



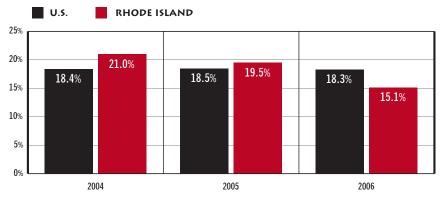


CHILD POVERTY IN RHODE ISLAND

Children most at risk of not achieving their full potential are children who live in poverty. Children in poverty, especially those in poverty for extended periods of time, are more likely to have health and behavioral problems, experience difficulty in school, become teen parents, earn less as adults and be unemployed more frequently.^{1,2} While almost half (44%) of all poor children in Rhode Island are White, children of color and children of immigrants are more likely to grow up poor.3 Single parenthood, low educational attainment, part-time or no employment and low wages of parents place children at risk of being poor.⁴

Addressing child poverty in Rhode Island requires a multi-faceted approach including strategies that attract high-wage jobs, improve the education levels of the workforce and provide access to job training, literacy programs and English language acquisition. Access to affordable, quality child care and health care can help to mitigate the negative effects of poverty on children.

CHILDREN IN POVERTY, U.S. AND RHODE ISLAND, 2004-2006



- ◆ According to the 2006 American Community Survey, 15.1% (35,456) of Rhode Island's 234,711 children under the age of 18 lived below the federal poverty threshold. This is a significant decrease from 2004 when 21.5% (50,390) of Rhode Island children were living below the federal poverty threshold.
- ◆ In the U.S., the child poverty rate remained relatively constant between 2004 and 2006.

Source: U.S. Bureau of the Census, American Community Survey 2004-2006, Table B17001.

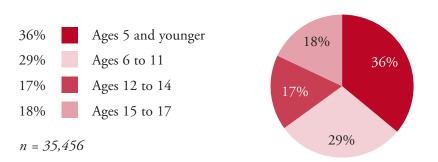
RHODE ISLAND CHILDREN LIVING BELOW POVERTY, 2000

CITY/TOWN	% OF CHILDREN UNDER AGE 18 IN POVERTY
Barrington	2.7%
Bristol	10.0%
Burrillville	6.0%
Central Falls*	40.9%
Charlestown	4.7%
Coventry	5.9%
Cranston	9.1%
Cumberland	3.1%
East Greenwich	4.1%
East Providence	10.8%
Exeter	7.5%
Foster	2.9%
Glocester	6.7%
Hopkinton	5.9%
Jamestown	1.4%
Johnston	9.0%
Lincoln	6.5%
Little Compton	1.0%
Middletown	6.2%
	8.6%
Narragansett New Shoreham	10.2%
Newport*	24.4%
-	9.7%
North Kingstown North Providence	10.1%
North Smithfield	3.0%
Pawtucket*	25.3%
Portsmouth	2.8%
Providence*	40.5%
Richmond	4.2%
Scituate	4.2%
Smithfield	3.9%
South Kingstown	5.3%
Tiverton	2.8%
Warren	8.4%
Warwick	6.7%
West Greenwich	2.7%
West Warwick*	18.1%
Westerly	10.0%
Woonsocket*	31.8%
Core Cities	33.9%
Remainder of Stat	
Rhode Island	16.9%

Source: U.S. Bureau of the Census, Census 2000. Most City and Town data are only available from the 2000 Decennial Census.

RHODE ISLAND'S POOR CHILDREN, 2006

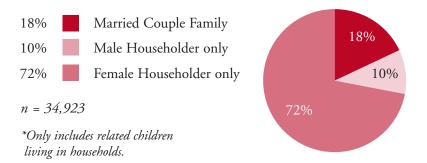
BY AGE



◆ In 2006, more than one-third of Rhode Island's poor children were ages 5 and younger. Both nationally, and in Rhode Island, young children from birth through age five are more likely to be poor. In 2006, 17% (12,723) of Rhode Island children under age 6 were living below the poverty threshold, compared to 21% nationally.

Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B17001.

BY FAMILY STRUCTURE*



◆ Family structure continues to be strongly related to whether or not children grow up in poor households. Of all poor children in Rhode Island, 82% were living in single parent families, compared to 18% living in two-parent families. In 2006, more than 7 out of 10 of Rhode Island's poor children lived in single female-headed households. Between 2004 and 2006, the percentage of Rhode Island's poor children living in single male-headed households has doubled from 5% to 10%.⁵

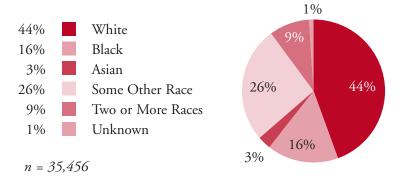
Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B17006.

◆ According to Census 2000, three-quarters (75%) of Rhode Island's poor children lived in one of the six core cities, those cities with a child poverty rate of 15% or more. Until 2010, complete city and town level data are only available from the 2000 Decennial Census.

^{*} Core city with 15% or more of children living in poverty.

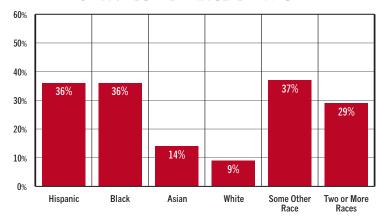


PERCENTAGE OF ALL POOR CHILDREN



- ◆ Of all children living in poverty in Rhode Island in 2006, nearly half (44%) were white, 1 in 6 were Black (16%), 3% were Asian, 26% were "Some Other Race" and 9% were "Two or More Races."
- ◆ Using the Census definitions, Hispanic children may be included in any race category. In 2006, 42% (14,827) of Rhode Island's poor children were Hispanic.

PERCENTAGE OF ALL CHILDREN OF A SPECIFIED RACE/ETHNICITY



- ◆ While nearly half of all poor children in Rhode Island are White, children who are Hispanic, Black and Asian are much more likely to be living in poverty.
- ◆ In 2006 in Rhode Island, 36% of Hispanic and Black children lived in families with income below the poverty threshold, compared to 14% of Asian children and 9% of White children.

CHILD POVERTY IN NEW ENGLAND

♦ In 2006, Rhode Island (15.1%) had the second highest child poverty rate in New England, compared to New Hampshire (9.6%), Connecticut (11.0%), Massachusetts (12.4%), Vermont (13.2%) and Maine (17.6%).

Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B17001.

^{**}Some racial categories are too small to report in the sample size and are therefore reflected in unknown. Hispanic children may be included in any race category. Source: U.S. Bureau of the Census, American Community Survey, 2006. Tables B17020A, B17020B, B17020D, B17020B, B17020G, and B17020I.



- ◆ Children who live in deep, long term poverty experience the worst health outcomes, such as child asthma and malnutrition, as a result of their family's income status. Families with income below 50% of the federal poverty threshold are considered to be living in extreme poverty. The extreme poverty level in 2006 was family income below \$8,121 for a family of three with two children and \$10,222 for a family of four with two children.⁷
- ◆ Of the 35,456 children living below the poverty threshold in Rhode Island in 2006, 43% lived in extreme poverty. In total, an estimated 6.5% (15,160) of all children in Rhode Island lived in extreme poverty. This is a decrease from the previous year when 10% of Rhode Island children lived in extreme poverty.8



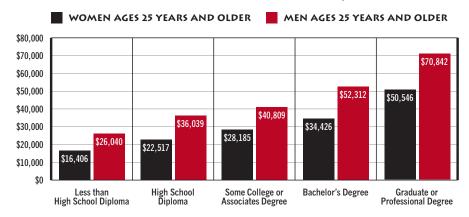
THE EFFECT OF POVERTY ON YOUNG CHILDREN

- ◆ Research shows that increased exposure to risk factors associated with poverty obstruct children's emotional and intellectual development. Risk factors associated with poverty include: inadequate nutrition, environmental toxins, maternal depression, trauma and abuse, lower quality child care, and parental substance abuse.⁹
- ◆ In 2006, 17% (12,723) of Rhode Island children under the age 6 were living in poverty, compared to 21% nationally.¹⁰ In 2006, 47% of Rhode Island's children under age 6 living in poverty, lived in extreme poverty.¹¹

