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Poverty and Service Delivery in Suburban America Framing Paper

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Poverty and Service Delivery in Suburban America Framing Paper

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I. INTRODUCTION

Overview

In the United States today, contrary to popular belief, living in the suburbs is not synonymous with living the American dream. An unprecedented number of people in the suburbs are living on household incomes of less than \$20,000, many on much less. Increasingly, individuals and their families need to rely on services and public benefits to meet their basic needs (Kneebone & Berube, 2013).

Over the past 30 years, poverty in the suburbs has grown due to multiple factors, including job decentralization, shifts in the location of affordable and subsidized housing, and the relocation to the suburbs of lower income immigrants and minorities (Covington, Freeman, & Stoll, 2011; Frey, 2011a). The rate of growth in suburban poverty has been particularly high in the past decade, outpacing growth in both urban and rural areas. During the Great Recession (2007-2009), high rates of unemployment and underemployment and the home foreclosure crisis brought the number of people living in poverty in the suburbs to an all-time high. Today, suburban areas are home to about 40 percent of all low-income people in the country, an increase from 25 percent in 1980. Furthermore, in the 100 largest metropolitan areas, more people are living in poverty in the suburbs than in urban areas (Frey, 2011b). Suburbs are now facing a range of challenges traditionally associated with cities, such as high rates of unemployment and underemployment, lower educational attainment, food insecurity, and lack of access to health care. The increase in the suburban poverty rate is straining social service providers and local governments at a time when resources are shrinking (Allard & Roth, 2010).

The Office of the Assistant Secretary for Planning and Evaluation (ASPE) of the U.S. Department of Health and Human Services (HHS) seeks to better understand poverty and service delivery in suburban America, including how the dynamics of suburban poverty may differ from those in rural and urban communities and whether service models may need to be tailored to meet these differences. To that end, ASPE commissioned this framing paper to review and synthesize existing research, analyze the characteristics and service needs of those living in poverty in the suburbs, and identify information and research needed to more fully understand and guide efforts to address suburban poverty.

To prepare this review, we used three types of information sources: existing literature, both published and unpublished; a select number of key informant interviews; and two sources of extant U.S. Census Bureau household survey data: the Annual Social and Economic Supplement to the Current Population Survey (CPS), which provides an annual count of the number of people living below 100 percent of the federal poverty level from 1959 to 2011, and the 2009-2011 American Community Survey (ACS) Weighted 3-Year Restricted-Use Files, a household survey of a nationally representative sample of individuals. These data provide information about all suburbs, including but not limited to, the 100 largest metropolitan areas (see Appendix 1).

This paper will serve to frame the discussion during the Poverty and Service Delivery in Suburban America Roundtable, to be convened in 2014. The roundtable will bring together researchers, policy

experts, practitioners, and federal staff to discuss the issues raised in this paper and gaps in the research, formulate new research questions, consider the implications of the research for service delivery and public benefits, and assess opportunities for HHS and broader federal engagement.

Definitions

Suburban/rural/urban. In line with previous research (Hanlon, 2010; Joassart-Marcelli & Wolch, 2003; Lee, 2011; Madden, 2003a and 2003b), we base our definitions of rural, urban, and suburban areas using the U.S. Census Bureau’s Metropolitan Statistical Areas (MSAs). We define urban areas as all communities within the principal cities within MSAs. The suburban areas are communities outside of the principal cities, but still within the MSAs, and the rural areas are those areas outside of the MSAs.

Poverty. We also use the U.S. Census Bureau’s definition of poverty, which is based on a set of income thresholds that vary by family size and composition (U.S. Census Bureau, 2011) and are updated for inflation using the Consumer Price Index (CPI). In 2011, the threshold for a family of four was \$22,350 and the threshold for a single individual was \$11,702. The terms “in poverty” and “low-income” refer to individuals and households living below 100 percent of the federal poverty level. The term “near poverty” refers to individuals and households living below 200 percent of the poverty level (\$44,350 for a family of four in 2011).

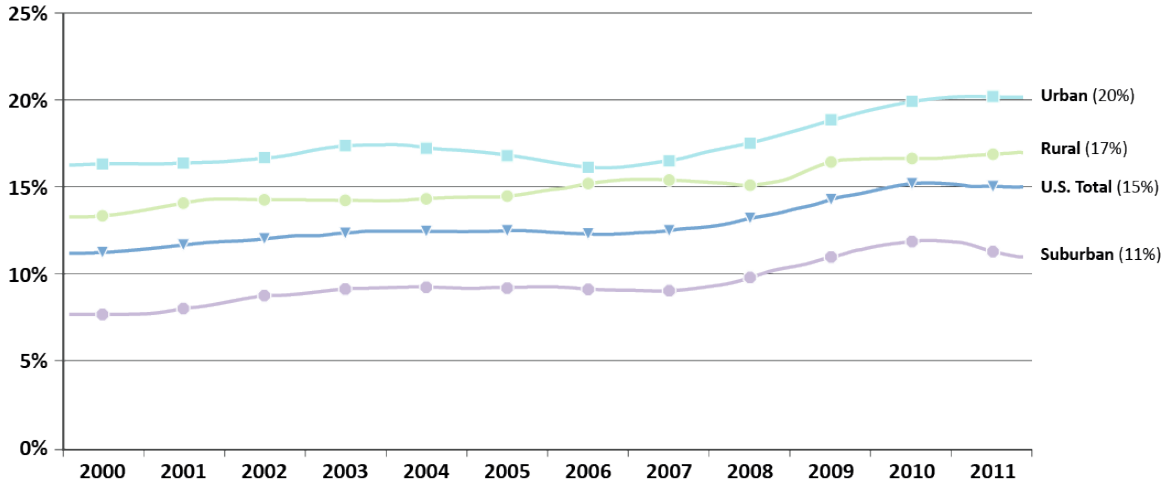
II. THE SUBURBANIZATION OF POVERTY

Growth in Suburban Poverty

Over the period spanning 2000 to 2011, suburbs experienced the fastest growth in poverty, compared to urban and rural areas.

