

*Quality of Life Indicator 12***Household Income**

## Per Capita Personal Income

<b>Income</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>% Change</b>
Santa Cruz County	\$24,486	\$26,059	\$28,225	\$30,093	\$31,302	4.0
State	22,953	23,983	25,142	26,314	27,579	4.8
National	22,056	23,059	24,164	25,288	26,482	4.7

*Source: U.S. Department of Commerce, Bureau of Economic Analysis, Survey of Current Business, 1999.*

*Per capita personal income (PCPI) is calculated by dividing the total personal income by the total population for a given county. Total personal income (TPI) includes the earnings (wages and salaries, other labor income, proprietors' income); dividends, interest, and rent; and transfer payments received by the residents of Santa Cruz.*


**Key Indicator**

Measures income earned in Santa Cruz County compared to state and national levels.

## Median Family Income

<b>Income</b>	<b>FY 1996</b>	<b>FY 1997</b>	<b>FY 1998</b>	<b>FY 1999</b>	<b>FY 2000</b>	<b>% Change</b>
Santa Cruz County	\$53,100	\$55,200	\$58,700	\$61,000	\$61,700	1.2
State	48,400	50,000	52,600	54,100	55,400	2.4
National	41,600	43,500	45,300	47,800	50,200	5.0

*Source: U.S. Department of Housing and Urban Development, 1999.*

*Median family income estimates are calculated for each metropolitan and non-metropolitan area, and are based on 1990 Census median family income estimates updated to 1999 with a combination of Bureau of Labor Statistics earnings and employment data.*

# Household Income By Ethnicity

Santa Cruz County -1990

Income	Caucasian	African American	Am. Ind. Eskimo	Asian / Pacific	Hispanic	Other	Total
<\$5,000	3.3	0.0	2.7	3.2	3.8	4.6	3.3
\$5,000-9,999	7.3	6.6	17.3	3.9	7.5	7.9	7.4
\$10,000-14,999	6.4	18.4	13.0	5.0	9.0	11.1	6.7
\$15,000-24,999	14.0	22.6	13.6	19.6	19.3	20.3	14.7
\$25,000-34,999	14.3	18.2	10.5	14.8	18.7	18.7	14.6
\$35,000-49,999	18.3	16.1	19.7	19.6	19.0	19.6	18.4
\$50,000-74,999	20.1	11.4	13.2	16.4	15.7	14.6	19.6
\$75,000-99,999	8.2	3.3	7.9	10.2	4.6	2.2	7.9
>\$100,000	7.9	3.3	2.2	7.3	2.2	1.0	7.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: U.S. Census Bureau, 1990.

 **New data not available**

*Quality of Life Indicator 13***Self Sufficiency Income Standards**

## Self Sufficiency Income Standards, Santa Cruz County, 1996

<b>Expense Category</b>	<b>Single Adult</b>	<b>Single Adult + 2 school-age children</b>	<b>Two Adults + 2 school-age children</b>
Housing	\$ 709.00	\$ 948.00	\$948.00
Child care	0.00	610.00	610.00
Food	125.00	355.90	498.00
Transportation	114.16	117.81	231.97
Medical care	77.35	157.68	206.35
Miscellaneous	102.55	218.94	249.43
Taxes	261.69	528.07	597.90
Earned Income Tax credit (-)	0.00	0.00	0.00
Child Care Tax credit (-)	0.00	( 80.00 )	( 80.00 )
Monthly self sufficiency wage	1,389.75	2,856.40	3,261.65
Annual self sufficiency wage	16,677.00	34,276.80	39,139.80
<b>Hourly self sufficiency wage</b>	<b>\$7.90</b>	<b>\$16.23</b>	<b>\$9.27 per adult</b>

Source: *Wider Opportunities For Women, 1996.*

 **New data not available**

The Self Sufficiency Income Standard is a measure of how much money working adults need to meet their family's basic needs for housing, child care, food, transport, medical care and taxes, without any public subsidies. It is the minimum livable wage needed to become independent of welfare or other subsidies.

