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Poverty and Food Needs

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Poverty and Food Needs: Palo Alto County, Iowa

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Poverty And Food Needs

Palo Alto County, Iowa

Poverty and food insecurity impact the welfare of individuals, families, and communities. This profile describes indicators of poverty, food insecurity, and other measures of general economic well-being in Palo Alto County, Iowa.



Poverty

People living in poverty have annual incomes insufficient to meet their basic needs. The Federal government determines the poverty status of individuals and families using money income thresholds that vary by family size. The thresholds are based on three times the cost of a minimum food diet. See Page 11 for current Federal poverty guidelines.

The incidence of poverty varies among individuals and families with different socio-economic characteristics. Table 1 (following page) displays poverty rates by age, race and ethnicity, work experience, and family type in Palo Alto County and the state. The data describe average poverty characteristics during a five-year survey measurement period.

For each poverty measure, Table 1 includes a point estimate and a margin of error (MOE) value associated with that estimate. Adding and subtracting the margin of error to the point estimate yields a confidence interval that is 90% likely to contain the actual number or percentage of individuals or families in poverty.

Contents

Poverty Rates	2
Food Insecurity	3
Food Accessibility	4
Nutrition	5
Program Participation Levels	6
Program Participation Trends	7
Local Income	8
Household Economic Stress	9
Demographic Profile	10
Data Notes	11

