under \$19,350 per year. But economists say that in most locales across the nation, it takes about twice that amount to pay for necessities—with none of the frills most Americans take for granted such as movie tickets or restaurant meals. Efforts to gauge the real cost of living, based on real families' basic budgets, can build support for policies and laws that reduce the child poverty rate.

## **2. Make Wages Work**

To be sure, a key to reducing child poverty is increasing the number of children who have working parents. (See Indicator Brief titled "Increasing the number of children with working parents.") But we

can't stop there because jobs do not reduce poverty; *good* jobs reduce poverty. The challenge is not only to expand the number of job slots, but also to improve the quality of jobs. Between 1996 and 2001, the majority of low-wage earners who increased their income level did so by securing a new job with a higher-paying employer (Andersson *et al.*, 2003).

- **Support efforts to raise the minimum wage.** Efforts to raise the minimum wage are crucial, considering the number of Americans who cannot escape poverty despite full-time work. In a recent study of Americans who had made the transition from welfare to work, the average wage was above the minimum wage, but more than two-thirds of respondents said that they were barely making ends meet. Economists estimate that if the minimum wage were increased to \$6.15 per hour, nearly nine percent of the workforce (more than 10 million workers) would benefit. Most of those who would benefit are female, and nearly half work full-time. And because employers often want to maintain traditional pay differentials, raising the minimum wage can also help low-income working families whose earnings exceed the minimum wage.

While increasing the minimum wage is a strategy that has wide—and growing—public appeal, the federal minimum wage has not been raised since 1997. The most recent proposal for an increase was brought before the Senate in March 2005, but was voted down. However, since January 2004, 12 states have raised their minimum wages, bringing the total number of states with minimums exceeding the federal rate to 17, along with the District of Columbia. The higher minimum wages enacted by these states affect approximately 45 percent of American workers and have served to diminish the role of the national base wage.

At the same time, the high cost of living in many parts of the country means that merely increasing the minimum wage will not help many families avoid economic hardship. Cities and counties across the nation have therefore passed living-wage ordinances, requiring companies that benefit from public tax dollars (in the form of large service contracts or economic development subsidies) to pay their workers a living wage calculated on the basis of local costs of living. Many living-wage ordinances require firms that do not provide health benefits to pay a higher wage. A national living-wage campaign calls for firms holding federal service contracts worth at least \$10,000 to pay all employees working on the contract at least \$8.20 an hour, the wage that a full-time worker would need to lift a family of four above the poverty line.

- **Expand job benefits for low-wage workers.** Both the public and private sectors have roles to play in increasing family incomes and contributing to benefits packages that include health insurance for workers and their dependents. Low-wage workers also need access to sick days, personal days, and time off to tend to family matters since they cannot afford to forego the wages that would be lost from time off to meet their children's health and educational needs. Even those who work full-time are less likely than higher-wage earners to have paid leave, and most cannot afford to take unpaid leave (Heymann, Toomey & Furstenberg, 1999). Balancing family and work responsibilities can be impossible when children get sick. In one-quarter of families, children's illnesses require parental (or back-up) care for three or more weeks each year (Heymann & Earle, 2000). This can be difficult for all parents, but those with low incomes tend to have less flexibility than other employees.
- **Break the cycle of hardship by strengthening education and job training.** Higher wages and better benefits are crucial, but they cannot solve the problem of child poverty. While increasing the minimum wage can raise the earnings of those low-wage workers who already hold jobs, it may make it more difficult for other low-skill job seekers to find employment. In recent years, many service-sector industries have shown low (or even negative) rates of productivity growth. Without education and marketable job skills, low-wage earners are rarely productive enough to allow employers to justify significant wage increases. Today, two thirds of full-time workers receive no training on the job. To reduce child poverty, our nation must come to terms with the need to improve education and expand job training opportunities. Moreover, to lift more families out of poverty, a higher minimum wage must be combined with other policies aimed at making wages work, such as expanding the Earned Income Tax Credit and strengthening the unemployment insurance program.

### 3. Strengthen the Safety Net

Many families with children are not receiving benefits to which they are entitled, including food stamps, health insurance coverage, and child care subsidies.

