

How to use Upcoming Poverty, Income, and Health Insurance Data

We've learned what helps.
Let's use what we've learned.

Deborah Weinstein

September 5, 2024



**Shocking -
but not
surprising.**

According to the Supplemental Poverty Measure:

From 2021 to 2022, poverty rose dramatically –

from 7.8% to 12.4%

Child poverty more than doubled –

from 5.2% to 12.4%

News flash:

**It's an
election year.**

“I think that this is a moment,” DeLauro said. “And that we are that close to seeing a permanent child tax credit.”

-Rep. Rosa DeLauro, top Democrat on House Appropriations Committee, quoted in *Punchbowl*.

Both the Harris and Trump campaigns have supported expanding the CTC in some form.

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Use the data to make your case.

Bring back the expanded Child Tax Credit!

- The Supplemental Poverty Measure, out Sept. 10, along with the Columbia monthly poverty measure and Household Pulse, all expected to (or already) make the case for reviving the CTC. SPM has state poverty estimates, but averaged over 3 years. Household Pulse has state and metro area hardship findings. ACS state and local data, out Sept. 12, doesn't directly measure impact of CTC but will show child poverty, including disparities by race/ethnicity.

Keep people insured!

- Health insurance data out on Sept. 10 is likely to show fewer people uninsured, and more using ACA marketplace insurance, because ACA's Advanced Premium Tax Credits save people on average \$700. Make the case for preventing the APTC from expiring, and sound the alarm about protecting people from loss of Medicaid.

We need more affordable housing!

- ACS can help you show how many households are paying more than half their income on rent – for states or places with populations over 65,000.

SAMPLE

Child Tax Credit: Template email to Congressional Staff

Dear _____,

On behalf of _____, we are writing to urge you to **quickly prioritize people with the lowest incomes as you prepare for major tax legislation next year by expanding the Child Tax Credit (CTC) to reach more lower-income families including _____** [children in our state](#) currently left out of the full credit. In addition, we urge you to expand the Earned Income Tax Credit (EITC).

Many here in our community are struggling to meet basic needs – we see firsthand food and housing insecurity, families struggling with child care costs, and other challenges making ends meet – see below for more. [New Census data](#) underscores the urgency of focusing on human needs; as you consider tax and appropriations priorities we want to make sure you have the latest data about poverty, hardship, and other measures for our state:

- [_____ percent of children in our state](#) are in families below the federal poverty level, and many more are in families struggling to make ends meet.
- Child poverty increased after the expiration of the 2021 expanded Child Tax Credit. Right now, [_____ children in our state](#) are left out of the full value of the CTC.

Using the Data: Share with Congress

- CHN's [action toolkit](#) includes a template email you can use to share the new data with Congressional staff.
- We'll update the template and send it out so you can quickly plug in your local numbers and send (it will also be on our [online platform](#)).

#ChildTaxCredit

CHILD TAX CREDIT
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CHILD TAX CREDIT

**Let's make the
expanded
Child Tax Credit
permanent!**

#ChildTaxCredit

#ChildTaxCredit



Economic
Security
Project

Navigator Research Polling

**69% of voters
support the
Child Tax Credit**

What you'll get from us

- This recording and follow-up email with live links to resources
- [Toolkit with resources](#), including link to template letter to Congress, making it easy for you to insert your state's data and make your case
- On September 10: CHN's **First Look** at the data and other helpful info via email
- After the September 12 ACS report release, we will send more key facts and analysis
- Updates and opportunities to take action to support an investment agenda
- Social media samples
- Non-partisan voter guides on issues

What's here, what's coming:

- **Census Household Pulse surveys:** Most recent covers 6/25 – 7/22/24
- **September 4: USDA Household Food Security in the United States in 2023**
- **September 10: Current Population Survey:** Income, Poverty, Health Insurance for 2022 – Official and Supplemental Poverty Measures
- **September 12: American Community Survey** 1-year estimates for areas with populations over 65,000

In 2021, the CTC lifted 5.3m people out of poverty; In 2022, it lifted only 2.4m people out of poverty.

Figure 11.
Change in Number of People in Poverty After Including Each Element: 2021
(In millions)

