NYC Poverty and Health Insurance Metrics, 2024

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  - Deliverables required by grant agreements, City Council legislation, and lawsuit settlements.
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Data Sources for Today's Presentation

- **Poverty & health insurance statistics**: U.S. Census Bureau's American Community Survey.
  - Provides a range of social, economic, and health statistics for communities throughout the US (the Census Bureau's Current Population Survey is typically used for national statistics). Sample is 1% of the US population, over 3.5 million households nationwide.
  - Visit https://www.census.gov/programs-surveys/acs/about.html for more about the ACS.
  - NOTE: As a result of data challenges associated with the COVID-19 pandemic, the U.S. Census Bureau advises that 2020 estimates should be interpreted with caution. For this reason, we do not report 2020 data, except for high level estimates calculated using the public use microdata sample (PUMS) and experimental weights released by the U.S. Census Bureau.

- **Unemployment statistics:** New York State Department of Labor for overall historical trends. U.S. Census Bureau ACS data for breakdown by gender and race/ethnicity.

National context: In 2024, U.S. poverty rates and insurance coverage essentially unchanged from 2023.

National data

- Using the **Official Poverty Measure (OPM)**, which captures only pre-tax cash income, poverty rates for individuals fell slightly in 2024 to 10.6%. Rates remained slightly above 2019 levels, which were historically low.
- By the **Supplemental Poverty Measure (SPM)**, which accounts for non-cash benefits (e.g., SNAP) and tax transfers (e.g., EITC, Child Tax Credit), poverty rates did not change significantly for both individuals (12.9%) and children (13.7%). SPM values have returned to pre-pandemic levels after fluctuations due to pandemic-era relief programs (e.g. Expanded Child Tax Credit).
- Individual uninsurance rates were flat at 8.0%; Medicaid coverage decreased by 1.3 percentage points since 2023.
- This data does not reflect changes to the social safety net related to H.R. 1 or the 2025 government shutdown.

NYC data

- The Census does not provide an SPM at the NYC level. This presentation focuses on Census Bureau data on the **Official Poverty Measure (OPM) , and health insurance coverage.**

