



# A National Portrait of Hispanic Children in Need

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### February 2016

Updated November 2017 (See errata)

# *Why research on low-income Hispanic children and families matters*

Hispanic children currently make up roughly one in four of all children in the United States,<sup>a</sup> and by 2050 are projected to make up one in three, similar to the number of white children.<sup>b</sup> Given this, how Hispanic children fare will have a profound and increasing impact on the social and economic well-being of the country as a whole.

Notably, though, 5.7 million Hispanic children, or one third of all Hispanic children in the United States, are in poverty, more than in any other racial/ethnic group.<sup>c</sup> Nearly two thirds of Hispanic children live in low-income families, defined as having incomes of less than two times the federal poverty level.<sup>d</sup> Despite their high levels of economic need, Hispanics, particularly those in immigrant families, have lower rates of participation in many government support programs when compared with other racial/ethnic minority groups.<sup>e-g</sup>High-quality, research-based information on the characteristics, experiences, and diversity of Hispanic children and families is needed to inform programs and policies supporting the sizable population of low-income Hispanic families and children.

<sup>f</sup>Lichter, D., Sanders, S., & Johnson, K. (2015). *Behind at the starting line: Poverty among Hispanic infants*. Durham, NH: University of New Hampshire, Carsey School of Public Policy. <u>http://scholars.unh.edu/cgi/viewcontent.</u> <u>cgi?article=1250&context=carsey</u>

<sup>o</sup>Child Trends Databank. (2014). *Health care coverage*. Bethesda, MD: Child Trends. http://www.childtrends.org/?indicators=health-care-coverage Communities and agencies at local, state, and federal levels have worked hard for years to meet the needs of the growing Hispanic population, particularly low-income Hispanics,<sup>a</sup> but challenges remain. For example, it has been documented that, at least in some cases, eligible Latinos are less likely to access available social services than other populations.<sup>1-3</sup>

In part due to shifting demographics in the United States, there has also been an increased push for service providers to meet the needs of all children and families in ways that are culturally relevant. That is, there has been a push for providers to demonstrate "the set of behaviors, attitudes, and policies that come together in an institution, agency, or among a group of individuals, that allows them to work effectively in cross-cultural situations."<sup>4</sup> A first step toward effective cross-cultural work, however, is a clear understanding of the populations who need to be served.

In this brief, we use nationally representative data from the 2014 American Community Survey<sup>b</sup> to do two things:

- First, we show the number of Hispanic children who may be in need, based on their family's economic resources. These are children who might benefit from a variety of human or social service programs. Need can be variously defined, so we provide estimates for three separate groups of children: those in *deep poverty, poverty* (but not deep poverty), and *near poverty* (just above poverty) (detailed in Figure 1, and see the box on page 2). Consistent with some prior research,<sup>5-7</sup> we identify *near poverty* as between 100 and 200 percent of the federal poverty level, as many experts believe that this level marks where the average U.S. family can just meet basic needs.<sup>8</sup>
- Second, we show what proportion of these low-income Hispanic children lived in households that reported receipt of SNAP or TANF<sup>e</sup> in the past year.<sup>d</sup> We describe children's circumstances across a range of available measures that are linked to program eligibility or to the availability of resources for children.

<sup>&</sup>lt;sup>a</sup> Federal Interagency Forum on Child and Family Statistics. (2014). America's Children: Key National Indicators of Well-Being, 2014, Table POP3. Washington, DC: Government Printing Office. <u>http://www.childstats.gov/americaschildren/tables.asp</u> <sup>b</sup> Federal Interagency Forum on Child and Family Statistics. (2012). America's Children: Key National Indicators of Well-Being, 2012, Tables POP1 and POP3. Washington, DC: Government Printing Office. <u>http://www.childstats.gov/</u> americaschildren/tables.asp

