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The New Poverty Data: Using it to Show What Works
(And What Doesn't) To Reduce Poverty

Speakers: Christian Dorsey, Director for External and
Governmental Affairs at Economic Policy Institute
Jared Bernstein, Senior Fellow at the
Center on Budget and Policy Priorities and
Deborah Weinstein, Executive Director for
The Coalition on Human Needs

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>> COREY: Hello every one and welcome to today's Coalition on Human Needs webinar, The New Poverty Data: Using it to Show What Works and What Doesn't to Reduce Poverty. At this point it is my pleasure to hand it over to our moderator for today's presentation, Christian Dorsey, Director of the External and Government Economic Policy Institute. Christian if you are ready the floor is all yours.

>> CHRISTIAN DORSEY: Thank you very much, Corey, and a hardy good afternoon to all of you and a good near afternoon to those of you joining in on the West Coast. We are excited that you all could join this webinar as we get ready for next week's very important release from the Census Bureau on data covering poverty income and health insurance. This is something that many in the policy community look forward to on an annual basis because it helps guide our work to ensure that we are effectively advocating and proposing policy to help low income families. Essential in doing that work is that we understand not only what these data will show us but how to use it effectively to develop a national as well as a state level picture of what's going on for the communities that we care about.

What we are going to do this afternoon is to have two speakers who will guide us through, not only what substantively we can expect but practically how we can utilize these data. But just to remind you all it's not just about your participation

this afternoon; we will have a full recording and the slides that are presented, available, hopefully by the end of the day tomorrow for your colleagues who are not able to join in or people who you think ought to receive this information. And for all registrants you will receive follow-up emails which will contain important information from groups like, The Center on Budget and Policy Priorities and The Economic Policy Institute, to give you a very quick look at what the data is as it's presented next week.

What we are going to do for this webinar is have two speakers who will deliver presentations. After each of them we will take some questions. And as Corey mentioned earlier you can ask a question at any time. While someone is speaking, it's perfectly appropriate, by hitting the Q&A tab and typing in your question; and at the conclusion of each presentation we will get to as many as we can in the time allotted. And I also failed to mention that we hope for people for whom a transcript of these proceedings would be helpful and useful, you can contact the Coalition on Human Needs and sometime in the next week we hope to have a full written transcript of these proceedings available.

Let's get into it; and first I would like to introduce our two very esteemed speakers who are going to guide us through these data and how to use it. First we have Jared Bernstein, who for the last three years has been the Senior Fellow at the Center on Budget and Policy Priorities. Among Jared's many areas of expertise are income and poverty dynamics, including federal and state economic and fiscal policies. He is a noted expert on income and equality and mobility as well as looking at the labor market from a holistic level and looking at international comparisons. Jared before joining the Center on Budget was for three years, senior member of the president's economic team, serving as the chief economist and Senior Economic Adviser to Vice President Biden as well as Executive Director of the White House Task Force in the Middle Class. Prior to that Jared spent a good bit of time at the Economic Policy Institute. I'm proud to say where he was the senior economist and director of our Living Standards Program. Jared is a frequent author of books that are designed to appeal to academic as well as broad audiences and he is a commentator who was seen quite often on CNBC and MSNBC and has a blog on the economy that mixes thoughtful commentary, insightful analysis and a bit of irreverence. I highly recommend it to you all.

After Jared will be Deborah Weinstein who came to the Coalition on Human Needs as their Executive Director in 2003. It is the most recent position in what has been a long career advocating on a wide range of issues at the state and the federal level on behalf of low income American's. prior to CHN Debbie was the director of the family income division at the Children's Defense Fund where she developed noted expertise on issues like temporary assistance for needy families, jobs and wages, housing the panoply of issues that affect American's in need. And in the mid 1980's Debbie served as the Executive Director or the Massachusetts Human Services Coalition, a nonprofit, that much like CHN brings together a wide range of organizations on behalf of vulnerable populations. And Debbie is of course one of the preeminent movers and shakers and influence makers here in Washington DC. So, we are going to have Jared who will begin by offering a substantive look at what the data are likely to show when it's released next week. Then Debbie will follow and quide us through the ways that we can find the data that's relevant to us quickly and to analyze it accurately. So with all of that we will begin, so take it away Jared.

>> JARED BERNSTEIN: Thanks for that nice introduction, and it's great to be reunited with my old friends, Christian and Debbie. So I'm going to jump right in and take control of the ship here if I may in terms of the slides. So, my goal today is to share in the next minutes some big picture thoughts regarding what to look for when the poverty and income data come out next Tuesday. I'm not solely interested, along the way I'll share with you my forecast or broad predictions about what I think some of the key numbers will show, but I'm really not here to forecast; you never know which way these number are going to bounce. I'm much more interested in trying to impart some thoughts about the impact of recent economic trends on the 2013 poverty rate which is the key number that will be coming out next week. So, as it says there in the first bullet, 2013 is the year four of an economic recovery.

The expansion, which is still ongoing, began the second half of 2009. And from that point forward, a hiccup here and there, the GDP has consistently grown in real terms. That's kind of a technical definition of economic expansion. But of course it hasn't, as I suspect many of the folks on this call recognize, the growth has failed to reach many in the middle class and on down. So, we simply cannot, by a long shot, assume that a growing economy is raising everyone's prosperity such that poverty rates will be coming down, and in fact as you will see in a moment that they have been flat for the last few years.

