



2020 Poverty Projections

Initial US Policy Response to the COVID-19 Pandemic's Economic Effects Is Projected to Blunt the Rise in Annual Poverty

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Between February 2020 and May 2020, an estimated 14 percent of working Americans lost their jobs because of the economic fallout from the COVID-19 pandemic.¹ The unemployment rate increased from 3.5 percent in February to over 19 percent in April when adjusted for potential reporting errors.² In the final week of April, almost half of all adults age 18 or older lived in a household that experienced a loss of employment income, and those losses disproportionately occurred among Hispanic people and people with lower incomes (Acs and Karpman 2020).³ Although businesses began calling people back to work as early as May,⁴ the Congressional Budget Office (CBO) projects continued high unemployment, estimating that the unemployment rate will be 11.5 percent at the end of the year (CBO 2020).

In response to the economic crisis, the federal government has enacted many policies intended to support both businesses and individuals. In this analysis, we focus on three key policies providing financial help to individuals:

- **Economic Impact Payments (also called “recovery rebates” or “stimulus checks”):** Most adults were eligible to receive this \$1,200 one-time payment (\$2,400 for a married couple), with an additional \$500 for each dependent child under age 17.
- **Enhanced Supplemental Nutrition Assistance Program (SNAP, or “food stamps”):** States can request waivers to provide all SNAP recipients the maximum monthly payment for their family size, which in most cases is higher than what they would otherwise have received. To date, all states have received waivers to do this for a period ranging from three to five months. The federal government also temporarily suspended the rules that normally limit a nonworking childless adult without disabilities to three months of benefits.

- **Expanded unemployment insurance (UI) benefits:** Federal legislation extended eligibility for unemployment benefits to cover many people who would not have been eligible under regular rules. Further, the federal government is paying to add \$600 to each weekly unemployment check from April through the end of July, and the number of potential weeks of benefits has been extended so that people in all states could continue to receive benefits at least until the end of the year.

Using the Analysis of Transfers, Taxes, and Income Security (ATTIS) microsimulation model (Pyati 2020), we project what the annual poverty rate could be for 2020 based on existing data and assumptions about the level of initial job loss, returns to work through the year, and the people still unemployed at the end of the year. We use a modified definition of poverty that captures the value of SNAP and the stimulus checks. Because we consider resources not included in the official poverty measure but use the same standard of need, our modified poverty rates are somewhat lower than the official rate. We project the poverty rate with and without the three key COVID-19 pandemic response policies focused on individuals (table 1). We find the following:

- *With* the current COVID-19 pandemic response policies in place (e.g., one stimulus check as well as the extra \$600 in weekly unemployment benefits and currently approved SNAP waivers available only through the end of July), we project a 2020 annual poverty rate of 9.2 percent (29.3 million people in poverty, using our definition).
- *Without* the stimulus checks or the currently enacted SNAP and unemployment benefit expansions, the annual poverty rate would have been more than 3 points higher, at 12.4 percent (39.5 million people).
- The COVID-19 pandemic response policies reduced poverty for all racial and ethnic groups. For Black non-Hispanic people, the annual poverty rate is estimated to be 15.2 percent with the policies in place, but it would have reached 20.5 percent without them. For Hispanic people, the annual poverty rate is projected to be 13.7 percent with the policies and 18.2 percent without. Among white non-Hispanic people, the projected rates are 6.6 percent with the policies and 9.0 percent without.
- The COVID-19 pandemic response will keep over 10 million people out of poverty this year, including 2.1 million Black non-Hispanic people; 2.7 million Hispanic people; 4.6 million white non-Hispanic people; and about 900,000 people who are non-Hispanic and are Asian, are another race, or identify with multiple races.
- We project state poverty rates ranging from 4.9 percent (in Hawaii) to 14.3 percent (in Mississippi) with the pandemic response policies in place as currently enacted. Without the policies, we project poverty rates in those two states of 7.1 percent and 19.0 percent, respectively.

These are our initial projections based on current data. As more data become available, we will update these projections so that policymakers and the public will have the most up-to-date information on how poverty and the antipoverty effects of policies vary for different types of families at different periods of time and how alternative policies affect poverty.

