

>> TREVOR: Hello, and welcome to today's webinar. My name is Trevor. I am with Freestone, and I will be producing today's Web conference. I would like to run through a few housekeeping items before we kick off the meeting.

First I'd like to go over the audio options for today's meeting. In order to optimize the audio portion, we recommend that you listen over your computer speakers. You want to make sure they are turned on and that the volume is turned up.

Below the streaming media window, you can also click on the Closed Captioning tab to view the closed captioning stream on this program. If you do need to dial into the conference at any time, please use the numbers listed in the Announcements section of your screen. Please note to listen to the audio through your computer, you may need to select the Play button in the Streaming Media box. Alongside that, there's an ASL interpreter if you need access to that.

Next step is Q&A. We will be addressing your questions today, and we encourage you to type them in at any time. If you'd like to ask a question, please click on the Q&A tab at the top of your screen and select ask a new question.

To download the handouts, you can click on the Papers tab in

Finally, the Web conference is only as good as your Internet connection. If you have any technical difficulties, your best bet is to close all of your browsers and log back into the session the same way you did the first time.

Great. I think we are ready to begin the conference. We will begin in just a moment.

Hello and welcome to today's webinar titled: Poverty, Income, Health, and Work: What Can We Learn from the New Census Data?

Our moderator for today will be Ellen Teller. Ellen Teller is the Director of Government Affairs at the Food Research and Action Center. She joined FRAC in 1986 and previously served as an attorney at the American Bash Association, Center for Science in the Public Interest, and the Consumer Federation of America. She is the Board Chair of the Coalition on Human Needs. Ellen, if you are ready, the floor is all yours.

>> ELLEN TELLER: Thank you so much, Trevor. Welcome, everyone, to today's webinar, Poverty, Income, Health, and Work: What Can We Learn from the New Census Data? sponsored by the Coalition on Human Needs. On behalf of CHN, I want to thank you for joining today's webinar. Your participation could not happen at a more critical time. I think I say that every year, but it still applies. Congress has returned from

summer recess, and much is going on with authorizations, appropriations, nominations, abominations, you name it. So whether you work on non-Defense discretionary or on entitlement or mandatory programs, today's webinar will provide insights and tools to help support your work. Although we've made some great strides in our antipoverty efforts over the past few years, there are very real and very dangerous threats to our program, threats coming from Congress, the courts, and the Administration that could severely impede and quite possibly reverse our progress.

Our first speaker, Jared Bernstein, will navigate us through the different data sets that will be released by the Census Bureau next week. He will walk us through what to expect from the data and what the new data would likely show about poverty, income, and health insurance, the economic and, of course, political context.

Our second speaker, Debbie Weinstein, will guide us through the practical steps of locating the data on the Census website and, of course, advocacy opportunities that the data will support. Our elected officials demand statistical documentation and data, and they look to us to "put a face on it." Our experts today will give you the tools to accomplish both.

First, welcome back Jared Bernstein, Senior Fellow at the Center on Budget and Policy Priorities. Prior to CBBP, Jared served as Chief Economist and Economic Advisor to Vice President Joe Biden. He also served as Executive Director of the White House Task Force on the Middle Class. In addition to Jared's expertise in federal and state economic and fiscal policies, income inequality, trends in employment and earnings, probably Jared's greatest asset is his keen ability to take all of this somewhat overwhelming, albeit critically important, data and distill it down into digestible pieces for us to use in our advocacy. Many of you may be familiar with Jared from his lively commentary on NPR, CNBC, and MSNBC. He also hosts a blog On the Economy at [jaredbernsteinblog.com](http://jaredbernsteinblog.com), or you can catch him at various jam sessions in Northern Virginia.

On deck is CHN's very own Debbie Weinstein. Like Jared, she is an expert in translating data for use in new and innovative ways for advocate, often accompanied by clip art. Debbie assumed the helm in 2003, bringing over 30 years of advocacy experience on a wide range of human needs issues and programs at the state and federal level. Prior to CHN, Deb was Director of the Family Income Division of the Children's Defense Fund. And prior to that, she was Executive Director of the Massachusetts Human Services Coalition. Debbie has

been the recipient of numerous awards, including CHN's prestigious Human Needs Hero Award.

So just to give you the lineup for today's webinar, Jared will lead off. He will take questions. He will be followed by Debbie. We encourage you to submit your questions throughout the course of the webinar, and we will try to address as many as possible. And I will be going through your questions as the presentations are going on, so if there's something that arises, please send me a question, and I could get some clarification during the presentation if you need.

Stay with us, as there's an important survey that you hope you will take at the end of the webinar. This really helps CHN with future planning. You can download the slides during the course of the webinar, and yes, CHN will be sending out the webinar recording and slides to you soon. We will keep telling you that throughout the course of this webinar.

Plastically, thank you to our generous funders, the Annie E. Casey Foundation, The George Gund Foundation, and CHN members and supporters like you. Your support makes webinars like this possible.

So Jared, the computer is yours.

>> JARED BERNSTEIN: Very good. So let's see. Let me navigate to my first slide here. There we go. Hello, everybody, and thank you so much for joining the webinar. I think I am going to go for around 15 minutes or so, and as Ellen said in her very nice introduction -- thank you, Ellen -- please submit your questions as they come up.

So on September 12, we are going to get data on poverty, income, and health coverage that refer to the year 2017. So the first thing you want to wrap your head around is that these are data from last year. You might say why last year? Why not this year? Something more timely. Well, because this year's not over yet, so we don't know what people's incomes and poverty will be since poverty is a function of your income for this year. So it's a retrospective survey that provides information on the official and the supplemental poverty numbers, and I will describe what they mean in a second. Many different income numbers, but the ones that I will highlight in my presentation, the one that's most highlighted by most commentators that day, that's going to be the median household income, so I will describe that and show you pictures of it in a moment, and health coverage numbers, the share of people with or without health coverage.

So let's move on to the information on my second slide, which is not loading, so Trevor, it's spinning around weirdly. Can you make the second slide show up there? Or is it just not showing up for me.

>> Yep, it is now up on the screen.

>> JARED BERNSTEIN: Thank you.

So there are two poverty measures that come out on -- that will come out on September 12. The one that's going to get the most attention, typically, is the official poverty measure. This is the rate of poverty that's been measured since the 1950s every year in this country. And yet it is, in some ways, a less reliable measure of well-being, economic well-being, of poverty, than the alternative measure that the Census has been offering us since 2009 called the Supplemental Poverty Measure. So we've got two -- we've got the benefits of two different numbers that day, which can be confusing, but I will argue is actually useful, as you will see.