And as I say, the official poverty rate has yet to respond to this recovery.

As I pointed out there that the official poverty rate is badly measured; but still informative. Perhaps badly is too strong a word, it's inadequately measured. It does an okay job of measuring what it sets out to measure but it leaves a lot out. Most importantly, what it leaves out is the contribution of various benefits that are designed to reduce poverty, working poverty in particular. So for example, while the cash value of transfers is considered in measuring peoples income to determine their poverty status, something like unemployment insurance for example, that's included and social security, that's included, the very important wage subsidy, the earned income tax credit, is left out; the market value of SNAP, food stamps, is left out. So we don't reflect all of the income that low income people get from anti-poverty programs and so we don't reflect the poverty reduction impact of those programs. That's one problem with the rate.

At the same time we don't adequately measure all facets of some of the cost that people encounter in trying to make ends meet and so alternative poverty measures that have been designed try to do a better job at that; but that's not what's coming out next Tuesday. What's coming out is the official poverty rate. So, do we think that the poverty rate may respond to the expanding economy now by year four of this recovery? Which is another way of saying, would we expect it to come down a bit? So my best guess is: I'm afraid not. I don't think the poverty rate came down much. I forecast a rate of 14.9 percent as opposed to 15 percent in 2012. However, as they say, the forecast risk is to the upside, meaning that I could be wrong; in fact I have been wrong. Things are not easy to forecast exactly right on but you know we're usually in the ballpark in that I wouldn't be too surprised if poverty came down more than I expect, so perhaps we did better than I am about to say we are going to do, we'll see. But I would be very surprised if it fell a lot given some of the indicators I'm about to share with you and I'd be also surprised and very disheartened if it went up a lot.

This slide shows the poverty rate going back to 1959. You see there that back at the beginning something north of 22 percent of the population was poor; then you see a very steep decline. We are not going to take the time to go through the full history here. By the way, a lot of what happened there was the expansion of Social Security. Social Security was vastly expanded in those years and as I mentioned, those kinds of cash benefits are

counted in the income of households when we determine their poverty status. And I just like to always point out that if you take, if you look at the poverty rate of elderly people and you take Social Security out of the mix their poverty rate goes from 9 percent, which is about its official measure; I'm of course talking 2012, we don't know 2013 yet, to something like 44%. So if anyone ever says to you, as sometimes critics of anti-poverty measures say, we fought a war on poverty and poverty won, which I think is a fairly foolish statement in lots of ways. Those just few statistics completely belie that claim.

The elderly poverty rate would be 44% absent Social Security; with it it's 9%. But getting back to current events, if you see there at the very end of the graph which is what we are concerned about right now, you can see that the poverty rate has been flat at about 15% for the past few years. And up above there you can see a little graph I made I plugged in there called, Taking Longer to Connect. And let me just explain that, I hope it's sort of interesting, but it gets at this point to the extent to which the economy is taking longer to reach in the bottom end of the income scale and lift them out of poverty. Each line shows the poverty rate over four different recessions and expansions going out a few years.

So, 0 represents the year the economy went into a recession, either seven, I can't really see those numbers cause my slide, actually I am going to move this over here so I can see it a little better. So, 0 represents either 1973, '79, 1990 or 2007. Those are years where recession began and I just plot the next five or six years of poverty rates, and what you see there is say for example, take the 1973 line which is yellow. Poverty went up then in a couple of years, as the recession took hold it began to slowly come down. Not much, from maybe 12 to 11 percent but it began to slowly come down. If you look at all those other lines you can see this function of sort of a, what we think of as a jobless recovery or a recovery that takes a while to reach people. Poverty goes up in the recession so that would be like year 0 to year 1 or 2. It goes up in the recession and then it kind of stays up for a while before it comes down.

If you see that blue line for 2007 poverty just went up and it stayed there. We have had a really quite distinct lack of responsiveness of economic growth to poverty reduction that you see, I hope pretty clearly, in that Taking Longer to Connect graph. Now, why might we expect poverty to come down, and even if it just ticks down a little bit as I suggested? There are a few variables that have moved in that direction. Well, the job

market did improve somewhat in 2013. There was a decline in the unemployment rate, although it wasn't as good as it looked for reasons I will explain in a minute. Payrolls just in terms of the aggregate numbers of jobs went up by a little less than 2 percent. And there was an increase in, well I said aggregate hours there, what I meant is there is an increase in hours worked. So people worked more hours. And that actually is an important variable in the model that I used to predict the 2013 rate. Aggregate hours as they go up, it correlates fairly significantly with poverty reduction.

So the labor market to some degree pointed in a direction of less poverty, inflation was pretty mild, and that helps any nominal income growth; it's going to be bigger if inflation is 1 ½%, which is what it was, verses say 2 or 3. Real wages at the low end did a little bit better; at the low end of the income scale. In fact minimum wage increases in 10 states in 2013 probably helped a little bit and I think this is an important part of the policy story. There were slightly fewer single mom households, and since single mom households have a higher than average poverty rate; there were also actually not much growth in immigrant households. So those are two demographic reasons why you might expect poverty to come down a bit. On the other hand some reasons why poverty might not change, and again it could go up, although I would be pretty surprised.

