

# POVERTY QUICK FACTS



February 2026

## 1. People living in Poverty.

- About **71,239 (13.4%)** people in **Guilford County**<sup>1</sup> are living in poverty. About **43,818 (15.2%)** of all people living in **Greensboro** live below the federal poverty threshold, and **1 in 5 (19.8%)** children lived in poverty in the past 12 months<sup>2</sup>
- **Poverty By Race in Greensboro: 8.5%** of the people in Poverty are **White**, **15.8%** are **Black/African American**, **11.2%** are **Asian**, **32.3%** are some **other races** and **32.6%** are **Mixed race**. *Sample sizes are too small for American Indian natives & for Pacific Islanders.*
- **The zip codes with the highest poverty rates (in order starting with the poorest zip code) are: 27401, 27405, 27403, 27406, 27409, 27407**<sup>3</sup>
- **As of 2026, the federal poverty threshold is an annual income of \$15,960 for an individual or \$33,000 for a family of 4**<sup>4</sup>

### SO WHAT?

- a. Individuals and families with inadequate income have difficulties in meeting basic costs, including struggling to pay for food, accommodation, clothing, education, health care, utilities, transport, recreation and trying to balance competing demands<sup>5</sup>. They typically need help from government, charity and/or family and friends to make ends meet.
- b. Family poverty and low socio-economic status contribute to stress, depression, family dysfunction, poorer school performance and low school retention rates <sup>6</sup>
- c. The poverty rates across racial groups highlight significant disparities. **However, all races in our community have significant numbers of people in poverty.**
- d. Government assistance such as the Child Tax Credit proved important in lifting lower income families out of poverty. The child tax credit expansion in 2021 drove child poverty sharply downwards<sup>7</sup>.

## 2. Students in Poverty.

- Almost two thirds of the students Guilford County schools are in poverty (Student poverty rate was 55.2% among the 2024/25 enrolled students) <sup>8</sup>
- High school graduation rates are lower for students in high poverty tracts (zip codes) <sup>9</sup>

### SO WHAT?

- Growing up under the stress of poverty affects a child's ability to concentrate and to manage negative emotions, which affects their behavior and achievement in school <sup>10</sup>
- Any third graders who cannot read on grade level are 4 times less likely to graduate from high school; those living in poverty are 13 times less likely to graduate <sup>11</sup>
- Research, practice and common sense confirm that grade-level reading by the end of third grade and, more recently, on-track development by the end of kindergarten are both critical to the early school success that predicts later school achievement and high school graduation, the first rung of the "success sequence" leading to employment and earnings.<sup>12</sup>

## 3. Education level & Income

- As of 2023, 9.9% of Adults in Greensboro aged 25 years+ did not have a high school diploma<sup>13</sup>
- Adults without a high school diploma earn about \$192 less in median usual weekly earnings than adults who graduate high school; and high school graduates earn about \$613 less in median usual weekly earnings than four-year college graduates. <sup>14,15</sup>

### SO WHAT?

- Dropping out of high school creates the strong likelihood of a lifetime of poverty<sup>16</sup>
- Helping people go to college – and graduate! – gives them a worthwhile boost in earning power.
- First-generation and low-income students need additional support to enroll and remain enrolled in college<sup>17</sup>

#### 4. The Working Poor (A.L.I.C.E. Households)<sup>i</sup>

- In 2023, 29% of North Carolina households were ALICE — earning above the Federal Poverty Level but not enough to afford the basic cost of living.
- In Greensboro, 47% of households were below the ALICE Threshold<sup>ii</sup> (43% in Guilford County) meaning they could not afford essentials like housing, food, childcare, transportation, health care, and technology.
- 15 of the 20 most common occupations in North Carolina paid less than \$20/hour in 2023, making it difficult for many full-time workers to meet basic needs.
- ALICE households are often ineligible for public assistance, despite being essential workers — including teachers, health aides, childcare providers, and retail staff — who keep communities running.

#### SO WHAT?

- ALICE households live paycheck to paycheck, often one emergency away from financial crisis. They face difficult trade-offs like choosing between rent and medical care or food and transportation.
- The ALICE data reveals a hidden layer of economic hardship not captured by traditional poverty measures, highlighting the need for more inclusive policies and support systems.
- Addressing ALICE-level hardship is essential for community resilience, as these workers are vital to the functioning of schools, healthcare, infrastructure, and local economies.

#### 5. Health Care

- As of October 2025, more than 640,000 people are at risk of losing Medicaid coverage in North Carolina due to the proposed federal budget cuts from the "One Big Beautiful Bill Act".<sup>iii, iv</sup>
- Poverty is directly linked to negative health outcomes<sup>18</sup>. In 2025, 35.7% of community residents in Guilford County were determined to be “food insecure,” having run out of food in the previous year and/or been worried about running out of food<sup>19</sup>.