This slide -- which I am not going to go through, but you will have access to these slides; you can look at it later -- tells you the difference between the two measures, and the most significant ones are -- oops, somehow we skipped to the next slide. Let me control the slides, if that's okay.

The resource measure there at the bottom, where I have kind of bolded that out, that's one of the more important differences. The Official Poverty Measure just counts your before-tax cash income, and it does include some cash benefits, like unemployment insurance and Social Security, if people get TANF that's a cash benefit, Temporary Assistance for Needy Families, but what it doesn't include -- and you will see on the right under the Supplemental Poverty Measure, is noncash benefits that families can use to meet their basic needs. It doesn't include the value of food stamps. Well, food stamps, or SNAP, as Ellen will tell you, works much like cash for low-income families. A dollar of food stamps is pretty similar to a dollar of income. And for example, the supplemental measure leaves out -- I am sorry, the official measure leaves out the Earned Income Tax Credit. We now spend \$70 billion, \$70 billion a year on this extremely useful and important pro-work, anti-poverty program that lifts millions of people, working families with kids, out of poverty. But it's not counted in the official measure. It's only counted in the supplemental measure.

So now I'll go to my next slide here. Here you have a picture of the supplemental rate and the official rate. So the official rate is in the lighter blue color, and including my forecast, which I will get to in a minute. I know everyone anxiously wants to hear my guesstimate. I wouldn't put too much weight on it, but I typically hit the ball park. At any rate, what you can see there is that if you just sort of eyeball the two lines, what you get a sense of is that the supplemental rate has fallen a lot more between the late 1960s and say the

year 2000 -- it's been flat since then -- than the official rate, which has kind of just bounced around sort of between 10% and 15% for many decades now.

So one of the reasons why the SPM has fallen more than the official is because it includes stuff that the official leaves out. So the earned income credit, which I mentioned, hardly existed -- it didn't exist back in the 1960s. Came into being and then expanded over the years, and that's included in the SPM but not the official measure. It's very important to include these measures and essentially to take credit for things that we are doing on the anti-poverty policy side. Otherwise, if you measure poverty without taking a count of some of the policies that we've implemented to reduce poverty, you'll never get credit for them. And so importantly, you can see that long-term decline as anti-poverty policies have ramped up, even though they are not counted in the official measure.

Now I want to show you one other subtle thing that's really important about the SPM. Notice -- and I can't point to this in the graph, but you'll figure it out yourself -- if you look at the official measure over the recession, which was around 2007, 2008-2009, notice that the official measure goes up quite a bit, like around 1% to 15%, then it starts coming down eventually as economic expansion takes hold. As you see, the SPM, which counts a lot of the benefits that we ramped up during the recession, doesn't go up at all. So we had actually a pretty remarkable policy success story, something you don't hear enough about these days, which is that anti-poverty policy really prevented poverty from going up in the worst downturn since the great recession, and that just shows the potency of some of what we are doing.

Now, I am not going to declare by a long shot that the fight is over -- especially not to this audience who knows far better. 15% SPM, around 12% of the official measure, that's still far too high. And of course, child poverty is a lot higher than that. But I did want to note those differences and underscore the importance of the SPM.

One of the things we'll get with the poverty release is numbers that will show us how much anti-poverty programs helped to lift people out of poverty. So last year's SPM showed that economic security programs lifted 36 million people above the poverty line in 2016, and we'll be able to trot out another number like that on Wednesday.

Now, you will see that my forecast for poverty is 12.2%. That's me trying to get what I think the poverty rate will be. It's actually a pretty significant decline since in 2016 the poverty rate was 12.7%. So that's half a point decline. You know, I may be a little optimistic there, but that's at least

what my statistical model spits out.

Actually, in the interest of time, I am going to skip this. That slide -- which again, you will get these slides -- but that slide just shows what I have been describing, which is the extent to which the anti-poverty effectiveness of our economic security programs has grown over time. And as I am waiting for the next slide to load -- I clicked on it, but it is spinning. Presumably it will load pretty soon. This next -- the next couple of slides show something else that I wanted to underscore before I cede the floor to Debbie. That's that our anti-poverty programs have been more effective than most people think, and not just in the near-term, but in the long-term.

Now, Trevor, I am not seeing that slide. Are the viewers seeing that slide?

>> TREVOR: Yeah, the children receiving larger EITCs finish more education slide?

>> JARED BERNSTEIN: Okay. Yeah, for some reason it's not showing up for me, but that's okay because I have it somewhere else and I can just go look at it.

What you have here are evidence that on the left kids who got more income support when they grew up had better high school completion outcomes and then later better college enrollment outcomes than kids who didn't get those supports. If you look to the right, children who are access to nutritional support fared much better as adults than children who didn't. They had less heart disease, they were less likely to be obese, and they were more likely to complete high school.

If I can go to the next slide, this shows that housing policies which help people move to lower poverty neighborhoods also improve outcomes, including earnings, college attendance, and single parenthood. Now, my point here is that a lot of times these poverty programs get dismissed or even conservatives try to cut them by insisting that they don't provide much help for people and that all they do is kind of inculcate laziness or as Paul Ryan used to call it they create a ham mom for people to just rest in. What these slides are intended to show is that, in fact, the benefits from our anti-poverty programs do more than provide you housing or nutritional support today. They give you and your family a platform for upward mobility, and that's so important in an economy with so much growing inequality.

Okay. We are going to turn to median household income. This is another big number that the press focuses on -- rightly so -- on the release day. And here you can see my forecast is for median household income to go up 1.6%, around \$61,000 in 2017 dollars. And there you see a very cyclical pattern.

Income goes up and down with the business cycle, falls in recessions. And the point there is that this is the income of the median household, so the household at the 50th percentile of the income scale. So when you are thinking kind of at the dead center of the middle class, that would be the median household income. And just now it's kind of getting back to where it was before the last downturn, and you can clearly see that in recent years, been growing pretty quickly. As the labor market has improved, people are able to get more jobs, even if wage trends haven't been as strong as we'd like.

So I am going to skip the next slide and go to this one. And talk about just the two bars on the right. So the bars -- the wage growth and the employment growth bars are just there to show you in context with that median income slide, a lot of employment growth in 2017. A lot of wage growth in 2017. And it's this third set of bars that I want to focus on, and that's inflation. So this is price growth over the year. You will note that in 2016, prices only grew about 1%; whereas, in 2017, they grew at 2.1%, so they grew basically around 1.3 in 2016, 2.1. When inflation is higher -- because we are talking about real dollars -- it takes more to get median household income up. So while earlier years, as you might -- if you look back -- I don't want to click back there, but if you look back on the median household income, you will see that in earlier years median household income probably jumped more than I expect it to jump this year. And also poverty is affected by inflation because if -- inflation determines how much the poverty thresholds go up, so if inflation is very low, the poverty thresholds don't go up very much, and it's easier for families to get across them. So you have less poverty growth. So because inflation -- the punchline here -- that's all sort of economic-y stuff. The punchline here is that because inflation grew faster in 2017 than 2016, notably so, I expect to see somewhat slower median household income growth in real terms and somewhat diminished gains in poverty, although I do believe poverty will fall maybe half a point. That's less than it has in prior years.

