

## Key Findings

- **The share of children in poverty has increased 30 percent since 2008.**
- **Of the 21,000 children in poverty 47% are living below half the poverty line.**
- **Children are more likely to be in poverty than any other age group.**
- **There was a 20 percent increase in the number of students eligible for free- and reduced-price school meals from 2008 to 2012.**
- **Less than one-third of low-income students who qualified received school breakfast in 2012.**
- **41 percent of individuals benefiting from Food Stamps (SNAP) are children.**
- **16 percent of children are in families who face food insecurity.**

## The Bottom Line Is Children Economic and Food Security In Delaware County



In Delaware County, like many communities across America, the crisis of a shrinking middle class continues. Recovery from the recession has been slow and uneven. Jobs that provide family-sustaining wages are difficult to find as the cost of living continues to rise. Many families are caught between a rock and a hard place which can put the health and educational attainment of children at great risk.

When children are suffering from hunger and food insecurity the impact is immediate and lasting. In 2010, *Hunger in America* found that nationally, “the value of

increased poor educational outcomes and lost lifetime earnings as a result of hunger and food insecurity was \$19.2 billion.”<sup>1</sup>

With a greater number of families facing a day-to-day struggle to stretch their budgets to cover expenses, Delaware County needs to consider how federal safety net programs intended to protect and support children can reach more families that need them. Ensuring that children grow up healthy and prepared will help assure both the short- and long-term economic stability of the county.

This report is Public Citizens for Children and Youth’s analysis of the economic well-being of children and their access to key supports. We provide data on child poverty, family income, child hunger, and programs that respond to these issues, including food stamps (SNAP), school meals, and tax credits for low-income families.

Data reflect trends and do not alone determine child outcomes. Individual children may overcome great disadvantages. But we know all too well that children born into poverty are highly likely to remain poor as adults, contributing to growing inequity in our communities. Our intention is to provide information for action, so that thousands of Delaware County families can better meet the needs of their children.

## **The Basics**

Delaware County is home to 126,781 children, or about one-quarter of the county’s 539,696 residents. Thirty-two percent of children (40,319) are under age six, 32 percent (40,217) are age six through 11, and 36 percent (45,469) are age 12 through 17.

Throughout this report, we use Census figures to show the financial status of children’s families using the terms deep poverty, poverty and low-income.<sup>2</sup> These terms<sup>3</sup> equate to the following:

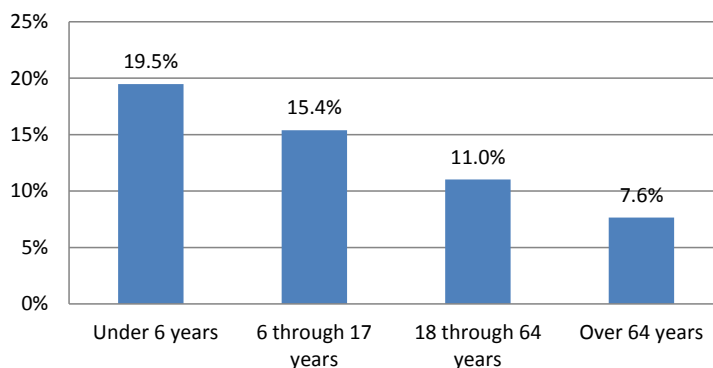
**Terms Used to Describe Family Income**

Family Size	<b>Deep Poverty:</b> <i>Income below 50% poverty</i>	<b>Poverty:</b> <i>Income below 100% poverty</i>	<b>Low-Income:</b> <i>185% poverty</i>
2	\$7,755	\$15,510	\$28,694
3	\$9,765	\$19,530	\$36,131
4	\$11,775	\$23,550	\$43,568
5	\$13,785	\$27,570	\$51,005

## **Delaware County Children and Family Economic Security**

Delaware County children, particularly young children, are more likely to be in poverty than any other age group. Nearly one in five children under age six lives in poverty. The rate of poverty among school-age children (15.4 percent) is one-third higher than that of adults, and nearly twice as high as that of seniors.<sup>4</sup>