# Housing Affordability – Median Sale Price

## Trends in Median Sale Price, All Home Types

Metro Area	1996	1997	1998	1999	2000	% Change
Santa Cruz-Watsonville	\$ 209,000	\$ 217,000	\$ 248,000	\$ 273,000	\$338,000	23.8
Salinas	168,000	171,000	186,000	195,000	237,000	21.5
San Jose	237,000	260,000	292,000	325,000	410,000	26.2
San Francisco	275,000	288,000	335,000	366,000	464,000	26.8
Nation	\$118,000	\$120,000	\$129,000	\$134,000	\$140,000	4.5

Source: National Association of Home Builders, Housing Opportunity Index, 1<sup>st</sup> Quarter 2000.

Includes new, existing, condominiums and other types of homes.

✓ **Key Indicator**

The cost of housing in Santa Cruz County makes this area the second least affordable area in the nation in which to live.

## 10 Highest Median Sale Prices in California, New Homes Only

County	1994	1995	1996	1997	1998	1999	% Change
Marin	\$426,800	\$459,000	\$447,500	\$526,700	\$545,500	\$525,000	-3.8
Santa Clara	280,000	292,500	320,000	364,500	372,000	460,800	23.9
San Mateo	380,000	337,400	295,300	410,000	400,000	446,000	11.5
San Francisco	225,000	232,500	245,000	276,000	318,000	396,000	24.5
Alameda	277,500	293,000	287,800	303,500	340,000	392,700	15.5
<b>Santa Cruz</b>	<b>229,500</b>	<b>260,200</b>	<b>272,200</b>	<b>303,200</b>	<b>365,000</b>	<b>372,500</b>	<b>2.1</b>
Ventura	246,000	245,200	253,000	245,000	302,100	369,500	22.3
Orange	254,300	245,000	238,000	249,700	335,600	347,300	3.5
Los Angeles	233,000	222,000	230,000	257,000	292,000	295,800	1.3
San Diego	221,600	225,400	230,000	235,900	266,900	285,000	6.8
State	187,500	187,900	189,900	199,000	208,500	225,200	8.0
Nation	\$130,000	\$133,900	\$140,000	\$146,000	\$152,500	\$160,000	4.9

Source: Construction Industry Research Board, Distribution of New-Home Sales by Price Range, 1987-1999.

*Quality of Life Indicator 14***Housing Affordability – Median Sale Price**

## Percent of Homes Affordable for Median Income Families

<b>Metro Area</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>
Santa Cruz-Watsonville	35.8	35.4	34.3	32.0	14.2
Salinas	34.6	36.8	39.1	41.3	21.2
San Jose	48.3	39.4	41.7	41.0	18.3
San Francisco	26.4	23.0	24.8	21.3	10.3
Nation	67.5	66.5	67.6	69.6	62.8

*Source: National Association of Home Builders, Housing Opportunity Index, 1st Quarter 2000.*

Affordability indexes describe the percentage of income which residents must spend on housing if they wish to purchase a median-priced home in their area.

## Housing Affordability – Least Affordable Areas

10 Least Affordable Areas in the Nation, by Percent of Homes Affordable to Median Income Families, 2000

Area	Median Family Incomes	Median Sales Price	% Homes Affordable for Median Income Families	National Rank of Least Affordable Areas
San Francisco, CA PMSA	\$74,900	\$464,000	10.3	1
Santa Cruz-Watsonville, CA PMSA	61,700	338,000	14.2	2
San Jose, CA PMSA	87,000	410,000	18.3	3
Salinas, CA MSA+	50,300	237,000	21.2	4
Santa Rosa, CA PMSA+	58,100	255,000	21.9	5
Eugene-Springfield, OR MSA+	41,700	134,000	22.4	6
Portsmouth-Rochester, NH – ME PMSA	52,300	177,000	31.0	7
Oakland, CA PMSA	67,600	275,000	32.1	8
San Diego, CA MSA	53,700	220,000	30.1	9
San Luis Obispo-Atascadero- Paso Robles, CA MSA	48,000	206,000	23.3	10

Source: National Association of Home Builders, Housing Opportunity Index, 1<sup>st</sup> Quarter 2000.

The Housing Opportunity Index (HOI) is calculated on a quarterly basis and measures the percentage of homes sold in a specific market that a family earning the median income in that market could afford to buy. The latest national HOI score means that only 14.2% of median priced homes are affordable to Santa Cruz County families earning the median income of \$61,700.

