Poverty and Hardship – Then and Now

What to expect from the Census Bureau's annual poverty, income, and health insurance data
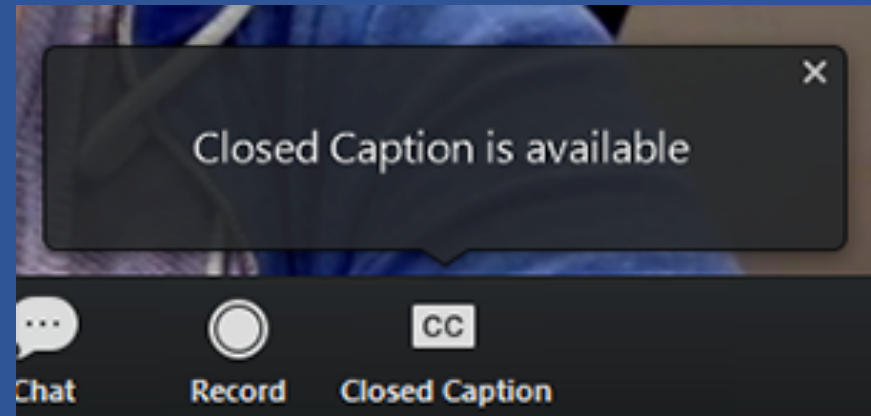

September 9, 2021

How to Enable Closed Captioning:

To enable captioning, click Closed Caption in the bottom ribbon, and click "Show Subtitle".

Tip: Should the header and chat be in the way of the captions, click and drag the closed captioning to move its position in the meeting window.

Thanks to CHN's generous funders

The Annie E. Casey Foundation
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The Robert Wood Johnson
Foundation
The Rockefeller Foundation
CHN Members and Supporters

Deborah Weinstein, Moderator

Deborah Weinstein has been Executive Director of the Coalition on Human Needs since 2003. At CHN and previously at the Children's Defense Fund and the Massachusetts Human Services Coalition, Debbie has helped advocates to combat poverty and hardship for about 40 years.

William Spriggs

William Spriggs is a professor in, and former Chair of, the Department of Economics at Howard University and serves as Chief Economist to the AFL-CIO. In his role with the AFL-CIO he chairs the Economic Policy Working Group for the Trade Union Advisory Committee to the Organization for Economic Cooperation and Development, and serves on the board of the National Bureau of Economic Research.

Megan A. Curran

Megan A. Curran is Policy Director at the Center on Poverty and Social Policy at Columbia University with a focus on policy strategies for poverty reduction and how the tax system and social safety net can better support children and families. She has worked as a researcher, advocate, legislative aide, and direct services provider and holds a PhD in Social Policy from University College Dublin, Ireland.

Christopher Wimer

Christopher Wimer is Co-Director of the Center on Poverty and Social Policy at the Columbia University School of Social Work. He is also the Project Director on the Robin Hood Poverty Tracker, which measures poverty in New York City. Wimer conducts research on the measurement of poverty, as well as historical trends in poverty and the impacts of social policies on the poverty rate. He also focuses on how families cope with poverty and economic insecurity, with a particular focus on how families manage food insecurity and other forms of material hardship.

Claire Zippel

Claire Zippel is a Senior Research Analyst in the Income and Poverty Trends team. Before joining the Center, Claire worked as a data analyst at Enterprise Community Partners, where she provided consulting services in support of evidence-based community development. Prior to that, she was the housing policy analyst and research coordinator at the DC Fiscal Policy Institute, a State Priorities Partnership member. At DCFPI, Claire conducted research on housing subsidy programs, poverty trends, and tax credits.

3 Ways CPSP Is Measuring Poverty During COVID-19

- **Traditional Supplemental Poverty Measure (SPM) poverty analysis**

  Use annual data available on a considerable lag; assess impact of policy on poverty within a one-year window (*e.g. assess poverty and policy based on 2019 or 2020 data*)
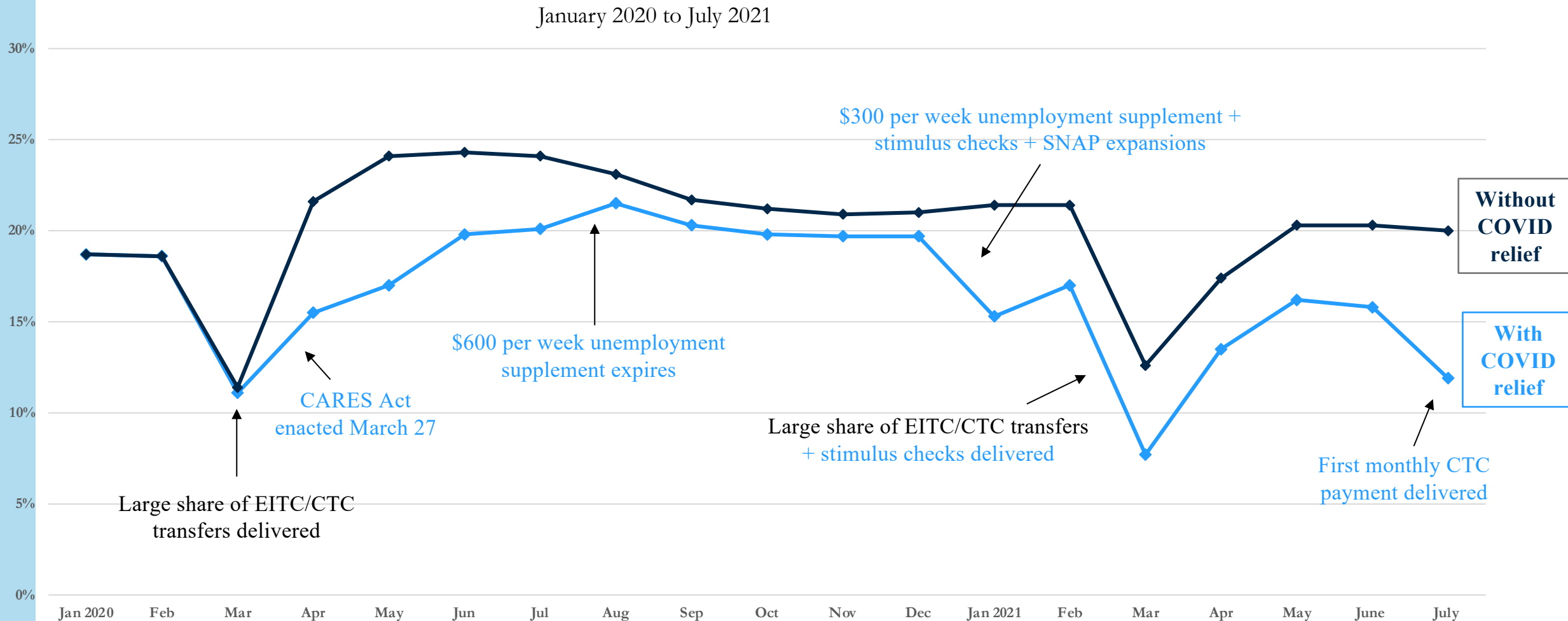
- **Forecasting 'real-time' *monthly* SPM poverty estimates**