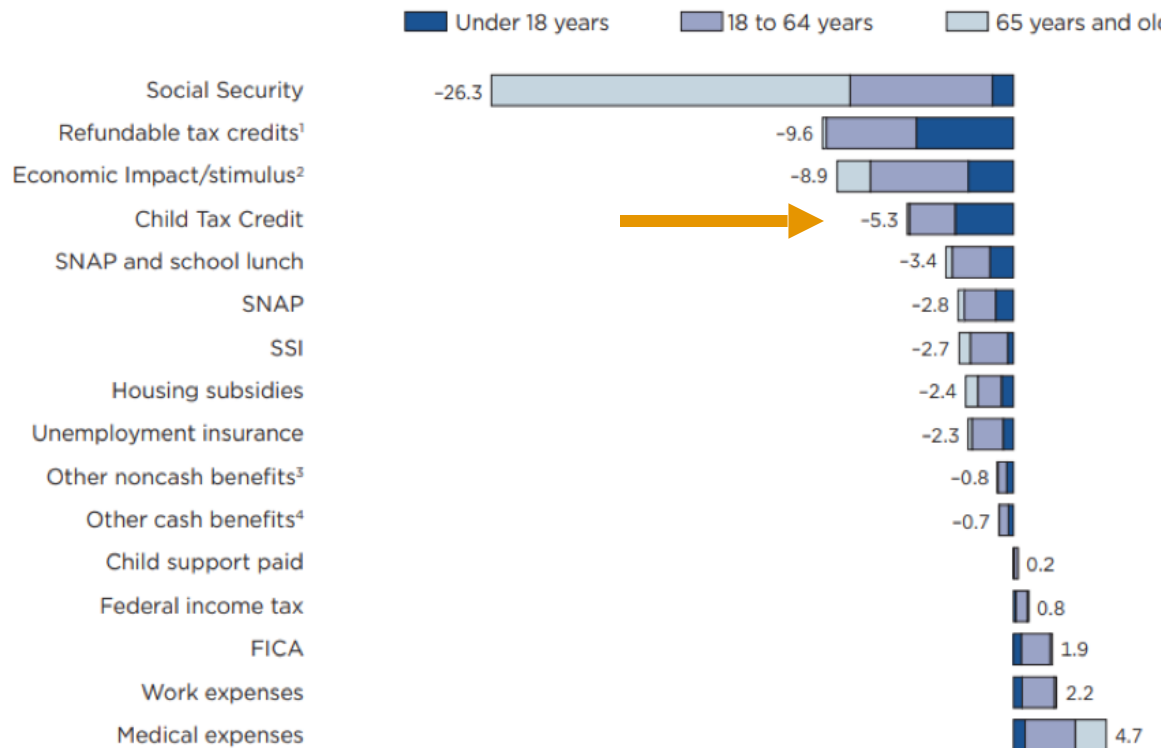
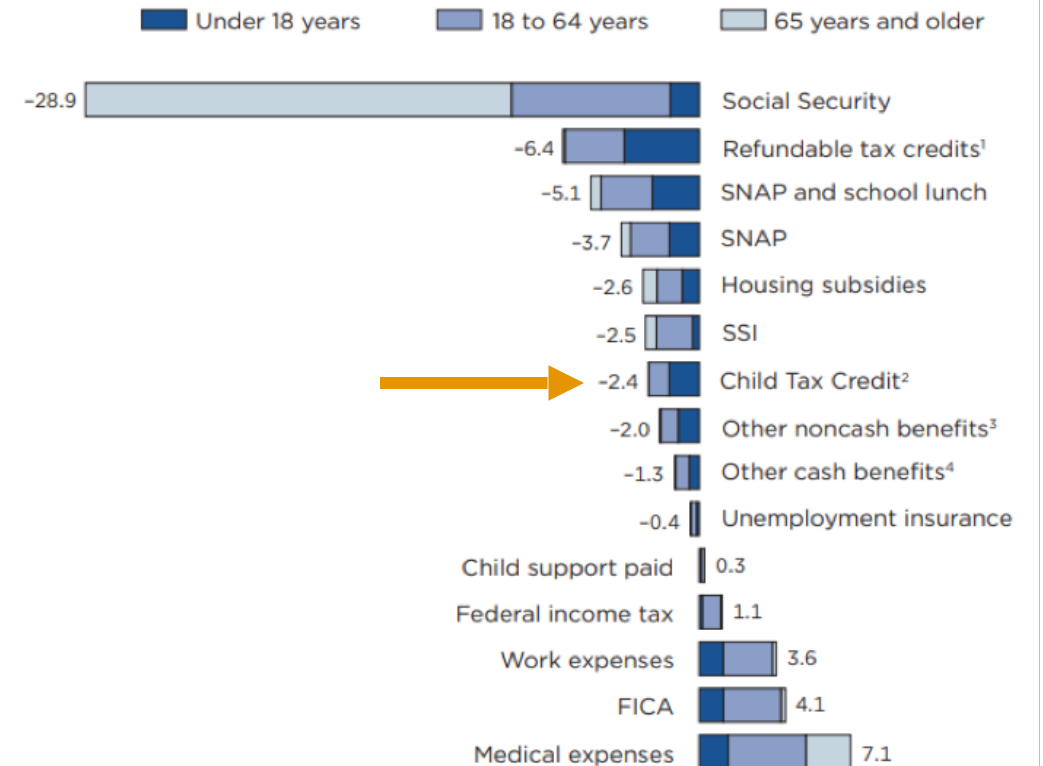


Figure 11.
Change in Number of People in Poverty After Including Each Element: 2022
(In millions)



Last year's Supplemental Poverty Measure showed increases in people lifted out of poverty by nutrition, housing programs and Social Security – but reverses from refundable tax credits.

First Look at Poverty, Hardship, and Health Insurance 2023: *End of Child Tax Credit and other Pandemic Relief Programs Push Millions Into Poverty*

Number of People Lifted Out of Poverty, by Program (Numbers in 1,000's) (source: Poverty in the U.S.: 2022, the Supplemental Poverty Measure, Census Bureau) ¹		
	2022	2021
Refundable Child Tax Credit	2,392	5,343
Refundable tax credits ^a	6,417	9,635
SNAP	3,670	2,805
SNAP and school lunch	5,104	3,415
Housing subsidies	2,641	2,411
Social Security	28,930	26,340

What happened in 2023?

Hints so far:

Household Pulse:

% of people saying their households sometimes/often did not have enough to eat in past 7 days

2021		2023	
No children:	7.0%	No children:	10.4%
With children:	9.9%	With children:	15.0%

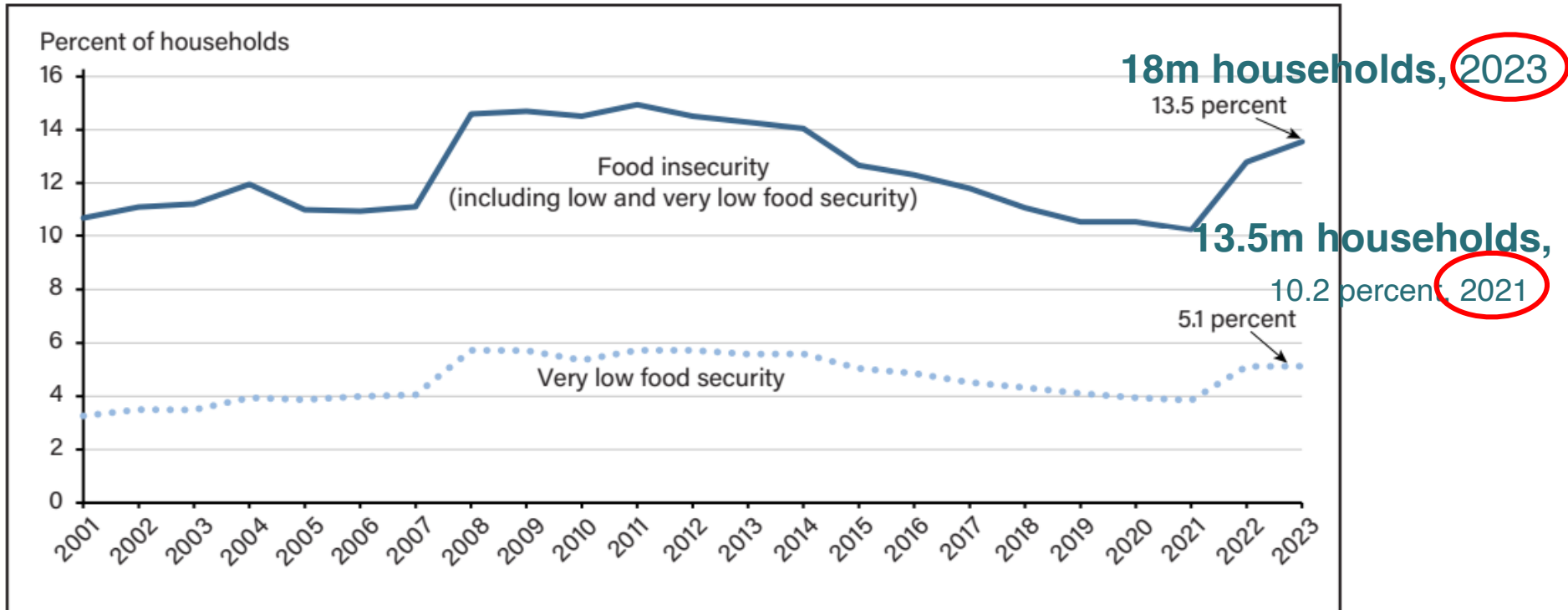
2023 averaged from 6/28/23 – 8/7/23

More hardship in 2023 (no expanded CTC) than in 2021, (with expanded CTC).