An MSA is an acronym for ‘metropolitan statistical area’, or urban hubs surrounding certain cities. For instance, the Salinas MSA also includes surrounding cities of Monterey, Pacific Grove, etc. Similarly, a PMSA refers to a large urbanized county or cluster of counties that demonstrates very strong internal economic and social links.

*Quality of Life Indicator 14***Housing Affordability - Rent**

## Fair Market Rents — HUD

Number of Bedrooms	1995	1996	1997	1998	1999	2000	% Change
0	\$604	\$596	\$606	\$619	\$600	\$642	7.0
1	709	709	721	737	714	764	7.0
2	960	948	964	985	954	1,021	7.0
3	1,335	1,317	1,339	1,369	1,326	1,491	12.4
4	1,565	1,544	1,569	1,604	1,554	1,662	7.0

## Estimate of Average Rents — Housing Authority

Number of Bedrooms	1995	1996	1997	1998	1999	2000	% Change
0	\$477	\$606	\$631	\$668	\$626	\$636	1.6
1	615	740	790	847	795	839	5.5
2	864	978	1,020	1,118	1,121	1,179	5.2
3	1,186	1,308	1,409	1,585	1,627	1,815	11.6
4	1,549	1,613	1,684	2,074	1,946	2,189	12.5

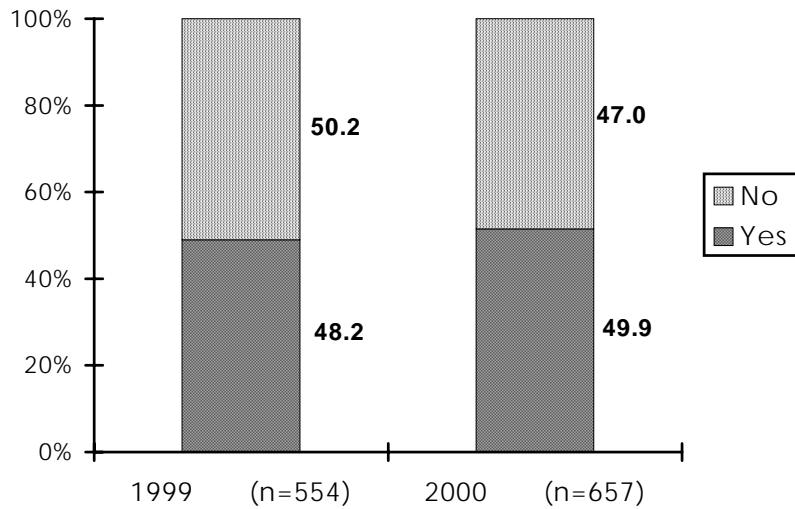
Source: Housing Authority of Santa Cruz County, 2000.

Fair Market Rent standards are issued by the Department of Housing and Urban Development, thus establishing the maximum the Housing Authority can pay for rental units. Numbers are run a year behind the local market and are also arbitrarily adjusted to meet federal budget needs. Fair Market Rents are the minimum standard cost for decent housing, as determined by HUD.

In 1997 average rent estimates were based on information available to the Housing Authority in March. Average rent estimates for all other years were based on information available for the month of July.


## Housing Affordability

*Does one half or more of your total household take-home pay (income after taxes) go to rent / housing costs?*



*Due to their low numbers, respondents who said “don’t know” are not included in the graph.*

*Source: Santa Cruz County Community Assessment Project, Telephone Survey.*

 *Asked of those who indicated that one half or more of their total household take-home pay (income after taxes) goes to rent / housing costs:*

