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Social Security Administration's Growing Interest in the Child Tax Credit and Other Child-Driven Income Support Program

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The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States Government or any agency thereof.

Abstract

We use the March 2022 Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC) to assess distributional differences related to income and poverty, racial differences, and geographical differences among Social Security (SS) program beneficiaries with children who report Child Tax Credit (CTC), Supplemental Nutrition Assistance Program (SNAP), Economic Impact Payment, or Earned Income Tax Credit (EITC) receipt for 2021. Our research suggests that as many as half of the SS program participants living with children under age 18, newly eligible to receive the expanded CTC in 2021, did not benefit from that expansion. The project estimates the number participating in these programs and, poverty rates excluding and including program benefits, and it simulates poverty rates under CTC policy alternatives, with an eye to “grandfamilies” where OASI recipients are raising their grandchildren, and SSDI and SSI beneficiaries with eligible children who are not benefiting from the CTC and other child-related benefit programs beyond SS programs alone. We find that the large majority of SS beneficiary units with children receive benefits from the CTC in 2021, however, participation was notably low among SS beneficiary units where children are living solely with their grandparent or another relative. CTC and EIP benefits are the relatively most effective programs at reducing poverty due to near universal eligibility and large benefit amounts. We demonstrate the added poverty impacts of the ARPA CTC compared to the current CTC and proposed CTC that expands current benefits to all lower income units regardless of work. The American Rescue Plan Act (ARPA) CTC was more effective than the current Tax Cuts and Jobs Act (TCJA) CTC at addressing poverty among SS beneficiary units with children and led to larger reductions in the poverty rate. The existing \$2,000 CTC maximum benefit, extended to families with incomes below \$35,000 also generates substantial anti-poverty effects while highlighting the importance of removing any earnings restrictions on parents in SS beneficiary units. Our findings offer insights into which groups to target with outreach to increase public assistance program participation, how SS beneficiary families with children are participating in multiple programs, and the optimal design of the Child Tax Credit to enhance economic well-being for this population.

Keywords: Child Tax Credit; Social Security; Income Support; Retirement; Disability
JEL: H23, H31, H55, I32, J10

1 Introduction

A full 10 percent of children under age 18 lived in multigenerational households in 2019, up from 5 percent in 1980 (Anderson et al., 2022; Cohn et al., 2022; Harvey et al., 2021). Separately, we have determined that 12 percent of children under age 18 live with someone receiving Social Security (SS) program benefits and that that number is also on the rise (L'Esperance et al., 2022; Pilkauskas and Michelmore, 2021). This population is decidedly low income, as almost 45 percent of the children live in SS beneficiary families with incomes of \$35,000 or less per year, while economic barriers are the leading reason for multigenerational living arrangements (Cohn et al., 2022; L'Esperance et al., 2022). While many such families are multigenerational, a significant portion of these households can be dubbed “grandfamilies” wherein the oldest generation provides the primary source of support for their grandchildren, and where the middle adult generation is not involved directly in the economic life of their children (Pilkauskas and Michelmore, 2021; Rampell, 2021; Sy and Estes Lincoln, 2021).

More than half of children not living with a parent live with a grandparent in either a multigenerational or grandparent only household. When we look at children living with an SS beneficiary, this statistic jumps to 70 percent (Anderson et al., 2022; L'Esperance et al., 2022). Finally, most of this data was collected prior to the COVID-19 pandemic which led to the deaths of 200,000 parents whose children are now being cared for by grandparents or other relatives (Span, 2022). This evidence suggests that significant income support benefits beyond SS programs may be available to SS beneficiary families, depending on a child's living arrangements and the number of children in care. Many income support programs depend on the number of children in the beneficiary family. Child-based income supports for SS beneficiary families have become an important, growing, and largely underexplored research area.

One key example is the Child Tax Credit (CTC). The American Rescue Plan ACT (ARPA) expanded the CTC in 2021 most notably by increasing the credit amount from \$2,000 per child to \$3,000-\$3,600 per child, implementing full refundability for families with low or zero earnings, and paying half of these benefits monthly from July to December 2021 (Marr et al., 2021). Based on our calculations using the Census PULSE data, the CTC participation rate for SS beneficiary units in 2021 was only about half that of non-SS beneficiary units (L'Esperance et al., 2022). Hence, perhaps as many as half of the SS program participants newly eligible to receive the expanded CTC in 2021 did not fully benefit from the expanded CTC, based on their inability to contact the Social Security Administration (SSA) or on their lack of accurate information on benefit eligibility and IRS sign-up rules.

The CTC and other child-adjusted program benefits like SNAP and the EITC also have the potential to significantly increase income for many additional SS beneficiary families who have tax dependents but who do not live in multigenerational units. For example, CTC benefit reductions in 2022, following the expiration of the ARP CTC expansion, have negatively affected CTC recipient children living with Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) adult participants who received a fully

refundable credit in 2021 (Rampell, 2021). But again, we find under-participation for these types of SS beneficiary families (L'Esperance et al., 2022). In addition, interviews with SSDI and SSI families with eligible children who did not receive the expanded CTC suggest that many of these families did not participate because they feared losing SS benefits, despite the fact that the CTC is exempt from countable income by law and its receipt would not affect SSDI, SNAP, or SSI benefits (Rampell, 2021; Waxman et al., 2021).

Since the expiration of CTC expansion under ARP, the CTC has returned to its pre-expansion benefit maximum of \$2,000 annually, has reinstated a minimum earned income threshold cutting benefits to units with low or no earnings, including SS beneficiary families, and has dropped full refundability. Many of these SS beneficiary families with children, especially those in units with incomes below \$35,000 per year, are now ineligible for the full \$2,000 CTC benefit and possibly for other child-related benefits. Child poverty rose from a historic low of 5.2 percent in 2021 to 12.4 percent in 2022 in large part due to the expiration of the ARPA CTC (Parrott, 2023).

As of this writing, congressional Democrats are pushing to, at a minimum, extend the full \$2,000 credit to all low-income units, including SS beneficiaries with low or zero earnings. Such a change would likely have a large impact on poverty for the 45 percent of children in these units with incomes under \$35,000 as we demonstrate below (Duncan et al., 2020; Klein, 2022; L'Esperance et al., 2022; Rubin and Lew, 2022). This policy change could lift 2.5 million children out of poverty with an estimated cost of \$12 billion per year from 2023-2025 (Crandall-Hollick, 2021; Duncan and Menestrel, 2019)

At the same time multiple bipartisan proposals to reinstate the larger ARP CTC in some form are being debated in congressional hearings and committees (Corinth, 2023; Edelberg and Kearney, 2023; Lesley, 2023; Weiss, 2023). Congress will soon face a tax bill to extend the Tax Cuts and Jobs Act (TCJA) expiring tax reduction, and policymakers are eager to make sure that the tax bill also includes an expansion of the current CTC (Rubin, 2023). Based on our analyses and findings, it seems important to exempt SS beneficiaries who are guardians of eligible children from earnings tests based on their current inability to work or right to retirement without work, as they care for their related children. A recent study points to mothers caring for a child with a disability as a group who may be negatively affected by earnings tests as they exhibit lower labor force participation due to care giving responsibilities and financial constraints (Costanzo and Klein Vogel, 2022).

In this paper, we assess how income and poverty are affected by child-related program eligibility and take-up among SS families with children, multigenerational units and two-generation units, and then suggest ways in which the SSA can encourage and enroll more of the eligible families who are not receiving the CTC and other benefits to which they may be entitled. This may include the SSA undertaking an effort to help beneficiaries in CTC eligible families to file an IRS 1040 short-form tax return to receive an IRS-dispersed CTC benefit and the SSA providing linkages to other important income support programs for children residing with SS beneficiaries, like SNAP (Code of Federal Regulations, 2022) and the EITC. Recent expansions of SNAP and federal EITC benefits have made these programs even more important to SS beneficiary families who are caring for children (Center on Budget and Policy Priorities, 2023b,a). And finally, some states have also implemented

their own refundable CTC benefits and state EITC benefits as well (Center on Budget and Policy Priorities, 2023b; Collyer et al., 2022).

The actions to enroll eligible SS beneficiary families in these benefits are critical. Our research shows that more than a quarter of OASI beneficiaries with children report not filing taxes in 2019.¹ This is a stark difference from non-OASI beneficiaries with children who are identified in the data as "non-filer head of household" only 3.5 percent of the time. This paper creates a foundation for future projects and efforts on behalf of SSA to assess the impacts of CTC receipt, as well as SNAP and EITC receipt, on the incomes of SS beneficiary families with child recipients and on the children and grandchildren of OASI and SSI beneficiaries. Our findings also encourage the SSA to begin to assess and improve service delivery for families who may take up multiple child-related benefit programs (Quart, 2022).

2 Data

We use data from the 2022 Current Population Survey Annual Social and Economic Supplement (CPS ASEC). The CPS ASEC is conducted every year and is one of the biggest and longest-running household surveys in the US. It provides important information about income, non-cash benefits, poverty levels, and poverty rates.

The CPS ASEC is a good fit for studies of individuals who receive SS benefits and have children. We also look at the participation of these individuals in child-related public assistance programs and how the expanded CTC affected their poverty rates. This survey includes several key features:

1. Questions about income for the year 2021, when the CTC expansion took place;
2. Benefits related to children, including estimated CTC, EITC, EIP, and housing benefits based on CPS ASEC tax models, and reported SNAP benefits;
3. Benefits managed by the Social Security Administration;
4. Variables used to calculate SPM, including SPM resource units, SPM poverty thresholds, and SPM resource measure;²
5. Detailed questions about locations, social characteristics like gender, race and ethnicity, and living arrangements.

2.1 Sample

The primary unit of analysis is Supplementary Poverty Measure (SPM) units. We use a two-step approach to isolate specific SPM units. First, we identify SPM units with children below the age of 18. Next, we identify SPM units that receive SS benefits. SPM units classified as

¹Authors' calculations from the March 2020 CPS.

²SPM units are defined as all related persons, cohabiting partners and their relatives, foster children under the age of 22, and unrelated individuals under age 15 living together in the same household. Cash income, plus non-cash benefits, minus income and payroll taxes and work and medical expenses.

SS beneficiaries are those in which member(s) receive retirement, SSI, disability, survivor, or auxiliary benefits. Auxiliary beneficiaries are dependents, including spouses and children, of retired and disabled SS beneficiaries. We combine survivors with auxiliary beneficiaries due to the limited sample size.

In total, there are 20,375 SPM units with children under the age of 18. Among these, 2,291 units, constituting 11 percent, are recipients of SS benefits. Specifically, 1,091 units receive retirement benefits, 535 units receive SSI benefits, 566 units receive disability benefits, and 446 units receive survivor or auxiliary benefits. These categories can overlap, as a single SPM unit might have individuals benefiting from different types of SS benefits simultaneously.

3 Methodology

This paper has three key aims. First, we evaluate how participation in programs like CTC, EITC, SNAP, and EIP varies based on SS status. Additionally, we explore whether differences in public assistance participation among SS beneficiary SPM units with children depend on factors such as SS benefit type (retirement, SSI, disability, survivor, and auxiliary), location, race, gender of the SPM unit's head, and children's living arrangements (with or without parents, two-generational vs. multigenerational families).

Second, we investigate the poverty rate that results from excluding and including public assistance program benefits in the resources available to SPM units with children. We examine how SPM units' poverty rates change when accounting for the addition or subtraction of SS, CTC, EITC, SNAP, and EIP benefits from their available resources. To do so, we calculate SPM resource-to-SPM poverty threshold ratios, by excluding and including the benefit amounts in the SPM resources. A resource-to-poverty ratio indicates how much resources (cash income, plus non-cash benefits, minus income and payroll taxes and work and medical expenses) an SPM unit has in relation to its poverty threshold. SPM units with ratios below one have resources below the poverty level and are categorized as poor. We compare how these benefits affect poverty for SS and non-SS SPM units with children, as well as for SS beneficiary SPM units with different types of SS benefits.

Third, we conduct a simulation of the CTC eligibility rate and analyze its impact on poverty using three distinct sets of eligibility rules:

- a TCJA;
- b ARPA;
- c Proposed legislation for the complete refundability of the existing \$2,000 CTC maximum benefit, extended to families with incomes below \$35,000 (Goldin and Michelmore, 2022).

We also examine whether CTC eligibility rate and poverty rate vary by SS status and the type of SS benefits that SPM units receive.

4 Results

4.1 How Do SS Beneficiary SPM Units with Children Differ from Other SPM Units?

Table 1 shows descriptive statistics for SPM units with children by SS beneficiary status. SS beneficiary and non-SS beneficiary SPM units with children have similar numbers of children and unit sizes. Despite similarity in the size of the unit and number of children, the economic resources available in these SPM units differ substantially. Most SS beneficiary SPM units with children receive benefits from retirement followed by disability, SSI, and finally other SS benefits like survivor and auxiliary benefits. SS beneficiary SPM units with children are more likely to receive diverse forms of subsidies, encompassing broadband/internet subsidies, energy subsidies, and school lunch subsidies.

Table 1: Descriptive statistics for SPM units with children by SS beneficiary status

	All SPM units with children	SS beneficiary SPM units with children	Non-SS beneficiary SPM units with children
Number of children under 18	1.87	1.82	1.88
SPM unit size	4.01	4.45	3.96
Receive retirement benefits	0.05	0.47	0.00
Receive SSI	0.03	0.24	0.00
Receive disability benefits	0.03	0.25	0.00
Receive other Social Security benefits	0.02	0.19	0.00
Retirement benefit	966	9,264	0
SSI benefit	249	2,387	0
Disability benefit	390	3,739	0
Other Social Security benefit	273	2,619	0
Income (mean)	123,799	95,118	127,137
Income (median)	90,018	66,423	93,039
Income < \$35,000	0.17	0.26	0.15
Earnings (mean)	111,366	63,909	116,891
Earnings (median)	81,000	40,000	87,500
Zero wages/salary	0.08	0.24	0.06
Wages/salary \leq \$2,500	0.09	0.26	0.07
Receive emergency broadband/internet subsidy	0.03	0.06	0.03
Receive energy subsidy	0.04	0.08	0.03
Receive school lunch subsidy	0.59	0.70	0.58
Receive WIC	0.07	0.08	0.07
Obs	20,375	2,291	18,084

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Descriptive statistics for SPM units with children by SS beneficiary status. Means are weighted using SPM unit survey weights.

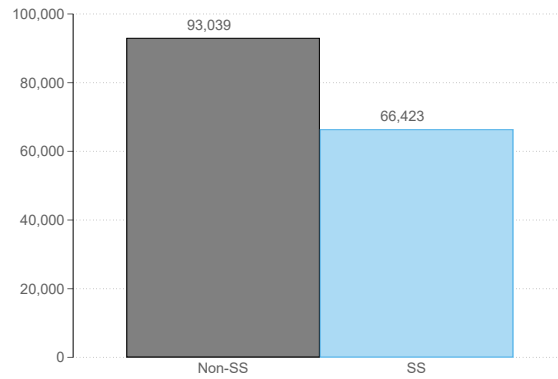
Column 1 shows all the SPM units with children. Column 2 shows the SS beneficiary SPM units with children. Column 3 shows the non-SS beneficiary SPM units with children.

Figure 1 summarizes key differences in SPM unit income and earnings by SS beneficiary status. SS beneficiary SPM units with children have lower total income with 26 percent of these SPM units receiving less than \$35,000 a year relative to 15 percent who have income level among non-SS beneficiary SPM units with children. SS beneficiary SPM units with children receive less SPM unit income from earnings than do non-SS beneficiary SPM units with children, about 46 percent lower SPM unit median earnings. Nearly one-quarter of SS beneficiary SPM units with children receive zero wages or salary relative to only 6 percent of non-SS beneficiary SPM units with children. Overall, these descriptive statistics illustrate that SS beneficiary SPM units with children are raising children with fewer resources. They are less likely to receive wages and salary, which may limit their tax-filing, which is, in turn, necessary to access income support program benefits administered by the IRS. In addition, benefits may be more difficult to deliver to SS beneficiary SPM units with children as they

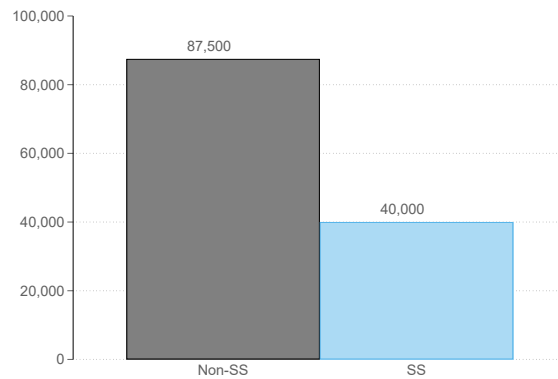
are less likely to have an account to which payments can be delivered.³

³SS beneficiary *households* with children are less likely to have money stored in an account than non-SS beneficiary households with children. Accounts include savings, checking, money market, CD, savings bond, non-retirement investment account that earns interest, or retirement account. The variable indicating “money in account” is available solely at the household level; thus, it has been omitted from Table 1.

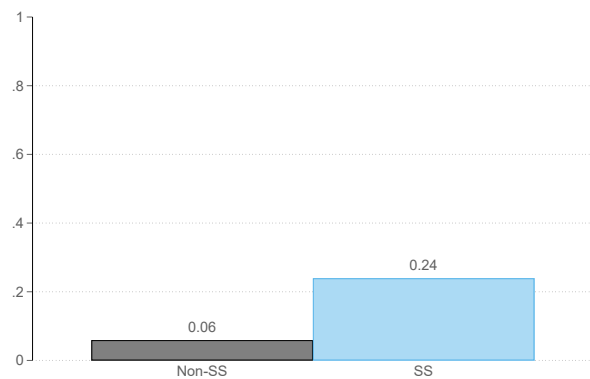
Figure 1: SPM units characteristics by SS beneficiary status



(a) Median SPM unit income



(b) Median SPM unit earnings



(c) Share of SPM units with zero wages/salary

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Median SPM unit income (a), median SPM unit earnings (b), and share of SPM units with children with zero wages/salary (c) for SPM units with children by SS beneficiary status. Medians and means are weighted using SPM unit survey weights.

4.2 What Characterizes Children in SS Beneficiary SPM Units?

Table 2 shows descriptive statistics for children by SS beneficiary status. Children living in SS beneficiary SPM units tend to be older than children in non-SS beneficiary SPM units, 10.22 years versus 8.7 years. Children in SS beneficiary SPM units are more likely to identify as Black and less likely to identify as White. These children are less likely to live with their parent(s) relative to children in non-SS beneficiary SPM units. Only 87 percent of children in SS beneficiary SPM units live with at least one parent relative to 98 percent of children in non-SS beneficiary SPM units. Among those who live with their parent(s), children in SS beneficiary SPM units are more likely to live with a single parent, 42 percent versus 25 percent, and less likely to live with both parents relative to children in non-SS beneficiary SPM units, 45 percent and 73 percent, respectively.