The unemployment rate fell, I think it fell less than a point, maybe 7 tenths of a point, something like that in 2013. Well a good chunk of that decline was not because jobless people found work but was because people left the labor market. The labor market has been quite weak from the perspective of labor demand or just enough job opportunities for job seekers. So folks in 2013 left the job market and since you're only counted as unemployed if you're are actively looking for work that artificially lowered the unemployment rate, so about half of the decline in the unemployment rate was due to labor force drop outs. So we can't really take too much anti-poverty credit for that. In fact the share of the population that worked was pretty flat. Inequality went up and I am going to say more about that in a minute so just keep that on the back burner for a second. There was too much fiscal drag; I'm going to get to that. Real wages as well, I'll speak to in a second.

This last bullet is technical but actually important for technical reasons that I can go into if people are interested. The survey that measures poverty, it's the American, I can't remember what it stands for, ASEC I am sure Debbie would

remember, but the American, something economic, whatever? The survey that we use to track the poverty rate has a sample this year. And when you have a smaller underlying sample, those of you on the phone who suffered through statistics class will remember that a smaller sample means that you need a larger change in the variable in order to achieve statistical significance. So unless the poverty rate moves about 2 tenths of a point up or down I doubt that it will be a statistically significant change; that is a change that's distinguishable statistically speaking from no change at all. Again I can elaborate on some of those in Q&A, but let me work through these here so we have time for Debbie to hold fourth. I kind of went through the slide on the left already so let me just move to the one on the right.

I mentioned that real wages for low wage workers did a little better in 2013 than in 2012. So maybe that contributed to some slight improvement in poverty. Well, if you look at that slide what you really see, and this is the 10th percentile on the 20th percentile wage. So, these are the hourly wage rate in real dollars for the lowest wage workers. What you really see is that they kind of did less bad. They were falling for the past few years, they kind of leveled out. That actually could help. Remember I said people worked more hours in 2013 than in 2012 as the job market improved. They worked more hours and their wages were a bit more stable so we may have seen some boast to low incomes in that regard. On the other hand, unfortunately, government policies that really should have been, in my view, should have been in full speed mode to help boast an economic recovery that was still weak in 2013 and in fact remains weak today in terms of just job market slack for example, or high poverty rates for that matter.

The role of government was an unfortunately negative one in 2013 vis-a-vis poverty. The slide on the left shows the extent of fiscal drag in 2013 relative to other years; I have circled it so you can see. This is just a measure of how much contractionary fiscal policy or asperity that is essentially cutting spending or raising taxes took off the growth of GDP in 2013. If you go back to 2009, part of the Recovery Act, when yours truly was in the government, there was a contribution of 1.7 percentage points to GDP growth in that year. You go to 2013 when the economy was still weak, fiscal drag was sucking 1.5 points of the economy's growth last year. That is exactly what we don't need in an economy that is trying to pull out of, in a recovery that is still trying to gain some velocity. Part of that came from the expiration of a payroll tax cut holiday which

was something that was probably helping low income workers, I'm certain it was. So that didn't help and maybe reflected in these weak results that I'm expecting or at least these kinds of stagnant results.

Also the slide on the right shows that even though long term unemployment remained high, almost 40% of the unemployed were long-termers that had been unemployed for half the year in 2013. Their UI benefits, that's graphed on the left axis there fell and they were closer to 250 on average in 2012 per week and down to around 200 in 2013. Now UI benefits, you may recall from my earlier point, UI benefits are counted as part of income so the fact that those declined in the face of still high and elevated long term unemployment is another reason I expect poverty rates to be relatively flat.

I mentioned the inequality story; I am going to focus on the slides on the right here. This is the new data that just came out from the Survey of Consumer Finance; It's a survey that the Federal Reserve runs. And it's actually quite helpful in some regards because it's already giving us data on 2013 which is what we're waiting to hear about next week. It's less helpful in the sense that it covers only 2010 to 2013 so I can't tell you what happened between 2012 and 2013 which would be determinative of the results we are waiting for next week. They have a 2010 result and a 2013 result so we can look at the change over those years.

What you see there on the top slide on the right is that income for the bottom 20% is where the poor hang out was down 4% over these years. Income for the middle fifth was down about 5% and income at the top went up. If you use a net worth measure, which by the way, is not the measure used in the poverty data, that's just income. Net worth is a much broader and more inclusive measure; it includes your assets minus your liabilities, so your debt. There you see again, the inequality repeated and a very sharp decline in the net worth of families in the bottom half, whether it's the middle 20 or the bottom 20%. And by the way, what you are really looking at there is the decline in home values. It's bounced back a bit but not that much over the period. You see the slide below and here we're just getting back to changes in the real income. Income loss has been much sharper for non-whites than for whites. And we will get information on poverty rates by race and by ethnicity.

So, summing up, the linkages between the growing economy, improving labor markets, and wage trends and income and

reduction in poverty have weakened in recent years as I showed in the little pull out slide back earlier on in my presentation. The connection has been significantly weakened and inequality is a factor. Another factor is the bad fiscal policy that created a drag on economic growth when we really need fiscal policy to be supportive. So, while the economy expanded in 2013, the extent to which is reached low income people is yet to be seen but my expectations are not much.