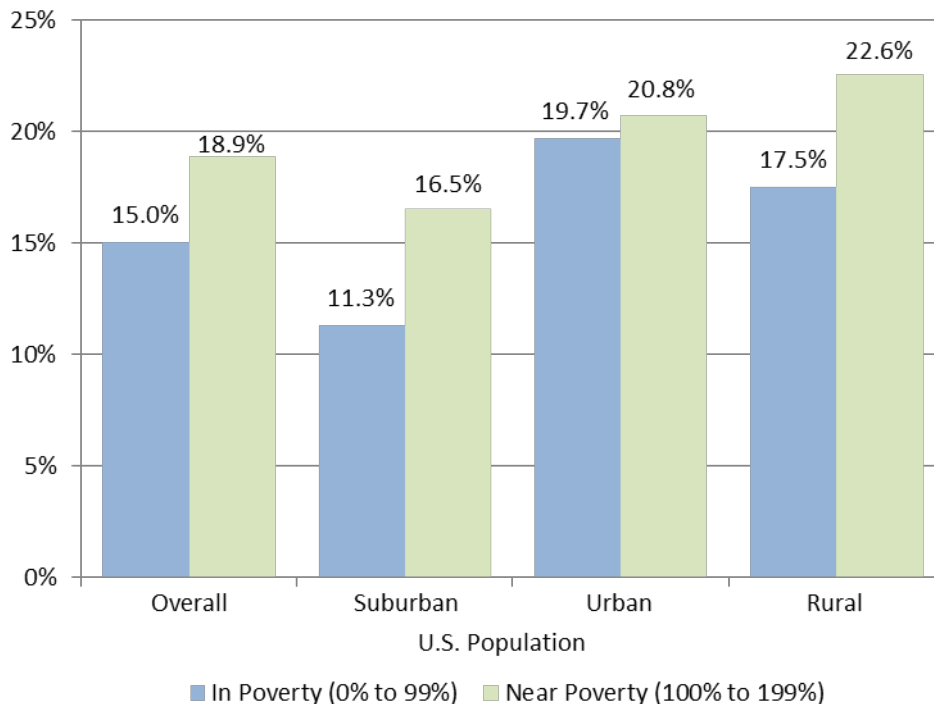
By 2011, 18.1 million low-income people, or nearly 40 percent of all low-income people in the United States, were living in the suburbs. Although poverty was increasing in principal cities, rural areas, and suburbs between 2000 and 2011, the number of low-income people in the suburbs grew by 60 percent—more than the rate in urban (50.9%) or rural areas (15.2%). As Figure 1 illustrates, suburban poverty grew even more steeply during the Great Recession, between 2007 and 2010. While suburbs experienced more rapid growth in poverty than cities, in 2011 suburbs still had the lowest share of people living in poverty (11.3%), compared with cities (19.7%) and rural areas (17.5%) (see Table A2-1 in Appendix 2). Principal cities continue to be home to the largest number of low-income people.

Figure 1. Percentage of People Living in Poverty from 2000-2011, Current Population Survey



As Figure 2 shows, across the nation and especially in suburban areas, a higher percentage of residents are living on incomes categorized as “near poverty” than “in poverty.” According to the 2009-2011 ACS, the percentage of the suburban population living near poverty (100-199% of the federal poverty line) was 16.5 percent, compared to 11.3 percent of suburban residents living below the poverty level (see Figure 2). Of the 56 million people who are near poverty in the United States, 25 million are living in suburbs, compared with 20 million in principal cities and 11 million in rural areas.

Figure 2. Percentage of Individuals Living in Poverty and Near Poverty, 2009-2011 American Community Survey

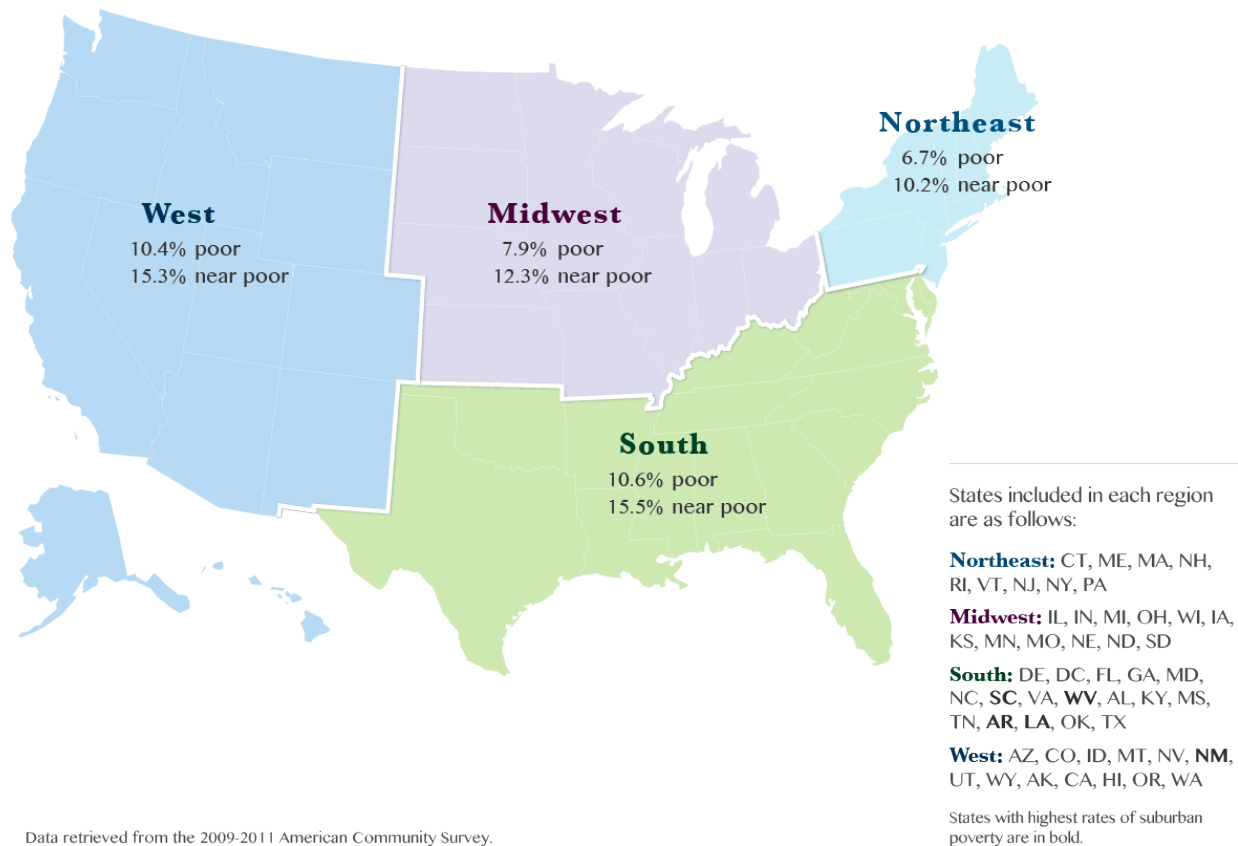


Suburban Poverty by Region

Suburban poverty is unevenly distributed across the nation.

Suburban poverty, like poverty overall, is distributed unevenly across the country's four major census regions (see Figure 3). The highest rates of suburban poverty are found in the South (10.6%) and the West (10.4%), while the Northeast and Midwest have lower rates at 6.7 percent and 7.9 percent, respectively. The South is the only region in the country where the number of low-income people living in suburbs (7.3 million) is greater than the number of low-income people in principal cities (6.7 million). In fact, the South, compared with other regions, has the most people in poverty and near poverty (17.6 million combined) living in the suburbs.

Figure 3. Suburban Poverty Rates by Census Region



Variations in Suburban Poverty

Poverty affects different types of suburbs in different ways.

There are also differences among suburbs in the prevalence and persistence of poverty, depending on the type of suburb (e.g., where it is located in relation to principal cities, its employment base, its racial and ethnic composition). A number of researchers have examined variations in suburbs by developing typologies that characterize suburbs based on a variety of demographic, economic, and historical characteristics (Hexter, Hill, Mikelbank, Clark, & Post, 2011; Kneebone & Berube, 2013; Mikelbank, 2004; Hanlon, 2010; Puentes, 2002; Puentes & Warren, 2006. See Table A2-3 in Appendix 2). This research demonstrates that not all suburbs are experiencing the same level of distress (as measured by poverty, unemployment, and foreclosure rates). The types of suburbs range from the most distressed suburbs, which have had large percentages of low-income residents for decades, to less distressed suburbs (both those that are adjacent to urban areas and those that are farther from the urban core) that are newly poor. Kneebone and Berube (2013), for example, distinguish among different types of suburbs experiencing rising poverty on the basis of two key factors: local population change and regional job change. These factors determine the resources available to suburbs to address the challenges associated with rising poverty as well as the scope of the problem. For example, communities experiencing population decline must contend with a shrinking tax base to fund social services, schools, and transportation while communities experiencing rapid population growth face increased demand for limited services. Similarly, suburbs with slower job growth face different challenges than communities with more economic opportunities. Kneebone and Beurbe (2013) argue, understanding the differences between suburbs is critical to developing effective policy responses for addressing poverty.

