Using Census and Other Data to Track Poverty, Hardship and the Impact of Aid During a Tumultuous Time
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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

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Indivar Dutta-Gupta

Indivar Dutta-Gupta is the President & Executive Director of CLASP. Prior to joining CLASP, Indi was the co-executive director of the Georgetown Center on Poverty & Inequality (GCPI), where he led work to develop and advance policy recommendations that alleviate poverty and inequality, advance racial and gender equity, and expand economic inclusion for all people in the United States.

Indi has been quoted or published in a range of outlets, including The Atlantic, The New York Times, POLITICO, the Washington Post, and Univision. He has advised presidential and Congressional candidates and campaigns on various social and economic policies.
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.
Shailly Barnes is the Policy Director for the Poor People’s Campaign: A National Call for Moral Revival and the Kairos Center for Religions, Rights and Social Justice. She has a background in law, economics and human rights and has spent nearly 20 years working with and for poor and dispossessed communities.
Allison Bovell-Ammon is the Director of Policy Strategy for Children's HealthWatch. In this role, Allison leads federal policy work of Children’s HealthWatch as well as health care systems integration of housing and food advocacy locally and nationally. She works closely with colleagues to develop Children’s HealthWatch policy priorities, lead advocacy and communications strategies and grow and develop federal legislative and national relationships for maximizing the impact of Children’s HealthWatch to inform policies that improve child and family health.
Elise Gould is a Senior Economist for the Economic Policy Institute. Her research areas include wages, poverty, inequality, economic mobility and health care. She is a co-author of The State of Working America, 12th Edition. Gould has been quoted by a variety of news sources and her opinions have appeared on the op-ed pages of USA Today and The Detroit News. She has testified before the U.S. House Committee on Ways and Means.
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.
‘I Didn’t Have To Worry’: How the Child Tax Credit Helped Families Catch Up On Rent And Improved Health

Allison Bovell-Ammon, Director of Policy Strategy, Children’s HealthWatch
Shailly Gupta Barnes, Kairos Center for Religions, Rights, and Social Justice

September 8, 2022
Roadmap

- New research on the Child Tax Credit
  - Implications for policy
- Data equity
- Revisiting our approach to measuring poverty
Study Overview

**Mixed methods study** highlighting:
- Experiences of families with young children during the COVID-19 pandemic
- Impact of the advance CTC monthly payments on health and material hardships
- Barriers to accessing advance CTC payments

Families recruited from 4 US cities:
- Boston
- Philadelphia
- Minneapolis
- Little Rock

Data sources:
- Longitudinal surveys
- Focus groups
- In-depth interviews
The Advance CTC Helped Families Catch Up on Rent & Improved Parents’ Health

- 2.66x more likely to catch up on rent after falling behind early in the pandemic
- 1.3x more likely to be in excellent or good parental health

In addition, data suggest that Advance CTC payments:
- Supported family food security
- Helped cover childcare costs
- Decreased risk of parents experiencing anxiety and depressive symptoms
Parents discussed relief around the CTC

“[Receiving the CTC] helped me in a lot of ways as far as like being able to provide for me kids....I didn’t have to worry about running out of certain things and running out of food, period.”

“...it was a little easier when we was receiving [the CTC] because I was looking forward to it each month, whether I was putting some aside or buying something for [my son] and putting money on a bill...so it made things a little more difficulty like when it did stop.”
UNEQUAL RECEIPT OF CTC

-42%

Families with immigrant parents were 42 percent less likely to receive advance CTC payments.

DATA SHOWED INEQUITIES IN RECEIPT OF THE ADVANCE CTC PAYMENTS BY:

- Race
- Ethnicity
- Nativity
- Banking status
- Education level
- Household employment
- Marital status
- Tax filing status

Many families face multiple barriers to accessing critical tax and other resources necessary to support family health and well-being.
Immigrant experience of missed CTC

An immigrant mother reflected on how she might have benefited from the CTC if she did not face access barriers:

“[Having the CTC would have made me feel] calmer. They say one shouldn’t talk about debts and things like that but it’s a major reason that I would feel relieved...because, certainly well because you have to take out the money for the debt. You have to take out money for rent. You have to take out money for...well food, gas – which was sky-high and all of it. So, certainly, [the CTC would have helped me feel] more relaxed, calmer... yes it helps.”
Emerging Themes