Going to the third bullet, the improvement in the job market and wages can be seen but again inequality created a wedge between the growth in the overall economy and wage trends for low income people. They did better than they did in earlier years, but better in this case meant flat or stagnant earnings verses falling ones. Now it's possible that the combination of relatively flat earnings and more work helped reduce poverty in 2013 than it did in 2012 when the rate was flat. However, I do expect a flat rate with some upside risk. The upside risk comes from the fact that, if you go through those slide that I showed you a minute ago that said reasons why poverty might go down verses why it might go up, I think the reasons that it might go down are a bit more persuasive. But also there is momentum in play in these variables and by year four it could be that we do a little better than I am expecting, but I am taking somewhat of a risk here in that it's an old economic adage, give them a number or give them a date but never give them both. So here I am making a forecast that you can evaluate in a couple of days and, right or wrong I hope that the key themes of my presentation which has to do with linkages between the economy and the poverty were helpful to you. So thanks very much.

>> CHRISTIAN DORSEY: Jared, thank you very much. It does take a very courageous man to put out forecast and predictions which may be proven or disproven within one weeks' time, but we applaud you for it. We have many questions to get to, let me just start and these will come in no particular order. There are a few questions regarding alternatives to the federal poverty measures. People finding that there not exactly as you suggested, comprehensive or illustrative of what goes on in many particular geographic communities or among many types of populations so the questions center on, what are viable alternatives and what is the state of play at the national level to incorporating some of these alternatives and alternative methodologies into creating a more comprehensive view of poverty than what we have and will be released next week.

>> JARED BERNSTEIN: Well there is a very extensive research efforts to do precisely that; to incorporate the anti-poverty reduction impacts. I should just say to incorporate the poverty reduction impacts of some of those policies. I mentioned SNAP and the ITC that are left out of people's income when we measure poverty as well as to adjust the poverty thresholds which haven't been changed since the 1950's. And of course there've been lots of change in the economy and relative prices and all kinds of reasons to adjust those thresholds. These efforts can be learned about on the census poverty website, and I am sure Debbie can help provide people with links. The census themselves releases an alternative poverty rate every year; not on poverty day, so not next week. I want to be very clear that they will not be releasing the more alternative comprehensive measure and that's why I focused on the official measure in my presentation; but they do release and alternative.

Here at the center on budget, on our website we have a very full robust set of analysis of poverty information which is easy to find and we extensively analyze all of those alternatives. So they're out there, they can be seen, they should be investigated but they are not the official rate and there's a whole political discussion about, why not, but let's not get into that right now.

>>CHRISTIAN DORSEY: Great! You talked about the linkage between the economy and poverty weakening during this economic recovery and the questioner wants to know if that also holds true in terms of economic downturns. Do you see that same weakening or what's in place that prevents that weakening of the linkage between the two?

>> JARED BERNSTEIN: Good question. If the impetuous for this interesting question is, does that imply to say people don't get hurt as much by down turns and they don't get helped as much by recoveries; there is unfortunately an asymmetry there with an important asterisk. I will get to the asterisk in a second, but it's not like people are that much more immune to downturns; downturns still hurt those who depend on a robust work force for their income and that is a very key point here. Because in most other advanced economies there are considerable more supports that are not so closely tied to work. But in America, in our social policy system, and this is increasingly the case over time, your economic wellbeing, the extent to which you poor can climb out of poverty, especially for working age households; it is very much tied to job market conditions. And we know that those employment conditions, whether it's job availability or

wages worsen significantly in a downturn. So there's an unfortunate asymmetry where people are still getting wacked by downturns but not lifted up enough by recoveries, at least not until the recovery is pretty long in the tooth. It has to go on for a while before it reaches folks in the bottom half.

Now I said there is an important asterisk and this gets back to those alternative measures. If you, actually I was going to try and go back to an earlier slide here, let me do that. If you look at this slide, start at around 1980 and look at the poverty rate. You see a very cyclical pattern. You see people as the 1980 recession takes hold, poverty goes up a lot, as the recovery takes hold poverty goes down a bit. And you see that cyclical pattern. What you don't see enough of is, in the 2000's we had a recession there in 2001, poverty went up and it hardly came down at all until the very end of that recovery and then it went up a ton in the great recession. So that is the asymmetry I am talking about.

Now the one asterisk is that if you use the alternative measures, as I think you should, especially to answer this questions, you will find that we actually did a much better job with our anti-poverty policies and many people realize in dampening the increase of poverty over the great recession. It was a very tough and strong downturn as everybody knows, really the worst macroeconomics downturn since the great depression and yet poverty rates for kids in particular were pretty flat. And that had a lot to do, they didn't go up as much as you might have expect, and that had a lot to do with measures that were taken including as part of the Recovery Act to offset the worst impacts of the downturn.

>> CHRISTIAN DORSEY: Thank you and we have to get Jared out of here to meet his prior commitment so I am just going to ask you something that can be answered relatively quickly. We've got a lot of deep questions that we will have to figure out how we can address in some other forum. But people want to know whether or not there's any other data on the labor force participation rate, and specifically why people are actually leaving the labor market? There is a lot that people will pine about but are there any actual hard numbers which tell why we are actually at such low levels of labor force participation?

