

## **An Overview of Poverty in Delaware**

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### **Abstract**

Delaware's 2017-2021 five-year average poverty rate was 11.4%, which is lower than the rate of 12.6% throughout the United States as a whole. Poverty rates by race and ethnic background show disparities. Black Delaware residents were more than twice as likely to live in poverty as white Delawareans, with poverty rates of 17.8% and 8.4%, respectively, while Asian individuals had a poverty rate of 10.5%. Hispanic or Latino/x individuals of any race were the most likely to experience poverty and had a five-year average poverty rate of 18.2%. Tracking the overall poverty rate (most commonly through the American Community Survey 5-Year Averages) is valuable when studying trends over time but lacks the power to display the true economic status of individuals and families. Access: work, income supports, shelter, food, and healthcare all complete each whole person. Level of access within each of these sectors of life determines well-being, and varies based on race and ethnic background, geography, and age. A new challenge is now faced as the Public Health Emergency (PHE) has ended, repealing a multitude of supports with the risk of putting individuals and families into a new phase of crisis.

### **Introduction**

This overview of poverty presents basic parameters of the complex problem of poverty in the state of Delaware. The definition of poverty status is explored in-depth. Additional data describing conditions related to poverty status are described in order to provide context to supplement official poverty rate data. According to the Department of Health and Human Services' Federal Poverty Guidelines, the poverty threshold for a family with one parent and two children was \$23,030 in 2022.<sup>1</sup> Income that counts towards this threshold includes earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, and public assistance. Noncash benefits such as food assistance are not included. The full population count of the census, from which the American Community Survey data is derived, takes place every ten years, with the most recent one in 2020. For many estimates, Census data allows for proportion estimation and standardization for comparison on indicators across the region.

The COVID-19 pandemic has and will continue to greatly influence future discussions about poverty. Reportable data today show that several policies promoted economic security through meeting of basic needs. The American Rescue Plan Act of 2021 (ARPA) increased the value of the Child Tax Credit (CTC), made the credit fully refundable, and sent Americans with children advance payments on the tax credit starting in July 2021.<sup>2</sup> The CTC decreased the number of children living in poverty by roughly 40 percent nationwide.<sup>3</sup> This credit was a temporary measure that didn't carry through to 2022. Additionally, the credit did not extend to nearly two million American children – 85 percent of them U.S. citizens – living in poverty with an unauthorized immigrant parent.<sup>4</sup>

The Public Health Emergency (PHE) provided enhanced social support to residents across the nation, with each state having some flexibility in implementation. Much of this brief will explore if the data reflect residents' experiences throughout the pandemic, discussing the financial impact of COVID-19 on Delawareans. The PHE improved access income and employment supports, shelter, food, and healthcare. The federally declared Public Health Emergency expired May 11, 2023,<sup>5</sup> however, there are a variety of end dates associated with the multiple PHE-related safety net programs which were put into place to combat the pandemic.

## Poverty Overview

The Census Bureau uses a variety of dollar value thresholds that vary by family size and composition to determine who is in poverty.<sup>6</sup> The poverty measure was established in 1964 based on research indicating that families spent about one-third of their income on food. A family is officially classified as poor if its cash income (wages, pensions, social security benefits, and all other forms of cash income) falls below the poverty threshold. While the thresholds are updated each year for inflation, the measure is widely acknowledged to be outdated because today, food comprises a much lower percentage of an average family's expenses than it did in the sixties, while the costs of housing, child care, health care, and transportation have increased substantially. Additional criticism of the federal poverty threshold is that the measure does not take into account non-cash resources available to struggling American families including SNAP, tax credits, or housing and child care subsidies. The measure also does not vary by geographic region. To address these limitations, the U.S. Census Bureau publishes a Supplemental Poverty Measure (SPM) which provides decision makers with another way to evaluate the effects of anti-poverty programs. Data from this measure show that social safety net programs were responsible for much of a 59 percent decline in child poverty from 1993 to 2019.<sup>7</sup> Using Census survey data for "Poverty Status in The Past 12 Months," Delaware's 2017-2021 five-year average poverty rate was 11.4%, which is lower than the rate of 12.6% throughout the United States as a whole. When compared to other states in the region for the same measure, Delaware's poverty rate was higher than either Maryland (9.2%) or New Jersey (9.8%) but lower than Pennsylvania (11.8%).<sup>8</sup>