**Children In Delaware County Are More Likely To Be Poor Than Any Other Age Group**



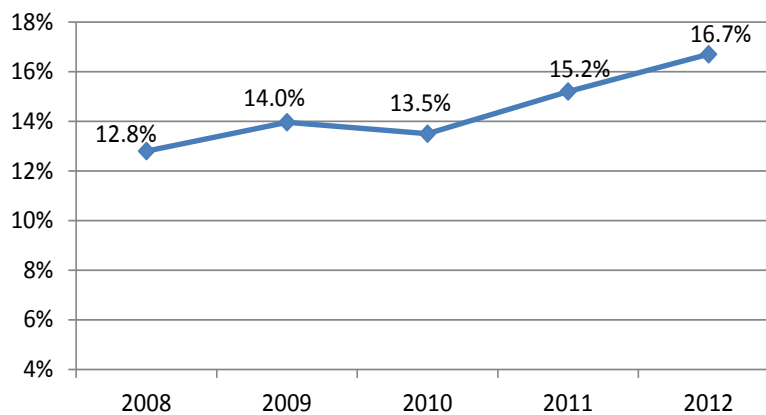
## Child Poverty In Delaware County Is On The Rise

Not only are children more likely to be poor than adults, the share of Delaware County children living in poverty is on the rise.<sup>5</sup> Of the 126,000 children under age 18 living in the county, over 21,000 (16.7 percent) are living in poverty, an increase of 30 percent since 2008.

Of the Delaware County children who are in poverty, nearly half (47 percent) of them are in deep poverty.

Close to 10,000 of the county's children live in "deep poverty" (less than half the poverty line, or \$11,775 annually, for a family of four).<sup>6</sup> Overcoming challenges created by poverty is an uphill climb, with the journey all the more steep for children who experience deep poverty. The prolonged and difficult economic struggle they endure can result in more severe long-term ramifications as these children grow into adulthood.

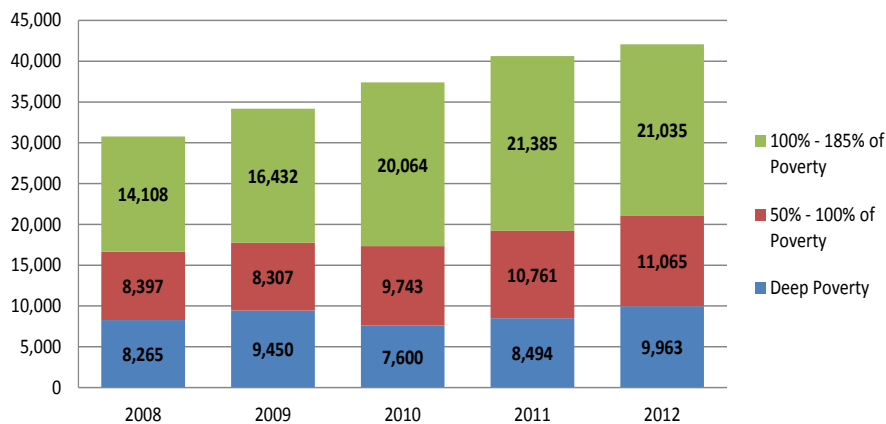
**Child Poverty Increased 30% in Delaware County From 2008 to 2012**



As of 2012, one in three Delaware County children lives in a low-income family.<sup>7</sup> A large share of Delaware County families are losing ground and facing greater challenges in meeting children's basic needs – food, clothing, and shelter. This trend is occurring

in a wide range of communities across the county, as can be seen in the rising share of students eligible for free and reduced-price school meals in affluent and less affluent school districts alike.<sup>8</sup>

**The Number Of Children In Low-Income Delaware County Families Increased 37% From 2008 to 2012**



## **Child Hunger Impacts 16 Percent Of Delaware County Children**

One of the most tragic results of poverty is hunger. Insufficient nutrition is one of the most basic and formidable challenges standing in the way of children's well-being. Not having enough nutritious food compromises a child's healthy development—both physically and psychologically.