There's also a health coverage number that comes out, and maybe Debbie will talk about the various sources of this because we get numerous data sets that tell us health coverage numbers, both at the national and subnational level. And here I have a kind of concern that I just wanted to quickly share with the group, which is that we are expecting that the rate of improvement in health coverage -- so the decline in the uninsured rate -- so as the uninsured rate goes down, it means fewer people don't have insurance, more people are covered. And you can see that as the Affordable Care Act phased in, the

percentage of people without health coverage fell from 13.3% in 2013 to 8.8% in 2016. You can see on the right the numbers of people. We think, based on some data for 2017 that's come out already, that the health coverage gains are going to be significantly diminished this year. We may not even see much at all in that regard. And that has to do with some problematic policies of the Trump Administration, including the cancellation of federal outreach efforts during the open enrollment period in 2017, kind of the ongoing administrative attack on the ACA, and some concerns among immigrants -- legal immigrants who are eligible for Medicaid or coverage through the healthcare marketplaces but may be deterred because the anti-immigration positions the Administration has taken.

So one thing to look for in these data, system rising, is fewer positive gains in health coverage -- I am sorry, positive gains in median household income, real, inflation adjusted, so I expect that to go up around 1.5 points. So positive gains in income. Poverty should come down, maybe half a point is my guesstimate, but we'll see. But health insurance coverage we might not see the kinds of gains we have been used to. Now, some of that has to do with the fact that as you get down to a smaller uninsured population, it's harder to make inroads, and certainly the benefits of the ACA are still very obvious in that slide I showed you, but we don't expect gains of the magnitudes we've seen in the past.

Finally, what does all this mean in the fractious political world of 2018? So if I am in the ball park of my forecast, poverty down about half a point, median household income up about 1.5%, then we are on the trend. And the reason I emphasize this is because you always get presidents -- and I expect especially this president -- to say this is the greatest economy ever thanks to me and all that sort of stuff. Trump is really riding a trend he inherited, and I don't really blame him for that. Pretty much any President is going to come out and take credit for these sorts of economic gains. But if I am correct, we are just on trend, and you certainly can't point to any policies of the Administration and argue that these trends have been improved because of what they've done. To the contrary, you can certainly point to the healthcare coverage points I just made and claim the opposite.

You know, the other piece -- and I am going to wind down here -- is that there is a real concentrated effort that many of us in the anti-poverty community, both analytic and advocacy, are fighting hard against, and this is work requirements in anti-poverty programs that don't currently have them. Medicaid is an example, expanding any work requirements in SNAP is another one. What these data show is

that people who can respond to an improving labor market are responding. We see work effort among low-income people that is helping to pull them out of poverty, especially when you add in the work supports that are counted in the supplemental measure, like the earned income credit.

So what would put further downward pressure on poverty rates? Certainly not work requirements because people are already trying as hard as they can. Well, there you see five bullets of things I thought were important: Expanding work-based credits,. Certainly expanding the work-based credits to people without kids. But also expanding those to people who do have children, especially the income tax credit, which doesn't reach low-income people as much. Expanding the minimum wage. And you can see the other things. I will just cite that last bullet, which is probably a little cryptic. Keep the macroeconomy running hot. We have a low unemployment rate, below 4%. We will learn tomorrow what it is for the month of August. But it's been a nice low unemployment rate. But it hasn't -- the tight labor market hasn't shown up quite enough in wage growth. So to the extent that people have been getting ahead -- and I have shown you that they have -- a lot of it comes at more work at fairly stable real wages. I think running -- continuing to run a hot macroeconomy, keeping that unemployment rate lower for longer, which means the Federal Reserve needs to be patient and not raise interest rates too quickly, I think that's actually going to help a lot as well.

So let me stop there and take any questions, Ellen.

>> ELLEN TELLER: Well, I just got a question that is just -- you are going to love because it's right up your alley. So it reads: Much rhetoric in recent years has pointed to a sort of "wage crisis" marked by stagnant wages and lower purchasing power of the middle class, yet the data here seems to point to slow but notable growth in household income, even against inflation. How might we contextualize these two seemingly contradictory observations?

This looks like a question you would submit.

>> JARED BERNSTEIN: Yeah, I am -- I apologize for submitting my own question. No, I didn't do that, but you are absolutely right, this is custom-made for me.

>> ELLEN TELLER: It speaks your language.

>> JARED BERNSTEIN: So yeah, since the questioner is speaking language I understand, let me make sure that we make sure everybody is onboard with this. If wages -- so think of hourly pay. If hourly pay is flat -- and in fact, in 2017 -- which is our year in question -- 2017 hourly pay has been pretty flat -- then the only way you are going to raise your family income is by working more hours per week, more weeks per year

and sending more families into the labor market. So flat income doesn't mean your income can't go up, it means more hours to work. That's an answer to 2017. I will say in earlier years, 2016 and especially 2015, we had pretty strong hourly growth. The reason is -- this gets to my inflation point -- inflation was so low -- inflation was zero in 2015. Had to do with falling energy costs. If inflation is zero and your nominal wage goes up 2%, that means your real wage is also up 2%. So in 2015, we had a strong labor market, low inflation, strong hourly wage growth, everything was working together to push down the poverty rate, and it fell by multiple percentage points. It fell from 14.8 to 13.5. That's a huge decline, 1.3 percentage points. I would be amazed if we saw anything like that this year. But that's the answer to the question. Past years have seen some real wage growth, and even absent real wage growth, more labor supply can boost family income.

>> ELLEN TELLER: Thank you. So two questions that I am going to put together. The first one is could you explain what data is going to be released next week and then what data will be released afterwards? And the second part is do you have any thoughts about what some national poverty wage trends might be? Any parts of the country likely to fare worse than others?

>> JARED BERNSTEIN: Yeah, those are both good questions. I think, unless she objects -- and you would know, Ellen -- that I would defer the first question to Debbie, who does a masterful job of describing everything we are going to get. But I guess let me just quickly say that at least from my perspective, I know that what's coming out is health insurance data, so percent covered and not covered. Of course, the poverty rate nationally. And median household income is also a national number. And yes, we get various sub-national values as well.