Delaware's five-year average poverty rate has increased up until recently. When the ACS began reporting five-year averages (2006-2010 estimates), the state's poverty rate was 11.0%. It reached 11.8% for the 2015-2019 estimates. The 2016-2020 and 2017-2021 estimates showed a decline in the state for the first time in over 15 years, with Delaware's average poverty rate holding at 11.4%. Following the same trend, the U.S. poverty rate has declined since the 2010-2014 average of 15.6%, with the most recent being 12.8% for 2016-2020 and 12.6% for 2017-2021.<sup>8</sup>

Examining by age groups for this same measure reveals that Delaware's children (under 18 years old) had the highest rate of poverty at 17.3%, followed by adults in their working years (18-64) at 13.8%. Seniors (65 and older) had the lowest poverty rate of any age group at 6.3%.<sup>9</sup>

Households with children under age 18 had a higher rate of poverty than households without children. Families with a female head of household had the highest five-year poverty rate at 21.3%; when broken down, the rate is 29.6% for female families with children under 18 and 36.5% if the children are under age 5.<sup>9</sup>

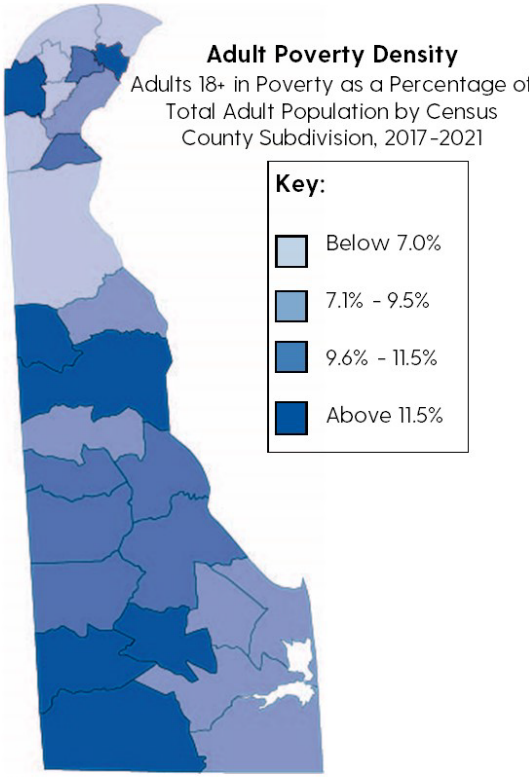
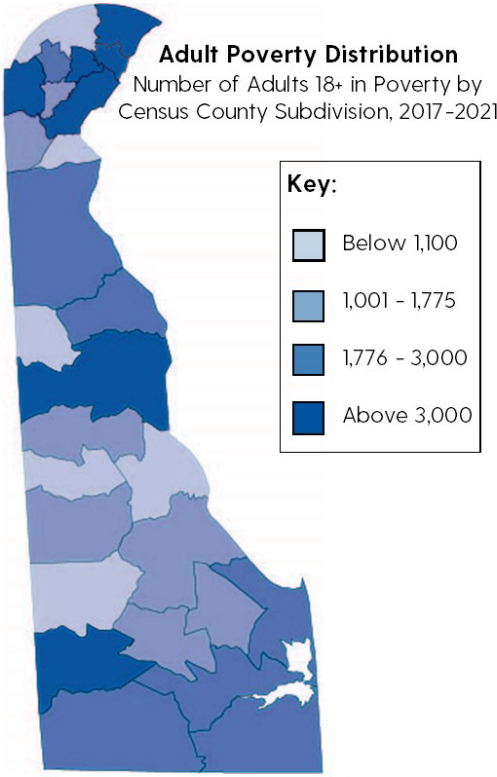
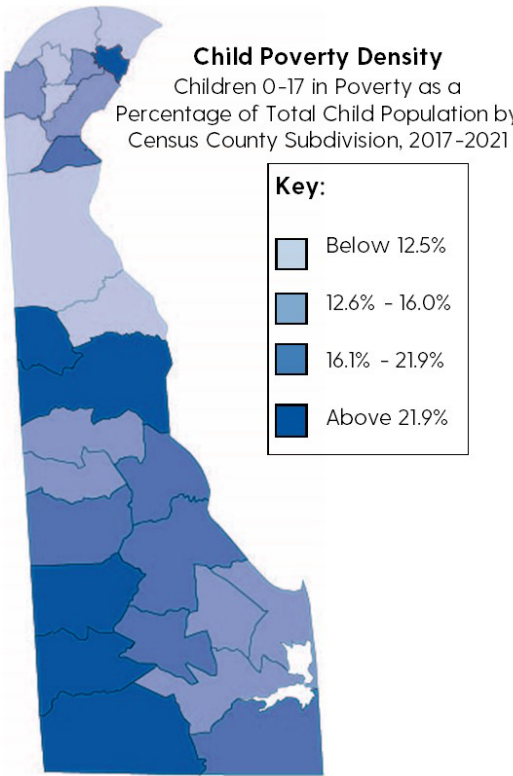
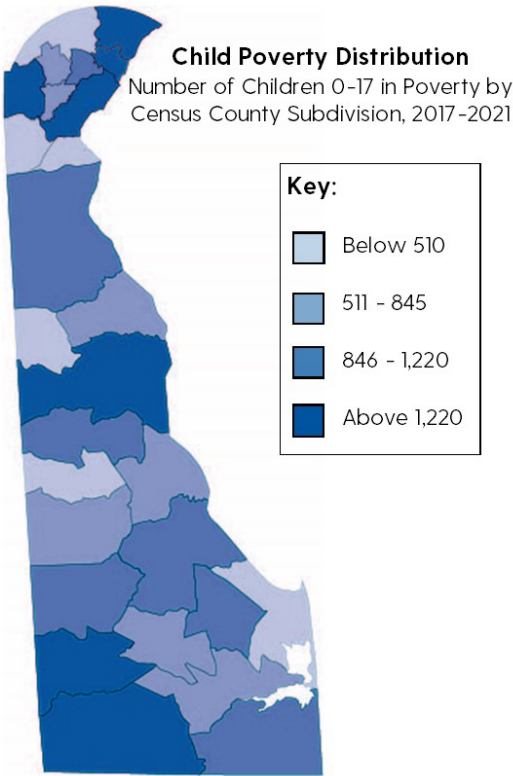
Poverty rates by race and ethnic background also show disparities. Black Delaware residents were more than twice as likely to live in poverty as white Delawareans, with poverty rates of

