

# 1.4 Poverty

## 1.4.1 Total Population in Poverty

### *Poverty Levels*

The U.S. Census Bureau uses household income variables to define poverty thresholds. These variables include: earnings, unemployment compensations, 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.<sup>1</sup>

Income thresholds for poverty vary by family size and composition (see table below). If a family's total income is less than the relevant threshold, then that family and every individual in it is considered to be in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index, the most widely accepted index of inflation. The Consumer Price Index is generated by the Bureau of Labor Statistics to measure average changes in the prices of goods and services consumed by a typical family. The official definition of poverty refers to money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, or food stamps). Because the primary function of the poverty thresholds, as a statistical yardstick, is to classify only the neediest sectors of the population, they are a modest measure of need and do not adequately indicate the total need for assistance.

**US Census Poverty Thresholds by Size of Family Unit, 2011**

Size of Family	Poverty Threshold
1 person	\$11,702
2 persons	\$15,063
3 persons	\$17,595
4 persons	\$23,201
5 persons	\$27,979
6 persons	\$32,181
7 persons	\$37,029
8 persons	\$41,414
9 persons or more	\$49,818

Source: U.S. Census Bureau, *Weighted Average Poverty Thresholds by Size of Family and Number of Related Children Under 18 Years, 2011*

<sup>1</sup> U.S. Census Bureau, "How the Census Bureau Measures Poverty", accessed online at <http://www.census.gov/hhes/poverty/povdef.html> on 8/8/05.

The most current poverty estimates are available for various time frames, depending on the size of the jurisdiction. Included in this report are the most current estimates available through the American Community Survey for the level of geography and subgroup specified; for this reason, time frames differ among tables.

Estimated from 2008-2010, 19.2% of the population in Kalamazoo County, or 46,091 people, lived below the poverty level.<sup>2</sup> Both the proportion of people living below the poverty level in Michigan (15.7%) and the proportion in the United States (14.4%) were lower than the proportion in Kalamazoo County.

Within Kalamazoo County, the proportion of the population living below the poverty level varied by city and township. The City of Kalamazoo had the highest poverty rate from 2008-2010 with 36.0% of residents living below the poverty level.

**Population Living Below the Poverty Level in Kalamazoo County  
by City and Township, Yearly Average 2008-2010**

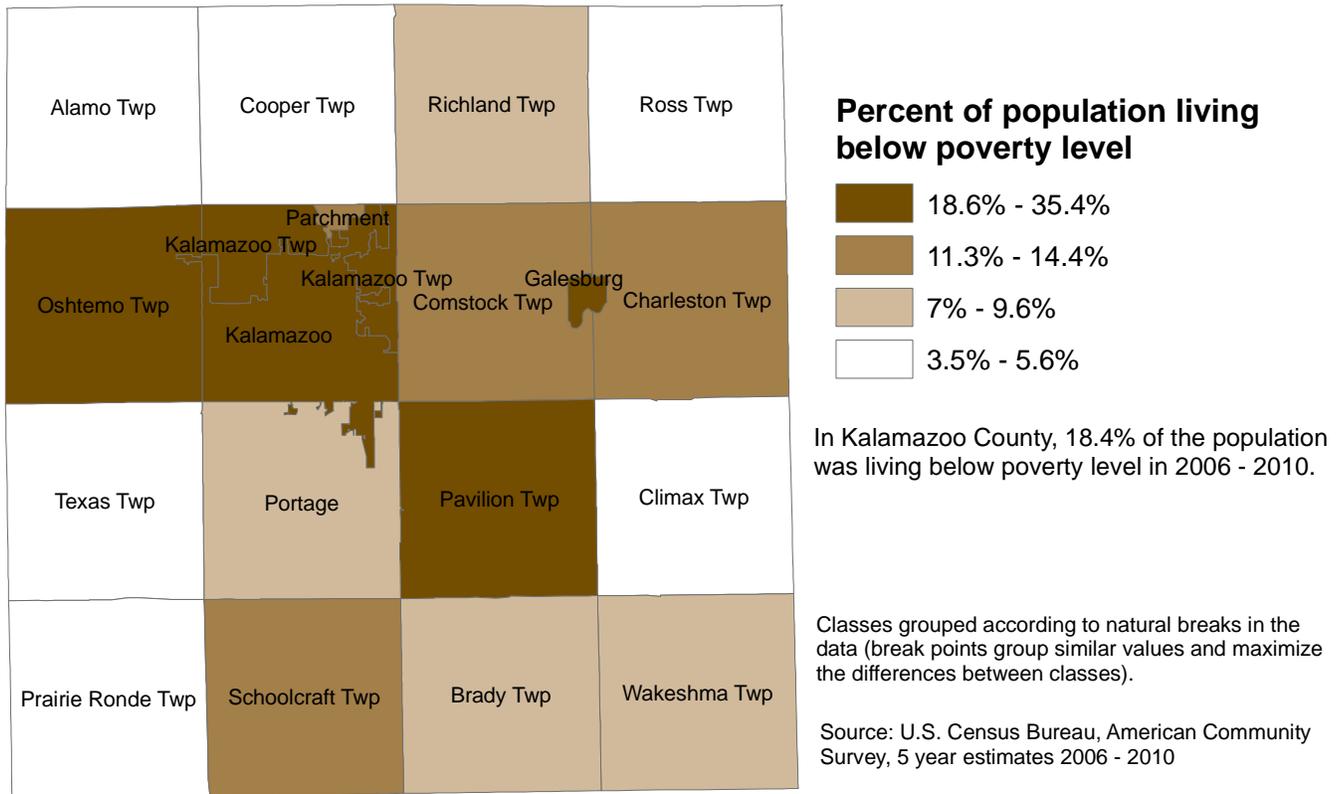
<b>Geography</b>	<b>Number of people below poverty</b>	<b>% of total population below poverty</b>
United States	42,931,760	14.4%
Michigan	1,522,183	15.7%
Kalamazoo County	46,091	19.2%
Kalamazoo City	24,126	36.0%
Kalamazoo Charter Township	4,780	22.0%
Oshtemo Charter Township	5,106	24.5%
Portage City	4,147	9.1%

Source: American Community Survey, 3-year Estimates, 2008-2010, B17001

<sup>2</sup> American Community Survey, 3-year Estimates, 2008-2010, B17001

Poverty estimates for all cities and townships in Kalamazoo County are available from the American Community Survey as an average rate between 2006 and 2010. The highest rate was in the City of Kalamazoo; lowest rates were in Texas Township, Cooper Township, Climax Township, Ross Township, and Prairie Ronde Township.