>> JARED BERNSTEIN: Well, that's a tougher question than you may have expected. There is a broad array of research on this question. I'll just summarize it quickly. Broadly speaking, it's actually interesting, Harry Holzer and I, an economist who does

some really interesting work in this area, just posted a piece up on the Washington Post called, A Win Win Approach to Increasing the Future Labor Force. It gets into some of this question a bit, so folks might find that interesting. It particularly focuses on some of the most disadvantaged groups that have left the labor force.

But broadly speaking, some of the decline in the labor force, in fact half to two thirds, has been structural; the impact of older people leaving the labor force because they are retiring. So this is the demographic factor and it's not one that people on this call have in mind when they are thinking about working age people who aren't in the picture. As Harry and I point out in the piece we just posted today, about a half hour ago, if you look at the decline in labor force participation or the decline in employment among working age people it tends to be concentrated among men who have a high school degree or less. And those are the very folds whose wages have taken the biggest hit and whom labor demand has been hit the hardest.

So, I think just finishing off, I think one of my key themes here, again, in America, work and poverty is very tied together. It is true that our safety net did kick up more than I think a lot of people realize in the great recession. And as I tried to point out earlier around Social Security, many of the actions that we've taken on, the war on poverty, our anti-poverty initiatives have helped considerably. Of course you have to measure them to see it. But, we still have very much a job market that depends on work and maybe these folks who have left the labor force have done so because they have not been able to find gainful employment, it's that simple.

>> CHRISTIAN DORSEY: Thank you very much Jared, we appreciate the forecast and the preview and we will now move onto Debbie who will walk us through how to use the data that will be released. I would like to remind you all that you can submit questions as Debbie does her presentation and at the conclusion of her formal remarks we will get to as many as we possibly can. And near the end of Debbie's presentation we will also display a brief survey that we hope that you will take a couple of moments to complete.

>> DEBBIE WEINSTEIN: Thanks very much Christian and thanks to Jared that was great. And I am seeing some of the questions that we haven't had a chance to answer. They are very thoughtful questions and we will figure out something in the follow-up materials to try to address some of the ones, especially when

more than one person asked similar things. So we do want to kind of speak through much more nuts and bolts type stuff here so you can find the data. So Jared already told you, one of these big questions since the great recession ended in 2009. By 2013 which we will get the data from, did poverty start to decline? Jared said, not much, maybe a little, we'll see.

We can ask the question, has SNAP or food stamps, unemployment, insurance, and your tax credits reduced poverty? Actually the Census Bureau will release estimates about how many people were lifted out of poverty by those programs including SNAP and tax credits even though they are not counted in the official measure. Jared is absolutely right, their full statement and alternative poverty measure doesn't come out till November but they borrow from it to make that initial statement. Income, is it sliding as it has been sliding? Has inequality continued to widen? There will be answers to those questions. We'll see the value of health insurance; maybe do to the Affordable Care Act and other questions. We'll be able to find out how many people are paying more than 35% of their income on rent; that's in this data. As far as food hardships, are more people using SNAP, that's in the data. How many are food insecure, or that is, struggling to put nutritious food on the table? That is actually from a different data set that is already out, but we do have those answers.

And education; there are many questions about education that you will be able to see answers to. But one example: if you haven't finished high school are you more likely to be poor or unemployed? That kind of information is there. So how to find the answers? On September 16th and 18th, next week, the Census Bureau will release survey data. On the 16th it is largely national data for poverty and income and some health insurance. They will also use the data that will mostly be released on the 18th, but what it has to do with health insurance data, health coverage, that will be out on the 16th. On the 18th, the America Community Survey, which is a much bigger sample, will have state and local data as well as US data. You can get it to congressional districts and counties and as I mentioned we have already got the Department of Agriculture household food security in the US in 2013 and that has some state data. When we send you follow-up we will send you a link to that.

So part one, the new data you'll see on the 16th as I mentioned. The current population survey, the smaller sample that the census really wants to emphasize, all the national information. There is some state data that comes out in this but

the sample is not really large enough to break down, for instance, by race or ethnicity, and the way they get a large enough sample to say anything about some of the smaller states is by pooling information across a couple of years. So it's not quite as current. But it has been used in the past and we do want you to know that it is there and I will tell you a little bit more about it in a second.

Some of the key points that will come out on that day, and this is the day that you will see most of the press coverage about it, as Jared said, too many are likely still to be left behind, even if there is a small reduction. This many years after the recession we should be seeing poverty go down much more than it is. But we should see some health insurance improvements. And again, we will see those statistics about the millions lifted out of poverty by SNAP, the food stamps, IU and the tax credits.

So now here comes what we were starting to talk about, exactly how you can find this data. So the first thing to know, when the shorter sample, smaller sample I should say, current population survey comes out next Tuesday the 16th. The press event in line for that will be at 10 AM Eastern Time. If you go to the census website which is just www.census.gov as you notice where it says RES in red there on 9/16, the report will be announced on the home page. On that day it is not going to be hard to find that information at all, they'll be an announcement you can click on it and find their report and their summary tables. But because all other days it won't be highlighted there I just want to show you where you can find it. You see the red arrow, where I am fruitlessly pointing with my curser that you can't see, but the red arrow is there. It says topics and if you click on that; after topics you click on Income & Poverty, and that's where this large blue arrow is pointing. So click on that and then you will click on Poverty, out of Income and Poverty, and you will see as this red arrow shows you Income and Poverty and Health Insurance in the United States 2013. Of course what it's pointing to is what's up there right now; and the most recent data is 2012. It will be at the top of the list when the new data comes out. So that gets you the full report and that is just picture of the report as it exist for 2012.

