Using the New Poverty, Income, Health Insurance and Hardship Data

The Census Bureau will be releasing income, poverty and health insurance data on September 15 and 17. On the 15th, there will be mostly national data on income and poverty and both state and national data on health insurance. On the 17th, there will be a great deal of information on states and localities (including counties and congressional districts). All of this document conditions in 2019. In addition, the Census Bureau released a new round of data collected from this August 19-31 from its Household Pulse survey on September 9.

Of course, the conditions during 2019 and 2020 are wildly different due to the pandemic. Unemployment averaged 3.7 percent during 2019. It was 8.4 percent this past August, down from a high of over 14 percent a few months earlier. That means that good news expected in the releases this week must be tempered with today's sobering reality.

Message Tips:

We would expect an increase in median income and a decline in poverty in 2019. But persistent inequality existed, as well as difficulties in affording rent and health insurance, that made life precarious for people of low to moderate income. Once the pandemic hit, millions of people who were already on the edge fell off – losing income, unable to pay their rent or mortgage on time, not able to afford enough food, and losing health coverage. COVID-19 and the economic dislocation it has triggered require far more action from Congress now to prevent long-term health and economic harm to millions of Americans. It would be a reckless act for the Senate to refuse further negotiations with the House and to let our people accumulate dangerous debt and loss for months while Congress is out of session.

We can expect to see the seeds of the unequal hardships now being faced in the 2019 data. Look for

- Disparities in income and poverty among Black, Hispanic/Latinx and white Americans;
- Flat incomes with no significant increase, either overall or for some subgroups (last year, households overall did not make significant gains, nor did full-time workers);
- Whether the proportion of people without health insurance rose (it rose from 8.6 percent to 8.9 percent from 2016 to 2018);
- The September 17 data (the American Community Survey) can show how many people at different income levels were paying more than half their income on rent (see instructions below).

In addition, it is clear that people well above the official poverty line experience hardship. Lack of health insurance and the struggle to pay rent are examples. The [Federal Reserve] did its own survey in 2019 and found

- 16% could not pay all their current month's bills
- Another 12% couldn't pay if they had an unexpected $400 expense.
- 25% skipped medical care because they couldn't afford it.

- 18% had unpaid medical debt.

The Data:

Already available: Census Bureau's Household Pulse Survey

See their Data Tool, showing highlights from week 13 (the first week in a new round of data collection): https://www.census.gov/data-tools/demo/hhp/#/

See their detailed Data Tables from week 13 (data collected from August 19-31; released September 9): https://www.census.gov/data/tables/2020/demo/hhp/hhp13.html

(you will see data tables about education, employment, food scarcity, housing, health care

New Household Pulse Survey data (August 19-31):

- 22.4 million adults in households without enough to eat in past 7 days (Food, Table 2b)

- 12.1 million adults in households with children (14.1%) without enough to eat in past 7 days (Food, Table 3b)

- 8.2 million adults in households (14.4%) not up to date on their rent (Housing, Table 1b)

- 45.5% of adults in households in which someone lost income from work (113 million adults) (Employment, Table 1)

- 19.2 million adults uninsured (Health, Table 3)

Note that when you click on a table, you will see tabs at the bottom for all states and large metro areas.

How to get percentages, using Food Table 3b as an example: (but as you look at your state's data, be aware of when the subgroups are very small – sometimes you may have to talk about "All" or only larger racial groups; the smaller the sample, the greater the possibility the findings are just by chance.)

Data Released Tuesday, September 17:

National income and poverty data from the Current Population Survey (CPS)
Supplemental Poverty Measure
National and state Health Insurance data (CPS and American Community Survey)

Available 10:00 a.m., 9/17: https://www.census.gov/newsroom/press-releases/2020/announcement-iphi.html (link to view the online press conference; starting soon after 10:00 a.m., you will see links to the three reports and summary materials)

Press conference live at
https://census.webex.com/census/onstage/g.php?MTID=e4c5838ed44b8263e3fa24ba700ccfd61
(password: census)
Find data at <www.census.gov/newsroom/press-kits/2020/income-poverty.html>
Or at **Browse by Topic;** pick **Income and Poverty;** also **Health.**

Here is a link to national and state Health Insurance data to be released on 9/15:
https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-hi.html
Health Insurance: Tables 2018-forward

- **Table H-02. Health Insurance Current Coverage Status and Type of Coverage by Selected Characteristics: 2019**
  (has age, race, foreign born, work experience, disability…)

- For national data, uses CPS

- For state data, uses ACS: see table 6 in report; or HI-05 (all people by state; HI-11 (children below 200% FPL); HI-12 (compares uninsured rates between states)

Here is a list of detailed Poverty tables (national data) that will be released on 9/15:
start here: https://www.census.gov/topics/income-poverty.html or through links available on 9/15:

- **POV01:** Shows people below 50% FPL, below 100%, below 200%, etc. White, Black, Asian, Hispanic (may be of any race); age breakdowns

- **POV06:** Families by number of working family members and family structure

- **POV15:** Families With Related Children Under 18 by Householder's Work Experience and Family Structure

- **POV22:** Work experience by age, sex, household relationship, poverty status

- **POV29:** Years of school by poverty status – age, sex, nativity, citizenship

What to look for in the Supplemental Poverty Measure:

Start here: https://www.census.gov/topics/income-poverty/supplemental-poverty-measure.html or through links available on 9/15.