WOMEN IN POVERTY

- ◆ Poverty disproportionately affects women and girls in Rhode Island and across the country. According to the most recent *Status of Women in Rhode Island: A Mid-Decade Report*, the poverty rate among women in Rhode Island has increased from 10.5% in 2000 to 12.5% in 2005. ¹² The disproportionate number of women in poverty is particularly acute in Providence, with women accounting for 71% of the 18,262 adults ages 24-65 living in poverty.¹³
- ◆ Differences in educational attainment and wages between men and women can leave families headed by single mothers with fewer resources. In 2006 in Rhode Island, 72% of all poor children resided in single, female-headed households.¹⁴

MEDIAN INCOME BY EDUCATIONAL ATTAINMENT, RHODE ISLAND 2006



Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B20004.

THREE MEASURES OF FAMILY FINANCES

THE FEDERAL POVERTY THRESHOLD

◆ The official *federal poverty threshold* in 2006 for a family of three with two children was \$16,242, while the poverty threshold for a family of four with two children was \$20,444. The official poverty threshold was set by the federal government in 1963, and was based on the cost of a minimum diet for a family of four. The cost of food was multiplied by three, since at that time about one-third of the after-tax expenditures of families were spent on food. The poverty threshold is adjusted annually according to the increase in the Consumer Price Index. The federal poverty threshold is an underestimate of the number of families with children in Rhode Island who are unable to meet their basic needs for food, shelter, health care, child care and other necessities. The federal poverty threshold does not take into consideration the costs of work expenses such as child care and transportation, nor does it consider rising housing costs. The federal poverty threshold also fails to consider the cash value of child care subsidies, health insurance and other important tax credits to low-income families.

THE FEDERAL POVERTY GUIDELINES

◆ The federal poverty threshold, as outlined above, is used by the Census Bureau to calculate all official poverty population statistics. The U.S. Department of Health and Human Services (HHS) uses a slightly different measure, called the *federal poverty guidelines*. The federal poverty guidelines are a simplified version of the federal poverty thresholds and are used for administrative purposes, such as determining financial eligibility for certain federal programs. In 2007 the federal poverty guideline for a family of three is \$17,710. Many government assistance programs for low-income people now use income eligibility limits that are above the federal poverty guidelines in order to help families meet their basic needs. For example, families of three earning \$22,321 per year (130% of the federal poverty guidelines) may qualify for the Food Stamp Program, families earning up to \$30,906 may qualify for child care subsidies, and families earning up to \$42,925 may qualify for RIte Care. These figures are adjusted upward for larger families.

THE RHODE ISLAND STANDARD OF NEED

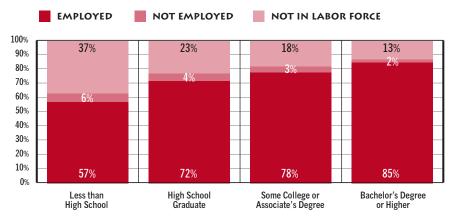
◆ The Rhode Island Standard of Need, a measure calculated by the Poverty Institute at the Rhode Island College School of Social Work, considers multiple factors, including the costs of housing, child care and health care as well as the cash value of tax credits and income support programs (e.g., Food Stamps, childcare subsidies, RIte Care) to show what it costs for families to make ends meet. A single parent with two young children who earns \$14.76 an hour (185% of the poverty level or \$30,710 per year) was able to make ends meet in 2006,*primarily due to child care and health care subsidies. Without the child care and health care subsidies, this family faces a household deficit of nearly \$1,500 per month. Changes in program eligibility to the Child Care Assistance Program in the 2006 legislative session reduced the income eligibility for child care from 225% of the federal poverty guidelines to 180% of the federal poverty guidelines.