*Has the cost of housing caused you to:*

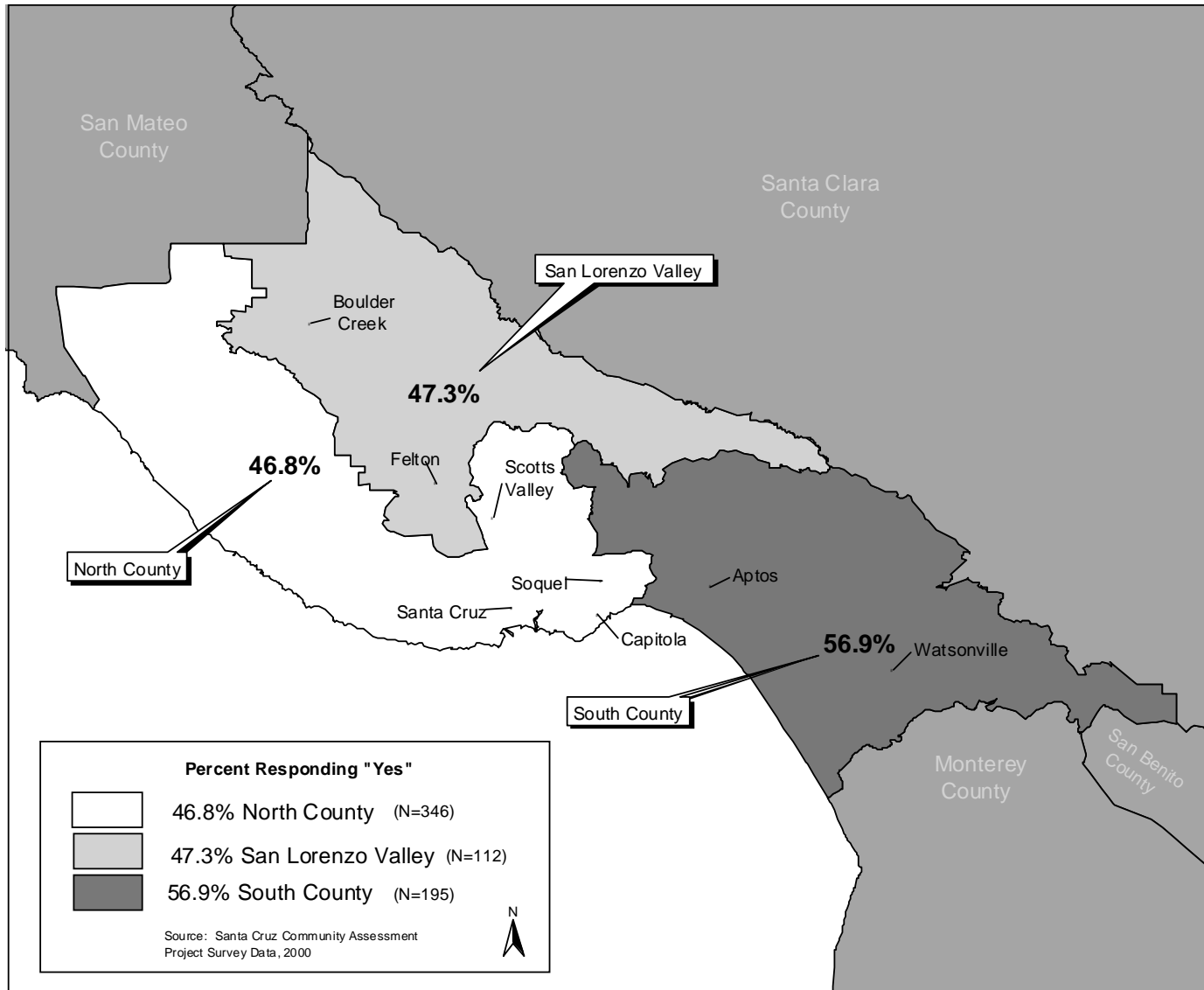
Responses (top five)	Frequency	Percent
Share housing with other families	80	51.3
Live temporarily with family/friends	73	46.8
Move when you didn't want to	49	31.4
Live in an over-crowded unit	33	21.2
Live in a unit with inadequate plumbing, heat or electricity	6	3.8

Year 2000: 156 Respondents Offering 249 Responses.

Quality of Life Indicator 14

# Housing Affordability


*Does one-half (50%) of your total household take home pay (income after taxes) go to rent / housing costs?*




# Housing Affordability

## Respondent Profile

*Percent of Respondents who answered “yes” to:  
 “Does one half or more of your total household take-home pay (income after taxes) go to rent / housing costs?”*


 By Ethnicity	1999	2000
Caucasian	45.2	40.3
Latino	65.9	74.6

By Region	1999	2000
North County	50.3	46.8
South County	45.9	56.9
San Lorenzo Valley	46.7	47.3

 By Age	1999	2000
18-24 years of age	61.5	73.6
25-44 years of age	65.9	61.2
45-64 years of age	36.9	38.5
65 and older	13.6	17.0