I mentioned that you can get the state data and for there you would click on detailed tables and once you're in those tables click on POV 46 and it will give you a bunch of choices, click on Weighted Person Count, between 100 and 125% of poverty in all ages, and you will see a table that looks like what you are

seeing on the screen right now and that will show you their state poverty data. I am telling you this because you may get contacted, depending on whom you work for, by reporters who have seen this data in your state and they want to know your reaction right away so you should be aware of it. But for the wealth of the state and local data please wait for part two, The America Community Survey as I said, that's much bigger and has lots more information.

There are a lot of ways of getting at this data but I've just brought you a screen shot of the Census Bureau's homepage. so for this data starting on the 18th you see the red arrow pointing to data so you click on that; once you have, click on data tools and apps, so you can see on the left hand side I have typed in the instructions. You can get these materials right now by clicking on materials and we will send them tomorrow so don't worry you will have all of this. So after data you are going to data tools and apps and then you are clicking on American Fact Finder which is the way to get the data from this. And then, and that's what shows on this screen, you can see the red arrow points to American Community Survey and the blue arrow points to get data. You click on get data; so there you are. You get to the American Fact Finder. This is your route into this truck load of information you can use.

The fastest way to get data for your state, if you can see in a tan box it says refine your search results and on the left hand side it says, Topic or table name. You don't even have to put that in because there will be some summary type tables listed. You only see a couple of them listed on our screen shot because I couldn't show more than that at one time. You will see them when you practice with this but forget even the topic at the moment. Where it says, state, county or place; if you type in your state name it will ask you if you really want the full state or part of the state. Click on your state name and then scroll down and look at the tables. There are two kinds of tables that are very helpful. One is things that are labeled DP03 and 04. Selected economic characters 6 that's 03, DP04, selected housing character 6 and those are a whole set of information that if you click on that; you can see right to the right where you can enter in the state, it says, Go. You will be able to get that state once you click on the table you are interested in. And similarly there is a very helpful table we really like using and those are up on that front screen; CP03, CP stands for the Comparison Profile and the 03 is the economic one; the 04 is the housing one. So that is the fast way to get that.

A little slower way that lets you do a bunch of other things is what I am going to go through right now if you will bear with me. So you see the way to get information across a whole lot of different products that the census offers; you see the red arrow on the same page where it says, Topics. Well, if you click on Topics you will be able to click on Number of Topics, the next screen shows the year. Right now you would have to click on 2012.

Starting next week the most current year will be 2013 and that is what you will click on. You can click on Product Type and that's where you can enter comparison profile, that's the one we are using right now; and just those alone will do it for you now. Then you can click on Close where the purple arrow is and you get out of that. When you do that everything you click on you will see entering in where it says, Your Selections on the left hand side. American Community Survey, in a second you will see more of that. Right now this is just to show you how many different product types there are.

We are using this Comparison Profile as our example right now and I will show you in a minute what I like about that. There are detailed tables I think that is the blue one, the green one and the geography comparison table. That would be one if you wanted to see comparative poverty rates for every state in the nation or every county in your state or every school district in your state or other kinds of information like that. The purple arrow is the ranking table. Similar, except it just gives it to you in the order of which state has the most poverty verses the least poverty. And I forgot to mention the Subject Table at the very bottom which is kind of brown colored. At the very top there's a blue that says, Detailed Table. Subject and Detail give you more information like, as I mentioned before, how many people who haven't finished high school are poor or unemployed as compared to people who have gone further in their education? So, all of those products are available to you.

Now going about this the longer way than what I told you in the first place, next is to click on geographies and in this list you see the blue arrow pointing downward. I know this is the most galvanizing thing but it helps you get the data. So there are the geographies. The examples we are using in this presentation are getting information for your state; but many of you may wish to go below the state level. Once you click on that you want state, you then can select county or census tract, someone was asking about that, or place which would refer to a city, or congressional district. All of those are choices, but

you can stick with state and pick your state. So you select your state and you will be a pull down menu. In this example we picked Arkansas. In order for it to register you have to click on Add to Your Selections which it shows in the red arrow. And then close out of this like you did before and amazingly that will get you: Selected Economic Characteristics, One Year, or it gets you this full list.

The one I want you to do, when the new data comes out it will say 2013 ACS One Year Estimates; that is what you should select. You can see all of your selections if you look at the red curvy arrow, have been listed. You asked for the most current year, you asked for the comparison profile, we are looking for Arkansas; all of that is showing up. Then the great thing about the Comparison Profile is that is shows five year worth of trends; whether they are just chance or statistically significant, without you having to do anything to answer that question, it's right in there for you. So of course in the screen shot we took from the data that is available; now it goes from 2008 to 2012. Next week it will go from 2009 to 2013. 2009 is the year in which the recession ended. 2013, all these years after, has poverty gone up or down at that point? You know you can see then, with this example, this is from Arkansas, the table has a lot more than poverty; it has employment and all kinds of information. But then you have to scroll down and you will eventually get to the poverty data. So, scrolling down gets you, if you see the blue curvy arrow, percentage of families and peoples whose income is below the poverty level.