Source: U.S. Census Bureau, *Thresholds for 2006 by Size of Family and Number of Related Children Under 18 Years*. U.S. Department of Health and Human Services. (2007). 2007 Federal Poverty Guidelines. *Federal Register*, 72(15), 3147-3148. The Poverty Institute at Rhode Island College School of Social Work. (January 2007). *The 2006 Rhode Island Standard of Need*. Providence, RI: Rhode Island College School of Social Work. *All data as of 2006.

IMPROVING PARENTAL EDUCATION AND EMPLOYMENT

- ◆ Reducing child poverty increasingly depends on improving the educational attainment of parents. Increasing the education, skills and training of low-income and unemployed (or underemployed) parents is vital to local economic success and to child and family well-being.¹⁵ Between 2000 and 2015, about 85% of newly created jobs will require education or training beyond high school.¹⁶ A recent study of employers found that a combination of basic skills (i.e. competency in reading and math) and applied skills (i.e. professionalism, team work and communication) are critical for success in the workforce.¹⁷
- ◆ In Rhode Island in 2006, 17% of adults over 25 have less than a high school education. Of these individuals, 18% (21,757) had income below the poverty threshold.¹8
- ◆ Investments in adult education, literacy and English language programs, workforce development, lifelong education and skills development, and job-advancement opportunities are key strategies in improving the economic security of low-income parents.

EMPLOYMENT STATUS BY EDUCATIONAL ATTAINMENT, RHODE ISLAND, 2006



- ♦ In 2006 in Rhode Island, individuals with higher levels of education were more likely to be in the labor force and to be employed. Fifty-seven percent of individuals with education less than a high school diploma were employed, compared to 85% of those with a bachelor's degree or higher.
- ◆ For those individuals in the labor force in Rhode Island in 2006, 6% were unemployed, compared to 2% of those with a bachelor's degree or higher.

Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B23006. Note: Data refer to population ages 25 to 64. Individuals in the Armed Forces are considered employed.



• Given the link between educational attainment and family economic success, education may be the single most effective way for people to move out of poverty. Each year large numbers of children, especially low-income and minority children, enter school without the knowledge and skills they need to succeed. Lower graduation rates in minority communities are mainly driven by higher poverty rates and lower rates of educational attainment among adults. In Rhode Island, students in the core cities consistently have lower reading proficiency, attend lower performing schools and have lower graduation rates than students in the remainder of the state.

EDUCATION INDICATORS OF SUCCESS, CORE CITIES AND RHODE ISLAND, 2005-2006

CORE CITY	PERCENT OF 4TH GRADERS WITH READING PROFICIENCY	PERCENT OF SCHOOLS THAT ARE HIGH PERFORMING	HIGH SCHOOL GRADUATION RATES
Central Falls	46%	14%	74%
Newport	54%	25%	73%
Pawtucket	48%	20%	76%
Providence	39%	8%	71%
West Warwick	59%	33%	82%
Woonsocket	50%	0%	75%
Core Cities	45%	12%	74%
Remainder of State	73%	81%	90%
Rhode Island	63%	57%	85%

Source: Rhode Island Department of Elementary and Secondary Education, 2006.

♦ Schools serving students living in poverty can achieve high standards for student performance and graduation rates. High poverty schools that are successful at raising student achievement regularly communicate high expectations for students and staff, nurture positive relationships among adults and students, have a strong focus on academics, use student assessments to individualize instructions, make decisions collaboratively, employ enthusiastic and diligent teachers, and effectively select, cultivate and use personnel.²²

THE COST OF CHILDHOOD POVERTY

◆ Recent research suggests that there is a significant economic loss to society when children grow up in poverty. A new analysis published in January 2007 finds that an estimate of the costs imposed on American society by childhood poverty stands at close to \$500 billion annually.