Frequently, parents believe that when they leave the welfare rolls, they no longer qualify for these non-cash benefits. But this is not the case. Barriers to enrollment include not only misinformation (both by families and those who can assist them), but also complex, confusing eligibility rules and enrollment procedures, and a lack of materials in a native language (Miller *et al.*, 2004). States that have streamlined the enrollment process, including Indiana, Massachusetts, and Oklahoma, have boosted participation rates.

#### Key benefits available to children in poor and near-poor families

**Income:**

Temporary Aid to Needy Families (TANF)

**Health:**

Medicaid

State Children's Insurance Program

**Nutrition:**

WIC

Food Stamps

School-based feeding programs

**Early care and education:**

Child care subsidies

Head Start and Early Head Start

**Housing:**

Housing subsidies

Housing mobility programs

It is also important to change attitudes—those of parents, enrollment office staff, and the public at large. Research suggests that many parents do not enroll eligible families because they fear they will be badly treated in enrollment offices, or because they want to avoid the stigma that they believe are associated with such programs. Public information efforts, stressing the role that benefits like Medicaid and Food Stamps play in the lives of millions of families (including working families) may be helpful. Rethinking outreach and training in state offices may also be necessary: many agencies that administer benefits to low-income families now refer to the people they serve as "customers," but have not yet transformed their organizational cultures accordingly. Few actively pursue new customers (Meyers, 2000).

- **Ensure that all eligible children receive food stamps.** According to the U.S. Department of Agriculture, in 2003, 36.3 million Americans experienced some degree of food insecurity, an increase of nearly five million from 1999. Children accounted for more than 13 million of those who were food insecure (i.e., they lacked reliable, socially acceptable ways to get food that is nutritionally adequate and healthy). About 420,000 of those children experienced food insecurity with hunger (Nord *et al.*, 2004). Food stamps therefore play a crucial role in any plan to address child poverty.

Federal food assistance for low-income families goes back to the Great Depression. The modern version of the Food Stamp Program has functioned for more than three decades. Program participation rose steadily over the years, reaching a high of nearly 28 million participants (per month) in 1994. But since that time, participation has dropped by more than 30 percent. To be sure, a robust economy and changes in eligibility account for some of this decline, but not all.

Experts believe that many families who need and qualify for food stamp benefits may not be receiving them. In particular, many families who have left the welfare rolls no longer participate, despite the fact that they continue to live in poverty and continue to qualify for food stamps. The challenge is not only to make sure that food stamp recipients continue to receive benefits for as long as they are eligible, but also to reach out to families that qualify for food stamps but have never received them.

- **Ensure that all eligible children are enrolled in health insurance programs.** Both Medicaid and State Child Health Insurance Programs provide excellent coverage for preventive and primary health care. The challenge is to extend outreach and public education, and to make both plans more accessible and effective. Simplifying the application process for Medicaid and SCHIP would be a step in the right direction (Winship & Jencks, 2004).
- **Improve child support enforcement and assurance.** A sharp rise in births to unmarried women until the mid-1990s impeded progress in reducing child poverty. Children who do not live with both parents are much more likely to live in poverty than other children. If combined with a single parent's earnings, regular child support from the non-custodial parent (usually the father) can help move families out of poverty. When fathers have the means to pay, more rigorous child support enforcement can make a difference for children. For low-income families, child support is often the largest source of income after mothers' wages (Turetsky, 2005).

For low-income families, total receipt rates are low, and many children continue to rely on one parent for economic support. In 2003, 36 percent of female-headed families received child support payments (AECF, 2005). On average, child support payments provide 26 percent of annual income for these families, or about \$2,000 (Golden, 2005).

The good news is that in recent years, changes in enforcement have significantly improved collection efforts (Turetsky, 2005; Sorensen & Halpern, Urban Institute, 1999). Since Congress overhauled the child support program in 1996 as part of welfare reform, collection rates have more than doubled—particularly for former TANF recipients. Between 1999 and 2003, child support collections for families that had been receiving TANF increased by 75 (Turetsky, 2005). Child support payments offer some protection against poverty, reducing the number of poor children by a half million (Sorensen & Zibman, 2000).