  Use combination of available monthly data to assess changes in family income & poverty rates by month (*monthly SPM poverty threshold = annual SPM income threshold divided by 12*)

- **Forecasting 'real-time' *annual* SPM poverty estimates**

  Project family income & poverty rates for the current or near-future years (*e.g. what might 2021 or 2022 poverty look like?*)

CENTER ON
POVERTY &
SOCIAL POLICY
at Columbia University

Monthly Child Poverty During COVID-19

January 2020 to July 2021

Based on: *Parolin, Curran, Matsudaira, Waldfogel, and Wimer (2020)*
Access all results at: https://www.povertycenter.columbia.edu/forecasting-monthly-poverty-data

Identifying Effects of COVID Relief

For Whole US Population

The New York Times

Oct. 15. 2020

8 Million Have Slipped Into Poverty Since May as Federal Aid Has Dried Up

JAN

MARCH 4, 2021

Stimulus checks, unemployment benefits, and SNAP kept 13 million out of poverty in January

MONTHLY POVERTY

For Children

Anti-Poverty Policy Effects in July 2021

As the new monthly Child Tax Credit rolls-out, food hardship and child poverty drops.

The overall monthly child poverty rate fell.

15.9%
JUNE 2021

11.9%
JULY 2021
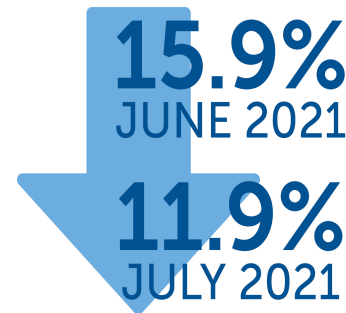
The CTC kept **3 million children** from living in poverty in its first month alone.
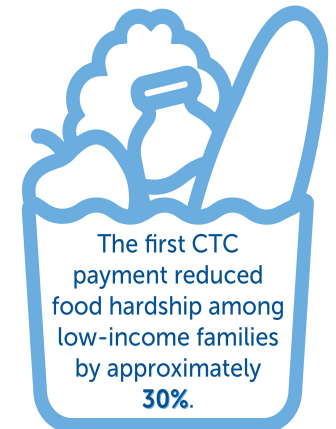
The first CTC payment reduced food hardship among low-income families by approximately **30%**.

SOCIAL POLICY
at Columbia University

Tracking Monthly Poverty

- Access our monthly poverty tracker (*updated regularly*) at: www.povertycenter.columbia.edu/forecasting-monthly-poverty-data

- View monthly poverty rates under three scenarios: (1) pre-tax/transfer; (2) without COVID relief; or (3) with COVID relief

- Find breakouts by **age** (*children; working age adults; seniors*) and **race and ethnicity** (*Asian, Black, Latino, White*)

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at Columbia University

Poverty Measures: US Census Bureau

Official Measure

(OPM)

The official measure uses cash income, such as wages and salaries, Social Security benefits, interest, dividends, pension, or other retirement income.

2016 Official Poverty Thresholds
(Two Adults and Two Children)

$24,339

Supplemental Measure

(SPM)

The SPM starts with cash income, then...

ADDING BENEFITS

The SPM adds benefits from the government that are not cash but help families meet their basic needs.

SUBTRACTING EXPENSES

The SPM subtracts necessary expenses like taxes, health care, commuting costs for all workers, and child care expenses while parents work.

2016 SPM Poverty Thresholds for Renters
(Two Adults and Two Children)

- $30,000 and Over
- $27,500-$29,999
- $24,339-$27,499
- Under $24,339

Housing subsidies
SNAP
Low-income home energy assistance (LIHEAP)
National school lunch program
WIC

RESOURCES

Child care expenses
Expenses related to work
Taxes
Child support paid
Medical expenses
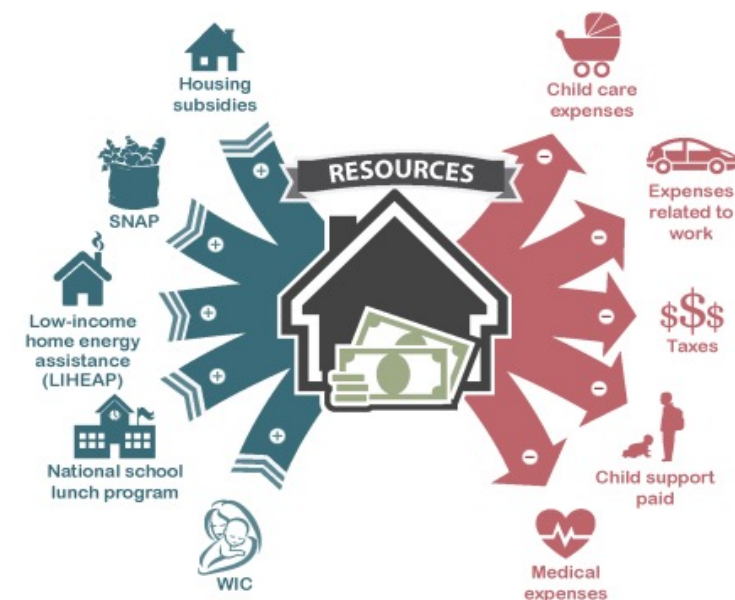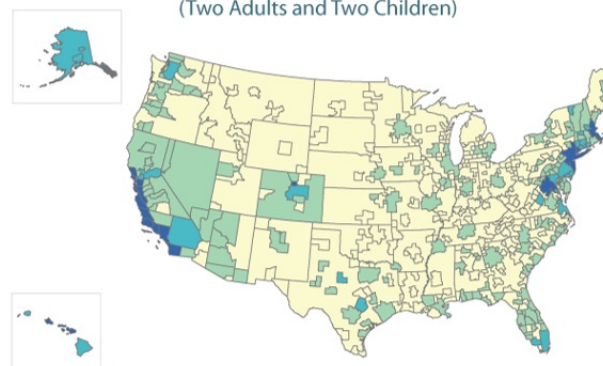
For images & more information, see US Census Bureau

Questions?