CHILDHOOD POVERTY'S AGGREGATE COSTS

Total (\$)	\$500,000,000,000
Total (%)	3.8% of GDP
Health	1.2% of GDP
Crime	1.3% of GDP
Forgone Earnings	1.3% of GDP

• Costs for total poverty in the United States (i.e., accounting for adults who are poor but were not poor as children) would further increase the aggregate cost of poverty. The research finds that significant public investments in effective poverty alleviation programs can result in cost savings in the future.

Source: Holzer, H.J., Schanzenbach, D.W., Duncan, G.J., Ludwig, J. (January 2007). The economic costs of poverty in the United States: Subsequent effects of children growing up poor. Ann Arbor, MI: National Poverty Center.



STATE AND FEDERAL PROGRAMS IMPROVING THE LIVES OF LOW-INCOME CHILDREN AND FAMILIES IN RHODE ISLAND

FAMILY INDEPENDENCE PROGRAM

♦ Rhode Island's Family Independence Program (FIP) helps parents make successful transitions to work by providing cash assistance and work supports, including health insurance and subsidized child care, that families need to maintain employment and provide for the healthy development of their children. As of December 1, 2006, there were 19,262 children under age 18 who were enrolled in FIP.²³

RITE CARE/RITE SHARE

- ◆ RIte Care/RIte Share, Rhode Island's Medicaid managed care health insurance program for low-income and moderate-income children and families, provides comprehensive quality health care for children under age 19 and pregnant women with family income less than 250% of the federal poverty line and for parents of eligible children up to 185% of the federal poverty line. RIte Care also serves as the health care delivery system for specific groups of children who qualify based on a disability or because they are in foster care or receiving an adoption subsidy. As of August 2007, RIte Care had an enrollment of 111,255 down from 117,758 in June 2006.²⁴
- ◆ If a parent is working and their employer offers an approved health insurance plan, the family may be enrolled in RIte Share. The family enrolls in the employer's plan and DHS pays for all or part of the family's share of the premium. As of August 2007, RIte Share enrollment was 7,305.²⁵

CHILD CARE SUBSIDY

♦ In 2006 in Rhode Island, 63% (45,000) of children under age 6 had all available parents in the labor force. ²⁶ The quality and stability of a child care setting is crucial to a parent's ability to work and to the child's development. ²⁷ Child care costs represent a significant part of the budget for low-income families. On average, families living below the poverty threshold spent 25% of their income each month on child care, compared to 7% for families above the threshold. ²⁸ As of September 2007, the eligibility level for child care subsidies was lowered from 225% of the federal poverty guidelines to 180% of poverty. Only children through the age of 12 are eligible for the subsidy, down from age 15. ²⁹

FOOD STAMP PROGRAM

♦ The Food Stamp Program provides low-income families with the ability to obtain better nutrition through monthly benefits that can be used to purchase food at retail stores.³⁰ Research shows that hunger and lack of regular access to sufficient food are linked to serious health, psychological, emotional, and academic problems in children and can impede their healthy growth and development.^{31,32} Between 1997 and 2006, the number of Rhode Island children receiving food stamp benefits declined from 44,935 to 39,546.³³

CHILD SUPPORT

◆ Child support provides a mechanism for non-custodial parents to contribute to the financial support of their children.³⁴ Research shows that the receipt of regular child support payments can have a positive effect on children's academic achievement and increase the likelihood that the non-custodial parent will develop a visiting relationship with the child.^{35,36} In 2006 in Rhode Island, 44% of non-custodial parents under court order paid child support on time and in full.³⁷