According to the USDA, food insecurity occurs when people do not have access to enough food to maintain an active and healthy lifestyle. In Delaware County, food insecurity impacts 16 percent of Delaware County children.<sup>9</sup>

Children suffer not only the immediate consequences of hunger, but are more likely than their food secure peers to experience higher rates of educational problems including missed days of school, suspension and the need to repeat a grade. These and

other adverse outcomes lead to a greater likelihood of school failure or dropping out. Ultimately, food insecurity exacts a huge cost as it contributes to a greater likelihood of limited employability, lessened workforce productivity, poorer job performance, and \$260,000 lower lifetime earnings.<sup>10</sup>

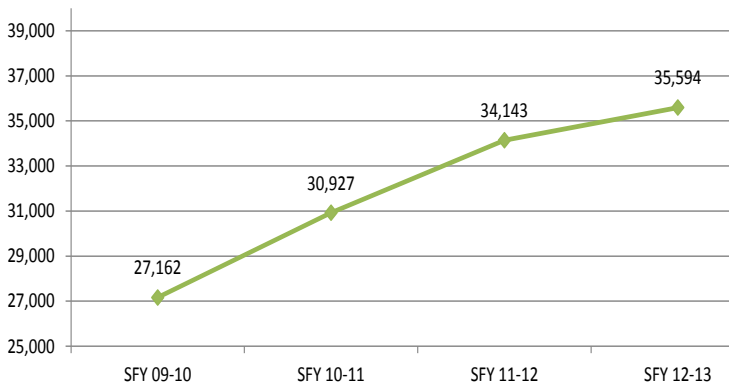
To protect children from the damage that insufficient access to nutritious food can cause, there are several federal programs that provide them basic nutrition. These programs can help lessen the blow of a widespread recession, but only if children are able to access their benefits. The following is an analysis of Delaware County children's participation in the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) and school meals.

## **Supplemental Nutrition Assistance Program (SNAP) Helped Meet Rising Needs**

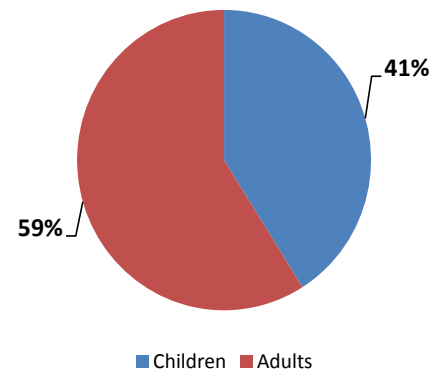
From FY 2009-10 to FY 2012-13, the number of Delaware County children served by SNAP increased 31 percent.<sup>11</sup> SNAP met increasing need and provided crucial dollars for groceries for many families that faced unemployment, reduced hours, reduced wages, or some combination of those challenges brought

on by the recession.<sup>12</sup> In addition, in 2009 Pennsylvania joined a majority of states in adopting federal options, which were made available in 2002, that allow the program to be more responsive to families whose high housing, medical and child care costs take a large share of their monthly income.<sup>13</sup>

**The Number Of Delaware County Children Enrolled in SNAP Increased 31% from FY 2009-10 to 2012-13**



**Children Are Less Than 25% of Delaware County's Population, But 41% Of Its SNAP Participants**



SNAP not only has benefitted these families, but also helps support the Delaware County economy. Each dollar of SNAP is estimated to generate \$1.73 in economic activity.<sup>14</sup>

As of November 1, 2013, the critical help provided by SNAP benefits was reduced due to the accelerated expiration of the temporary benefits increase provided by the American Recovery and Reinvestment Act.<sup>15</sup> A family of four lost about \$36 per month, which equates roughly to 21 meals per month.<sup>16</sup> This reduction directly harms the 28,000 children served

by the program each month,<sup>17</sup> whose families can purchase less – and potentially less nutritious – food, as well as Delaware County’s economy. In the coming year, Delaware County will lose an estimated \$6.7 million in food stamp benefits – \$11.6 million in economic impact – as a result of the SNAP cuts.<sup>18</sup> Despite the reduction in SNAP benefits that has already occurred, Congress is currently negotiating additional cuts to the program that will further imperil the health and well-being of Delaware County’s children.