Keep in touch!

Megan Curran
Policy Director
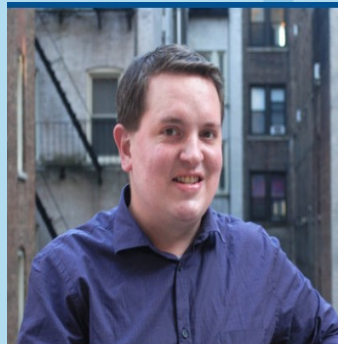
Chris Wimer
CPSP Co-Director

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🐦 @cpsppoverty

Join our email list for policy updates and information about upcoming policy seminars.

Poverty and Hardship – Then and Now

How to find and use data from 2020 and 2021 to make the case for Building Back Better

Deborah Weinstein

September 9, 2021

COALITION ON HUMAN NEEDS

What's available – and what's not

- September 8: USDA Food Security data for 2020
- September 14: Current Population Survey: Income, Poverty, Health Insurance for 2020
- September 14: Supplemental Poverty Measure for 2020
- Columbia U Monthly Poverty Estimates from Jan. 2020 through July 2021
- Census Household Pulse Data – food, housing, other hardships, tracked from April 2020 – August 2021 so far (state data available)
- **NOT till NOV.:** 2020 American Community Survey state/local data

Finding the CPS Data on 9/14: Links at Census.gov on that day

Census Bureau Press Conf Online 10 a.m.
WebEx access:
https://uscensus.webex.com/uscensus/onstage/g.php?MTID=e1982487b3649dfa94c667dd7a6b1e907

Password: Census#1 (if requested)

The webinar will consist of a simultaneous audio conference and online presentation. Credentialed media will be able to ask questions via the audio access number following the presentation. Questions are limited to media.

Audio access: 800-857-4863, passcode: 2426222

News conference page:
The Census Bureau will post the reports, data tables and news release online shortly after the news conference begins. They will be available at www.census.gov/newsroom/press-kits/2021/income-poverty.html

Or at https://www.census.gov, then **Browse by Topic;** pick **Income and Poverty;** also **Health.**

Breaking news: 2020 Food Security

10.5% of people were food insecure in 2020, unchanged from 2019. Still, 38.3 million people lived in households unable always to afford adequate food in 2020.

Household Food Security in the United States in 2020

www.ers.usda.gov

- Children: 14.8% of households with children were food insecure in 2020, up from 13.6% in 2019.
- Households with children headed by single women: 27.7% food insecure.
- White non-Hispanic households: 7.1 percent food insecure.
- Black, non-Hispanic households: 21.7 percent food insecure.
- Hispanic (may be of any race): 17.2 percent food insecure.
- Below 185% of Federal Poverty Line: 28.6% food insecure.

USDA Food Security by State:

Prevalence of food insecurity, average 2018–20

Food insecurity below U.S. average
Food insecurity near U.S. average (10.7 percent)
Food insecurity above U.S. average
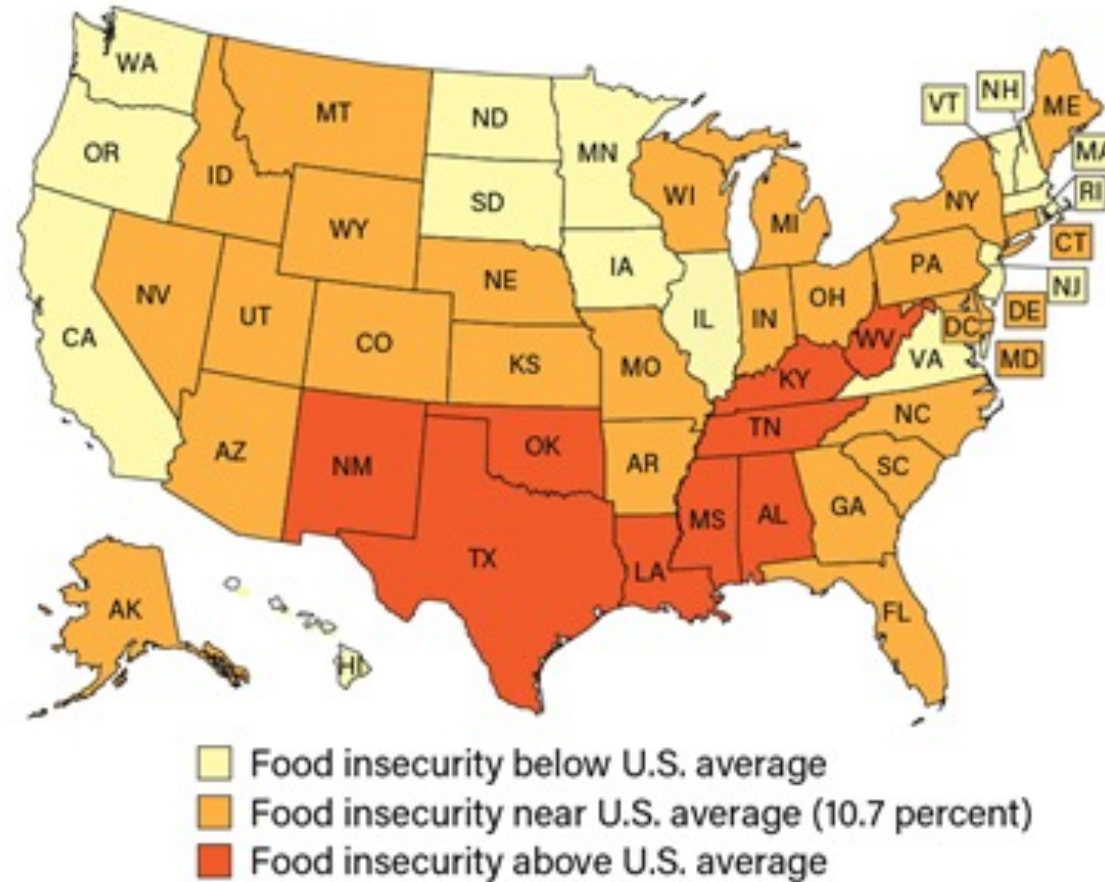
Source: USDA, Economic Research Service using data from the December 2018, 2019, and 2020 Current Population Survey Food Security Supplements, U.S. Census Bureau.