TABLE 1

Key Supports for Individuals, Standard Safety Net versus Pandemic Response Policies

	Standard safety net	With pandemic response policies
Economic Impact Payments	NA	One-time payment of \$1,200 per individual or \$2,400 per couple, plus \$500 per child under 17; phased out for higher incomes; must have Social Security Number that allows work
SNAP		
Benefit level	Varies with family income; only the poorest families get the maximum for their family size	For a limited number of months (currently approved through July in about half of the states), all families participating in SNAP receive the maximum for their family size (even if they are still working)
Limits on months of benefits for childless adults without disabilities who do not meet work requirements	Generally, a three-month limit	Temporarily, no limits
Unemployment insurance benefits		
Limits on who is eligible	People who are self-employed, most students, and people with insufficient work history are not eligible (rules vary by state)	Any person legally able to work who lost his or her job because of the pandemic is eligible for federal Pandemic Unemployment Assistance through the end of the year
Weeks of assistance	Varies by state; also, high unemployment rates trigger “extended benefit” weeks. In eight states, weeks of benefits could end before the end of the year for someone unemployed April through December	The federal government is funding an additional 13 weeks of assistance, ensuring benefits will last through the year for all people eligible for benefits
Amount of benefits	Varies by state; many benefit formulas are designed to replace approximately half of earnings	The federal government is paying to increase each weekly unemployment check by \$600 from April through the end of July

Note: NA = not applicable.

Our findings show that the initial policy response blunted the rise in annual poverty that would otherwise have occurred. And other research demonstrates that those receiving assistance experienced declines in food insecurity and worried less about meeting some essential expenses, such as rent and utilities (Karpman and Acs 2020). But much of the extra support for families, such as the Economic Impact Payments and the extra \$600 in weekly UI benefits, was paid out between April and July. Despite that extra support, many families may soon face eviction.⁵ As policymakers consider additional legislation to mitigate the economic hardships created by the pandemic, they should be encouraged by the projected effectiveness of initial policies and mindful of the looming challenges posed by prolonged unemployment.

Projecting Poverty

Official data on poverty rates for 2020 will not be available until September 2021, but policymakers need to decide now how to address continuing and emerging hardships facing US families as a result of the current economic and public health crises. To inform federal and state decisions about policies to mitigate material hardship, Urban is using its ATTIS model to project poverty rates nationally, by demographic subgroups, and by state. The projections are based on data from the 2018 American Community Survey (ACS) that have been adjusted to reflect changing economic conditions and public assistance policies in place during 2020. To determine eligibility and participation in public assistance and social insurance programs, the model explicitly applies program rules by state. As more data become available and we refine our procedures, we will update these projections so that policymakers and the public will have the most up-to-date information on poverty in the US and how different policy choices can affect it.

For our analysis, we first project what the poverty rate would be for 2020 if governments had not responded to the COVID-19 pandemic with new policies. That projection assumes that US social insurance and safety net programs, which automatically expand during economic downturns because of increases in eligibility and lower incomes, would have responded as they are designed to. For example, some people would have become newly eligible for SNAP benefits or become eligible for more SNAP benefits even if no new policies had been enacted. Moreover, we consider additional weeks of unemployment benefits under existing Extended Benefits policies as part of a standard response (the additional newly enacted extension we treat as a pandemic policy response).⁶ We then project poverty rates with key additional provisions that Congress enacted in the CARES Act and the Families First Coronavirus Response Act.⁷

Key Definitions and Assumptions

Below, we describe the assumptions needed to project poverty rates for 2020.

Poverty: To capture the impact of the key response policies, we define poverty to include the cash value of SNAP benefits and Economic Impact Payments (the checks people received from the Internal Revenue Service) as part of a family's resources. (This differs from the official poverty definition, which counts only cash income in the resource measure.) We compare the augmented definition of resources to the official poverty thresholds, producing poverty rates somewhat lower than what would be produced using the official measure. Applied to ACS data for 2018, a year with a very low unemployment rate similar to what was expected for 2020 before our current recession, our definition produces a poverty rate of 11.1 percent.