Table 2: Descriptive statistics for children by SS beneficiary status

	All children	Children in SS beneficiary SPM units	Children in non-SS beneficiary SPM units
Age	8.86	10.22	8.70
Child 0-5	0.31	0.20	0.32
Child 6-17	0.69	0.80	0.68
White	0.71	0.61	0.72
Black	0.15	0.24	0.14
Hispanic	0.26	0.23	0.26
Female	0.49	0.47	0.49
Citizen	0.97	0.99	0.97
Living with two parents	0.70	0.45	0.73
Living with a single parent	0.27	0.42	0.25
Obs	21,271	2,312	18,959

Data: CPS ASEC 2022.

Unit of observation: Child.

Descriptive statistics for children by SS beneficiary status. Means are weighted using person survey weights. Column 1 shows all the children. Column 2 shows the children living in SS beneficiary SPM units. Column 3 shows the children living in non-SS beneficiary SPM units.

Table 3 shows living arrangements for children by SS beneficiary status. Children living in SS beneficiary SPM units are much less likely to live solely with parent(s), only 66 percent relative to 93 percent among children in non-SS beneficiary SPM units. These children are more likely to live with a grandparent either in a “grandfamily” that includes a child and grandparent(s) or in a multigenerational household, that includes child, parent(s), and grandparent(s). Almost 25 percent of children in SS beneficiary SPM units live with a grandparent relative to only 3 percent of children in non-SS beneficiary SPM units. Children in SS beneficiary SPM units are also more likely to have other living arrangements relative to children in non-SS beneficiary SPM units.

Table 3: Living arrangements for children by SS beneficiary status

	All	SS	Non-SS
Two generations			
Parent(s)–child	0.90	0.66	0.93
Grandparent(s)–grandchild	0.02	0.08	0.01
Other relative(s)–related child	0.01	0.03	0.01
Three generations			
Grandparent(s)–parent(s)–child	0.04	0.16	0.02
Other	0.04	0.08	0.03
Obs	21,271	2,312	18,959

Data: CPS ASEC 2022.

Unit of observation: Child.

Living arrangements for children by SS beneficiary status. Means are weighted using person survey weights. Column 1 shows all the children. Column 2 shows the children living in SS beneficiary SPM units. Column 3 shows the children living in non-SS beneficiary SPM units.

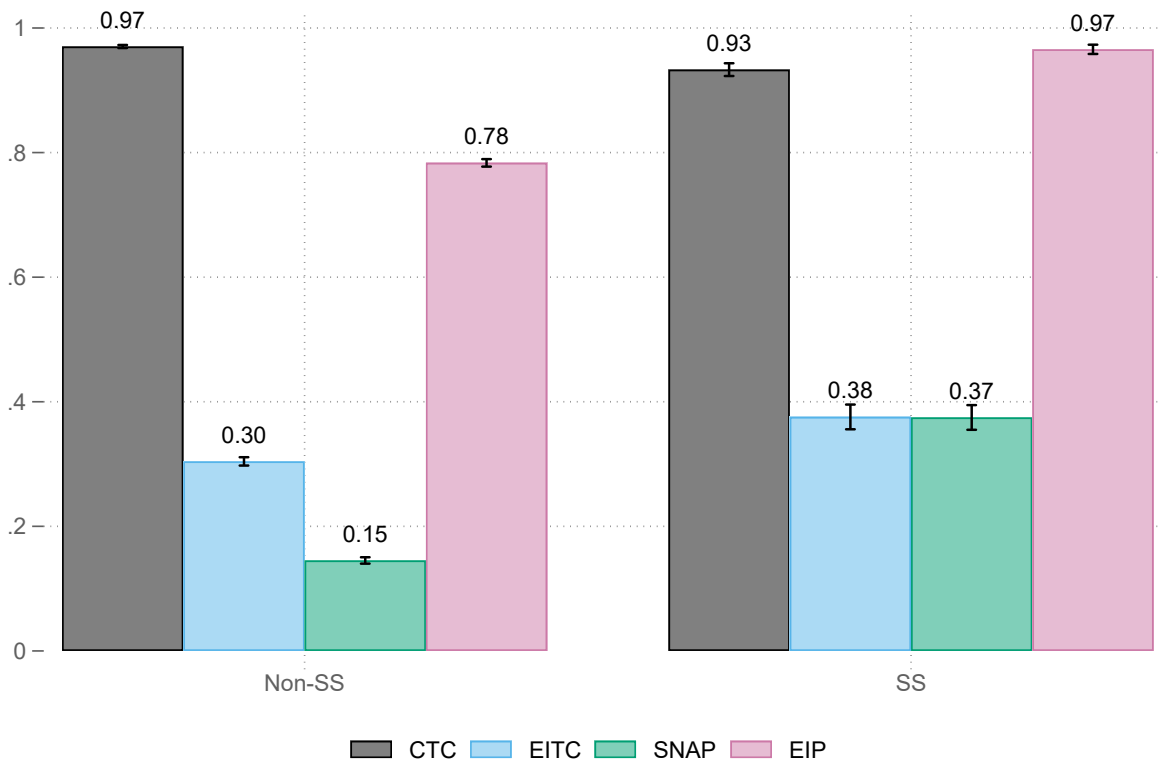
The "Other" category includes other relative(s)-parent(s)-related child, nonrelative(s)-parent(s)-child, and nonrelative(s)-child.

4.3 Does Participation in Public Assistance Programs Differ by SS Status?

To answer our first research question— does participation in public assistance differ by SS status?— we estimate the participation rate of SPM units with children in each public assistance program, including CTC, EIP, SNAP, and EITC. We present a set of bar graphs that descriptively answer this question, first comparing by SS beneficiary status before turning the focus to demographic differences in participation within the sample of SS beneficiary units with children.

Figure 2 displays participation rates by SS beneficiary status. Almost all SPM units with children receive the CTC and about a third receive the EITC regardless of SS beneficiary status. However, SS beneficiary units with children are slightly less likely to receive the CTC, 93 percent versus 97 percent, while they are more likely to receive the EITC, 38 percent versus 30 percent. More than a third of SS beneficiary units with children receive SNAP relative to only 15 percent of non-SS beneficiary units with children. Almost all SS beneficiary units with children receive the EIP, 97 percent, while only 78 percent of non-SS beneficiary units with children receive this benefit. The difference in participation rates by SS beneficiary status likely result largely from differences in income and other economic resources that affect benefit eligibility.

Figure 2: Participation in public assistance programs by SS beneficiary status



Data: CPS ASEC 2022.

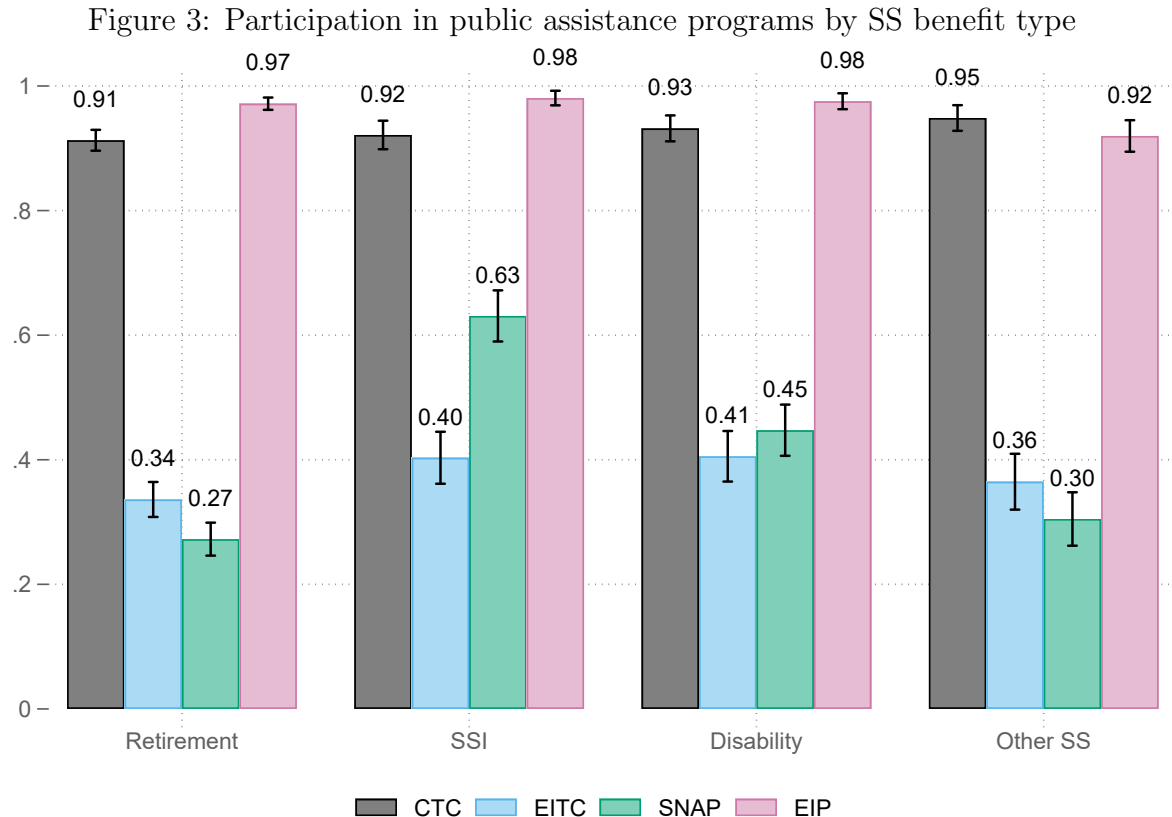
Unit of observation: SPM unit.

Share of SPM units with children receiving CTC, EITC, SNAP, or EIP benefits by SS beneficiary status.

Means are weighted using SPM unit survey weights.

Error bars represent 95 percent confidence intervals.

Figure 3 details participation rates in public assistance programs by SS benefit type among SS beneficiary units with children. SS benefit types include retirement, SSI, disability, and survivor and auxiliary benefits classified as “other SS benefits.” SPM units with children almost universally, between 91 to 95 percent, receive the CTC regardless of the SS program that they participate in. Between 34 and 41 percent of SS SPM units with children receive the EITC. While 27 to 30 percent of units with children who receive retirement and survivor/auxiliary benefits receive SNAP, SPM units with children who receive disability program benefits are more likely to receive food assistance. More than two-fifths of SPM units who receive disability benefits and almost two-thirds of SSI units with children participate in the SNAP program. Nearly all SS SPM units with children receive the EIP.



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

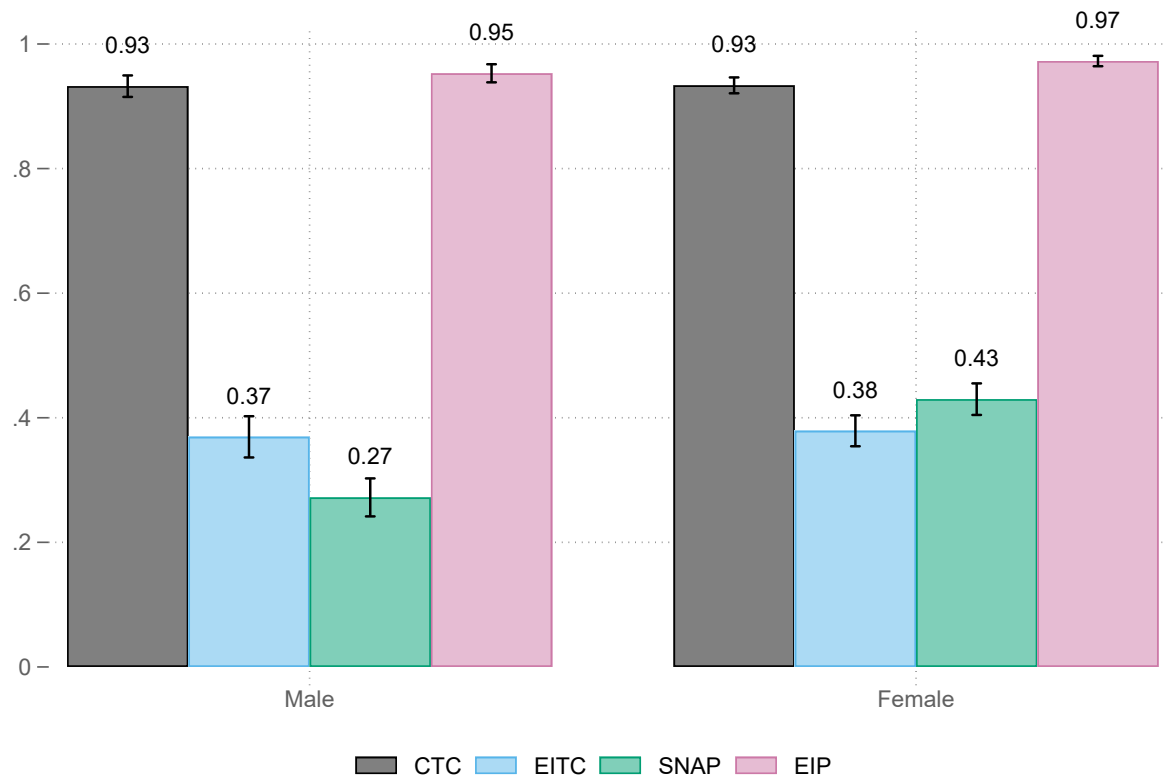
Share of SPM units with children receiving CTC, EITC, SNAP, or EIP benefits by SS benefit type. Means are weighted using SPM unit survey weights.

The "Other" category of SS benefits includes survivor's benefits and auxiliary benefits that go to dependents of SS retired and disabled beneficiaries.

Error bars represent 95 percent confidence intervals.

Figures 4 and 5 display participation rates in CTC, EITC, SNAP, and EIP programs broken out by SPM unit head sex and race. Figure 4 shows that CTC participation was the same regardless of sex. However, participation in all other programs, EITC, SNAP, and EIP, was higher for female-headed SS beneficiary units with children than for male-headed beneficiary units. SNAP participation varied most widely by sex, with female-headed units receiving SNAP at a rate of 43 percent relative to 27 percent among male-headed units. Finally, we find that EIP receipt was similar regardless of sex, however, female-headed SPM units received EIP at a slightly higher rate, 97 percent relative to 95 percent. Overall, female-headed SS units with children were more likely to participate in public assistance programs.

Figure 4: Participation in public assistance programs by sex



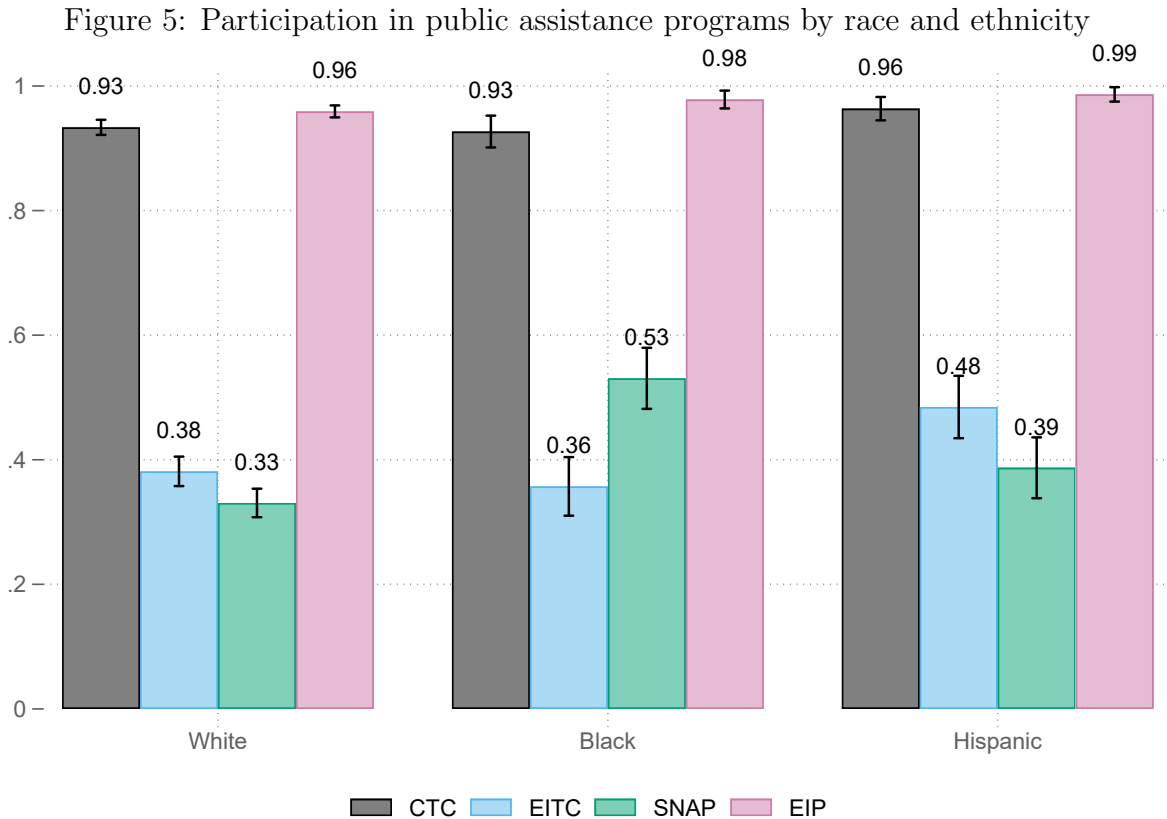
Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Share of SS SPM units with children receiving CTC, EITC, SNAP, or EIP benefits by sex. Means are weighted using SPM unit survey weights.

Error bars represent 95 percent confidence intervals.

Figure 5 presents participation in public assistance programs among SPM units with children who receive SS program benefits broken out by race and ethnicity. In this figure, we focus on three groups: SPM units with a White unit head, SPM units with a Black unit head, and SPM units with a Hispanic unit head. Due to limited sample size, we do not present participation rates for other racial and ethnic groups. SPM units with children receiving SS benefits are similarly likely to receive CTC benefits, ranging from 93 percent to 96 percent. White- and Black-headed SPM units with children are similarly likely to receive the EITC, 38 and 36 percent respectively; however, Hispanic-headed units are much more likely to receive the EITC, with almost half receiving this tax benefit. SNAP receipt differs by race and ethnicity, with White SPM units least likely to receive these benefits, 33 percent, followed by Hispanic-headed units at 39 percent, while half of Black-headed SPM units receive SNAP benefits. SPM units received EIP at similar rates, however, White-headed SPM units with children were slightly less likely to receive these payments, 96 percent relative to 98-99 percent. Overall, differences in public assistance program participation by race and ethnicity exist among SS beneficiary units with children.