Health Insurance

CPS Health Insurance report, Sept. 14 —

Appendix Table 1 shows insurance by race, income…

Appendix Table 2 shows insurance by work experience, etc.

Figure 1.
Percentage of People by Type of Health Insurance Coverage: 2019
(Population as of March 2020)

2019 Type of Coverage

Type	Percentage
Uninsured	8.0
With health insurance	92.0
Any private plan	68.0
Employment-based	56.4
Direct-purchase	10.2
TRICARE	2.6
Any public plan	34.1
Medicare	18.1
Medicaid	17.2
VA and CHAMPVA	1.0
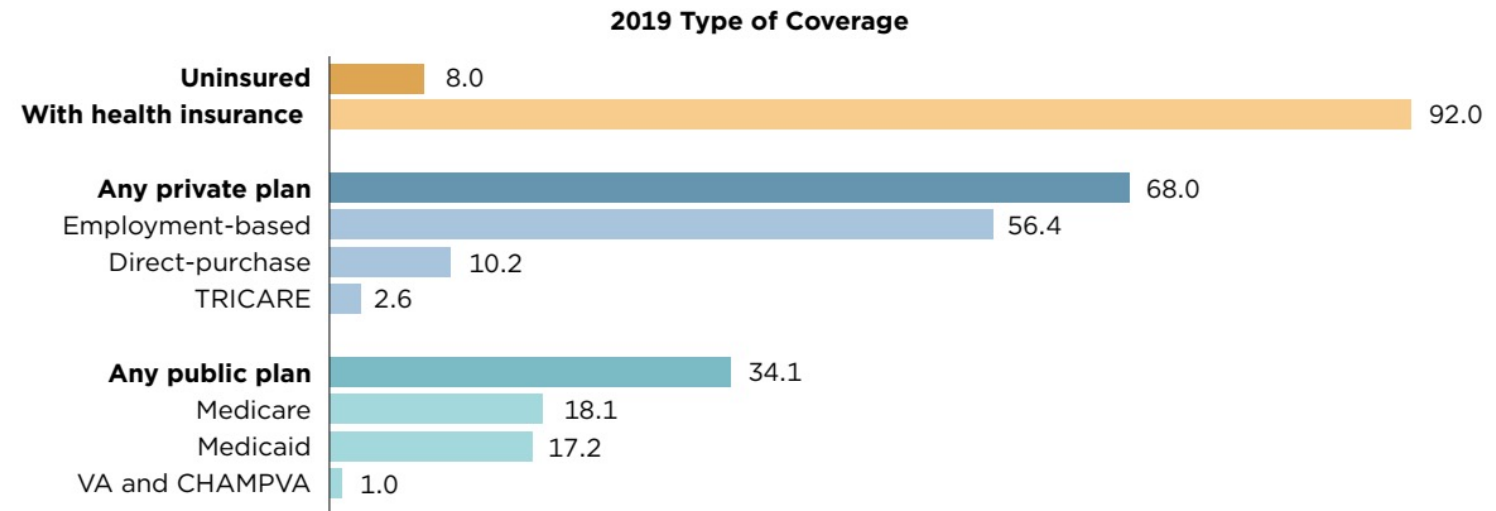
Note: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance during the year. For information on confidentiality protection, sampling error, nonsampling error, and definitions in the Current Population Survey, see <https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar20.pdf>.

Source: U.S. Census Bureau, Current Population Survey, 2020 Annual Social and Economic Supplement (CPS ASEC).

Find Income Data in Income and Poverty Report:
go to census.gov – then "browse by topic", then "Income and Poverty"

Real Median Household Income by Race and Hispanic Origin of Householder: 1967 to 2019

Income in thousands (2019 CPI-U-RS adjusted dollars)