#### SO WHAT?

<sup>i</sup> United For ALICE. (2025, February). *The state of ALICE in North Carolina: 2025 update on financial hardship* [Report]. United Way of North Carolina. <https://www.unitedforalice.org/Attachments/AllReports/state-of-alice-report-North-Carolina-2025.pdf>

<sup>ii</sup> <http://www.unitedwayalice.org/county-reports/north-carolina#11/36.0848/-79.7963>

<sup>iii</sup> <https://www.youtube.com/watch?v=bSyOWxlbuG8>, Retrieved February 10, 2026

<sup>iv</sup> <https://www.ncdhhs.gov/news/press-releases/2025/04/09/nc-medicaid-expansion-reaches-650000-north-carolinians-enrolled-fewer-18-months-after-launch#:~:text=Despite%20widespread%20support%20for%20Medicaid,visit%20medicaid.nc.gov>. Retrieved February 10, 2026

- a. Income is one of the greatest predictors of disease and mortality rates<sup>20</sup>. Low-income adults have higher rates of heart disease, diabetes, stroke, and other chronic disorders than their wealthier counterparts<sup>21</sup>.
- b. While most U.S. households are food secure, a minority of U.S. households experience food insecurity at times during the year, meaning that their access to adequate food for active, healthy living is limited by lack of money and other resources.
- c. The most common cause of food insecurity is a lower income<sup>22</sup> Food insecurity rates are highest for single-mother households and households with incomes below the poverty line<sup>23,24</sup>.
- d. Health-related costs are the leading cause of personal bankruptcy<sup>25</sup> Therefore, expanding Medicaid will help in covering some of the gap.

## 6. Housing

- ➔ **For every 100 households with extremely low income (ELI) – households whose income is less than 30% of their area median income, North Carolina only has 41 affordable and available homes** (2024 data) <sup>26</sup>.
- ➔ **In North Carolina a person earning minimum wage (\$7.25/hour) must work 131 hours a week (in 2025)** to afford a one-bedroom rental home at HUD's Fair Market Rent<sup>27</sup>
- ➔ According to the North Carolina Housing Coalition 2025 data<sup>28</sup>, **over 65,000 households in Guilford County** (50% of all renters & 19% of all Homeowners) **are considered cost-burdened - they spend more than 30% of their income on rent, and other housing needs.**

### SO WHAT?

- a. If people must spend more than 30% on housing, they have less for other needs and for emergency savings<sup>29</sup>. Severely cost burdened poor households (**\*spend 50% of Income on Housing**) are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions<sup>30</sup>.
- b. If the parent works **131 hours a week** (in 2025) to afford the one-bedroom apartment (which assumes that they can get free or subsidized childcare), they have time for nothing else: parenting, higher education, health & fitness, etc.
- c. As a result of the shortage of available housing that is affordable to ELI households, 71% of the nation's poorest families – seniors, people with disabilities, and low-wage workers – spend more than half of their incomes on rent and utilities, leaving them unable to afford food, transportation, medical care, and other necessities<sup>31</sup>
- d. Even if the wages are raised, there is still a shortage of available affordable homes.

## 7. Transportation

- **1 in 5 adults in the U.S experience transportation insecurity<sup>v</sup> and more than half of adults in the U.S who are experiencing poverty are also experiencing transportation insecurity.**<sup>32</sup>

#### SO WHAT?

- a. Transportation insecurity — *the experience of being unable to move from place to place in a safe or timely manner* — has important consequences for people’s ability to connect to opportunity and flourish<sup>33</sup>.
- b. Reliable access to transportation is essential to holding a job, grocery shopping, and getting to school, childcare, social services, and other activities.
- c. If people can’t move from place to place, they’ll struggle to get to work, health care appointments, school, grocery stores, and social services. They will also find it challenging to stay connected to important sources of social support, including friends and family.

## 8. Employment

- The main condition that triggers poverty is unemployment and underemployment. The **unemployment rate** in Guilford County is **4.0%** (as of Dec 2025)<sup>34</sup>.
- **For most people facing extreme poverty, having a job is the only recourse they have to facing fewer problems**<sup>35</sup>

#### SO WHAT?

- a. Being unemployed does push the **relatively poor** [*Relative poverty – is a lack of the basic necessities that meet the living standards of other people living at the same time and place*] into **absolute poverty** [*Absolute poverty – is a lack of all fundamental necessities such as clothing, food, and a place to live.*]
- b. Overall, both the jobless and the poor need the same things: shelter, clothing, education, basic hygienic essentials, and so on.
- c. Unemployment leads to poverty by means of loss of earnings, where many households are left without enough money to cover their living expenditure.
- d. Individuals remain trapped in a poverty cycle in the face of severe unemployment shocks – perpetuating the cycle of poverty across generations.

## 9. Childcare

- **The cost of childcare today has parents fighting an unrelenting battle they stand no chance in winning**<sup>36</sup>

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<sup>v</sup> *Transportation insecurity: a condition in which one is unable to regularly move from place to place in a safe and timely manner because one lacks material, economic or social resources*

- As of 2025, with the average cost of infant care for just one child reaching **\$11,720**<sup>37</sup> costs of childcare now outpace college tuition in 38 states<sup>vi</sup>
- The hurdles that keep families from accessing high-quality childcare also hold our economy back. As many as 31,000 working-age North Carolinians parenting young children were sidelined from our workforce in 2023, costing the state up to **\$13.3 billion in additional economic output**<sup>vii</sup>.