*More hints of
2023 findings:*

USDA Food Security in US: worse in 2023

Prevalence of food insecurity in 2023 increased from 2022



Source: USDA, Economic Research Service using U.S. Department of Commerce, Bureau of the Census, Current Population Survey Food Security Supplements data.

When income drops, food insecurity rises.

Source: USDA: Household Food Security in the United States in 2023:
<https://ers.usda.gov/publications/pub-details/?pubid=109895>

	December Unemployment	# Food Insecure Individuals	Percent Food Insecure Individuals	# Children in Food Insecure Households	Percent Children in Food Insecure Households
2023	3.7%	47.4m	14.3%	13.8m	19.2%
2022	3.5%	44.1m	13.5%	13.4m	18.5%
2021	3.9%	33.8m	10.4%	9.3m	12.8%
2020	6.7%	38.3m	11.8%	11.7m	16.1%

Say what? “The threat of an empty stomach is a great motivator for people who are able to work to find work.” – Cal Thomas, in Heritage Foundation’s 2017 Index of Culture and Opportunity: https://www.heritage.org/sites/default/files/2017-06/2017_IndexofCultureandOpportunity.pdf

But on to the new data:

Finding the CPS Data on 9/10: Links at **Census.gov** on that day

The reports — *Income in the United States: 2023*, *Poverty in the United States: 2023*, and *Health Insurance Coverage in the United States: 2023* — provide national statistics from the Census Bureau's [Current Population Survey Annual Social and Economic Supplement](#) (CPS ASEC).

Census Bureau press conference, 9/10, 10 a.m. ET

You can watch this event on YouTube via the [Census Live](#) page. Live captioning is available.

The Census Bureau plans to post the reports, data tables and news release to the [Income, Poverty and Health Insurance press kit](#) online shortly after the news conference begins: <https://www.census.gov/newsroom/press-kits/2024/income-poverty-health-insurance.html> .

When the Census Bureau talks about who's below the Official Poverty Measure, they mean less money than what's shown here:

Preliminary estimate of weighted average Official Poverty Measure thresholds for 2023:

Check on 9/10 to make sure there are no changes in the poverty thresholds.

Size of Family Unit	Estimated Threshold
1 person (unrelated individual)	\$15,490
Under 65 years	\$15,850
65 years and over	\$14,610
2 people	\$19,680
Householder under 65	\$20,500
Householder 65 years and over	\$18,440
3 people	\$24,240
4 people	\$31,180
5 people	\$36,970
6 people	\$41,810

Take a look at last year's Official Poverty vs. Supplemental Poverty Measures; compare to 2021 – OPM changes less; SPM shows big poverty increases

Go to:

- www.census.gov
- Then to **Browse by topic**
- Select **Income and Poverty**
Then **Poverty**
- Click on **Poverty in the U.S. 2022**
(on Sept. 10 will be 2023)
- **NOTE: SPM findings are included in Poverty in the US 2023 report** – the Supplemental Poverty Measure takes into account income from benefits and certain expenses when calculating poverty; the official measure does not.

	OPM '21	OPM '22	SPM '21	SPM '22
Total	11.6%	11.5%	7.8%	12.4%
White, not Hispanic	8.1%	8.6%	5.7%	9.1%
Black alone	19.5%	17.1%	11.3%	17.2%
Hispanic	17.1%	16.9%	11.2%	19.3%
Under 18	15.3%	15.0%	5.2%	12.4%

**CPS
Official
Poverty
Measure
useful
because...**

- Shows poverty by work, family relationship, race, education, age – tables will compare 2023 to 2022
- BUT can't get those variables by state or locality.

CPS
Supplemental
Poverty
Measure
useful
because...

- More accurately takes into account people's income sources and expenses
- Allows for variation in housing expenses by area
- Shows anti-poverty effectiveness of various govt. programs
- BUT – sample not big enough to show detail by state by race...