- Challenges affording food, rent, and childcare increased during the pandemic, but the advance CTC payments helped offset financial strain.
- Pandemic-related closures and economic hardships also took a toll on physical and mental health.
- Parents experienced racial discrimination, impacting their sense of self, health, well-being, and ability to navigate systems.
- Frustration with interlocking barriers to accessing the CTC.
- Abrupt end of advance CTC payments increased family economic hardship and increased distrust among parents.
1. Pass a permanent and inclusive expanded advance CTC
2. Invest in effective, culturally appropriate outreach and enrollment efforts
3. Reduce structure barriers to CTC, including language access
4. Provide adequate resources to the IRS to improve customer service and operations
5. Ensure all eligible children, including those in mixed status families, are able to receive the CTC in a timely manner by eliminating backlogs and barriers to filing for an ITIN
6. Promote increased investment in refundable tax credits

And other robust, systemic policy changes!
Implications for Data Equity: Rethinking Census Poverty Data

- Understanding experiences beyond Federal Poverty Line data points
- Intentional examination of equity
- Engagement of people with lived expertise
- Cultivating new narratives surrounding poverty and economic hardship: plight + fight + insight
- Amplifying systemic solutions
Thank you!

Contact us:

Allison Bovell-Ammon: allison.bovell-ammon@bmc.org
Shailly Gupta Barnes: shailly@kairoscenter.org

This Child Tax Credit research project was supported by the Boston University Center for Antiracist Research, Schusterman Family Philanthropies, and the Annie E. Casey Foundation.
Using Census & Other Data to Track Poverty, Hardship, & the Impact of Aid During a Tumultuous Time

Coalition on Human Needs
September 2022

Megan A. Curran
Poverty Measures: US Census Bureau

**Official Measure**

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**

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

For images & more information, see US Census Bureau
2.2 million fewer children living in SPM poverty in 2020 than in 2019

Image and data from pg. 1 of Census Bureau 2020 SPM report
Policies and Programs Counted in 2020 SPM

Examples of Policies Reflected in 2020 SPM Poverty:
- 1st two rounds of stimulus checks
- Expanded unemployment benefits (available in 2020)
- Pandemic-EBT (aggregated under SNAP or school lunch)
- SNAP, WIC, LIHEAP increases

Examples of Policies NOT Reflected in 2020 SPM Poverty:
- 3rd round of stimulus checks (2021)
- SNAP 15% benefit increase (2021)
- Expanded unemployment benefits (2021)

Image and data from pg. 12 of Census Bureau 2020 SPM report
Tracks incoming resources available to households in any given month; follows SPM approach of counting taxes, credits, and near-/non-cash benefits.

Monthly SPM poverty threshold = 1/12 the annual SPM threshold (e.g. approx. $2,333 per month for a family of 4).

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

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

Monthly Child Poverty Rates, US: January 2020 to August 2021

Based on: Parolin, Curran, Matsudaira, Waldfogel, and Wimer (2020)
Access all results at: https://www.povertycenter.columbia.edu/forecasting-monthly-poverty-data
Child Poverty On The Rise Without Child Tax Credit

- Child poverty rate without COVID Relief
- Child poverty rate with COVID Relief

Stimulus checks + most annual refundable tax credits delivered

Monthly expanded Child Tax Credit begins

Increase of 3.7 million more children in poverty

Most annual refundable tax credits delivered

3 million to 3.8 million children kept from poverty each month while Child Tax Credit in place
Monthly Payments Can Keep Poverty Low Year-Round

Figure 1: Monthly distribution of tax credits are more effective at consistently reducing child poverty rates than lump-sum distributions.