#### SO WHAT?

- a. For a person in poverty, these costs are prohibitive. Parents without access to affordable childcare may have to use less safe, lower-quality care to put food on the table or tighten their budget somewhere else to pay for expensive care. In some cases, they may have to choose between work and their children’s care<sup>38</sup>.
- b. Child Care Subsidy Assistance contributes to family well-being and economic self-sufficiency and improves equity for infants and toddlers<sup>39</sup>.
- c. Access to subsidies also allows working families with low incomes to use their limited income to meet other basic needs, such as food, rent, and utilities. However, even with the recent Childcare Funding Increase, Substantial Unmet Need Remains<sup>40</sup>

## 10. Self-sufficiency

The Self-Sufficiency Standard measures how much income a family of a certain composition in each place needs to adequately meet their basic needs—without public or private assistance<sup>41</sup>.

- In 2023, the self-sufficiency wage was an annual income of **\$32,197 (vs. \$14,580 FPL)** for one adult or **\$87,673 (vs. \$30,000 FPL)** for a family of 4 (two adults, one infant, one preschooler) in Guilford County<sup>viii</sup>.

#### SO WHAT?

- a. Earning an income above the federal poverty threshold does not mean that a person or household has enough to meet their basic needs.

<sup>vi</sup> Hardy, K. (2025, March 5). *Costs of childcare now outpace college tuition in 38 states, analysis finds*. Stateline.org. <https://stateline.org/2025/03/05/costs-of-child-care-now-outpace-college-tuition-in-38-states-analysis-finds/>

<sup>vii</sup> North Carolina Department of Commerce & North Carolina Task Force on Child Care & Early Education. (2025, June 30). *Interim report: North Carolina Task Force on Child Care & Early Education* [PDF]. <https://www.commerce.nc.gov/reports-policy-makers/other-reports/report-nc-task-force-child-care-early-education-june-2025/open>

<sup>viii</sup> Washington State University. (n.d.). *Self-sufficiency standard for North Carolina*. Self-Sufficiency Standard. <https://selfsufficiencystandard.org/north-carolina/>

- b. The Self-Sufficiency Standard shows that the income needed to meet basic needs is often far above the Federal Poverty Line (FPL), indicating that [families can have incomes above the official poverty measure and yet lack sufficient resources to adequately meet their basic needs](#)<sup>42</sup>.
- c. The Standard is based on the costs of all basic needs of a working family—not just food, but also housing, childcare, health care, transportation, miscellaneous costs, plus taxes and tax credits<sup>43</sup>.

## More Context

1. Poverty continues to be a cycle, generation after generation: Being born into poverty is a primary predictor of poverty as an adult, even more so for African Americans<sup>44</sup>
2. The Federal poverty guidelines were originally developed in 1963 and were derived from the Agriculture Department's economy food plan<sup>45</sup>. It was a threshold of costs and income as it related to food spending for what was considered "adequate food" at the time. It was intended to be "a statistical yardstick" only and **being at 100% of the threshold for your family size does not necessarily mean you have "enough" to live on**<sup>46</sup>
3. The services we currently have in Greater Greensboro are not sufficient to meet the need: **waiting lists** are often long and are limited, or no funds are available to cover the full cost of the help that a family needs. Further, **waitlists** only include children in families who tried to enroll in the program, and do not represent eligible families who do not enroll because of the following: (1) they do not know about the program; (2) they know the program is full; (3) they are hesitant to enroll in a state-run program; (4) they have difficulties proving eligibility; or (5) they have challenges related to transportation, work schedules, language, or homelessness<sup>47</sup>
4. The safety net does not catch everyone (for example, due to program eligibility rules and grant restrictions, or because someone's mental health negatively affects their compliance with a program).
5. **The effects of increased poverty rates extend well beyond just individuals and families. It can cause issues for whole communities** that include<sup>48</sup>: Diminished school quality and academic achievement; Diminished health and healthcare quality; Pervasive joblessness; Employment discrimination and reduced employment networks; Increased crime; Declining and poorly maintained housing stock and devaluation of home values; Difficulty in residents building wealth and experiencing economic mobility.
6. **The largest effective trial of guaranteed income to date was the pandemic-era expanded child tax credit disbursed to millions of households by the US Treasury from July to December 2021. During this six-month period, US childhood poverty levels plummeted by 46%.** The monthly cash came with no strings attached, so families could use the money for what they needed most. **There were zero negative impacts on labor market participation by recipients.** Unfortunately, this transformative policy lapsed due to political quagmire in 2022, and childhood poverty has returned to prior levels<sup>ix</sup>

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<sup>ix</sup> Arlington Regional Learning Community Foundation. (n.d.). *Arlington's guarantee: Next steps*. <https://www.arlcf.org/arlington-guarantee-next-steps/>

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