*Source: Santa Cruz County Community Assessment Project, Telephone Survey.*

By Gender	1999	2000
Male	47.1	46.3
Female	49.1	52.7

 By Income	1999	2000
Less than \$15,000 per year	71.6	74.1
\$15,000 - \$34,999 per year	57.1	60.4
\$35,000 - \$64,000 per year	46.9	44.8
Over \$65,000 per year	38.2	32.3

<b>Total Respondents</b>	<b>554</b>	<b>657</b>
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*Quality of Life Indicator 14*

## Housing Affordability


*Asked of those who indicated that half of their total household take-home pay (income after taxes) goes to rent / housing costs; If yes, does three-fourths or more of your total household take-home pay (income after taxes) go to rent / housing costs?*

Response	Frequency	Percent
Yes	111	34.8
No	178	55.8
Don't Know	30	9.4
<b>Total Respondents</b>	<b>319</b>	<b>100.0</b>


## Respondent Profile

*Those responding “yes” to:*

*“Does three-fourths or more of your total household take-home pay (income after taxes) go to rent / housing costs?”*

 By Ethnicity	2000
Caucasian	27.2
Latino	46.7


  

 By Region	
North County	32.3
South County	45.5
San Lorenzo Valley	20.0

By Age	2000
18-24 years of age	47.4
25-44 years of age	30.9
45-64 years of age	32.4
65 and older	35.3

By Gender	
Male	31.2
Female	37.6

 By Income	2000
Less than \$15,000 per year	46.8
\$15,000 - \$34,999 per year	38.2
\$35,000 - \$64,000 per year	27.3
Over \$65,000 per year	26.0

<b>Total Respondents</b>	<b>319</b>
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*Source: Santa Cruz County Community Assessment Project, Telephone Survey.*

# Poverty Level

## Federal Poverty Guidelines, by Family Size

Family Size	Annual Income						% Change
	1995	1996	1997	1998	1999	2000	
1	\$7,470	\$7,740	\$7,890	\$8,050	\$8,240	\$8,350	1.3
2	10,030	10,360	10,610	10,850	11,060	11,250	1.7
3	12,590	12,980	13,330	13,650	13,880	14,150	2.0
4	15,150	15,600	16,050	16,450	16,700	17,050	2.1
5	17,710	18,220	18,770	19,250	19,520	19,950	2.2
6	20,270	20,840	21,490	22,050	22,340	22,850	2.3
7	22,830	23,460	24,210	24,850	25,160	25,750	2.3
8	25,390	26,080	26,930	27,650	27,980	28,650	2.4

Source: Department of Health and Human Services, 2000.

The poverty thresholds are the original version of the federal poverty measure, and are based on three times the cost of a nutritionally-adequate Department of Agriculture food plan (assuming the average family spent one third of their income on food). Since 1963, annual adjustments have been based on changes in the Consumer Price Index.

The poverty guidelines, shown above, are a simplification of the poverty thresholds to use for administrative purposes, such as determining financial eligibility for certain federal programs.

Poverty guidelines are used by government agencies to determine eligibility for public assistance.

*Quality of Life Indicator 15*

# Poverty Level

## Poverty Rate, all Persons

	1990	1993	1995
Santa Cruz County	11.1	13.8	13.3
State	12.7	17.4	16.5
National	12.8	15.1	13.8

A measure of the percent of people that fall below the poverty threshold and are unable to meet their basic needs.

## Poverty Rate, all Persons under 18

	1990	1993	1995
Santa Cruz County	15.6	18.3	17.8
State	21.3	26.4	24.3
National	19.6	22.7	20.8

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates, 1999.

 **New data not available**

# Poverty Level

## Poverty Status, by Ethnicity - 1990

<b>Santa Cruz County</b>	<b>Caucasian</b>	<b>African Am.</b>	<b>Am. Indian Eskimo</b>	<b>Pac. Is.</b>	<b>Other</b>	<b>Hispanic</b>	<b>All</b>
Total Population	192,849	2,632	1,821	8,512	23,920	46,797	229,734
Population at Poverty Level	17,385	379	309	687	5,010	8,530	23,770
Percent at Poverty Level	9.0	14.4	17.0	8.1	20.9	18.2	10.3

## Poverty Status, by Family Type - 1990

<b>Family Characteristics</b>	<b>Total</b>	<b>Married Couple</b>	<b>Male Head of House</b>	<b>Female Head of House</b>
Number of families in Santa Cruz County	54,663	44,125	2,914	7,624
Number of families below poverty	3,415	1,626	163	1,626
Percent of all families	6.3	3.7	5.6	21.3
Number of families below poverty, with children < 18 yrs.	2,688	1,050	121	1,517
Percent of all families	4.9	2.4	4.2	19.9

Source: U.S. Census Bureau, 1990.