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

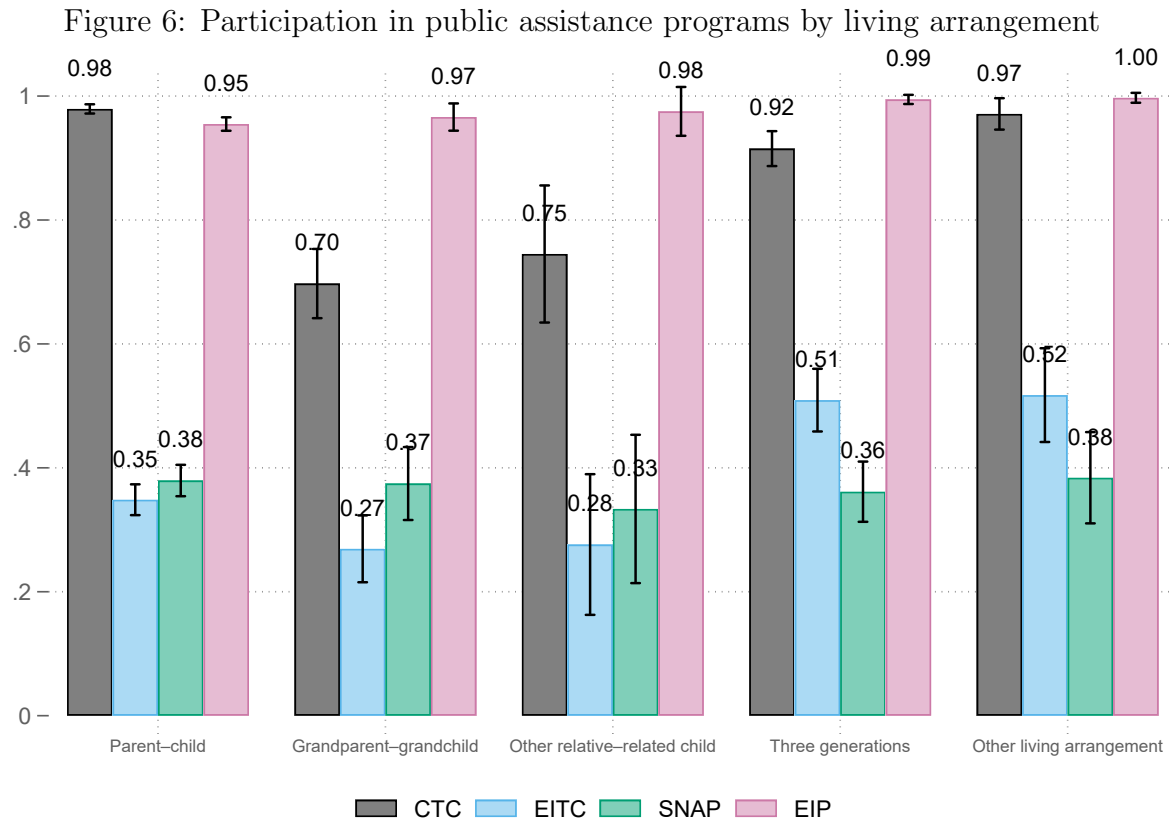
Share of SS SPM units with children receiving CTC, EITC, SNAP, or EIP benefits by race and ethnicity.

Means are weighted using SPM unit survey weights.

Error bars represent 95 percent confidence intervals.

Figure 6 shows participation in public assistance programs among SS beneficiary SPM units with children by living arrangement, including parent-child, grandparent-grandchild, other relative-related child, three generations, and other living arrangement. We find that CTC receipt was low among grandparent-grandchild and other relative-related child units as compared to the other categories examined. Only 70 to 75 percent of these units received the CTC, while almost all, 92 to 98 percent, of parent-child, three generation, and other living arrangement SPM units with children received CTC benefits. EITC receipt also differed by living arrangement. While more than half of multigenerational and other living arrangement units received the EITC, only about a third of SPM units in the remaining types of the living arrangements analyzed received this tax benefit. Together, we find that tax benefit receipt varies significantly depending on the living arrangement of the children in the SPM units. For the CTC, units with adults related to the child where the parent(s) is not present were less likely to receive the credit. SNAP receipt was similar across the living arrangement categories, with 33 percent to 38 percent receiving these benefits. Finally, we look at EIP receipt, and we find that receipt was similar across living arrangements; however, parent-

child SPM units were least likely to receive these payments, at a rate of 95 percent. Living arrangements appear to be an important factor when determining public assistance program receipt that is delivered through the tax system.



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Share of SS SPM units with children receiving CTC, EITC, SNAP, or EIP benefits by living arrangement. Means are weighted using SPM unit survey weights.

The "Other" category of living arrangements includes other relative(s)-parent(s)-related child, nonrelative(s)-parent(s)-child, and nonrelative(s)-child.

Error bars represent 95 percent confidence intervals.

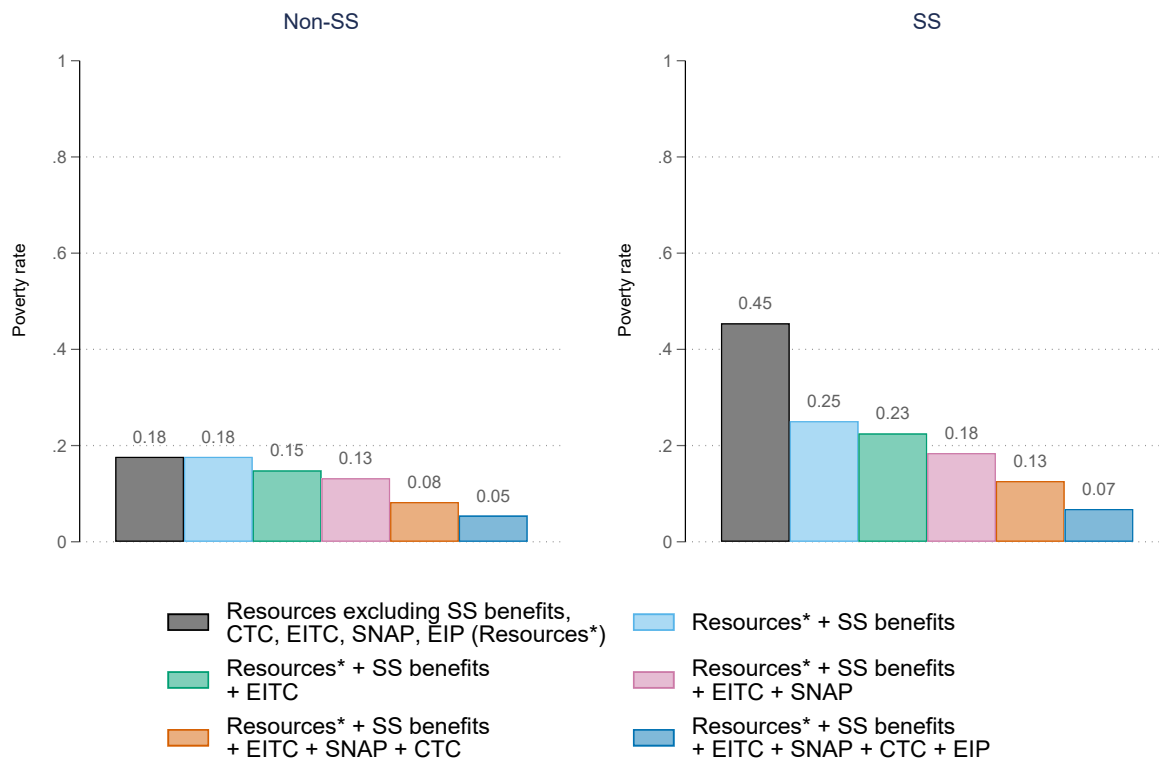
4.4 Estimated Changes in Poverty from Public Assistance Programs

Next, we estimate how SPM poverty rates change when units with children receive public assistance program benefits. In this analysis, we present the poverty rates of SPM units including all public assistance program benefits received as well as poverty rates excluding benefits from each of these programs. In Appendix Figures A2 - A7, we also measure changes in poverty resulting from these programs using a continuous measure of poverty, the ratio of SPM resources to poverty threshold. We focus on poverty rate in our main analysis for ease of interpretation of the importance of these programs in reducing poverty. The first bar

represents the poverty rate when we measure poverty as a binary indicator that equals one when all SPM resources fall below the poverty threshold and zero when the SPM resource level exceeds the poverty threshold. The rest of the bars display the poverty rate when we exclude public assistance program benefits from the SPM resources.

Figure 7 displays poverty rates that result from public assistance program benefit receipt for SPM units with children by SS beneficiary status. The poverty rate displayed in the first bar excludes all public assistance program benefits from SPM resources. Without public assistance, the poverty rate is 18 percent for non-SS beneficiary units and 45 percent for SS beneficiary units. The second bar displays the poverty rate among SPM units including all Social Security program benefits. When SS program benefits are included, SS beneficiary units with children experience a 20-percentage point reduction in poverty rate to 25 percent. When EITC benefits are included in SPM unit resources, we see similar reductions in poverty rate by SS beneficiary status, 2- and 3-percentage point reductions. Next, we examine poverty rates including SNAP benefits in SPM unit resources. SS beneficiary units with children experience a larger reduction in poverty relative non-SS beneficiary units, 2-percentage point and 5-percentage point reductions, respectively. In the fifth bar, we include CTC benefits in SPM resources, and we find large reductions in poverty rate for both non-SS and SS beneficiary units with children. Regardless of beneficiary status, SPM units with children experience a 5-percentage point reduction in poverty when CTC benefits are included. Finally, we include EIP in SPM unit resources, and we find that once all public assistance program benefits are accounted for, the poverty rate falls to 5 percent for non-SS beneficiary units with children and 7 percent for SS beneficiary units. Poverty falls by 72 percent for non-SS beneficiary units and by 84 percent for SS beneficiary units with children. Despite differences in poverty reductions from each program shown in this analysis, all public assistance program benefits provide important reductions in overall poverty rate for both non-SS and SS beneficiary units with children. Without these programs, the poverty rate would be more than three to six times higher. The final bar displays poverty rate including all public assistance program benefits. Poverty rates are similar regardless of SS beneficiary status after accounting for these benefits, 5 percent for non-SS beneficiary units and 7 percent for SS beneficiary units. However, the difference in overall rates masks heterogeneity in the changes in poverty resulting from the different public assistance programs across these populations.

Figure 7: Poverty rate from public assistance program participation by SS beneficiary status



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

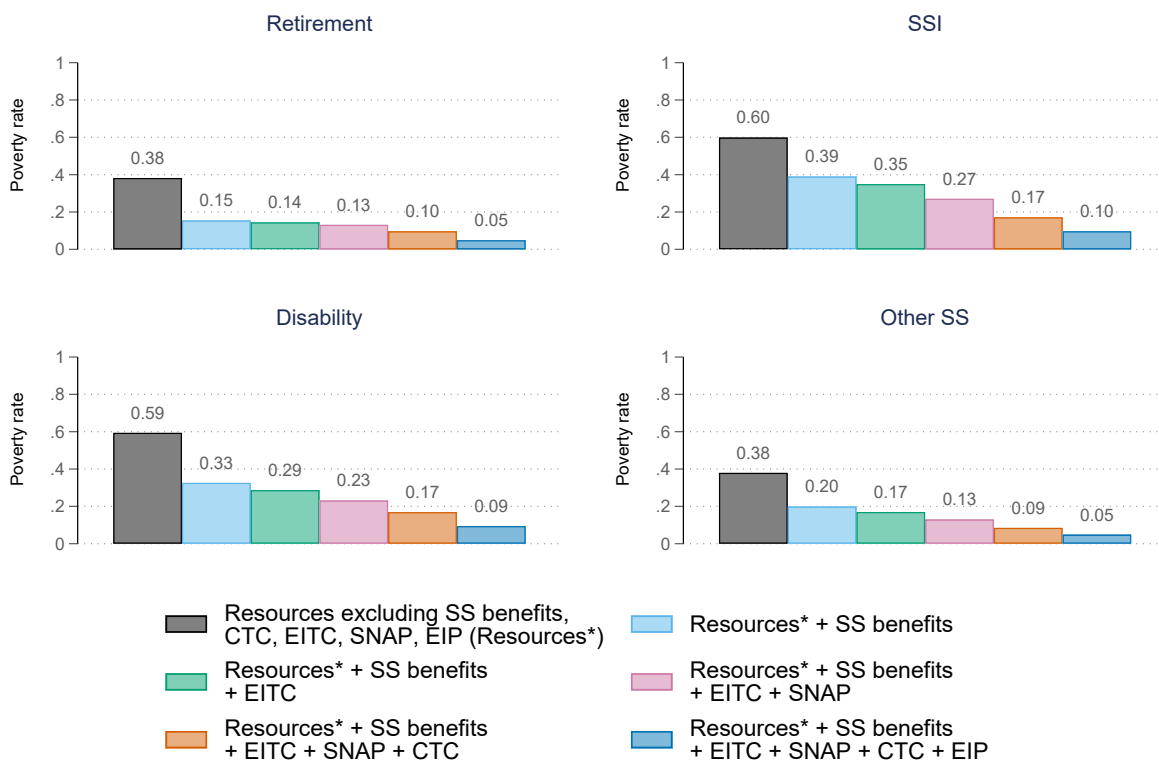
Change in poverty rates due to the receipt of public assistance programs for SPM units with children by SS beneficiary status. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Next, we examine potential differences in poverty rates resulting from public assistance program benefits by SS benefit type. Figure 8 displays the effect of public assistance programs on poverty rate by SS benefit type. For this analysis, we restrict the sample to only SPM units with children that receive SS program benefits, and we break out this group by whether they receive retirement, SSI, disability, and other SS program benefits. The first panel displays the poverty rate for SPM units with children who live with a retirement program beneficiary. Without public program benefits, retirement beneficiaries would experience a poverty rate of 38 percent. Receipt of Social Security program benefits reduces poverty by 28 percentage points. EITC and SNAP benefits both reduce poverty by an additional 1-percentage point for this beneficiary group. CTC benefits reduce poverty by 3-percentage point, and EIP reduces poverty by an additional 5 percentage points. Overall, public assistance program benefits reduce poverty from 38 percent to 5 percent. For SSI and disability beneficiary units with children, the poverty rate without public assistance programs is highest among beneficiary groups, at 60 percent. For SSI beneficiary units with children, SS benefits reduce poverty significantly to 39 percent. Both SSI and disability program beneficiaries experi-

ence a 4-percentage point reduction in poverty from EITC benefit receipt. SNAP benefit receipt reduces poverty by a greater magnitude for SSI beneficiaries, 8 percentage points, than for disability program beneficiaries, who experience a 6-percentage point reduction. CTC benefits reduce poverty by an additional 10 percentage points for SSI beneficiaries and 6 percentage points for disability beneficiaries. After accounting for all public assistance program benefits, poverty is reduced to a similar rate, 9 to 10 percent, for both SSI and disability program beneficiaries. Other types of SS beneficiaries experience the largest decline in poverty from SS benefits, an 18-percentage point reduction, as compared to reductions from each of the income support programs analyzed. EITC benefits reduce poverty by an additional 3 percentage points, followed by SNAP, CTC, and EIP benefits each reducing poverty by 4 percentage points.

Figure 8: Poverty rate from public assistance program participation by SS benefit type



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Change in poverty rates due to the receipt of public assistance programs for SPM units with children by SS benefit type. Means are weighted using SPM unit survey weights.

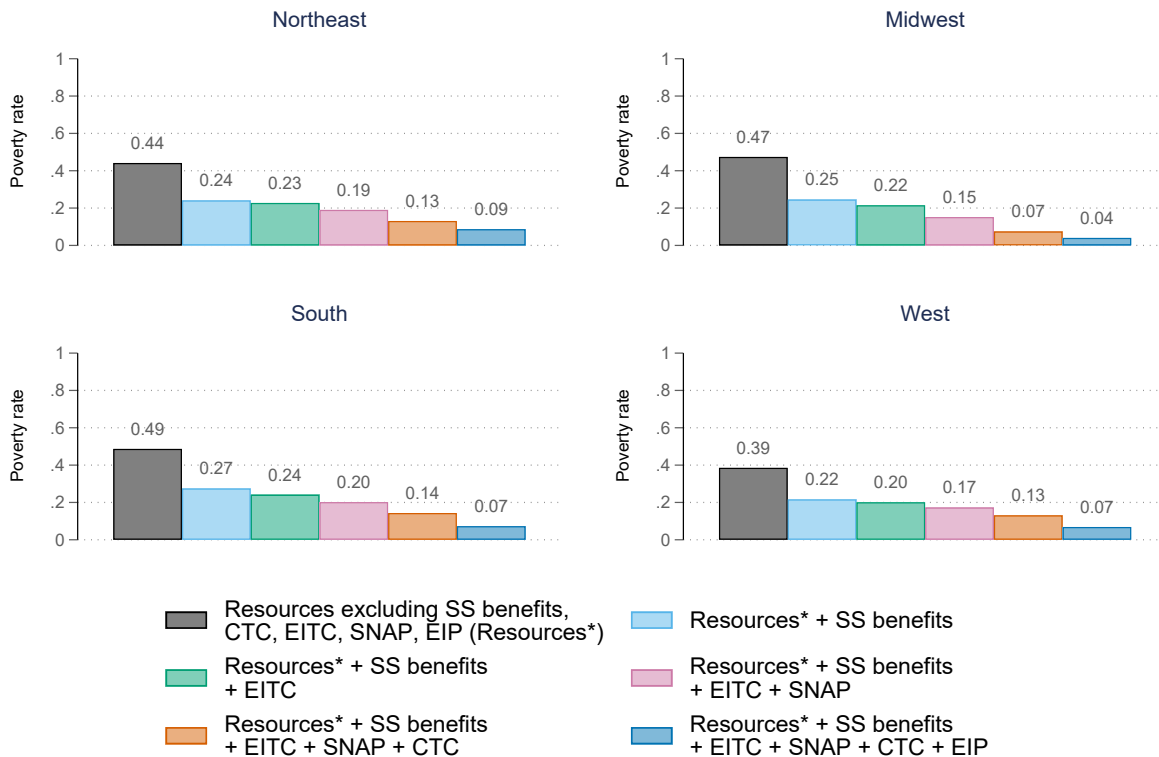
The category of "Other" SS benefits includes survivor's benefits and auxiliary benefits that go to dependents of SS retired and disabled beneficiaries.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure 9 displays public assistance program poverty rates before and after accounting for public assistance program benefits broken out by region. This analysis is restricted to SS

beneficiary SPM units with children. The graphs display poverty rate overall excluding benefits from public assistance programs as well as poverty rate including benefits from each program. Panel A displays poverty rate for SS beneficiary units with children who live in the Northeast; Panel B displays these rates for units who live in the Midwest; Panel C displays these rates for units who live in the South; and Panel D displays these rates for units who live in the West. Poverty rate excluding SS, CTC, EITC, SNAP, and EIP benefits is displayed as the first bar in each panel, ranging from 39 percent in the West to 49 percent in the South. Poverty rates are between 79 to 91 percent lower when benefits from SS, CTC, EITC, SNAP, and EIP are included, as displayed in the final bar in each panel. SS beneficiary units in the Midwest and South have similar poverty rates excluding public assistance program benefits. However, when benefits are included, poverty rates are 42 percent lower in the Midwest relative to the South. These regional differences in poverty rate appear to arise from larger percentage point reductions in poverty from SNAP and CTC benefits in the Midwest and larger percentage point reductions from EIP in the South. While SS beneficiaries in the Northeast experience lower poverty rates than those in the Midwest and South before accounting for public assistance benefits, they have the highest poverty rate, 9 percent, including public assistance benefits of all regions. This difference appears to result from smaller reductions in poverty from the EITC and EIP in the Northeast relative to other regions. Overall, we find that poverty rates are significantly reduced by SS benefits as well as participation in additional public assistance programs across regions, with the largest reductions in the Midwest and the smallest reductions in the Northeast.