Job loss and recovery: To mimic the effects of the recession, we "disemploy" 24.0 million people in the 2018 ACS.⁸ A person's initial probability of losing his or her job is based on job losses by industry and state as reported by the US Bureau of Labor Statistics.⁹ We adjust the assignment of job loss to reflect the demographic characteristics of people who lost their jobs at the national level as reported in the

monthly Current Population Survey.¹⁰ We then “reemploy” people based on CBO projections of unemployment for the fourth quarter of 2020 combined with Bureau of Labor Statistics data on employment increases between April and May (CBO 2020).¹¹ People who are not modeled to lose their job keep the same earnings they would have had before the recession; in other words, this initial analysis does not reflect that some people may have lost hours or earnings even if they remained employed.

Unemployment insurance benefits: Not all those who lose their jobs will be eligible for UI benefits. For example, unauthorized immigrants are never eligible, and under usual rules, self-employed people and many students are not eligible. However, under Pandemic Unemployment Assistance enacted as part of the CARES Act, self-employed people and many other people who would normally not qualify can be eligible for help as long as (1) they are eligible to work and (2) they lost their earnings because of the COVID-19 pandemic. Our simulations capture this difference in eligibility for UI benefits between the scenario without the pandemic response policies and with the pandemic response policies. The simulations also estimate the regular state unemployment benefit that a person would be eligible for based on each state’s rules combined with each person’s prerecession earnings. In modeling the scenario that includes the pandemic response policies, the additional \$600 a week is added onto the regular state benefit from April through July. The scenario without the response policies reflects the possibility that some people have exhausted or will exhaust their available weeks before the end of the year; in the scenario including the response policies, some people become eligible for more weeks of benefits.¹²

Not everyone who is eligible for UI benefits will actually receive the benefits. Some people fail to apply, face barriers to application, or are erroneously denied benefits. We estimate that among unemployed people eligible for unemployment benefits, about three-quarters will receive the benefits, with a higher take-up rate for most wage earners and a lower take-up rate for self-employed people (who have not previously been eligible for unemployment benefits).¹³ Among all wages earners who lost their jobs (including those who do not appear to be eligible for unemployment benefits), we estimate 61 percent will receive unemployment benefits. This is comparable to the overall reciprocity rate of unemployment benefits during the initial years of the Great Recession, considering weeks of receipt of both regular and extended benefits.¹⁴

Supplemental Nutrition Assistance Program: We model two SNAP policy changes made by the Families First Coronavirus Response Act: (1) “emergency allotments” that provide all participants with the maximum SNAP benefit and (2) suspension of the three-month time limit on SNAP benefits for adults without disabilities who live in households without children and do not meet work requirements. SNAP benefits typically fall as income rises. The emergency allotment increases the SNAP benefit up to the maximum amount based on household size. States were initially permitted two months of emergency allotments and can request monthly extensions so long as a federal government emergency declaration is in effect and the state has issued an emergency or disaster declaration.¹⁵ We model the state-level emergency allotments approved to date, which range from three to five months across states.¹⁶

Economic Impact Payment: The Economic Impact Payment (“stimulus payment” or “recovery rebate”) provides a direct payment to most Americans with a work-eligible Social Security Number. The rebate is equal to \$1,200 for an individual (\$2,400 for a married couple) plus \$500 per child under age

17 for residents with an adjusted gross income of up to \$75,000 (\$150,000 if married) and phases out beyond that threshold. People with no income and those whose income consists only of nontaxable benefits are also eligible; people claimed as dependents are ineligible. Payments were automatically sent to people who filed 2018 or 2019 tax returns or who received Social Security or Railroad Retirement benefits, Supplemental Security Income, or Compensation and Pension payments from the Department of Veterans Affairs (Crandall-Hollick 2020). People who did not automatically receive payments were able to provide information to the Internal Revenue Service and request a payment.

We model the rebate based on income and taxes in 2018 (the most recent available data). We deny eligibility to tax units in which the head, spouse, or dependent children are unauthorized immigrants or temporary residents. We automatically assign the rebate to tax filers and to individuals receiving Social Security or Railroad Retirement benefits or Supplemental Security Income, and we randomly select additional families and individuals to provide the information needed to claim the rebate.¹⁷ Using these methods, we assign \$261 billion in rebates, which is close to the \$269 billion distributed as of May 31, 2020, according to the GAO (GAO 2020).