Areas of concentrated poverty within suburbs are growing.

Even within suburbs, low-income individuals tend to cluster in certain areas. Pockets of poverty exist in suburbs as they do in principal cities, however these pockets can be especially challenging to identify and measure as very low-income neighborhoods can be located within the same census tract or county as very wealthy neighborhoods. Instead of the 40 percent threshold that is used to define concentrated poverty in urban areas, some poverty scholars use a lower threshold of 20 percent to identify areas of concentrated poverty in suburbs (Galster, 2010; Kneebone, Nadeau, & Berube, 2011; Puentes and Warren, 2006).¹ Applying the 20 percent threshold to both urban areas and suburbs, areas of more concentrated poverty are growing at faster rates in suburbs than in urban areas (Puentes & Warren, 2006; Kneebone et al., 2011). However, low-income people in cities remain more than four times as likely to live in neighborhoods with 20 percent or more of the population living in poverty than their suburban counterparts (Kneebone & Berube, 2013).

¹ The lower threshold is considered more sensitive to the poverty concentration in suburbs, as suburban poverty rarely reaches over 20 percent. The 20 percent metric is used to demarcate neighborhoods (a census tract or small group of contiguous census tracts with similar characteristics) with significant poverty in the suburbs (Allard, 2004).

Causes of Growth in Suburban Poverty

Increases in suburban poverty can be attributed to the rise in unemployment and foreclosures, immigration of low-income families, a rise in the foreign-born population settling in suburbs, and racially discriminatory practices.

- **Unemployment.** During the Great Recession, unemployment rates grew faster in the suburbs than in urban areas. Between May 2008 and May 2009, the growth in the suburban unemployed population (74.9 %) outpaced the increase seen in primary cities (70.5%) and the nation as a whole (73%) (Kneebone & Garr, 2009). Formerly middle and working class suburban families lost jobs and have not been able to find new jobs with comparable pay. As unemployment benefits and savings are depleted, this number is expected to grow (Kneebone & Garr, 2011; Mishel, Bivens, Gould, & Shierholz, 2012).
- **Foreclosures.** The foreclosure crisis initially hit principal cities and later spread to suburbs. Nationally, three-quarters of all foreclosures between 2004 and 2008 occurred in suburbs, and suburban neighborhoods with higher rates of poverty experienced higher foreclosure rates (Schildt, Cytron, Kneebone, & Reid, 2013). The increase in the foreclosure rate is highly correlated with the increase in poverty in the suburbs; however, more research is needed to understand the relationship between housing and poverty in suburban areas (Schildt, Cytron, Kneebone, & Reid, 2013).
- **Housing Policy.** In the 1990s, in an effort to reduce the number of areas of concentrated poverty in principal cities, the U.S. Department of Housing and Urban Development (HUD) changed its federal housing policies and programs to give households greater mobility and choice of housing, including the ability to move to suburban areas (U.S. Department of Housing and Urban Development, 2000). The suburbanization of Housing Choice voucher recipients during the 2000s accounted for about 20 percent of the overall rapid growth in the nation's suburban low-income population (Covington et al., 2011).
- **Immigration.** Many new immigrants now bypass cities altogether and settle in the suburbs because of the availability of low-wage jobs in plants, agriculture, construction, landscaping, and the service industry (Lichter, Parisi, Taquino, & Grice, 2010; Covington et al., 2011; Frey, 2011a; Puentes & Warren, 2006). In 2010, more than half of the nation's foreign-born residents lived in suburbs, while one-third lived in large cities of major metropolitan areas (Frey, 2011a). Immigration accounted for about 17 percent of the growth in the suburban low-income population between 2000 and 2009 (Suro, Wilson, & Singer, 2011).
- **Racial Discrimination.** Racial and ethnic minorities are more likely than non-minorities to be low-income in the suburbs due to multi-level discrimination. A large increase in highly diverse suburban areas has been accompanied by a decrease in white residents in these areas due to white flight (Haines, 2010). The movement of whites to gated communities has removed their

property taxes from integrated school systems and decreased the resources available in these suburbs to address poverty in the school system. Orfield & Luce (2012) identify several factors that continue to play a role in causing select suburbs to be racially segregated and economically distressed. These include housing discrimination by landlords who do not want to rent to minorities, steering into certain neighborhoods by real estate agents, discrimination in mortgage lending and insurance companies, the concentration of subsidized housing within specific neighborhoods, and racial gerrymandering of school attendance boundaries (Orfield & Luce, 2012).

III. CHARACTERISTICS OF PEOPLE LIVING IN POVERTY IN THE SUBURBS

To supplement the existing literature, we have conducted analyses on the demographic characteristics of the population living in poverty in the suburbs using the 2009-2011 ACS Weighted 3-Year Restricted-Use Files.

The analyses of the ACS data indicate that the profile of people living in poverty in the suburbs is very similar to the profile of people living in poverty in urban and rural areas. People living in poverty, overall and in the suburbs, are more often female and have never been married. A third of the low-income population are children, and less than 10 percent are elderly. Veterans make up a small portion (5%) of the low-income population. One-sixth of low-income individuals are foreign born and approximately 10 percent do not speak English well or are in households where no one over the age of 14 speaks English well. Most low-income individuals have low education levels, and many lack recent work experience. The majority (63.1%) of the low-income population has no more than a high school diploma or GED, and 30 percent have not completed high school. Additionally, over half of low-income people are not in the labor force and 42 percent did not work in the last year. Less than one-fifth of the low-income population work full-time (19.5%), and only 16.7 percent work for a full year (see Appendix 3).

Suburban low-income populations differ from urban and rural low-income populations on a few characteristics. Compared to people experiencing poverty in urban and rural areas, suburban low-income individuals are more likely to be married, to have children and to have more of them, to be white, to have higher incomes, and to own a home. Additionally, our analyses reveal regional differences in the profile of the suburban low-income population. In suburbs in the West and South (California, Texas, and Florida, specifically), those who are low-income are more likely to be racial/ethnic minorities and to be foreign born, non-English speakers, and linguistically isolated than suburban low-income populations in the North and Midwest. California and Texas also have the highest shares of low-income suburban individuals with less than a high school degree. The Midwest (Ohio and Michigan) has the highest unemployment rates among suburban individuals living in poverty. The following sections provide data highlighting these demographic differences between suburban, urban, and rural populations.

Demographic and Background Characteristics

The proportion of married people living in poverty is higher in the suburbs than in urban areas and among low-income people overall.

Although most people living in poverty across all types of areas have never been married (64.6%), a higher proportion of those living in poverty in the suburbs are married (18.7%) or widowed, divorced, or separated (19.6%) than in urban areas (14.3% and 15.9%, respectively). This difference could be due in part to a higher percentage of married individuals living in suburban areas overall (43% vs. 40%) (see Table 1). There is no difference between suburban and rural area in the proportion of low-income individuals who are married.