2024 Poverty Rates

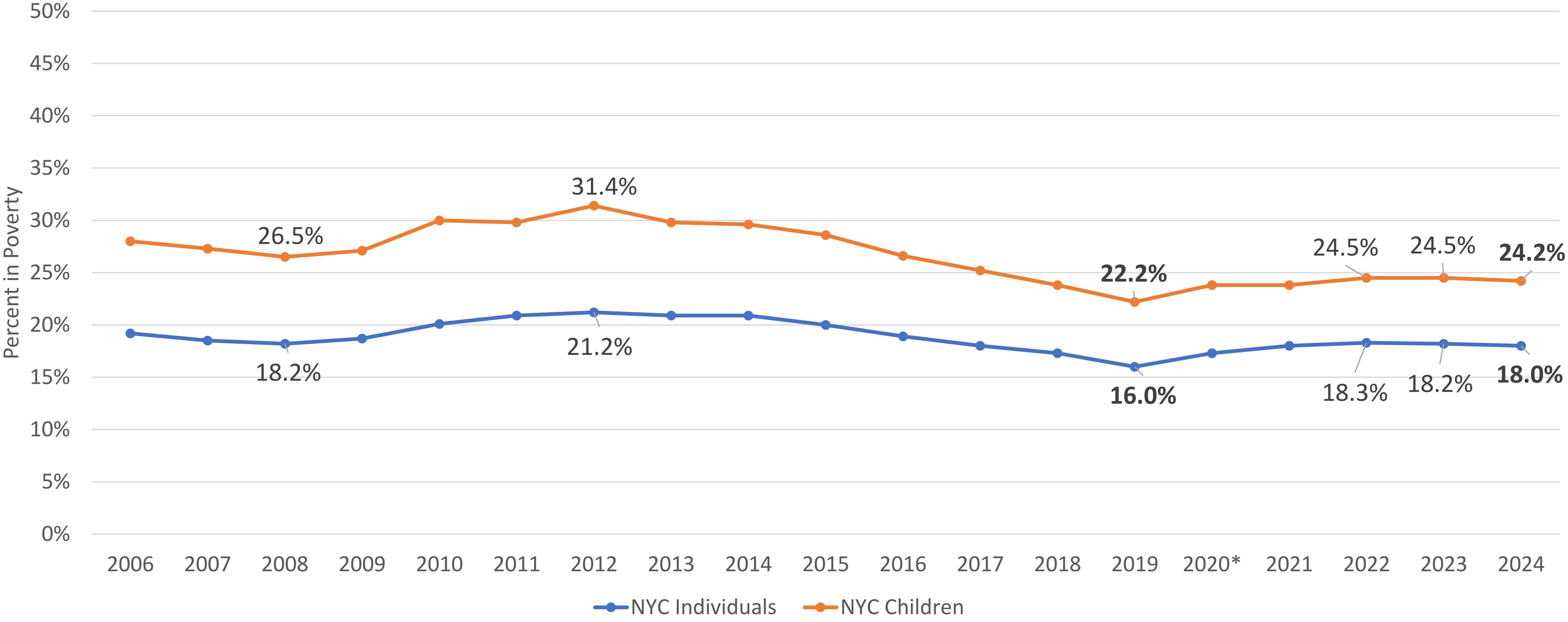
2024 Official Poverty Guidelines

# PERSONS IN FAMILY/HOUSEHOLD	2024 POVERTY GUIDELINE ($)
1	$15,060
2	$20,440
3	$25,820
4	$31,200
5	$36,580
6	$41,960
7	$47,340
8*	$52,720

Note: *For families/households with more than 8 persons, add $5,140 for each additional person. The poverty guidelines are a simplified version of the federal poverty thresholds used for administrative purposes (e.g., determining financial eligibility for federal programs).

Source: https://aspe.hhs.gov/sites/default/files/documents/7240229f28375f54435c5b83a3764cd1/detailed-guidelines-2024.pdf

NYC poverty rates, flat from 2023, remain significantly above pre-pandemic levels for both all individuals and children.

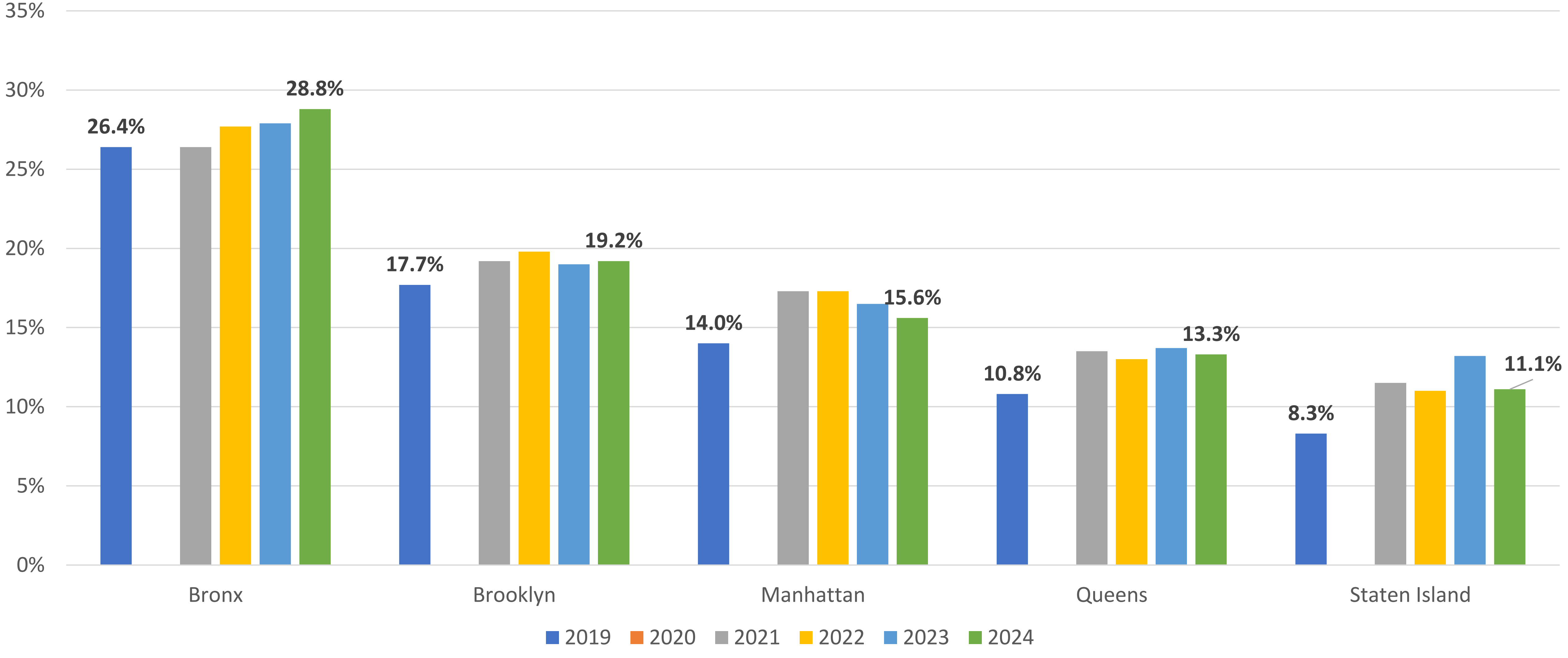


Source: American Community Survey, U.S. Census Bureau; Table S1701.