I don't have a great feel right now for the different parts of the country. I will say -- and this is important, and we get these numbers on Wednesday -- I will say that we get an urban/rural breakdown, and we have heard that much of the boon in the economy is taking place in urban areas, not rural areas, so I am going to be looking there to see if positive national results are reflected or not in the rural communities.

>> ELLEN TELLER: Okay. A couple more questions here. While the unemployment rate is quite low, the number of people hovering around poverty seems to be increasing. With the proliferation of low-wage service work, what do poverty projections look like in the next ten years?

>> JARED BERNSTEIN: Well, nobody has really projected poverty out ten years, and if they did, I don't know that I would take it seriously. It's just too far out to really make

sense out of.

I will say that I think one of my slides showed this. Let me go back to one of my slides here. Yeah.

So if you look at the end of especially the official poverty measure there, because I have an extra year, but you can see it in the SPM also, poverty has been coming down in the last few years. In fact, if you look over the history, you see poverty behaving pretty cyclically, meaning in downturns poverty goes up as people's employment opportunities vanish, and in expansions it tends to go down. And this is a pretty long economic expansion, where last year will be year eight, so we'd expect to see poverty decreasing. So I think the number of people hovering around poverty actually has been kind of falling, which is what you'd expect. I think the argument is, is it falling fast enough?

The only thing I will say about the ten-year forecast is a lot of that will depend on demographics. And if our population is younger, if it continues to be less white, if we resolve some of our immigration problems and are able to support more welcoming immigration, those trends could put some upward pressure on poverty just in a kind of compositional effect, meaning that as groups that tend to have higher poverty rates take up larger shares of the population, that pushes up the rate somewhat. So we could see that going forward. But you know, more importantly will be the strength of the economy and the public policy that we implement, the earned income credit, SNAP, healthcare coverage, housing policy, the kinds of things I was talking about earlier. Those, to me, are the key determinants in tandem with the overall economy.

>> ELLEN TELLER: Right. And you mentioned immigration. Will the numbers coming out next week reflect any of the threatened actions that this administration has issued on immigration?

>> JARED BERNSTEIN: Yeah, that's a great question. So these numbers are simply descriptions of variables that are simply measurement of variables of the type we have been talking about. So something like immigration policy would show up in the numbers in ways that don't necessarily obviously reflect the policy debate but reflect the impact of the policy on the incomes of immigrants, for example. And by the way, to be clear, we will get -- we do get poverty rates for native-born Americans and for immigrants. They break those out separately. The immigrant numbers allegedly include people who are undocumented.

So to the extent that -- around here at the Center on Budget and Policy, something we are really worried about -- and I reflected it in my comments -- that the xenophobic and

aggressive anti-immigration stance of the Trump Administration could discourage immigrant families from claiming benefits that they need and are legally entitled to. It may be too soon to see that in these data, that may be a next year thing, but we will certainly be looking for that, and that may lead to higher poverty among immigrant households.

>> ELLEN TELLER: I will tell you, Jared, in the nutrition programs, we are already seeing that with declining WIC case loads and people calling WIC clinics saying they want their names to be off of the roll. So that chilling effect has, indeed, already occurred.

>> JARED BERNSTEIN: And let me -- that's a very helpful point. Let me connect what Ellen just said to the data watching exercise we are all going to be doing on Wednesday. What Ellen just said suggests that fewer people than should could be getting nutritional assistance. Now, again, she is talking 2018; these are 2017 data. Just to be clear, you would not see that reflected in the official poverty measure because the official poverty measure does not include the cash value of SNAP or food stamps. The supplemental measure does. So that's just, I think, a very good microcosm of those differences.

>> ELLEN TELLER: And that's why the supplemental policy measure is my favorite government measurement. If we are allowed to have one.

(Laughter)

One more question. And I know a lot of you have submitted questions that we haven't gotten to yet, and because I know that they will -- some of them will be addressed in the second part of the webinar by Deb, and she can answer them. So I am trying to give Jared the questions that I know are uniquely tailored to his expertise.

Here's one for you. With the Fed projected to raise interest rates at least four more times until 2020, how do you think this will affect poverty rates in this country?

>> JARED BERNSTEIN: That must be a question from Jay Powell, who chairs the Fed? Hay, Jay. Welcome to the call. No, just kidding. That's a great question. The reason I love that question is because it combines the importance of the macroeconomy and the Federal Reserve with poverty, and that connection is real, it's important, and it isn't often made enough.

The Federal Reserve is raising interest rates, but they are raising them quite slowly. And interest rates are still low. So as they've been raising interest rates, job growth has been strong, and the unemployment rate has been coming down. In fact, I expect -- and so does the Fed, by the way -- I have

seen their forecast -- I expect the unemployment rate could go down to 3.5% by the end of this year, which would be a really great thing for people who depend on the extra bargaining power they get from a very low unemployment rate. So I don't think that the Feds kind of slow -- they call it a normalization campaign, meaning that they are raising rates from very low levels. They were zero a couple of years ago -- back to maybe around 3%, 3.25%, which is where they like them to be as the economy closes in on full employment. Now, there are progressive economists who don't think the Fed should be even tapping the brakes right now, and I understand where they are coming from, but I don't mind brake tapping, and I don't think it's going to mean poverty rates will be necessarily higher this year, next year than they would otherwise. What I object to is any brake slamming. So I don't want the Fed to overreact if wages start rising or if inflation goes up.

Going back to wage inflation, wages have been flat for working people for the last couple of years. So what you don't want the Fed to do is just as the working class kind of get to the party to shut the party down. So I'd like the Fed to -- I am okay with the slow normalizing campaign, but I certainly wouldn't want them to accelerate.

Hey, let me say these are such good questions that if somebody on the call has the ability to copy them down somehow and email them to me, I will answer some of them on my blog.

>> ELLEN TELLER: I have them. I have them all written down here, and I will do that.

>> JARED BERNSTEIN: Well, they are such great questions, it would be my pleasure to try to answer some of them on my blog. Ellen will email them to me, and we'll take it from there.

>> ELLEN TELLER: I've got one more follow-up question because obviously people watch the press conferences at the White House, and want to get in that follow-up question.

I would like to clarify my question about more jobs, but most of those jobs being low-wage work. One of your recommendations was to keep the macroeconomy hot. How can this happen when more and more people are taking low-wage jobs? Will that not translate into lower consumer power?

