

Lifting Kentucky Families out of Poverty



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This report was written in 2020 during the COVID-19 pandemic. Our recommendations offer long-term solutions to combat child poverty in Kentucky. The pandemic has worsened the problem, and emergency measures have offered only short-term relief. We believe that lifting children out of deep poverty must be a high priority. In this report, we identify strategies likely to succeed, strategies for which funds should be identified and policies enacted.

All parents want their children to thrive:

- To be healthy
- To live in a safe home and community
- To experience clean air and water
- To get a good education
- To find a job or career that sustains them

All citizens of the Commonwealth have a better standard of living when more citizens are productively employed, well educated, and healthy. When more citizens are financially self-sufficient, there will be less need for social safety-net programs, prisons, and drug treatment programs.

The Women's Network believes all children benefit from investment in quality education and health care, as well as efforts to make our environment cleaner and our communities safer.

In this report, we focus narrowly on policies and strategies that are most likely to break the cycle of poverty, strategies that benefit businesses and communities, as well as children.

A Picture of Families Living in Poverty in Kentucky

“Children experience poverty at a rate that is 62 percent higher than adults. Poverty is a particularly serious problem for children, as they suffer negative effects for the rest of their lives after living in poverty for even a short time.”¹

Prior to the pandemic, almost one in four children in Kentucky lived in poverty and one-third of their parents lacked secure employment. 18.9 % of Kentucky children lived in food-insecure households² and 25% lived in households burdened by high housing costs.³ The 5th Congressional District of eastern Kentucky had a child poverty rate of 32 %.⁴

Due to systematic and historical inequities, children of color are much more likely to grow up in poverty than their white peers.⁵ See the comparison of the number and percent of Kentucky children under 9 living in deep poverty:⁶

	Number of children <9 in deep poverty	Percentage of children <9 in deep poverty
White, non-Hispanic/Latino	37,841	10%
Black, non-Hispanic/Latino	8,991	23%
Hispanic/Latino	4,221	13%
American Indian and Alaska Native	223	32%

Wages at the lower end of the pay scale have not risen over the past 50 years. Federal Reserve Chairman Jerome H. Powell recently lamented that, while the United States used to be the global leader in economic mobility, our country now faces a significant challenge because of the decreased ability of people born into poverty to move out of it.⁷ Economic stagnation is worse in Kentucky than in the nation as a whole.^{8,9}

Several economic factors make it more difficult for families to move out of poverty:

- Jobs have gone to cheaper, less-regulated labor markets.
- Automation has eliminated good-paying jobs that involved repetitive motion.
- Income has increasingly been distributed away from the middle class to corporate owners and those involved in the financial industry.
- Fewer workplaces are unionized.
- The minimum wage is stagnant.
- Trickle-down economics lowered revenue from taxes.^{10,11,12}

How do families survive when working fails to provide enough to meet basic needs? Many low-income individuals work several part-time jobs at low wages with few benefits. Work schedules are variable and unpredictable, making it hard to budget. Living paycheck to paycheck without savings to fall back on, families can face catastrophic situations if they encounter a medical emergency, car breakdown, or loss of housing.

Frequently, low-income families must rely on government assistance programs such as Medicaid, food assistance, and child care assistance to support their families. As a result, taxpayers shoulder the cost of so many individuals working in low-wage jobs.

While public benefits are essential to worker survival and stability, they have downsides. Complicated rules and bureaucracy, lack of flexibility to address specific needs, and the stigma often felt by recipients may discourage them from even applying for benefits, despite their eligibility and great need.

What are the implications for children growing up in low-income families? Poverty-stricken children face barriers at every stage of their development. They lack access to quality early childhood education, well-resourced schools, proper nutrition, and health care.

Hungry children do not do well in school. Children living in poverty are more apt to experience obesity, hypertension, diabetes, and heart disease. Poorly nourished, sick children need expensive medical care, which, in the end, costs the Commonwealth.

Economic hardship in families generates frustration, fear, and anger. Violence, crime, mass shootings, civil unrest, and terrorism are outward expressions of stress. Inward manifestations are depression, addiction, mental illness, domestic violence, and suicide.