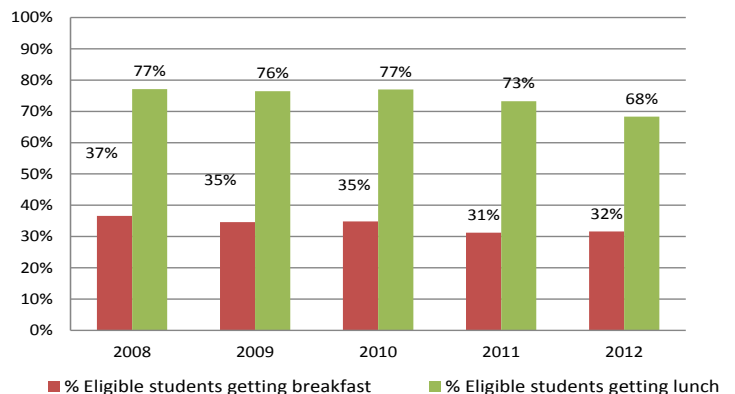
## Eligibility For School Meals Increased But Breakfast Participation Lags

For families living on tight budgets, the National School Lunch Program (NSLP) and School Breakfast Program (SBP) make it possible for eligible students to receive a free- or reduced-price nutritious breakfast and lunch each school day. USDA research indicates that children who participate in school lunch have superior nutritional intakes compared to those who do not, and that school breakfast supports health and learning for low-income children.<sup>19</sup>

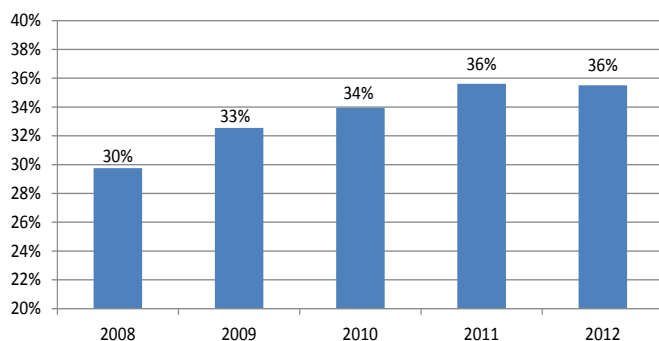
As one might expect from the rising share of Delaware County children living in low-income families, there has been a 20 percent increase<sup>20</sup> in the share of Delaware County students eligible for free- and reduced-price (FRP) school meals between 2008–2012.<sup>21</sup> This increase represents an additional 3,500 students who qualify for school meals at a free or minimal cost. In addition, the large increases in the number of children enrolled in SNAP (detailed on p.4) has helped schools identify more students who are eligible for school meals without need for burdensome paperwork.<sup>22</sup>

Increased eligibility, however, does not equate to increased access. Despite the increase in the share of students eligible for free- or reduced-price school meals, county-wide participation in both breakfast and lunch decreased by over ten percent between 2008 and 2012. While nearly 70 percent of qualified low-income students participate in school lunch, far fewer – just one-third – received school breakfast in 2012.<sup>23</sup>

**Delaware County Student Participation In School Meals Declined From 2008 to 2012 With Less Than 1 in 3 Eligible Students Receiving School Breakfast**



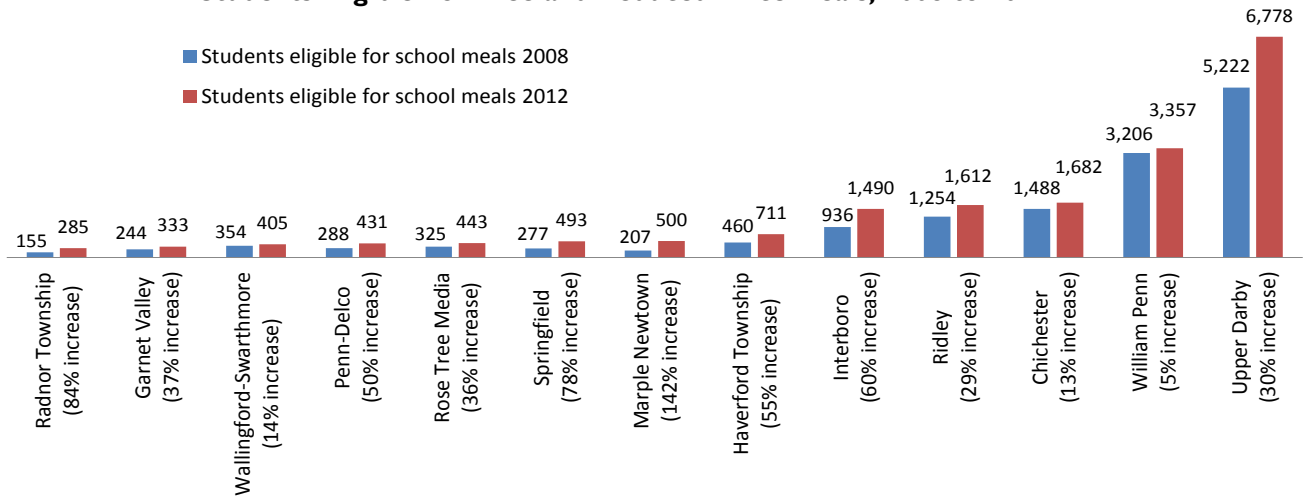
**The Share of Students Eligible For Free and Reduced-Price Meals Increased 20% From 2008 to 2012**