>> JARED BERNSTEIN: Well, there's always going to be low-wage jobs, and there's always going to be -- you know, working poor people by definition are going to be earning pretty local wages. But what a hot macroeconomy does is make those wages grow a lot faster. So in a weak macroeconomy, you might find something earning \$8 an hour one year and maybe the next year they are earning \$8.20. Now, I will be the first to grant you that earning \$8 or \$8.20 is a completely unsustainable for

a working family, especially if we are talking about a working parent. But if the macroeconomy is hot enough over a couple of years, that \$8 can go to \$9 or \$10. That's still far below a living wage. But depending on that -- let's say it's a single mom. Depending on her family situation, she could add \$1500 in EITC, she could add \$1500 in a child tax credit, and she could add numerous hundreds of dollars in SNAP as well. So if you put that all together -- I am not saying it's a living wage, but I am saying that you have someone who is doing considerably better because of the hot economy than they would otherwise. It is true that lots of people earn low wages, but in a very tight labor market, low wages will grow more quickly than a slack labor market.

>> ELLEN TELLER: Great. Well, I promise to send you all of these questions and more. And we are going to now thank Jared for his expertise and ability to present and answer all these questions, and I am going to turn the computer screen over to Deb Weinstein, who will hopefully answer some of the questions in the queue in her presentation, but fear not, if she doesn't get to them, we will posit those questions to her at the end of the presentation.

So Deb, it's yours, and Jared, thanks so much.

>> JARED BERNSTEIN: My pleasure.

>> DEBORAH WEINSTEIN: Yes, Jared, thank you very much. That was absolutely terrific. And thanks, everyone, for being on.

So I will go through this material as quickly as I can and be aware, you know, of course, you will get the slides, you can actually download them right away, and we will send them to everyone who is registered, so there will be some text that you will see on the slides that you will be able to go step by step, and I very much encourage you to sort of practice before the data come out.

But let's give ourselves a little bit of grounding here. The Census Bureau has put out what they consider to be the numbers for the thresholds for poverty for the year that Jared's been describing is what they will be talking about, and they call them preliminary. Usually they don't change, but it's worth checking next week when the data come out. But that's what they say, on average for one person, you'd be having income of less than \$12,488. And you can see for two and three people that if your incomes are lower than those figures, that's what they define as poor.

So now we want to talk about some of the kinds of questions that the data can answer. Of course you have been hearing a lot from Jared about poverty and what the predictions might be, how has it changed since last year, over the past five or

ten years. In particular -- and I will show you momentarily -- they have very helpful information about changes in the past five years. You can get at longer periods, but you sometimes have to work a little harder to be sure that you are talking about a real change, one that isn't just chance.

There's breakdowns of poverty for children, minorities, people with disabilities. Of course, we know those groups are disproportionately poor. Will that continue to be the case? And we certainly think it's unfortunately likely.

As you heard from Jared, the Supplemental Poverty Measure will tell you how SNAP, Social Security, tax credits have reduced poverty. There will be information about work and earnings and health insurance, which is quite an important part of this.

So other questions -- and I think there was a question that someone asked -- deep poverty, which is generally defined as how many are below half the poverty line. There's plenty of information to talk about gradations of poverty and just above poverty as well. Rent hardships. You can find out how many people in your state are paying more than 50% of their income on rent. Food hardships. We already have some information about that. And education, its connection to poverty, unemployment.

But hold on a second. The Census Bureau, of course, is responsible for everything we are talking about, and underpinning all of the assumptions, the modeling that creates the surveys we are talking about does rely on the accuracy of the 2020 Census, and there's lots of problems with that. Jared mentioned some of it. The administration has proposed a citizenship question on the 2020 Census. As we are hearing, that's likely to have a chilling effect on the numbers of people filling out the Census. If it's inaccurate, that will affect both money going out to needed programs for communities and the accuracy of all the -- of these kinds of surveys years down the road. So both we need to continue to work together in court or otherwise to try to get that citizenship question off. We need to make sure that the funding is adequate for the Census. And so we are all working together. The Leadership Conference on Civil and Human Rights is doing great work. Up there is a contact person, Sergio Lopez. We encourage you to kind of let them know that you want to work on this, and we will send you updates related to this as well.

Okay. So asked the questions. Now how to find some of the answers. And as Jared told you, on the 12th, what we are going to get is mostly national data. It's a smaller sample. While there are some state estimates for income and poverty, the Census Bureau tells us not really to emphasize that state

and local data because you get a lot more of that on the following day on the 13th. Also you'll get the Supplemental Poverty Measure that Jared just told you about on the 12th. But the one distinction there is there will be a Health Insurance Report that includes the wealth of data that comes from the American Community Survey. That will be out on Wednesday, the 12th, and so all of the things we want to say about what's happening with regard to how many people are uninsured, you will be able to see that on the 12th.

Now, there was already data out just yesterday from the USDA about household food security, and so -- in really too small print, but again, you can look at it at your leisure. Yes, we did see that there has been a decline in households unable to afford food in 2017, but it's still 15 million households. That's 40 million people. And one point I would really like to highlight is you know, when we talk about the near poor, households with incomes below 185% of the poverty line, more than 30%, close to a third of those households are food insecure. They are having a hard time being able to afford food. And of course, our moderator, Ellen Teller, knows all about this. But that information is already out there.

So let me -- I am having the same problem that Jared did with the little slow-down in the next slide showing up on my screen. But I think you are probably seeing it.

So finding the answers, the new data on the 12th. So you will -- as we've said, you will get a lot of information about health insurance. You will get that Supplemental Poverty Measure. And you will get this national data. So here's what you will see. So we have a lot of screenshots of what the Census website looks like now. On the 12th at 10:00 a.m., there will be a press conference online that anybody can listen in to. There's the link to it. If go to Census.gov, you can find that easily, but we will send all of this to you. And I am going to show you sort of more complicated ways of getting at the data right now, but on the day that it's released, there will be easy things on their home page where you click and you will get into all of it a little more easily. So rest assured, but right now you start, you see my blue turquoise-y arrow is pointing to Topics, and you can go to see the report. So the full report, along with the press materials, there's the picture of the 2016 report, will be findable starting on the home page.

You will see if you go, as I say, click on Topics on the Census website, then go to Income and Poverty, and then see this little purple-y lavender arrow pointing to Income & Poverty Main, and that gets you where you need to go.

When you are there, you can either get the full report --

you can see the red arrow and the yellow writing to click there, or to Data Tables, which is quite useful to us, and you can see that's where it says Data and Data Tables, the turquoise arrow and underlining.

Complicates this. Okay. It's there. So the Poverty Data Tables, you are going to want to get the Current Population Survey because that's that national survey we have just been talking about. And once you are there, you will see both the detailed tables for poverty -- that's the turquoise arrow -- and underneath Historic Poverty Tables, if you want to look for comparisons over time.