Other safety-net programs: Job loss could cause a family to become eligible for greater benefits from Temporary Assistance for Needy Families or to become newly eligible; those situations are included in the modeling, and some new enrollment in Temporary Assistance for Needy Families is captured (implicitly assuming an increase in the portion of the Temporary Assistance for Needy Families block grant spent on cash aid). The modeling also captures benefit changes in Supplemental Security Income and in rent payments in public and subsidized housing (which have secondary impacts on SNAP benefits).¹⁸ We assume that safety-net programs do not count the stimulus checks as income but that they do count all unemployment benefits as income, including the additional \$600 in weekly unemployment benefits under Pandemic Unemployment Assistance. State-specific programs, such as general assistance programs and payments made by some states or localities to assist noncitizens ineligible for federal funded benefits, are not included in this analysis.

As we learn more about the extent of unemployment, actual participation in UI and other public assistance programs, and how policies change, we will update our assumptions and our projections of poverty rates for 2020.

Poverty at the National Level, with and without the COVID-19 Pandemic Response Policies

We project that the poverty rate for 2020 will be 9.2 percent, with the rate for white, non-Hispanic people at 6.6 percent; the rate for Black, non-Hispanic people at 15.2 percent; and the rate for Hispanic people at 13.8 percent.

Poverty rates would have been higher, at 12.4 percent overall, had three policy responses by Congress and the Trump administration not been enacted: the stimulus checks, expanded SNAP benefits and suspension of SNAP time limits for nonworking adults in households without children, and

expanded unemployment benefits. Moreover, other steps such as the Paycheck Protection Program likely kept some people employed, although our model cannot directly capture those benefits.

The strong antipoverty effects of the CARES and Families First Acts may be surprising given the enormous job losses the nation has seen, but those effects reflect both the level of new resources provided to affected families as well as the modest means of many workers in the low-wage labor market. Consider that the \$600-a-week temporary supplement to UI is the equivalent of a job paying \$15 an hour, which is more than twice the federal minimum wage. Our findings are consistent with those of two other recent studies that use different data, slightly different measures of poverty, and alternative analytic approaches: they also report that the policy response offset the potential rise in poverty (Han, Meyer, and Sullivan 2020; Parolin, Curran, and Wimer 2020).

The estimated difference in poverty rates with and without the pandemic response policies translates into 10.3 million people who would have been in poverty without the policies (using our poverty definition) but who are kept out by the policies. That number includes 4.6 million white non-Hispanic people, 2.1 million Black non-Hispanic people, 2.7 million Hispanic people, and 0.5 million people who are Asian or Pacific Islander.

TABLE 2

Projected 2020 Annual Poverty Rates with and without COVID-19 Pandemic Response Policies

	Projected poverty rate with pandemic response policies (%)	Projected poverty rate without pandemic response policies (%)	Number of people kept out of poverty by the pandemic response policies (millions)
All	9.2	12.4	10.3
White, non-Hispanic	6.6	9.0	4.6
Black, non-Hispanic	15.2	20.5	2.1
Hispanic	13.7	18.2	2.7
Asian or Pacific Islander, non-Hispanic	8.1	10.6	0.5

Source: Urban Institute projections as of June 30, 2020, using ATTIS model.

Note: The COVID-19 pandemic response policies reflected in the estimates include the Economic Impact Payments (stimulus checks), expansions to SNAP eligibility and benefits, and expansions and extensions related to unemployment insurance benefits. Our measure of poverty defines family resources as cash income plus the value of SNAP and the value of the stimulus and compares that amount to the official poverty threshold.

Poverty Projections by State, with and without the COVID-19 Response Policies

With the pandemic response policies in place, projected poverty rates by state range from a low of 4.9 in Hawaii to a high of 14.3 percent in Mississippi. State to state variation in poverty rates reflects the overall degree of job loss experience in the state, the concentration of workers in hard-hit industries in certain states (e.g., the many workers in the hospitality industry in Nevada), and differences in state economic conditions and policy environments that predate the current economic and health crisis. Across the states, the pandemic response policies generally led to a poverty rate that was about one-

quarter lower than it would have been absent those policies. The projected reductions in poverty caused by the policy response range from 1.8 percentage points in Maryland, New Hampshire, and Utah to 4.7 percentage points in Mississippi and New Mexico. The number of people kept out of poverty by the pandemic response policies ranges from 11,000 in Wyoming to 1.3 million in California.