- Total resources without credits
- With annual CTC & annual EITC
- With monthly CTC & annual EITC
- With monthly CTC & monthly EITC
*3.7 million children kept out of poverty in December 2021 with a December child poverty rate of 12.1%*
Families Spent CTC on Basic Needs – First & Foremost: Food

Families below $150,000 (national)

- Food: 50.9%
- Essential bills: 35.9%
- Clothing: 29.8%
- Rent/mortgage: 27.6%
- School expenses: 26.3%
- Pay down debt: 21.4%
- Savings/investment: 16.5%
- Child care: 10.2%
- Other: 6.9%
- Gifts/toys/recreation: 3.8%
- Tutoring/after-school programs: 3.6%
- Charity/family support: 0.9%

Families below $35,000 (national)

- Food: 59%
- Utilities: 52%
- Rent or mortgage: 45%
- Clothing: 44%
- Education costs: 40%
- Any of the above: 91%
- Vehicle payments: 19%
- Paying down debt: 17%
- Child care*: 16%
- Savings/investments: 8%
- Recreational goods: 4%
- Giving to charity/family: 1%
- Other: 6%

Image from Roll et al. (2021), Washington University in St. Louis & Appalachian State University

Image from Zippel (2021), Center on Budget & Policy Priorities
Child Tax Credit Effects on Food Insufficiency

The initial Child Tax Credit payments reduced food insufficiency by 25%.

Food insufficiency here is defined as sometimes or often not having enough food to eat in the house in the previous seven days.

(Center on Poverty and Social Policy)
These substantial reductions in food insufficiency were concentrated among households with less than $35,000 in annual income.

(Center on Poverty and Social Policy)
Questions?

Keep in touch!

Megan Curran  
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@cpsppoverty

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Coalition on Human Needs webinar

Using Census and Other Data to Track Poverty, Hardship and the Impact of Aid During a Tumultuous Time

September 8, 2022

Elise Gould
Senior Economist
Economic Policy Institute
Economic context
Policy context
Key factors to keep in mind
Economic context

- Unemployment rate
- Employment
- Inflation
- Wages
**Unemployment rate fell sharply between 2020 and 2021**

Unemployment rate, 2018–2022

<table>
<thead>
<tr>
<th>Year</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>3.9%</td>
</tr>
<tr>
<td>2019</td>
<td>3.7%</td>
</tr>
<tr>
<td>2020</td>
<td>8.1%</td>
</tr>
<tr>
<td>2021</td>
<td>5.3%</td>
</tr>
<tr>
<td>2022</td>
<td>3.7%</td>
</tr>
</tbody>
</table>

**Note:** Data for 2022 includes the first eight months (January 2022–August 2022).

Employment bounced back in 2021 after the pandemic recession

Total nonfarm employment, in millions, 2018–2022

Note: Data for 2022 includes the first eight months (January 2022–August 2022).


Economic Policy Institute
Inflation rose 3.5 percentage points between 2020 and 2021

Year-over-year inflation changes, 2018–2022

**Note:** Inflation in 2020 is the difference between the first seven months of 2021 compared to the first seven months of 2022.

**Source:** EPI analysis of Bureau of Labor Statistics Consumer Price Index public data seriesCU-UR0000SAO.

Economic Policy Institute
Hourly wages rose sharply in 2020 then fell in 2021
Real hourly wage growth, median and average, 2018–2022

Lower wage workers returning to the labor market in 2021 pull down overall wage growth

Median and mean changes in wages, normal and inverse probability (composition-adjusted) weights, 2019–2020 and 2020–2021

**Notes:** We employ a logit model to create an inverse probability weight, controlling for education, race/ethnicity, gender, age (through the quartic/fourth power), geographic region, citizenship, marital status, parental status, major industry and occupation, full-time status, and union status. Wages are adjusted for inflation to February 2022 dollars using the CPI-U-RS.


Economic Policy Institute
Low wage workers experienced wage growth faster than inflation in 2021

Real annual composition-adjusted wage growth by percentile, 2020–2021

Notes: Data refers to changes between January–December 2020 and January–December 2021. Wages are adjusted for inflation to February 2022 dollars using the CPI-U-RS. Wage changes are available only up to the 90th percentile because of topcoding issues (see Gould, deCourcy, and Mokhiber 2022).