Some examples of the kinds of tables you can find. The first, Poverty 01 -- somebody, again, asked about deep poverty -- it will -- you can choose to learn how many people below 50% of the poverty line, below 100%, below 200%. You can ask for separate information by race, and you can get age breakdowns. Poverty 06, working family members, family structure; Poverty 22 focuses on work experience; Poverty 29, years of school by poverty status. So you can -- these are just examples of some of the data that you can find. This is national data.

Again, I am not going to say too much about the Supplemental Poverty Measure, also released next Wednesday. Jared told you about how important that is. Just to give you an example of the way they put the data out if they do it the way they have been for a number of years. If you look at this graph, it shows what it is saying that, that if it weren't for Social Security income, 26.1 million more people would be poor. That's what that is. And the breakdowns by color. The tan color are people 65 and older. Obviously, Social Security is very beneficial to older people but not inclusively.

You can see the turquoise arrow pointing to while housing subsidies are a much smaller, less-funded program, but without housing subsidies, 3.1 million more people would be poor. So that's the kind of analysis that the Supplemental Poverty Measure provides. It's important just to reiterate some of what Jared said. It's been interesting to see some of our leaders, Speaker Ryan and others have been saying anti-poverty programs have not worked and therefore we should limit subject to work rules and/or defund programs like SNAP, Medicaid, housing assistance. The Trump Administration, on the other hand, has in a report said pretty much the opposite. They said that anti-poverty programs do reduce poverty. But they say they discourage work. This is not the case. But that's what they say. But their upshot -- I put that big curvy arrow -- right back to the same conclusion. Therefore, we should limit, subject to stringent work rules, et cetera, all these

programs that we need.

Our job is to utilize the data that we are going to be seeing plus all the other kind of evidence that Jared cited to show that both these programs do work, and other research shows how much they help people work and stay in the labor force, not the other way.

So then moving to health insurance, a very important topic. As I say, on the 12th, there will be a lot of data out, and one of the most important points we can make about that data is to distinguish between the states that have expanded Medicaid and the ones that haven't. And in fact, if they do the reports the way they have been, they explicitly show you the states that have expanded Medicaid and the ones that haven't, and you can see in this particular thing -- I know it's kind of small, but the -- on the left, you see states that have expanded Medicaid by year, and you can see the deepest kind of green color is the most recent year, and they've made a lot of progress in reducing the number of uninsured. There's been progress because of the overall effects of the Affordable Care Act, even in the states that haven't, but there's a lot more remaining uninsured in the states that have not expanded Medicaid.

You can also get at it separately in a state-by-state table that the data will show next Wednesday. The red arrow points to the explicit information about whether your state has expanded Medicaid, yes or no, and you can see in the table what's happened to uninsured in that state. So that's one of the most important things that we can use.

So bearing in mind those are all the kinds of things we can get on Wednesday. But on Thursday, Part 2: The American Community Survey, and that, since it's such a bigger sample, it allows many more breakdowns by race and age and down from state to locality. Somebody asked, as I noticed, when can you get things below the national level, and the American Community Survey is designed to give you not just down to the state, but also counties, congressional districts, places within cities. So starting with my little instructions here, you go from census.gov to data -- that's the circle, the top circle -- to Data Tools and Apps, that second circle. And some of the questions that the ACS can answer. As I say, for all of these different geographic breakdowns, has poverty grown or decreased can be broken down, children, seniors, people with disabilities, workers, communities of color. Again, health insurance, how many low-income people work, what happened over the last two to five years, income and earnings, how does your state compare to others? That's sometimes interesting. And how many people are paying more than half their income on rent?

Those are important questions. I had already gotten you, if you were following along, to this screen, where you then can click on Advanced Search. See the turquoise arrow pointing to that. And then to Show Me All, the purple arrow pointing to that. Now, since this is a webinar, I can't tell whether you are all holding your head in your hands because I am going through this so quickly, but these really are step-by-step instructions.

But if you actually do it, you will see you can get there.

If you've done that, you now will see a screen that looks like this. And where that red star is, it says Topics, and if you click on that, a menu comes down where you see in the middle of the screen there, Select Topics. For this example, let's look at Product Type. And once we are there, I am going to show you the example of picking the Comparison Profile, so that's where the red arrow is pointing. You would click on that. And then you would hit Close. And then let's just use the example of you've picked a state. There's two ways to get at the geographies. The easiest, if you see the sort of beige bar area there, there is a place where the turquoise arrow is pointing where you can type in your state. You could choose your county or whatever, but just our example right now will be a state. And then you will see where there's kind of a red box, and it says GO. You would click on GO.

If you are try to go do something a little more complicated with geographies, you can see the red curvy arrow pointing to geographies, and that's another way you can get to the same place, and here I am giving the example because let's say you want to get to the State of Maine, so you click on State, then you choose your state. You need to remember to click on ADD TO YOUR SELECTIONS, which is a selection there in red. Then the arrow says to hit close, don't forget to do that. When you do that, you will be able -- remember, we had picked this comparison chart, and we have clicked on Comparative Economic Characteristics. The interesting thing about this is it shows over time. Of course we are limited to be talking about the most recent years, 2016. So we've got comparisons for five years. The nice thing about this is it shows answers for a lot of different information, 2016, '15, down to 2012, and next week it will be 2017 back to 2013. And it shows you whether the difference that's occurred from one year to the next or over the whole five-year span, whether it's real, whether it is not just chance but a statistically significant difference.

So here, this just shows you what -- a few. These are income-related levels that you can see in this table. This shows, scrolling down some more, we are looking at poverty, for instance, both families and all people. And you can see,

you know, where the red circle is, that particular example is something where the change from one year to the next was statistically significant, not just chance. And the same with that All People in Poverty was statistically significant. So there will be an asterisk if it is, and all the other areas where you don't see an asterisk, that means you really can't make a very substantial case. But over the five years, things will be more statistically significant.

In addition, now going on to give you other examples of what you can find, I won't go back in the slides, but you can enter -- that's that beige-y part, you can just enter S1703. This example is Ohio, so pick Ohio or whatever your own state is. And it will show poverty by race at 50% of poverty, 100%, and 125% of poverty. But this particular table, it would be too small a breakdown to go by race, by age, and of course, you might like to talk about how many African American children are poor or Latino children are poor. So this doesn't get you everywhere you might want to go.

But here's a table that does, and it's called a Selected Population Profile, S0201, and you can ask for detailed race breakdowns, and you will get many, many columns. This continues -- well, no, sorry. I moved to Colorado here. And I am not showing the little screenshot of this table at the very top, but if I were, it would show that there were 56 columns. They don't all show on the screen at once, so you have to click to see them, but there you can see black or African American alone. These are the census labels. American Indian/Alaska Native alone, Asian American alone, Hispanic of any race, or you can choose White not Hispanic for comparison purposes. If you scroll through those 56 columns, you will get all that information for your state and be able to show comparisons that do have to do with, say, children in poverty or educational attainment or disability employment, whether the people are foreign born. There's a wealth of information.