Figure 9: Poverty rate from public assistance program participation by region



Data: CPS ASEC 2022.

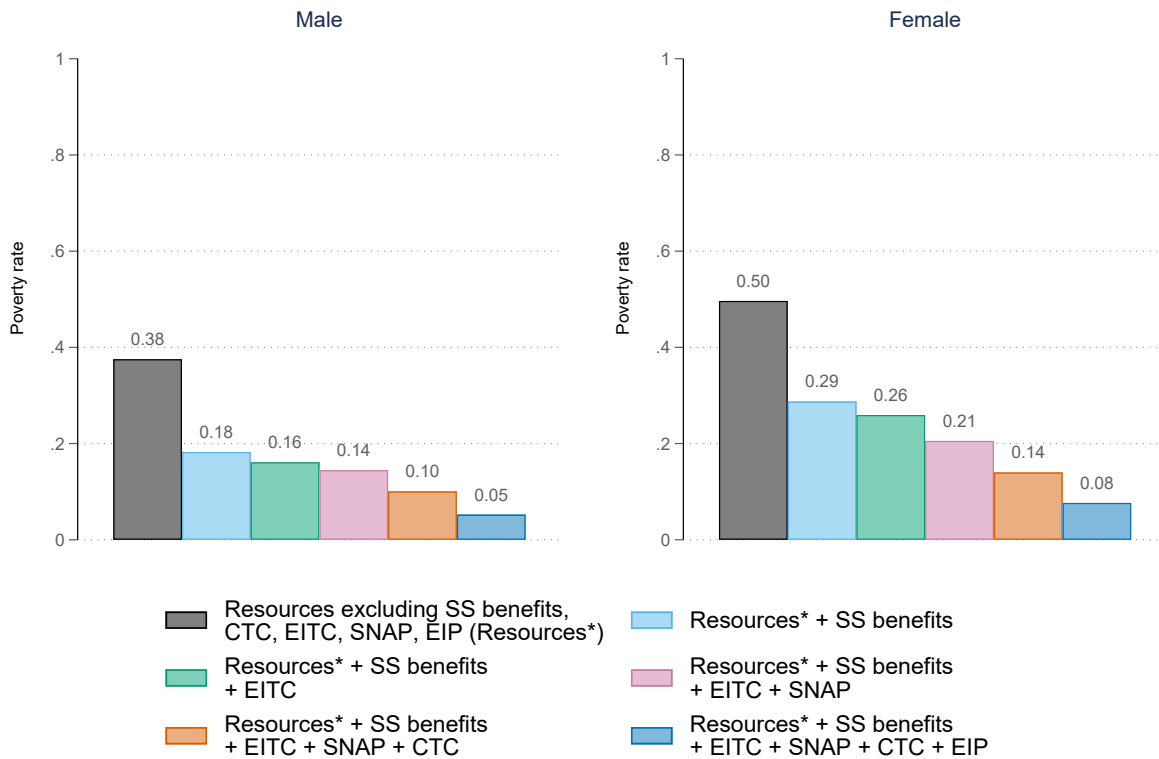
Unit of observation: SPM unit.

Change in poverty rates due to the receipt of public assistance programs for SS SPM units with children by region. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure 10 displays poverty rates including and excluding public assistance program benefits among SS beneficiary units with children broken out by sex of the unit head. Panel A displays poverty rates for male-headed SS beneficiary units with children, while Panel B displays these rates for female-headed units. Poverty rates excluding these public assistance program benefits are shown by the first bar in each panel. Female-headed units with children experience higher poverty rates than their male-headed units before accounting for public assistance program benefits, 50 percent and 38 percent, respectively. Female-headed units also experience a higher poverty rate including public assistance program benefits than male-headed units, as shown in the final bar in each panel, 8 percent and 5 percent, respectively. Male-headed units experience a slightly larger percentage reduction in poverty from public assistance program benefits, 86 percent, than do female-headed units, 84 percent. While public assistance program benefits reduce poverty significantly regardless of the sex of the unit head, the disparity in poverty rates persists.

Figure 10: Poverty rate from public assistance program participation by sex



Data: CPS ASEC 2022.

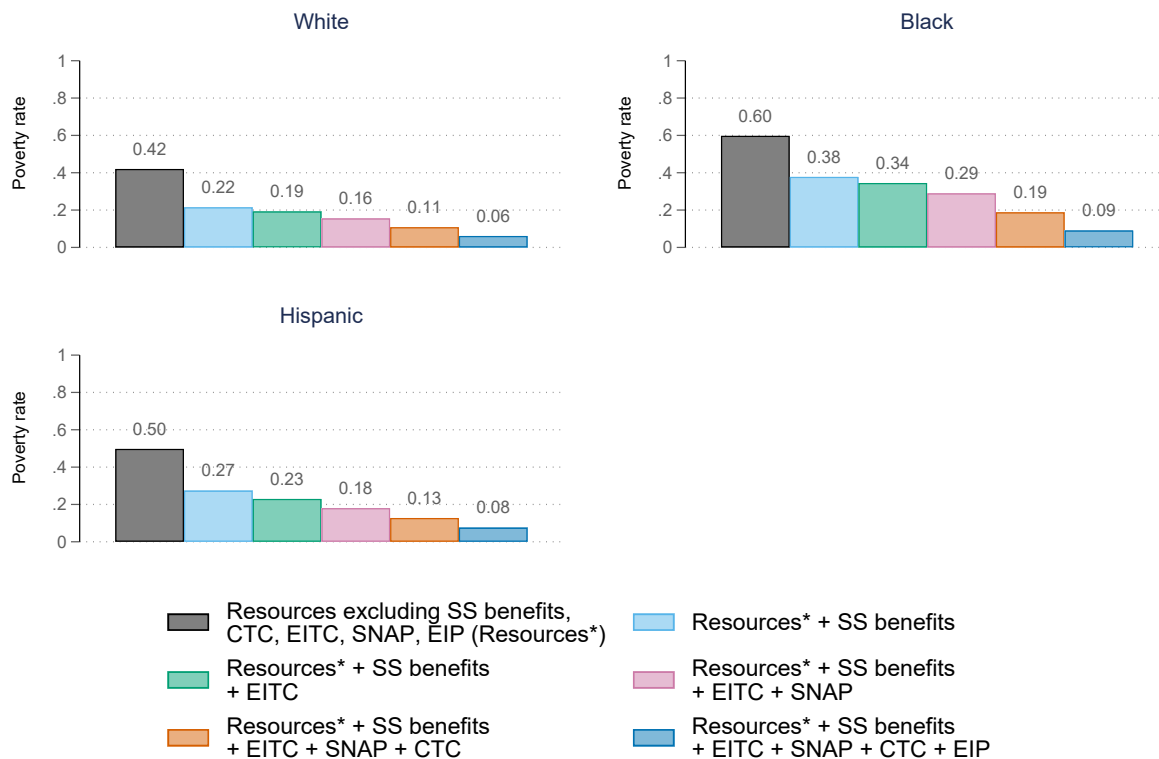
Unit of observation: SPM unit.

Change in poverty rates due to the receipt of public assistance programs for SS SPM units with children by sex. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure 11 shows poverty rates excluding and including public assistance program benefits for SS beneficiary units with children broken out by unit head race and ethnicity. Panel A displays these rates for White-headed units; Panel B displays these rates for Black-headed units; and Panel C displays these rates for Hispanic-headed units. Poverty rates excluding public assistance benefits are displayed in the first bar of each panel where poverty rate is highest for Black-headed units, 60 percent, and Hispanic-headed units, 50 percent, relative to White-headed units, 42 percent. Percentage reductions in poverty rate are similar across race and ethnicity of the unit head, ranging from an 84- to 86-percent poverty reduction from these benefits. However, differences in poverty rate by race and ethnicity of the unit head persist even after accounting for public assistance benefits, as shown in the final bar in each panel.

Figure 11: Poverty rate from public assistance program participation by race and ethnicity



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

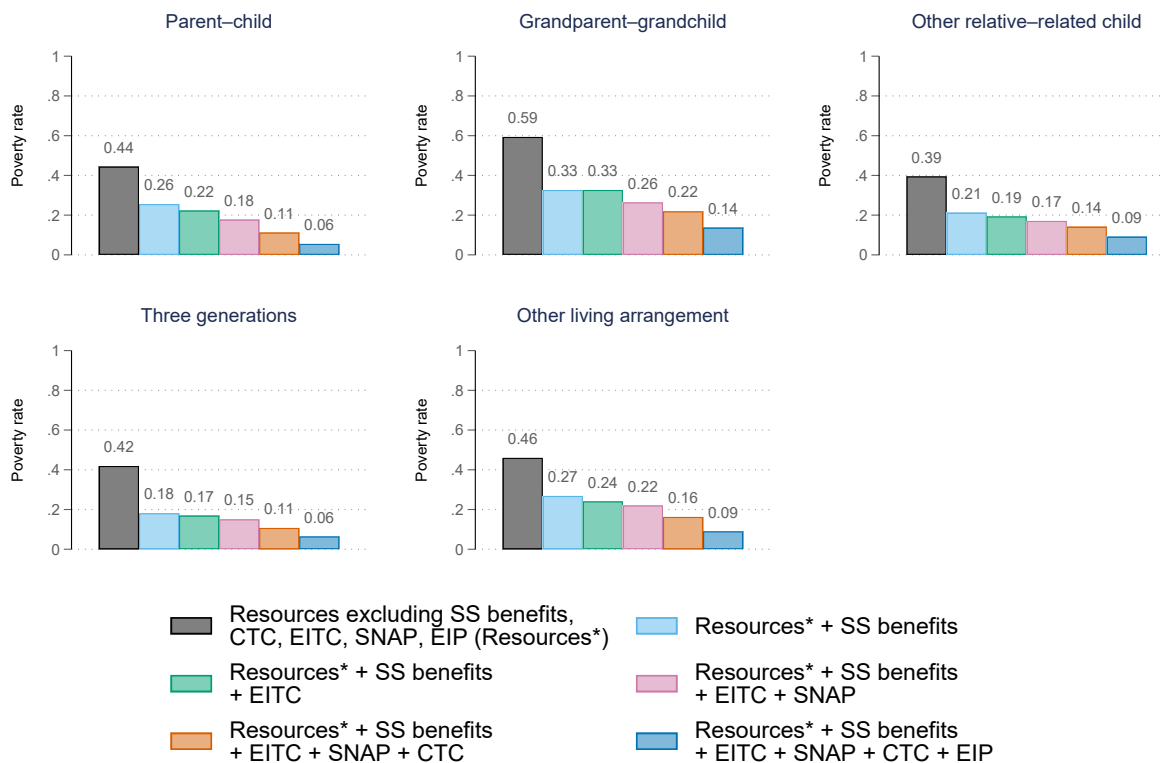
Change in poverty rates due to the receipt of public assistance programs for SS SPM units with children by race and ethnicity. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure 12 displays poverty rates including and excluding benefits from public assistance programs among SS beneficiary units with children broken out by living arrangement of the child. We break out poverty rates for parent-child in Panel A, grandparent-grandchild in Panel B, other relative-related child in Panel C, three generations in Panel D, and other living arrangements in Panel E. Poverty rates excluding public assistance program benefits are highest among grandparent-grandchild units at 59 percent and lowest among other relative-related child units at 39 percent. Living arrangements that include a parent in the unit, that is, parent-child, three generation, and other living arrangements display similar poverty rates prior to accounting for benefit receipt, ranging from 42 to 46 percent. After accounting for all public assistance program benefits shown in the final bar in each panel, grandparent-grandchild units have the highest rate of poverty, 14 percent, while parent-child and three generation units have the lowest post public assistance benefit poverty rate, 6 percent. Parent-child and three generation units experience the largest percent reductions in poverty, 86 percent, while grandparent-grandchild units experience the smallest percent reduction in poverty, 77 percent. Grandparent-grandchild units appear to be the most vulnerable

to poverty before and after accounting for public assistance program benefits. These units do not experience any observable reduction in poverty from the EITC; they experience larger percentage point reductions in poverty from SNAP and EIP relative to SPM units in all other types of living arrangements, and smaller percentage point reductions in poverty from the CTC. Overall, we find that grandparent-grandchild units are especially vulnerable to experiencing poverty, and although poverty is reduced significantly from public program benefits, they still experience a higher rate of poverty than do units with other types of living arrangements, 35 to 57-percent higher.

Figure 12: Poverty rate from public assistance program participation by living arrangement



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Change in poverty rates due to the receipt of public assistance programs for SS SPM units with children by living arrangement. Means are weighted using SPM unit survey weights.

The category of "Other" living arrangements includes other relative(s)-parent(s)-related child, nonrelative(s)-parent(s)-child, and nonrelative(s)-child.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

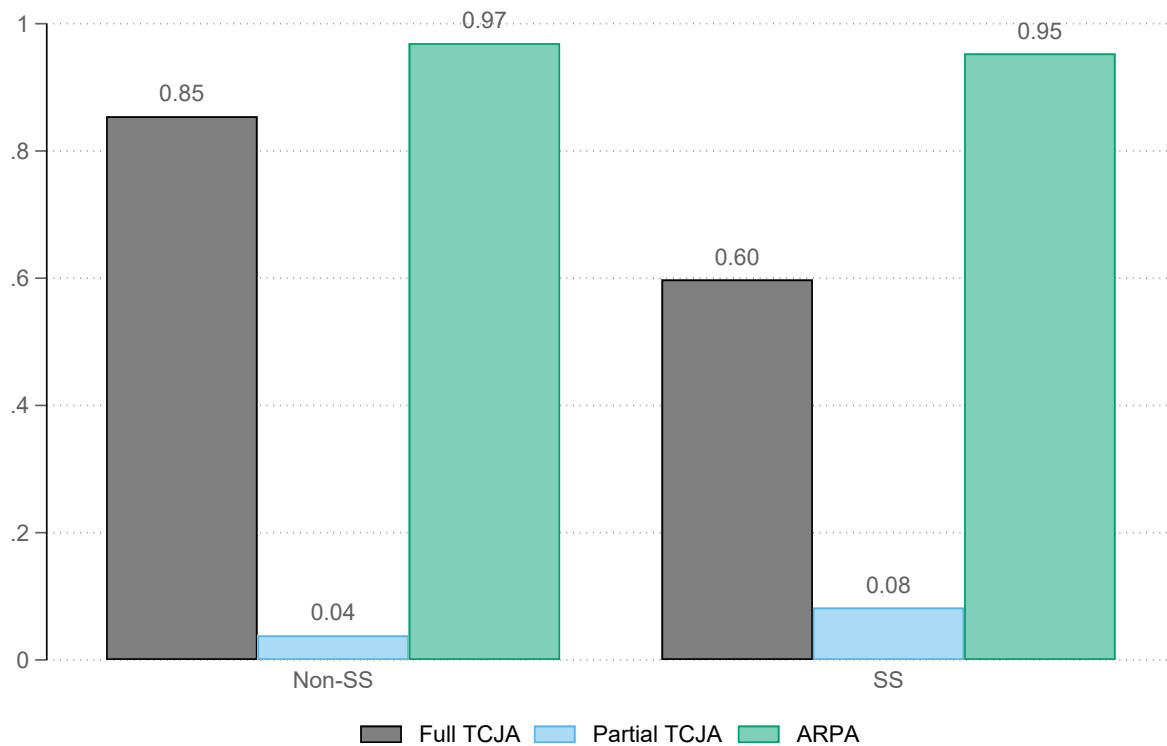
4.5 How Does Poverty Rate Compare Across Alternative CTC Eligibility Rules and Benefit Levels?

In this section, we examine the eligibility and poverty rates resulting from the expanded CTC in 2021 compared to the eligibility and poverty rates under two policy alternatives: (1) TCJA CTC, the current policy in 2023, and (2) extending ARPA CTC eligibility rules to all eligible children below the phase out region with a lower maximum benefit amount of \$2,000. The comparison allows us to examine how eligibility and poverty rates are affected by these different policy alternatives that vary eligibility and benefit levels. We present eligibility comparing TCJA to ARPA rules by SS beneficiary status and broken out by demographic characteristics among SS beneficiary units with children. We break out eligibility for the full and partial credit under TCJA CTC rules the latter of which will reflect low-income households who earn income in the phase-in range for the credit. We couple the eligibility rates under each set of rules with a separate figure that displays poverty rates under each of the following policy alternatives: excluding CTC altogether, including TCJA CTC, including ARPA CTC, and including the ARPA CTC with \$2,000 maximum benefit. First, we examine eligibility and poverty rates for non-SS beneficiary units with children and SS beneficiary units with children. Then, we restrict the sample to only SS beneficiary units with children to analyze potential differences in eligibility and poverty rates by SS benefit type, region, sex, race and ethnicity, and living arrangement.

Figure 13 displays eligibility by SS beneficiary status for SPM units with children. Panel A shows eligibility rates for non-SS beneficiary units, and Panel B shows these rates for SS beneficiary units. Under TCJA eligibility rules shown in the first two bars of each panel, only 60 percent of SS beneficiary units with children are eligible to receive the full CTC and 8 percent receive a partial credit. The eligibility rate for non-SS beneficiary units with children is 89 percent overall with only 4 percent receiving a partial credit while the remaining 85 percent receive the full CTC. Under the ARPA eligibility rules shown in the second bar in each panel, eligibility is similar and nearly universal regardless of beneficiary status, 97 percent for non-SS beneficiary units and 95 percent for SS beneficiary units. The disparity in eligibility rates falls from a 21-percentage point (24 percent) difference under TCJA to only a 2-percentage point (2 percent) difference under ARPA eligibility rules. The expansion of CTC eligibility under ARPA narrows and nearly closes the gap in accessing this benefit aimed at supporting the cost of raising children for SS beneficiary units with children. Figure 14 displays poverty rates under each of the policy alternatives broken out by SS beneficiary status. If the CTC were excluded altogether, non-SS beneficiary units would experience a poverty rate of 9 percent and SS beneficiary units would experience a poverty rate of 12 percent as shown in the first bar of each panel. These poverty rates excluding the CTC provide a useful comparison for each of the policy alternatives. Under TCJA shown in the second bar in each panel, the poverty rate falls to 7 percent, a 2-percentage point (22 percent) reduction relative to no CTC, and 11 percent, a 1-percentage point (8 percent) reduction, for non-SS and SS beneficiary units, respectively. Under the ARPA CTC shown in the third bar in each panel, the poverty rate falls to 5 percent, a 4-percentage point (44 percent) reduction, for non-SS beneficiary units and 7 percent, a 5-percentage point (42 percent) reduction, for SS beneficiary units. Under the ARPA CTC with a \$2,000

maximum benefit, poverty rates fall to 6 percent, a 3-percentage point (33 percent) reduction, and 9 percent, a 3-percentage point (25 percent) reduction, for non-SS and SS beneficiary units, respectively. These poverty rate comparisons under different policy alternatives show that the more generous ARPA CTC provides the largest and most equitable reductions in poverty, while the TCJA CTC offers the smallest and least equitable reductions in poverty across these two groups. The proposed ARPA CTC with a \$2,000 maximum benefit offers a "middle" ground between these policies with larger and more equitable reductions in poverty than TCJA simply by expanding eligibility to those who were previously not eligible or only partially eligible due to low income. The ARPA CTC eligibility rules in conjunction with full refundability move many low income taxpayers from receiving a partial credit to a full credit .