Recession

- $98,200 — Asian
- $76,100 — Non-Hispanic White
- $56,100
- $45,400

$69,600

$56,500

$42,100

$29,000 — Black

Hispanic (any race)
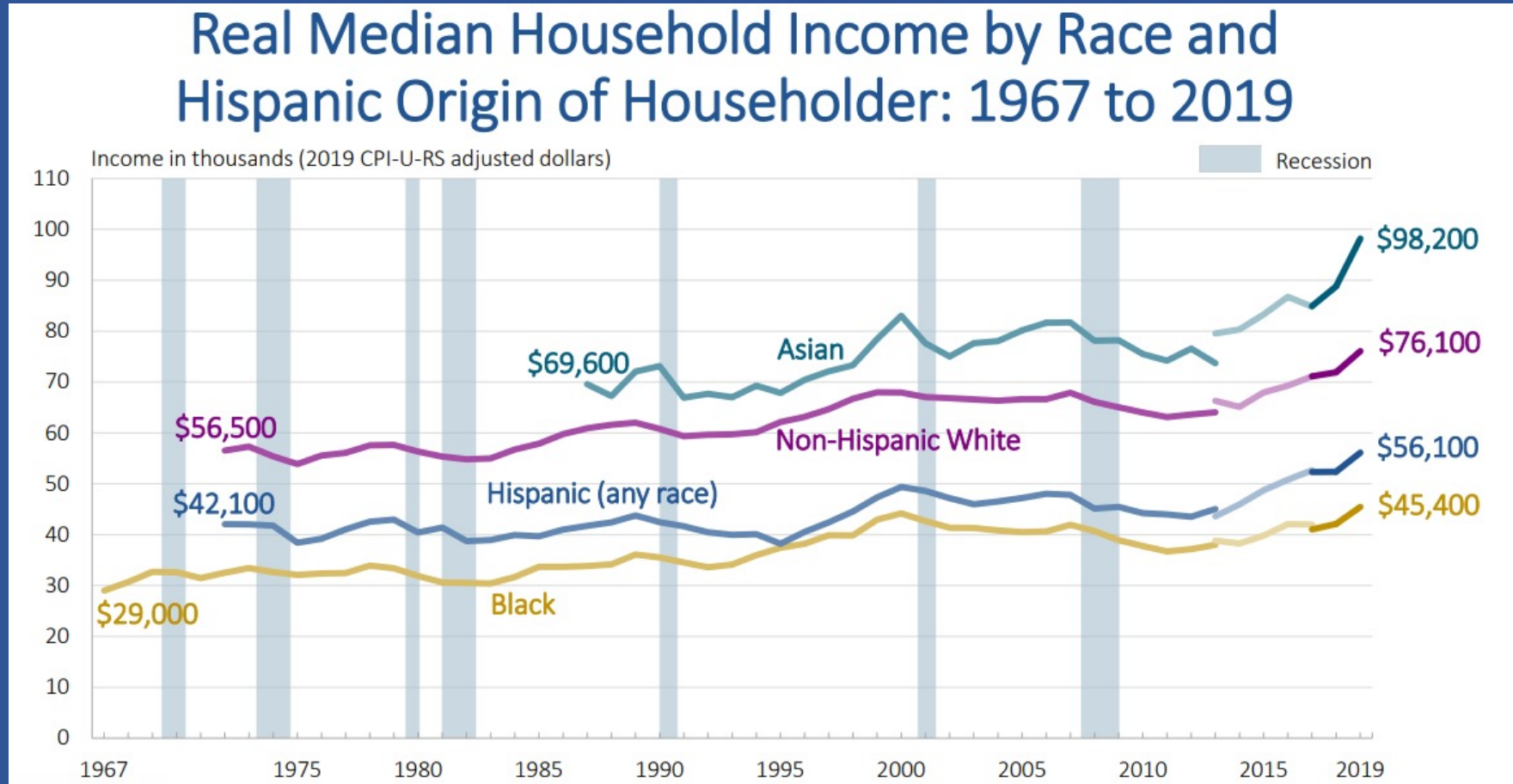
From last yr's Income report

Figure 4.
Median Earnings and Percent Change by Work Status and Sex
(People 15 years and older with earnings as of March of the following year)

2019 Median Earnings   **Change: 2018 to 2019**

Total Workers $41,537   1.4
Men $48,769   2.5
Women $35,826   7.8

Full-Time, Year-Round Workers
                     $52,000   0.8
Men $57,456   2.1
Women $47,299   3.0

■ Denotes a statistically significant change
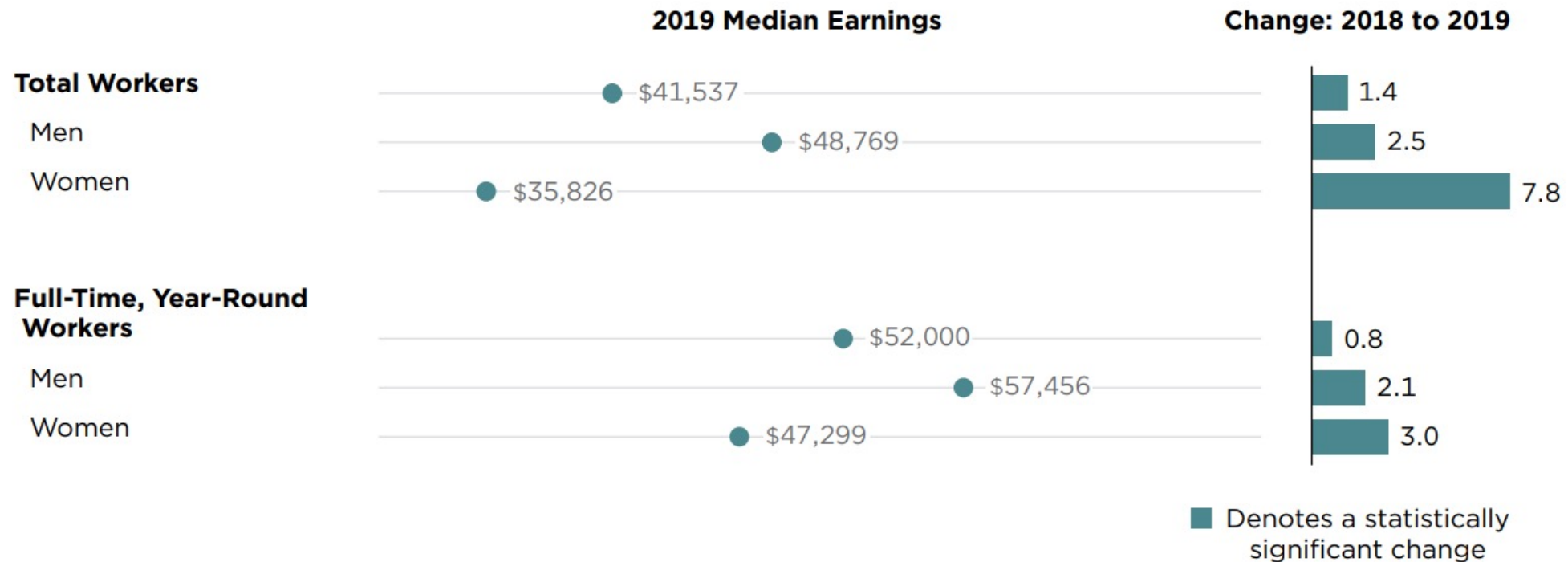
Notes: Statistically significant indicates the change is statistically different from zero at the 90 percent confidence level. For more details, see Table A-6. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar20.pdf>.

Source: U.S. Census Bureau, Current Population Survey, 2019 and 2020 Annual Social and Economic Supplements (CPS ASEC).