Children continue to disproportionately experience poverty, despite known, proven solutions. The pandemic has drastically increased the number of children living in poverty in Kentucky. Families of color have been disproportionately affected by the pandemic as well.



Now is the time to prioritize child poverty. Our Commonwealth cannot afford to wait. When our children are successful, all of us benefit.

Fortunately, there are proven solutions to child poverty that can cut costs, create a strong, educated workforce, and produce big economic gains.

Long-term, multi-faceted interventions will be most successful. Education at all levels as well as access to housing and transportation are critical. In other reports, CPI has advocated early childhood education, criminal justice reform, tax reform, and other policies that significantly reduce family poverty.

In this paper, The Women's Network Commonwealth Institute for Policy Issues and Civic Engagement (CPI) recommends several steps to lift significant numbers of Kentucky families out of poverty.



Kentucky should incorporate best practices to successfully reduce child poverty.

Our study group consulted experts in Kentucky and elsewhere in the United States to identify the most effective strategies for reducing child poverty. Our recommendations are based on research from the National Academy of Sciences, Engineering and Medicine; the National Conference on State Legislatures; the Center on Budget and Policy Priorities; The Urban Institute; The Century Foundation; The Child Poverty Action Group; Kentucky Youth Advocates; The Kentucky Center for Economic Policy, University of Michigan Poverty Solutions; University of Kentucky Center for Poverty Research; Spotlight on Poverty and Other Opportunities; and from many other researchers and advocates.

A major resource for our work is a report commissioned by the United States Congress to identify strategies to cut child poverty in half in 10 years. *A Roadmap to Reducing Child Poverty*

was published by the National Academy of Sciences, Engineering and Medicine in 2019. The authors suggest several guidelines to maximize the outcomes of policies to reduce child poverty.

- Safety net programs and tax policies should combine to provide a predictable and stable stream of income or benefits. Programs such as tax credits, vouchers, cash benefits, and regulations that allow families to accumulate assets in a rainy-day fund can help families weather crises and improve their circumstances.
- Administrative procedures should be accessible and user-friendly. Unnecessarily burdensome procedures can discourage eligible families—especially the neediest families—from applying for benefits. Many bureaucratic systems are antiquated and designed to reject citizens looking for assistance. Government offices must accommodate individuals with long and non-traditional work hours, as well as those without access to broadband communications.
- Vestiges of racial, ethnic, and gender discrimination must be eliminated. Disparities in hiring and employment undermine policies intended to increase or subsidize wages. Financial and housing discrimination reduces racial/ethnic minority families' access to benefits.
- Equitable treatment by the criminal justice system must be addressed. Having a parent or other relative incarcerated or with a criminal record harms significant numbers of low-income children, particularly minority children, economically and in other ways.
- The unique needs of families living in remote rural areas or dense urban communities should be reflected in all programs. These areas create more barriers for parents trying to lift themselves and their children out of poverty. Supportive, thriving social networks and neighborhoods enrich family life, personal connections, and access to opportunities; yet, too frequently, the poor live in urban areas of concentrated poverty or in rural areas with limited transportation, fewer jobs, and limited poverty-reduction and community resources.
- Work requirements should be flexible. Cumbersome eligibility requirements create barriers for families with health, substance abuse, domestic violence, and other issues that endanger employment, just as these families face additional hardship caring for their children, gaining education, and making sound decisions to support their households.
- Benefit cliffs, causing recipients to suddenly lose benefits when their earnings increase, even by a small amount, should be eliminated.

Recommended Solutions

*Low-income families frequently live paycheck to paycheck.
A modest infusion of cash can help pay for food, rent, car
repairs, gas, and other necessities.*

**Kentucky should enact a state Earned Income Tax Credit to help
families meet their basic needs.**

- A refundable Kentucky Earned Income Credit of 10 % of the federal EITC should be created.
- State offices serving low-income families should also alert eligible Kentucky citizens that they can apply for the federal EITC.

The Earned Income Tax Credit is one of the most effective strategies to lift children and families out of poverty.¹³ A major federal report addressing child poverty found that children in EITC families do better in school and have higher rates of employment and earnings later in life.¹⁴ Babies born into families claiming EITC are more often full-term and have higher birth weights.