<sup>&</sup>lt;sup>c</sup> DeNavas-Walt, C., & Proctor, B.D. (2015). Income and Poverty in the United States: 2014, Table B-2, Current Population Reports, P60-252. Washington, DC: U.S.Department of Commerce, U.S. Census Bureau. <u>http://www.census.gov/content/</u> dam/Census/library/publications/2015/demo/p60-252.pdf#TableB-2 <sup>d</sup> Lopez, M. H., & Velasco, G. (2011). Childhood Poverty Among Hispanics Sets Record, Leads Nation. Washington, DC: Pew Research Hispanic Center. <u>http://www. pewhispanic.org/2011/09/28/childhood-poverty-among-hispanics-sets-recordleads-nation/</u>

Williams, S. (2013). Public assistance participation among U.S. children in poverty, 2010. Bowling Green, Ohio: National Center for Family & Marriage Research. http://www.bgsu.edu/content/dam/BGSU/college-of-arts-and-sciences/NCFMR/ documents/FP/FP-13-02.pdf

<sup>&</sup>lt;sup>a</sup> We use the terms Hispanic and Latino interchangeably, except when referring to estimates produced using federal data, where we use the term Hispanic.

<sup>&</sup>lt;sup>b</sup> The 2014 data are the most recent available from the American Community Survey.

<sup>&</sup>lt;sup>c</sup> TANF refers to Temporary Assistance for Needy Families, formerly AFDC. SNAP, also known as food stamps, refers to the Supplemental Nutrition Assistance Program.

<sup>&</sup>lt;sup>d</sup> Among the sample's households that reported SNAP and/or TANF receipt, less than 1 percent reported receiving TANF. Analyses include receipt of either program.

# Definitions

In 2014, the federal poverty level (FPL) for a family of four was \$23,850 per year.

Deep poverty = Less than 50 percent of the FPL (i.e., \$11,925 for family of 4)

*Poverty* = Between 50 and 99 percent of the FPL (i.e., between \$11,925 and \$23,850 for family of 4)

Near poverty = Between 100 and 199 percent of the FPL (i.e., between \$23,850 and \$47,700)

In this brief, *low-income* refers to children living in households with income in one of these three categories.

# Key findings

In 2014, more than 11 million Hispanic children lived in low-income households. However, as detailed in this brief, the circumstances of low-income Hispanic children are varied—economically and otherwise.

- Overall, 61 percent of Hispanic children (11 million) live in families with incomes in or near poverty:
  - o 12 percent live in deep poverty,
  - o 19 percent live in *poverty*, and
  - o 30 percent live *near poverty*.
- More than 80 percent of Hispanic children in *poverty* or *near poverty* live in households where a parent or guardian is employed.
- Roughly two thirds of Hispanic children who live in *deep poverty* or *poverty* live in a household that received SNAP or TANF in the past year, and just over one third of those living *near poverty* received SNAP or TANF.
- The households of low-income Hispanic children vary in important ways by poverty status:
  - Hispanic children in *deep poverty* are more likely than other low-income Hispanic children to live in single or step-parent families, or to live in multiple-family households. They are less likely to live with both biological parents, have a foreign-born household member, or live with an employed adult.
  - Hispanic children living *near poverty* are more likely than other low-income Hispanic children to live with both biological parents, have an adult in the household who is employed or has some postsecondary education, and have private health insurance. They are less likely to live in crowded housing or receive public health insurance.
- Over 64 percent of all low-income Hispanic children live in a household with at least one foreign-born member; less than 20 percent live in a household in which anyone has any postsecondary education; and between 20 and 30 percent live in a linguistically isolated household—that is, in a household in which no adult speaks English very well.

## The proportion of Hispanic children in need

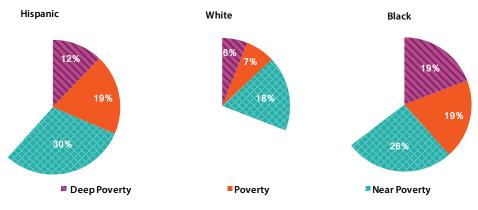
**Overall, 61 percent of Hispanic children, or roughly 11 million children, live in families with incomes in or near poverty**—that is, with incomes below 200 percent of the federal poverty level (FPL). This is similar to the percentage of black children *in or near poverty* (64 percent), and twice the percentage of white children (31 percent; see Figure 1).