Figure 13: Comparison of CTC eligibility rate under TCJA and ARPA by SS beneficiary status

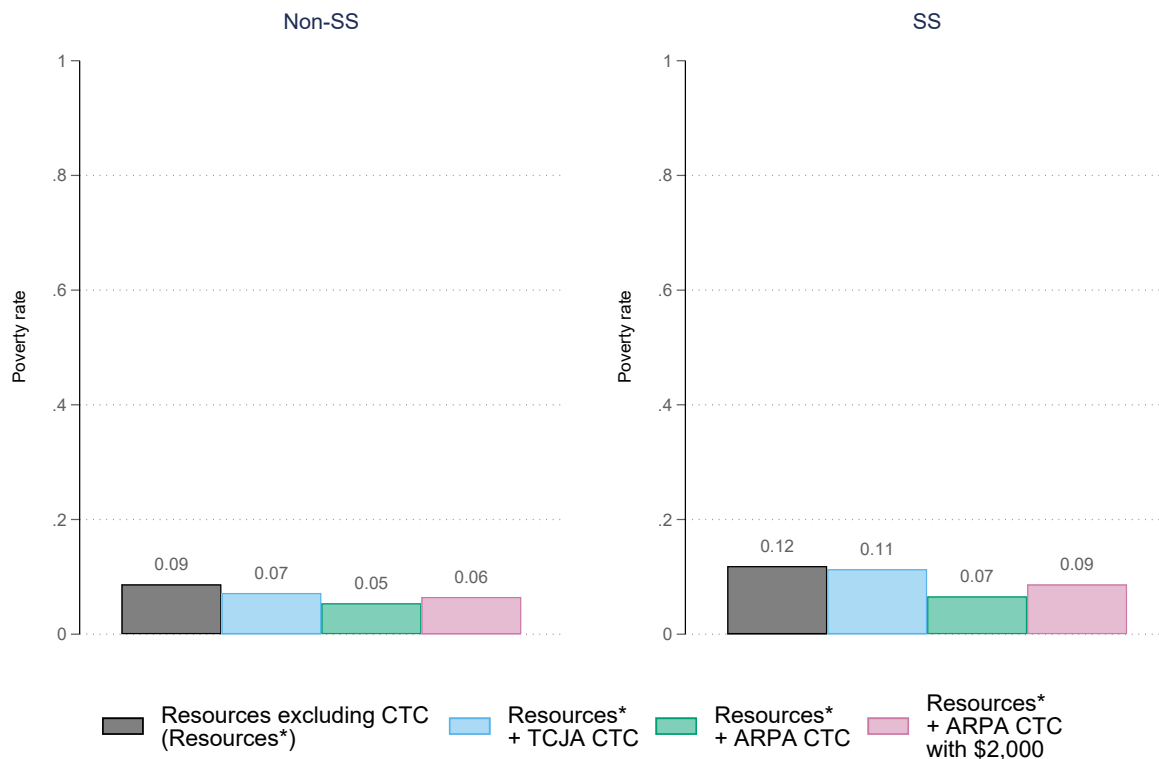


Data: CPS ASEC 2022.

Unit of observation: SPM unit.

CTC eligibility rate under TCJA (full and partial credit) and ARPA for SPM units with children by SS beneficiary status. Means are weighted using SPM unit survey weights.

Figure 14: Estimated poverty rate under CTC policy alternatives by SS beneficiary status



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

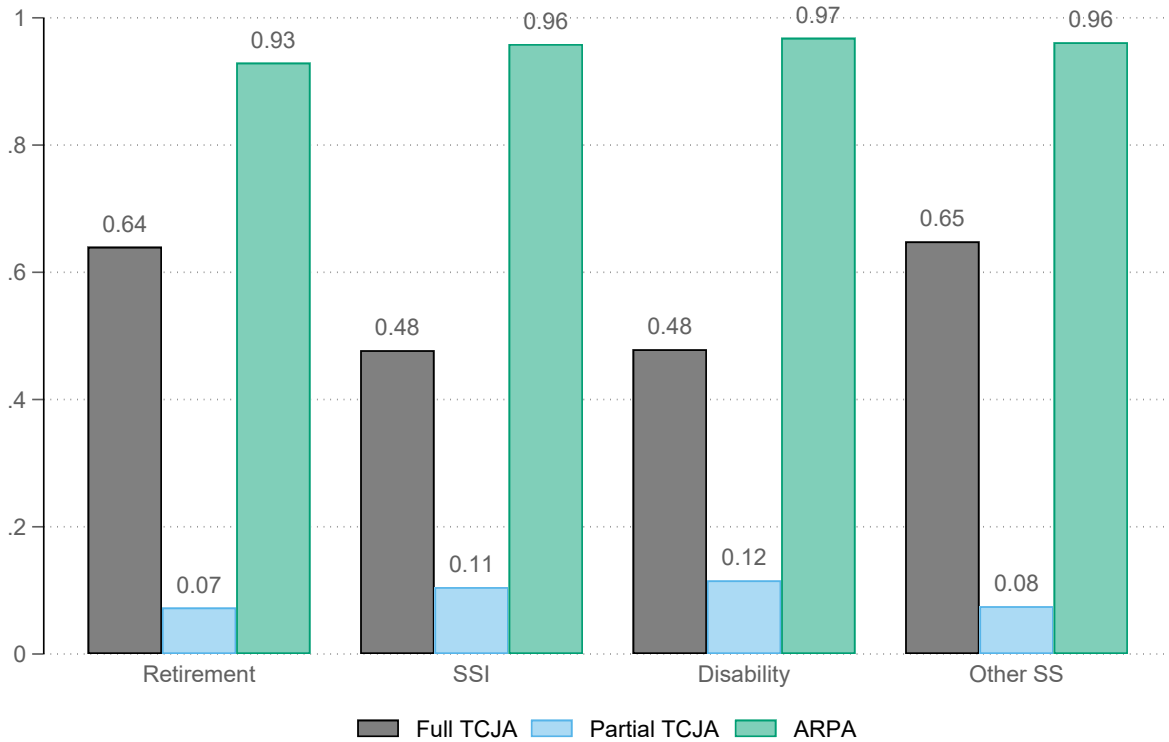
Poverty rate excluding CTC benefits, poverty rate including TCJA CTC benefits, poverty rate including ARPA CTC benefits, and poverty rate with \$2,000 fully refundable maximum CTC with ARPA eligibility rules for SPM units with children by SS beneficiary status. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure 15 shows eligibility rates for TCJA and ARPA CTC among SS beneficiary units with children broken out by SS benefit type. CTC eligibility rates are lowest under TCJA relative to ARPA regardless of the SS benefit received by the SPM unit, ranging from 48 to 65 percent receiving full credit and 7 to 12 percent receiving a partial credit under TCJA relative to 93 to 96 percent receipt rate under ARPA. The eligibility rate is lowest under TCJA for SSI (59 percent) and DI (60 percent) beneficiary units with children. These disability beneficiary units are more likely to receive a partial credit (11 and 12 percent respectively) relative to other beneficiary types (ranging from 7 to 8 percent). About two out of five disability beneficiary units with children miss out on the CTC altogether under TCJA. Under ARPA, eligibility rate is lowest (93 percent) among retirement beneficiary units with children; however, nearly all beneficiary units receive CTC under ARPA. Figure 16 displays poverty rates under different CTC policy alternatives by SS benefit type. The first bar in each panel displays the poverty rate excluding CTC benefits for comparison.

Excluding the CTC, the poverty rate is highest among disability program beneficiaries, SSI and disability, at 16 percent, and lowest among retirement and other SS program beneficiary units with children, at 9 percent. Under TCJA, disability program beneficiary units with children do not experience an observable reduction in poverty, while retirement and other SS beneficiary units with children experience only a 1-percentage point reduction. Under ARPA, retirement and other SS beneficiary units with children experience a larger reduction in poverty to 5 percent, a 4-percentage point (44 percent) reduction relative to no CTC, while disability program beneficiary units reach a 9 percent poverty rate, a 6-percentage point (37.5 percent) reduction. Regardless of benefit type, the reductions in poverty from ARPA are much larger, three to four times, than those under TCJA. When we simulate a proposed CTC that incorporates ARPA eligibility rules and a \$2,000 maximum benefit, we find that poverty falls significantly regardless of SS benefit type; however, these reductions are smaller than those under the ARPA effective in 2021 that provided a larger benefit amount. Poverty rates fell by 3-percentage points (33 percent) to 6 percent for retirement and other SS beneficiary units, while the poverty rate fell by 4-percentage points (25 percent) to 12 percent for disability program beneficiary units with children. While TCJA largely did not reduce poverty for SS beneficiary units across benefit types, ARPA, both previously effective and proposed, reduce poverty substantially. However, reductions were smallest among disability program beneficiaries who have the highest baseline poverty rate.

Figure 15: Comparison of CTC eligibility rate under TCJA and ARPA by SS benefit type



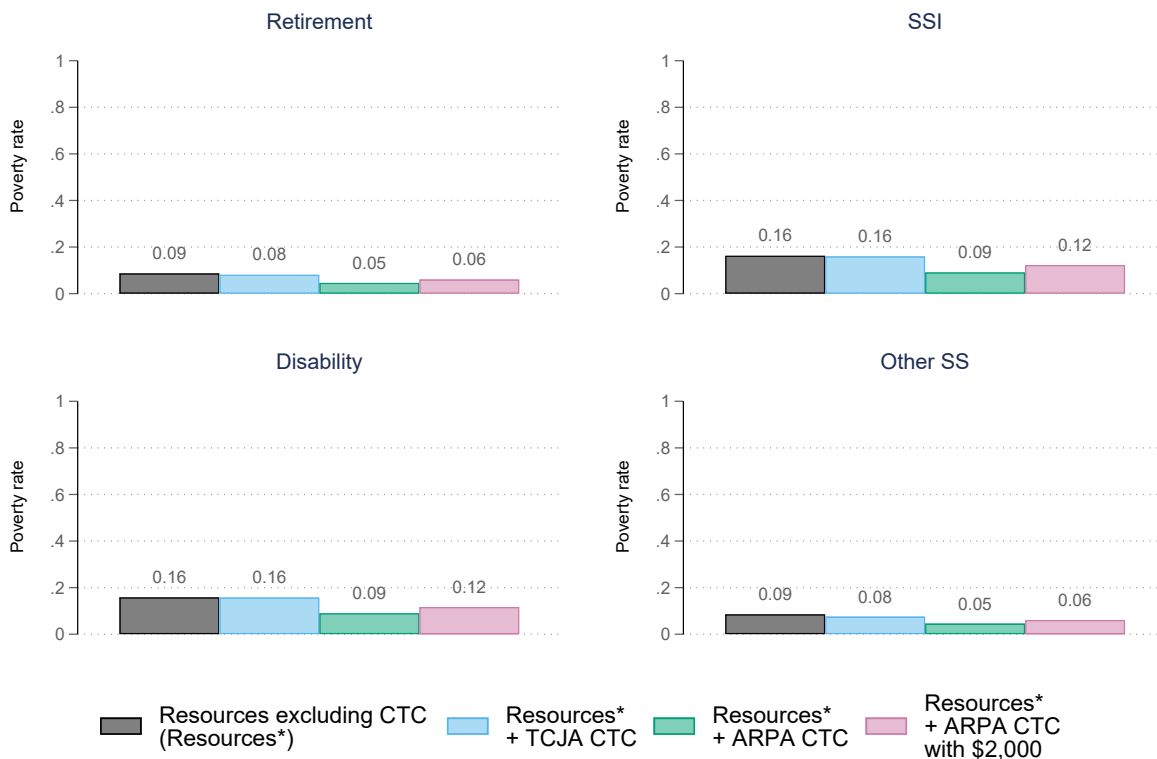
Data: CPS ASEC 2022.

Unit of observation: SPM unit.

CTC eligibility rate under TCJA and ARPA (full and partial credit) for SPM units with children by SS benefit type. Means are weighted using SPM unit survey weights.

The category of "Other" SS benefits includes survivor's benefits and auxiliary benefits that go to dependents of SS retired and disabled beneficiaries.

Figure 16: Estimated poverty rate under CTC policy alternatives by SS benefit type



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

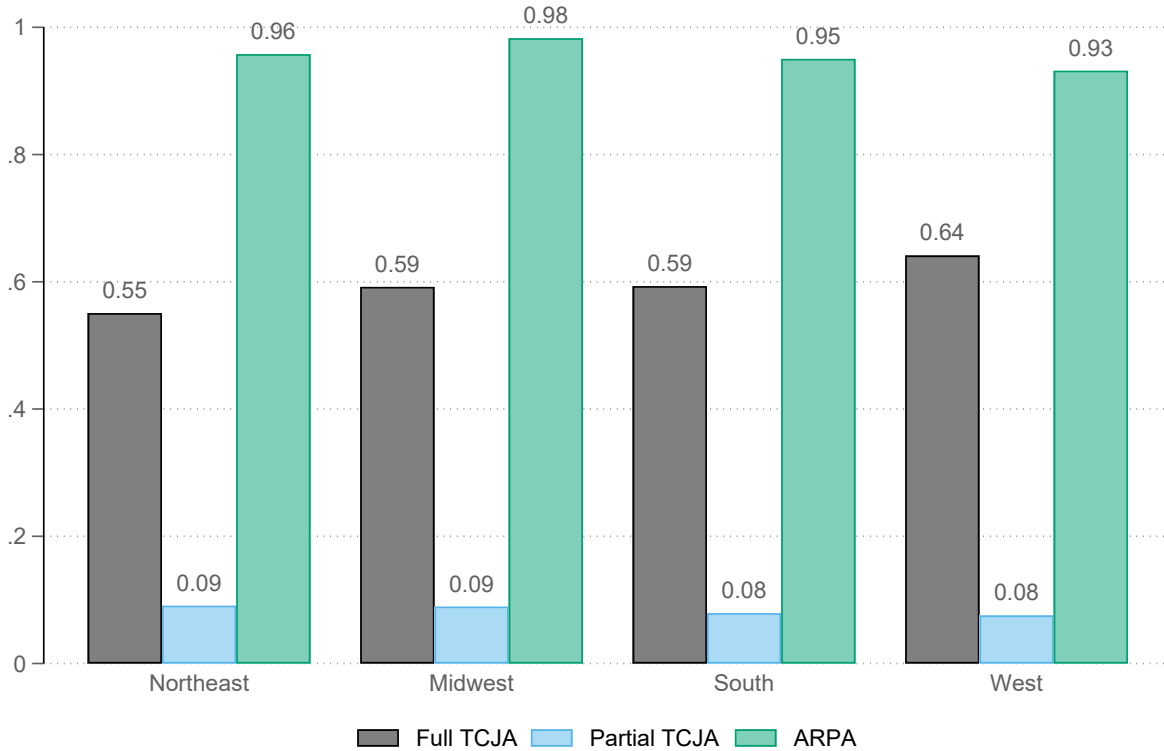
Poverty rate excluding CTC benefits, poverty rate including TCJA CTC benefits, poverty rate including ARPA CTC benefits, and poverty rate with \$2,000 fully refundable maximum CTC with ARPA eligibility rules for SPM units with children by SS benefit type. Means are weighted using SPM unit survey weights. The category of "Other" SS benefits includes survivor's benefits and auxiliary benefits that go to dependents of SS retired and disabled beneficiaries.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Next, we examine potential geographic differences in eligibility and poverty rates resulting from CTC policy alternatives among SS beneficiary units with children. Figure 17 shows that eligibility is similar across regions under both TCJA and ARPA policy alternatives, however, the eligibility rate is 22 to 33 percent higher, and nearly universal, under ARPA. Figure 18 shows poverty rates among SS beneficiary units with children under CTC policy alternatives by region. Poverty rates are highest in the South when CTC benefits are excluded, at 14 percent, and lowest in the Midwest, at 8 percent, as shown in the first bar in the respective panels. Under TCJA shown in the second bar in each panel, poverty rates are unchanged by this policy in the Midwest and West, while poverty rates fall by 1-percentage point in both the Northeast and South. Under ARPA shown in the third bar in each panel, poverty rates decline by half in the Midwest and South to 4 percent and 7 percent, respectively, by 45 percent in the West to 6 percent, and by 25 percent in the Northeast to 9 percent. Under

the proposed CTC that incorporates ARPA rules with \$2,000 maximum benefit, the poverty rate falls by 2- to 4-percentage points across regions, lower rates than those under TCJA and higher rates than those under ARPA. Reductions in poverty are largest for the Midwest under this proposed CTC and smallest in the Northeast.

Figure 17: Comparison of CTC eligibility rate under TCJA and ARPA by region



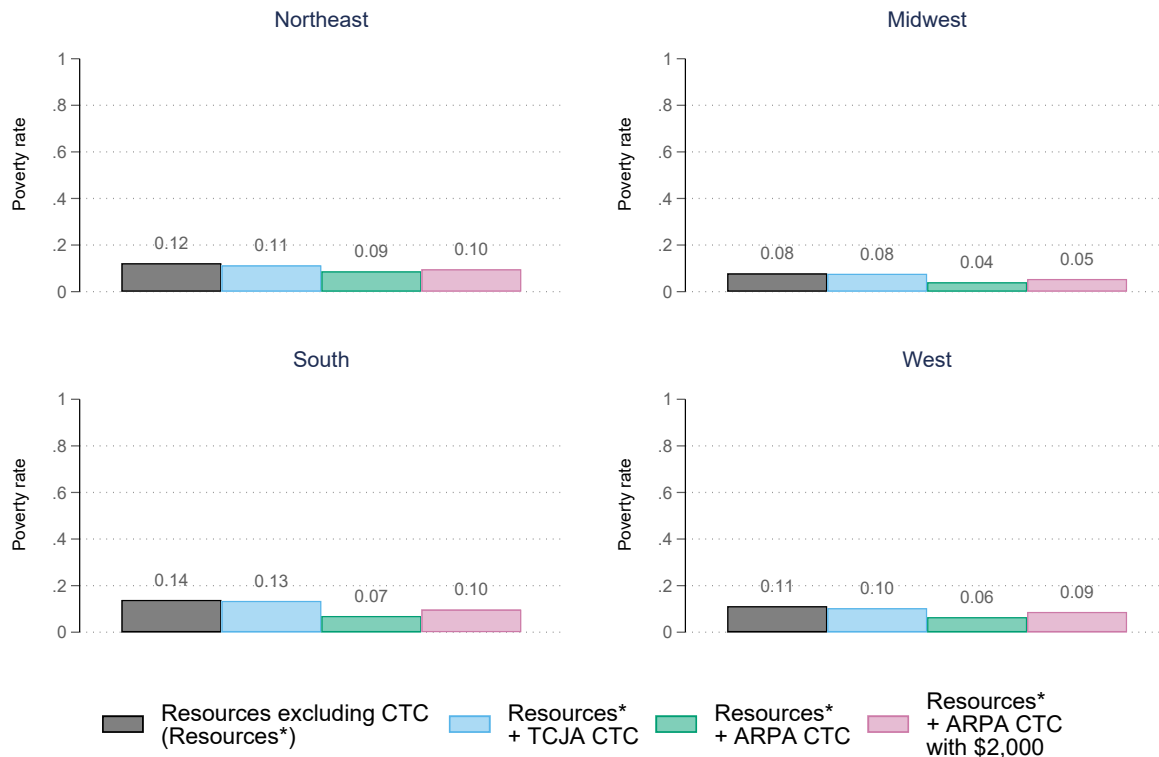
Data: CPS ASEC 2022.

