

Challenging Myths

About

Hunger and

Poverty



North Dakota Realities



Poverty in North Dakota

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

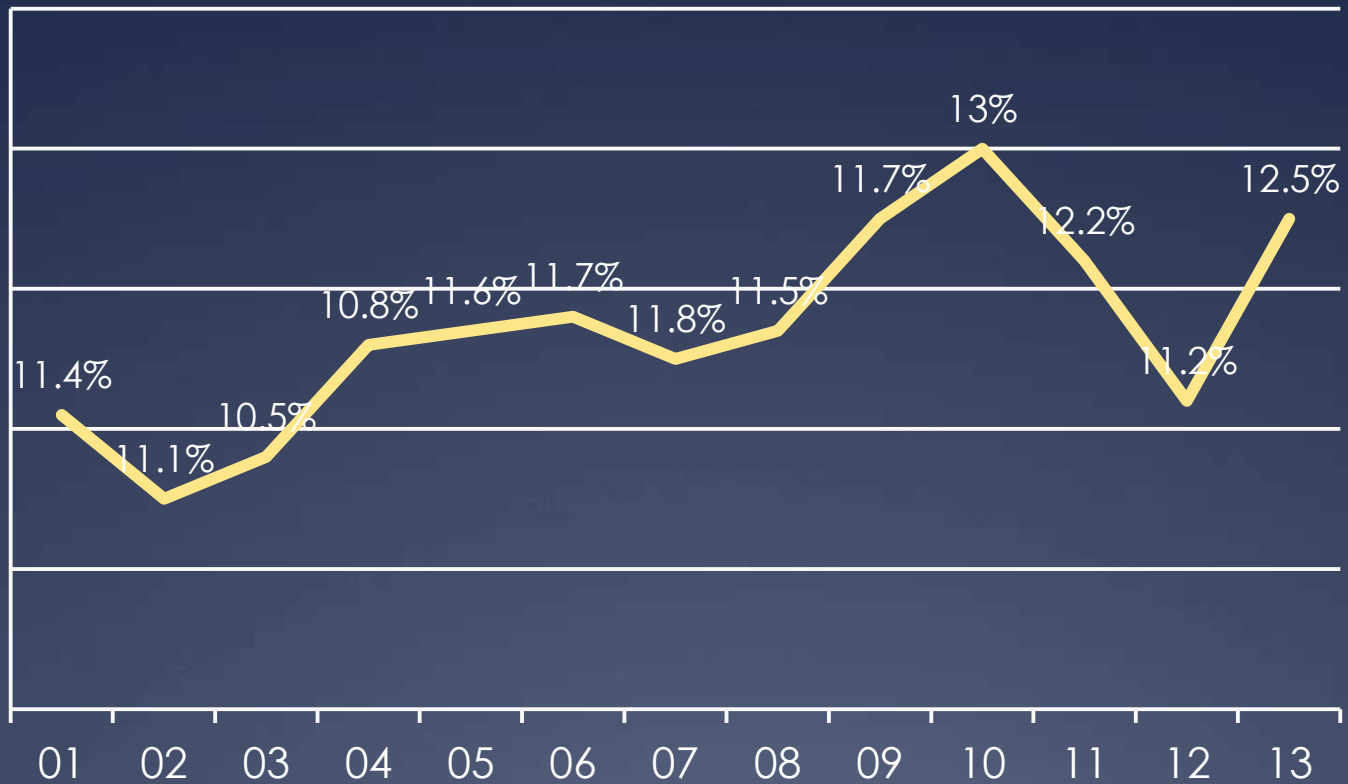
Poverty Line

*\$11,770 for individual (2015)

Poverty Line

* \$24,250 for a family of four

North Dakota Poverty Rates 2001-2013



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

Poverty

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.

Housing

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.