 **New data not available**

## Quality of Life Indicator 16

## Temporary Assistance for Needy Families (TANF) / CalWorks

Characteristics of Recipients	1994	1995	1996	1997	1998	1999	% Change
Children	4,282	7,394	6,861	5,957	4,707	4,091	-13.1
Persons 16+	3,980	3,982	3,640	3,150	2,490	2,160	-13.3
<b>Total Persons</b>	<b>8,262</b>	<b>11,376</b>	<b>10,501</b>	<b>9,107</b>	<b>7,197</b>	<b>6,251</b>	<b>-13.1</b>

### Gender of Recipients

Adult Females	3,220	3,225	2,940	2,550	2,010	1,750	-12.9
Adult Males	760	757	700	600	480	410	-14.6

### Ethnicity of Recipients

Caucasian	2,080	1,911	1,700	1,460	1,130	990	-12.4
Hispanic	1,700	1,871	1,750	1,520	1,230	1,050	-14.6
African American	120	120	110	100	70	70	0.0
Asian / Pacific Islander	30	40	40	40	30	30	0.0
Other	50	40	40	40	20	20	0.0

### Age of Recipients

Age of Recipients	1994	1995	1996	1997	1998	1999	% Change
16-20	840	836	770	660	530	460	-13.2
21-44	2,840	2,827	2,590	2,250	1,770	1,540	-13.0
45-54	240	239	220	190	150	130	-13.3
55+	60	80	60	50	40	30	-25.0

A measure of the number of public assistance recipients by various characteristics.

Source: Employment Development Department, Labor Market Information, 1999.

The Temporary Assistance for Needy Families (TANF) Program became effective July 1, 1997, and replaced what was commonly known as welfare (AFDC). The Welfare To Work Act of 1997, AB 1542, establishes welfare reform in California. The new program assures that welfare is a temporary support in times of crisis, rather than long term support; encourages and rewards personal responsibility and accountability by recipients; and fosters a "Work First" attitude by applying strict work requirements. The California Work Opportunity and Responsibility to Kids (CalWorks) program became effective statewide in January, 1998. Recipient counts are as of each month of July. The Labor Market Information division of the Employment Development Department makes estimates to derive demographic breakdowns.

# Temporary Assistance for Needy Families (TANF) / CalWorks

## Welfare to Work Enrollment and Participation

Activity	1999*	2000**
Referred to orientation	148	109
Complete Orientation/ waiting for assignment	169	-
Extended Appraisal (Career Transitions)	148	40
Barriers/ Pre-plan intensive services	43	23
Network Center-Job Search	46	6
Assessment Activities	46	48
Adult Work Experience	-	40
Employment 26-35 hours	275	140
Employed without a WTW 2 Plan	-	104
Employment less than 26-35 hours	146	116
Vocational training program	203	276
Basic Skills, ESL or GED	32	51
Mental Health in Welfare to Work plan	10	2
Substance Abuse in Welfare to Work plan	5	4
Domestic Violence in Welfare to Work plan	0	-
Other personal services	31	9
Other Parent Participating	-	23
<b>Total Participants with Active Status</b>	<b>1,525</b>	<b>1,220</b>

## Welfare to Work Employment Placement Profile

Terms of Employment	1999*	2000**
Employment 26-35 hours	275	140
Employment less than 26-35 hours	146	116
Participants transferred to a Post Plan or working Full Time	500	437
Average placement wage - August	\$7.95	\$8.87

Source: Santa Cruz County Human Resources Agency, Welfare to Work Status Report, 2000.

\* Figures for 1999 are from the month of August.

\*\* Figures for 2000 are from the month of June.