### Population Below Poverty Level in Kalamazoo County by City and Township, 2006 - 2010

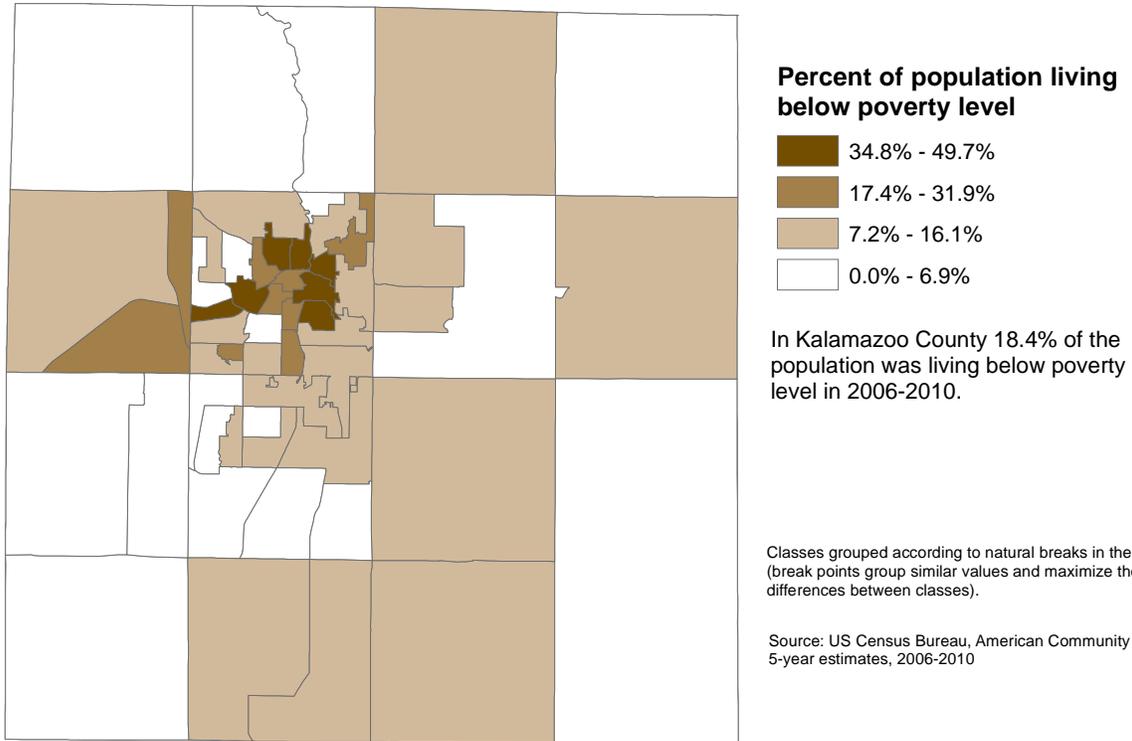


**Population Living Below the Poverty Level by City and Township,  
Kalamazoo County, 2006-2010**

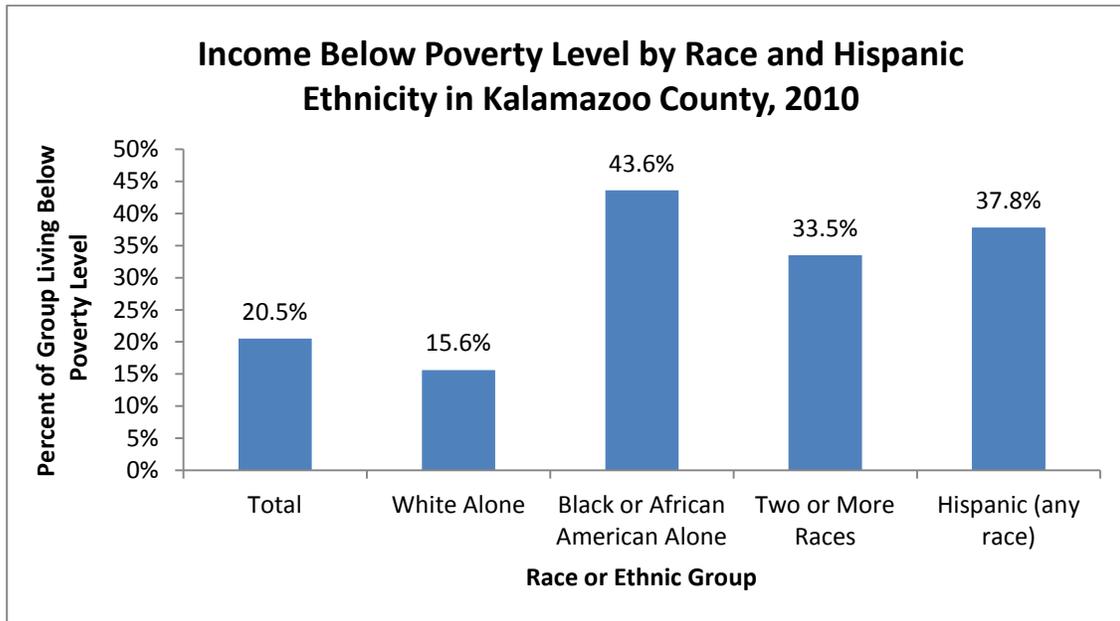
<b>City or Township</b>	<b>Average number of people below poverty level</b>	<b>% of total population below poverty level</b>
Alamo Township	208	5.6%
Brady Township	406	9.6%
Charleston Township	281	14.4%
Climax Township	76	3.5%
Comstock Charter Township	1,644	11.3%
Cooper Charter Township	424	4.4%
Galesburg City	374	20.2%
Kalamazoo City	23,931	35.4%
Kalamazoo Charter Township	4,205	19.5%
Oshtemo Charter Township	4,804	23.5%
Parchment City	228	12.0%
Pavilion Township	1,138	18.6%
Portage City	3,944	8.6%
Prairie Ronde Township	88	3.7%
Richland Township	515	7.0%
Ross Township	192	4.1%
Schoolcraft Township	967	12.1%
Texas Charter Township	527	3.8%
Wakeshma Township	115	8.0%

Source: American Community Survey, 5-year Estimates, 2006-2010, B17001

### Population Below Poverty Level in Kalamazoo County by Census Tract, 2006-2010



Poverty statistics by race and ethnicity were available for 2010. The percentage of the population living below the poverty line varied by race and ethnicity. The poverty rate among black or African American residents was 2.8 times higher than the rate among white residents, and the rate among Hispanic residents was 2.4 times higher than the rate among white residents in Kalamazoo County. Disparities in Michigan and the United States displayed similar patterns.