Unit of observation: SPM unit.

CTC eligibility rate under TCJA (full and partial credit) and ARPA for SPM units with children by region.

Means are weighted using SPM unit survey weights.

Figure 18: Estimated poverty rate under CTC policy alternatives by region



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

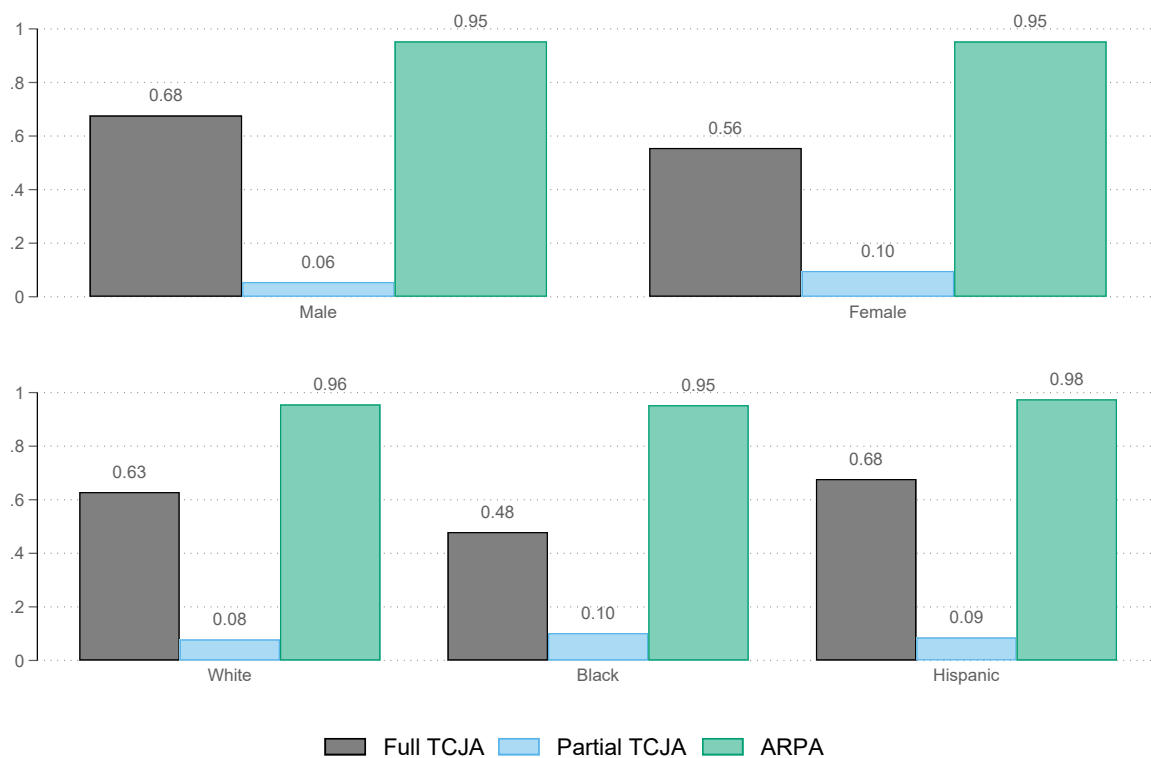
Poverty rate excluding CTC benefits, poverty rate including TCJA CTC benefits, poverty rate including ARPA CTC benefits, and poverty rate with \$2,000 fully refundable maximum CTC with ARPA eligibility rules for SPM units with children by region. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure 19 shows eligibility rates for CTC policy alternatives by sex and race and ethnicity of the SPM unit head. When examining eligibility differences by sex of the unit head, we find that eligibility is higher for male-headed units, at 74 percent under TCJA, relative to female-headed units, at 66 percent. Female-headed units with children are also more likely to receive only a partial credit relative to their male-headed units, 10 percent and 6 percent, respectively. Taken together, female-headed units with children are less likely to receive the CTC at all under TCJA and when they do they are more likely to receive a smaller partial credit amount. Under ARPA, there are no differences in eligibility rates by unit head sex. Next, we turn to examining eligibility by race and ethnicity of the unit head, looking only at White-, Black-, and Hispanic-headed units due to limited sample for other racial and ethnic groups. The TCJA CTC eligibility rate is lowest among Black-headed units with children, at 58 percent, and highest among Hispanic-headed units with children, at 77 percent. Under ARPA, differences in CTC eligibility by race and ethnicity largely disappear with near universal access to this benefit. Figure 20 displays poverty rates under CTC policy

alternatives broken out by the demographic characteristics of the unit head. Female-headed and Black-headed units experience the highest poverty rates excluding CTC benefits, 13 percent and 18 percent, respectively. The sex and race and ethnicity groups experience similar poverty rates of 10 to 11 percent when CTC benefits are excluded. Under TCJA CTC, male-headed, White-headed, and Hispanic-headed units do not experience observable reductions in poverty rate, while female-headed and Black-headed units both experience a 1-percentage point reduction in poverty. Under ARPA CTC, there are large reductions in poverty rates across sex and race and ethnicity groups ranging from a 27-percent reduction for Hispanic-headed units to a 55-percent reduction for Black-headed units. Under the proposed CTC with maximum \$2,000 benefit, the poverty rate falls for all groups, especially for Black-headed units, who experience a 38-percent reduction in poverty. ARPA CTC provides the largest reductions in poverty and narrows disparities in poverty by sex and race and ethnicity.

Figure 19: Comparison of CTC eligibility rate under TCJA and ARPA by sex, race, and ethnicity

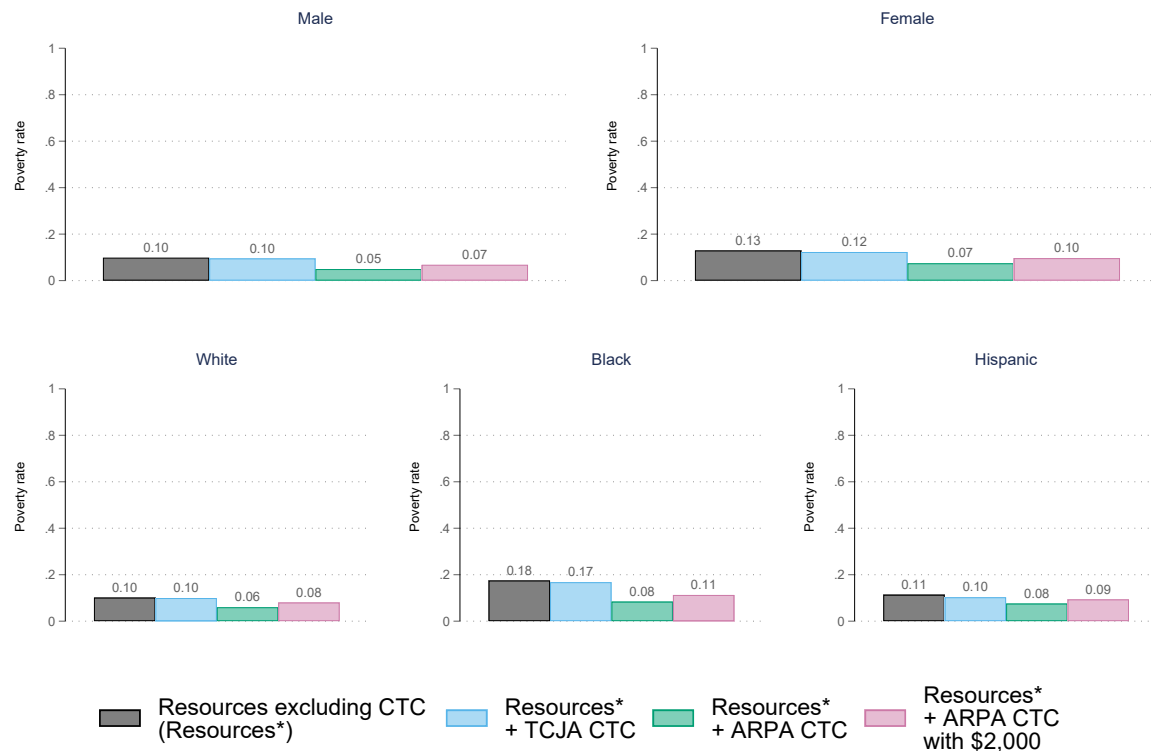


Data: CPS ASEC 2022.

Unit of observation: SPM unit.

CTC eligibility rate under TCJA (full and partial credit) and ARPA for SPM units with children by sex, race, and ethnicity. Means are weighted using SPM unit survey weights.

Figure 20: Estimated poverty rate under CTC policy alternatives by sex, race, and ethnicity



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

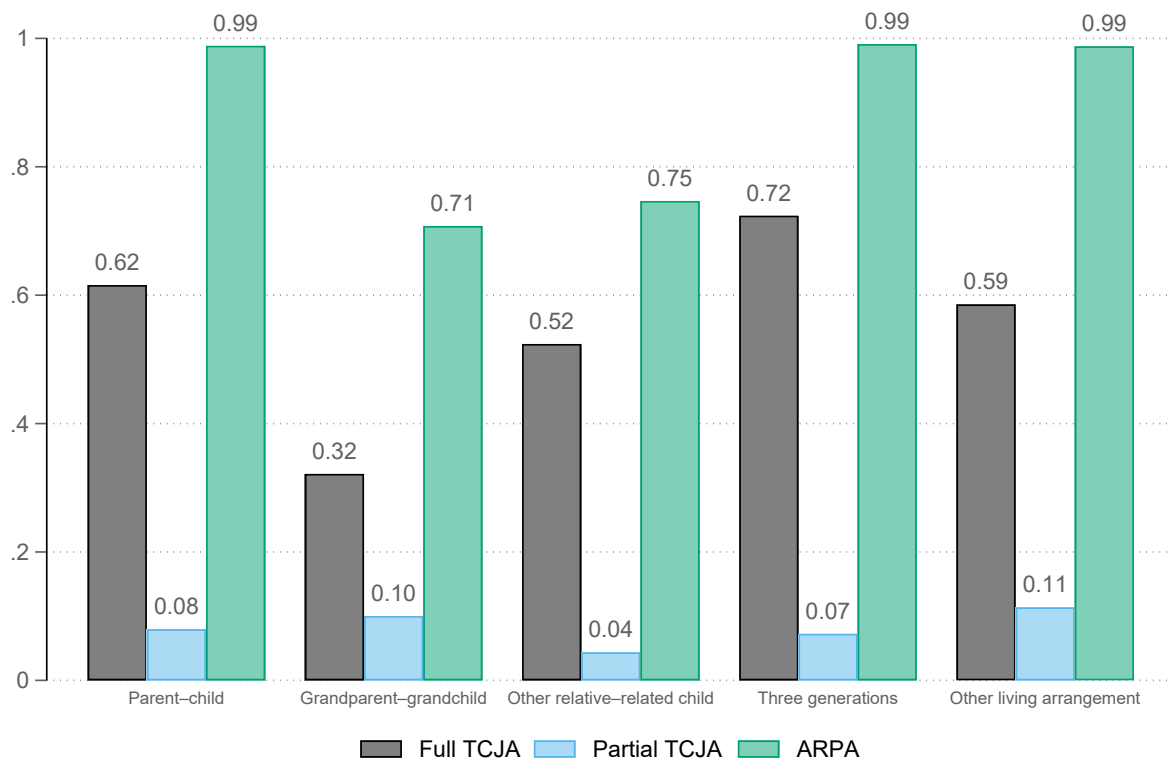
Poverty rate excluding CTC benefits, poverty rate including TCJA CTC benefits, poverty rate including ARPA CTC benefits, and poverty rate with \$2,000 fully refundable maximum CTC with ARPA eligibility rules for SPM units with children by sex, race, and ethnicity. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding CTC benefits.

Finally, Figure 21 shows eligibility rates for CTC policy alternatives broken out by living arrangement. Eligibility rates under both TCJA and ARPA eligibility rules are lowest among grandparent-grandchild units, with only 42 percent and 71 percent receiving these benefits under the respective rules. Under TCJA, three generation units are most likely to receive the CTC, at an 80-percent eligibility rate. Grandparent-grandchild and other living arrangement units are most likely to receive only a partial credit under TCJA. Turning to ARPA, nearly all, 99 percent, of parent-child, three generation, and other living arrangement units with children are eligible to receive the CTC, while only 71 to 75 percent of grandparent-grandchild and other relative-related child units are eligible to receive this benefit. These differences highlight the difficulty in accessing the credit that eligibility rules present for units that do not include a child's parent. Figure 22 displays poverty rates under different CTC policy alternatives by living arrangement. Excluding CTC benefits, the poverty rate is highest for grandparent-grandchild units, at 19 percent, and lowest among three generation units

with children, at 9 percent. Under the TCJA CTC, the poverty rate declines for three generation and other living arrangement units with children by only 1 percentage point. Under ARPA CTC, the poverty rate falls significantly across living arrangements, with the largest reduction accruing to parent-child units and the smallest reduction experienced by other relative-related child and grandparent-grandchild units. Under the proposed CTC, poverty rates again decline in all living arrangements except other relative-related child units. The largest reduction in poverty results for parent-child units. From this comparison, it is clear that units with parent-child living arrangements benefit the most in terms of poverty reduction from the ARPA CTC, while three generation units experience the largest poverty reduction from the TCJA CTC.

Figure 21: Comparison of CTC eligibility rate under TCJA and ARPA by living arrangements



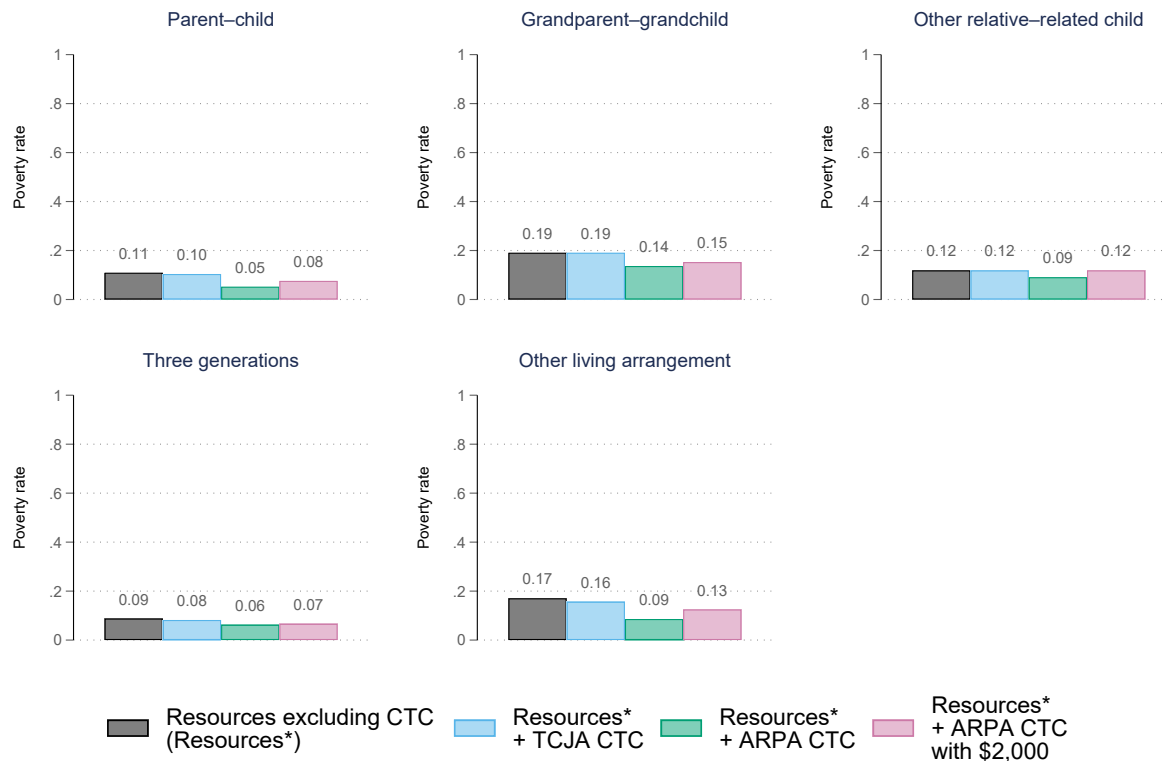
Data: CPS ASEC 2022.

Unit of observation: SPM unit.

CTC eligibility rate under TCJA (full and partial credit) and ARPA for SPM units with children by living arrangements. Means are weighted using SPM unit survey weights.

The category of "Other" living arrangements includes other relative(s)-parent(s)-related child, nonrelative(s)-parent(s)-child, and nonrelative(s)-child.

Figure 22: Estimated poverty rate under CTC policy alternatives by living arrangement



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Poverty rate excluding CTC benefits, poverty rate including TCJA CTC benefits, poverty rate including ARPA CTC benefits, and poverty rate with \$2,000 fully refundable maximum CTC with ARPA eligibility rules for SPM units with children by living arrangements. Means are weighted using SPM unit survey weights.

The category of "Other" living arrangements includes other relative(s)-parent(s)-related child, nonrelative(s)-parent(s)-child, and nonrelative(s)-child.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

5 Conclusion

About 11 percent of children live in a unit with an SS beneficiary. These units receive benefits from the SSA as well as public assistance targeted to children. These units tend to have lower unit income and earnings, and they are more likely to receive no wages or salary. On the one hand, limited income makes these units eligible for means-tested public assistance programs. On the other hand, the safety net has moved over time toward a greater amount of benefits administered through the tax system, with which these units may be less likely to file due to no or very low earning levels. Living arrangements that do not include a parent living with their child, which are more common among SS beneficiary units with children, may also make it difficult to receive tax-administered benefits that require claiming

a dependent.

In this study, we first examine the extent to which SS beneficiary units with children participate in public assistance programs beyond those administered by the SSA. A large majority of SS beneficiary units with children receive benefits from the CTC and EIP in 2021, and a greater share receive SNAP benefits compared to non-SS beneficiary units with children. However, CTC participation was notably low among SSI, grandparent-grandchild, and other relative-related child SS beneficiary units with children. SNAP participation was especially high among SSI beneficiary, female-headed, and Black-headed SS beneficiary units with children. EITC participation was high among Hispanic-headed and, three generation and other living arrangement SS beneficiary units with children. Second, we measure the poverty rate resulting from receipt of program benefits. We find that public assistance program benefits provide important poverty reductions across SS beneficiary status as well as across demographic subgroups among SS beneficiary units with children. Finally, we compare the poverty rates under alternative CTC eligibility rules and benefit levels. We find that ARPA CTC was the most effective policy alternative at reducing poverty rates, regardless of SS beneficiary status, as well as provided more equitable reductions in poverty relative to current 2023 TCJA CTC because they allowed full refundability of the CTC to lower income SS beneficiary units with zero or low earnings, lowering the poverty rate from 12 percent to 9 percent for children living in SS beneficiary households compared to a reduction from 12 to only 11 percent for the current 2023 TCJA CTC.