*Quality of Life Indicator 17***Government Financed or Nonprofit Housing**

## Number of Units Occupied by Program

Housing Program	1996	1997	1998	1999	2000	% Change
All Section 8 programs	1,960	1,976	2,082	2,159	2,214	2.6
Section 8 Moderate Rehabilitation	425	412	409	335	261	-22.1
Public Housing	234	234	234	234	234	0.0
Farmers Home Administration	70	70	70	70	70	0.0
Migrant Housing	108	108	108	108	108	0.0
Transition Housing	11	11	13	8	8	0.0
Property Management	-	133	134	0	0	0.0
Home Ownership Construction	115	115	115	115	115	0.0
First-time Homebuyer	-	65	72	91	94	3.3
Construction Bonds	284	278	278	278	278	0.0
Tax Bonds	107	158	158	240	240	0.0
Tax Credits	-	15	15	15	15	0.0
Ordinance Monitoring	659	103	104	104	104	0.0
Mortgage Credit Certificates	461	551	600	613	638	4.1
Sub-Total	4,434	4,229	4,401	4,379	4,400	0.5
Other Federal/State assisted units (estimate)	1,448	1,448	1,448	1,448	1,372	-5.3
<b>Total</b>	<b>5,882</b>	<b>5,677</b>	<b>5,849</b>	<b>5,827</b>	<b>5,772</b>	<b>-0.9</b>

Source: Housing Authority of Santa Cruz County, 2000.

In the Section 8 Moderate Rehabilitation Program, the rental assistance is tied to a specific unit, rather than to the holder of a certificate.



### ✓ Key Indicator

A measure of access to affordable housing for low or moderate income persons.

## Government Financed or Nonprofit Housing

### Number of Units Occupied by Jurisdiction

<b>Jurisdiction</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>% Change</b>
Santa Cruz	1,545	1,610	1,633	1,547	1,065	-31.2
Watsonville	1,548	1,660	1,754	1,888	1,550	-17.9
Capitola	203	208	210	211	218	3.3
Scotts Valley	52	51	59	59	64	8.5
Unincorporated	2,501	2,115	2,166	2,122	1,466	-30.9
Portable	33	33	27	28	37	32.1
<b>County Total</b>	<b>5,882</b>	<b>5,677</b>	<b>5,849</b>	<b>5,855</b>	<b>4,400</b>	<b>-24.9</b>

Source: Housing Authority of Santa Cruz County, 2000.

## Quality of Life Indicator 18

# Child Support Collections

<b>Total Number of Cases</b>	<b>94/95</b>	<b>95/96</b>	<b>96/97</b>	<b>97/98</b>	<b>98/99</b>	<b>% Change</b>
County	12,952	11,483	8,269	9,174	9,628	4.9
State	2,399,560	2,404,713	1,923,978	1,965,958	2,030,070	3.3

<b>Cases with Court Orders</b>	<b>94/95</b>	<b>95/96</b>	<b>96/97</b>	<b>97/98</b>	<b>98/99</b>	<b>% Change</b>
County	5,124	5,195	5,415	6,099	7,265	19.1
State	1,047,789	1,157,535	1,126,429	1,267,799	1,329,100	4.4

<b>Percent of Cases with Court Orders — 'Collection Rate'</b>	<b>94/95</b>	<b>95/96</b>	<b>96/97</b>	<b>97/98</b>	<b>98/99</b>
County	0.40	0.45	0.65	0.66	0.75
State	0.44	0.48	0.59	0.64	0.65

<b>Total Collection Amount</b>	<b>94/95</b>	<b>95/96</b>	<b>96/97</b>	<b>97/98</b>	<b>98/99</b>	<b>% Change</b>
County	\$7,378,756	\$8,322,263	\$9,958,400	\$10,965,137	\$13,019,537	18.7
State	\$917,151,855	\$1,089,489,659	\$1,232,138,809	\$1,449,057,693	\$1,725,334,015	19.1

<b>Collections per Case with Court Order</b>	<b>94/95</b>	<b>95/96</b>	<b>96/97</b>	<b>97/98</b>	<b>98/99</b>	<b>% Change</b>
County	\$1,440	\$1,602	\$1,839	\$1,798	\$1,792	-0.3
State	875	941	1,094	1,143	1,298	13.6

Source: SFY 1994/95 – 1997/98: Child Support Management Information System (CSMIS) Annual Reports. Draft FFY 1998/99: Child Support Statistical Trend Analysis Report – Annual Report for FFY 1999.

Court orders are established once absent parents have been located. State totals do not include counties using the Statewide Automated Child Support System.

A measure of income available to children to prevent or alleviate poverty.



