Washington State Poverty

Community Reinvestment Act Roundtable
November 13, 2014

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The West Coast Poverty Center at the University of Washington

Poverty & Policy Experts

Poverty Classes at UW

Poverty Center Publications

Find us at http://depts.washington.edu/wcpc/
Selected Upcoming WCPC Seminars

Monday, November 17
“Surviving the Great Recession”
Jennifer Sherman, WSU

Spring 2015
“US Financial Diaries Project”
Jonathan Morduch, New York University

Other seminars listed at  http://depts.washington.edu/wcpc/

Our seminar series is supported by the UW School of Social Work and the Paul G. Allen Family Foundation.
What is poverty?
What is poverty?

• Inadequate income
• Material hardship
• Stress and suffering
• Exclusion
“Good news... the government has sent us to measure your poverty”
<table>
<thead>
<tr>
<th>Household size</th>
<th>Poverty line</th>
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<tbody>
<tr>
<td>One person</td>
<td>$11,888</td>
</tr>
<tr>
<td>Two people</td>
<td>$15,142</td>
</tr>
<tr>
<td>Family of four</td>
<td>$23,624</td>
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Mollie Orshanky

1915-2007

Source: Social Security Administration Archives
Mollie Orshanky

Source: Social Security Administration Archives
Poverty line v. basic needs

Family of four $23,624

MONTHLY COST OF LIVING:
- Food $536
- Child care $917
- Medical $427
- Housing $906
- Transportation $639
- Other $246
- Taxes $442

annual salary needed $49,358

Source: Washington Budget & Policy Center
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POVERTY BY THE NUMBERS

1 IN 15
People (6%) live in deep poverty.¹

1 IN 7
People (14%) live in poverty.¹

1 IN 3
People (31%) are considered low income.¹

Source: Washington Budget & Policy Center
Child Poverty

- Poor or extremely poor (<100%): 18%
- Near-poor (100%-199%): 21%
- Non-poor: 61%

Photo: Mr. Hayata
Children living in low income households remains high.

Children under 18 living below 200 percent FPL, 2008 to 2013³

Source: Washington Budget & Policy Center
Reasons for Poverty

• Unemployment and underemployment

• Low-paying jobs

• Caregiving responsibilities

• Disability
Employment and poverty

- Working: 36%
- Not looking for work: 31%
- Looking for work: 16%
- Not looking for work (Disability): 17%

Washington 2013 ACS 20
Reasons for Poverty

- Unemployment and underemployment
- Low-paying jobs
- Caregiving responsibilities
- Disability
Ending Poverty

• Good jobs
• Social insurance
• Safety net
THE SOCIAL SECURITY ACT AS AMENDED OFFERS GREATER OLD-AGE INSURANCE PROTECTION TO PEOPLE NOW NEARING RETIREMENT AGE.

FOR INFORMATION WRITE OR CALL AT THE NEAREST FIELD OFFICE OF THE SOCIAL SECURITY BOARD
Ending Poverty

- Good jobs
- Social insurance
- Safety net
Keeping **Millions** of People Out of Poverty

- **Tax credits**: 9.4
- **SNAP**: 5.0
- **Subsidies**: 2.8
- **School lunch**: 1.2
- **WIC**: .4
- **LIHEAP**: .3
SPREAD THE TAX REFUND LOVE
Thank you

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