The county-wide growth in student eligibility occurred in 13 of 15 Delaware County school districts, with even more affluent districts experiencing large increases in the share of their students who qualified for school meals.<sup>24</sup> For instance, while Marple

Newtown has a relatively small number of students eligible at 500, this is a 144 percent increase in the number of students eligible in 2008. Interboro, Springfield and Radnor school districts also had increases of over 50 percent.

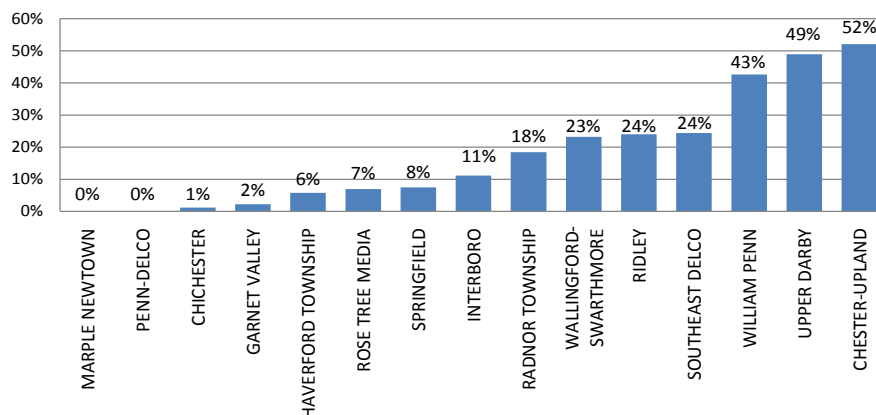
**13 of 15 Delaware County School Districts Had Increases In The Share Of Students Eligible For Free and Reduced-Price Meals, 2008 to 2012**



Individual school districts vary widely on reaching eligible students with breakfast. Schools can adopt different approaches to breakfast such as changing the time, location, and method of service to help reach more students. Parents also have a role to play, and unfortunately too many may be concerned about the stigma associated with enrolling their children in free-or reduced-price school meal programs and as a result forego this critical public

child nutrition program. The data shows that twelve districts serve less than 25 percent of eligible students, including Marple Newtown and Penn Delco School Districts. Despite significant increases in the share of their students who qualify, neither offers a breakfast program. The good news is that Chester-Upland and Upper Darby School Districts serve approximately half of eligible students.<sup>25</sup>

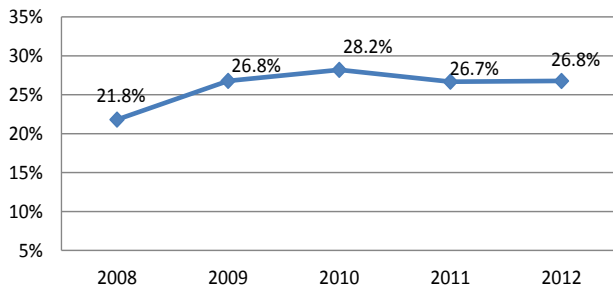
**In 2012, 12 Delaware County School Districts Served Less Than 25% of Eligible Students School Breakfast**