Table 1. Household Composition of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low- income Total	Suburban Low- income	Urban Low- income	Rural Low- income
Marital Status						
Married	40.0%	43.0%	16.8%	18.7%	14.3%	18.3%
Widowed/divorced/ separated	15.1%	14.3%	18.6%	19.6%	15.9%	22.6%
Never married	44.9%	42.8%	64.6%	61.7%	69.8%	59.1%
Children Under 18 in Household						
No children	47.2%	45.6%	35.6%	33.6%	37.0%	36.7%
1 child	17.7%	18.1%	15.5%	15.9%	14.8%	16.3%
2 children	19.4%	20.7%	19.5%	20.3%	18.6%	19.8%
3 children	9.8%	10.1%	15.4%	16.1%	15.0%	14.6%
4 or more children	5.8%	5.5%	14.1%	14.1%	14.7%	12.6%
	N= 300,424,950	154,397,650	45,017,570	17,371,660	19,199,190	8,446,720

Individuals in low-income suburban households are more likely to have children and to have more children, compared to those in urban and rural areas.

As Table 1 indicates, the share of low-income individuals living in households with children is larger in the suburbs (66.4%) than in urban (63.0%) and rural (63.3%) areas. A little more than half (50.5%) of the individuals in low-income suburban households report having two or more children, compared to 48.3 percent and 47.0 percent in urban and rural areas, respectively.

Race/Ethnicity, Nativity, and English Proficiency

More than half of low-income suburban individuals are non-white, particularly in the South and West.

As Table 2 indicates, the largest share of low-income suburban individuals are white (49.2%), followed by Latino (27.7%), black (15.8%), and other races, such as Native American, Asian, or multi-racial (7.3%).

This is notably different from the low-income urban population, where only 29.8 percent are white and the majority of individuals are Latino (32.7%) or black (28.3%), and from the low-income rural population, where 64.6 percent of individuals are white and smaller shares are Latino (12.5%) or black (16.0%).

The racial/ethnic composition of the suburban low-income population varies across the country. The share of low-income suburban white individuals is greatest in the Midwest (66.9%) and the Northeast (60.2%) and lowest in the South (45.0%) and the West (36.1%). In the South, large shares of the suburban low-income population are Latino and black (45.0% and 23.5%, respectively), and almost half of the suburban low-income population in the West is Latino (46.9%). The highest rates of Latinos among the suburban low-income are in Texas and California. In fact, 13 of the 100 largest metropolitan areas have majority Latino populations; all except one (Albuquerque) are located in California and Texas. The South has the largest share of low-income suburban black individuals living in metropolitan areas: Mississippi (Jackson [53.9%]), Tennessee (Memphis [51.9%]), Louisiana (Baton Rouge [48.8%]), New Orleans-Metairie-Kenner [46.3%]), and South Carolina (Columbia [47.1%]).

Table 2. Racial Composition of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low-income Total	Suburban Low-income	Urban Low-income	Rural Low-income
Racial Composition						
Latino	16.5%	14.9%	27.0%	27.7%	32.7%	12.5%
White (Non-Latino)	63.8%	68.8%	43.9%	49.2%	29.8%	64.6%
Black (Non-Latino)	12.0%	9.2%	21.2%	15.8%	28.3%	16.0%
Other (Non-Latino)	7.7%	7.1%	8.0%	7.3%	9.1%	6.9%
N=	300,424,950	154,397,650	45,017,570	17,371,660	19,199,190	8,446,720

More than one-sixth of the low-income suburban population is foreign born. Smaller shares of the suburban population have limited English proficiency and/or are linguistically isolated.

Nearly 17 percent of low-income suburban individuals are foreign born, more than three times higher than in rural areas (5.3%). Urban areas, however, still have the highest share of low-income foreign-born individuals (20.3%). See Table 3.

Table 3. Nativity of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low-income Total	Suburban Low-income	Urban Low-income	Rural Low-income
Nativity						
Native born	86.9%	87.7%	83.8%	83.1%	79.7%	94.7%
Foreign born	13.1%	12.3%	16.2%	16.9%	20.3%	5.3%
N=	300,424,950	154,397,650	45,017,570	17,371,660	19,199,190	8,446,720

The share of low-income foreign-born individuals living in suburbs varies substantially across the country. Foreign-born individuals represent only 8.9 percent of the suburban low-income population in the Midwest but as much as one-quarter of the suburban low-income population in the West, with California (30.3%) and Nevada (23.8%) each having high levels of foreign-born individuals living in suburbs. Selected areas within the Northeast (New Jersey [26.7%]) and the South (El Paso, Texas [36.7%], McAllen-Edinburg-Mission, Texas [35.8%], and Miami-Fort Lauderdale-Pompano Beach, Florida [43.6%]) have high concentrations of foreign-born individuals among the suburban low-income population.

Income and Housing

Low-income people in the suburbs have slightly higher household incomes than those in urban and rural areas.

The majority of low-income individuals living in the suburbs (67.1%) have household incomes below \$20,000; one in three has a household income that is less than \$10,000. However, greater shares of the low-income populations in both urban and rural areas have household incomes below \$20,000 (70.1% and 73.2%, respectively) (see Table 4). These differences are likely attributable to differences in household size across the different geographic areas. As noted above, individuals in low-income suburban households are more likely to be married, which suggests there could be two household incomes, and are more likely to have children (and to have more of them) than low-income households in both urban and rural areas.

More than half of low-income individuals in the suburbs rent a home and nearly 40 percent own a home.

Among the low-income suburban population, the majority of people (57.2%) rent their homes, 39.3 percent own a home (either with or without a mortgage), and the remaining 3.5 percent occupy their housing without payment (likely living with family or friends). In comparison, low-income individuals in urban areas are significantly less likely to own a home (21.7%) and much more likely to rent (75.9%). Low-income people in rural areas, on the other hand, are most likely to own a home (43.4%). It is important to note that the differences in homeownership may be due, in part, to differences in the cost of housing in suburban, urban, and rural areas.

Table 4. Household Income and Housing of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low-income Total	Suburban Low-income	Urban Low-income	Rural Low-income
Income (in Dollars)						
\$0 to \$4,999	2.5%	1.8%	16.5%	15.7%	17.6%	15.8%
\$5,000 to \$9,999	2.9%	2.0%	19.4%	18.1%	19.6%	21.9%
\$10,000 to \$14,999	4.0%	3.0%	19.8%	19.4%	19.4%	21.5%
\$15,000 to \$19,999	4.4%	3.5%	13.7%	13.9%	13.5%	14.0%
Above \$20,000	86.2%	89.7%	30.5%	33.0%	29.9%	26.7%

Table 4. Household Income and Housing of Individuals Living in Poverty, 2009-2011 American Community Survey (continued)

	U.S. Total	Suburban Total	Low-income Total	Suburban Low-income	Urban Low- income	Rural Low-income
Housing						
Owned with a mortgage	49.5%	56.5%	19.3%	24.4%	14.1%	20.9%
Owned free and clear	17.6%	17.4%	13.2%	14.9%	7.6%	22.5%
Rented	31.2%	24.7%	63.9%	57.2%	75.9%	50.7%
Occupied without payment	1.7%	1.4%	3.5%	3.5%	2.5%	5.8%
N=	300,424,950	154,397,650	45,017,570	17,371,660	19,199,190	8,446,720

IV. AVAILABILITY AND ACCESSIBILITY OF KEY PUBLIC BENEFITS AND SOCIAL SERVICES

Cash and In-Kind Public Benefits

Several cash and in-kind public benefits are available to people living in poverty. Table 5 describes the key benefits available. In the following paragraphs, we discuss the potential of each benefit to address the increase in suburban poverty. In addition, for those benefits for which ACS data are available, we examine the extent to which low-income individuals in the suburbs are accessing these programs relative to low-income individuals in urban and rural areas.