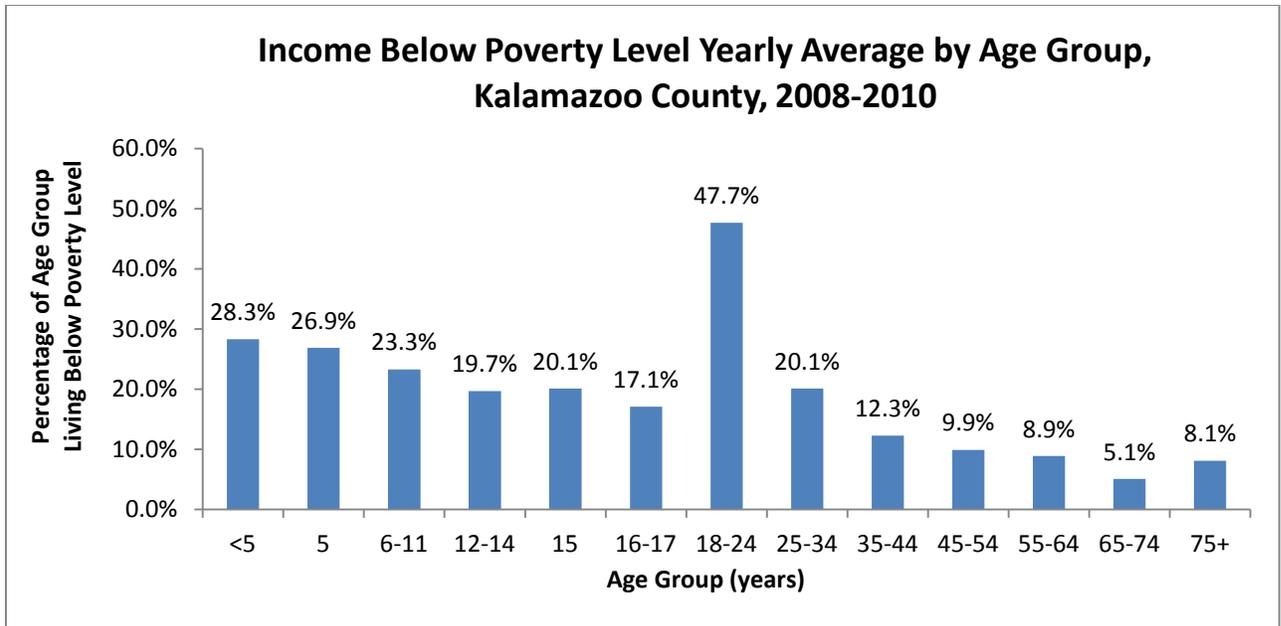
Source: American Community Survey, 1-year Estimates, 2010

**Income Below Poverty Level by Race and Hispanic/Latino Ethnicity, Kalamazoo County, Michigan, and the United States, 2010**

Racial or Ethnic Group	Kalamazoo County		Michigan		United States	
	Number of people below poverty	% of group below poverty	Number of people below poverty	% of group below poverty	Number of people below poverty	% of group below poverty
Total population	49,724	20.5%	1,618,257	16.8%	46,215,956	15.3%
White alone	30,273	15.6%	946,254	12.8%	20,437,539	10.6%
Black or African American alone	12,427	43.6%	452,978	33.9%	10,099,631	27.1%
American Indian or Alaska Native alone	N/A	N/A	13,611	24.5%	701,213	28.4%
Asian alone	N/A	N/A	31,640	13.5%	1,801,196	12.5%
Two or more races	2,026	33.5%	62,174	26.7%	1,638,120	20.1%
Hispanic (any race)	3,682	37.8%	125,645	29.4%	12,306,535	24.8%

Source: American Community Survey, 1-year Estimates, 2010

With the exception of the 18-24 age group, which is likely influenced by the high student population in Kalamazoo, children experience the highest rates of poverty in Kalamazoo County. The percentage of children under five years of age who live below the poverty level was higher in Kalamazoo County than in the state of Michigan or the United States. Older groups in Kalamazoo County fared better when compared to state and national percentages: 8.1% of those in the 75+ age group in Kalamazoo County live below the poverty level, as compared to 9.3% in the state of Michigan and 10.8% in the United States.