Poverty in the U.S. in 2023 – report out 9/10 -

includes Official Poverty Measure and Supplemental Poverty Measure data

Official Poverty Measure

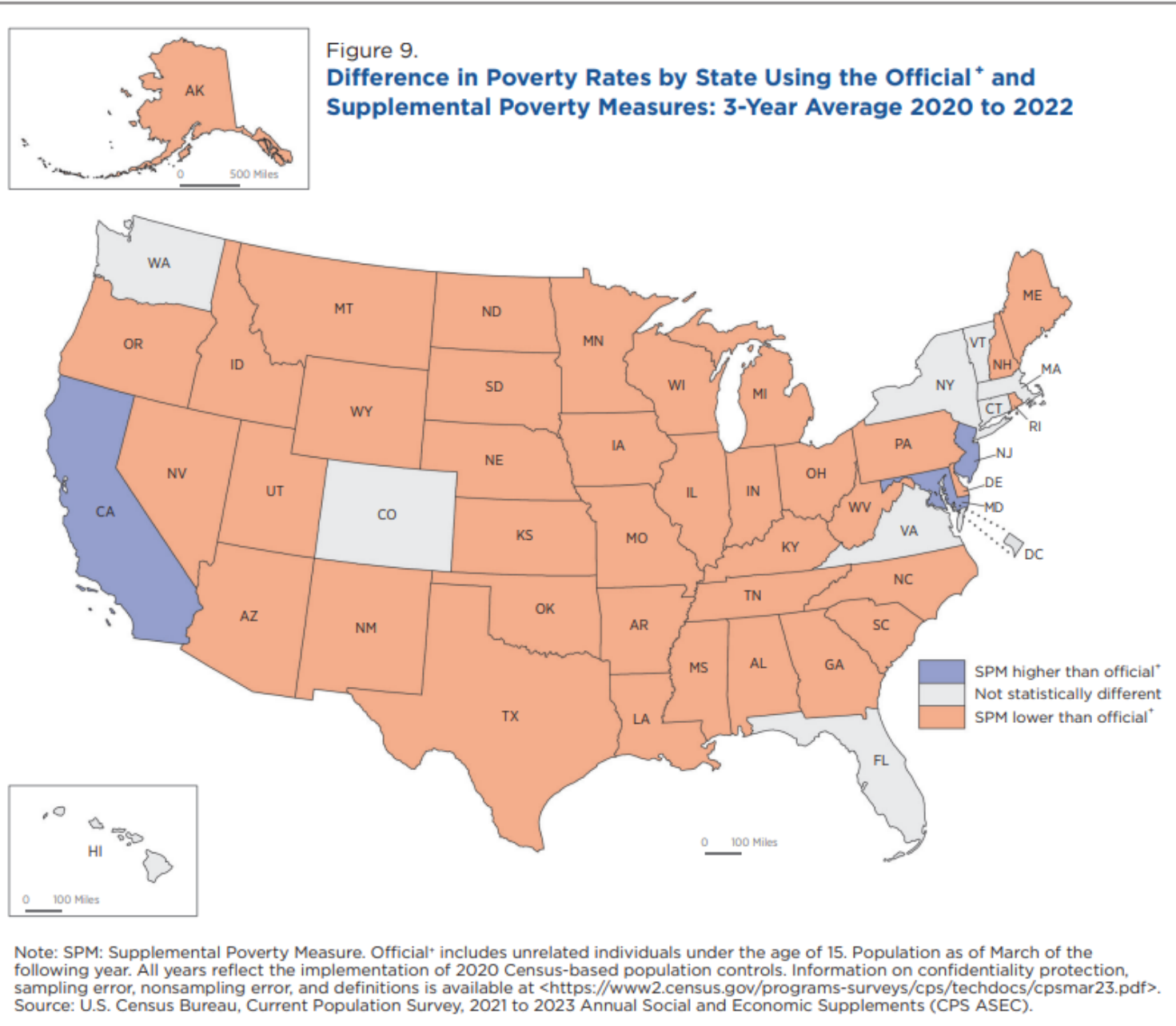
- Poverty Thresholds: 2022 [[<1.0 MB](#)]
- Table A-1. People in Poverty by Selected Characteristics: 2021 and 2022 [[<1.0 MB](#)]
- Table A-2. Families and People in Poverty by Type of Family: 2021 and 2022 [[<1.0 MB](#)]
- Table A-3. Poverty Status of People by Age, Race, and Hispanic Origin: 1959 to 2022 [[<1.0 MB](#)]
- HSTPOV2. Poverty Status of People by Family Relationship, Race, and Hispanic Origin: 1959 to 2022 [[<1.0 MB](#)]
- HSTPOV4. Poverty Status of Families by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1959 to 2022 [[<1.0 MB](#)]
- People With Income Below Specified Ratios of Their Poverty Thresholds by Selected Characteristics: 2022 [[<1.0 MB](#)]
- Impact on Poverty of Alternative Resource Measures by Age: 1981 to 2022 [[<1.0 MB](#)]
- Interrelationships of Three-Year Average State Poverty Rates: 2020 – 2022 [[<1.0 MB](#)]

Supplemental Poverty Measure

- Table B-1. Two-Adult, Two-Child Poverty Thresholds: 2021 and 2022 [[<1.0MB](#)]
- Table B-2. Number and Percentage of People in Poverty Using the Supplemental Poverty Measure by Age, Race, and Hispanic Origin: 2009 to 2022 [[< 1.0 MB](#)]
- Table B-3. Number and Percentage of People in Poverty Using the Supplemental Poverty Measure: 2021 and 2022 [[< 1.0 MB](#)]
- Table B-4. Number and Percentage of People in Poverty by Different Poverty Measures: 2022 [[<1.0 MB](#)]
- Table B-5. Number and Percentage of People in Poverty by State Using 3-Year Average: 2020, 2021, and 2022 [[<1.0 MB](#)]
- Table B-6. Percentage of People by Ratio of Income/Resources to Poverty Threshold: 2021 and 2022 [[<1.0 MB](#)]
- Table B-7. Effect of Individual Elements on Supplemental Poverty Measure Rates: 2021 and 2022 [[<1.0 MB](#)]
- Table B-8. Effect of Individual Elements on the Number of Individuals in Poverty: 2021 and 2022 [[<1.0 MB](#)]
- SPM Thresholds by Metro Area: 2022 [[<1.0 MB](#)]

Supplemental Poverty Measure has state data – will average 2021, 2022, 2023

- Only total poverty using SPM will be available for 2021-2023 by state – no breakdowns by age or race.
- Because the 3-year average includes the year when the expanded CTC was in effect (2021), in most states, the SPM shows lower poverty than the OPM.
- The new 2023 data will still average in 2021.



Health Insurance Coverage in the U.S. –2023

This table is from last year's report

Table 1.

Number and Percentage of People by Health Insurance Coverage Status and Type: 2021 to 2022

(Numbers in thousands. Margins of error in thousands or percentage points as appropriate. Population as of March of the following year. Information on confidentiality protection, sampling error, nonsampling error, and definitions is available at <<https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar23.pdf>>)