We generally use People rather than Families, but of course you can use whatever you want; People is just below there. You can see that with Arkansas, 19.8% of all people in Arkansas were poor in 2012; that is up from 2008 at 17.3%. For children under 18 years as usual it is much higher, and there too over that five year period poverty increased I am sorry to say. These asterisks all over the place where you see the red arrow pointing, that means that was a statistically significant change and you can feel very confident in going forward and talking about that.

So, the comparison profiles are great, we really encourage you to use them; but they don't do everything. They don't show you race and ethnicity breakdowns. They also only show percentages they don't show numbers; for all of that you need to get to the subject tables. This is time consuming going screen by screen so I'll show you again on the right hand side of this screen shot I have typed in, again you're going to topics,

question that's on the left hand side of the screen of the Census Bureau; for product types your picking subject tables; under people you can select poverty; for geographies pick state and select your state. When you get to this information you will find poverty by age, by race, by educational attainment, by work; it will show those below half the poverty line through two times the poverty line.

Unfortunately, we are not showing it all on this particular screen but if you were up on the Census Bureau you would see all that. You can see as far as we get here on this table, you are seeing estimated numbers and you are seeing percents as well. That shows you that there is much more use of this advance search function that I have been showing. I just gave you the fastest way to get some information about race and ethnicity but the disadvantage to what I just showed you is that it doesn't breakdown for instance by ages so if you wanted to be able to say how many African American children in your state are poor verses everybody or verses seniors you have to go about it differently.

I am not going to go through every step here but it is all written down here for you so you can try it at your leisure, but it gives you the steps of how to get at a more detailed approach. The instructions I gave will get you every kind of racial or ethnic breakdown that the census has enough numbers for your state. It will vary state by state. It gives so many that there are three screens worth. You have to point to an arrow at the upper right hand side to get to all of these examples. The explanation in words is probably not as hard as actually doing it so I suggest that you try it if you want those kinds of breakdowns.

The kinds of race categories that the census uses in their summary data that they put out are the ones that you see on the screen. They show White alone or White alone-not Hispanic; Black or African American alone; America Indian and Alaskan Native alone; Asian alone; and Hispanic may be of any race. The prior screen that I showed you has many more categories, for instance Black African American alone or in combination with other races. That's how many people would answer a census survey question. It is up to you which information you chose to use but I did want you to see what they most predominantly use when they make the racial and ethnic categories. In a given state they may not show all of these categories if there aren't enough in their state.

So, that's not all that you can get from the Census Bureau. I mentioned them so that I don't have to go through that now. The ranking table is not for every category or for every topic but poverty, child poverty; they can show the senior poverty, they can show ranks among states but ranking tables are only among states. The geographic comparison tables as this shows you, this is an example of the number of poor children in the different school systems in California, so you can see an example of the kind of data that is available here that may be just the kind of thing you want to show. Here is another example of a geographic comparison table to show the percent without health insurance. I use this example because there are a lot of differences. More than 20% of Floridian's had no health insurance in 2012. Only 3.9% of people from Massachusetts had no health insurance.

So how can you use the data? I know this is going on a long time. We hope you will use it to make these kinds of points. You will see as I mentioned that IU tax credits lifts millions out of poverty; expand them don't cut them. So you have the head smacker there at the bottom, isn't that obvious? The more education people have the less poverty, so invest in education; don't cut. States using the Affordable Care Act and the Medicaid Expansion have fewer uninsured so take that Medicaid option. Huge numbers are paying 30 or 35% or more of their rent so stop cutting rental vouchers. So many people are up against it that way. And the table here, thanks to the Center on Budget and Policy Priorities gives an example from last year's data about the people kept out of poverty by SNAP and unemployment insurance.

We want you to use this data in many different ways. Letters or tweets to your Representatives and Senators; blog posts; you can comment on our blog, Voices for Human Needs, the link to it is there, and letters to the editor. On October 1st from 2-3 PM there will be a Mom's Rising tweet chat that you can participate on, we will send you more information about that. You can post or link to reports on your Facebook page. You can meet with Congressional staff; we hope you do all of that. Christian already told you about all the kinds of stuff we will send you and we will tell you again when we send the initial information, we hope tomorrow. When the data comes out we will send you a lot more stuff. So thank you very much and thank you for patiently listening for that nuts and bolts race through the census website. So Christian I hope there are some questions.

>> CHRISTIAN DORSEY: There are, and Debbie you did a great job. You anticipated a lot of questions, especially with your

concluding remarks; a lot of people wanting to know how they could actually get to a very specific walk through again? Thank you for reminding them about all the ways they can access this presentation after the phone call. So for the many people who were worried that they did not catch it all, you will be able to get access to what you've just viewed tomorrow. There are a lot of questions concerning how these data can be used to tell various stories by gender and by age. And even though it wasn't a focus of your presentation the data do provide that so could you just walk through some of the ways in which people could, who are focused more on gender or older population, how they could use these data?