If the child allowance continues to be distributed as a refundable CTC, it will be important for all low-income SS beneficiary tax units to file a simple 1040 form establishing residency and support for eligible children.

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Appendix

Table A1: Sample size

	Unweighted sample size	Weighted sample size	Population size
Children	38,574	21,319	73,123,269
Children in non-SS SPM units	34,415	18,999	65,396,684
Children in SS SPM units	4,159	2,320	7,726,586
Children in non-SS HH	34,360	18,972	65,278,656
Children in SS HH	4,214	2,347	7,844,613
SPM units w/ children	20,375	20,375	37,571,725
Non-SS SPM units w/ children	18,084	18,084	33,653,759
SS SPM units w/ children	2,291	2,291	3,917,966
Retirement SPM units w/ children	1,091	1,091	1,841,824
SSI SPM units w/ children	535	535	941,743
Disability SPM units w/ children	566	566	980,969
Other SS SPM units w/ children	446	446	735,480
HH w/ children	20,400	20,400	37,608,037
Non-SS HH w/ children	18,076	18,076	33,632,047
SS HH w/ children	2,324	2,324	3,975,989
Retirement HH w/ children	1,108	1,108	1,870,611
SSI HH w/ children	548	548	971,683
Disability HH w/ children	577	577	992,397
Other SS HH w/ children	451	451	742,663

Data: CPS ASEC 2022.

Column 1 shows the unweighted sample size. Column 2 shows the weighted sample size. Column 3 shows the population size. Counts are weighted using person, household, and SPM unit survey weights.

Table A2: Living arrangements for children by SS benefit type

	SS	Retirement	SSI	Disability	Other SS
Parent(s)–child	5,062,276	1,685,785	1,461,427	1,317,983	1,225,320
Grandparent(s)–grandchild	597,498	372,777	119,143	109,258	107,621
Other relative(s)–related child	205,535	89,107	52,269	57,602	66,160
Grandparent(s)–parent(s)–child	1,236,273	875,243	192,568	269,939	103,889
Other	585,169	295,594	157,449	216,204	57,374
Total	7,686,752	3,318,506	1,982,856	1,970,985	1,560,364

Data: CPS ASEC 2022.

Unit of observation: Child.

Living arrangements for children by SS benefit type. Population counts are weighted using person survey weights.

Column 1 shows the children living in SS beneficiary SPM units. Columns 2-5 disaggregate the SPM units by the following SS benefit types: retirement, SSI, disability, and other SS benefit.

The category of "Other" SS benefits includes survivor's benefits and auxiliary benefits that go to dependents of SS retired and disabled beneficiaries.

The category of "Other" living arrangements includes other relative(s)-parent(s)-related child, nonrelative(s)-parent(s)-child, and nonrelative(s)-child.

Table A3: Share of SS beneficiary children by living arrangements

	Retirement	SSI	Disability	Other SS
Two generations				
Parent(s)–child	0.51	0.74	0.67	0.79
Grandparent(s)–grandchild	0.11	0.06	0.06	0.07
Other relative(s)–related child	0.03	0.03	0.03	0.04
Three generations				
Grandparent(s)–parent(s)–child	0.26	0.10	0.14	0.07
Other	0.09	0.08	0.11	0.04
Obs	971	613	581	507

Data: CPS ASEC 2022.

Unit of observation: Child.

Living arrangements for children by SS benefit type. Means are weighted using person survey weights.

Column 1 shows the children living in SS beneficiary SPM units. Columns 2-5 disaggregate the SPM units by the following SS benefit types: retirement, SSI, disability, and other SS benefit.

The category of "Other" SS benefits includes survivor's benefits and auxiliary benefits that go to dependents of SS retired and disabled beneficiaries.

The category of "Other" living arrangements includes other relative(s)-parent(s)-related child, nonrelative(s)-parent(s)-child, and nonrelative(s)-child.

Table A4: Participation in public assistance programs by SS beneficiary status and SS benefit type

	All	Non-SS	SS	Retirement	SSI	Disability	Other SS
Receive CTC	0.97	0.97	0.93	0.91	0.92	0.93	0.95
Receive EITC	0.31	0.30	0.38	0.34	0.40	0.41	0.36
Receive SNAP	0.17	0.15	0.37	0.27	0.63	0.45	0.30
Receive EIP	0.80	0.78	0.97	0.97	0.98	0.98	0.92
Receive CTC, EITC, SNAP, and EIP	0.10	0.10	0.15	0.11	0.24	0.16	0.15
Receive housing subsidy	0.04	0.03	0.07	0.02	0.15	0.09	0.06
CTC (>0)/Total income (>0)	7.79	8.66	0.19	0.09	0.36	0.26	0.15
EITC (>0)/Total income (>0)	0.10	0.11	0.06	0.05	0.08	0.07	0.07
SNAP (>0)/Total income (>0)	15.85	20.75	0.20	0.12	0.23	0.20	0.25
EIP (>0)/Total income (>0)	7.19	8.22	0.18	0.11	0.30	0.24	0.14
CTC, EITC, SNAP and/or EIP (>0)/Total income (>0)	10.41	11.63	0.28	0.13	0.51	0.36	0.25
Housing subsidy (>0)/Total income (>0)	13.32	16.72	0.40	0.29	0.46	0.34	0.29
Obs	20,375	18,084	2,291	1,091	535	566	446

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Participation in public assistance programs by SS beneficiary status and SS benefit type. Means are weighted using SPM unit survey weights.

Column 1 shows all the SPM units with children. Column 2 shows the non-SS beneficiary SPM units with children. Column 3 shows the SS beneficiary SPM units with children. Columns 4-7 disaggregate the SPM units by the following SS benefit types: retirement, SSI, disability, and other SS benefit.

The category of "Other" SS benefits includes survivor's benefits and auxiliary benefits that go to dependents of SS retired and disabled beneficiaries.

Table A5: Participation in public assistance programs by region

	Northeast	Midwest	South	West
Receive CTC	0.93	0.96	0.93	0.92
Receive EITC	0.31	0.39	0.39	0.37
Receive SNAP	0.35	0.44	0.38	0.33
Receive EIP	0.95	0.98	0.97	0.96
Receive CTC, EITC, SNAP, and EIP	0.11	0.21	0.16	0.13
Receive housing subsidy	0.11	0.08	0.04	0.07
CTC (>0)/Total income (>0)	0.13	0.17	0.23	0.18
EITC (>0)/Total income (>0)	0.05	0.07	0.07	0.05
SNAP (>0)/Total income (>0)	0.14	0.22	0.22	0.15
EIP (>0)/Total income (>0)	0.13	0.14	0.21	0.17
CTC, EITC, SNAP and/or EIP (>0)/Total income (>0)	0.20	0.28	0.33	0.23
Housing subsidy (>0)/Total income (>0)	0.49	0.36	0.35	0.41
Obs	312	355	983	641

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Participation in public assistance programs by region. Means are weighted using SPM unit survey weights. Columns 1-4 disaggregate the SS SPM units with children by the following regions: Northeast, Midwest, South, and West.

Table A6: Participation in public assistance programs by sex, race, and ethnicity

	Male	Female	White	Black	Other	Hispanic
Receive CTC	0.93	0.93	0.93	0.93	0.94	0.96
Receive EITC	0.37	0.38	0.38	0.36	0.38	0.48
Receive SNAP	0.27	0.43	0.33	0.53	0.33	0.39
Receive EIP	0.95	0.97	0.96	0.98	0.98	0.99
Receive CTC, EITC, SNAP, and EIP	0.13	0.17	0.15	0.20	0.10	0.19
Receive housing subsidy	0.04	0.08	0.04	0.14	0.06	0.10
CTC (>0)/Total income (>0)	0.14	0.22	0.14	0.34	0.19	0.21
EITC (>0)/Total income (>0)	0.06	0.07	0.06	0.08	0.06	0.06
SNAP (>0)/Total income (>0)	0.13	0.22	0.17	0.26	0.15	0.16
EIP (>0)/Total income (>0)	0.14	0.20	0.14	0.27	0.20	0.20
CTC, EITC, SNAP and/or EIP (>0)/Total income (>0)	0.19	0.33	0.21	0.49	0.25	0.30
Housing subsidy (>0)/Total income (>0)	0.37	0.41	0.45	0.38	0.31	0.43
Obs	821	1,470	1,628	402	261	386

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Participation in public assistance programs by sex, race, and ethnicity. Means are weighted using SPM unit survey weights.

Columns 1 and 2 disaggregate the SS SPM units with children by sex and Columns 3-6 disaggregate by race and ethnicity.

Table A7: Participation in public assistance programs by living arrangement

	Parent(s)-child	Grandparent(s)-grandchild	Other relative(s)-related child	Grandparent(s)-parent(s)-child	Other living arrangement
Receive CTC	0.98	0.70	0.75	0.92	0.97
Receive EITC	0.35	0.27	0.28	0.51	0.52
Receive SNAP	0.38	0.37	0.33	0.36	0.38
Receive EIP	0.95	0.97	0.98	0.99	1.00
Receive CTC, EITC, SNAP, and EIP	0.16	0.09	0.11	0.18	0.20
Receive housing subsidy	0.08	0.06	0.04	0.04	0.02
CTC (>0)/Total income (>0)	0.19	0.17	0.58	0.16	0.15
EITC (>0)/Total income (>0)	0.08	0.05	0.04	0.05	0.05
SNAP (>0)/Total income (>0)	0.21	0.22	0.12	0.16	0.16
EIP (>0)/Total income (>0)	0.17	0.18	0.44	0.18	0.16
CTC, EITC, SNAP and/or EIP (>0)/Total income (>0)	0.30	0.22	0.49	0.22	0.23
Housing subsidy (>0)/Total income (>0)	0.41	0.37	0.26	0.39	0.52
Obs	1,412	263	63	379	171

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Participation in public assistance programs by living arrangements. Means are weighted using SPM unit survey weights. Columns 1-5 disaggregate the SS SPM units with children by living arrangements.

The category of "Other" living arrangements includes other relative(s)-parent(s)-related child, nonrelative(s)-parent(s)-child, and nonrelative(s)-child.

Table A8: Participation in public assistance programs by race and SS beneficiary status

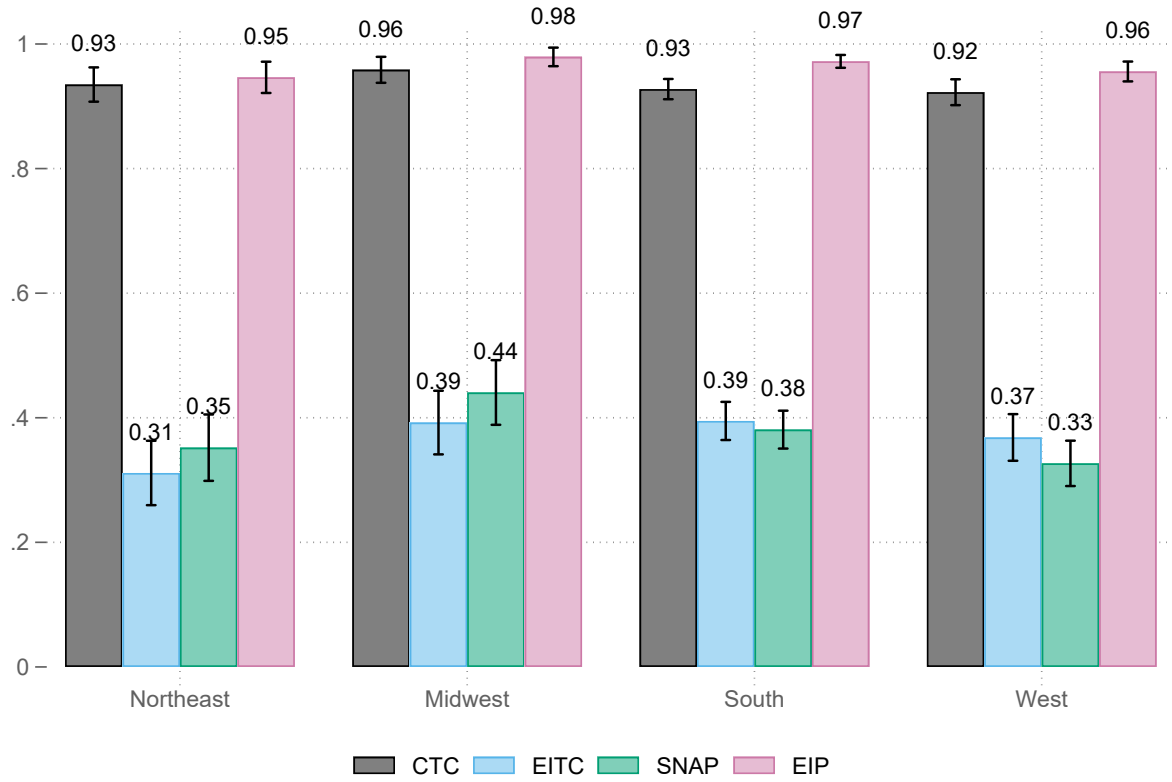
	Black SPM units		White SPM units	
	Non-SS	SS	Non-SS	SS
Receive CTC	0.99	0.93	0.97	0.93
Receive EITC	0.44	0.36	0.28	0.38
Receive SNAP	0.28	0.53	0.12	0.33
Receive EIP	0.90	0.98	0.77	0.96
Receive CTC, EITC, SNAP, and EIP	0.18	0.20	0.08	0.15
Receive housing subsidy	0.10	0.14	0.02	0.04
CTC (>0)/Total income (>0)	21.36	0.34	6.81	0.14
EITC (>0)/Total income (>0)	0.13	0.08	0.10	0.06
SNAP (>0)/Total income (>0)	68.93	0.26	3.94	0.17
EIP (>0)/Total income (>0)	19.21	0.27	6.14	0.14
CTC, EITC, SNAP and/or EIP (>0)/Total income (>0)	39.94	0.49	7.28	0.21
Housing subsidy (>0)/Total income (>0)	35.53	0.38	2.59	0.45
Obs	1,909	402	14,282	1,628

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Participation in public assistance programs by race and SS beneficiary status. Means are weighted using SPM unit survey weights. Columns 1-4 disaggregate the SS SPM units with children by race and SS beneficiary status.

Figure A1: Participation in public assistance programs by region



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Share of SS SPM units with children receiving CTC, EITC, SNAP, or EIP benefits by region. Means are weighted using SPM unit survey weights.

Error bars represent 95 percent confidence intervals.

Table A9: Poverty rate from public assistance program participation by SS beneficiary status and SS benefit type

	All	Non-SS	SS	Retirement	SSI	Disability	Other SS
Poverty rate (100%)	0.06	0.05	0.07	0.05	0.10	0.09	0.05
Poverty rate excluding SS, CTC, EITC, SNAP, EIP	0.21	0.18	0.45	0.38	0.60	0.59	0.38
Poverty rate excluding CTC, EITC, SNAP, EIP	0.18	0.18	0.25	0.15	0.39	0.33	0.20
Poverty rate excluding CTC, SNAP, EIP	0.16	0.15	0.23	0.14	0.35	0.29	0.17
Poverty rate excluding CTC and EIP	0.14	0.13	0.18	0.13	0.27	0.23	0.13
Poverty rate excluding EIP	0.09	0.08	0.13	0.10	0.17	0.17	0.09
Resources/Poverty	3.12	3.19	2.52	2.84	1.98	2.23	2.74
Resources excluding SS, CTC, EITC, SNAP, EIP/Poverty	2.70	2.83	1.54	1.84	1.01	1.16	1.69
Resources excluding CTC, EITC, SNAP, EIP/Poverty	2.76	2.83	2.11	2.50	1.50	1.79	2.32
Resources excluding CTC, SNAP, EIP/Poverty	2.79	2.86	2.15	2.52	1.53	1.83	2.36
Resources excluding CTC and EIP/Poverty	2.81	2.88	2.20	2.55	1.63	1.89	2.40
Resources excluding EIP/Poverty	2.98	3.06	2.36	2.68	1.81	2.05	2.57
Obs	20,375	18,084	2,291	1,091	535	566	446

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Poverty rate from public assistance program participation by SS beneficiary status and SS benefit type.

Means are weighted using SPM unit survey weights.

Column 1 shows all the SPM units with children. Column 2 shows the non-SS beneficiary SPM units with children. Column 3 shows the SS beneficiary SPM units with children. Columns 4-7 disaggregate the SPM units by the following SS benefit types: retirement, SSI, disability, and other SS benefit.

The category of "Other" SS benefits includes survivor's benefits and auxiliary benefits that go to dependents of SS retired and disabled beneficiaries.

Table A10: Poverty rate from public assistance program participation by region

	Northeast	Midwest	South	West
Poverty rate (100%)	0.09	0.04	0.07	0.07
Poverty rate excluding SS, CTC, EITC, SNAP, EIP	0.44	0.47	0.49	0.39
Poverty rate excluding CTC, EITC, SNAP, EIP	0.24	0.25	0.27	0.22
Poverty rate excluding CTC, SNAP, EIP	0.23	0.22	0.24	0.20
Poverty rate excluding CTC and EIP	0.19	0.15	0.20	0.17
Poverty rate excluding EIP	0.13	0.07	0.14	0.13
Resources/Poverty	2.55	2.53	2.47	2.59
Resources excluding SS, CTC, EITC, SNAP, EIP/Poverty	1.66	1.41	1.45	1.73
Resources excluding CTC, EITC, SNAP, EIP/Poverty	2.21	2.06	2.04	2.23
Resources excluding CTC, SNAP, EIP/Poverty	2.23	2.09	2.08	2.26
Resources excluding CTC and EIP/Poverty	2.27	2.17	2.13	2.30
Resources excluding EIP/Poverty	2.41	2.35	2.30	2.43
Obs	312	355	983	641

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Poverty rate from public assistance program participation by region. Means are weighted using SPM unit survey weights.

Columns 1-4 disaggregate the SS SPM units with children by the following regions: Northeast, Midwest, South, and West.