The rate of Unemployment Insurance (UI) claims increased in both suburban and urban areas between December 2007 and December 2009, with the highest increase in lower density suburbs.

Data on the number of requests for UI benefits between December 2007 and December 2009 (as reported in Kneebone & Garr, 2010) indicate that both urban and suburban counties experienced an increase in UI claims during the Great Recession (2007-2008). However, the increase was greatest for lower density suburbs (88%). Higher density suburbs and urban counties experienced nearly equal rates of growth in UI claims that year (74% and 73%, respectively) (Kneebone & Garr, 2010).

The suburbs accounted for nearly half of the growth in the rate of receipt of the Earned Income Tax Credit (EITC) between 1999 and 2007.

Between 1999 and 2007, the rate of receipt of the EITC grew in response to the growth and shifts in the low-income population (Kneebone & Garr, 2011). During this period, the low-income population grew by 11 percent, with over half of that growth occurring in the suburbs. The number of filers who received the EITC grew by 28 percent, with people in the suburbs accounting for nearly half of the total increase. By 2007, more than one-third of all EITC recipients lived in the suburbs and claimed one-third of the \$47.5 billion in benefits. The average credit received per filer was nearly \$2,000 (Kneebone & Garr, 2011).

Supplemental Nutrition Assistance Program (SNAP) receipt has increased over recent years across all geographic areas, with the rate of increase highest in suburban areas.

The number of SNAP recipients increased by 66 percent between July 2007 and July 2010, with 7.5 million recipients added to the rolls. As of November 2010, one in seven U.S. residents was receiving SNAP (Bean & Mattingly, 2011). Suburban counties realized faster growth than urban counties in the number of people receiving SNAP each year between 2007 and 2010 (73% compared to 61%, respectively) (Garr, 2011). Higher density suburbs had a 76 percent increase in SNAP receipt over the three-year period, compared to 70 percent for lower density suburbs.

Despite the faster rate of growth in suburban areas, analyses of the 2009-2011 ACS data (Table 6) show that, among those who are low-income, the level of reported SNAP receipt was lowest in the suburbs (47.0%) and highest in rural areas (55.9%), with urban areas falling in between (51.1%).

Table 5. Cash and In-Kind Public Benefits Available to People Living in Poverty

Benefit	Description
Unemployment Insurance (UI)	<ul style="list-style-type: none"> • Provides temporary financial assistance to workers who are unemployed through no fault of their own. • Eligibility as well as the amount and length of benefits are determined by each state. • Funding in all but three states is based on a tax imposed on employers.
Supplemental Nutrition Assistance Program (SNAP)	<ul style="list-style-type: none"> • Provides nutrition assistance to low-income individuals and families. • Families are eligible for SNAP if their income is less than 130 percent of the poverty level; those receiving Temporary Assistance for Needy Families (TANF) are automatically eligible.
Earned Income Tax Credit (EITC)	<ul style="list-style-type: none"> • Refundable tax credit that provides a work incentive and offsets other taxes, such as payroll taxes. • Low- to moderate-income working individuals who qualify must file a tax return to receive the credit. • The refund is the amount of credit that exceeds the taxes owed.
Temporary Assistance for Needy Families (TANF)	<ul style="list-style-type: none"> • Provides cash assistance and non-cash services to low-income families. • The amount of assistance is determined by the size and composition of the household, the amount of household income, and other factors (e.g., assets).
Supplemental Security Income (SSI)	<ul style="list-style-type: none"> • Provides income to low-income individuals who are either aged (65 or older), blind, or disabled. • The monthly maximum federal SSI payment for 2013 is \$710 for an individual or \$1,066 for a couple. States may add to the basic federal payment.
Social Security Disability Insurance (SSDI)	<ul style="list-style-type: none"> • Provides income to people with physical or mental impairments that are severe enough to prevent them from engaging in their normal occupations or any other work. • The monthly amount of SSDI assistance received is based upon an average of past earnings with a maximum disability benefit in 2013 of \$2,533.

Public cash assistance programs, such as Temporary Assistance for Needy Families (TANF), are limited in their ability to address suburban poverty, in part because few people have access to this assistance.

TANF gives states considerable discretion and flexibility in allocating funds to provide direct cash assistance and to support the delivery of services (U.S. Government Accountability Office, 2012). Moreover, the income eligibility criteria for TANF vary by state, as does the amount of cash assistance eligible families receive. Overall, TANF and other cash assistance programs, like General Assistance for single adults, are limited in the support they provide and are not strong tools for addressing poverty through cash transfers. Only 11 percent of low-income people in the suburbs report receiving public cash assistance (see Table 6). Given the shift in TANF toward providing more non-cash services, the reach of TANF cash assistance has declined considerably since 1996. In 1996, the TANF-to-poverty ratio was 68 families receiving TANF for every 100 in poverty; in 2010, the ratio was 27 for every 100 families living in poverty (Trisi & Pavetti, 2012). Reported receipt of assistance was highest in urban areas (15.6%) and lower in both suburban (11.0%) and rural (10.0%) areas (see Table 6).

No federal program provides cash assistance to low-income individuals who do not have minor children, are not disabled enough to qualify for the Supplemental Security Income (SSI) program, or are not elderly. General Assistance programs at the state and local levels are operated in only a handful of areas and provide very modest levels of support. Maximum benefit levels in 2011 ranged from \$95 in Delaware to \$688 in New Hampshire (Schott & Cho, 2011).

Table 6. Reported Receipt of Cash and In-Kind Benefits for Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low-income Total	Suburban Low-income	Urban Low-income	Rural Low-income
Receipt of SNAP N=	15.0% 300,424,950	11.6% 154,397,650	50.4% 45,017,570	47.0% 17,371,660	51.1% 19,199,190	55.9% 8,446,720
Receipt of Public Assistance ^{1, 2} N=	3.8% 251,669,140	3.0% 133,572,540	12.7% 33,764,790	11.0% 13,483,980	15.6% 13,929,880	10.0% 6,350,930
Receipt of SSI in Previous Year ³ N=	2.7% 239,337,550	2.1% 122,506,860	7.7% 31,777,860	6.6% 12,207,750	7.9% 13,582,910	9.3% 5,987,200
Reported a Disability N=	11.9% 300,424,950	10.9% 154,397,650	16.8% 45,017,570	16.3% 17,371,660	15.2% 19,199,190	21.5% 8,446,720

¹ Excludes individuals who are not in a family.

² This ACS item measures whether a respondent received “any public assistance or welfare payments from the state or local welfare office.”

³ Excludes individuals under age 15.

Among low-income individuals living in the suburbs, 16 percent report having a disability but only six percent report receiving SSI.