## Family Income In Delaware County Trending Lower

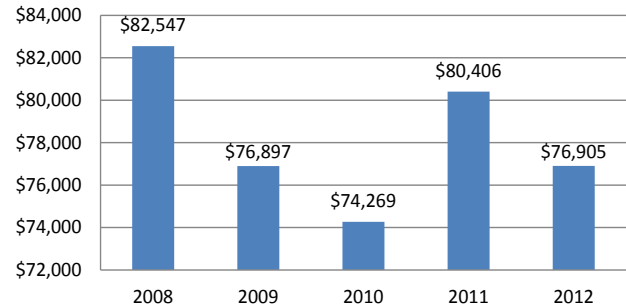
The increase in Delaware County children living in poor and low-income families is obviously linked to family income. The County's median family income decreased seven percent (over \$5,600) from 2008 to 2012.<sup>26</sup>

### One in Four Delaware County Families Makes Less Than \$45,000/Year, Up 23% Since 2008



Not only has median income decreased, but families on the lower end of the income scale are making less. From 2008 to 2012 – even in the most recent years when our economy was said to be recovering – the share of Delaware County families earning less than \$45,000 increased by more than 20 percent. A significant share of the county's families has lost economic ground.<sup>27</sup>

### Delaware County Median Family Income Dropped Over \$5,600 From 2008 to 2012



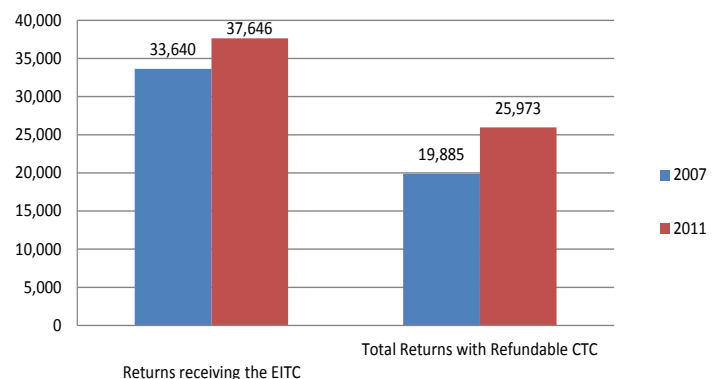
Meanwhile the cost of living – housing, food, utilities, child care, health care, transportation – continued to rise while family income failed to keep pace. Over the past two decades, the price of a house has risen faster than income.<sup>28</sup> Given this, it is no surprise that among Delaware County renters and homeowners earning \$75,000 or less annually, housing costs consume a large share of family budgets. An astronomic 85 percent of renters spend more than 30 percent of their income on housing, and just under half (46 percent) of homeowners spend this amount. Each dollar a family needs to simply keep a roof over their heads means they have less money available for other basic necessities.

## Earned Income and Child Tax Credits Help Lift Families Out Of Poverty

Families earning low wages can only stretch their budgets so far. While Food Stamps (SNAP) and school meals help families fight hunger, the Earned Income Tax Credit (EITC) and the refundable portion of the Child Tax Credit (CTC) provide critical dollars to those who are working but whose earnings do not keep pace with the rising cost of living. In 2009, Congress made improvements to these credits, recognizing both the greater share of families relying on low-wage employment and the rising expense of raising children.<sup>29</sup> These credits are incredibly effective as anti-poverty measures, having lifted an estimated 116,000 Pennsylvania children out of poverty annually from 2009-2011.<sup>30</sup>

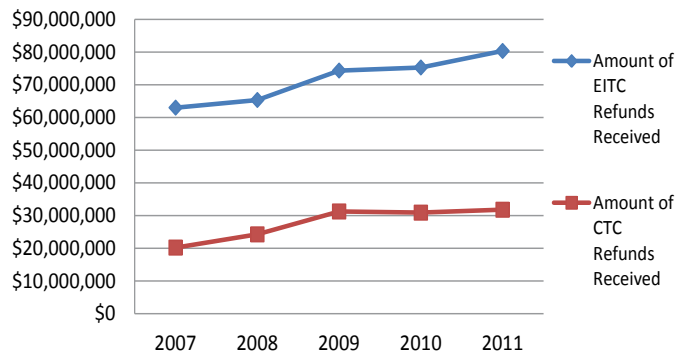
Between 2007 and 2011, the number of families receiving the EITC increased 12 percent. The number of families receiving the refundable portion of the CTC increased more dramatically – by almost one-third.<sup>31</sup>

### Delaware County had a 12% increase in receipt of the EITC and a 30% increase in receipt of the refundable portion of the CTC from 2007 to 2011