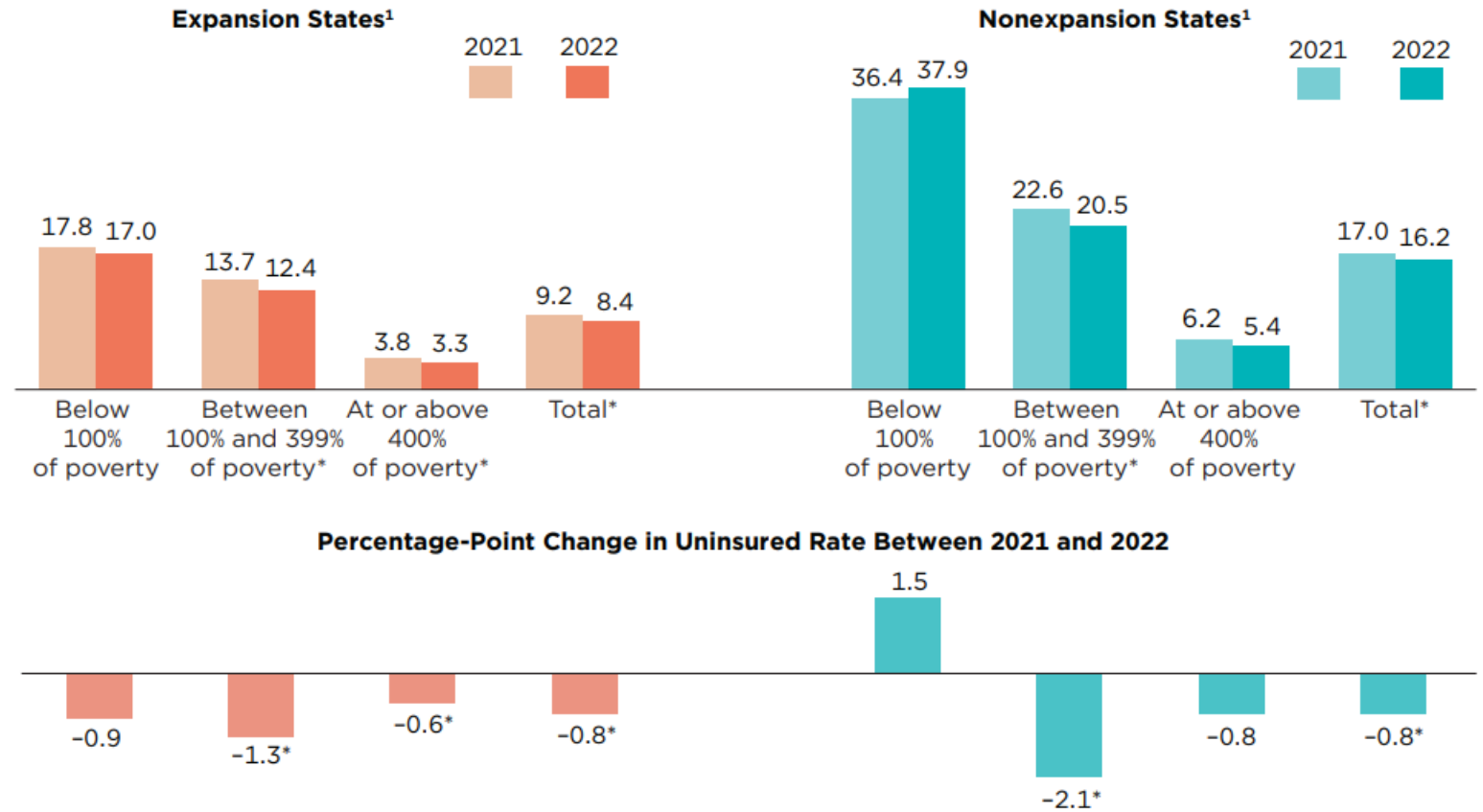
Coverage type	2021				2022				Change in percent (2022 less 2021)
	Number	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	Number	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	
Total	328,100	148	X	X	330,000	130	X	X	X
Any health plan	300,900	748	91.7	0.2	304,000	746	92.1	0.2	*0.4
Any private plan ^{2,3}	216,400	1,077	66.0	0.3	216,500	1,399	65.6	0.4	-0.3
Employment-based ²	178,300	1,123	54.3	0.3	179,800	1,369	54.5	0.4	0.1
Direct-purchase ²	33,550	705	10.2	0.2	32,800	661	9.9	0.2	*-0.3
Marketplace coverage ² ..	11,390	447	3.5	0.1	11,840	461	3.6	0.1	0.1
TRICARE ²	8,299	527	2.5	0.2	7,817	485	2.4	0.1	*-0.2
Any public plan ^{2,4}	117,100	911	35.7	0.3	119,100	1,183	36.1	0.4	0.4
Medicare ²	60,230	378	18.4	0.1	61,570	392	18.7	0.1	*0.3
Medicaid ²	61,940	843	18.9	0.3	62,050	1,112	18.8	0.3	-0.1
VA and CHAMPVA ^{2,5}	3,151	192	1.0	0.1	3,354	214	1.0	0.1	0.1
Uninsured⁶	27,190	727	8.3	0.2	25,940	739	7.9	0.2	*-0.4

CPS Health Insurance report,
Sept. 10

•Last year’s report showed much higher uninsured rates in states that did not expand Medicaid.

•2023 likely similar; but likely to miss the dramatic rise in uninsured that was just starting because of Medicaid “unwinding.”

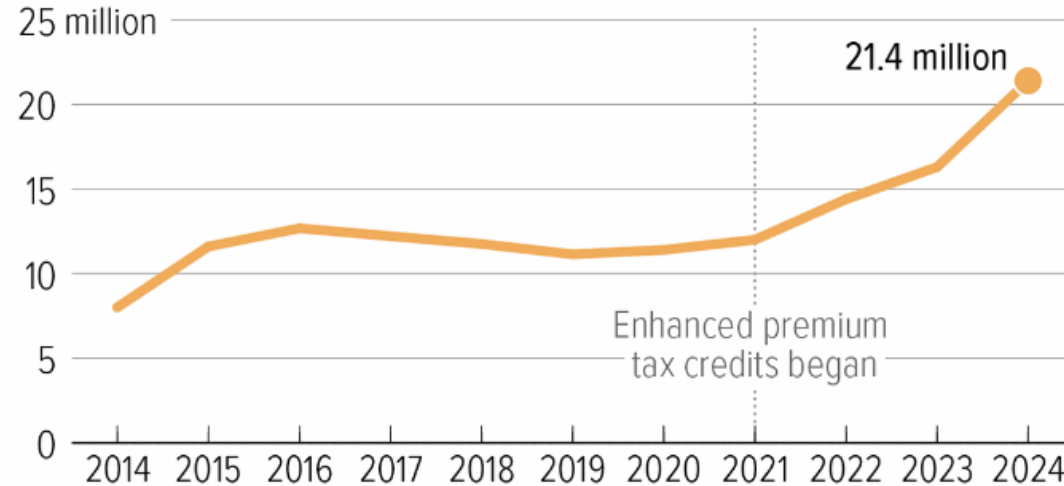
Figure 6.
Uninsured Rate by Income-to-Poverty Ratio and Medicaid Expansion Status of State for Adults Aged 19 to 64: 2021 and 2022
(Population of adults aged 19 to 64 as of March of the following year)



Important story
to watch for:
Increase in
ACA
marketplace
insurance
coverage

Four Consecutive Years of ACA Marketplace Enrollment Growth, Spurred by Affordability and Outreach Efforts

Affordable Care Act (ACA) marketplace open enrollment plan selections



Source: Health Insurance Marketplace Open Enrollment Reports for 2014, 2015, and 2016, Office of the Assistant Secretary for Planning and Evaluation (ASPE), Department of Health and Human Services (HHS); Marketplace Open Enrollment Period Public Use Files for 2017, 2018, 2019, 2020, 2021, 2022, 2023, and 2024, Centers for Medicare and Medicaid Services (CMS), HHS.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

ACA Advanced Premium Tax Credits have provided savings to 92% of enrollees in 2024, averaging \$700/yr. Average premium monthly cost 32% lower than in 2021. People at 100-150% FPL pay \$0 premium. **BUT EXPIRES IN 2025 IF CONGRESS DOES NOT EXTEND!**

Income in the U.S. –2023

This table is from last year's report

Table A-1.