TABLE 3

Projected 2020 Annual Poverty Rates, with and without COVID-19 Pandemic Response Policies, by State

	Projected poverty rate with pandemic response policies (%)	Projected poverty rate without pandemic response policies (%)	Number of people kept out of poverty by the pandemic response policies (thousands)
Alabama	12.2	16.4	202
Alaska	6.4	9.8	24
Arizona	10.4	13.0	185
Arkansas	12.2	16.4	125
California	8.3	11.7	1306
Colorado	7.5	9.6	115
Connecticut	6.5	9.5	101
Delaware	7.7	11.2	33
District of Columbia	11.3	15.5	28
Florida	9.3	12.8	730
Georgia	10.0	13.1	318
Hawaii	4.9	7.1	31
Idaho	8.8	11.3	43
Illinois	8.5	11.4	356
Indiana	9.7	13.0	217
Iowa	7.6	10.3	84
Kansas	9.0	12.0	82
Kentucky	12.6	16.3	162
Louisiana	12.9	17.4	204
Maine	7.5	10.2	36
Maryland	6.3	8.1	109
Massachusetts	6.2	9.2	201
Michigan	10.5	14.3	366
Minnesota	6.5	9.2	149
Mississippi	14.3	19.0	135
Missouri	8.9	12.7	227
Montana	8.5	11.4	29
Nebraska	8.4	11.1	52
Nevada	9.6	13.1	104
New Hampshire	5.5	7.3	23
New Jersey	7.1	9.4	198
New Mexico	13.9	18.7	97
New York	8.9	12.9	760
North Carolina	10.3	14.0	367
North Dakota	8.4	11.2	21
Ohio	10.3	13.4	357
Oklahoma	10.6	14.1	134
Oregon	8.7	11.5	115
Pennsylvania	7.8	10.7	366
Rhode Island	8.1	12.2	42
South Carolina	10.5	14.7	205
South Dakota	9.3	12.7	28
Tennessee	11.1	14.7	238

	Projected poverty rate with pandemic response policies (%)	Projected poverty rate without pandemic response policies (%)	Number of people kept out of poverty by the pandemic response policies (thousands)
Texas	11.0	14.1	882
Utah	6.7	8.5	57
Vermont	7.4	10.2	17
Virginia	8.0	10.3	188
Washington	7.5	9.6	161
West Virginia	12.1	16.0	68
Wisconsin	7.3	10.2	167
Wyoming	9.1	11.0	11

Source: Urban Institute projections as of June 30, 2020, using ATTIS model.

Note: The COVID-19 pandemic response policies reflected in the estimates include the Economic Impact Payments (stimulus checks), expansions to SNAP eligibility and benefits, and expansions and extensions related to unemployment insurance benefits. Our measure of poverty defines family resources as cash income plus the value of SNAP and the value of the stimulus and compares that amount to the official poverty threshold.

Conclusion

As policymakers debate future economic stimulus packages and public supports in response to the current crisis, they need the best possible real-time information on the status of US families. Based on current data and policy, we project that the policies adopted in the early months of the crises will blunt the rise in annual poverty rates for 2020, keeping more than 10 million people out of poverty this year. Indeed, between March and May of 2020, people who experienced job and related income losses but received support through the CARES and Families First Coronavirus Response Acts reported declines in food insecurity and reduced worries about meeting certain essential expenses (Karpman and Acs 2020).

Our findings highlight the effectiveness of initial policy responses to mitigate hardship when measured on an annual basis. But many families experienced delays in receiving assistance and thus may have endured acute hardships in the early weeks of the crisis. Also, these findings combine months of relative plenty (i.e., the period during which people receive supports) with months of relative drought (i.e., when the additional supports stop). Families may find their finances strained later this year after the supplemental UI benefits end in August unless they can conserve money now to spend later—a challenge for families already having trouble making ends meet. Further, families with annual incomes just above the poverty level are not protected from hardships in months when their resources fall. Finally, families with incomes above 200 percent of the poverty level who lost jobs may not fall into poverty, but their incomes may drop and they may struggle to meet expenses that cannot be lowered easily, such as rent or mortgage payments.