The amount of EITC received by Delaware County families increased over 25 percent from 2007 to 2011, and the amount of CTC by more than 50 percent. These credits are also critical to the Delaware County economy, as low- and moderate-income families are more likely to spend their refunds on basic needs than higher income families. The Congressional Budget Office confirmed that the provisions affecting low- and middle-income families were much more effective in supporting the struggling economy than those for high-income families. The EITC infused over \$80 million into Delaware County in 2011, and the refundable portion of the CTC nearly \$32 million.<sup>32</sup>

**Delaware County Families Received 28% More EITC Dollars and 57% More CTC Dollars In 2007 Than In 2011**



## **Conclusion and Recommendations**

Forces well beyond the control of Delaware County brought about the recession and have caused serious repercussions for its families and economy. While recovery from the economic downturn is underway, a rising number of Delaware County children are growing up with obstacles to achieving a healthy future. The slow pace of recovery is an enemy to children, as delays in meeting their basic needs can have long-term impact on their growth, development and learning.

The widespread fallout from the recession shows that federal safety net programs are likely to play an important role in family economic security. As tens of thousands of Delaware County families continue to strive for better futures for their children, it is critical that the County work in partnership with social service agencies, community groups, schools and parents to advance these essential strategies to support positive outcomes for children:

- Dramatically increase participation in school breakfast by engaging the entire school community and adopting strategies that highlight nutrition and academic benefits and reduce stigma.
- Pursue outside support and resources for increasing breakfast participation by enrolling in the Pennsylvania School Breakfast Challenge (deadline for entry is Dec. 20, see: [www.paschoolbreakfast.org](http://www.paschoolbreakfast.org))
- Connect all eligible families to Food Stamps (SNAP) by both increasing awareness of the program and removing barriers to enrollment.
- Increase efforts to connect all eligible families to income and work supports such as the Earned Income Tax Credit and Child Tax Credit.
- Build county-wide understanding and support for these programs so that they are strengthened and not cut further at the federal level.

Delaware County leadership can't single-handedly solve poverty, but they can help their families tap the life saving supports offered by the federal safety net programs. Investing in strategies to help families improve their economic well-being and achieve stability will pay future dividends not only for children but for communities throughout Delaware County.