Income Summary Measures by Selected Characteristics: 2021 and 2022

(Income in 2022 dollars, adjusted using the C-CPI-U. Households as of March of the following year. Information on confidentiality protection, sampling error, nonsampling error, and definitions is available at <<https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar23.pdf>>)

Characteristic	2021			2022			Percent change in real median income (2022 less 2021)*	
	Number (thousands)	Median income (dollars)		Number (thousands)	Median income (dollars)		Estimate	Margin of error ¹ (±)
		Estimate	Margin of error ¹ (±)		Estimate	Margin of error ¹ (±)		
Female householder	24,220	38,540	874	24,360	40,200	781	*4.3	2.69
Male householder	22,720	53,340	1,582	22,740	51,930	990	-2.6	2.89
Race² and Hispanic Origin of Householder								
White	102,100	80,080	983	101,400	77,250	871	*-3.5	1.32
White, not Hispanic	85,080	84,110	1,165	84,490	81,060	958	*-3.6	1.52
Black	17,700	52,080	1,810	18,080	52,860	1,470	1.5	4.04
Asian	7,276	109,400	3,092	7,609	108,700	3,886	-0.6	3.99
Hispanic (any race)	19,230	62,520	1,709	19,320	62,800	1,596	0.5	3.39
Age of Householder								
Under 65 years	95,370	87,060	661	94,300	85,860	947	*-1.4	1.10

Find Income Data in Income Report:

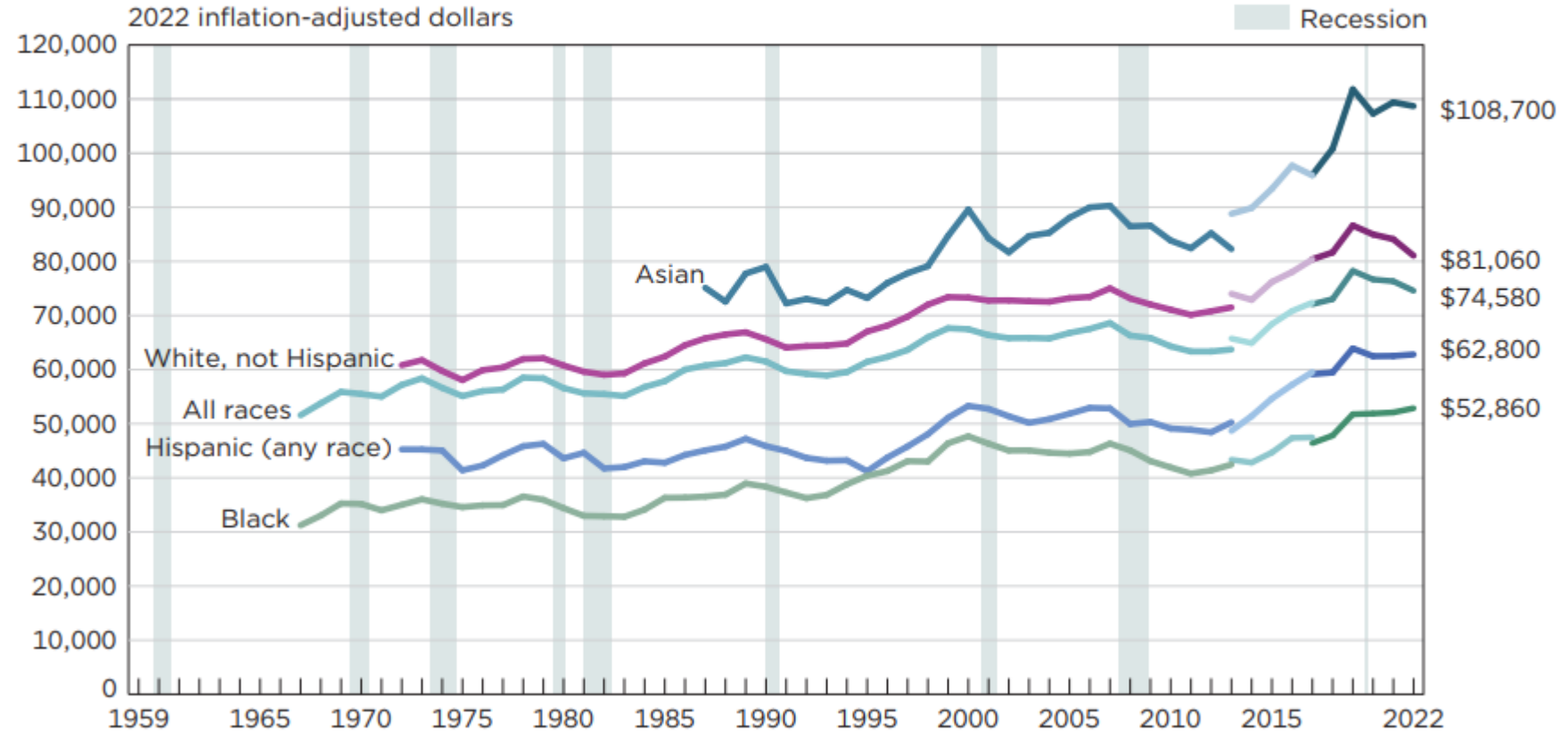
go to census.gov – then “browse by topic”, then “Income and Poverty”

In 2022, Asian and White, not Hispanic household income exceeded Hispanic and Black household income. Inflation eroded most incomes last year, but Black and Hispanic households modestly outpaced inflation.

Figure 2.