To avoid the adverse effects of an abrupt reduction in support for families with members who are still unemployed in the latter part of the year, policymakers will need to consider approaches for some level of ongoing support, perhaps targeting families with the most acute needs as well as those that could not access the initial supports.

In the months to come, we will continue to update and refine our poverty projections as the extent of the recession and the recovery become clear, and we will use the ATTIS model to consider the impact of alternative policy approaches to mitigating poverty and hardship.

Notes

- ¹ The Bureau of Labor Statistics' establishment survey captured a decline in civilian nonagricultural private employment from 152.5 million in February to 130.4 million in April, a drop of 14 percent or about one in seven.
- ² The official unemployment rate for April was 14.7 percent, but many people who were unable to work because of the pandemic reported to the Current Population Survey that they were not working for "other reasons" rather than unemployment; the Bureau of Labor Statistics estimates that without this misclassification, the April unemployment rate would have been 19.5 percent. See question 14 at "Frequently Asked Questions: The Impact of the Coronavirus (COVID-19) Pandemic on the Employment Situation for April 2020," US Bureau of Labor Statistics, accessed June 29, 2020, <https://www.bls.gov/covid19/employment-situation-covid19-faq-april-2020.htm#ques14>.
- ³ "Household Pulse Survey: April 23 – May 5," US Census Bureau, May 20, 2020, <https://www.census.gov/data/tables/2020/demo/hhp/hhp1.html>.
- ⁴ "Employment Situation Summary," news release, US Bureau of Labor Statistics, June 5, 2020.
- ⁵ Aaron Shroyer and Kathryn Reynolds, "To Stay Stably Housed, Renters Need \$16 Billion per Month in Housing Support during the COVID-19 Crisis," *Urban Wire*, June 15, 2020; Solomon Greene and Alanna McCargo, "New Data Suggest COVID-19 Is Widening Housing Disparities by Race and Income," *Urban Wire*, May 29, 2020.
- ⁶ "Policy Basics: How Many Weeks of Unemployment Compensation Are Available?" Center on Budget and Policy Priorities, last updated June 22, 2020.
- ⁷ "CARES Act," H.R. 748, 116th Cong. (2020); and "Families First Coronavirus Response Act," H.R. 6201, 116th Cong. (2020).
- ⁸ For each of 19 industry groups, we used Bureau of Labor Statistics establishment survey data to compute total job loss by subtracting the lower of the April or May employment number from the February figure. The sum of the industry-specific job-loss figures was 22.7 million. We increased that figure 5.8 percent to adjust for the fact that the establishment survey does not include self-employed people or people in agricultural jobs.
- ⁹ "Current Employment Statistics – CES (National)," US Bureau of Labor Statistics, last updated February 5, 2010, <https://www.bls.gov/ces/data/employment-situation-table-download.htm>.
- ¹⁰ "Employment Situation," news release, US Bureau of Labor Statistics, last updated June 5, 2020, <https://www.bls.gov/news.release/empstoc.htm>.
- ¹¹ From the Bureau of Labor Statistics' establishment survey data, we computed the portion of those who lost their jobs who were back at work by May (i.e., they were out of work for one month). That probability was 11 percent overall but was as high as 44 percent (for the construction industry). Also, CBO projections for 2020 suggest that among all those who lost their job, about 40 percent will be back at work by the middle of the fourth quarter. Our job-loss assignments capture both the industry-specific initial returns to work and the overall estimate that 40 percent of the people who lost jobs in the spring will be back at work by November or earlier. For each industry, job returns are distributed evenly between June and November, with one-third to one-half of the all people who lost their jobs still unemployed in December, depending on the industry.
- ¹² "Policy Basics: How Many Weeks of Unemployment Compensation Are Available?" Center on Budget and Policy Priorities, last updated June 22, 2020.
- ¹³ In the scenario that includes the pandemic response policies, we assume that 80 percent of unemployed wage earners who are eligible for unemployment benefits receive them, along with 60 percent of unemployed self-employed people who are eligible for benefits under Pandemic Unemployment Assistance. The likelihood of participation is reduced by half for students.