Look for a version of this graph in the 2019 report (should be Figure 8):

The SPM answers questions about how effective certain programs are in reducing poverty.
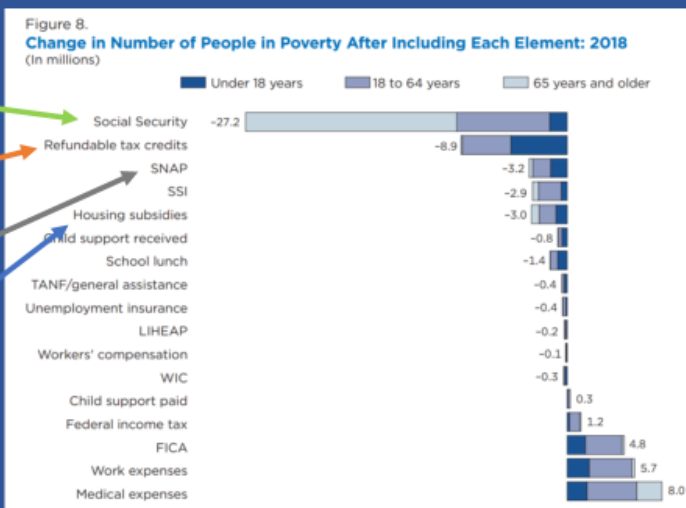
Without SS income, 27.2m more people would be poor

Without tax credits, 8.9m more people would be poor

Without SNAP, 3.2m more people would be poor

Without housing subsidies, 3m more people would be poor

(look for Figure 8)

Figure 8.
Change in Number of People in Poverty After Including Each Element: 2018
(In millions)

Finding top-line income data from the CPS on 9/15:
start here: https://www.census.gov/topics/income-poverty/income.html or through links available 9/15)
(last year, figures 1 and 4)

Median Income/Earnings
(find in Income and Poverty Report, 9/15)
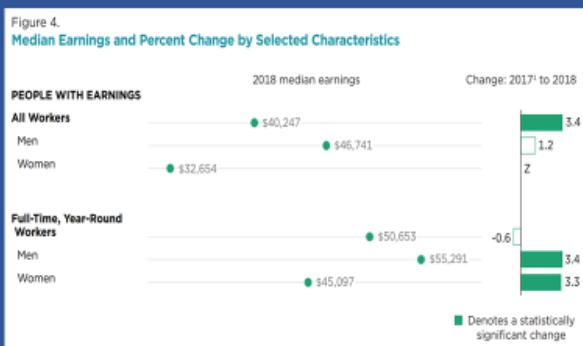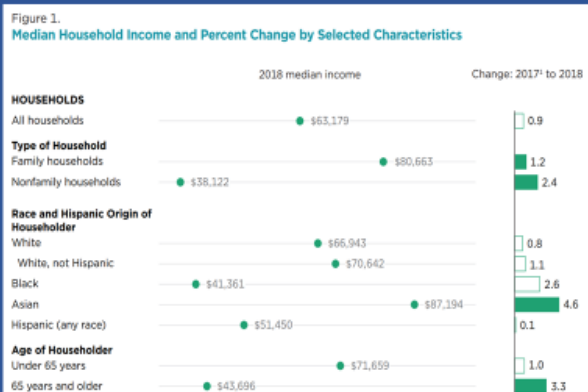
Last year, despite a good economy, not everyone made significant gains.

Data Released Thursday, September 17

American Community Survey: national, state and local data on a large variety of topics, including demographic, economic, health coverage, and housing details. This is released without a press conference. Reporters from recognized media outlets get embargoed access to the data starting Tuesday, September 15. They can publish starting 12:01 a.m. ET on 9/17. The full set of tables in the past has not been available to the public until about 9:00 a.m. ET on the 17th.

To get to the report released on the 17th:

To get all the data, go to https://data.census.gov/cedsci/

Where it says "explore data" put a table number in the box (tables to look for below).

For all the instructions about **choosing your state or locality**, see slides 65-68 in the slideshow.

For instructions on how to calculate how many households in your state (or the U.S.) are paying more than half of their income on rent (by income level – our example shows how to figure it out for households with income of under $35,000), see slide 69.

For instructions on **how to find child poverty by race for your state**, see slides 70-73.

To find **poverty by race by gender**, you would follow similar instructions, except instead of adding up those under 18 who are above and below poverty, you add up males above and below poverty for each race/ethnicity, then dividing those below poverty by the total for males; do the same for females.

Sampling of useful tables (also on slides 62-64):

Data Profiles:
DP02: Social Characteristics (includes household types, relationships, fertility, grandparents, education, veteran status, disability status, residence 1 year ago, place of birth, citizenship status, ancestry, languages spoken at home, computers/internet use)

DP03: Economic Characteristics (includes employment, commute to work, occupation, income and benefits, such as Social Security, SSI, cash assistance, SNAP, health insurance, poverty)

DP04: Housing Characteristics (rental and owned homes, value, how heated, costs, crowding, % of income spent on rent)

Comparison Profiles: On a variety of topics, shows comparison over past 5 years (and whether the differences are statistically significant)

CP02: Comparative Social Characteristics
CP02PR: (in Puerto Rico)
Family arrangements, fertility, education, veterans, disability, place of birth, citizenship status, computer/internet use

CP03: Comparative Economic Characteristics
Employment, occupation, commute to work, income, use of public benefits, health insurance, poverty

CP04: Comparative Housing Characteristics

Subject tables (small sampling):

S1701: Poverty status in past 12 months

S1703: Selected characteristics of people at specified levels of poverty…

S1001: Grandchildren characteristics

S1002: Grandparents

S0102: Population 60 years and over (S0102PR: in Puerto Rico)

S0103: Population 65 and over

S1602: Limited English-speaking in households

S2702: Selected characteristics of the uninsured (S0702PR: in Puerto Rico)

S1810: Disability characteristics

S2503: Housing up to 30% or more of income

Questions? Contact Debbie Weinstein, dweinstein@chn.org