Poverty

Table 1. Poverty Status of Individuals and Families, 2008-2012

Number Color Color Number Color Color Number Color Color Color Number Color Colo		Palo Alto County Estimates				Statewide	
Total population in poverty			MOE		MOE		МОЕ
Individuals in Poverty by Age	Poverty Status of Individuals	Number	(+/-)	% Rate	(+/-)	% Rate	(+/-)
Under 18 years	Total population in poverty	1,002	185	11.1%	2.1%	12.2%	0.2%
Age 5 and under. 71 39 9.6% 5.2% 19.3% 0.6% Age 6 to 17. 119 54 9.1% 4.1% 14.2% 0.4% Age 18 to 64. 642 124 112.3% 2.4% 11.9% 0.2% Age 65 and up. 170 63 9.4% 3.5% 7.5% 0.2% Age 65 to 75. 36 22 4.5% 2.8% 5.8% 0.2% Age 75 and older 134 55 13.3% 5.4% 9.3% 0.3% Individuals in Poverty by Race and Hispanic Origin White alone. 980 183 11.0% 2.1% 10.9% 0.2% Other race alone or in combination. 22 37 14.3% 23.2% 27.4% 11% Hispanic or Latino, any race. 64 48 56.6% 35.9% 26.6% 1.7% Individuals in Poverty by Work Status in the Past 12 Months All persons ages 16 years and older. 817 136 11.3% 1.9% 11.1% 0.2% Worked full-time, year-round. 42	Individuals in Poverty by Age						
Age 6 to 17.	Under 18 years	. 190	80	9.3%	3.8%	15.9%	0.5%
Age 18 to 64	Age 5 and under	. 71	39	9.6%	5.2%	19.3%	0.6%
Age 65 and up	Age 6 to 17	119	54	9.1%	4.1%	14.2%	0.4%
Age 64 to 75	Age 18 to 64	. 642	124	12.3%	2.4%	11.9%	0.2%
Individuals in Poverty by Race and Hispanic Origin White alone	Age 65 and up	170	63	9.4%	3.5%	7.5%	0.2%
Individuals in Poverty by Race and Hispanic Origin	Age 64 to 75	. 🧎 36	22	4.5%	2.8%	5.8%	0.2%
White alone. 980 183 11.0% 2.1% 10.9% 0.2% Other race alone or in combination. 22 37 14.3% 23.2% 27.4% 1.1% Hispanic or Latino, any race. 64 48 56.6% 35.9% 26.6% 1.7% Individuals in Poverty by Work Status in the Past 12 Months 817 136 11.3% 1.9% 11.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.7% 2.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.3% 0.4% 0.2% 0.2% 0.2% 0.4% 0.4% 0.4% 0.4% 0.4% 0.4% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0	Age 75 and older	. 134	55	13.3%	5.4%	9.3%	0.3%
Other race alone or in combination	Individuals in Poverty by Race and Hispanic Origin						
Hispanic or Latino, any race		_	183				
Individuals in Poverty by Work Status in the Past 12 Months 817 136 11.3% 1.9% 11.1% 0.2%	Other race alone or in combination	. 🏲 22	37	14.3%	23.2%	27.4%	1.1%
All persons ages 16 years and older	Hispanic or Latino, any race	. 隆 64	48	56.6%	35.9%	26.6%	1.7%
Worked full-time, year-round	Individuals in Poverty by Work Status in the Past 12 Months						
Worked part-time or part-year 455 108 23.5% 5.1% 18.6% 0.3% Did not work 320 90 15.7% 4.0% 18.9% 0.4% Families at Selected Ratios of Income to Poverty Level Income below the poverty threshold: 320 80 2.1% 7.9% 0.2% All families 153 56 6.2% 2.1% 7.9% 0.2% With related children under 18 years 93 43 8.9% 3.9% 13.6% 0.4% Married couple family 22 16 3.0% 2.0% 5.3% 0.3% Single parent or guardian, no spouse present 71 40 23.6% 11.6% 32.7% 0.8% Female parent or guardian 71 37 31.7% 14.8% 38.7% 1.0% Income under 130% of threshold: 312 81 12.7% 3.2% 11.6% 0.2% With related children under 18 years 167 49 16.0% 4.6% 19.0% 0.4% Single parent or guardian, no spouse present 90 37 29.9% 9.4%	All persons ages 16 years and older	817	136	11.3%	1.9%	11.1%	0.2%
Did not work	Worked full-time, year-round	. 42	21	1.3%	0.7%	2.2%	0.1%
Families at Selected Ratios of Income to Poverty Level Income below the poverty threshold: All families	Worked part-time or part-year	455	108	23.5%	5.1%	18.6%	0.3%
Income below the poverty threshold: All families	Did not work	. 320	90	15.7%	4.0%	18.9%	0.4%
All families	Families at Selected Ratios of Income to Poverty Leve	el					
All families	Income helow the poverty threshold:						
With related children under 18 years		153	56	6.2%	2.1%	7 9%	0.2%
Married couple family 22 16 3.0% 2.0% 5.3% 0.3% Single parent or guardian, no spouse present 71 40 23.6% 11.6% 32.7% 0.8% Female parent or guardian 71 37 31.7% 14.8% 38.7% 1.0% Income under 130% of threshold: 312 81 12.7% 3.2% 11.6% 0.2% With related children under 18 years 167 49 16.0% 4.6% 19.0% 0.4% Married couple family 77 33 10.4% 4.3% 8.8% 0.4% Single parent or guardian, no spouse present 90 37 29.9% 9.4% 42.4% 0.9% Female parent or guardian 85 36 37.9% 11.2% 48.9% 1.1% Income under 185% of threshold: 85 36 37.9% 11.2% 48.9% 1.1% With related children under 18 years 311 71 29.8% 6.5% 30.2% 0.6% Married couple family 135 41 18.2% 5.3% 17.0% 0.5%							
Single parent or guardian, no spouse present. 71 40 23.6% 11.6% 32.7% 0.8% Female parent or guardian. 71 37 31.7% 14.8% 38.7% 1.0% Income under 130% of threshold: 312 81 12.7% 3.2% 11.6% 0.2% With related children under 18 years. 167 49 16.0% 4.6% 19.0% 0.4% Married couple family. 77 33 10.4% 4.3% 8.8% 0.4% Single parent or guardian, no spouse present. 90 37 29.9% 9.4% 42.4% 0.9% Female parent or guardian. 85 36 37.9% 11.2% 48.9% 1.1% Income under 185% of threshold: 311 71 29.8% 6.5% 30.2% 0.6% With related children under 18 years. 311 71 29.8% 6.5% 30.2% 0.6% Married couple family. 135 41 18.2% 5.3% 17.0% 0.5% Single parent or guardian, no spouse present. 176 58 58.5% 11.8% 60.6%	•	_					
Female parent or guardian							
All families							
All families	Income under 130% of threshold:						
With related children under 18 years	· · · · · · · · · · · · · · · · · · ·	312	81	12.7%	3.2%	11.6%	0.2%
Married couple family 77 33 10.4% 4.3% 8.8% 0.4% Single parent or guardian, no spouse present 90 37 29.9% 9.4% 42.4% 0.9% Female parent or guardian 85 36 37.9% 11.2% 48.9% 1.1% Income under 185% of threshold: 85 36 37.9% 4.2% 20.1% 0.3% With related children under 18 years 311 71 29.8% 6.5% 30.2% 0.6% Married couple family 135 41 18.2% 5.3% 17.0% 0.5% Single parent or guardian, no spouse present 176 58 58.5% 11.8% 60.6% 1.0%			49	16.0%			0.4%
Single parent or guardian, no spouse present 90 37 29.9% 9.4% 42.4% 0.9% Female parent or guardian 85 36 37.9% 11.2% 48.9% 1.1% Income under 185% of threshold: All families	-			10.4%			
Female parent or guardian	1 2						
All families 619 107 25.3% 4.2% 20.1% 0.3% With related children under 18 years 311 71 29.8% 6.5% 30.2% 0.6% Married couple family 135 41 18.2% 5.3% 17.0% 0.5% Single parent or guardian, no spouse present 176 58 58.5% 11.8% 60.6% 1.0%							
All families 619 107 25.3% 4.2% 20.1% 0.3% With related children under 18 years 311 71 29.8% 6.5% 30.2% 0.6% Married couple family 135 41 18.2% 5.3% 17.0% 0.5% Single parent or guardian, no spouse present 176 58 58.5% 11.8% 60.6% 1.0%	Income under 185% of threshold:						
With related children under 18 years		619	107	25.3%	4.2%	20.1%	0.3%
Married couple family							0.6%
Single parent or guardian, no spouse present							
1 Circuit partiti di guarutati	Female parent or guardian		54	68.8%	12.1%	66.8%	1.2%