- >> DEBBIE WEINSTEIN: Yes, at least there is some information available by age, say poverty by age, even in the most summary type tables. But the selected economic characters will show age differences and the age differences do include seniors. They do have female household or no husband present for instance. Even in the most summary data that's in that thing called Selected Economic Characters. So a lot of it is there even in the most summary data but when I gave you the subject table about people in poverty for the past year, that will give you much more of a gender and age breakdown.
- >> CHRISTIAN DORSEY: Thank you very much. There are also other questions regarding the mapping tools that are available from the Census Bureau. They have their smaller income and poverty estimate which has future rich map tool but a lot of users have had issues with it. I don't know if you know Debbie, but do you have any sense as to whether or not there are enhancements to those resources as well or what we are going to see next week mostly with the static information that's available?
- >> DEBBIE WEINSTEIN: The small area income tools are a different data set than what you will be getting next week. So I am not actually familiar with the mapping that is available there but that is not what we will be seeing next week. I think there is some mapping available, but thank you for asking that question. I will make a note to include a link to whatever there is when we send out the materials. I do know that the organization Half in Ten takes the congressional district by congressional district poverty data and puts that into a map and they get that out pretty quickly so we will send you a link to that as well. It doesn't have everything but that is a very helpful thing it does have.

- >> CHRISTIAN DORSEY: Debbie, at this time before we get to the next question we are going to pull up a brief survey for you all who are on this presentation to fill out. It won't take very much time at all but as we are concluding with the questions this afternoon we would love it if you would give us your feedback. This will help us to know how to present future webinars and to maximize the value that we are able to provide for you all because we do so value and appreciate you time we want to make sure that future webinar reflect the best practices for how we can provide this information for you. Please take this opportunity to fill out the survey that will appear on your screen. Moving back to the questions Debbie, a number of them asked about age and elderly populations and the kinds of information available for seniors. First, can you give us a sense of what the breakdowns are for people who are over 55? People want to know nuts and bolts about what kind of age chunks they are going to be able to see within that.
- >> DEBBIE WEINSTEIN: The summary type data that's in tables like Selected Economic Characteristics are: under 18, 18 to 64, and 65 and over. So people who are looking at 60 and over, it is not in the most summary data. I think it is possible that some of the real detailed data, like in the detailed tables may have some further breakdowns; I am not totally sure of that so that's another thing to check to get to you. But it is something you can look to see for yourself. But in general when you see the Census Bureau talking about older American's they are looking at 65 and older. And then there are various measures where children are under 18 and you can then, if you like Working Years information you can get an 18 to 64.
- >> CHRISTIAN DORSEY: Great, and for many of these questions about what top line numbers are that we are seeing; do understand that after these data are released on the 16th and 18th also available through the coalition will be a variety of resources that are produced by a variety of groups who will devote significant resources to number crunching in real-time as these data are released so the answers to a lot of those specific questions for specific populations and demographic groups will be available to you in a form that you can use in a variety of ways from very trusted research institutions. In our remaining time Debbie, we have another question about what data are available for same sex couple and I have no idea the answer to that question.
- >> DEBBIE WEINSTEIN: I have not seen that specified and that may be something that over the years the Census Bureau is going

to respond to, for instance, in the family poverty questions they ask, married couple families, which should over time be including same sex and different sex married couples because more and more states are providing those options. So, over time married couple most likely should certainly have to include whoever is legally defined as married or whoever answers the question that way. Whether they will start to break out by same sex or not, I don't believe they are doing that now. Before we run totally out of time, there was a question, is data broken out by disability? The answer to that is, yes, in some of the more detailed tables. When we send stuff around we will point you to the tables that provide information about disability. You can get answers to poverty rates among people with disabilities which unfortunately are higher than in general. I wanted to make sure people saw that.

- >> CHRISTIAN DORSEY: Wonderful. We will do a final question since we have reached the final end time. Someone wants to know if there is a possibility to get data in advance?
- >> DEBBIE WEINSTEIN: Not really for the likes of us but I will say that the data that comes out on Tuesday for the current population survey, that is not available in advance for anybody; not for the press or anyone because it is considered the kind of data that can influence economic decisions and so they are very careful about that. The American Community Survey is embargoed so the stuff that comes out on Thursday, reporters who have registered with the Census Bureau news people can get that data. We cannot for instance. I tried once saying that we put out the Human Needs Report and that was not persuasive to them, so reporters will get it two days in advance. You should be aware of that if reporters sometimes get in touch with you, they may have data that they are seeing before you see it. If they want to ask you a question ahead of time they sometimes can let you know a little bit about what they are seeing but I wouldn't count on it. So unfortunately we can't provide anything before the dates they are published.
- >> CHRISTIAN DORSEY: Debbie, thank you very much and I am sorry to all of you who were not able to have your questions answered during this time frame but I do suspect that in the supplemental materials that are made available and if you take a look at some of the information that we provide for you tomorrow, most of those questions will be answered. And certainly next week when these data are released, again, there will be plenty of opportunities for you to get some of your substantive research questions answered through a variety of

ways which will all be available through the coalition on Human Needs. Debbie do you have anything to say in closing?

>> DEBBIE WEINSTEIN: Yes, they have data about immigration status; yes they showed distinctions of rural and cities and suburban poverty. We will do our best to point you to those, but I really encourage everybody to use what you have just been given and that you will get electronically tomorrow to practice with the current data that is up there now. It takes a little practice to get very adept at it but you may even find it fun as you find things you want. We will do our best to provide information for you so keep a lookout for those emails. Thanks for the more than 2000 people who registered for this and thank you Christian for being such a great moderator.

>> CHRISTIAN DORSEY: Thank you.