Recent efforts to improve the effectiveness of the child support program have returned impressive results. According to a study by the Urban Institute, while the child support program cost approximately \$4 billion in 1999, it saved more than \$4.9 billion in public assistance outlays. Research shows that there is a clear link between child support effectiveness and funding levels. As one researcher noted, “Increased investment of federal and state dollars since 1996 has contributed to improved performance. The more effective the child support program, the higher the savings in public assistance costs” (Turetsky, 2005).

When fathers lack the means to pay, efforts are needed to help them find employment, work with the child support system, and take more financial (and emotional) responsibility for their children (Primus & Daugirdas, 2000). Many states and localities have launched programs that pursue these aims.

Efforts to ensure that noncustodial parents pay child support enjoy wide public support. Many partnerships have developed at the federal and state level to help in this effort. For example, the federal Office of Child Support Enforcement and the National Head Start Association formed an alliance to ensure that all local Head Start programs and child support offices work together so that children have all the parental resources to which they are entitled.

- **Improve unemployment insurance.** Since welfare reform was introduced in 1996, employment rates have increased for most former (and many current) participants in public assistance. The nation has enjoyed the lowest unemployment rates nationally in three decades. However, some analysts are concerned about what will happen if a downturn in the economy swells the ranks of the unemployed.

Historically, the major "safety net" program for unemployed workers has been the Unemployment Insurance (UI) system. However, in future recessions, several factors are likely to limit UI eligibility among former welfare recipients. Some may lack adequate work experience; others will not qualify because they quit their jobs or were fired; still others may not be available for full-time work due to family responsibilities or family problems. At the same time, many individuals and their families will be ineligible to participate in public assistance if they have reached their lifetime limits.

Policymakers could help protect vulnerable children and their families during a recession with two kinds of responses. First, they could introduce changes in UI that would improve eligibility among low-wage workers. For example, they could change the base periods for earnings calculations so that the most recent quarter of earnings is not disqualified; setting minimum levels of hours and/or earnings for eligibility nationwide; and allowing to qualify for UI if they have worked part-time or have quit jobs due to specified family difficulties. And second, they could introduce changes in public assistance programs that would make it easier for unemployed workers and their families to gain income during a recession. For example, they could allow temporary suspensions of federal time limits on recipients and credit more educational and training activities to count toward work requirements. Progress toward time limits could be suspended for participants in public assistance who are working (Holzer, 2000).

#### **4. Help low-income families keep more of what they earn**

For low-income earners—especially those with incomes at or near the official poverty line—tax policy can make a significant difference in their ability to provide for their children. The Earned Income Tax Credit (EITC) is a very popular strategy across the political spectrum because it rewards effort.

Proponents of the EITC cite research showing that it has moved more children out of poverty than any other government program and has spurred employment among single mothers (Turetsky, 2005; Meyer and Rosenbaum, 1999; and Acs et al., 1998). In 2002, EITC helped 4.9 million people—2.7 million of whom were children—move out of official poverty (Llobrera & Zahradnik, 2004).

The EITC has been widely praised for its success in supporting work and reducing poverty. The federal credit now lifts more children out of poverty than any other government program. The federal EITC also has been proven effective in encouraging work among welfare recipients; studies show that it has a large

impact in inducing more single mothers to work. Support for the EITC has come from across the political spectrum.

- **Strengthen the federal Earned Income Tax Credit (EITC).** While cash assistance for the poor is usually provided to people who are unemployed, the EITC is specifically designed to help jobholders keep more of their earnings. The federal EITC provides tax credits to low-income workers, and is payable even to those who owe no federal income taxes. A family of four with two children and one full-time, year-round jobholder who earns \$7.00 per hour (significantly above minimum wage) takes home, after payroll taxes, approximately \$13,600 per year, well below the official poverty line. In 2004, that family qualified for a federal EITC of \$4,300 and a federal child tax credit of \$395, bringing its annual income close to the poverty line (Llobrera & Zahradnik, 2004).