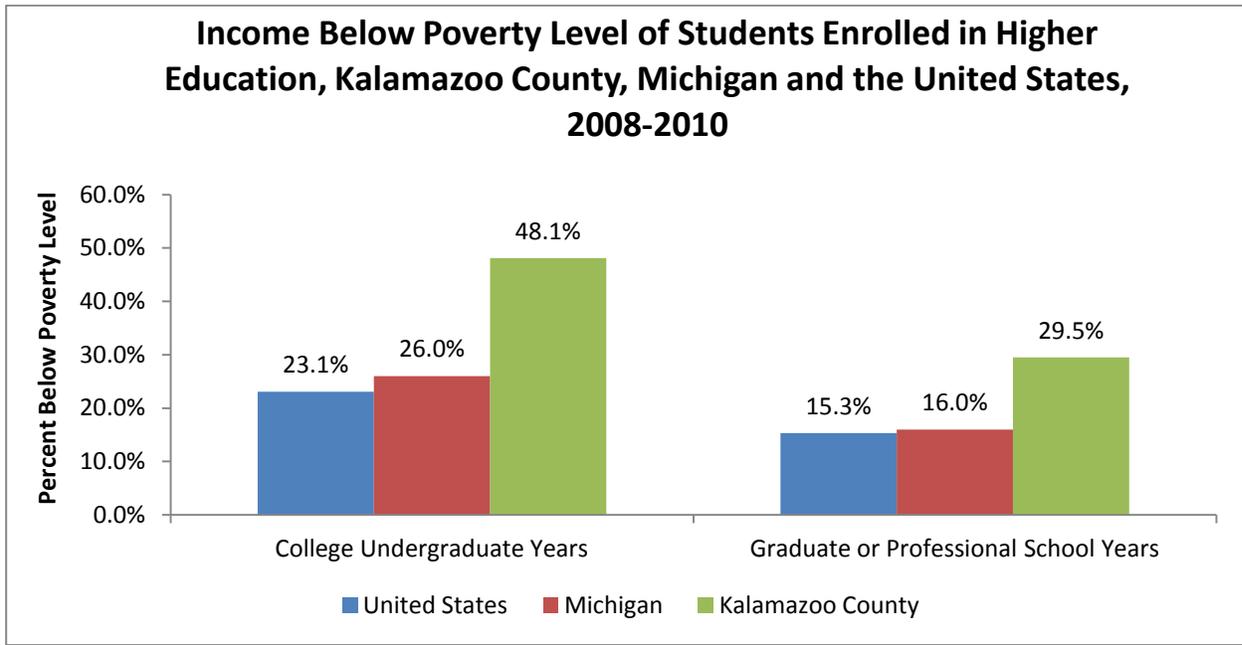
Source: American Community Survey, 3-year Estimates, 2008-2010, B17001

**Income Below Poverty Level by Age, Kalamazoo County,  
Michigan and the United States, 2008-2010**

Age Group	United States		Michigan		Kalamazoo County	
	Number below poverty	% of age group below poverty	Number below poverty	% of age group below poverty	Number below poverty	% of age group below poverty
<5 years	4,650,721	23.4%	154,399	26.0%	4,356	28.3%
5 years	852,969	21.5%	29,250	23.7%	805	26.9%
6-11 years	4,766,164	19.9%	169,048	21.8%	4,203	23.3%
12-14 years	2,150,596	17.6%	77,819	19.1%	1,972	19.7%
15 years	742,742	17.5%	25,803	17.8%	656	20.1%
16-17 years	1,478,848	17.1%	53,636	18.3%	1,097	17.1%
18-24 years	6,610,993	24.1%	249,156	28.1%	15,207	47.7%
25-34 years	5,827,428	14.7%	204,251	17.8%	6,449	20.1%
35-44 years	4,683,462	11.4%	168,400	13.0%	3,642	12.3%
45-54 years	4,318,101	9.8%	165,804	11.0%	3,312	9.9%
55-64 years	3,233,413	9.2%	117,162	9.7%	2,468	8.9%
65-74 years	1,751,043	8.4%	51,978	7.4%	796	5.1%
75+ years	1,865,280	10.8%	55,477	9.3%	1,128	8.1%

Source: American Community Survey, 3-year Estimates, 2008-2010, B17001

The high poverty level of the age group 18-24 years in Kalamazoo County is most likely due to the large number of that population that are students enrolled in higher education at Kalamazoo College, Kalamazoo Valley Community College, and Western Michigan University. The percentage of undergraduate students in Kalamazoo County below the poverty level is 48.1%, nearly twice the percentage for the state of Michigan (26.0%) and the United States (23.1%).



Source: American Community Survey, 3-year Estimates, 2008-2010, B14006

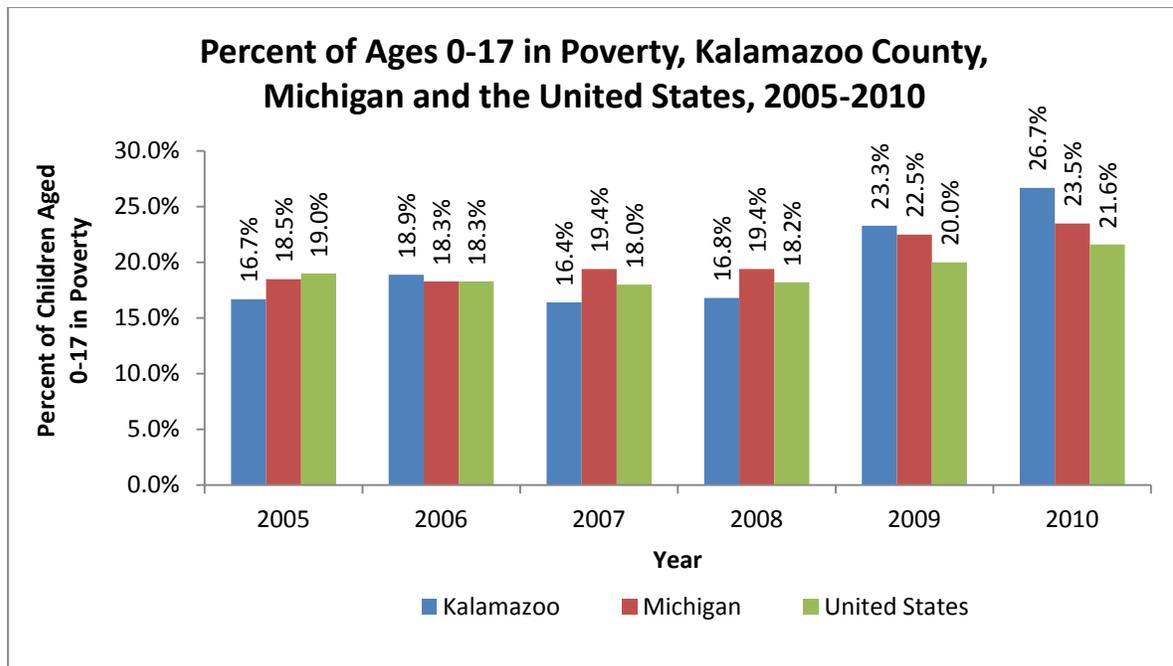
**Income Below Poverty of Students Enrolled in Higher Education, Kalamazoo County, Michigan, and the United States, 2008-2010**

Level of Education	United States		Michigan		Kalamazoo County	
	Number below poverty	Percent below poverty	Number below poverty	Percent below poverty	Number below poverty	Percent below poverty
9-12th grade	2,931,136	17.1%	110,009	18.6%	2,479	19.5%
College undergraduate years	3,647,686	23.1%	153,916	26.0%	11,967	48.1%
Graduate or professional school years	606,615	15.3%	20,541	16.0%	1,440	29.5%

Source: American Community Survey, 3-year Estimates, 2008-2010, B14006

## 1.4.2 Families and Children in Poverty

Kalamazoo County, the state of Michigan and the United States all experienced an increase in child poverty from 2009 to 2010. In Kalamazoo County, the rate of poverty among those aged 0-17 rose from 23.3% to 26.7%. The rate of poverty in the 0-17 age group increased on both state and national levels from 2009 to 2010, but remained lower than the Kalamazoo County percentage of child poverty (at 23.5% for the state of Michigan and 21.6% for the United States).