A red flag indicates county values that may be unreliable due to small sample size.

MOE Add or subtract the MOE (margin of error) to obtain a 90% confidence interval for the estimated number or rate.

Sources: American Community Survey Tables S1701, S1702, B17001, B17010, and B17022, U.S. Census Bureau.

Food Insecurity

In food insecure households, access to food is limited by a lack of money or other resources. The U.S. Department of Agriculture (USDA) defines two levels of food insecurity: low food security and very low food security.

Low food secure households have difficulty at some time during the year providing enough food for all their members. In very low food secure households, the food intake of some household members is reduced and normal eating patterns are disrupted at times during the year due to limited resources.

The chart at right illustrates USDA estimates for the incidence of food insecurity by level among households in Iowa compared to the United States.

A food secure household has access to enough food for an active, healthy life for all household members.

Percentage of households that are food insecure

County-Level Estimates of Food Insecurity

While the Federal government does not publish county-level data on food insecurity, some hunger-related interest groups and organizations produce their own sub-state estimates. Table 2 shows estimates produced by the hunger-relief charity Feeding America for the incidence of food insecurity among individuals in Palo Alto County.

Individuals with incomes below 185% of poverty thresholds may be eligible for certain food and family assistance programs (see Pages 6-7). Table 2 includes estimates for the numbers of food-insecure individuals above and below the 185% poverty threshold.

Table 2. Estimated Number and Percentage of Food Insecure Individuals

	Palo Alto County	<u>Statewide</u>
Individuals who are food insecure		
Number of persons	1,100	389,730
% of total population	11.7%	12.7%
Food insecure individuals with incomes <= 185% of pov	erty	
Number of persons	792	234,618
% of total population	8.4%	7.6%
Food insecure individuals with incomes >185% of pover	rty	
Number of persons	308	155,113
% of total population	3.3%	5.0%



Sources this page: "Prevalence of Household-Level Food Insecurity and Very Low Food Security, Average 2010-12," Economic Research Service, U.S. Department of Agriculture (state and national food insecurity by level); and "Map the Meal Gap," Feeding America http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap/~/media/Files/a-map-12/2012_TechnicalBrief_FINAL.ashx (county and state food insecurity estimates).