Reported receipt of SSI is lower among suburban low-income people than among urban and rural low-income people. Among suburban low-income individuals, reported disability rates are comparable to the level reported in the overall and urban low-income populations but lower than in the rural low-income population (see Table 6). SSI has strict eligibility criteria that limit its ability to provide assistance to most people living in poverty.

Health Insurance Coverage

Over 70 percent of low-income individuals in the suburbs report having health insurance coverage, the majority through public sources.

Analyses of the 2009-2011 ACS data indicate that, across the nation, more than two-thirds of individuals living below the poverty level have health care coverage (see Table 7). Health coverage varies slightly across the different areas, with slightly higher percentages of coverage among low-income individuals in urban and rural areas (73.2% and 72.7%, respectively) compared to those living in the suburbs (70.9%). The differences across areas appear to be due to differences in the receipt of public insurance. Across the areas, almost half of those living in poverty (48.4%) receive Medicaid or another means-tested insurance, but the proportion is lowest in the suburbs (45.8%). In urban and rural areas, four to five percent more low-income people are covered by public insurance. Private coverage is lowest in rural areas (14.1%), followed by the suburbs (17.9%) and urban areas (18.2%).

Table 7. Reported Health Insurance Coverage for Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low- income Total	Suburban Low- income	Urban Low- income	Rural Low- income
Receipt of Medicare	14.8%	14.5%	11.6%	11.8%	10.1%	14.4%
Receipt of Medicaid or means-tested	16.9%	13.7%	48.4%	45.8%	49.9%	50.5%
Any coverage	84.7%	86.5%	72.2%	70.9%	73.2%	72.7%
Type of health coverage						
Private coverage only ¹	55.1%	59.9%	17.3%	17.9%	18.2%	14.1%
Public coverage only	18.5%	15.3%	49.0%	46.5%	50.2%	51.3%
Public and private coverage	11.1%	11.3%	5.9%	6.4%	4.8%	7.3%
Uninsured	15.3%	13.5%	27.8%	29.1%	26.8%	27.3%
N=	300,424,950	154,397,650	45,017,570	17,371,660	19,199,190	8,446,720

¹ Private insurance refers to insurance either received through a current or former employer or union or insurance purchased directly from an insurance company. Public coverage includes the federal programs Medicare, Medicaid, SCHIP, any other kind of government assistance plan for individuals with low incomes or disabilities, and U.S. Department of Veterans Affairs (VA) medical benefits.

Suburban Social Service Infrastructure and Service Accessibility

Recent studies have shown that in some suburban areas, the social service infrastructure is insufficient to meet the growing demand for services. Below are some of the relevant factors.

Number of providers. Suburbs, especially those with poverty rates over 20 percent, have been found to have fewer providers of key social services than principal cities or low-poverty suburbs (Reckhow & Weir, 2011; Allard, 2009a, 2009b). Compared to low-income urban neighborhoods, low-income suburban neighborhoods have been found to have fewer organizations that provide daily subsistence and opportunities for educational and employment mobility (Allard & Roth, 2010; Murphy & Wallace, 2010). In fact, more than half of the municipalities in suburban communities surrounding Chicago, Illinois; Los Angeles, California; and Washington, DC, did not have registered nonprofit providers in many key service areas, such as employment services or food assistance (Allard & Roth, 2010). Those providers that do offer services in the suburbs often need to stretch them across several communities, resulting in larger, more dispersed geographic service areas that often both complicate the service delivery efforts of the organization (Allard, 2011) and require individuals to travel long distances to obtain services (Murphy, 2012).

Location of Providers. Some of the nonprofit gap in suburbs is due to agency location decisions. Agencies offering employment services, for example, may desire to locate near employers, often taking them into urban areas and more affluent suburbs (Allard, 2008). Similarly, some providers may have difficulty locating in certain suburbs due to neighborhood or community resistance, whereas other providers may be reluctant to locate services in high-poverty suburbs that are perceived to be dangerous (Murphy & Wallace, 2010; Allard, 2008). Especially for suburban low-income people, the lack of transportation and/or its associated costs often serve as barriers to seeking services beyond one's more immediate neighborhood (Murphy, 2012; Silver, Blustein, & Weitzman, 2010). Public transit tends to be more geographically dispersed in the suburbs than in cities and runs less frequently, making it difficult for families to rely on it to address immediate concerns, such as getting to food pantries or attending regular appointments (Murphy, 2012).

Funding. Traditional, place-based government funding for low-income populations is often directed toward cities rather than suburbs (Hanlon, 2010). Some programs, such as HUD's Hope VI, are designed specifically to address areas of concentrated poverty and the most in need metropolitan communities; however, suburbs often do not benefit from such programs. The funds are not available to low-income suburbs because they require the presence of distressed public housing, which is mostly confined to principal cities (Hanlon, 2010).

During the recession, social service providers were forced to curtail programs, scale back operations, and lay off staff due to public funding cuts despite increased levels of demand for services (Allard & Roth, 2010). Although the recession is subsiding, county revenues are still not reaching their pre-recession levels due to their reliance on property taxes, which have declined because of the housing

crisis (Hendrick & Mossberger, 2009). This was especially the case in low-income suburbs where low property values make it difficult to raise revenue to support social services.

In addition, philanthropy has historically played a significant role in funding innovative social programs in urban areas, but few foundations have funded services in the suburbs (Allard, 2011; Reckhow & Weir, 2011). In recent years, some organizations have experienced losses in annual revenue paired with high escalations in requests for services. In a case study of three major metropolitan areas, Allard and Roth (2010) found that, after the Great Recession, 90 percent of suburban nonprofits experienced an increase in the number of people seeking aid, and nearly half of those organizations surveyed (47%) reported a loss in a key revenue source in 2009. These provider organizations also experienced further funding cuts, particularly with the expiration of the American Recovery and Reinvestment Act (ARRA) funds in 2011.

V. AREAS FOR FUTURE CONSIDERATION

We have identified several key gaps in our understanding of suburban poverty that would benefit from additional research. Questions that would benefit from additional research are listed below.

Is the growth in suburban poverty likely to continue? Additional research is needed to more fully understand the trend in suburban poverty, including the range of factors that have led to rapid increases in the number of low-income people living in suburbs. Although existing research has identified a number of contributing factors, more detailed analysis is required to better understand the role played by fluctuations in the U.S. economy, policy changes, demographic shifts, and other factors.

How does suburban poverty vary across region and type of suburb? Are tailored approaches necessary to meet differing needs? There is a great deal of variation in suburban poverty across different regions and different types of suburbs. Additional research is needed to update the existing suburban typologies (largely based on the 2000 U.S. Census data) with more recent data to see how vulnerable and distressed suburbs, as well as healthy suburbs, are now faring. In addition, more research is needed to understand which communities are the most vulnerable, how social service infrastructures are organized in suburbs, what services and supports these service systems can provide, and how the systems can expand to meet the increasing demand.

Are there innovative models that local governments and/or service providers could adapt to better meet the needs of the suburban low-income population? A number of local governments and individual service providers are implementing strategies to resolve issues of availability and accessibility of services in the suburbs. We need more research on the effectiveness of different strategies for overcoming the barriers low-income people face in accessing needed services. Evaluation efforts need to accompany these strategies to understand both their implementation and effectiveness.

Which populations are most vulnerable? We have limited understanding of the populations that are most vulnerable to the effects of poverty (e.g., immigrants, the elderly, children), including their specific needs and the solutions that would be most effective for meeting those needs. Additional research that maximizes the use of available data and collects new data on unmeasured characteristics, such as length of stays in poverty, multiplicity of barriers, assets, and debts, would be useful for these purposes.