The federal EITC boosts income by reducing the tax burden on low and moderate wage earners, thus helping reduce child poverty. The value of the credit depends on income, marital status, and the number of children in a family. It is a refundable credit, meaning that the Department of Revenue will pay the full amount of the credit even when that exceeds the tax owed.

Low-income families, which frequently live paycheck to paycheck, benefit significantly from even a modest infusion of cash to help pay for food, rent, car repairs, gas, and other necessities.

In 2017, 21% of Kentuckians who filed federal tax returns claimed a federal EITC. They received an average credit of \$2,431. Altogether, the federal government refunded Kentuckians \$957 million – a significant infusion of cash into our state economy -- via the EITC.¹⁵

Unfortunately, one in five eligible taxpayers do not claim the federal EITC, probably due to a lack of awareness of this benefit.¹⁶ State offices serving low-income families should alert eligible Kentucky citizens that they can apply for EITC.

We recommend that Kentucky join 29 other states and territories to offer a state EITC. Setting the same eligibility at the federal and state levels will reduce the burden on taxpayers and the state.



Food brings us together and creates the conditions to be healthy and happy.

Kentucky should make assistance from the federal Supplemental Nutrition Assistance Program (SNAP) more accessible

- Kentucky should waive the three-month time limit for able-bodied individuals on SNAP wherever possible.
- Kentucky should lift the lifetime ban on SNAP benefits for people convicted of a drug felony.
- Kentucky should utilize the USDA option to establish a redetermination of eligibility every 12 months (or 24 months for seniors).
- Kentucky should adopt best practices identified by the National Skills Coalition¹⁷ to increase the effectiveness of the Kentucky SNAP Employment and Training programs.

Kentucky administers the federally-funded SNAP program (formerly known as Food Stamps) which is critical to improving the health and well-being of Kentuckians. SNAP can be used to purchase food at grocery stores, convenience stores, and some farmers' markets and co-op food programs.

SNAP is the most effective program in lifting children with family incomes less than half the poverty line out of deep poverty.¹⁸ Between 2013 and 2016, on average, SNAP kept 66,000 Kentucky children per year out of poverty.¹⁹

In Fiscal Year 2018, SNAP served 68,000 preschool-age children and 171,000 school-age children in Kentucky.²⁰ The average benefit per person in 2019 was about \$1.35 per person per meal or about \$122 per person per month.²¹ During the first nine months of the COVID19 pandemic (March to November 2020), SNAP enrollment in Kentucky grew from 510,411 to 591,619.²²

Here is a breakdown of SNAP recipient heads of households in FY 2018 in Kentucky by race and Hispanic status²³:

- 232,000 white, not Hispanic
- 38,000 African American, not Hispanic
- 4,000 Hispanic, any race
- 3,000 Other, not Hispanic
- 2,000 – Missing or unknown

SNAP has an economic benefit to communities throughout the Commonwealth. In November 2020, recipients spent \$109.0 million on groceries.²⁴ Every \$5 investment in new SNAP benefits translates into \$9 in economic activity.²⁵

Federal government funding authorizations and regulations determine much of the eligibility and impact of the SNAP program. However, states have some flexibility in the ways that SNAP operates locally.

Accessibility: Kentucky should eliminate administrative barriers and streamline eligibility reporting requirements. Online portals should be mobile-friendly and kept up-to-date. Recipients should experience a quick response to inquiries. Kentucky should also enhance communication with the public about SNAP, focusing especially on reaching families for whom English is not their first language.

Time limit: At the federal level, SNAP limits participation by adults ages 18-49, without a dependent and/or a disability, to three months in a 36-month period unless the individual is working or participating in a work program for at least 80 hours per month, or volunteering. The law allows states to waive these limits in parts of the state where sufficient jobs are not available. We recommend that Kentucky requests waivers in as many communities as possible.

Drug felons: The federal welfare reform legislation of 1996 tightened requirements on recipients of public benefits such as SNAP and Temporary Assistance for Needy Families (TANF), including a lifetime disqualification of individuals who had been convicted of a federal or state offense for the possession, use, or distribution of a controlled substance.²⁶ However, Congress granted states the ability to opt out of enforcing the requirement. Forty-nine states, the Virgin Islands, and the District of Columbia have eliminated or modified the lifetime ban. Kentucky modified the ban to require participation in a drug treatment program.²⁷ We recommend that all former drug felons be eligible for SNAP services.