So then that example of how many low-income households are paying half or more of their income on rent you can get there through this table B25074. And here, too, the exact instructions on how to figure that out for your own state are here, but I want to leave time for questions, so I am not going to go through it. But it does -- by doing these not difficult calculations, you can find, unfortunately, that 40% of households with income under \$35,000 in Wisconsin were spending half or more of their income on rent, so that can be a very important point for you to be making.

I mentioned you can get ranking tables to distinguish your state from others. Uninsured, I showed you another way of getting at that, but there's a ranking table. This shows a

portion of it, but it will show all 50 states plus DC. Texas has the most uninsured or did last year. They are not a Medicaid expansion state.

So again, going down below the state level, you can get that by going to the geographies. And this example for poverty, select table 1701, and you can select that you want to get congressional districts, for instance, and then it will ask you what state, and in this case, we used Maine, which only has two congressional districts, as you see there. So you can add them both or just one. And then you can have something to say about congressional districts.

So having raced through all this, how can we use all of this? And I think that's getting clearer to you. Everybody still awake? That, you know, one of the biggest cases we need to make this go-around is that Medicaid expansion has to be defended in the states that have it and gotten where they don't. So you can -- the data, as I've pointed out, will show quite clearly that there are going to be more uninsured people in states that have not selected to expand Medicaid. And more insured people in the states that have.

You can fight for more housing subsidies through those figures about how many people are paying so much money on rent. Of course, we have to fight against the SNAP cuts, the Supplemental Poverty Measure evidence will show that they lift people out of poverty. And you can show information, for instance, that people who don't have as much education are more likely to be poor, more likely to be unemployed. You can make points using the data for that. You want to show that more work requirements are not what's needed. You know, you can show both that as Jared was pointing out, that an awful lot of low-income people are working, but they -- the way to get them to work more is not just by throwing up roadblocks, frankly, and documentation requirements. Maybe more education, more training, more apprenticeships, more child care and other supports will help and other things won't.

So knowing that this was a fast run through just a sampling of the way you can get this information, we will send you these slides and the webinar recording. I have hopes -- and this does answer a question somebody had -- that we will not only send you a PDF version of the slides, but also a PowerPoint version of it so that you can get at information. We will send everybody an email with key points about the new data once it does come out. And of course, all these instructions beforehand. You should practice. And we'll give you links to tables, analyses by groups like the Center on Budget and others that we rely on so much. The day of CHN will be among groups with a one-pager and key points about what the data is.

We will be putting out infographics you can use and share. Some of them will be state specific. And some social media help.

So that's what you can expect from us, and we hope you'll be able to use this data. So thanks.

>> ELLEN TELLER: Wow.

(Laughter)

So what I've done, Deb, is there are -- oh, there are some logistical questions that people asked about just accessing the data and what type of data, so I want to get to those fast, so that's kind of the lightning round. And then more contextual kinds of questions which will come afterwards.

And just one general thought that while you will be sending everyone all these great resources, one suggestion we got was could you please link to Jared's blog when you send the materials as well.

>> DEBORAH WEINSTEIN: Yes, I was thinking just that while he was speaking, so that's a great suggestion. We will most certainly do that.

>> ELLEN TELLER: Okay. To the lightning round.

Do you know if the breakdown will be available by congressional district?

>> DEBORAH WEINSTEIN: Yes, it will be on the Thursday. The kinds of information that we have been talking about will be available by congressional district. I will say also that the wonderful Center for American Progress spends a lot of time getting that information in a very convenient form, and we will forward that around to you too. But you can get it straight from the Census Bureau the day off.

>> ELLEN TELLER: Great. Will the Census data have specific data on youth and, more specifically, youth in foster care?

>> DEBORAH WEINSTEIN: Well, there are limits to the data, but you can find information with age breakdowns that would include youth population for various kinds of information about them. And now that I know that there's specific interest, I will do my best to give examples of that in some of the follow-up information.

There isn't a lot that I am remembering that is specifically about youth in foster care. There is information about grandparents raising grandkids, but that's, I don't think, quite exactly what the person was looking for. There's also some information about group quarters, so people who are living in -- well, could be anything from a prison facility to maybe more like a group home. But in foster care, I don't think there's as much. So we don't have everything that you are looking for.

>> ELLEN TELLER: Okay. Will the supplemental poverty

measurement data be available at the local level, like state and county?

>> DEBORAH WEINSTEIN: Not county. There is some information by state, but it is -- you know, when I showed information about, say, how many people are lifted out of poverty by Social Security or SNAP or tax credits, that is not available by state through the Census. Columbia University has some estimates that they do that sort of build out from it, but the Census does not have that. It will just give you a poverty number by state, sort of building out from their model. But not some of those details.

>> ELLEN TELLER: Great. How can you find a list of all the available table numbers and related topics?

>> DEBORAH WEINSTEIN: That's a glutton for punishment. The Census Bureau actually does have -- and I will try to put it in our follow-up materials -- you know, a page kind of buried in their stuff which lists out all the of the tables that they have. But what I would suggest is that you make use of -- and it's hard to go through all the details, but the -- there are subject tables. When I told you to go into Topics and if you do that, for instance, you can see People, and that's where you will find poverty numbers or income numbers. And it will -- when you start asking for particular kinds of information, the screens that I showed you will start spitting out lots of different tables that are what you are looking for. So we didn't have time to go through all of them, but I would truly encourage you to kind of click on Topics, click on Product Type, and you will start to see the kinds of information they have.

>> ELLEN TELLER: Great. Thanks, Deb. We are through the logistics. Okay. Now going through --

>> DEBORAH WEINSTEIN: Don't forget the survey, whenever you are ready to put that up.

>> ELLEN TELLER: All right. We are going to put the survey up, Trevor, now, but we are going to continue while you are answering the survey to plow through some of your policy questions. So here you go, Deb. Will the data allow users to analyze deep poverty in the U.S.? Since the UN report a few months ago, we've heard quite a bit about the end of poverty in the U.S. and UK insomuch as that sort of extreme poverty we see in developing countries is "nonexistent" in the U.S. Does the data bear this out? Is there a measure of extreme poverty in the U.S.?