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Supplemental Poverty Measure More Accurate Assessment of Poverty – go to census.gov; browse by topic; income and poverty – select Supplemental Poverty Measure

Characteristic	Number[1]	Official[1]				SPM				Difference	
		Number		Percent		Number		Percent		Number	Percent
		Estimate	Margin of error[2] (±)	Estimate	Margin of error[2] (±)	Estimate	Margin of error[2] (±)	Estimate	Margin of error[2] (±)		
All people	325,268	34,061	799	10.5	0.2	38,163	895	11.7	0.3	*4,102	*1.3
Sex											
Male	159,461	15,009	433	9.4	0.3	17,655	489	11.1	0.3	*2,645	*1.7
Female	165,807	19,051	474	11.5	0.3	20,508	508	12.4	0.3	*1,457	*0.9
Age											
Under 18 years	73,151	10,542	367	14.4	0.5	9,119	354	12.5	0.5	*-1,423	*-1.9
18 to 64 years	197,475	18,660	514	9.4	0.3	22,072	606	11.2	0.3	*3,412	*1.7
65 years and older	54,642	4,858	200	8.9	0.4	6,972	258	12.8	0.5	*2,114	*3.9
Type of Unit											
Married couple	197,884	8,977	504	4.5	0.2	13,703	625	6.9	0.3	*4,726	*2.4
Cohabiting partners	26,094	5,789	375	22.2	1.2	3,167	324	12.1	1.1	*-2,622	*-10.0
Female reference person	40,891	9,378	443	22.9	1.0	9,526	478	23.3	1.0	147	0.4
Male reference person	15,079	1,484	184	9.8	1.2	2,162	237	14.3	1.5	*678	*4.5
Unrelated individuals	45,320	8,432	312	18.6	0.6	9,605	320	21.2	0.6	*1,172	*2.6
Race[3] and Hispanic Origin											
White	248,400	22,551	611	9.1	0.2	26,089	669	10.5	0.3	*3,538	*1.4
White, not Hispanic	194,858	14,179	465	7.3	0.2	15,914	492	8.2	0.3	*1,734	*0.9
Black	43,094	8,101	388	18.8	0.9	7,907	408	18.3	0.9	-194	-0.5
Asian	19,940	1,466	151	7.3	0.8	2,327	191	11.7	1.0	*862	*4.3
Hispanic (any race)	60,724	9,556	438	15.7	0.7	11,464	475	18.9	0.8	*1,907	*3.1
Nativity											
Native-born	280,361	28,412	685	10.1	0.2	30,238	761	10.8	0.3	*1,826	*0.7
Foreign-born	44,907	5,648	295	12.6	0.7	7,924	318	17.6	0.7	*2,276	*5.1

Supplemental Poverty Measure has state data – will average 2018, 2019, 2020

Appendix Table 5.
Number and Percentage of People in Poverty by State Using 3-Year Average Over: 2017, 2018, and 2019

(Numbers in thousands. Margin of error in thousands or percentage points as appropriate. People as of March of the following year. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar20.pdf>)

| State | Official[1] | | | | SPM | | | | Difference | |
| | Number | | Percent | | Number | | Percent | | Number | Percent |
	Estimate	Margin of error[2] (±)	Estimate	Margin of error[2] (±)	Estimate	Margin of error[2] (±)	Estimate	Margin of error[2] (±)		
United States	37,316	497	11.5	0.2	40,553	562	12.5	0.2	*3,237	*1.0
Alabama	715	79	14.7	1.7	635	70	13.1	1.4	*-80	*-1.6
Alaska	84	7	11.8	1.0	88	8	12.3	1.1	3	0.5
Arizona	870	122	12.1	1.7	860	113	12.0	1.6	-10	-0.1
Arkansas	437	36	15.0	1.3	366	31	12.5	1.1	*-72	*-2.4
California	4,482	182	11.4	0.5	6,745	225	17.2	0.6	*2,263	*5.8
Colorado	516	63	9.1	1.1	639	76	11.3	1.4	*124	*2.2
Connecticut	338	42	9.7	1.2	392	46	11.2	1.3	*53	*1.5
Delaware	74	10	7.6	1.0	102	11	10.5	1.2	*28	*2.9
District of Columbia	96	7	13.7	1.1	116	9	16.7	1.3	*21	*3.0
Florida	2,725	203	12.9	0.9	3,265	204	15.4	1.0	*541	*2.6
Georgia	1,383	112	13.3	1.1	1,378	115	13.3	1.1	-5	Z

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The SPM answers questions about how effective certain programs are in reducing poverty.
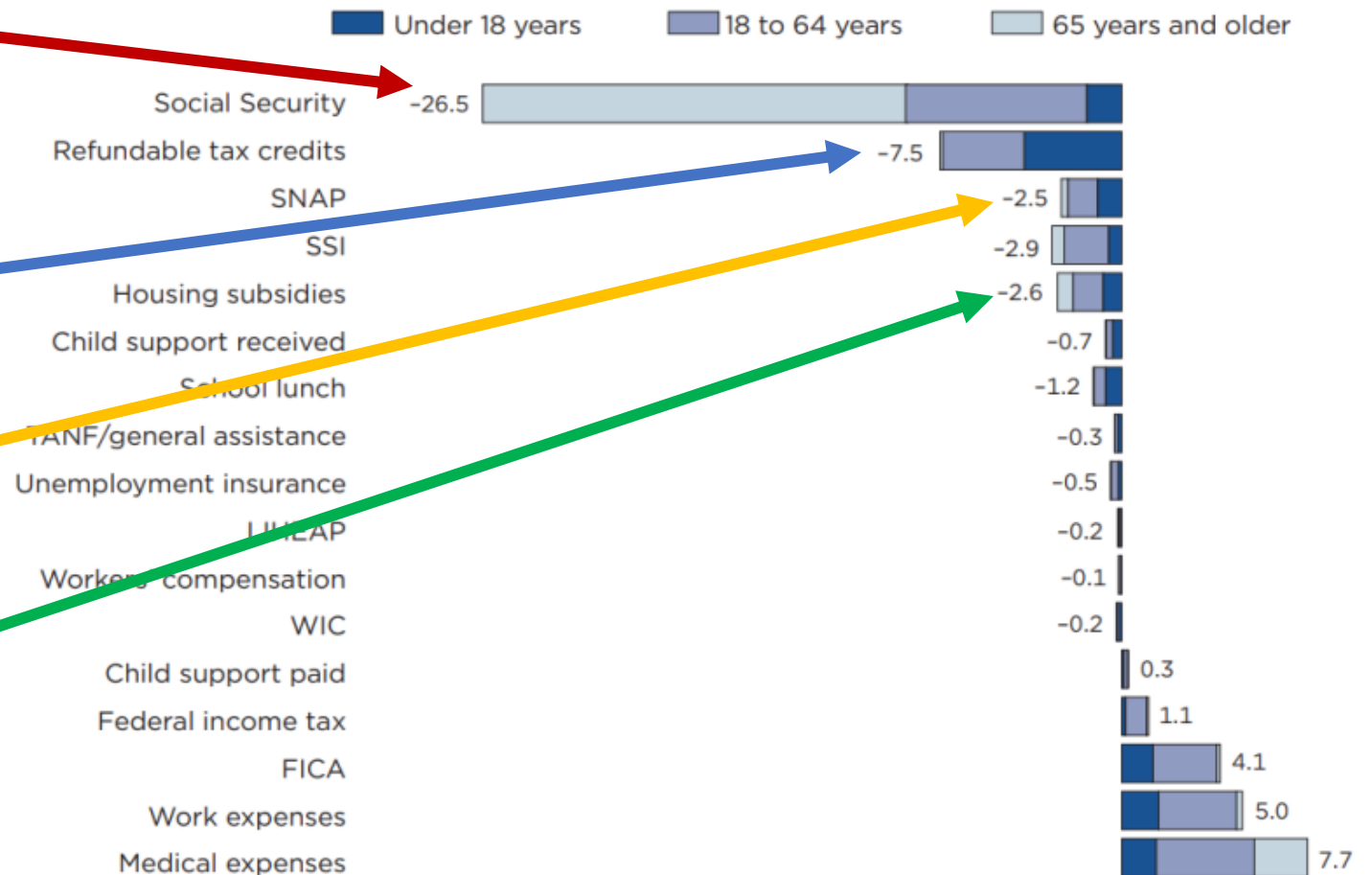
Without SS income, 26.5m more people would be poor