Policy context

- Fiscal stimulus bolstered the recovery
- Relief measures helped families make ends meet
Federal fiscal relief at the scale of the problem led to a faster recovery from the pandemic recession

Private-sector employment change since business cycle peak, December 2007 and February 2020


Economic Policy Institute
Relief measures

- Enhanced and extended unemployment insurance
- Economic impact payments
- Child tax credits
Without government programs, millions more would be in poverty

Number of people in poverty, as measured by the Supplemental Poverty Measure, and additional number that would be in poverty without specified government program, by age group, 2020

- **Under 18 years**
- **18 to 64 years**
- **65 years and older**
- **Total**

<table>
<thead>
<tr>
<th>Program</th>
<th>Number of People in Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security</td>
<td>26,502,000</td>
</tr>
<tr>
<td>Economic Impact/stimulus</td>
<td>11,684,000</td>
</tr>
<tr>
<td>Unemployment insurance</td>
<td>5,545,000</td>
</tr>
<tr>
<td>Refundable tax credits</td>
<td>5,281,000</td>
</tr>
<tr>
<td>SNAP/school lunch</td>
<td>3,209,000</td>
</tr>
<tr>
<td>SSI</td>
<td>2,698,000</td>
</tr>
<tr>
<td>Housing subsidies</td>
<td>2,407,000</td>
</tr>
<tr>
<td>TANF General Assistance</td>
<td>472,000</td>
</tr>
<tr>
<td>Workers’ compensation</td>
<td>193,000</td>
</tr>
<tr>
<td>Energy assistance</td>
<td>142,000</td>
</tr>
<tr>
<td>WIC</td>
<td>102,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>29,805,000</td>
</tr>
</tbody>
</table>

**Notes:** SSI refers to Supplemental Security Income, SNAP refers to Supplemental Nutrition Assistance Program, TANF refers to Temporary Assistance for Needy Families, WIC refers to the Special Supplemental Nutrition Program for Women, Infants, and Children, and LIHEAP refers to the Low Income Home Energy Assistance Program.

**Source:** EPI analysis of Liana Fox and Kalee Burns, *The Supplemental Poverty Measure: 2020*, U.S. Census Bureau report #P60-275, September 2021

Economic Policy Institute
Key factors to keep in mind

- Decennial census reweighting
- Difficulty in data collection during the pandemic
- Composition effects
EPI’s Census release day materials

- Ben Zipperer and Asha Banerjee: Vital role public programs play in lifting people out of poverty
- Valerie Wilson: Recent trends in income and poverty by race and ethnicity
- Kyle Moore: Intersection of race and health insurance

If you’re curious about what EPI is seeing when the data is released, please follow along as we tweet out our findings

- @eliselgould
- @valeriewilson
- @benzipperer
- @ashabanerjee
- @KKM_Econ
- @EconomicPolicy

For this presentation, please visit: http://go.epi.org/chn2022
Getting the Clearest Picture of Hardship and Help

How to find and use survey data from 2021-2022

Deborah Weinstein
September 8, 2022
What’s available:

• September 7: USDA Food Security data for 2021
• September 15: American Community Survey 1-year estimates for areas with populations over 65,000
• Columbia U Monthly Poverty Estimates from Jan. 2020 through July 2022
• Census Household Pulse Data – food, housing, other hardships, tracked from April 2020 – August 2022 so far (state data available)
Finding the CPS Data on 9/13:  Links at Census.gov on that day

Census Bureau Press Conf Online 10 a.m.
WebEx access:
<https://uscensusevents.webex.com/uscensusevents/onstage/g.php?MTID=e6811ddd8a5e52504bb685b6e33ee9517>
Password: Census#1 (if requested)
Audio access: 1-888-469-3146  passcode: 8083561
UPDATED PHONE NUMBER, 09.06.22
You can access live captioning of this event by clicking on this link: http://livewrite-ncc.appspot.com/attend?event=cb001

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/2022/income-poverty.html>

Or at Browse by Topic; pick Income and Poverty; also Health.
10.2% of people were food insecure in 2021, not statistically different from 2020. Still, 33.8 million people lived in households unable always to afford adequate food in 2021.