Among Hispanic children:

- 30 percent (5.4 million) live near poverty,
- 19 percent (3.5 million) live in poverty, and
- 12 percent (2.2 million) live in *deep poverty*.



Figure 1: Two thirds of Hispanic children live in or near poverty



Distribution of poverty status by children's race/ethnicity, 2014

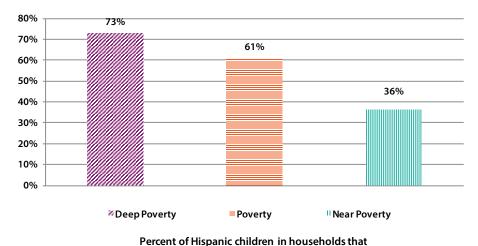
Source: Authors' analysis of 2014 American Community Survey

## Characteristics of low-income Hispanic children, by poverty status

## SNAP or TANF receipt in the last 12 months

Many low-income Hispanic children who may be in need live in households that have received SNAP or TANF in the past year. About 73 percent of Hispanic children in *deep poverty* and 61 percent of children in *poverty* received either SNAP or TANF (see Figure 2).

Hispanic children living *near poverty*, however, are much less likely than those at or below the FPL to have received SNAP or TANF in the past year. This is likely due to the fact that many of these children live in a household whose income, though low, remains above the eligibility threshold for these programs. Thirty-six percent of Hispanic children *near poverty* lived in households that received any SNAP or TANF in the last 12 months.



recceived SNAP or TANF in the last 12 months, 2014

#### Figure 2. Just over one-third of Hispanic children in near-poverty received SNAP or TANF

Source: Authors' analysis of 2014 American Community Survey

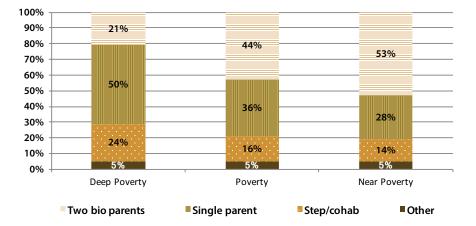
### **Family structure**

The family structure of low-income Hispanic children varies substantially by poverty status (see Figure 3).

- The most common family type for low-income Hispanic children is with both biological parents. Forty-four percent of children in *poverty* and more than half of children (53 percent) *near poverty* live with both biological parents. However, only one fifth (21 percent) of Hispanic children in *deep poverty* live with both biological parents.
- The most common family type for children in *deep poverty* is a single-parent household. Fifty percent of Hispanic children in *deep poverty* live with a single parent, compared with 36 percent of those in *poverty* and 28 percent of those *near poverty*.



• Hispanic children in *deep poverty* are also more likely than other low-income Hispanic children to live in a step-parent or cohabiting household (24 percent versus 14 to 16 percent).



#### Figure 3. Hispanic children living in deep poverty are more than twice as likely to live in single parent families

Source: Authors' analysis of 2014 American Community Survey

### Household composition and crowded housing

Household characteristics, beyond family structure, have many important implications for child well-being, positive and negative. For example, while crowded housing may stretch limited resources, having multiple families under one roof may also provide social and economic support to the household's children. Here we look at the prevalence of multiple-family households (those housing more than one family) and crowded housing (households with more than two people per bedroom). These two characteristics are relatively common among low-income families and, though they often overlap, are distinct. For example, a household may be crowded due to multiple families living together, or because one family lives in small quarters.

The prevalence of these household characteristics varies among low-income Hispanic children by poverty status (see Figure 4).

- Nearly one third (31 percent) of Hispanic children living in *deep poverty* live in households with more than one family, compared to 19 percent of Hispanic children in *poverty* and 17 percent of children *near poverty*.
- Just over a third of all children in *deep poverty* and in *poverty* live in crowded households. Twenty-eight percent of Hispanic children *near poverty* live in crowded households.