>> DEBORAH WEINSTEIN: Yes, and you know, I mentioned it to some extent, one definition -- it's not the inclusive definition, but one definition that's commonly used is people below half the poverty line. So when I talked about some of

the tables that will tell you how many people are below half the poverty line, that is telling you who is in deep poverty. And some of the different table examples that I showed will give what they call ratio of income to poverty, and it's not uncommon, some of the tables will say here's how many people in these various breakdowns are below half the poverty line, are below the full poverty line, are below say 125% of the poverty line. Some of the table tables go up to about 200% of the poverty line. So you can see these differences, and depending on the table, they will show breakdowns by, say, family type. Is it a, you know, male or female headed household? Is it a married couple family? Is it a single individual? Otherwise age ranges, children, seniors, and it will say how many are below half the poverty line. So there is definite documentation for what that person is very reasonably asking for.

>> ELLEN TELLER: Great. Have you heard anything about predictions for involuntary part-time work? We are interested in the share of low-wage workers who are working involuntarily part-time.

>> DEBORAH WEINSTEIN: It seems to me that the best source -- because it's even more current than this -- is the Bureau of Labor Statistics data that come out. In fact, tomorrow -- I think Jared mentioned -- will be the report for August, and it does ask -- you know, those are figures about employment and unemployment, and they do specifically ask about part-time employment and whether it is involuntary or not. The findings that we have been getting for a number of months or thereabouts as the economy has improved, the numbers of involuntarily part-time have declined some, and that's kind of what Jared was talking about. Wages haven't gone up that much, but your ability to work more hours has improved. So I don't expect that to be a worsening figure, but tomorrow you will be able to get that for August, and you will be able to see comparisons of a year before. That's better, I think, in answering that question than what you will get out of the Census Bureau next week.

>> ELLEN TELLER: Great. A couple more questions before we need to close out. Please say more about how criminal justice reform would improve the economy, Deb. Thanks.

>> DEBORAH WEINSTEIN: Okay. Well, we know -- you know, we've sort of hit obliquely at barriers to work issues. People who have been through the criminal justice system who are returning citizens have many, many barriers to employment. They can decline some when the economy is very strong and employers are looking for workers, but there are still lots and lots of barriers, lots of reluctance to hire people who

have been in the criminal justice system.

So the extent to which, number one, we don't incarcerate people who shouldn't be incarcerated in the first place, where we have diversion programs and transition programs that provide training, where we, you know, deal with kind of licensing restrictions and many other issues, people can have more of a shot at getting into the labor force.

Similarly, if we -- you know, there have been repeated efforts to try to restrict people who have been incarcerated from receiving benefits like SNAP. That hurts their whole families. You know, that's not the way to help people to reintegration into their communities and into the economy. So the extent to which we don't leave these barriers so firm and unyielding, we can help people contribute to our economy. They'll do better, and their communities will do better.

>> ELLEN TELLER: Great.

While we are finishing up the last few questions, Trevor, if you could put the survey back up. Some folks were so busy typing out their questions they didn't have time to answer the survey. So that's a good thing.

Okay. This is a very interesting question. Is there data available for very high-income households? I am wondering if we can construct local income disparity ratios.

>> DEBORAH WEINSTEIN: That is a very good question. The Census data or these surveys are somewhat limited, but there is something. And in the income reporting that you'll see both at the national level and to some extent at the local -- or the state levels, will show inequality measures, show whether inequality is widening. The limits to it is that the sample does not really allow for them to say very much about the real tippity top of the income spectrum. So it has less to say about the top 1%, more to say about, say, the top 10%. And that actually masks quite a lot of the huge inequality that we've seen because the lion's share of income has been going not just to the top 10%, but really even more to the top 1% or even fraction of 1%.

There are other data sets, if you look for -- I never know how to pronounce his name, Saez, Emmanuel Saez, I should say. They have done research that taps other sources, say, more at the very, very top. But you'll see some evidence of the difference in and whether there has been any widening of inequality. But I -- they often don't show statistically significant widening of inequality because they don't say enough -- that is to say the Census doesn't say enough about the very top of the income spectrum.

>> ELLEN TELLER: Great. Thanks so much, Deb. And another follow-up question. I want to make sure I understand

what we mean by raising people out of poverty. While we say that these programs raise people out of poverty, we simply mean that the person with the program is not under the federal poverty level. Correct? While those who oppose the programs only regard the programs as successful if the programs raise people above the poverty level income without the program. And of course, we all know that full-time employment in the low-wage market does not provide enough resources to get people out of poverty without the program.

>> DEBORAH WEINSTEIN: Well, that certainly is a conundrum. Full-time employment, and especially, say, for a single individual, is pretty likely to get somebody out of poverty, you know, by this official measure of poverty. Not as likely if it's a larger family because the poverty level is adjusted by family size.

We know that most people at the lower wage levels have a real hard time working full-time year-round, and this goes back to somebody else's question. They might very much like to be working full-time year-round, but the low-wage labor market is quite volatile, and they might not be able to no matter how much they want to. Similarly, many people don't even get sick days. So if their child is sick, if they are sick, they don't get paid for those hours, and they may even get laid off during those times when they can't work. Those are all things that make it really, really hard for people to have as stable an income as they want, and that's what these benefits are for. They will supplement work so that people can manage better, and that's what they should do. At the same time, obviously, it's our goal that people earn, you know, such a comfortable living that they really don't need the benefits, and often people graduate to do just that. And in fact, there was a recent Ohio study about Medicaid which found -- and you know, Medicaid is not in our list of things that are counted against poverty for -- in what the Census does. But what they found in the Medicaid expansion effort in Ohio, that Medicaid actually helped people work. It helped people graduate to better paying work so that they actually left Medicaid after a while and got insurance through work. So that's pretty good story that we should be telling.

>> ELLEN TELLER: Absolutely.

So one reason I love these webinars is that so many of you are experts and contribute fabulous resources to share with one another. And one of our participants said for the question about very high income disparities, we should direct folks to a new report on inequality that uses IRS data that goes beyond the Census income measurements, and this is a report by EPI that we will be happy to send along to everybody the link to

this. The new gilded age: income inequality in the U.S. by state, metropolitan area, and county. So we will send that information as well.

Wow, we got through a lot in this hour and a half. I want to thank Debbie and Jared for sharing all their wisdom and their toolbox with us. I want to encourage everybody to keep in communication with the staff at CHN as the rollout of the Census data occurs. And again, thank you for your advocacy. Thank you for joining us today. And thank you for supporting the Coalition on Human Needs. Bye-bye.

>> OPERATOR: Again, I think that's all the time we have for today. Thank you all so much for joining planned for your participation. We'd also like to thank our speakers for sharing their expertise.

Just a reminder, the post-seminar survey is on your screen. Please take a moment to complete this as it will help us gain information to plan for future programming. We appreciate your feedback. Thank you all very much. You may now disconnect.

(End of session, 2:36 p.m. CT.)

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