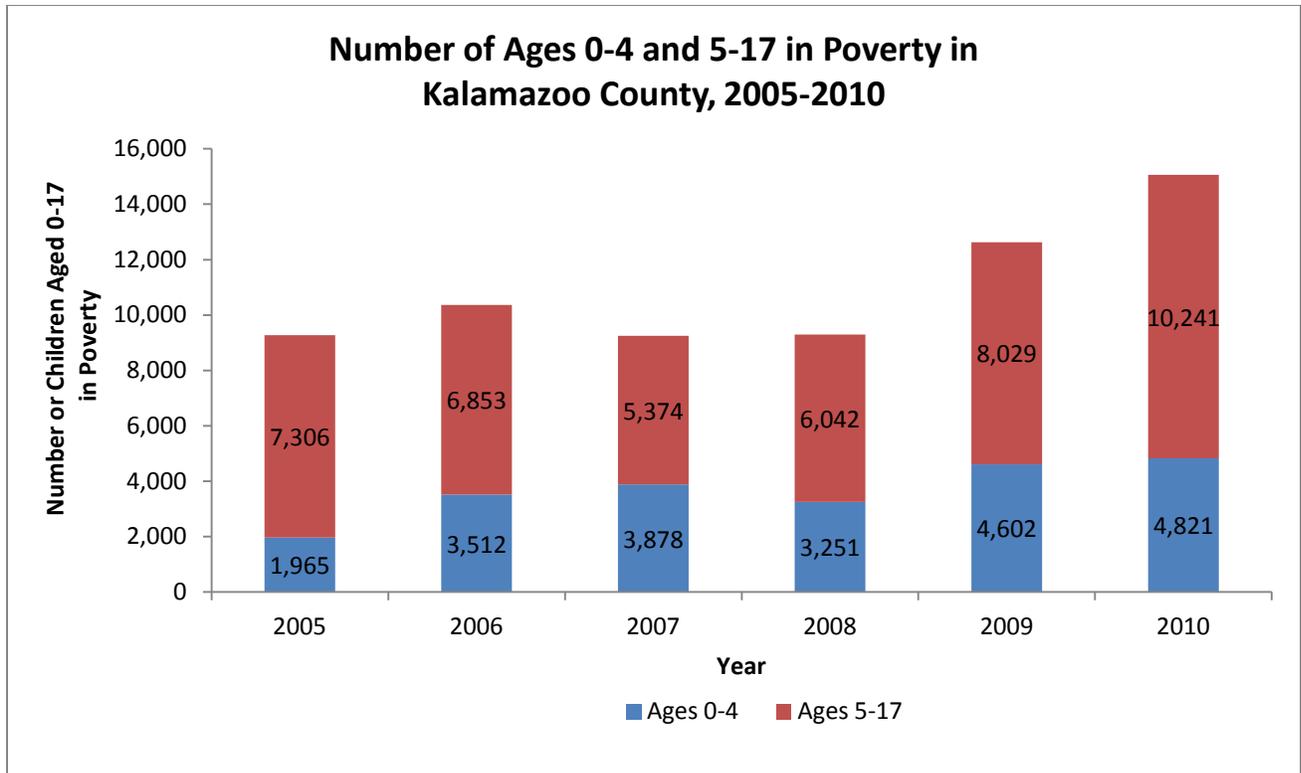


Source: American Community Survey, 1-Year Estimates, 2005-2010, B17001

**Percent of Ages 0-17 in Poverty in the United States, Michigan and Kalamazoo County, 2005-2010**

Year	Kalamazoo County	Michigan	United States
2005	16.7%	18.5%	19.0%
2006	18.9%	18.3%	18.3%
2007	16.4%	19.4%	18.0%
2008	16.8%	19.4%	18.2%
2009	23.3%	22.5%	20.0%
2010	26.7%	23.5%	21.6%