Many eligible workers, including many who have children, do not participate in the EITC. According to the Internal Revenue Service, nearly six million people who qualify to claim the advance credit do not. Some do not know they qualify or do not realize that the amount of the benefit can be substantial. Others are reluctant to file a tax return because they are immigrants, have not filed taxes in some time, or owe child support. And still others move from job to job, making it difficult to keep required tax forms on file with employers. States can encourage residents to take advantage of the federal EITC through public awareness campaigns. The Center on Budget and Policy Priorities has prepared a kit that agencies and organizations can use in designing an outreach strategy. The Volunteer Income Tax Assistance (VITA) program, a free IRS-sponsored effort to help low-income workers fill out their tax return, is another source of assistance.

Policymakers also need to address disincentives built into current policy. As things stand, the EITC is phased out abruptly as workers' incomes begin to rise. They also need to make sure that taxpayers who claim the EITC are not disproportionately subjected to audits.

- **Expand state EITCs.** A state EITC can further reduce the tax burden on low-income workers. The federal EITC offsets only federal taxes; but many low-income workers pay a disproportionate share of their income in state and local taxes. States that implement an EITC must decide whether to make it refundable or non-refundable. Most of the states that have implemented EITCs have refundable credits, similar to the federal EITC. This means that a

family receives a refund if the amount of its EITC exceeds its tax bill. An expansion of the EITC (especially in the form of a refundable tax credit) and its extension to additional states could make a significant dent in the child poverty rate.

- **Increase state tax thresholds.** Our tax system strives to make people contribute their "fair share" of public revenues. In theory, those who get the most from the economy pay the most, while workers at or below the poverty level should pay the least (Eisner, 2000). However, millions of working families have difficulty making ends meet despite earnings that place them above the poverty line. In many parts of the country, it takes twice the income associated with official poverty to cover basic family budgets (that is, basic household necessities, without any "frills" such as restaurant meals, movies, or vacations) (Bernstein et al, 2000). Many of these families would benefit if state tax thresholds were increased, expanding the number of struggling families who have no tax liability.

## **5. Helping low-income families amass savings and assets**

To reduce child poverty over the long term, it is important to narrow not only the income gap but the increasingly widening wealth gap, which contributes significantly to inequalities in education, work, and even family structure (Conley, 1999). In 2001, the average net wealth of American households was \$86,100, compared with \$6,720 for poor households (Consumer Federation of America, 2004). Moreover, one-third of American families have no savings at all or are in the red (have more debt than assets); another third have saved less than \$2,500 (PaineWebber Group, Inc. and the National Commission on Retirement Policy, 2000).

- **Expand Individual Development Accounts.** One effective mechanism is the Individual Development Account (IDA)—a special savings account designed to help low-income people accumulate savings and assets. In particular, they can help increase the savings and investments of the working poor, welfare recipients and those who do not have enough income to fully participate in Individual Retirement Accounts (IRAs). Similar in structure to IRAs, they typically are used for purchasing a first home, paying education or job training expenses, or capitalizing a small business. About half of the states already have some version of an IDA up and running.

When an individual makes a deposit into an IDA, the deposit is matched by a sponsoring organization at a set ratio. Managed by the sponsoring organization, the accounts are held at a

local financial institution and can bear interest. They are set up in the name of an individual, with emergency withdrawals approved by the managing organization. Participants generally receive information and training on how to budget, save, and the basics of investment.

According to the 1996 welfare law, money saved in an IDA is disregarded when determining eligibility for government assistance.

- **Expand low-wage earners' access to credit.** This can be accomplished by creating alternative community development financial institutions such as Community Development Credit Unions (CDUs), Community Banks, Microenterprise Loan Funds, and Community Development Loan Funds.

***For further information:***

Center for Community Change  
(202) 324-0567  
[www.commchange.org](http://www.commchange.org)

Center for Law and Social Policy  
(202) 328-5140  
[www.clasp.org](http://www.clasp.org)

Economic Success Clearinghouse  
(202) 587-1000  
<http://www.financeproject.org/irc/win.asp>

Manpower Demonstration Research Corporation (MDRC)  
(212) 532-3200 (NY) or (510) 663-6372 (CA)  
[www.mdrc.org](http://www.mdrc.org)

National Campaign for Jobs and Income Support  
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