Real Median Household Income by Race and Hispanic Origin: 1967 to 2022

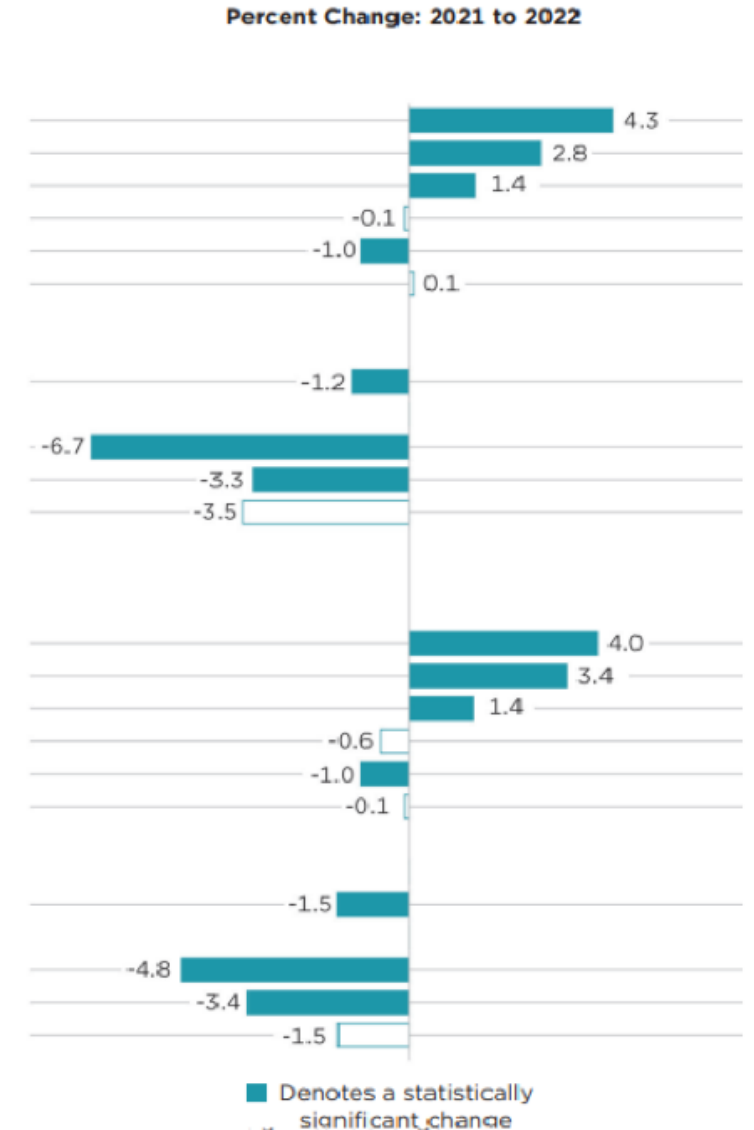
(Households as of March of the following year)



Did income inequality increase or shrink from 2022-2023? In 2022, inequality declined.

Figure 3.
Income Distribution Measures and Percent Change Using Money Income and Equivalence-Adjusted Income

MONEY INCOME		
Share of Aggregate Income by Percentile	2021	2022
Lowest quintile	2.9	3.0
Second quintile	8.0	8.2
Third quintile	13.9	14.0
Fourth quintile	22.6	22.5
Highest quintile	52.7	52.1
Top 5 percent	23.5	23.5
Summary Measures		
Gini index of income inequality	0.494	0.488
Income percentile ratios:		
90th/10th	13.53	12.63
90th/50th	2.99	2.90
50th/10th	4.52	4.36
EQUIVALENCE-ADJUSTED INCOME		
Share of Aggregate Income by Percentile	2021	2022
Lowest quintile	3.3	3.5
Second quintile	8.8	9.1
Third quintile	14.4	14.6
Fourth quintile	22.3	22.1
Highest quintile	51.2	50.7
Top 5 percent	23.0	22.9
Summary Measures		
Gini index of income inequality	0.474	0.467
Income percentile ratios:		
90th/10th	10.89	10.37
90th/50th	2.81	2.71
50th/10th	3.88	3.82



American Community Survey: State and local data out on Sept. 12

- A much bigger survey: the 1-year data for 2023 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, family structure, immigrant status, cost of housing, disabilities, etc., with breakdowns by age, gender, race/ethnicity – crosstabs such as poverty by educational attainment, health insurance by race...

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

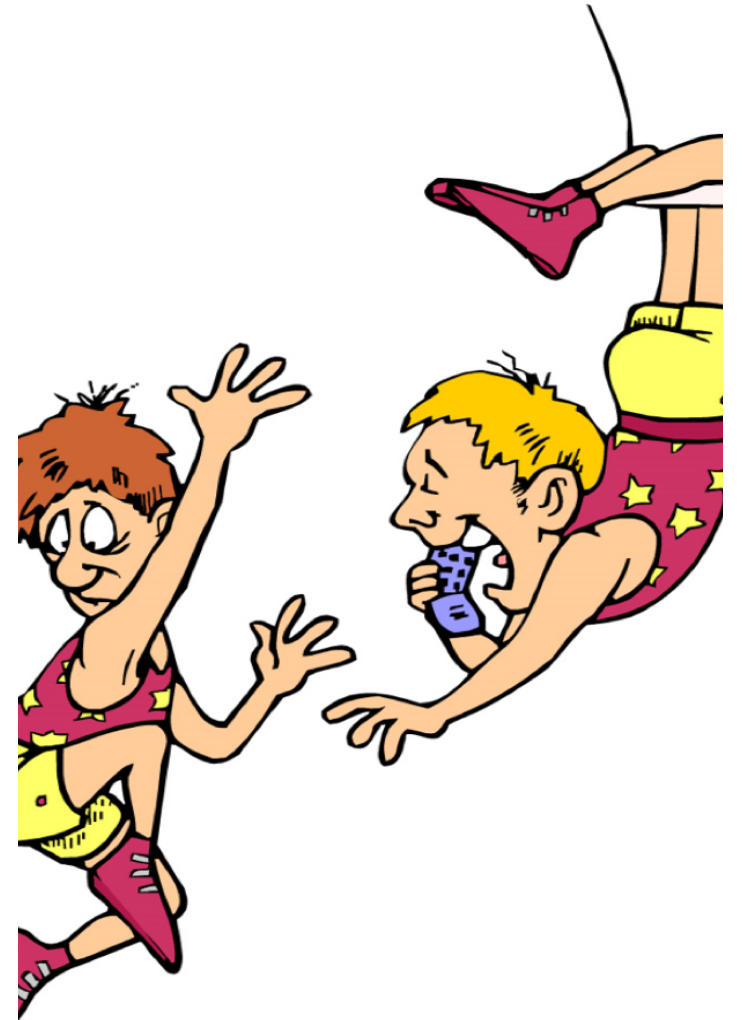
Advantages of ACS data:

- Allows you to show child poverty by race/ethnicity, as well as many other topics by state and smaller jurisdictions, such as congressional districts

High wire act

■

Showing the live data.census.gov
website (without a net)



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, New Jersey
- 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 **552,680**
- 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 **304,793**
- Divide **304,793** by **552,680** = **55.1%** of household with incomes less than \$50,000 in NJ are spending half or more of their income on rent. **MORE THAN HALF!**