Access to Food Stores

Number and Types of Food Stores



Many types of stores sell food for consumption at home.

At right are the number and types of retail food establishments located in Palo Alto County.

Some small stores, such as those with no paid employees other than the owner(s), may be excluded from the establishment counts.

Retail Food Establishments in Palo Alto County, 2012

Number	Store Type	Typical Product Lines
3	Supermarkets	A full line of fresh produce, fresh meat and poultry, dairy, dry and packaged foods, and canned and frozen foods.
7	Convenience Stores	A limited line of products that generally include milk, bread, soda, and snacks. May be connected to a gasoline station.
-	Specialty Food Stores	Narrow line of specialty products such as meat, fish, fruits and vegetables, baked goods, or other foods.
-	Warehouse Clubs & Supercenters	A general line of groceries along with other types of merchandise including apparel and household goods.

Distance to Grocery Stores

Access to healthy food may be limited in towns or neighborhoods without a grocery store, especially in areas where public transportation is unavailable. The U.S. Department of Agriculture (USDA) measures access using distance to the nearest supermarket, superstore, or other grocery store selling all major categories of food. Households more than one mile from a grocery store in urban areas and 10 miles in rural areas are considered to have low access.*

Table 3 shows USDA estimates of the number and percentage of individuals, children, seniors, low-income individuals (income at or below 200 percent of the Federal poverty threshold), and certain households with low access.

Table 3. Estimated Number of Individuals and Households With Low Access to Grocery Stores, 2010



	Palo Alto County	<u>Statewide</u>
Individuals with low access to grocery stores		
Number of persons	3,178	598,387
Under 18 years of age	707	144,580
Age 65 years and older	762	91,240
Percentage of total population	33.7%	19.6%
% of population under 18 years	34.2%	19.9%
% of population 65 years and older	37.9%	20.1%
Low income individuals with low access to grocery store.	s	
Number of persons	891	178,560
% of total population	9.5%	5.9%
Households with no vehicle and low access to grocery sto	ores	
Number of households	54	21,494
% of total households	1.4%	1.8%

Sources this page: 2012 County Business Patterns, U.S. Census Bureau (for number and types of retail food stores); and Economic Research Service, U.S. Department of Agriculture. Food Environment Atlas. http://www.ers.usda.gov/data-products/food-environment-atlas.aspx (for access to grocery stores). *USDA estimates exclude grocery stores with sales below \$2 million per year.

Nutrition

Fresh Fruits and Vegetables

A healthy diet includes fresh fruits, vegetables, and other produce, many of which are available fresh in season from local farmers' markets and farmstands.

The Iowa's Farmers' Market Nutrition Program (FMNP) promotes access to fresh fruits and vegetables by children, pregnant women, and seniors. Eligible participants may use FMNP checks to purchase fresh produce at authorized farmers' markets and farmstands. The map at right shows the locations of authorized farmers' markets and farmstands near Palo Alto County as of 2014.

A comparatively small amount of Iowa's cropland acres are devoted to fruit and vegetable production. In Palo Alto County, farm operators reported a total of 73 crop acres used for vegetable, fruit, or tree nut production in 2012. The table below shows Palo Alto County production acres per 1,000 residents compared to state and national averages.

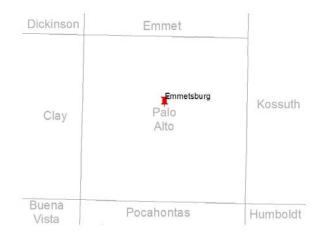
Crop Land Used for Vegetable, Fruit, and Tree Nut Production per 1,000 Residents

Palo Alto County	7.9 acres
State of Iowa	3.7 acres
United States	31.8 acres



FMNP-Authorized Farmers' Markets and Farmstands

■ Authorized Farmers' Market
 ★ Authorized Farmstand
 ■ Other Farmers' Market or Farmstand



Nutrition-Related Health Indicators

Many health conditions such as obesity and diabetes are related to diet. Obesity is defined as Body Mass Index (BMI) >=30.0. The BMI equals a person's body weight in kilograms divided by his or her height in meters squared. Diabetic is defined as the percent of the population ever told by their doctor they are diabetic, excluding women told only during pregnancy. Following are estimates for the incidence of obesity and diabetes among the adult population (ages 18 years and older) for Palo Alto County and the state. The rates shown are averages for 2006-2012.