Without tax credits, 7.5m more people would be poor

Without SNAP, 2.5m more people would be poor

Without housing subsidies, 2.6m more people would be poor

Figure 8.
Change in Number of People in Poverty After Including Each Element: 2019
(In millions)

Legend: Under 18 years · 18 to 64 years · 65 years and older

Element	Value
Social Security	-26.5
Refundable tax credits	-7.5
SNAP	-2.5
SSI	-2.9
Housing subsidies	-2.6
Child support received	-0.7
School lunch	-1.2
TANF/general assistance	-0.3
Unemployment insurance	-0.5
LIHEAP	-0.2
Workers' compensation	-0.1
WIC	-0.2
Child support paid	0.3
Federal income tax	1.1
FICA	4.1
Work expenses	5.0
Medical expenses	7.7

Preliminary estimate of weighted average Official Poverty Measure thresholds for 2020:

Check on 9/14 to make sure there are no changes in the poverty thresholds.

Size of Family Unit	Estimated Threshold
1 person (unrelated individual)	$13,172
Under 65 years	$13,465
65 years and over	$12,413
2 people	
Householder under 65	$17.408
Householder 65 years and over	$15,659
3 people	$20,586
4 people	$26,495
5 people	$31,404
6 people	$35,562
7 people	$40,510
8 people	$45,010
9 people	$53,527

Quick look at CPS poverty data

- We'll go to **www.census.gov**
- Then to **Browse by topic**
- Then to **Income and Poverty**
- Then to **Poverty**
- Click on **Poverty in the U.S. 2019 Official Poverty Report (on Sept. 14 will be 2020)**
- Scroll down to find **Table B-1**

A few examples of detailed CPS tables:
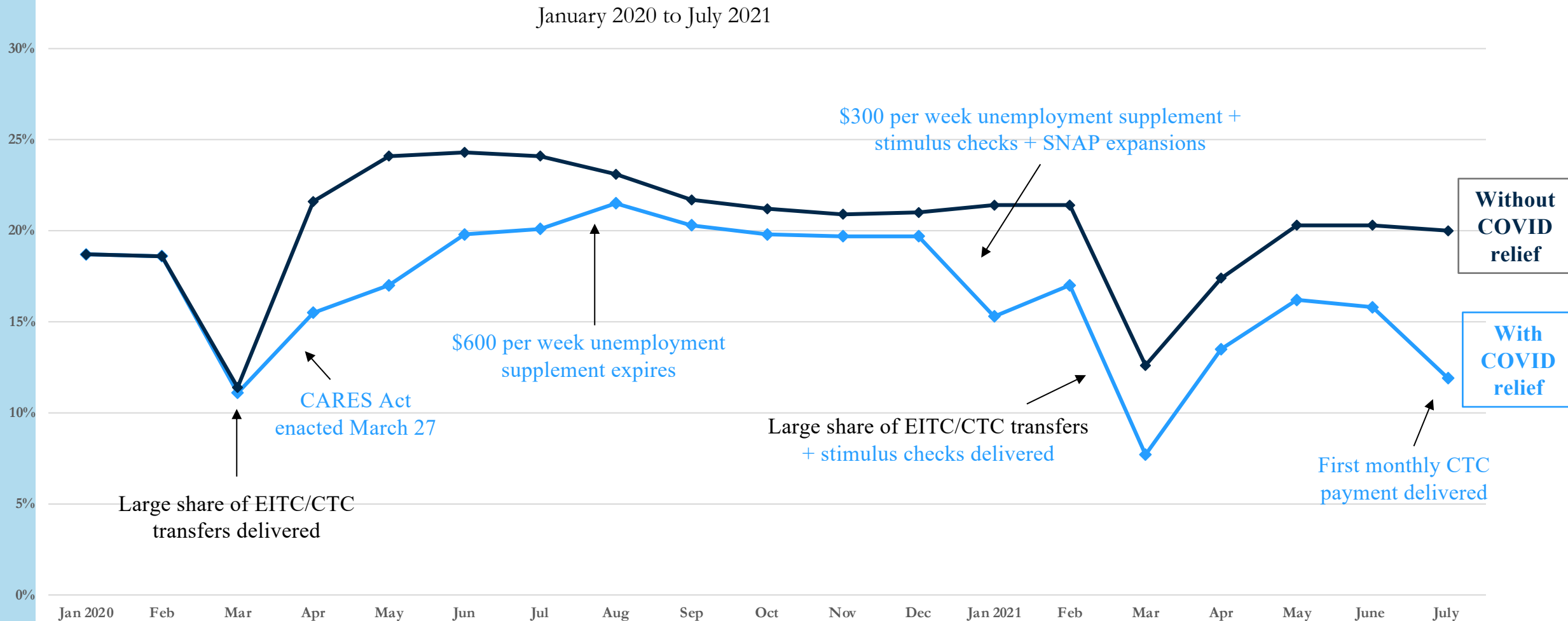## https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov.html

For all, select weighted person count, choose percent of poverty you want and demographic groups you want

- **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

- **POV46:** Poverty by state (use with caution – sample size may be too small to be reliable)

That was then. Telling a more current story.