- ¹⁴ For example, for the week of June 13, 2009, 6.1 million people received regular state unemployment benefits and an additional 2.7 million received some type of extended benefit (using non-seasonally-adjusted numbers) for a total of 8.8 million. The number of unemployed people in June 2009 (not seasonally adjusted) was 15.1 million, suggesting that 58 percent of all unemployed people in that month received unemployment benefits. See “Unemployment Insurance Weekly Claims Report,” news release, US Department of Labor, July 2, 2009; and “Labor Force Statistics from the Current Population Survey—Series ID LNU03000000: Unadjusted Unemployment Level,” US Bureau of Labor Statistics, accessed June 30, 2020, https://data.bls.gov/timeseries/LNU03000000?years_option=all_years&periods_option=specific_periods&periods=Annual+Data.
- ¹⁵ “Most States Are Using New Flexibility in SNAP to Respond to COVID-19 Challenges,” Center on Budget and Policy Priorities, last updated June 22, 2020.
- ¹⁶ We obtained SNAP waiver information from the Food and Nutrition Service website on June 24 and assigned an additional month of emergency allotments in Louisiana and Maine based on information posted on state websites. See “SNAP COVID-19 Emergency Allotments Guidance,” US Department of Agriculture, last updated June 16, 2020, <https://www.fns.usda.gov/snap/covid-19-emergency-allotments-guidance>.
- ¹⁷ We do not capture automatic payments to people receiving veterans benefits because income from this source is not separately identified in the ACS. We assume that 10 percent of nonfilers who receive the rebate because of Social Security benefits or Supplemental Security Income (SSI), as well as 78 percent of other nonfilers, provide the additional information needed to claim the rebate.
- ¹⁸ SSI recipients all either (a) are age 65 or older or (b) have disabilities and are generally not working. However, SSI benefits could change for some people following job loss within the household because income may be “deemed available” from the parents of an SSI recipient who is a dependent child and from the ineligible spouse of an SSI recipient who is married.

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Errata

This brief was revised on July 9, 2020. On page 2, the 10 million people kept out of poverty this year by the COVID-19 response include 4.6 million white non-Hispanic people and about 900,000 people who are non-Hispanic and are Asian, another race, or multiracial. An earlier version misstated this information (as 5.9 million white non-Hispanic people).

About the Authors

Linda Giannarelli is a senior fellow in the Income and Benefits Policy Center at the Urban Institute. She leads the group that develops the ATTIS model, codirects work with the TRIM3 simulation model, and is a national expert on the use of microsimulation modeling to study income supports for lower-income Americans. She has led or co-led numerous projects using microsimulation to assess the potential antipoverty impacts of policy changes at the national, state, and local levels, most recently coleading analyses to support the deliberations of the National Academy of Sciences' child poverty panel. Other key areas of research include the marginal tax rates faced by lower-income families, state-level variations in policies for providing cash aid to low-income families, and the impact of state choices in providing child care subsidies.

Laura Wheaton is a senior fellow in the Income and Benefits Policy Center where she specializes in the analysis of SNAP, child support, poverty estimation, and the microsimulation modeling of government safety-net programs. She codirects the TRIM3 microsimulation project and is a lead analyst for ATTIS, the Urban Institute's ACS-based simulation model. Ms. Wheaton has contributed to numerous microsimulation projects, including analyses of anti-poverty proposals developed by the National Academy of Sciences, Children's Defense Fund, and a coalition of groups in New York City. Her SNAP research includes studies of SNAP eligibility and participation, churning, asset limits, work requirements, and the potential effects of proposed policy changes. Ms. Wheaton received her MPP from Georgetown University.

Gregory Acs is vice president for income and benefits policy at the Urban Institute, where his research focuses on social insurance, social welfare, and the compensation of workers. Acs has studied the low-wage labor market, changes in welfare policies and how they have affected welfare caseloads and the well-being of low-income families, and how state and federal policies affect the incentives families face as they move from welfare to work. Acs holds a PhD in economics and social work from the University of Michigan.

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