## Endnotes

1. Hunger in America, the Suffering We All Pay for, Center for American Progress, 2011
2. While 200% of poverty is widely accepted as the level of income families need to make ends meet, we are using 185% of the poverty line as the threshold to align with the eligibility limit for reduced-price school meals that are available to low-income students.
3. Source: 2013 HHS Poverty Guidelines for the 48 Contiguous States and the District of Columbia, published in the Federal Register, January 24, 2013. <http://aspe.hhs.gov/poverty/13poverty.cfm> Income reflects annual income.
4. Source: U.S. Census Bureau, American Community Survey, 2012, Table 17024: Ratio of Poverty to Income
5. Source: U.S. Census Bureau, American Community Survey, 2008-2012, Table 17024: Ratio of Poverty to Income
6. Source: U.S. Census Bureau, American Community Survey, 2008-2012, Table 17024: Ratio of Poverty to Income
7. Source: U.S. Census Bureau, American Community Survey, 2008-2012, Table 17024: Ratio of Poverty to Income
8. PCCY's Bottom Line is Children - Delaware County Public Education report: <https://www.pccy.org/userfiles/file/BottomLineCountyReports/Delaware/Education/PCCYBLEducationDelCo2013.pdf>
9. 2013 child food insecurity rates from Feeding America's "Map the Meal Gap," using data from the 2001-2011 Current Population Survey, 2011 American Community Survey, and 2011 data from the Bureau of Labor Statistics on unemployment rates.
10. Center for American Progress, "Hunger in America: Suffering We All Pay For," Donald S. Shepard, Elizabeth Setren, and Donna Cooper, October, 2011, <http://www.americanprogress.org/issues/poverty/report/2011/10/05/10504/hunger-in-america/>
11. Source: Pennsylvania Department of Public Welfare, Bureau of Program Support, Division of Statistical Analysis, Assistance Eligibility Statistics, unduplicated number of children served SFY 2009-10 through SFY 2012-13.
12. Source: Based on Pennsylvania Department of Public Welfare, Bureau of Program Support, Division of Statistical Analysis, Assistance Eligibility Statistics, unduplicated number of children and adults served, SFY 2012-13.
13. Pennsylvania now has a gross income limit of 160 percent of poverty, which is below the maximum of 200 percent set by some states and above a minimum of 130 percent utilized by a minority of states. Applicants still must provide extensive documentation of their income, assets and expenses to show their net income is below the poverty line before benefits are approved.
14. Economic activity estimate based on a study by industry research firm Moody's Economy.com, see: <http://frac.org/initiatives/american-recovery-and-reinvestment-act/snapfood-stamps-provide-real-stimulus/>
15. The temporary increase to SNAP that was passed in the Recovery Act as a means of both responding to family need and boosting the economy expired on Nov. 1, 2013.
16. The maximum grant for a family of four was \$668 per month, or \$1.85 per meal per person. That family's grant has been reduced to \$632. <http://www.cbpp.org/cms/index.cfm?fa=view&id=4036>
17. Pennsylvania Department of Public Welfare, Bureau of Program Support, Division of Statistical Analysis, Assistance Eligibility Statistics, September, 2013.
18. Loss in SNAP per county estimates provided by Center on Budget and Policy Priorities (CBPP) using data from the 2011 USDA Administrative Data, PA county participation data, and USDA's June 2013 Thrifty Food Plan. Economic impact based on loss of SNAP benefits multiplied by \$1.73 estimated economic activity previously cited.
19. <http://frac.org/federal-foodnutrition-programs/school-breakfast-program/>
20. Source: Pennsylvania Department of Education, Division of Food and Nutrition, Building Data Reports, October 2008-2012. [http://www.portal.state.pa.us/portal/server.pt/community/national\\_school\\_lunch](http://www.portal.state.pa.us/portal/server.pt/community/national_school_lunch)
21. The eligibility line for free meals is set at 130% of poverty, for reduced-price meals it is 185% of poverty.
22. Through a process called direct certification students who receive SNAP, as well as other benefits, (including Medical Assistance in PA) are certified as eligible for free school meals without need for separate application. This is because their families have reported their income and met strict verification requirements for those other programs.
23. Source: Pennsylvania Department of Education, Division of Food and Nutrition, Building Data Reports, October 2008-2012. [http://www.portal.state.pa.us/portal/server.pt/community/national\\_school\\_lunch](http://www.portal.state.pa.us/portal/server.pt/community/national_school_lunch)
24. Source: Pennsylvania Department of Education, Division of Food and Nutrition, Building Data Reports, October 2008-2012. [http://www.portal.state.pa.us/portal/server.pt/community/national\\_school\\_lunch](http://www.portal.state.pa.us/portal/server.pt/community/national_school_lunch)
25. Source: Pennsylvania Department of Education, Division of Food and Nutrition, Building Data Reports, October 2008-2012. [http://www.portal.state.pa.us/portal/server.pt/community/national\\_school\\_lunch](http://www.portal.state.pa.us/portal/server.pt/community/national_school_lunch)
26. Source: U.S. Census Bureau, American Community Survey, 2008-2012, Table S1903: Median Income in the Past 12 Months
27. Source: U.S. Census Bureau, American Community Survey, 2008-2012, Table B19101: Family Income in the Past 12 Months
28. The three largest components of middle-class expenses that have increased faster than income are: the cost of college, the cost of health care and the cost of a house. See: <http://ideas.time.com/2013/10/17/10-reasons-texas-is-our-future/#ixzz2iT8IKfcb>
29. The improvements included making the CTC "refundable" at lower income levels so that more working families with incomes below the poverty line are eligible; substantially reducing the "marriage penalty" that some couples faced under the EITC, and slightly expanding the EITC for families with three children to reflect the greater expenses (the credit had been capped at one level for all families with two or more children).
30. Brookings Institution analysis of Supplemental Poverty Measure Public Use Data [www.taxcreditsforworkingfamilies.org/?page\\_id=7231](http://www.taxcreditsforworkingfamilies.org/?page_id=7231)
31. Data source: 2011 IRS, Brookings Institution, Metropolitan Policy Program: <http://www.brookings.edu/research/interactives/eitc>
32. Data source: 2011 IRS, Brookings Institution, Metropolitan Policy Program: <http://www.brookings.edu/research/interactives/eitc>



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