Household Food Security in the United States in 2021

(www.ers.usda.gov)

- **Children:** 12.5% of households with children were food insecure in 2021, down from 14.8% in 2020.
- **Households with children headed by single women:** 24.3% food insecure.
- **White non-Hispanic households:** 7 percent food insecure.
- **Black non-Hispanic households:** 19.8 percent food insecure.
- **Hispanic (may be of any race):** 16.2 percent food insecure.
- **Below 185% of Federal Poverty Line:** 26.5% food insecure.
- **Below 100% of Federal Poverty Line:** 32.1% food insecure.
USDA Food Security by State:
Last year’s report showed much higher uninsured rates in states that did not expand Medicaid.
Find Income Data in Income Report: go to census.gov – then “browse by topic”, then “Income and Poverty”

Report will include data about income inequality –

From 2019 to 2020, lowest quintile lost 5.8% of income; highest quintile gained 0.5%.
Supplemental Poverty Measure will be included in 2021 Poverty report

Note that from 2019 to 2020, the Supplemental Poverty Measure declined, while the official measure rose. The SPM takes into account income from benefits and certain expenses when calculating poverty; the official measure does not.
Supplemental Poverty Measure has state data – will average 2019, 2020, 2021

<table>
<thead>
<tr>
<th>State</th>
<th>Official</th>
<th>SPM</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td></td>
<td>Estimate</td>
<td>Margin of error</td>
<td>Estimate</td>
</tr>
<tr>
<td>United States</td>
<td>36,525</td>
<td>11.2</td>
<td>36,508</td>
</tr>
<tr>
<td>Alabama</td>
<td>712</td>
<td>14.6</td>
<td>588</td>
</tr>
<tr>
<td>Alaska</td>
<td>87</td>
<td>12.2</td>
<td>86</td>
</tr>
<tr>
<td>Arizona</td>
<td>822</td>
<td>11.2</td>
<td>767</td>
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<tr>
<td>Arkansas</td>
<td>432</td>
<td>14.7</td>
<td>336</td>
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<tr>
<td>California</td>
<td>4,328</td>
<td>11.0</td>
<td>6,041</td>
</tr>
<tr>
<td>Colorado</td>
<td>535</td>
<td>9.3</td>
<td>644</td>
</tr>
<tr>
<td>Connecticut</td>
<td>343</td>
<td>9.9</td>
<td>370</td>
</tr>
<tr>
<td>Delaware</td>
<td>80</td>
<td>8.1</td>
<td>95</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>104</td>
<td>14.7</td>
<td>116</td>
</tr>
<tr>
<td>Florida</td>
<td>2,740</td>
<td>12.8</td>
<td>2,992</td>
</tr>
</tbody>
</table>
The SPM answers questions about how effective certain programs are in reducing poverty.

- Without SS income, 26.5m more people would have been poor.
- Without stimulus payments, 11.7m more people would have been poor.
- Without refundable tax credits, 5.3m more people would have been poor.
- Without SNAP and school lunch, 3.2m more people would have been poor.
- Without housing subsidies, 2.4m more people would have been poor.
Preliminary estimate of weighted average Official Poverty Measure thresholds for 2021:

Check on 9/13 to make sure there are no changes in the poverty thresholds.

<table>
<thead>
<tr>
<th>Size of Family Unit</th>
<th>Estimated Threshold</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person (unrelated individual)</td>
<td>$13,790</td>
</tr>
<tr>
<td>Under 65 years</td>
<td>$14,097</td>
</tr>
<tr>
<td>65 years and over</td>
<td>$12,996</td>
</tr>
<tr>
<td>2 people</td>
<td>$17,519</td>
</tr>
<tr>
<td>Householder under 65</td>
<td>$18,231</td>
</tr>
<tr>
<td>Householder 65 years and over</td>
<td>$16,395</td>
</tr>
<tr>
<td>3 people</td>
<td>$21,558</td>
</tr>
<tr>
<td>4 people</td>
<td>$27,741</td>
</tr>
<tr>
<td>5 people</td>
<td>$32,893</td>
</tr>
<tr>
<td>6 people</td>
<td>$37,167</td>
</tr>
</tbody>
</table>
Quick look at CPS poverty data

• Go to www.census.gov
• Then to Browse by topic
• Select Income and Poverty
• Then Poverty
• Click on Poverty in the U.S. 2020 Official Poverty Report (on Sept. 13 will be 2021)
• Scroll down to find Table B-1
  • Last year, compared Official Poverty Measure for 2019 and 2020: Poverty rose from 10.5% in 2019 to 11.4% in 2020
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 relationship to the poverty line 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)
American Community Survey: Sept. 15

