

Facts About Poverty: Louisa County

- According to the 2025 Federal Poverty Level (FPL) Guidelines, 100% of poverty is \$15,960 for one person and \$33,000 for a household of four¹.
- 9% of the population of Louisa County lives below 100% FPL (12% USA)²
 - 243 (14%) children live below 100% FPL, 45% of public school children are eligible for free/reduced lunch³
- Common Good Iowa notes a self-sufficiency hourly wage is estimated to be \$26.08 for a married couple with one working and two children in Louisa County⁴
 - The mean wage in the top ten largest occupations in the Iowa Mississippi Valley workforce area is \$16.52.⁵
- 1 in 6 Iowa full time working households can not meet a basic needs budget⁴
- \$318 is the average household benefit for a household receiving the Federal Investment Program (FIP/TANF, previously known as welfare) in Louisa County Iowa. There were 12 cases (with 27 recipients) in March 2026.⁶
- People below the poverty line had the highest rate of mental illness, 29%. This is in comparison to 21.3% of those above 200% of the FPL.¹⁰
- Of those who are chronically homeless (for over 1 year) 50% suffer from PTSD, 53% suffer from a traumatic brain injury, 92% suffer from a personality disorder¹¹

Quotes and Resources for further information:

The majority of Americans will encounter poverty. 76% will have spent at least one year below 150% of the official poverty line by the time they reach age 75. Poverty has often been understood by the U.S. public as something that happens to others. Yet by looking across the adult life span, we can see that poverty touches a clear majority of the population.⁷

We don't all start on a level playing field. Differences in parental incomes and resources exert a major influence over children's ability to acquire valuable skills and education. These differences in human capital will, in turn, strongly influence how well children compete in the labor market, and therefore help to determine the extent of their economic success during the course of their lives.⁴

Book: Poverty, by America, Matthew Desmond⁸

"Poverty isn't a line. It's a tight knot of social maladies. It is connected to every social problem we care about – crime, health, education, housing-and its persistence in American life means that millions of families are denied safety and security and dignity in one of the richest nations in the history of the world."

- Being poor reduces a person's cognitive capacity more than going a full night without sleep
- 38% of impoverished kids witness shootings; 8% above poverty do.
- 64% of people in jail lived in poverty pre-imprisonment.
- 58.5% of bankruptcies are due to medical bills.

It's expensive to be poor: overdraft fees, payday lending, interest rates, being unbanked and fees charged by banks, bad credit = higher interest rates, less likely to own a home, etc.

Poverty can cause chronic stress which can affect many areas of life including physical health.

- People in problem debt are three times as likely to have thought about suicide in the past year. There is rarely one single factor that drives people to take their own life. Instead, typically, a range of social issues, life events, cognitive and personality factors are combined. However, there is a strong link between problem debt and suicide.⁹

Poverty affects us all. It affects taxes, children, schools, friends, businesses, employees, coworkers, crime, drugs, community, housing values, neighborhoods, healthcare systems, utility costs, county funding, etc.

¹ ASPE. <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

² US Census Bureau, American Community Survey, 2019-23.

³ National Center for Education Statistics, NCES - Common Core of Data. 2023-2024.

⁴ Common Good Iowa. <https://www.commongoodiowa.org/data/cost-of-living-in-iowa/cost-of-living-in-iowa--narrative>

⁵ IWD Mississippi Valley Iowa. <https://workforce.iowa.gov/media/463/download?inline=>

⁶ HHS SNAP/FIP Dashboard. Louisa County. 2026. https://hhs.iowa.gov/dashboard_welcome

⁷ Mark Rank. Confronting Poverty. Facts and Myths. <https://confrontingpoverty.org/>

⁸ Book: Poverty, by America, Matthew Desmond, <https://matthewdesmondbooks.com/>

⁹ Money and Mental Health Policy Institute. The Facts. <https://www.moneyandmentalhealth.org/>

¹⁰ USA Facts. <https://usafacts.org/answers/ho-many-people-have-mental-illness-in-the-united-states/country/united-states/>

¹¹ Ryan Dowd. 8/19/2025 Homelessness Email.