Percentage of Adults	Palo Alto County	State of Iowa
Obese	18.5 - 41.5%	28.1 - 29.3%
Diabetic	7.2 - 20.4%	7.4 - 7.9%

Sources this page: Iowa Department of Agriculture and Land Stewardship (for locations of FMNP-authorized markets); ISU Estimates based on 2012 Census of Agriculture, U.S. Department of Agriculture (for fruit and vegetable production acres); and Behavioral Risk Factor Surveillance System (BRFSS) data from the Health Indicators Warehouse, U.S. Centers for Disease Control and Prevention National Center for Health Statistics (for incidence of obesity and diabetes).

Food and Family Assistance Programs

Program Participation Levels and Trends

Food and family assistance programs available to Iowa households and families include the Food Assistance Program, referred to at the Federal level as Supplemental Nutrition Assistance Program (SNAP); the Family Investment Program (FIP); the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); and Free and Reduced School Meals Program. Recent county and statewide participation levels in these programs are illustrated in Table 4 below and charts on the following page.

FOOD ASSISTANCE PROGRAM

The Food Assistance Program helps low-income individuals and families buy the food they need for good health. To be eligible, a household's monthly income must be within applicable gross and net limits for its size. Net monthly income is calculated by subtracting certain allowable deductions from gross monthly income. Some exceptions to the income guidelines apply. Households in which everyone receives Supplemental Security Income or Family Investment Program assistance do not have to meet gross or net monthly income guidelines. Households with an elderly (age 60 or over) or disabled person do not have to meet gross income guidelines. Households that do not meet the published income guidelines might be eligible if their monthly income is not more than 160% of the federal poverty level. Most households do not have to meet an asset test. If they do, their home and the value of at least one vehicle are excluded. For more information, go to http:// www.dhs.state.ia.us/Consumers/ Assistance Programs/FoodAssistance/index.html.

FAMILY INVESTMENT PROGRAM (FIP)

Iowa's Family Investment Program provides cash assistance, along with employment and training services, to needy families in return for an agreement that recipients will work toward selfsufficiency. Eligibility requirements are relatively complex and depend on a number of factors including income, assets (e.g., cash, bank accounts, etc.), having a minor child, having a Social Security number, cooperating with the Child Support Recovery office, being a resident of Iowa and cooperating with PROMISE JOBS, the Department's work and training program. FIP assistance has a federal lifetime limit of 60 months of assistance received in all states. For more detailed information, see http:// www.dhs.state.ia.us/docs/FIPBrochure.pdf.

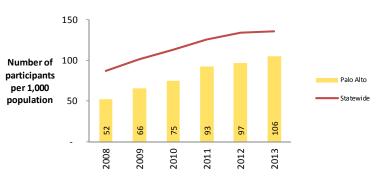
Table 4. Participation Levels, 2013

	Alto County	<u>Statewide</u>
Food Assistance Program		
Average monthly participation		
Number of recipients	971	420,033
Payment per recipient (\$)	103	115
Participants per 1,000 population		
Calendar year 2013	105.7	135.9
Latest 3-year average	98.5	132.0
Family Investment Program		
Average monthly participation		
Number of recipients	81	36,115
Payment per recipient (\$)	127	129
Participants per 1,000 population		
Calendar year 2013	8.8	11.7
Latest 3-year average	8.9	12.9
WIC		
Unduplicated Annual Participation*		
Infants and Children	166	79,657
Women	71	33,141
Participants per 1,000 population		
Calendar year 2013	25.8	36.5
Latest 3-year average	28.6	37.9
Free or Reduced School Lunch		
Number of eligible students		
Free lunch	459	164,027
Reduced-price lunch	183	31,685
Eligible percentage of enrollment		
2013-2014	39.2%	41.1%
Latest 3-year average	37.9%	40.3%

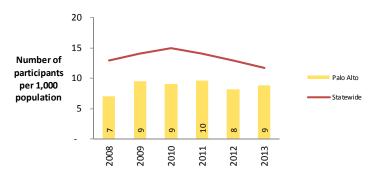
^{*}Unduplicated counts of persons issued food benefits during the year, with each participant counted only once each year.