- Columbia U's Center on Poverty and Social Policy, monthly poverty tracking: **https://www.povertycenter.columbia.edu/forecasting-monthly-poverty-data** (from Jan. 2020 and ongoing)

- Census Bureau's Household Pulse surveys – Started April 2020, ongoing through October 2021 (as of now): **https://www.census.gov/programs-surveys/household-pulse-survey.html**

- **C**overs hardship, not poverty: ability to get enough food, afford rent or other bills, employment, health, education, child care, Child Tax Credit – **has state and metro area data as well as national**

Monthly Child Poverty During COVID-19

January 2020 to July 2021

$300 per week unemployment supplement + stimulus checks + SNAP expansions

$600 per week unemployment supplement expires

CARES Act enacted March 27

Large share of EITC/CTC transfers delivered

Large share of EITC/CTC transfers + stimulus checks delivered

First monthly CTC payment delivered

Without COVID relief

With COVID relief

Based on: Parolin, Curran, Matsudaira, Waldfogel, and Wimer (2020)
Access all results at: https://www.povertycenter.columbia.edu/forecasting-monthly-poverty-data

How to use Household Pulse

Example: **food scarcity**

Go to https://www.census.gov/programs-surveys/household-pulse-survey.html

 Then take a look at data tools: https://www.census.gov/data-tools/demo/hhp/#/ (shows food scarcity (sometimes/often not having enough to eat in the previous week) by state)

Then go to data tables: https://www.census.gov/programs-surveys/household-pulse-survey/data.html

We'll choose most recent: Week 36, August 18-30, Food table 1

Using the data during this critical time

Points to make:

- Benefits/assistance are making/have made a real difference in people's lives
  - Child Tax Credit, Unemployment Insurance, rental aid, food aid…
- This help is vitally needed during the pandemic – but the need persists if we want to make and sustain economic progress
- *The Economic Gains from Equity*: Fed. Reserve pape:r **https://www.frbsf.org/economic-research/publications/working-papers/2021/11/ – racial and gender inequity cost $70.8t in foregone GDP since 1990 – cost $2.6t in 2019**
- We need to add investments that create jobs and help people stay and advance at work, stay healthy, live in communities in affordable housing and with home care, build/rebuild infrastructure, include immigrants, –
- **We need the Build Back Better budget now being considered in Congress**

A message you can send to your Rep and Senators:

Congress is drafting a historic ten-year $3.5 trillion investment in jobs, healthcare, childcare, education, the environment, housing and more. **Every dollar of revenue not raised from the rich and corporations is a dollar not invested in children, families and working people.**
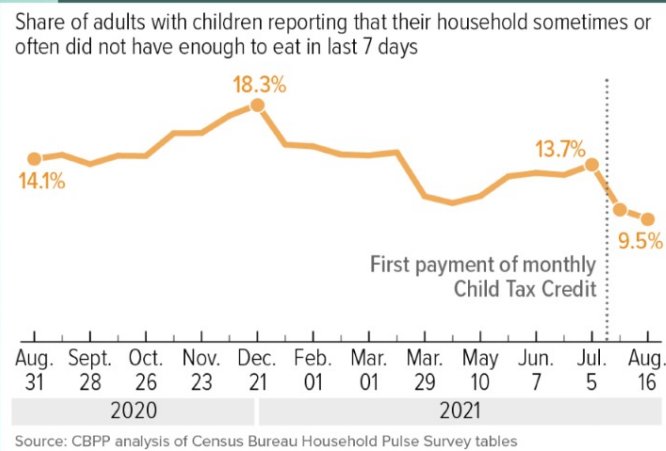
https://actionnetwork.org/letters/tell-congress-raise-the-full-35-trillion-for-president-bidens-build-back-better-act-by-making-the-rich-and-corporations-pay-their-fair-share

After the Child Tax Credit payments begin, many more families have enough to eat:

Share of adults with children reporting that their household sometimes or often did not have enough to eat in last 7 days

14.1% 18.3% 13.7% 9.5%

First payment of monthly Child Tax Credit

Aug. 31 / Sept. 28 / Oct. 26 / Nov. 23 / Dec. 21 (2020) / Feb. 01 / Mar. 01 / Mar. 29 / May 10 / Jun. 7 / Jul. 5 / Aug. 16 (2021)

Source: CBPP analysis of Census Bureau Household Pulse Survey tables

17 MILLION ADULTS IN THE COUNTRY REPORTED THAT THEIR HOUSEHOLD SOMETIMES OR OFTEN DIDN'T HAVE ENOUGH TO EAT IN THE LAST 7 DAYS

Source: Census Bureau's Household Pulse Survey data collected August 4-16/2021

1 IN 3 households with children already experienced hardship PRE PANDEMIC

Source: CBPP's Widespread Economic Insecurity Pre-Pandemic Shows Need for Strong Recovery Package

"27% of adults reported having difficulty covering usual expenses. 15% of adults reported their household is not caught up on rent.
Congress needs to move forward on @POTUS' #BuildBackBetter plan and ease the economic hardship that millions continue to endure."
Send out this tweet by clicking this link: https://ctt.ac/Fa6eG and don't forget before tweeting away- to add in Reps and Senators' Twitter handles at https://bit.ly/117thCongressTwitter

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Tell your Rep and Senators to make the Child Tax Credit Permanent!

This link will connect you-

https://p2a.co/nilqmtb

Thanks to the Children's Defense Fund!

TELL YOUR MEMBERS OF CONGRESS TO:

MAKE THE CHILD TAX CREDIT PERMANENT

https://p2a.co/nilqmtb

#ChildTaxCredit

What you'll get from us

- This recording and follow-up email with live links to resources

- On September 14: CHN's **First Look** at the data and other helpful info via email

- Updates and opportunities to take action to support the Build Back Better investment agenda

- Social media resources

Thank you!

Look out for an email with a captioned recording, slides, and other resources from our presenters.

www.chn.org