17.8% and 8.4%, respectively, while Asian individuals had a poverty rate of 10.5%. Hispanic or Latino/x individuals of any race were the most likely to experience poverty and had a five-year average poverty rate of 18.2%.<sup>9</sup>

By geographic analysis at the county level, the overall poverty rate was highest in Kent County (13.3%), whereas New Castle County (10.6%) and Sussex County (12.1%) were closer to the state average of 11.4%.<sup>8</sup> Census county divisions (CCDs) are statistical geographic entities established cooperatively by the Census Bureau and officials of state and local governments; these smaller units, broken down by age group, assist in further understanding of Delaware's poverty distribution. The map in figure 1 provides further detail. Based on 2017-2021 estimates, the five CCDs with the highest rates of poverty for children under age 18 are Wilmington (41%), Laurel-Delmar (33%), Bridgeville-Greenwood (32%), Seaford (27%), and Dover (27%).

For adults, the breakdown is as follows: Wilmington (19%), Seaford (17%), Greater Newark (16%), Dover (13%), and Kenton (13%).<sup>9</sup>

Figure 1. Delaware's Poverty Distribution<sup>9</sup>



Source: U.S. Census Bureau, American Community Survey

Individuals living in poverty are defined as those with incomes under 100% of the poverty level. However, individuals living in near-poverty (defined as 101%-124% of the poverty level) also

experience economic hardships. Children were the most likely to live in near-poverty; while 17.3% were living in poverty, an additional 4.9% were living in near-poverty. Adults 65 and older were the next likely to live in near poverty, at 3%, followed by adults 18-64 at 2.9%.<sup>8</sup>

Solely referencing poverty rates does not tell the whole story about the economic situation of Delawareans. Factors including accessibility of employment opportunities, income support, shelter, food, and healthcare indicate the level of economic hardship for a community. We must consider the status of all basic needs for Delaware families.

## **Basic Needs**

### **Access to Work and Income Supports**

For the 2020-current timeframe, the peak unemployment rate for the U.S. was April 2020 at 14.7% unemployment, and for Delaware was in May 2020 at 13.4% unemployment. In January of 2021 the U.S. rate was 6.3%, the Delaware rate at 5.7%. Latest available data are for February 2023, charting the U.S. rate at 3.6%. The Delaware rate has held steady at 4.6% since December of 2022.<sup>10</sup>

During the pandemic, all citizens collecting unemployment insurance benefits in a week also received \$600.00 per week from the Federal Pandemic Unemployment Compensation (FPUC) program, up through the end of July 2020.<sup>11</sup> Delaware issued Pandemic Unemployment Assistance (PUA) from March to December 2020, with the maximum per person allowance at 39 weeks.<sup>11</sup>