Food and Family Assistance Programs, continued

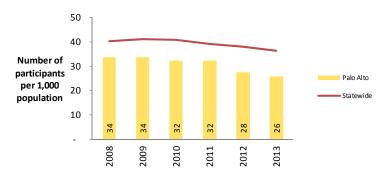




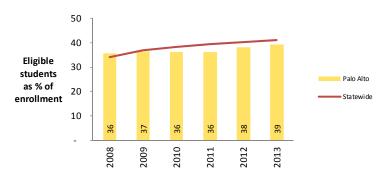
Family Investment Program Participation



WIC Program Participation



Eligibility for Free or Reduced School Meals



SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, and CHILDREN (WIC)

USDA provides federal grants to states to provide supplemental foods, health care referrals, and nutrition education for individuals at nutritional risk. To be eligible for WIC in Iowa, individuals must live in the state and be included in one of the eligible participant categories: pregnant, breast-feeding (up to one year), postpartum (up to six months), or infants or children up to the age of five. Eligible participants must be in households that have income at or below 185% of the Federal Poverty Level. They also must have a medical or nutrition need as determined at the certification appointment. For more information, go to http://www.idph.state.ia.us/wic.

SCHOOL MEALS

Children in households with incomes at or below 130 percent of the poverty level are eligible for free lunches and breakfasts. Children in households with incomes between 130 percent and 185 percent of the poverty level are eligible for reduced-price lunches and breakfasts, for which no more than 40 cents may be charged. While virtually all schools offer lunch, many do not offer breakfast.

The Iowa Department of Education provides data on school enrollment and the number of students eligible for free and reduced-price school meals. Recent eligibility levels are shown at right, with the number of students eligible expressed as a percentage of total enrollment for the academic years indicated (e.g., 2010 describes the 2010-2011 school year).

Data Sources: Food Assistance Program and Family Investment Program data were obtained from the Iowa Department of Human Services and compiled by the State Data Center of Iowa. WIC data were provided courtesy of the Iowa Department of Public Health. Unless otherwise noted, Food Assistance, FIP, and WIC program data reflect calendar year 2013 averages. Free/Reduced School Meals data were obtained from the Iowa Department of Education. Eligibility data reflect the 2013-2014 academic year, unless otherwise noted.

Local Income Characteristics

Household Income

Median household and family income values and median worker earnings are shown in Table 5. Household income describes the annual, pre-tax income from all sources (earnings, Social Security, public assistance, etc.) for all members in a household. Earnings include wages, salaries, and net self-employment income. Values are shown using 90 percent confidence intervals.

Table 5. Income Statistics, 2008-2012

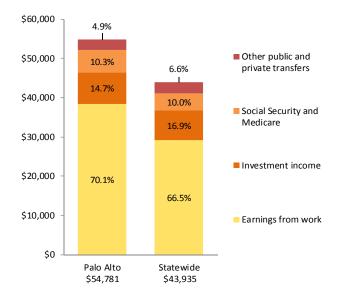
	Palo Alto County	State of Iowa
Median Incomes (\$)		
All households	36,478 - 44,522	50,856 - 51,402
Families	54,065 - 59,235	64,400 - 65,144
Non-family households	19,831 - 29,633	28,554 - 29,182
Median Earnings of Full-Time, Year-Rour	d Workers (\$)	
Males	38,896 - 41,822	44,567 - 45,009
Females	28,448 - 31,474	34,110 - 34,556

Personal Income by Source

Total personal income is the income received by all persons from all sources. Its major components include the earnings of workers and incomes of proprietors; rental, dividend, and interest income from investments; and government and other transfer payments. The chart below illustrates Palo Alto County's average per capita income in dollars and the average percentage contributed by each major source.