LOW INCOME HEATING ASSISTANCE PROGRAM

◆ The Low Income Heating Assistance Program (LIHEAP) is designed to provide assistance and relief to those households most vulnerable to the high cost of home heating in relation to income. In Rhode Island, LIHEAP is administered by the Rhode Island Office of Energy Resources and delivered locally by the Community Action Programs. In Fiscal Year 2007, Rhode Island was allocated \$13,435,331 in LIHEAP funding. In Fiscal Year 2007 the Rhode Island LIHEAP provided assistance to approximately 65,000 individuals, with 29,000 of those assisted being families with children under the age of 18.³8

HOUSING CHOICE VOUCHER PROGRAM (SECTION 8)

♦ Subsidized housing programs were established to provide safe, decent, affordable rental housing for low-income individuals, families, the elderly, and persons with disabilities. The largest and most well known subsidized housing program is the Housing Choice Voucher Program, commonly referred to as Section 8.³⁹ In Rhode Island in 2006 there were 7,930 Section 8 vouchers. In 2006, the average wait time in Rhode Island to receive a Section 8 voucher was four and a half years, with at least 6,890 families with children were waiting to receive a voucher.⁴⁰

TAX CREDITS MAKING A DIFFERENCE FOR WORKING FAMILIES

EARNED INCOME TAX CREDIT

- ◆ The Earned Income Tax Credit (EITC) is a refundable federal income tax credit for low-income working individuals and families. In 2006, 66,415 Rhode Island working families and individuals received tax credits from EITC for tax year 2005. The aggregate dollar amount Rhode Island families and individuals received through the EITC for tax year 2005 was over \$116 million.⁴¹
- ◆ Of 20 states offering state EITCs, 14 offer credits that are fully refundable, meaning taxpayers receive back the entire tax credit even if it exceeds their income tax liability.⁴² Currently, Rhode Island offers a state EITC equal to 25% of the federal EITC, with 3.75% being refundable.⁴³

CHILD AND DEPENDENT CARE CREDIT

◆ The Child and Dependent Care Credit is federal tax credit available if a parent paid someone to care for a child under age 13 or a qualifying dependent in order to work or look for work. To qualify, a spouse, children over the age of 13, and other dependents must be physically or mentally incapable of self-care. The credit is a percentage of the amount of work-related child and dependent care expenses paid to a care provider. The credit can be up to 35% of qualifying expenses, depending upon income.⁴⁴

CHILD TAX CREDIT

◆ The Child Tax Credit may help to reduce the federal income tax families owe by up to \$1,000 for each qualifying child under the age of 17. The child is eligible for the credit if the relationship to the filer(s) is a son, daughter, adopted child, stepchild or eligible foster child, sibling, or stepsibling or a descendant of any of these individuals and has been living in the household for more than half the year.⁴⁵



HEALTH CARE

Maintain Rhode Island's leadership in ensuring that children have health insurance.

- ◆ Retain current RIte Care eligibility standards for children, parents and pregnant women.
- ◆ Identify and reduce state and federal administrative barriers that make it difficult for some eligible families to enroll in RIte Care, including attention to new federal regulations that require citizens to prove their identity and citizenship status.

CHILD CARE AND AFTER SCHOOL PROGRAMS

- ◆ Continue the state's commitment to child care by restoring child care assistance eligibility back up to 225% of poverty. Affordable, quality child care makes work possible for families and provides children with developmental opportunities to enhance school readiness.⁴⁶
- ♦ Invest in quality afterschool programs that expand learning opportunities for children and youth. Children and youth who regularly attend high quality afterschool programs have better peer relations and emotional adjustment, better grades and conduct in school, more academic and enrichment opportunities, spend less time watching TV, and have lower incidences of drug-use, violence, and pregnancy.⁴⁷