Source: American Community Survey, 1-Year Estimates, 2005-2010, B17001



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2005-2010, B17001

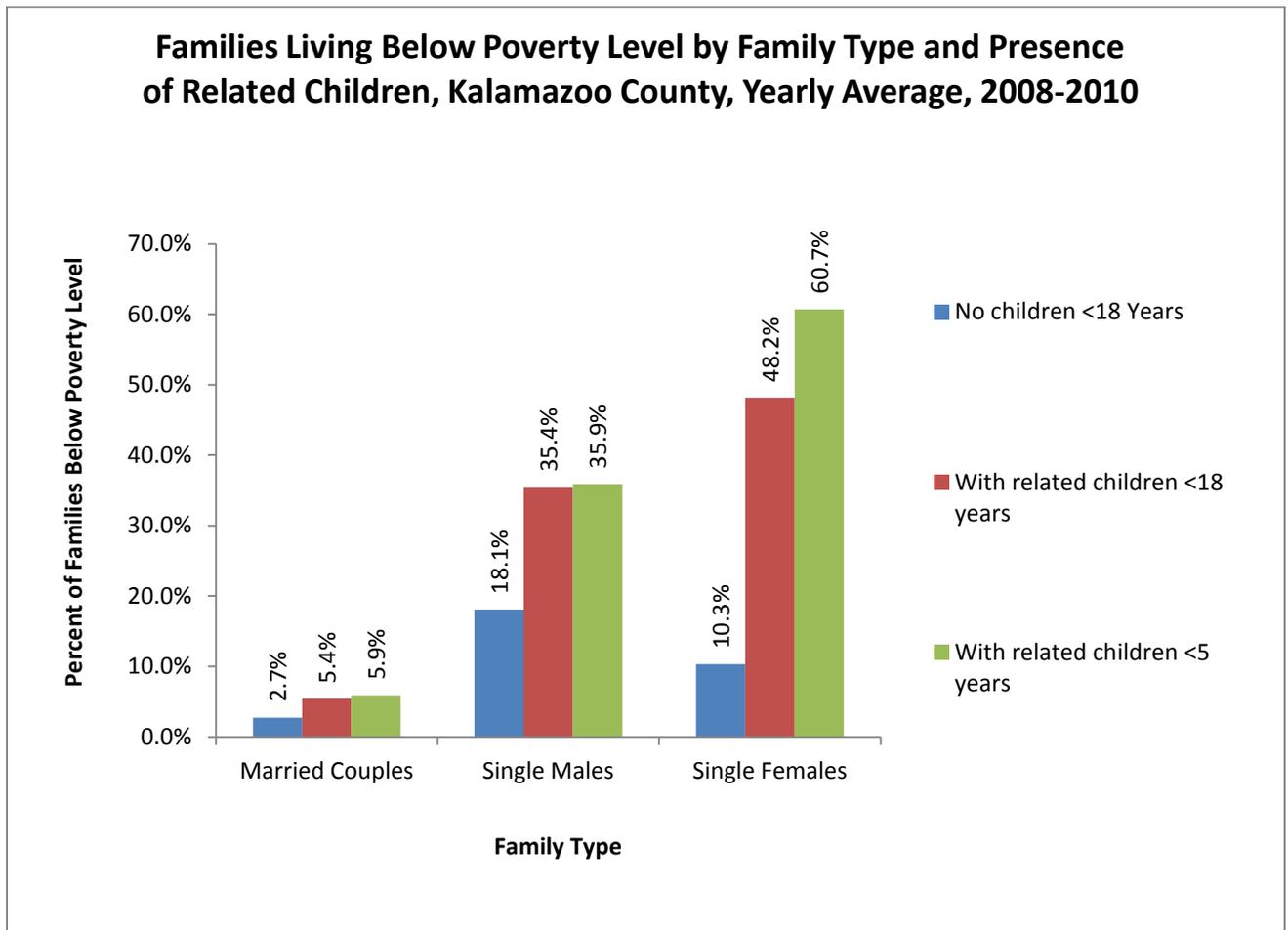
**Number and Percent of Kids Aged 0-17 in Poverty in Kalamazoo County, 2005-2010**

Year	# of Kids Ages 0-4 in Poverty	% Ages 0-4 in Poverty	# of Kids Ages 5-17 in Poverty	% Ages 5-17 in Poverty	# of Kids Ages 0-17 in Poverty	% Ages 0-17 in Poverty
2005	1,965	12.9%	7,306	18.2%	9,271	16.7%
2006	3,512	24.0%	6,853	17.0%	10,365	18.9%
2007	3,878	25.6%	5,374	13.1%	9,252	16.4%
2008	3,251	21.3%	6,042	15.0%	9,293	16.8%
2009	4,602	30.0%	8,029	20.7%	12,631	23.3%
2010	4,821	31.3%	10,241	25.0%	15,062	26.7%

Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2005-2010, B17001

**Poverty and Family Type**

In Kalamazoo County from 2008-2010, the poverty rate among married couple families was lower than the rate among families with one parent and no spouse present. Among single parent and married couple families, the poverty rates were higher when there were related children in the family. Families with children under the age of five were more likely to be living below poverty level than families with older children. Families at greatest risk of living below poverty were those headed by a single female with children under the age of five: 60.7% of these families were living below poverty level estimated from 2008-2010 in Kalamazoo County. Poverty rates by family composition were similar in Michigan and the United States.



Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates, 2008-2010

**Families With Income Below Poverty Level by Family Type, Presence of Children, and Age of Children, Kalamazoo County, Michigan and the United States, 2008-2010**

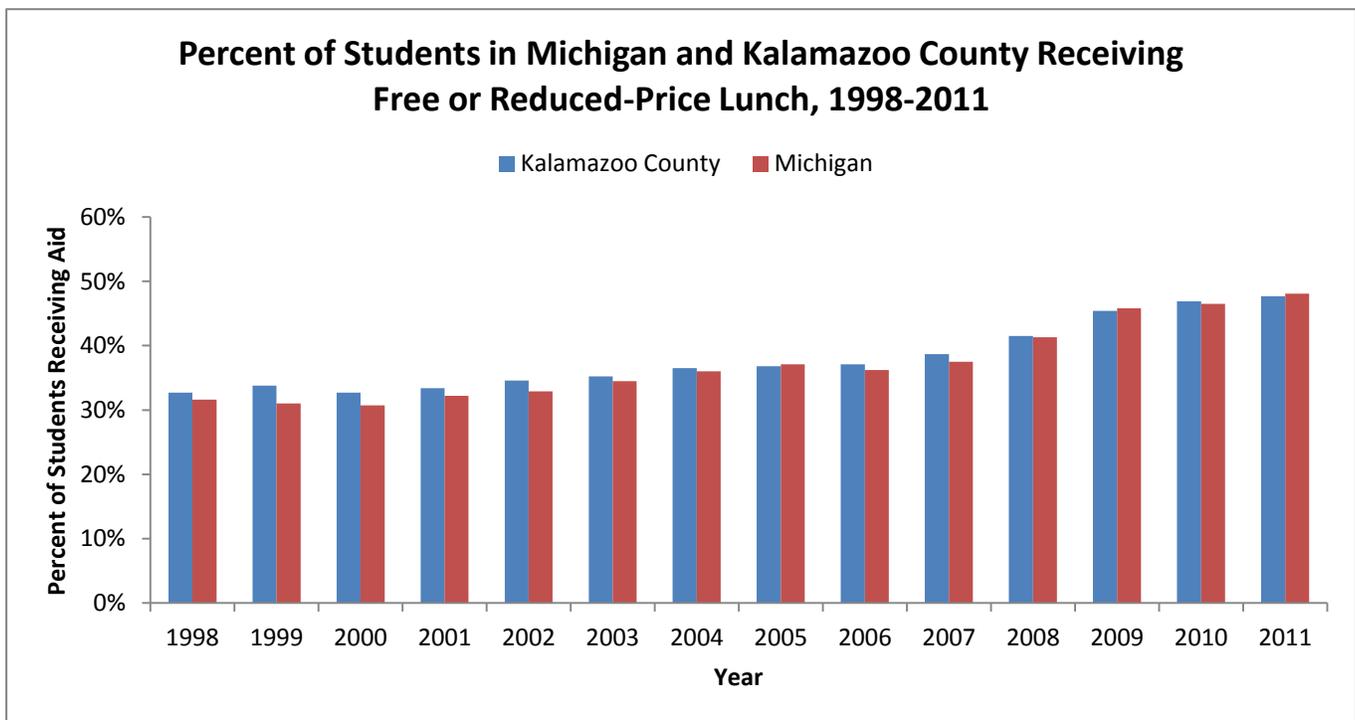
Family Type	United States		Michigan		Kalamazoo County	
	Number of families below poverty	% of families below poverty	Number of families below poverty	% of families below poverty	Number of families below poverty	% of families below poverty
All families	8,000,664	10.5%	302,858	12.1%	7,560	12.5%
Married-couples, all	2,897,764	5.1%	102,300	5.5%	1,726	3.9%
<i>With related children &lt;18 years</i>	1,870,330	7.5%	66,258	8.7%	1,033	5.4%
<i>With related children &lt;5 years</i>	324,757	6.8%	11,019	8.4%	225	5.9%
<i>No children &lt;18 years</i>	1,027,434	3.3%	36,042	3.3%	693	2.7%
Male householders; no wife present, all	817,678	15.5%	33,163	19.7%	1,234	30.1%
<i>With related children &lt;18 years</i>	621,750	20.8%	24,385	25.7%	1,006	35.4%
<i>With related children &lt;5 years</i>	164,081	23.4%	6,910	30.2%	247	35.9%
<i>No children &lt;18 years</i>	195,928	8.5%	8,778	12.0%	228	18.1%
Female householders; no husband present, all	4,285,222	29.2%	167,395	33.8%	4,600	38.7%
<i>With related children &lt;18 years</i>	3,755,711	38.1%	145,492	44.5%	4,293	48.2%
<i>With related children &lt;5 years</i>	794,445	46.1%	33,296	55.7%	1,193	60.7%
<i>No children &lt;18 years</i>	529,511	11.1%	21,903	13.0%	307	10.3%

Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates, 2008-2010, B17010

**Free and Reduced Lunches**

The National School Lunch Program (NSLP) is a federally funded meal assistance program run by the US Department of Agriculture’s Food and Nutrition Service to provide food assistance to children from low-income families. Participating schools receive cash subsidies and donated commodities from the USDA for each meal they serve. The NSLP allows schools to provide free or reduced-price lunches to more than 26 million children nationwide. Children from families with incomes at or below 130% of the poverty level qualify for free meals. Those from families with incomes between 130% and 185% of the poverty level qualify for reduced-price meals. All public or nonprofit private K-12 schools and public or nonprofit private residential childcare institutions can take part in this program.

The primary caveat associated with this data is that reported numbers or percents of school children receiving free or reduced-price lunch may underestimate the need for these services. With the stigma attached to being poor, both students and their families may be reluctant to apply for subsidized lunches. Notwithstanding, the trend in Kalamazoo County has been an increase in aid utilization, with similar rates of students receiving free or reduced-price lunch in the state.



Source: Michigan League for Human Services (1998-2010 data), Michigan Department of Education, Center for Educational Performance and Information (2011 data).

**Percent of Students in Michigan and Kalamazoo County  
Receiving Free or Reduced-Price Lunch, 1998 – 2010**

<b>Academic Year</b>	<b>Kalamazoo County</b>	<b>Michigan</b>
1998	32.7%	31.6%
1999	33.8%	31.0%
2000	32.7%	30.7%
2001	33.4%	32.2%
2002	34.6%	32.9%
2003	35.2%	34.5%
2004	36.5%	36.0%
2005	36.8%	37.1%
2006	37.1%	36.2%
2007	38.7%	37.5%
2008	41.5%	41.3%
2009	45.4%	45.8%
2010	46.9%	46.5%
2011*	47.7%	48.1%

Source: Michigan League for Human Services

\*Michigan Department of Education, Center for Educational Performance and Information

### 1.4.3 Near Poor: Ratio of Income to Poverty

The poverty threshold is intended to be used as a yardstick for monitoring changes in poverty over time, or to identify groups disproportionately in poverty. The threshold is not intended to be a complete measure of what people and families need to live.<sup>3</sup>

An alternate analysis, the ratio of income to poverty, allows a broader classification of people and families as low-income. Household income is divided by the poverty level to provide a “percentage of poverty” at which a person is living. For example, in 2011, the poverty level for a family of two people was \$15,063. If the family had an income of \$19,500, their ratio of income to poverty would have been 129% (\$19,500 divided by \$15,063). Earnings for a family of three would be compared to a different poverty threshold level (\$17,595 in 2011), so that a family of three with earnings of \$19,500 would have a ratio of income to poverty of 111% (\$19,500 divided by \$17,595).

The table below shows the number and proportion of the total population whose household income fell within a certain range in relation to the poverty level. For example, estimated from 2008-2010 there were 8,724 individuals with household incomes that were between 100% and 124% of the poverty level in Kalamazoo County. These 8,724 people represent 3.6% of the Kalamazoo County population.

Ratio categories in the table can be grouped, as well, into larger ranges using this table. For example, to calculate the proportion of the population living between 100% and 149% of the poverty level, the percentages in the 100% to 124% and 125% to 149% rows can be summed (3.6% plus 4.8%) to reveal that 8.4% of the population was living between 100% and 149% of the poverty level. Similarly, the number of people can be summed across groups to create larger range categories (e.g. 8,724 plus 11,622 equals 20,346 people living between 100% and 149% of the poverty level estimated from 2008-2010).

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<sup>3</sup> US Census Bureau, “How the Census Bureau Measures Poverty”, accessed online at <http://www.census.gov/hhes/www/poverty/povdef.html#2> on 8/2/05.

