Challenging Myths About Hunger and Poverty
Poverty in North Dakota

*1 in 8* North Dakota people live below the poverty line (2014)
Poverty Line

* $11,770 for individual (2015)
Poverty Line

- $24,250 for a family of four
North Dakota Poverty Rates 2001-2013

- 2001: 11.4%
- 2002: 11.1%
- 2003: 10.5%
- 2004: 10.8%
- 2005: 11.6%
- 2006: 11.7%
- 2007: 11.8%
- 2008: 11.5%
- 2009: 11.7%
- 2010: 13%
- 2011: 12.2%
- 2012: 12.5%
- 2013: 11.2%
Poverty in North Dakota

12.5 % or 81,000 North Dakotans live at or below the poverty line
Poverty in North Dakota

*11.8% of Rural North Dakotans live below the Poverty Line*
Poverty in North Dakota

*12.4% or 19,962 children in North Dakota live below the poverty line*
76.8% of households in poverty have an employed family member.
Poverty

*23.9% of working families have low incomes*
Poverty in North Dakota

35,463: Total Native American Population in North Dakota
Poverty in North Dakota

- 40% of the Native American population in North Dakota live below the poverty line: 14,185
What Can Decrease Poverty?

- Access to Financial Products
What Decreases Poverty

* Integration of Financial Products with existing programs and services
What Decreases Poverty

* Improving the Financial Capability among people living in poverty
What is Financial Capability?

Financial Capability:

- the ability with knowledge and skill building; and
- the opportunity through access to services and income.
42.3% of families pay more than 31% of their income for housing or $9216/year (ND ranks first in the nation with the highest percentage)
Housing

35% of people rent in North Dakota
Housing

$55,759 is the median income in North Dakota and per capita is $29,732
Housing

A typical North Dakotan can afford $818 a month.
Homeless in North Dakota?

- **1,305** homeless people in North Dakota
- **265** homeless children in North Dakota
Food Insecurity

* Food Security = enough food every day for a healthy, active life
Food Insecurity

- Hunger: pain caused by a lack of food
Food Insecurity

*26,208* Households in North Dakota are Food Insecure
Food Insecurity

*7.8% of senior citizens are food insecure*
Food Insecurity

\*12.7\% of children are food insecure
Impacts of Hunger

* Higher incidence of infection
Impacts of Hunger

* Weaker Immune System
Impacts of Hunger

* Higher rates of hospitalization
Impacts of Hunger

* Increased school absences
Impacts of Hunger

* Slower growth
Poverty and Hunger

* Poverty and lack of Access cause Food Insecurity
Food Deserts

Food Deserts:

Geographic areas where people lack access to nutritional food.
Child Nutrition Programs

*77,439* kids in North Dakota eat school lunches daily
Child Nutrition Plans

* 34% of those lunches are served to children whose families are eligible for free lunches, and 7% are reduced-price lunch eligible.
Temporary Assistance for Needy Families (TANF)

* A person can receive TANF for 5 years total in their whole lifetime
TANF Recipients Statewide

As of December 2014:

1,208 Families in North Dakota receive Temporary Assistance for Needy Families
TANF

2,452 Children receive TANF benefits
573 Adults receive TANF
Childcare Assistance

- Access to the Childcare Assistance Program is based on the State Median Wage: $55,759
Childcare Assistance

- The Childcare Assistance program helps pay for childcare for North Dakota families.

- For example, a family of four, making $6,285 a month, $663 a month per child with a co-pay of $315.
Supplemental Nutrition Assistance Program (SNAP)

* 44% of SNAP recipients are children
42% of SNAP recipient households are employed
SNAP

* 12% of SNAP recipient households are over 65 years old.
SNAP

* Over 15,000 SNAP recipient households in North Dakota are under 18 or over 65
SNAP

42% of households receiving SNAP benefits have earned income
65% of North Dakota’s children born in 2015 were served by the WIC program.
Low Income Home Energy Assistance Program (LIHEAP)

- LIHEAP partially pays the cost of natural gas, electricity, propane, fuel oil, coal, wood, or other fuel sources
LIHEAP also covers:

- Weatherization services (insulation, weather stripping around doors and windows, etc.)
- Furnace cleaning, repair, and replacement
- Chimney cleaning and inspection
- Emergency assistance
Cliff Effect

- The loss of some or all of a household’s benefits because of an extra hour of work or a modest hourly salary increase (as little as .50 hour) which causes a net loss of resources.
Cliff Effect

- SNAP, Childcare Assistance, LIHEAP, and many other programs are based on income.
- A small positive change in gross income can have a HUGE negative impact on net income.
What do you think?