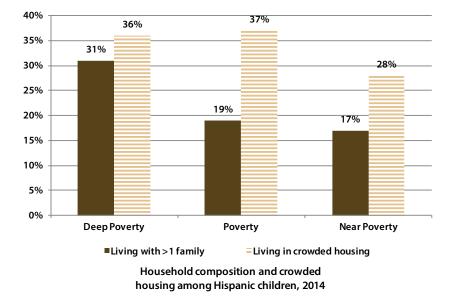


Figure 4. Living with multiple families and in crowded housing is a common experience for low-income Hispanic children



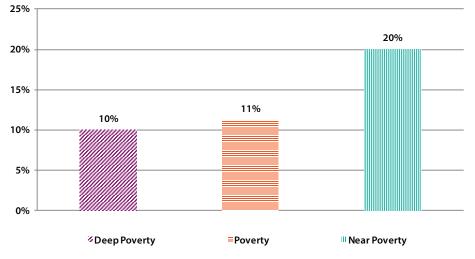
Source: Authors' analysis of 2014 American Community Survey Note: Crowded housing is defined as more than twopeople per bedroom.

## **Education of adults in household**

Education beyond high school is rare among the parents/guardians of low-income Hispanic children, particularly those living below the poverty line (see Figure 5).

- 1 in 10 Hispanic children living in *deep poverty* or in *poverty* live with an adult who has completed at least some postsecondary education.
- Two in 10 Hispanic children *near poverty* live with an adult who has completed at least some postsecondary education.

# **Figure 5.** 1 in 10 Hispanic chidren living in below 100% FPL live with an adult who has had some postsecondary education



Percent of Hispanic children in household with an adult who has completed at least some postsecondary education, 2014

Source: Authors' analysis of 2014 American Community Survey

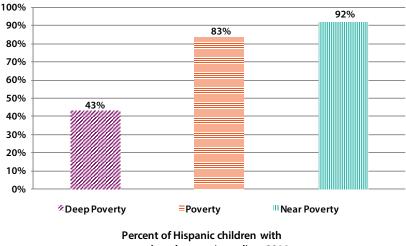
## **Employment of adults in household**

With the exception of those in *deep poverty*, the vast majority of low-income Hispanic children live in households with at least one employed adult (full or part time; see Figure 6).

- More than 80 percent of Hispanic children living in *poverty* and more than 90 percent of children *near poverty* live with a parent or guardian (or other household adult, among those not living with either parent) who is employed.
- Even among those living in *deep poverty*, 43 percent of Hispanic children live with a parent, guardian, or other household adult who is employed.



Figure 6. The vast majority of low-income Hispanic children live in households with at least one employed adult, except for those in deep poverty



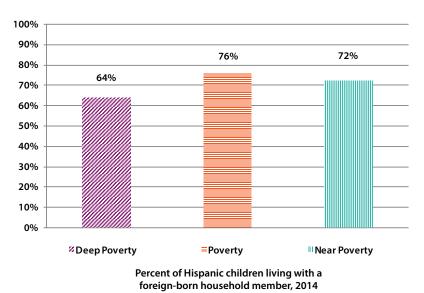
an employed parent/guardian, 2014

Source: Authors' analysis of 2014 American Community Survey

### **Household nativity status**

A majority of low-income Hispanic children live in households with at least one foreign-born member. Roughly three quarters of Hispanic children living in poverty or near poverty live with a foreign-born household member, while just under two thirds (64 percent) of Hispanic children living in deep poverty live with a foreign-born household member (see Figure 7).





Source: Authors' analysis of 2014 American Community Survey

### **Linguistic isolation**

A linguistically isolated household is defined by the Census Bureau as one in which all household members age 14 and over speak a language other than English *and* none speaks English "very well." In other words, these are households in which all non-child members have some difficulty with English.

The proportion of low-income Hispanic children who live in linguistically isolated households does not vary much by poverty status. As shown in Figure 8, 19 percent of children *near poverty* live in linguistically isolated households, as do 28 percent of those in *poverty*, and 25 percent of those in *deep poverty*.



More than one in five low-income Hispanic children live in households where no adults speak English very well, a factor which may limit their ability to access certain public services, and their ability to interact with social institutions including schools, government offices, and the health care system.