• A much bigger survey: the 1-year data for 2021 goes down to geographies with populations 65,000 or more
• Provides detailed information for states, counties, congressional districts, “places” (cities), metro areas
• Answers questions about income, earnings, employment, use of public benefits, health insurance, education, immigrant status, cost of housing, disabilities, etc., with breakdowns by age, gender, race/ethnicity
• Last year’s ACS could not achieve acceptable sampling because of the pandemic – they did not release 1-year results; only 5 year averaging
On September 15:

1-Year Data Release, 2021:

• Data Profiles
• Detailed Tables
• Summary File
• Comparison Profiles
• Selected Population Profiles
• Subject Tables
How to get at ACS data: data.census.gov

Step-by-step to get handy comparisons over past 5 years

• Shows whether differences over time are statistically significant
• But does not show breakdowns by race

• Select “Advanced Search”
• Use filters:
  • Geography – select state, and pick a state
  • Survey – select American Community Survey, 1 year estimates
    • Select “Comparison Profile”
  • Choose CP03 (Comparative Economic Characteristics)
• Click on the double arrow to spread out the table
• Click on “Excel” to download it, so you can save the table
Getting Race/Ethnic breakdowns for host of topics

- Data.census.gov
- Advanced search
- Filters:
  - Geography – pick state
  - Survey
    - American Community Survey, 1 year estimates
    - Selected Population Profiles
  - Topics
    - Race and Ethnicity
    - Select 00 – all available races
- Click on double arrows, top right
- Click on Excel to save the table
- Lots of race categories – choose the ones you want – scroll to the right to find White alone, not Hispanic
How many households with income under $50,000 are paying half or more of their income on rent?

- Data.census.gov
- Advance Search
- Geographies – select state, Massachusetts
- In Search box at top, enter B25074
- Click on table number; click on “Excel” to save it
- Add numbers for “less than $10,000,” “$10,000 to $19,999,” “$20,000 to $34,999,” and “$35,000 - $49,999” – here, adds up to 512,074
- Add numbers for 50% or more for “less than $10,000,” “$10,000 - $19,999,” “$20,000 - $34,999,” and “$35,000 - $49,999” – here, adds up to 215,804
- Divide 215,804 by 512,074 = 42.1% of household with incomes less than $50,000 in MA are spending half or more of their income on rent.
Is the change you see real, or just chance?

• The Census Bureau has a helpful Statistical Testing Tool, here:
  • https://www.census.gov/programs-surveys/acs/guidance/statistical-testing-tool.html

How to Use the “Statistical Testing for Two Estimates” Tab

1. Download data from data.census.gov or census.gov into an Excel or CSV (comma separated format) spreadsheet.

2. Insert geography or statistical variable keyword into “Label” column.

3. Insert the first number or percentage estimate into “First Estimate” column.

4. Insert the corresponding margin of error (MOE) into “First Margin of Error (MOE)” column.

5. Put the second estimate and MOE into the “Second Estimate” and “Second Margin of Error (MOE)” columns, respectively.

6. If the first estimate or second estimate use a standard error (SE) instead of a MOE, scroll to the bottom of the spreadsheet and change the number "1.645" to “1” in the “Parameters” column for the relevant estimate.

7. (Optional) To change the confidence level, scroll to the bottom of the spreadsheet and change "90" in the "Parameters" column to the desired confidence level (e.g., 95).
### Statistical Testing for Two Estimates

#### Purpose
This spreadsheet determines whether there is statistical evidence to conclude that two estimates are different from each other.