Bold numbers mean the increase in poverty between 2019 and 2024 is statistically significant at the 90% confidence level.

*As a result of data challenges associated with the COVID-19 pandemic, U.S. Census Bureau advises that 2020 estimates should be interpreted with caution. 2020 data presented here are derived from the ACS 2020 5-year estimates; all other years use the ACS 1-year estimate

Viewed by borough, rates were highest in the Bronx, with 28% of all individuals—and **nearly 40% of children** (not shown)—in poverty.



Source: American Community Survey, U.S. Census Bureau; Table S1701. As a result of data challenges associated with the COVID-19 pandemic, 2020 data are not presented.

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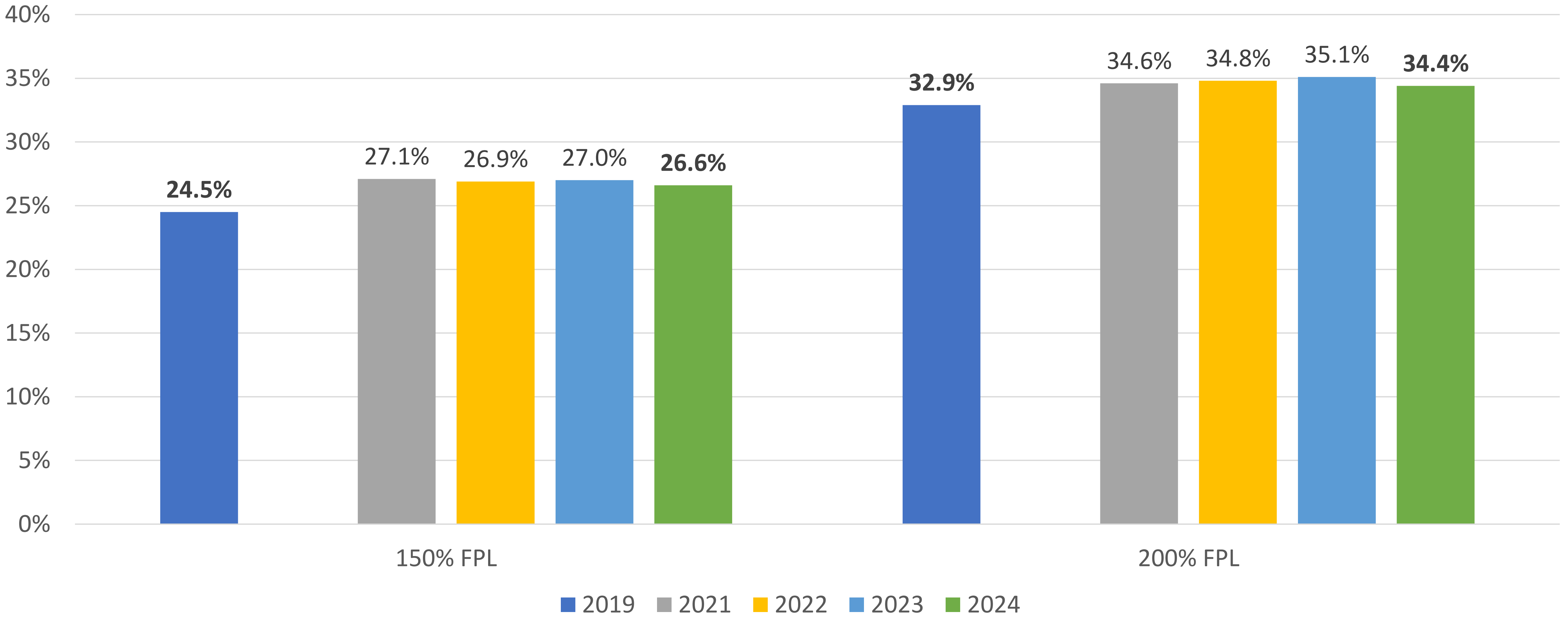
The proportions of New Yorkers below 150% and 200% FPL also remain above pre-pandemic numbers.