Table A11: Poverty rate from public assistance program participation by sex, race, and ethnicity

	Male	Female	White	Black	Other	Hispanic
Poverty rate (100%)	0.05	0.08	0.06	0.09	0.07	0.08
Poverty rate excluding SS, CTC, EITC, SNAP, EIP	0.38	0.50	0.42	0.60	0.37	0.50
Poverty rate excluding CTC, EITC, SNAP, EIP	0.18	0.29	0.22	0.38	0.21	0.27
Poverty rate excluding CTC, SNAP, EIP	0.16	0.26	0.19	0.34	0.18	0.23
Poverty rate excluding CTC and EIP	0.14	0.21	0.16	0.29	0.15	0.18
Poverty rate excluding EIP	0.10	0.14	0.11	0.19	0.11	0.13
Resources/Poverty	2.70	2.42	2.63	2.15	2.58	2.12
Resources excluding SS, CTC, EITC, SNAP, EIP/Poverty	1.74	1.43	1.63	1.18	1.75	1.25
Resources excluding CTC, EITC, SNAP, EIP/Poverty	2.32	2.00	2.23	1.70	2.22	1.71
Resources excluding CTC, SNAP, EIP/Poverty	2.35	2.04	2.26	1.74	2.24	1.75
Resources excluding CTC and EIP/Poverty	2.39	2.10	2.31	1.82	2.28	1.79
Resources excluding EIP/Poverty	2.54	2.26	2.47	1.98	2.42	1.95
Obs	821	1,470	1,628	402	261	386

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Poverty rate from public assistance program participation by sex, race, and ethnicity. Means are weighted using SPM unit survey weights.

Columns 1 and 2 disaggregate the SS SPM units with children by sex and Columns 3-6 disaggregate by race and ethnicity.

Table A12: Poverty rate from public assistance program participation by living arrangement

	Parent(s)-child	Grandparent(s)-grandchild	Other relative(s)-related child	Grandparent(s)-parent(s)-child	Other living arrangement
Poverty rate (100%)	0.06	0.14	0.09	0.06	0.09
Poverty rate excluding SS, CTC, EITC, SNAP, EIP	0.44	0.59	0.39	0.42	0.46
Poverty rate excluding CTC, EITC, SNAP, EIP	0.26	0.33	0.21	0.18	0.27
Poverty rate excluding CTC, SNAP, EIP	0.22	0.33	0.19	0.17	0.24
Poverty rate excluding CTC and EIP	0.18	0.26	0.17	0.15	0.22
Poverty rate excluding EIP	0.11	0.22	0.14	0.11	0.16
Resources/Poverty	2.58	2.20	2.47	2.60	2.27
Resources excluding SS, CTC, EITC, SNAP, EIP/Poverty	1.62	1.10	1.55	1.60	1.28
Resources excluding CTC, EITC, SNAP, EIP/Poverty	2.15	1.86	2.16	2.20	1.87
Resources excluding CTC, SNAP, EIP/Poverty	2.19	1.88	2.18	2.24	1.91
Resources excluding CTC and EIP/Poverty	2.24	1.93	2.21	2.28	1.95
Resources excluding EIP/Poverty	2.41	2.04	2.30	2.42	2.09
Obs	1,412	263	63	379	171

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Poverty rate from public assistance program participation by living arrangements. Means are weighted using SPM unit survey weights. Columns 1-5 disaggregate the SS SPM units with children by living arrangements. The category of "Other" living arrangements includes other relative(s)-parent(s)-related child, nonrelative(s)-parent(s)-child, and nonrelative(s)-child.

Table A13: Poverty rate from public assistance program participation by race and SS beneficiary status

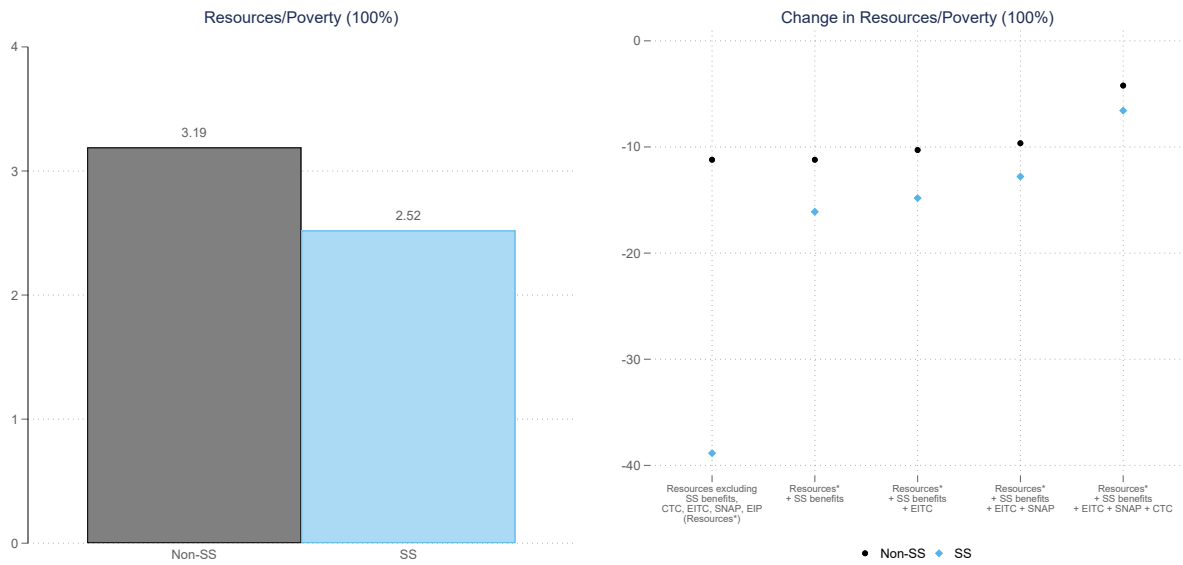
	Black SPM units		White SPM units	
	Non-SS	SS	Non-SS	SS
Poverty rate (100%)	0.09	0.09	0.05	0.06
Poverty rate excluding SS, CTC, EITC, SNAP, EIP	0.31	0.60	0.15	0.42
Poverty rate excluding CTC, EITC, SNAP, EIP	0.31	0.38	0.15	0.22
Poverty rate excluding CTC, SNAP, EIP	0.26	0.34	0.13	0.19
Poverty rate excluding CTC and EIP	0.22	0.29	0.12	0.16
Poverty rate excluding EIP	0.13	0.19	0.07	0.11
Resources/Poverty	2.35	2.15	3.32	2.63
Resources excluding SS, CTC, EITC, SNAP, EIP/Poverty	1.92	1.18	2.97	1.63
Resources excluding CTC, EITC, SNAP, EIP/Poverty	1.92	1.70	2.97	2.23
Resources excluding CTC, SNAP, EIP/Poverty	1.96	1.74	3.00	2.26
Resources excluding CTC and EIP/Poverty	2.01	1.82	3.02	2.31
Resources excluding EIP/Poverty	2.20	1.98	3.19	2.47
Obs	1,909	402	14,282	1,628

Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Poverty rate from public assistance program participation by race and SS beneficiary status. Means are weighted using SPM unit survey weights. Columns 1-4 disaggregate the SS SPM units with children by race and SS beneficiary status.

Figure A2: Poverty from public assistance program participation by SS beneficiary status



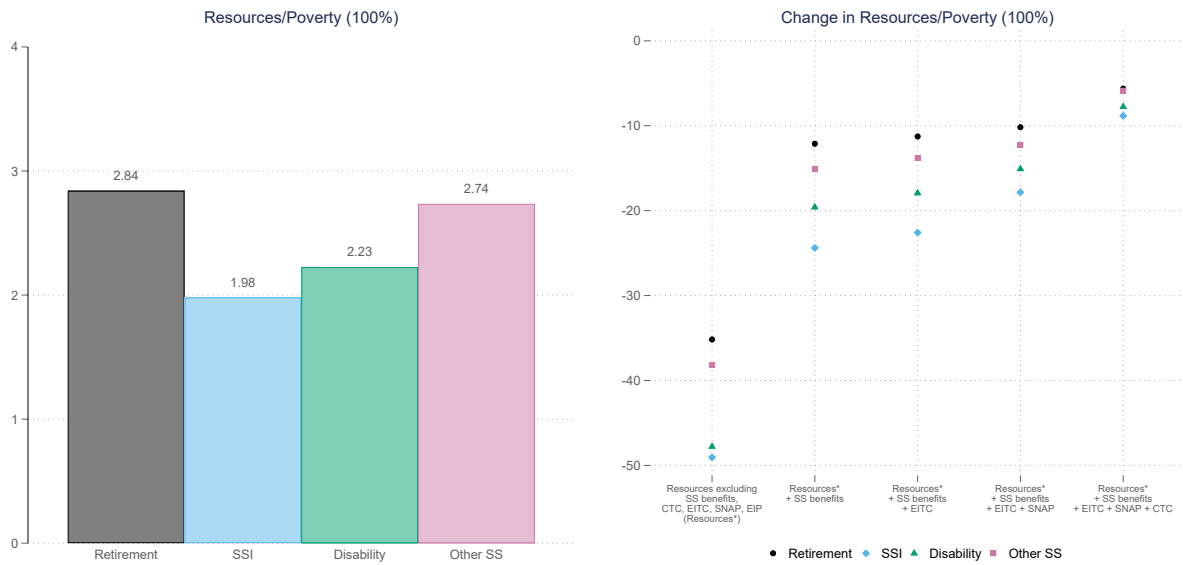
Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Change in resources/poverty threshold due to the receipt of public assistance programs for SPM units with children by SS beneficiary status. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure A3: Poverty from public assistance program participation by SS benefit type



Data: CPS ASEC 2022.

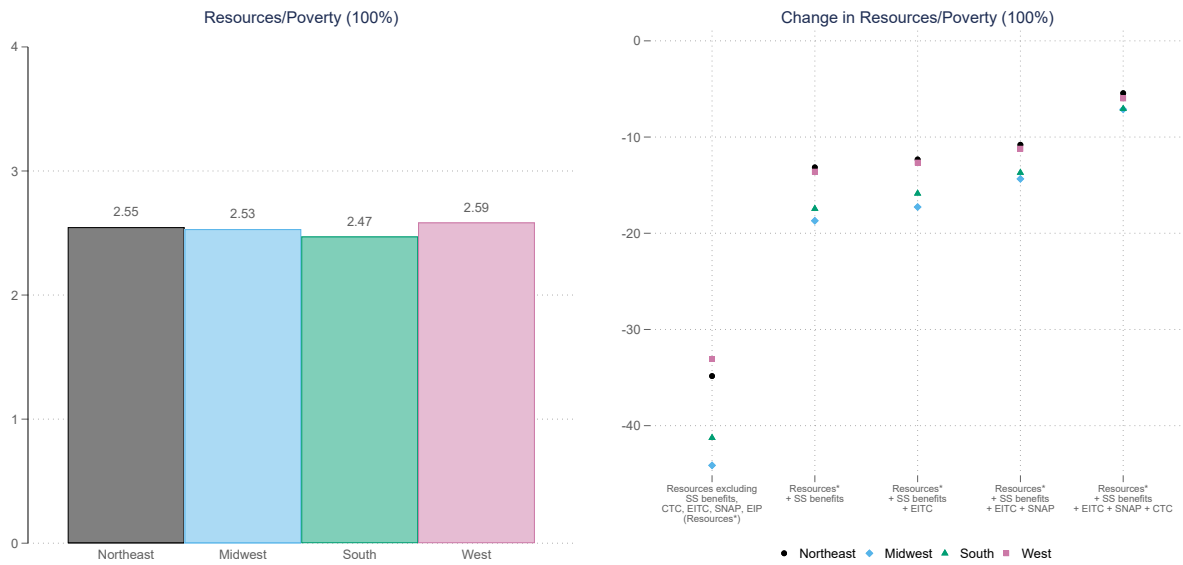
Unit of observation: SPM unit.

Change in resources/poverty threshold due to the receipt of public assistance programs for SPM units with children by SS benefit type. Means are weighted using SPM unit survey weights.

The category of "Other" SS benefits includes survivor's benefits and auxiliary benefits that go to dependents of SS retired and disabled beneficiaries.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure A4: Poverty from public assistance program participation by region



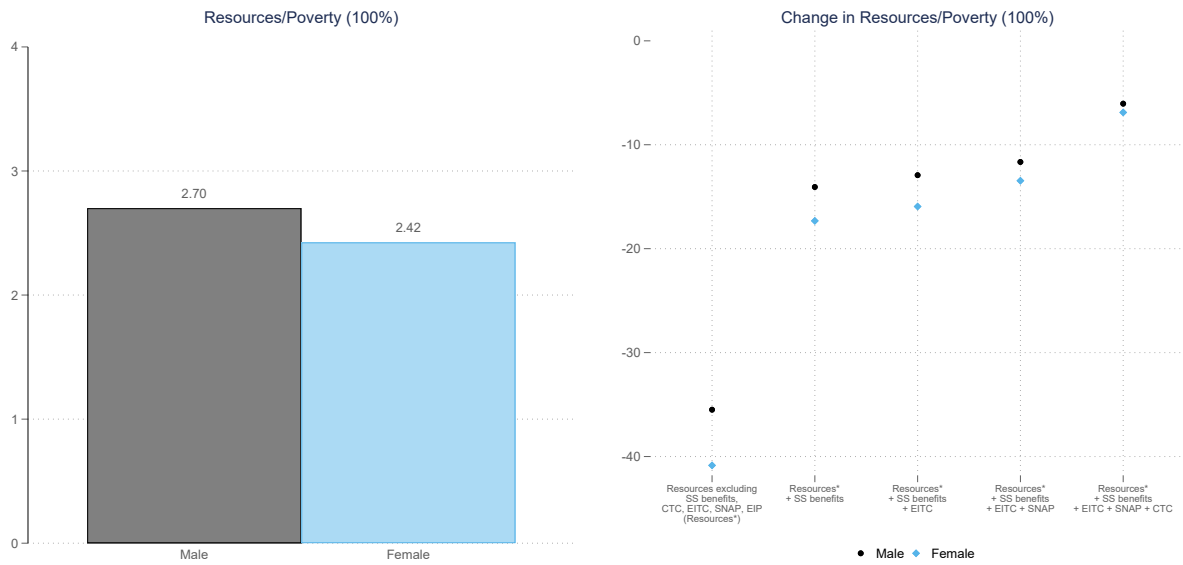
Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Change in resources/poverty threshold due to the receipt of public assistance programs for SS SPM units with children by region. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure A5: Poverty from public assistance program participation by sex



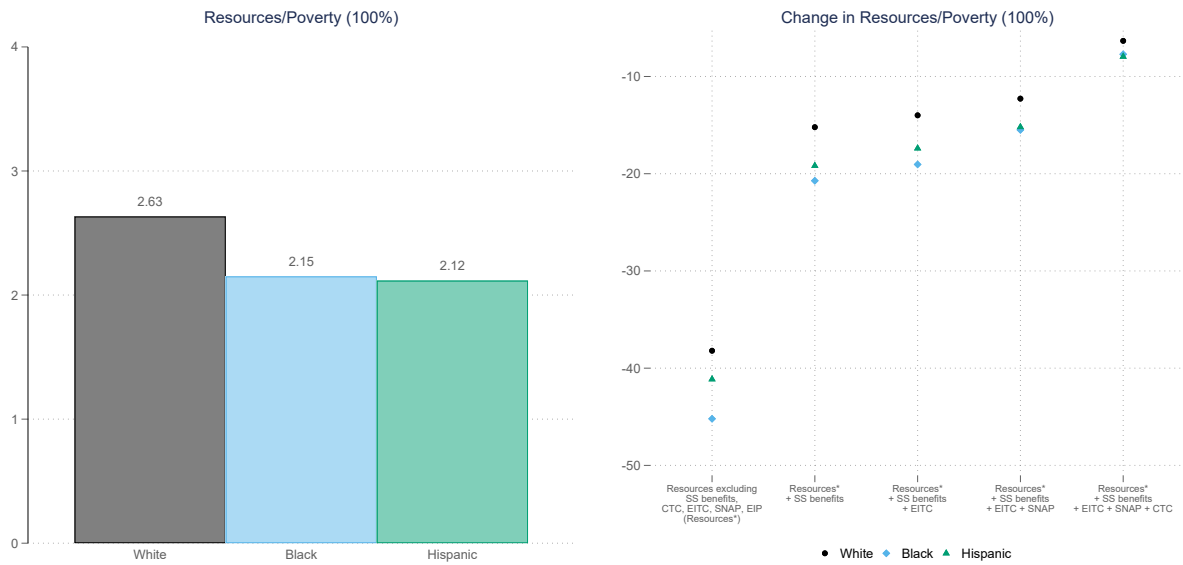
Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Change in resources/poverty threshold due to the receipt of public assistance programs for SS SPM units with children by sex. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure A6: Poverty from public assistance program participation by race and ethnicity



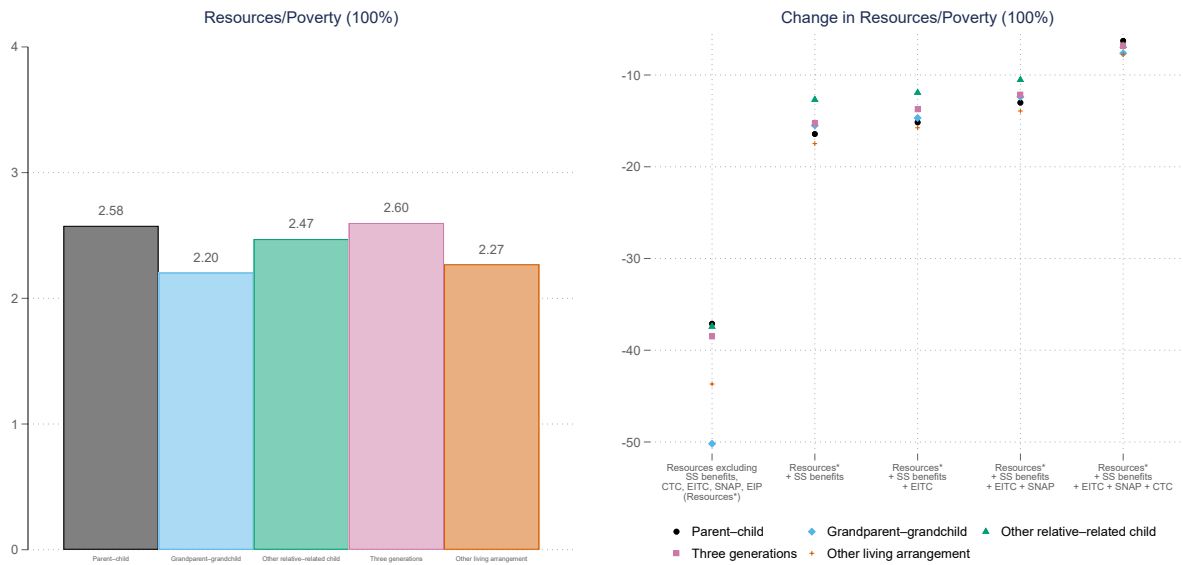
Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Change in resources/poverty threshold due to the receipt of public assistance programs for SS SPM units with children by race and ethnicity. Means are weighted using SPM unit survey weights.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.

Figure A7: Poverty rate from public assistance program participation by living arrangement



Data: CPS ASEC 2022.

Unit of observation: SPM unit.

Change in resources/poverty threshold due to the receipt of public assistance programs for SS SPM units with children by living arrangement. Means are weighted using SPM unit survey weights.

The category of "Other" living arrangements includes other relative(s)-parent(s)-related child, nonrelative(s)-parent(s)-child, and nonrelative(s)-child.

"Resources*" indicates SPM unit resources excluding SS benefits, CTC, EITC, SNAP, and EIP.



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