Recertification: USDA regulations require state agencies to interview applicants for SNAP, in order to certify initial eligibility and to recertify them at least once every 12 months. SNAP participants are required to appear periodically at their local SNAP office or participate in a telephone interview for recertification. The certification period varies with the likelihood of a change in a SNAP household's financial circumstances. Currently in Kentucky, certification periods can be as short as three months, as long as 24 months. We recommend standardizing the certification period to 12 months (or 24 months for seniors).

Employment & Training: Most of the individuals subject to the SNAP work requirement are extremely poor, have limited education, and face barriers to work such as a criminal record. Many lack basic job skills and may have a history of drug use. Communities eligible for the waiver of the time limit are likely to have few jobs available and the jobs that exist offer low-pay and few if any benefits. The state contracts with community colleges, community-based, and other organizations to provide education and training services as part of SNAP's Employment and Training Program. Expansion of the E&T Program could yield great benefits. High-quality training could help low-income individuals advance beyond low-wage jobs. The National Skills Coalition has identified these best practices for state SNAP E&T Programs.²⁸

- Skill building is an integral part of the program’s vision.
- A “third-party partnership model” is used to support skill-building; community colleges, community-based organizations, and others provide training services with non-federal funds, the costs of which are partially reimbursed using federal 50/50 funds.
- Participant reimbursements are used to provide support services like transportation, books and supplies, and child care.
- Participation in SNAP E&T is voluntary and not required for SNAP participants to maintain eligibility for SNAP benefits.
- Skill-building activities are accessible to SNAP participants in multiple parts of the state.



Family financial stability gives children a better chance of growing up healthy, with the opportunity to thrive.

Kentucky Transitional Assistance Program (KTAP) benefits should be more accessible to families living in deep poverty.

- Kentucky should raise the level of services and benefits for KTAP recipients and focus as much as possible on very low-income Kentuckians.

KTAP provides financial and medical assistance to low-income, dependent children and the parents or relatives with whom the children live. It is supported by a federal TANF (Temporary Assistance for Needy Families) block grant.

KTAP payments are based on family size and income. With monthly cash payments, KTAP helps families pay for food, housing, furniture, utilities, clothing, phone, transportation, laundry, supplies for the home, and some medical supplies that are not covered by Medicaid. Provision of cash assistance can improve academic, health, and economic outcomes for children in families in poverty, research shows.²⁹

In addition to the monetary payment, KTAP recipients may qualify for child care, transportation, and other support through the Kentucky Works program. Relocation assistance, educational bonus, work incentive bonus, and employment retention assistance also are available to eligible KTAP recipients.

TANF is designed to be temporary and has several limits and requirements. In Kentucky, KTAP basic assistance has a maximum benefit period of five years. Recipients are required to find work within two years of receiving aid and may lose benefits if they miss appointments or fail to submit forms in a timely fashion. Parents in two-parent families must work 35 to 55 hours per

week. Single parents must work at least 30 hours per week.³⁰

In May 2020, 13,944 households in Kentucky received an average KTAP basic cash benefit of \$218 per household, or \$97 per person per month. These households are comprised of 5,165 adults and 27,039 children. KTAP serves less than 1% of the population of Kentucky and only about 20% of eligible mothers are receiving it.³¹ This low level of participation largely reflects the fact that the amount of the federal TANF block grant to Kentucky has not increased in many years.

Kentucky should take advantage of the flexibility allowed by the federal government to eliminate barriers to participation. Each state makes its own policy choices regarding benefit levels, determination of financial need, work requirements, and sanctions imposed for failure to comply with regulations. Careful management of the KTAP program at the state level could identify creative ways to enhance assistance and eliminate archaic requirements.

Families may apply at their local Department for Community Based Services office, via phone, or on the online kynect portal. Kentucky should also enhance communication with the public about KTAP requirements, focusing especially on reaching families for whom English is not their first language.



