



Growing ND by the Numbers

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Race and Age of Children in Poverty

Children in poverty tend to be young. Approximately 20 percent are less than 2 years of age and 50 percent are age 5 or younger. Non-Whites and Hispanics have a higher percentage of children at or below the poverty line in the state than Whites. The Census Bureau's micro-data analysis showed about half of American Indian children, 40 percent of Black children and 20 percent of Hispanic children in the state fall at or below the poverty line compared to 8 percent of White children in the state. About 40 percent of these children migrated to the state less than one year prior to their household being surveyed.

Source: Census Bureau ACS 2012-2016 5-yr table PUMS data.

Characteristics of North Dakota Households with Children in Poverty

For the timeframe from 2012 to 2016, the Census Bureau's American Community Survey (ACS) estimates that there are approximately 21,400 children – or 13 percent – below the poverty line in North Dakota. The structure of the household in which the child lives appears to have a substantial impact on whether or not they fall below the poverty line.

When the householder is male without a wife present or a female without a husband present, the chances of children in these households living at or below the poverty line goes up significantly. The median family income differs significantly based on the household structure.

Married-couple households have a median income of \$94,689. However, when the

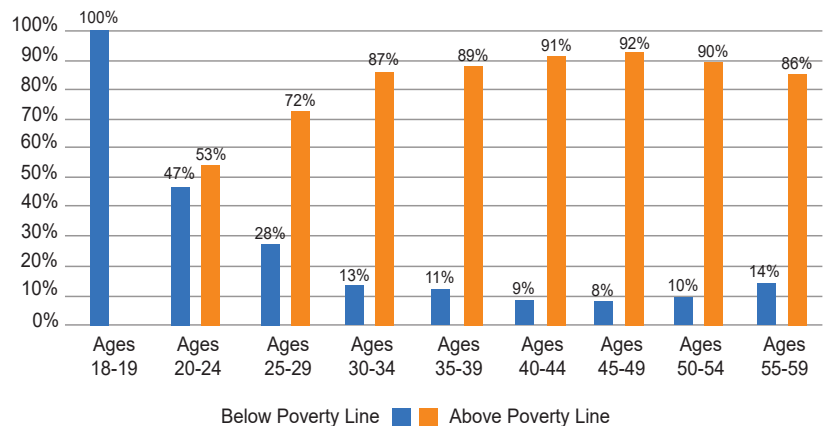
householder is female with no husband present, the median income is \$30,584, 32 percent of the married-couple income. In male-led households with no wife present, that figure is \$46,698, 49 percent of married-couple incomes.

Approximately 12,400, (58

percent) children estimated to be at or below the poverty line reside in households of a female householder without a husband present. An additional 3,000 – or 14 percent – reside in households where a male householder

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Percent of Female Householders with Children by Age Group and Poverty Status



Poverty may be a transitional status for many young single female householders with children. When the householder with children present is female and under 30 years of age, the chances of being at or below the poverty line is significantly greater than those age 30 and above. These householders are generally single, with children less than 5 years of age for whom they are the biological parent. The percentages shown are what was found in survey samples from 2012-2016. For older households with children, the rate of poverty drops significantly. Some marginal error likely exists in these percentages due to the relatively small size of this population.

Source: Census Bureau ACS 2012-2016 PUMS data.

Public Assistance and Health Insurance

Public assistance was more common in households with children in poverty. Approximately 60 percent of households with children below the poverty line receive food stamps (SNAP). Similarly, about 65 percent of these children receive public healthcare, with approximately 85 percent being covered by public, private or a combination of both types of health insurance. Of the remaining 15 percent not covered by either public or private health insurance, about half of those were eligible for care through Indian Health Service, a non-insurance program. Of those remaining, few were residents of North Dakota a year ago, most having migrated recently into the state from other states or nations.

Source: Census Bureau ACS 2012-2016 5-yr PUMS data

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Housing Those at or Below Poverty Line with Children

Approximately 70 percent of households with children at or below the poverty line rent rather than own their current homes, compared to just 25 percent for those who are above the poverty line. With young householders (those under age 25 years of age), approximately 87 percent

of those with children at or below the poverty line rented rather than owned. Another factor related to these households was how recently they moved into their current homes. Forty-seven percent of households at or below the poverty range have moved into their current housing

within the past two years compared to 25 percent of those above poverty. Typically, these households with children present also live in older housing. More than half of these households were found in housing built prior to 1980.

Source: Census Bureau ACS 2012-2016 5-yr PUMS data

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without a wife is present with most of the remaining children (approximately 5,600 or 26 percent) residing in households of married couples.

In other words, the chances of a child being below the poverty line is approximately nine times greater when they reside in the household of a female householder without a husband, and about four times greater when they reside in a household of a male householder without a wife present. In married-couple family households, less than 5 percent of children fall below the poverty line compared to 21 percent when the householder is male without a wife present and 41 percent when the householder is female without a husband present.

In North Dakota, about two-thirds of householders

with children below the poverty line were led by female householders, in most cases, the biological mother of the child. Female householders with children are also about half as likely to be in the labor force as their male householder counterparts.

Those female householders under age 25 with children appear to be especially vulnerable to being at or below the poverty line. Nearly half are estimated to lead households below the poverty line, compared to just 5 percent of male householders in the same age range. Nearly an additional 20 percent were either separated or divorced, again higher than those above poverty. American Indian households with children were significantly over-represented at or below the poverty line among

households with children, making up roughly a quarter of all such households.

It is most common for households with children below the poverty line to have one child representing just over one-third of all such households. Nearly another 30 percent had two children present, with the percentages dropping off dramatically above three children (which represented less than 20 percent of these households).

Sex, education attainment, labor force participation, marital status, race and age of the householder with children all appear to be indicators in the chances a household with children falling below the poverty line.

Source: Census Bureau ACS 2012-2016 5-yr table S0901 and PUMS data

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