What is the role of federal, state, and local policy and programs in addressing suburban poverty? For example, it may be useful to have a more in-depth study to determine which public benefit has helped families achieve greater economic stability, and whether this benefit differs in its usefulness for low-income families living in suburban versus rural or urban areas.

What are the barriers to service provision and access in the suburbs? We need a more in-depth understanding of the barriers that social service agencies face in making services more widely available, as well as the barriers that individuals face in accessing social services in different suburbs, such as lack of transportation or restrictive eligibility criteria. Further research is needed to better understand the impact of increasing numbers of suburban low-income individuals relying on suburban government resources. Suburbs generally are more limited than cities in their ability to respond appropriately to increasing needs for services, programs, and infrastructure. Similarly, studies could address the specific factors that may prevent individuals and families in the suburbs from seeking support.

What factors influence take-up rates, and are these factors different in the suburbs compared to rural or urban areas? We need further study of ways of identifying low-income individuals who are eligible for, but not receiving, government benefits. We have limited understanding of the specific factors that prevent individuals and families from seeking support, as well as the barriers organizations face in helping families gain access to benefits. For newly low-income people, in particular, we need a greater understanding of the extent to which family assets, such as homeownership and savings, serve as a barrier to accessing needed social services and benefits, given program means tests, and whether these factors are more influential in the suburbs than in urban or rural areas.

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APPENDIX 1. METHODOLOGY

Literature Review

In reviewing the literature, we looked for the most recent and relevant articles in the field. We paid particular attention to the work produced through the Metropolitan Policy Program at the Brookings Institution and the Urban Institute, as these two organizations have made significant contributions to the field in the last decade. Given the dynamic nature of poverty, we focused our review on research conducted within the last three to five years, both published and unpublished, with particular attention to research completed since 2010.

Key Informant Interviews

To complement the literature review, we conducted nine interviews with key researchers and practitioners to identify literature that is forthcoming and to discuss these issues and current trends or developments. We interviewed a select group of researchers at the forefront of suburban poverty research, as well as practitioners from national organizations such as the National Association of Counties, the National League of Cities First Tier Suburbs Council, the Alliance of Information and Referral Systems, and other groups that are invested in addressing suburban poverty.

Data Analysis

We analyzed two sources of U.S. Census Bureau data that provide information on the number of people living in poverty, as well as the characteristics of, and benefits and services received by, low-income individuals in different regions of the country. The first data source is the U.S. Census Bureau's Annual Social and Economic Supplement to the Current Population Survey (CPS), which provides an annual count of the number of people living below 100 percent of the federal poverty level from 1959 to 2011. These data—available for the U.S. population as a whole as well as for the total population of individuals living in suburban, urban, and rural areas—are used to identify trends in the poverty rate over time.

The second data source is the U.S. Census Bureau's American Community Survey (ACS), a household survey of a nationally representative sample of individuals. ASPE provided us with data from the 2009-2011 ACS Weighted 3-Year Restricted-Use Files. These data include a wide range of personal and household characteristics, including demographic, education, and employment variables and variables measuring self-reported receipt of key public benefits² received by the U.S. population as a whole, excluding active-duty military members and individuals living in institutions (e.g., prisons and hospitals). We also received data on the same variables for the population living below 100 percent of the federal poverty level in suburban, urban, and rural areas overall and in each state and each of the 100 largest

² As with most major household surveys, self-reported data on benefit receipt in the ACS has been found to be underreported (Meyer & Goerge, 2011). Caution should be used in drawing conclusions about the uptake in benefits.

metropolitan areas.³ We focused our analyses on comparing the characteristics of individuals living in poverty in suburban areas with those living in urban and rural areas.

³ The U.S. Office of Management and Budget (OMB) defines a metropolitan statistical area as a geographic area located around a densely populated core, typically a city, of at least 50,000 people, based on U.S. Census records. OMB currently identifies 366 metropolitan areas nationwide. The 100 largest metropolitan areas range in population size from 505,290 (Lancaster, Pennsylvania) to 19 million (New York-Northern New Jersey-Long Island, New York/New Jersey/Pennsylvania).

APPENDIX 2. ADDITIONAL TABLES

Table A2-1. People Living in Poverty, 2000-2011, Current Population Survey

Year	U.S. Total		Suburban		Urban		Rural	
	Total Population*	Individuals Living in Poverty	Total Population	Individuals Living in Poverty	Total Population	Individuals Living in Poverty	Total Population	Individuals Living in Poverty
2011	308,456	46,247	161,000	18,195	100,000	20,007	47,000	8,045
2010	305,688	46,342	159,000	18,933	99,000	19,532	48,000	7,877
2007	298,699	37,276	155,000	13,938	97,000	15,983	48,000	7,355
2000	278,944	31,581	146,000	11,346	81,000	13,257	52,000	6,978

*Approximated populations rounded to the nearest million. All population figures are in thousands.

Figure A2-1. Share of Population Living in Suburbs by Region, 2009-2011 American Community Survey