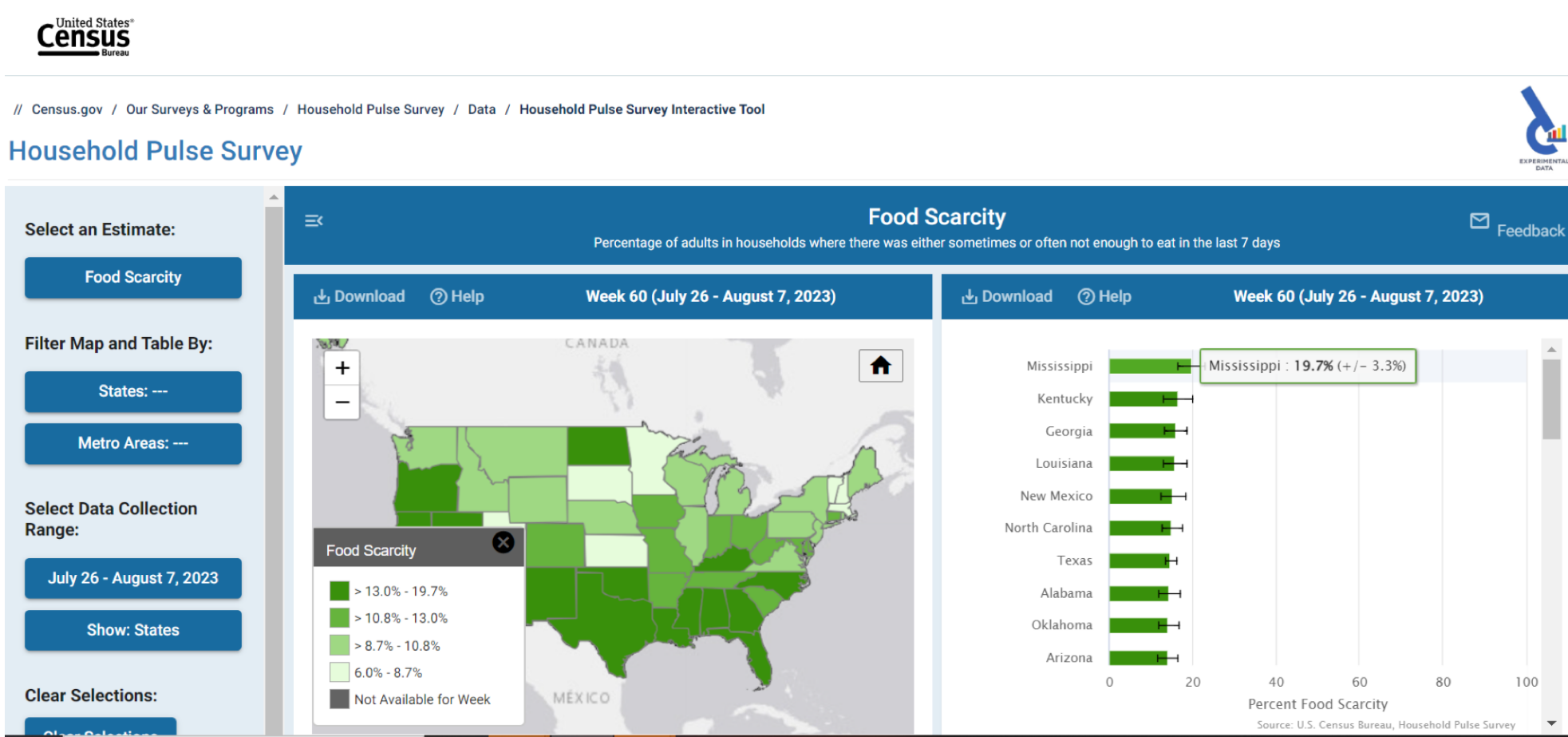
	New Jersey	
Label	Estimate	Margin of Error
Total:	1,243,983	±15,443
Less than \$10,000:	101,926	±6,200
Less than 20.0 percent	864	±614
20.0 to 24.9 percent	442	±332
25.0 to 29.9 percent	1,152	±759
30.0 to 34.9 percent	997	±553
35.0 to 39.9 percent	2,101	±1,200
40.0 to 49.9 percent	1,373	±738
50.0 percent or more	66,597	±5,356
Not computed	28,400	±3,240
\$10,000 to \$19,999:	133,907	±6,684
Less than 20.0 percent	2,794	±1,036
20.0 to 24.9 percent	4,840	±1,440
25.0 to 29.9 percent	17,487	±2,473
30.0 to 34.9 percent	8,337	±1,679
35.0 to 39.9 percent	3,968	±1,094
40.0 to 49.9 percent	6,830	±1,716
50.0 percent or more	85,094	±5,261
Not computed	4,557	±1,605
\$20,000 to \$34,999:	172,257	±7,918
Less than 20.0 percent	6,364	±1,842
20.0 to 24.9 percent	4,509	±1,301
25.0 to 29.9 percent	6,562	±1,895
30.0 to 34.9 percent	9,150	±2,111
35.0 to 39.9 percent	11,485	±2,817
40.0 to 49.9 percent	24,559	±3,346
50.0 percent or more	105,338	±6,417
Not computed	4,290	±1,043
\$35,000 to \$49,999:	144,590	±8,687
Less than 20.0 percent	4,953	±1,272
20.0 to 24.9 percent	6,121	±1,694
25.0 to 29.9 percent	9,445	±2,245
30.0 to 34.9 percent	16,092	±2,345
35.0 to 39.9 percent	18,498	±3,342
40.0 to 49.9 percent	38,634	±4,090
50.0 percent or more	47,764	±5,220
Not computed	3,083	±850

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 through June 2024 so far)
- Census Bureau's Household Pulse surveys – Started April 2020, ongoing through July 2024 (as of now)
<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– **has state and metro area data as well as national**

How to use Household Pulse

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 or metro area)



Household Pulse: many more reported sometimes/often without enough to eat in past 7 days after loss of pandemic benefits, compared to 2 years ago, when CTC and other benefits (including higher SNAP aid) were still in place.

	7/21/21 – 8/16/21 averaged	6/28/23 – 8/7/23 averaged
Total	8.0%	12.1%
Hispanic/Latino (of any race)	12.5%	16.5%
White alone, not Hispanic	5.7%	9.4%
Black alone, not Hispanic	15.6%	21.3%
Asian alone, not Hispanic	3.8%	6.2%
2 or more races/other, not Hispanic	14.7%	18.9%
Children in household	9.9%	15.0%
No children in household	7.0%	10.4%

The data helps you craft a compelling message –
but it means nothing without a persistent messenger.

**Thank you for being the messenger
decision-makers need to hear!**



chn.org