*Many people are poor, not because they aren't working,
but because they are not earning enough to lift themselves
out of poverty.*

**Kentucky should increase the state minimum wage by \$1 a year
until it reaches \$12 per hour, then index it to inflation in future
years.**

The original purpose of the federal minimum wage (enacted as part of the New Deal in 1938) was to “help ensure ... that regular employment would provide a decent quality of life.” Since the minimum wage has not been increased over the years, it is far from sufficient.

Many Kentuckians fall into the working-poor category – they hold low-paying jobs earning too little to lift themselves out of poverty. The \$7.25-an-hour minimum wage is so low that if one parent works 40 hours a week year-round, while the other stays home with two children, the family earns less than 60% of the poverty line.

In Kentucky, 281,000 children live with at least one parent earning the minimum wage.

More than a fourth of Kentucky's minimum-wage workers have children. Only 11% of minimum-wage workers are teenagers.³²

Twenty-one states have adopted minimum wage levels above the federal level of \$7.25/hour. Eight of those states index the minimum wage to inflation.³³

A higher minimum wage would help workers escape poverty and improve local economies by pumping in additional money.

The National Academy of Sciences, Engineering and Medicine concluded in a 2019 report that “a higher minimum wage could reduce the federal cost of supporting people who are poor because higher earnings would reduce outlays on SNAP and housing programs while increasing payroll and income taxes.”³⁴



Families are finding it more and more difficult to make ends meet, but changes in tax policy could help lift more families and children out of poverty.

Kentucky should adopt a fully refundable Child Tax Credit.

- The credit should be set at \$200 per eligible child in families with incomes below 150% of the federal poverty level.

Two federal refundable tax credits - the Earned Income Tax Credit (EITC) and the refundable portion of the Child Tax Credit (CTC) - are the most successful federal tax provisions that help alleviate poverty.³⁵

The *refundable* portion of the CTC, also known as the Additional Child Tax Credit, is the important element for reducing child poverty. If a taxpayer qualifies for a refundable credit and the amount of the credit is larger than the taxes owed, the taxpayer will receive a refund for the difference.

A properly structured child tax credit can be an effective anti-poverty measure, helping low-income parents cope with the expenses of raising children. The Commonwealth Policy Institute proposes creation of a Kentucky Child Tax Credit, set at \$200 per eligible child. The credit should be available to all families with incomes below 150% of the federal poverty level.



Effect of the 2020 COVID-19 Pandemic

The COVID-19 Pandemic has drastically increased the number of Kentucky children and families living in poverty. The job loss was much greater among lower-income and families of color.

With high levels of unemployment, family poverty deepened. However, the infusion of federal aid helped many families, although undocumented migrants and other groups were excluded. It is anticipated that much of the short-term stimulus will expire long before the economy recovers. Minorities and individuals with very low wages were especially affected. Families lacking savings or credit are more likely to experience long-term losses from the pandemic.

Before the COVID-19 pandemic, too many Kentucky children lived in poverty. Even after stimulus funding, more families have suffered tremendous financial distress. Even though the state budget is tight, we must invest in our children to lift them out of poverty. The tax code must be reformed to raise funds to support our children and build a stronger Kentucky.

For further information

The following organizations are committed to the alleviation of child poverty. They are good sources for up-to-date information.

1. Center on Budget & Policy Priorities - cbpp.org
2. The Century Foundation - tcf.org
3. Children's Defense Fund - childrensdefense.org
4. Kentucky Center for Economic Policy – kypolicy.org
5. Kentucky Youth Advocates – kyyouth.org
6. Urban Institute – urban.org
7. National Academy of Sciences Engineering and Medicine– nationalacademies.org
8. Child Poverty Action Group – US - endchildpovertyus.org/the-child-poverty-action-group
9. Spotlight on Poverty and Opportunity - spotlightonpoverty.org
10. University of Kentucky Center for Poverty Research - ukcpr.org

Everyone benefits from strategies that lift children out of poverty.

The Women's Network Commonwealth Institute for Policy Issues and Civic Engagement (CPI)

The emphasis of the Commonwealth Policy Institute is research leading to policy recommendations consistent with TWN's goals.

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