Cash public assistance is an important resource to those living in poverty. Cash assistance programs include Temporary Assistance to Needy Families (TANF),<sup>12</sup> which provides federal assistance to families with minor children, and state General Assistance (GA) funds, which help low-income people who may not qualify for other federally funded programs.<sup>6</sup> As of October 2022, in Delaware, a four person family must have a maximum net monthly income below \$1,735 to be eligible for TANF.<sup>13</sup> Average annual temporary cash assistance (which totals TANF and GA) was as follows for the region: New Jersey with the highest at \$4,430, followed by Maryland at \$3,830, then Pennsylvania at \$2,857 and Delaware the lowest with \$2,510. New Jersey is the only state with an average above the national, which is \$3,875.<sup>9</sup>

Delaware's Division of Social Services issued emergency cash benefits beginning in March 2020. Households with open TANF and GA cases who were not already receiving the maximum benefit amount received an emergency cash benefit. TANF has specific work requirements to receive benefits, but during the pandemic these were lifted. Benefits will go back to pre-pandemic operation starting in June 2023. TANF and GA clients will have to submit a new health assessment form to be eligible for a medical exemption after their current exemption expires or the public health emergency ends.<sup>14</sup>

Additional cash assistance flowed because of the COVID-19 pandemic. At the federal level, the Internal Revenue Service issued first, second and third Economic Impact Payments.<sup>15</sup>

At the state level, House Bill 360 created the 2022 Delaware Relief Rebate Program. This legislation created a "relief rebate," which is a direct payment of \$300 per adult Delaware resident.<sup>16</sup>

Childcare costs also play into a the budget of a family. One form of support is Purchase of Care (POC). To be financially eligible for child care assistance, a family's gross monthly income must be at or below 185% of the FPL for the family size. POC vouchers cover a portion of the cost of care, and pre-COVID, many families paid co-pays to supplement. These co-pays were waived during the pandemic, starting in April 2020, but will restart in June 2023.

### **Access to Shelter**

Delaware's yearly PIT (Point in Time) count provides the most up to date information on the state of housing and homelessness in Delaware. On the night of the 2022 PIT Count, 2,369 people were experiencing homelessness, the highest PIT Count in Delaware to-date. The number of total people counted more than doubled since the count in January 2020, and the number of households with children experiencing homelessness has almost tripled since 2020, from 136 families to 389 families. One in three people experiencing homelessness was a child under the age of 18, the number of veterans experiencing homelessness increased to 93 households in 2022, the highest number since 2016. Sixty-one percent of people experiencing homelessness identified as Black/African American; Delawareans who are Black/African American are 3.5x more likely to experience homelessness than white residents.

The pandemic brought a shortage of emergency shelter beds (due to social distancing safety protocols), putting stress on Delaware's citizens who were facing record unemployment and a continued public health crisis. Starting in 2020, vouchers for non-congregate hotel/motel sheltering were given as a safe alternative to traditional group shelter setups. In 2022 there was a major increase in the number of year-round Emergency Shelter beds due primarily to the opening of the NCC Hope Center. The majority of the overflow beds in 2022 were emergency hotel/motel vouchers.<sup>17</sup> However, this program was always meant to be temporary. The Delaware Department of Health estimates that over 14,600 people in the state have used such vouchers. Funds for this relief ran out over the summer of 2022.<sup>18</sup>

For those housed but at risk of homelessness, the Delaware State Housing Authority created the Delaware Housing Assistance Program (DEHAP) in early 2020. The program provides emergency housing assistance to renters specifically, in light of the COVID-19 pandemic. Demand was very high for this program, and due to that (and recent U.S. Treasury policy changes) DEHAP is now closed to new applications and recertifications.<sup>19</sup>

### **Access to Food**

The Supplemental Nutrition Assistance Program (SNAP) provides assistance to households with incomes at 200% or below the Federal Poverty Level. In Delaware, 2016-2020 estimates recorded that 10.6% of people received temporary cash assistance, and for the 2017-2021 estimates that dropped slightly to 10.5%. This was nearly two percentage points lower than the national statistic of 12.4%. Per COVID-19 assistance legislation, Delaware households currently receiving SNAP benefits benefited from waived work requirements and were eligible to receive at least \$95 in extra benefits at the end of each month. Future data will reflect the impact of work requirement reinstatement and this decrease of resources has on families, but there is great concern that this will substantially increase food insecurity as SNAP provides the foundation for low-income households' health and well-being, lifting participants out of poverty.<sup>13</sup>

The Special Supplemental Nutrition Program for Women, Infant and Children (WIC), is a federal nutrition program (through the United States Food and Drug Administration (USDA))

that specifically helps pregnant women, new mothers, and young children. In 2022, Delaware saw an average of 3,664 women, 2,678 infants, and 9,848 children participate.<sup>20</sup> WIC is a financial support that is set in the context of nutrition and health guidance for families.