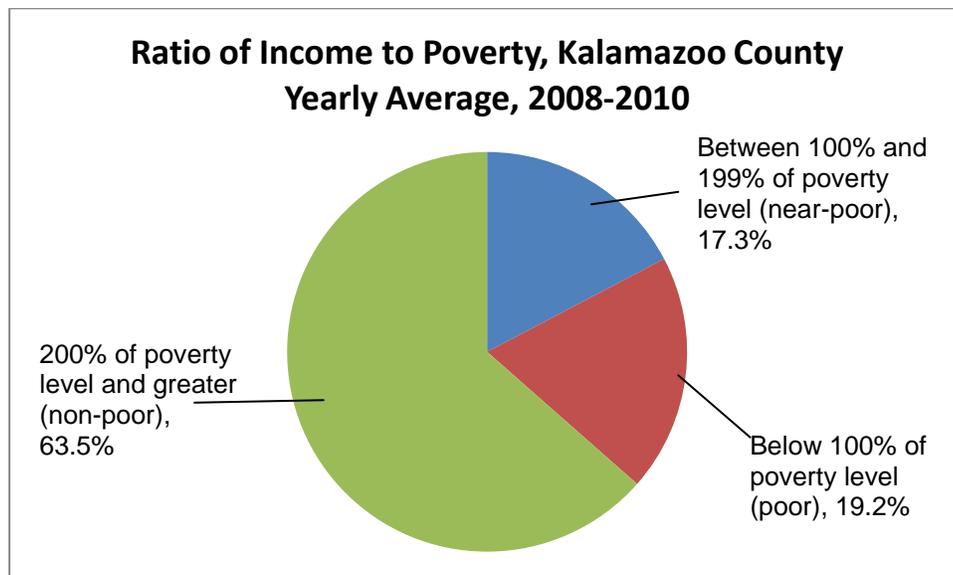
**Ratio of Income to Poverty Level in  
Kalamazoo County, Michigan, and the United States, 2008-2010**

Ratio of Income to Poverty Level	United States		Michigan		Kalamazoo County	
	Number of People	% of total population	Number of People	% of total population	Number of People	% of total population
Less than 50% of Poverty Level	18,723,394	6.3%	694,499	7.2%	21,633	9.0%
50 -74% of Poverty Level	11,109,745	3.7%	399,780	4.1%	11,182	4.7%
75-99% of Poverty Level	13,098,621	4.4%	427,904	4.4%	13,276	5.5%
100- 124% of Poverty Level	13,681,535	4.6%	426,245	4.4%	8,724	3.6%
125- 149% of Poverty Level	14,082,204	4.7%	445,735	4.6%	11,622	4.8%
150-174% of Poverty Level	13,628,510	4.6%	443,561	4.6%	9,452	3.9%
175- 184% of Poverty Level	6,001,810	2.0%	197,680	2.0%	5,723	2.4%
185- 199% of Poverty Level	7,796,215	2.6%	254,871	2.6%	6,183	2.6%
200% of poverty level and over	200,809,491	67.2%	6,396,200	66.0%	152,667	63.5%

Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates, 2008-2010

Those individuals and families with a household income that is 200% (or two times) the poverty level or greater are classified as “non-poor”, and all others with incomes below 200% of poverty are considered to be “low-income”. The low-income category may be further defined into categories of poor (household income less than the poverty threshold) and near-poor (household income less than 200% of poverty but not less than 100% of the poverty threshold).

The yearly average for Kalamazoo County during the 2008-2010 time period is shown below. 36.5% of the population qualified as “low-income” during this time - 19.2% lived below the poverty level, and 17.3% lived within 100-199% of the poverty level.



Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates, 2008-2010

## 1.4.4 Public Assistance

Public assistance, or welfare, is a benefit or benefits from a state or federal program. In Michigan, public assistance includes cash and food assistance, child support and emergency and medical services. The bulk of public assistance, however, is dispersed through the Temporary Assistance for Needy Families (TANF) program and the Food Assistance Program (FAP).

The Family Independence Program (FIP) is the state's TANF program, which is a federal block-grant program designed to encourage recipients to enter the workforce through temporary and conditional cash assistance. Under FIP, families with children and pregnant women qualify for assistance to cover living expenses for rent, heat, utilities, clothing, food and personal care.

The Food Assistance Program (known as the Food Stamp Program at the federal level) provides electronically debited subsidies for food to low-income individuals and families. Assistance is paid for by the US Department of Agriculture, but the Michigan Department of Human Services sets program eligibility guidelines for the state.

Other public assistance programs include State Disability Assistance (SDA), Child Development and Care (CDC), and State Emergency Relief (SER). Under SDA, cash assistance is provided to individuals who have suffered long-lasting disability to help them pay for living expenses. "CDC focuses on granting cash assistance to child care providers on behalf of qualifying families when the parent, legal guardian or substitute parent is unavailable to provide the child care because of employment, education and/or because of a health/social condition for which treatment is being received. The SER program offers limited cash payments to vendors of goods/services to resolve emergency situations involving: rent, property taxes/insurance, house payments, home repairs, furniture/appliances."<sup>4</sup>

In 2011, FAP accounted for the largest proportion of payments for both Kalamazoo County (77.6%) and the state of Michigan (79.4%). This program had the largest amount of recipients on both the state and county level. The SER program had the second largest amount of recipients on both the state and county level.

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<sup>4</sup> Overview of Michigan Public Assistance Programs, Department of Human Services, 2009

**Cases, Recipients, and Payments for Public Assistance Programs in Michigan and Kalamazoo County, 2011**

Public Assistance Programs	Michigan			Kalamazoo County		
	Cases	Recipients	Payments	Cases	Recipients	Payments
Family Independence Program (FIP)	129,023	356,035	\$411,980,004	3,755	10,490	\$11,688,863
Food Assistance Program (FAP)	1,252,368	2,436,905	\$3,131,041,813	38,509	66,938	\$81,415,577
State Disability Assistance (SDA)	21,617	21,654	\$31,452,481	510	513	\$845,751
Child Development and Care (CDC)	65,840	129,540	\$191,359,636	2,145	4,204	\$6,067,120
State Emergency Relief(SER)	250,875	683,686	\$179,457,229	6,355	17,438	\$4,935,970
Unduplicated Total	1,292,013	2,494,263	\$3,945,291,164	39,417	68,627	\$104,953,281

Source: Michigan Department of Human Services, Bureau of Accounting Fiscal Year Program Statistics, Annual Report 2011