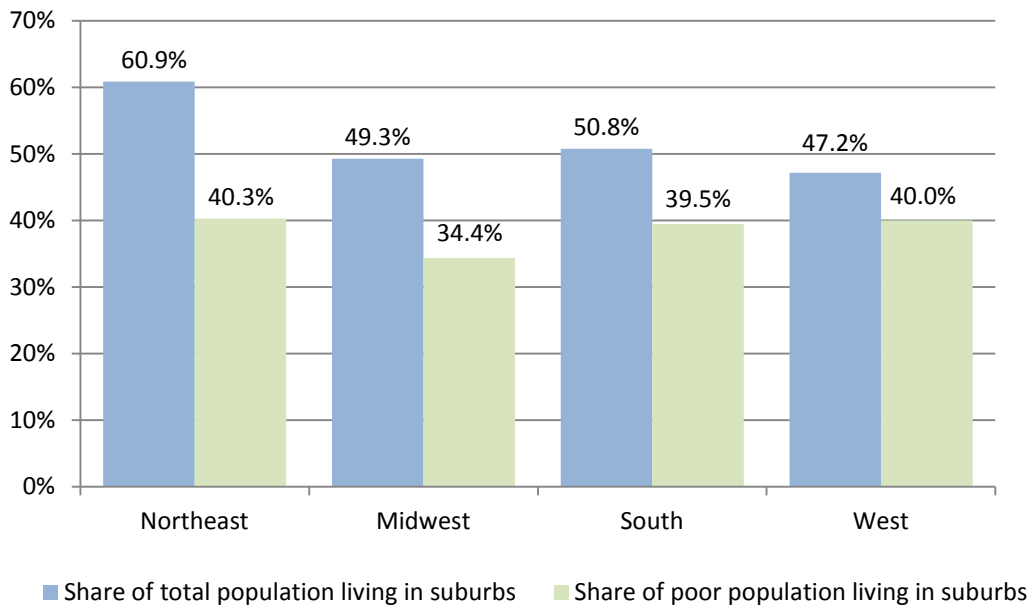


Table A2-3. Summary of Studies on Suburban Typologies

Author(s) and Year	Census Geography	Suburban Focus	Methodology	Findings
Hexter, Hill, Mikelbank, Clark, and Post (2011)	2000; census tract aggregated to suburban incorporated places	Cities and villages with a population of 2,500 or more, excluding central cities (n=4,066)	Applied “distress index” based on - poverty rate - unemployment rate - foreclosure rate	<ul style="list-style-type: none"> • 168 “severely distressed” suburbs that are 1.5 times or more above the suburban median based on the index. • These suburbs are home to 4.1 million people, or 6% of the total suburban population. • 45% are in four states in the South and West, in metro regions with higher than median population growth but below median growth in GDP (California, Texas, Arizona, Florida); all are growing due to immigration.
Mikelbank (2004)	2000; census tract aggregated to suburban incorporated places	Non-central city, metropolitan, incorporated places having 2,500 or more	Used cluster analysis to create a typology of suburban places	<ul style="list-style-type: none"> • 10 types of suburbs, five that fit a stereotypical view of suburban prosperity and five exhibiting a range of signs of distress. • 68% of the suburban population lives in the five types exhibiting some level of distress. • These are categorized as “working diversity” or “manufacturing” suburbs.
Hanlon (2010)	2000; census designated places (CDP) and municipalities	Inner ring suburbs, adjacent to central cities; within the 100 largest metropolitan areas	Two-step process of principal component analysis and cluster analysis to create a typology of inner-ring suburbs	<ul style="list-style-type: none"> • Four types of suburbs (elite, middle class, vulnerable, ethnic) • 47% considered vulnerable; median household income 22% below the suburban median for their metropolitan area; characterized by loss of manufacturing jobs. • Ethnic suburbs (7%) were typically lower income, with a median income at 75% of the neighboring suburbs.
Puentes and Warren (2006)	2000; county	“First suburbs” (places just outside of central cities that were part of metropolitan U.S. before 1950)	Historical analysis dating back to 1950	<ul style="list-style-type: none"> • 75% of suburbs saw an increase in poverty rates from 1970 to 2000. • First suburbs have more foreign-born residents (9 million) than their primary cities (8.6 million). • First suburbs in the NE and MW are almost exclusively slow- or no-growth places; those in the Sun Belt and Western states have been growing in recent decades.

APPENDIX 3. CHARACTERISTICS OF PEOPLE LIVING IN POVERTY IN SUBURBAN, URBAN, AND RURAL AREAS

Table A3-1. Gender Distribution of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low-income Total	Suburban Low-income	Urban Low-income	Rural Low-income
Gender						
Male	48.8%	48.8%	44.6%	44.5%	44.8%	44.5%
Female	51.2%	51.2%	55.4%	55.5%	55.2%	55.5%
N=	300,424,950	154,397,650	45,017,570	17,371,660	19,199,190	8,446,720

Table A3-2. Age Distribution of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low-income Total	Suburban Low-income	Urban Low-income	Rural Low-income
Age						
0-17 years	24.3%	24.9%	34.4%	35.2%	34.2%	33.3%
18-64 years	62.7%	62.1%	57.8%	56.6%	59.1%	57.6%
65+ years	13.0%	13.0%	7.8%	8.3%	6.7%	9.2%
N=	299,506,330	153,955,690	45,213,227	17,371,657	19,199,188	8,642,382

Table A3-3. Veteran Status of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low-income Total	Suburban Low-income	Urban Low-income	Rural Low-income
Veteran Status ¹						
Veteran	9.2%	9.6%	4.6%	5.0%	3.6%	5.8%
Nonveteran	90.8%	90.4%	95.4%	95.0%	96.4%	94.2%
N=	230,857,850	117,924,700	30,218,020	11,568,660	12,939,000	5,710,360

¹ Excludes individuals under age 17.

Table A3-4. English Proficiency of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low- income Total	Suburban Low- income	Urban Low- income	Rural Low- income
Ability to speak English¹						
Only English at home	79.2%	80.9%	70.4%	69.9%	63.3%	87.4%
English very well	11.9%	11.3%	14.3%	14.6%	17.3%	7.1%
English well	4.1%	3.7%	5.8%	5.9%	7.2%	2.3%
English not well or not at all	4.8%	4.0%	9.5%	9.7%	12.2%	3.2%
N=	280,289,620	144,350,700	40,112,240	15,518,640	17,066,710	7,526,890
Linguistic Isolation²						
Not isolated	94.7%	95.6%	88.4%	88.3%	85.2%	95.8%
Isolated	5.3%	4.4%	11.6%	11.7%	14.8%	4.2%
N=	300,424,950	154,397,650	45,017,570	17,371,660	19,199,190	8,446,720

¹ Excludes individuals under age 5.

² Indicates that all individuals in a household age 14 or older speak a language other than English and none speaks English "very well."

Table A3-5. Education of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low- income Total	Suburban Low- income	Urban Low- income	Rural Low- income
Highest Degree¹						
Less than high school	12.1%	10.1%	30.3%	28.6%	32.3%	29.6%
HS diploma or GED	26.9%	26.5%	32.8%	33.5%	29.9%	37.8%
More than high school	61.0%	63.4%	36.8%	37.9%	37.8%	32.5%
N=	160,259,550	82,867,080	19,057,525	7,579,938	7,860,201	3,278,020

¹ Limited to individuals between 25 and 65 years.

Table A3-6. Employment Status of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low-income Total	Suburban Low-income	Urban Low-income	Rural Low-income
Employment Status¹						
Employed	59.2%	60.4%	31.2%	31.0%	32.0%	29.4%
Unemployed	6.7%	6.4%	15.1%	15.7%	15.2%	13.7%
Not in labor force	34.1%	33.2%	53.7%	53.3%	52.8%	56.9%
N=	235,120,540	120,223,280	30,998,940	11,888,970	13,292,030	5,847,940
Hours Worked This Year¹						
No work prior year	33.6%	32.6%	57.4%	57.9%	56.2%	59.0%
Worked less than 35 hours per week	16.4%	16.4%	23.1%	22.4%	24.5%	21.3%
Worked 35+ hours per week	50.0%	51.0%	19.5%	19.7%	19.2%	19.7%
N=	235,120,540	120,223,280	30,998,940	11,880,960	13,262,040	5,847,940

¹ Excludes individuals under age 16.

Table A3-7. Employment History of Individuals Living in Poverty, 2009-2011 American Community Survey

	U.S. Total	Suburban Total	Low-income Total	Suburban Low-income	Urban Low-income	Rural Low-income
Last Worked¹						
Within past 12 months	66.4%	67.4%	42.6%	42.1%	43.8%	41.0%
1-5 years ago	8.5%	8.3%	17.1%	17.9%	16.3%	17.0%
Over 5 years ago or never worked	25.1%	24.2%	40.3%	40.0%	39.9%	42.0%
N=	235,120,540	120,223,280	30,998,920	11,888,970	13,292,030	5,847,940
Weeks Worked Last Year¹						
No work past 12 months	33.6%	32.6%	57.4%	57.9%	56.2%	59.0%
Worked 1 to 26 weeks	8.3%	8.1%	16.0%	15.9%	16.4%	15.5%
Worked 27 to 49 weeks	9.6%	9.6%	9.9%	9.7%	10.3%	9.2%
Worked 50 to 52 weeks	48.5%	49.8%	16.7%	16.6%	17.0%	16.3%
N=	235,120,530	120,223,280	30,998,950	11,888,970	13,262,030	5,847,950

¹ Excludes individuals under age 16.