#### Results

| Yes       | Estimates are statistically different. |
| No        | Estimates are NOT statistically different (or are statistically tied). |
| N/A       | Statistical testing is not applicable for one or both of the estimates. |

<table>
<thead>
<tr>
<th>Label</th>
<th>First Estimate</th>
<th>First Margin of Error (MOE)</th>
<th>Second Estimate</th>
<th>Second Margin of Error (MOE)</th>
<th>Statistically Different?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty in 2019 compared to poverty in 2020</td>
<td>10.5</td>
<td>0.2</td>
<td>11.4</td>
<td>0.3</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Problems with ACS data:

• Uses official poverty definition – doesn’t take into account value of benefits
• You won’t be able to compare to 2020, but you can compare to earlier years
• It’s from 2021 – a lot has changed since then

Advantages of ACS data:

• Allows you to show child poverty by race/ethnicity, as well as many other topics by state and smaller jurisdictions, such as congressional districts
That was then. Telling a more current story.


• Census Bureau’s Household Pulse surveys – Started April 2020, ongoing through August 2022 (as of now): [https://www.census.gov/programs-surveys/household-pulse-survey.html](https://www.census.gov/programs-surveys/household-pulse-survey.html)
  - covers hardship, not poverty: having enough to eat, afford rent or other bills, employment, health, education, child care, Child Tax Credit – [has state and metro area data as well as national](https://www.census.gov/programs-surveys/household-pulse-survey.html)
Columbia Center on Poverty and Social Policy
Monthly Poverty Estimates

- Stimulus checks + most annual refundable tax credits delivered
- Monthly Child Tax Credit begins
- Most annual refundable tax credits delivered
- Monthly Child Tax Credit ends
How to use Household Pulse

Example: food scarcity (survey conducted 7/27 – 8/8)

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, for example, food scarcity (% of adults in households 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 48, July 27 – August 8, Food table 1
To calculate percentages in Household Pulse, you have to add up all the responses, and leave out “Did not report”. For Hispanic or Latino, below, the “CHN total” is 34,295,232; then we add “sometimes” and “often” who did not have enough to eat in the last 7 days. Here, 6,306,329. We divide “sometimes + often” by the CHN total, to get 18.4% of Hispanic/Latino adults reporting their households sometimes/often did not have enough to eat in the last 7 days. Note that the same tables are available for all states and many metro areas – see tabs at bottom.
Important Household Pulse Findings

• 15.3% of people living with children reported they sometimes/often didn’t have enough to eat in last 7 days, compared to 9.3% of people without children in their households.

• CHN is doing percentages for people with/without children and for the racial/ethnic categories, for all states and metro areas.

• We are looking at the difference between the periods covering 8/4 – 8/30/21 and 6/29 – 8/8/22 (weeks 35 and 36 compared to weeks 47 and 48). During the earlier period, families were receiving the Child Tax Credit and inflation was not as high. In the later period, no more Child Tax Credit and higher inflation.

• During the most recent period, close to 16% of people with children reported going without food, compared to 10.3% in the previous year. Hunger also increased for people without children (from 6.9% to 9.3%), but it was worse for people with children.
Using the data during this critical time

Points to make:

• Benefits/assistance have made a real difference in people’s lives
  • Child Tax Credit, Unemployment Insurance, rental aid, food aid...

• The combination of higher costs to meet basic needs and the loss of the Child Tax Credit and other benefits has caused real hardship for families with children.

• The Inflation Reduction Act helped, by preventing health insurance costs from rising, and it and other legislation will create jobs with decent pay.

• But families will continue to struggle without restoring the CTC, and investing in more child care and home care, affordable housing, heating and cooling aid, health coverage, nutrition assistance, all levels of education, and protection from environmental threats. The poorest, disproportionately people of color, people with disabilities, and immigrants, are facing unacceptable hardships without these investments.

• It would be outrageous to enact more tax breaks for corporations without restoring the Child Tax Credit that has done so much to relieve hardship and keep families with children out of poverty.
CHILDREN AND FAMILIES NEED THE EXPANDED CHILD TAX CREDIT, BUT CONGRESS LET IT EXPIRE.

CONGRESS NEEDS TO RESTORE IT THIS YEAR!

#ChildTaxCredit
#ChildTaxCredit

RESTORE THE CHILD TAX CREDIT

CALL YOUR SENATORS 202-224-3121

#ChildTaxCredit
What you’ll get from us

• This recording and follow-up email with live links to resources
• On September 13: CHN’s First Look at the data and other helpful info via email
• After the September 15 ACS report release, we will send more key facts and analysis
• Updates and opportunities to take action to support an 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