Transfer payments, which include Social Security, Medicare, income maintenance and other assistance programs, are an important source of local personal income. The fraction of local income derived from government assistance programs provides a relative measure of need. Table 6 shows detailed flows of income maintenance and other transfer payments into Palo Alto County compared to statewide per capita averages.

Per Capita Personal Income: 2012 Annual Average In Dollars and Percentage Contribution by Source



Sources this page: American Community Survey Table DP-03, U.S. Census Bureau (for household income and earnings); and Local Area Personal Income and Employment Tables CA1-3, CA04, and CA35, U.S. Bureau of Economic Analysis (for personal income and transfers by source).

Table 6. Transfer Payments Per Capita(\$) in 2012

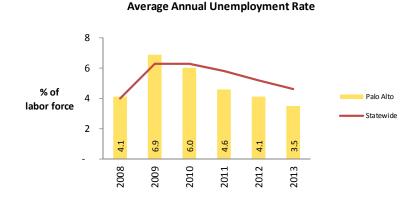
<u>Pal</u>	o Alto County	<u>Statewide</u>
Retirement and Disability		
Social Security (OASDI)	3,181	2,727
Non-OASDI disability and related	34	71
Medical		
Medicare	2,445	1,680
Medicaid and related	1,422	1,181
Military medical	. 30	22
Income Maintenance		
Supplemental Security Income (SSI)	62	98
Earned Income Tax Credit	. 119	126
SNAP (Food Assistance)	. 122	192
Other income maintenance*	. 212	230
Other Transfers		
Veterans benefits	. 226	181
Unemployment insurance	149	213
Education and training assistance	99	361
All other	. 208	208

*Includes Temporary Assistance to Needy Families (TANF), energy assistance, foster care and adoption assistance, WIC payments, and general state and local assistance to low-income individuals and families.

Measures of Household Economic Stress

Unemployment

The loss of wages and other benefits due to unemployment may contribute to individual and family economic stress. The chart at right shows recent average, annual unemployment rates in the county and state. The unemployment rate measures the percentage of the civilian labor force that is unemployed. The labor force consists of all persons aged 16 or older who either are currently employed or actively seeking work.



Health Insurance

The cost of obtaining health care services may require families, especially those lacking health insurance coverage, to make trade-offs between health care and food. Table 7 shows the estimated number and percentage of individuals without health insurance. The displayed ranges reflect 90% confidence intervals for each measure.

Table 7. Health Insurance Coverage Estimates, 2008-2012

	Palo Alto County	State of Iowa
Uninsured Population		
All persons under 65 years	587 - 737	242,274 - 257,518
Children 18 years and younger	58 - 104	26,604 - 34,036
Estimated % Uninsured		
All persons under 65 years	8.1% - 10.3%	9.6% - 10.2%
Children 18 years and younger	2.7% - 4.9%	3.6% - 4.6%

Housing Costs

Housing costs typically represent a large fraction of a family's budget, and may constrain the amount of income available for purchasing food. Table 8 shows the estimated median value for homes and median gross rent for housing units in the county and state. Also shown are estimated percentages of households whose housing costs exceed 30 percent of their monthly income. The displayed ranges reflect 90% confidence intervals for each measure.

Table 8. Estimated Housing Costs, 2008-2012

	Palo Alto County	State of Iowa
Housing Values & Rents		
Median home value (\$)	79,880 - 84,720	122,520 - 123,480
Median gross rent (\$)	438 - 502	651 - 659
% of Households With Housing Costs >=	30% of Income	
Homeowners with a mortgage	15.1% - 25.1%	23.3% - 24.0%
Homeowners without a mortgage	11.2% - 18.6%	11.4% - 11.9%
Renters	27.7% - 45.6%	44.7% - 45.8%

Sources this page: Local Area Unemployment Statistics (for unemployment rates), U.S. Bureau of Labor Statistics; Small Area Health Insurance Estimates, U.S. Census Bureau (for health insurance coverage); and American Community Survey Table DP-04, U.S. Census Bureau (for housing costs).

Population Profile

Age Distribution by Race and Ethnicity

Recent U.S. Census Bureau population estimates by age, race, and Hispanic origin for Palo Alto County are shown in Table 9 below. The Census Bureau defines Hispanic as an ethnicity, not a race. Individuals of Hispanic origin may be of any race.