Nationally, There has been a 1.2 percent increase in WIC participation overall and a 8.7 percent increase in WIC participation among children (February 2020 to February 2022).<sup>21</sup>

As the PHE unwinds, there are coverage risks to consider. WIC providers have relied on COVID waivers for service delivery adjustments, primarily to provide certifications via remote health. In February 2023, the USDA ruled to let WIC agencies keep using remote certification models, if necessary health data is collected within 60 days of the remote appointment.

When considering WIC programming, in October 2022, Delaware had a cash value benefit increase for fruits and vegetables: \$49 for breastfeeding women, \$44 for pregnant and postpartum women, and \$25 for children.<sup>22</sup>

### **Access to Healthcare**

Enrollment in Medicaid and the Children's Health Insurance Program (CHIP) can be an indicator of the economic well-being of the state's population. Throughout the pandemic, the PHE guidelines prohibited disenrollment of Medicaid recipients,<sup>23</sup> therefore the 2021 numbers are higher across the region than we would typically see. Disenrollment was allowed when a person asked specifically to be taken off rolls, if a person died, or if a person moved out of state. The Delaware Medicaid program covers individuals living at or below 138% of the poverty level, and CHIP covers children below 200% of the poverty level who are not covered by Medicaid. However, eligibility criteria for Medicaid and CHIP coverage varies by state. When considering December 2021 enrollment numbers, Delaware is highest with 28.3% enrolled, followed by Pennsylvania at 27.2%, then Maryland at 25.7%. New Jersey is the only state with enrollment below a quarter of their population, at 22.4%. United States in total is at 26.3%, making Delaware the only state in the region to exceed the national statistic.<sup>24</sup>

Medicaid unwinding began on April 1<sup>st</sup>, 2023. Medicaid saw over a 25% increase in recipients between April 2020 and February 2023. An administrative lift exists as members will need to renew their Medicaid over the course of the unwinding period during the unwinding period (through June 2024). Unfortunately, this will allow for some automatic end of coverage, with the exception of a few protected populations.<sup>25</sup> Loss of secure health coverage can have catastrophic impacts on overall wellbeing; paying out of pocket for health expenses has the unfortunate potential to put individuals and families at risk of poverty.

Predictions were made regarding loss of coverage, and data will soon show the true impact of unwinding. Groups who experienced the greatest growth, including children, will experience the biggest enrollment declines. Estimates say that more than of 6.7 million children-disproportionately children of color- could lose their Medicaid/CHIP coverage"<sup>26</sup> *A big concern is disenrollment because of administrative churn occurs, which occurs when state is missing information to confirm eligibility.*<sup>23</sup>

Medicaid meets a basic need by providing critical health insurance (which through the marketplace can become a high cost burden, and the ripple effect is of high concern as well; Medicaid eligibility commits eligibility for SNAP and school lunch programs.<sup>27</sup>

## Conclusion

Understanding this established foundation of poverty is essential for a reference baseline. Initiatives exist<sup>27-31</sup> which seek to quantify alternate measures of poverty. These consider the experience of households with income above the FPL, but below the basic cost of living, survival (or basic needs) budgets, expenditure points at the minimum for basic needs, thresholds of financial survival considering geographical location, and an index that captures poverty through three dimensions of well-being – monetary poverty, education, and basic infrastructure service. The end of the Public Health Emergency ruling<sup>32</sup> will have an impact on financial stability, and monitoring of the extent of impact will be necessary for service delivery. Delawareans are encouraged to call or text Delaware 211<sup>33</sup> for free support on accessing fundamental resources. Data such as the Household Pulse Survey<sup>34</sup> will enable “close to real-time” updates on the status of basic need acquisition for families, specifically including the following queries: paying for childcare and cost, experienced loss of employment income, employment status, applying for and receiving unemployment benefits, food sufficiency, and health insurance status. Examining corresponding trends for each table can predict the financial wellbeing of Delawareans. All of the aforementioned supports to citizens (accessibility of employment opportunities, income support, shelter, food, and healthcare indicate the level of economic hardship for a community) are woven together to determine their poverty experience.

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