WORK SUPPORTS AND INCOME

- ◆ Maintain and increase Rhode Island's commitment to family economic security through education, training and family supports for FIP recipients. Enabling FIP recipients to complete a 2-year college program and allowing parents with very low levels of literacy to continue the education will help to connect parents to more stable and higher paying employment.
- ♦ Improve access and coordination of work-support programs, including health insurance, child care subsidies, food stamps and the Earned Income Tax Credit, to help families meet their basic needs. Work support programs are critical resources for working families and have a proven impact on long-term job retention, asset accumulation and can help low-income children and families to move out of poverty.
- ◆ Make the state Earned Income Tax Credit (EITC) refundable at 5% of the federal EITC. The EITC is one of the most effective anti-poverty programs in the nation. Increasing the refundable portion from 3.75% (a maximum refund of \$157.50) to 5% would allow low-income Rhode Islanders to receive a refund of up to \$210.⁴⁸
- ◆ Index the minimum wage to inflation. By linking the minimum wage to the Consumer Price Index, the real value of the minimum wage will keep pace with the cost of living.

ADULT EDUCATION AND JOBS

- ◆ Ensure adequate access to high quality adult education, adult literacy, and English for Speakers of Other Languages (ESOL) programs through increased state investments that improve the capacity and quality of the system. The consolidation of adult education dollars at the Office of Adult Education provides a mechanism for ensuring these programs are high quality. Resources are needed to expand capacity and serve Rhode Island residents that are on waiting lists.
- ◆ Integrate literacy and ESOL training with job skills training to promote entry and advancement in the workforce.

HOUSING

- ◆ Invest adequate funding in the Low Income Heating Assistance Program and Section 8 to ensure that all those who are eligible can receive assistance.
- ◆ Continue to support and increase funding for the Supporting Services Program. Supportive housing helps prevent and end homelessness among those who experience long-term or episodic homelessness.
- ◆ Ensure an adequate supply of affordable housing. This can be accomplished by continuing to fund the Neighborhood Opportunities Program, by reducing regulatory barriers that inhibit the production of affordable homes, and by establishing a permanent funding stream for the development of affordable housing.⁴⁹

PREVENTING TEEN PREGNANCY

- ◆ Improve access to health care services and comprehensive sex education for teens. Teen pregnancy and parenting threatens the development of teen parents as well as their children. Teen parents are less likely to have the financial resources, social supports and parenting skills needed for healthy child development. Children born to teens are more likely to suffer poor health, experience learning and behavior problems, live in poverty, go to prison, or become teen parents themselves. ^{50,51}
- ◆ Expand education and economic opportunity for vulnerable teens. School-to-career options and realistic affordable post-secondary educational opportunities give young people a vision for their future and provide real economic opportunity.

EDUCATION

- ♦ Invest in comprehensive early education programs for young children and families including Early Head Start, Head Start and pre-kindergarten programs. Preventing poverty in future generations requires interventions right from the outset of a child's life.⁵²
- ◆ Improve access to full-day kindergarten programs for all children and families. Children benefit academically from participating in full-day kindergarten. They are more likely to be ready for first grade and can be especially beneficial to low-income and minority children.⁵³ In Rhode Island in 2006-2007, 50% of children who attended kindergarten were in a full-day program.⁵⁴
- ◆ Improve high school graduation rates by investing in challenging and rigorous curricula taught by highly qualified teachers. Linking rigorous curricula to career opportunities can not only help youth build skills and competencies for practical application, but can keep youth engaged in school to improve high school graduation rate.⁵⁵
- ◆ Implement an adequate and predictable education funding formula that promotes accountability and that reflects the higher cost of educating low-income students.

FAMILY INCOME LEVEL BASED ON THE FEDERAL POVERTY GUIDELINES

ANNUAL INCOME	ANNUAL INCOME FAMILY OF FOUR
	\$10,325
	\$20,650
	\$26,845
\$31,765	\$38,203
\$34,340	\$41,300
\$38,633	\$46,463
\$42,925	\$51,625
	\$ 8,585 \$17,170 \$22,321 \$31,765 \$34,340 \$38,633

Source: U.S. Department of Health and Human Services. (2007). 2007 Federal Poverty Guidelines. Federal Register, 72(15), 3147-3148.

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