Table 9. Population Estimates, 2013

	Palo Alto County Population by Age					Racial/Ethnic Group % of Population	
<u>Group</u>	Under 20	20 to 44	45 to 64	65 years	All Ages	Palo Alto	Statewide
Total Population	2,263	2,460	2,493	1,969	9,185	100.0	100.0
White alone	2,163	2,368	2,464	1,954	8,949	97.4	92.5
Black alone	27	35	1	3	66	0.7	3.3
American Indian/Alaska Native alone	11	9	8	3	31	0.3	0.5
Asian alone	10	20	10	3	43	0.5	2.0
Any other race or combination	52	28	10	6	96	1.0	0.1
Hispanic (of any race)	63	73	20	19	175	1.9	5.5

Educational Attainment and English Language Ability

Individuals with lower educational attainment may have limited employment and earnings opportunities that contribute to household economic stress. Table 10 displays the percentage of the adult population by their highest degree attained. Educational attainment is reported for the adult aged population after their education is largely complete (25 years of age or older). Values are displayed using 90% confidence intervals.

Language barriers may hinder programming and other local efforts to assist area families and individuals in need. Table 10 below shows the number and percentage of individuals ages 5 years and older who report speaking English less than "very well."

Table 10. Education and English Language Ability, 2008-2012

	Palo Alto County	State of Iowa				
Adults by Highest Degree Attained						
% Less than 9th grade	3.2% - 5.4%	3.6% - 3.8%				
% High school diploma	87.5% - 90.7%	90.6% - 90.8%				
% Bachelor's degree or higher	12.6% - 17.4%	25.1% - 25.5%				
Population with Limited English-Speaking Ability (Age 5 and Older)						
Number of persons	37 - 95	82,423 - 86,155				
Percentage of population	0.4% - 1.0%	2.9% - 3.1%				



Sources this page: 2012 Annual Population Estimates, U.S. Census Bureau (for age distribution by race, and ethnicity); and American Community Survey Table DP-02, U.S. Census Bureau (for educational attainment and English language ability).

Data Notes

Federal Poverty Guidelines

The U.S. Census Bureau determines the poverty status of the non-institutionalized population based on family size and income level. If a family's total annual income is below the threshold level appropriate for that family size, every member of the family is considered poor. The U.S. Department of Health and Human Services (HHS) annually publishes poverty guidelines by family size that are based on Census Bureau poverty thresholds. At right are current HHS poverty guidelines as published in the Federal Register, Document Number 2014-01303, January 22, 2014.

Federal HHS Poverty Guidelines, 2014							
Annual Family Income (\$)							
	Percentage of Poverty Threshold						
Family Size	100%	130%	185%				
1	11,670	15,171	21,590				
2	15,730	20,449	29,101				
3	19,790	25,727	36,612				
4	23,850	31,005	44,123				
5	27,910	36,283	51,634				
6	31,970	41,561	59,145				

Other Information Sources

- Poverty: Poverty rate data in this report were obtained from the U.S. Census Bureau's American Community
 Survey. Other sources for poverty data include the Small Area Income and Poverty Estimates Program and the
 Current Population Survey, both of which are administered by the U.S. Census Bureau.
- Food insecurity: The U.S. Department of Agriculture (USDA) publishes estimates of food insecurity at the
 national and state levels using data collected from a special annual supplement to the Current Population Survey.
 The county-level data in this report were obtained from Map the Meal Gap, Feeding America (http://
 feedingamerica.org/). Readers are encouraged to visit their web site for more information about their
 methodology and data sources.
- Access to food stores: This report utilized county-level statistics from the Food Access Research Atlas, Economic
 Research Service, USDA. The Centers for Disease Control and Prevention has also analyzed access to healthier
 food retailers at the census tract level. For more information, see the publication, "Access to Healthier Food
 Retailers United States, 2011," available at http://www.cdc.gov/mmwr/preview/mmwrhtml/su6203a4.htm.
- Resources for families and communities: Please visit the ISUEO Families and Communities Web page at http://www.extension.iastate.edu/humansciences/reducing-poverty-families-communities.

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