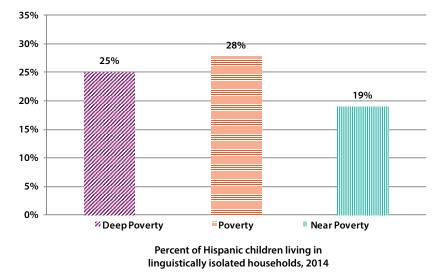


Figure 8. Over one in five low-income Hispanic children live in linguistically isolated households

Source: Authors' analysis of 2014 American Community Survey

### Health insurance coverage and type

Health insurance is critical for obtaining needed or preventative health care services. Although the vast majority of low-income Hispanic children have some type of health insurance—most often public insurance—more than 10 percent have no health insurance at all (see Figure 9). This is despite the implementation of the Affordable Care Act (ACA) in 2010. More children *near poverty* have private insurance (27 percent) than do children in *deep poverty* or *in poverty* (9 percent and 11 percent, respectively).

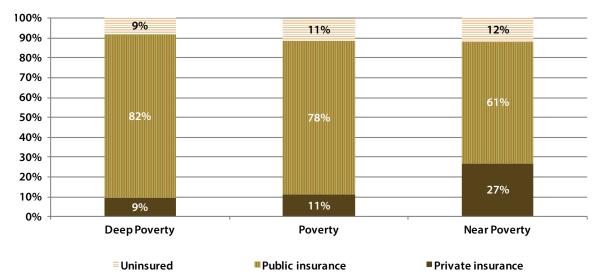


Figure 9. Roughly one in 10 low-income Hispanic children lack health insurance coverage

Distribution of health insurance coverage

Source: Authors' analysis of 2014 American Community Survey



## Discussion

In 2014, 61 percent of Hispanic children—11 million—lived in families with incomes in or near poverty (less than 200 percent of the FPL). This is a tremendous number. As we document here, low-income Hispanic families are varied—economically and otherwise.

**Deep poverty**. Children in *deep poverty*, regardless of race or ethnicity, face extraordinarily challenging life circumstances that are only hinted at by household characteristics such as those of the Hispanic children described here. Children in *deep poverty* are at increased risk of remaining poor as adults and often live with adults who struggle with addiction or homelessness, and/or who have a disability.<sup>9,10</sup>

Using 2014 data, we found that 2.2 million Hispanic children are in *deep poverty*. For this group of children, adult unemployment is clearly a very serious issue; less than half of these children live with an employed adult. This creates a barrier to some social support programs, including TANF and the earned income tax credit, which have work requirements. Notably, almost 30 percent of Hispanic children in *deep poverty* lived in a household that reported no SNAP or TANF receipt in the past year. Research has documented that in many cases, barriers to employment for adults in *deep poverty*—such as lack of child care, transportation issues, criminal records, and health concerns—can also be barriers to seeking out public assistance.<sup>11,12</sup>

We also found that Hispanic children in *deep poverty* are more likely than other low-income Hispanic children to live in a household with more than one family and less likely to live with both biological parents. Additionally, they are less likely to live in a household with any foreign-born members, suggesting that poverty in these families may span multiple generations in the United States.

**Poverty.** More than 3 million Hispanic children live in the next rung of *poverty*, between 50 and 99 percent of the FPL. The Hispanic children in this category tend to have somewhat more stable households than do Hispanic children in *deep poverty*; more of them live with their biological parents and the vast majority live with someone who works. Notably, however, the education of the adults in these households is low (only 1 in 10 have more than a high school diploma), suggesting that investments in education and training may be particularly helpful. Additionally, more than one quarter of Hispanic children in this category live in a linguistically isolated household, while three quarters live in households with at least one foreign-born member. These last two factors may create additional barriers to employment and public assistance.

**Near poverty**. Finally, 30 percent of Hispanic children live *near poverty*—that is, in households with incomes between one and two times the federal poverty level. In this brief, we find that Hispanic children living in *near poverty* are more likely than those in *deep poverty* to live with an employed adult and with both parents— similar to those in *poverty* (but not *deep poverty*). They are more likely than Hispanic children in *poverty* to live with an adult who has gone past high school (20 percent).