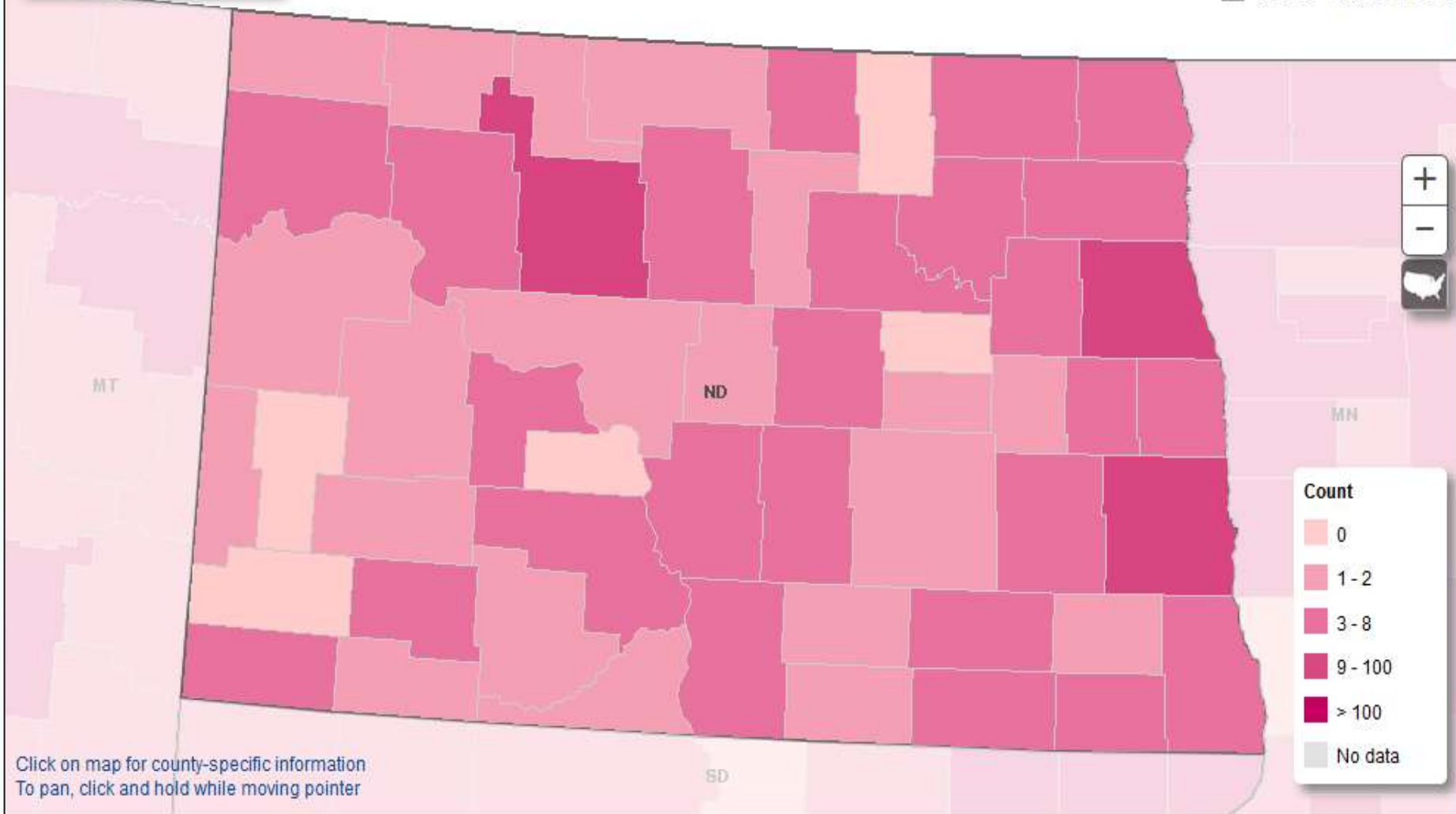
Grocery stores, 2012

Print Help

State Zoom

Select Map to Display

Show State mask



Click on map for county-specific information
To pan, click and hold while moving pointer

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

TANF

*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

SNAP

* 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

SNAP

* **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

- * 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?