Despite these relative advantages, however, the struggles of children in this income bracket are real, across race and ethnicity. Research documents that children *near poverty* are more likely than children in households with higher incomes to move between homes and to go without health insurance coverage.<sup>13</sup> These children also suffer from worse health outcomes than children in households with higher incomes.<sup>14,15</sup> Many programs and state-specific requirements stipulate income eligibility thresholds lower than 200 percent of the FPL.<sup>16-18</sup> This means that many children in this income bracket are ineligible for public assistance or are very close to the threshold for ineligibility, which may leave them vulnerable during tough economic times.

The Latino children discussed in this brief face struggles that many other low-income children face. However, Hispanic children in lowincome families (those below 200 percent of the FPL) may face unique barriers to employment or seeking public assistance. More than one in five low-income Hispanic children, regardless of which poverty category they are in, live in a linguistically isolated household, and over two thirds live in a household with at least one foreign-born member. Children in households where adults speak limited English, especially in regions not equipped to serve Spanish-speaking populations, may have a harder time receiving social supports, including public assistance.<sup>19</sup> Additionally, if any foreign-born household members lack documentation of legal status in the country, there may be additional reluctance to engage with government officials.<sup>20</sup>

A first step to better serving children and families in need is to clearly understand their life circumstances. This brief enables a fuller understanding of the lives of low-income Hispanic children, a large and diverse population.



## Methodology

This brief uses data from the 2014 American Community Survey (ACS), a representative sample of all households in the United States. The ACS data are collected by the Census Bureau on a rolling basis, from January through December each year. The survey uses households as its primary sampling unit, oversamples areas with small populations, and provides household- and person-level weights to produce reliably representative estimates. We retrieved the 2014 ACS data used for analysis from the <u>IPUMS</u> database.<sup>a</sup> For this brief we selected all children under the age of 18 as the unit of analysis and attached the characteristics of the family and household to each child record.<sup>b</sup> Because families and households may have more than one child, some children in the sample analyzed here can be living in the same family or household. We used ACS's person weights to generate precise estimates.

We then identified the number of Hispanic children "in need" estimated for three discrete groups as defined by their poverty status:

- 1. children in families with income below 50 percent of the federal poverty level (FPL, deep poverty);
- 2. children in families with income between 50 and 99 percent of the FPL (which we call poverty); and
- 3. children in families with income between 100 and 199 percent of the FPL (near poverty).

To assign children to an income category, we used the IPUMS-coded POVERTY variable, whose numeric values represent the family's income over the past year as a percentage of the FPL. A family's income-to-poverty estimate is based on income, family size, age of householder, and the number of children in the family. To describe the families of Hispanic children in need, we then limited the sample to low-income Hispanic children (less than 200 percent of the FPL).

- <sup>a</sup> Ruggles, S., Genadek, K., Goeken, R., Grover, J., & Sobek, S. (2015). Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis, MN: University of Minnesota.
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## Endnotes

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### Acknowledgments

The authors would like to thank David Murphey and the Steering Committee of the National Research Center on Hispanic Children & Families for their feedback on earlier drafts of this brief, as well as staff within the Administration for Children and Families, who provided valuable review and insights. Additionally, we thank Claudia Vega for her research assistance at multiple stages of this project, and August Aldebot-Green for editing the brief.

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## About the Center

The National Research Center on Hispanic Children & Families is a hub of research to help programs and policy better serve low-income Hispanics across three priority areas—poverty reduction and economic self-sufficiency, healthy marriage and responsible fatherhood, and early care and education. The Center was established in 2013 by a five-year cooperative agreement from the Office of Planning, Research, and Evaluation (OPRE) within the Administration for Children and Families (ACF) in the U.S. Department of Health and Human Services (HHS) to Child Trends in partnership with Abt Associates and New York University, University of North Carolina at Greensboro, and University of Maryland, College Park. This publication was made possible by Grant Number 90PH0025 from OPRE. Its contents are solely the responsibility of the authors and do not necessarily represent the official views of OPRE, ACF, or HHS.

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