Source: American Community Survey, U.S. Census Bureau; Table S1701. As a result of data challenges associated with the COVID-19 pandemic, 2020 data are not presented.

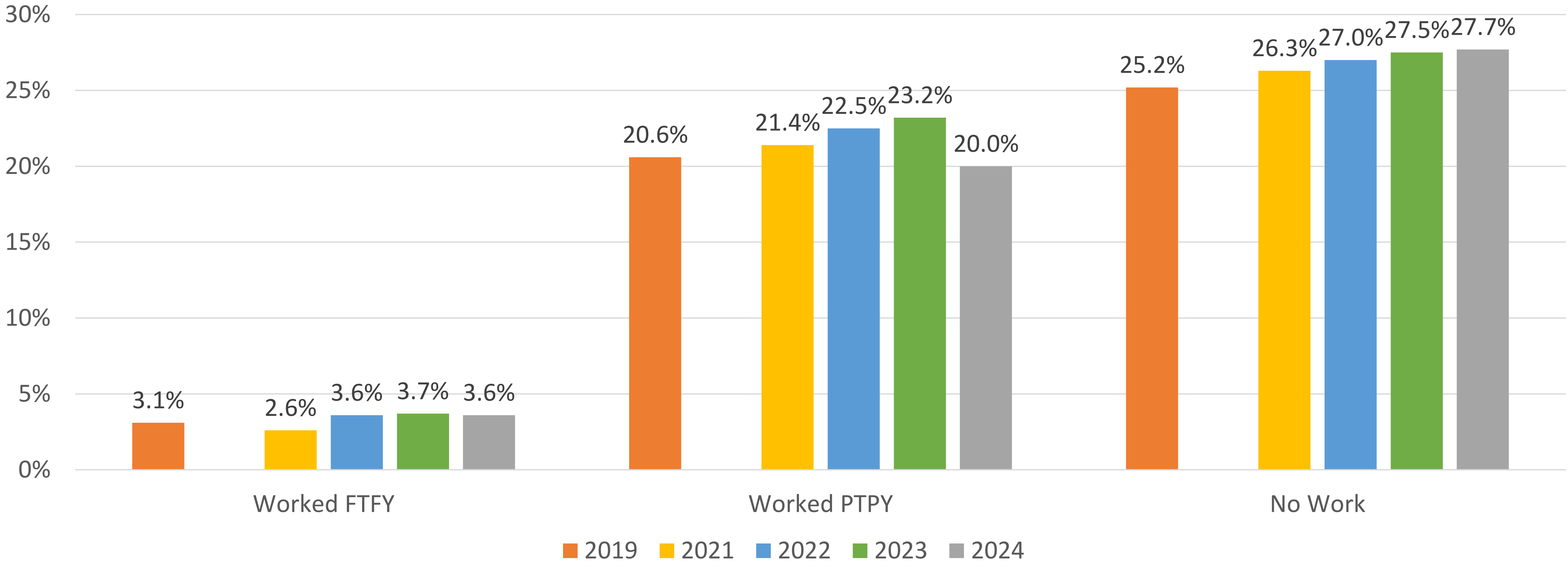
Bold numbers mean the increase in poverty between 2019 and 2024 is statistically significant at the 90% confidence level.

Non-citizen, Black, and Hispanic New Yorkers have the highest poverty rates, at over 20%.

		2019	2020*	2021	2022	2023	2024
Nativity & Citizenship	Foreign born (all)	15.0	-	17.3	17.4	18.5	17.2
	Naturalized citizen	13.5	-	15.2	15.6	15.8	15.2
	Noncitizen	17.1	-	20.4	20.3	22.3	20.0
	Native born	16.6	-	18.4	18.7	18.0	18.4
Race & Ethnicity	White	12.2	-	12.4	12.5	12.4	12.1
	Black	**20.5**	-	20.9	22.9	21.7	**23.2**
	Asian	**14.2**	-	16.6	15.2	16.8	**15.9**
	Hispanic (any race)	**20.9**	-	24.2	24.3	24.8	**23.9**

Source: American Community Survey, U.S. Census Bureau; Table S1701 (race/ethnicity) & Table C17025 (nativity).
Bold numbers mean the increase in poverty between 2019 and 2024 is statistically significant at the 90% confidence level.
*As a result of data challenges associated with the COVID-19 pandemic, 2020 data are not presented.

Among households with at least some work, 1 in 5 are in poverty, although this number has fallen to pre-pandemic levels.

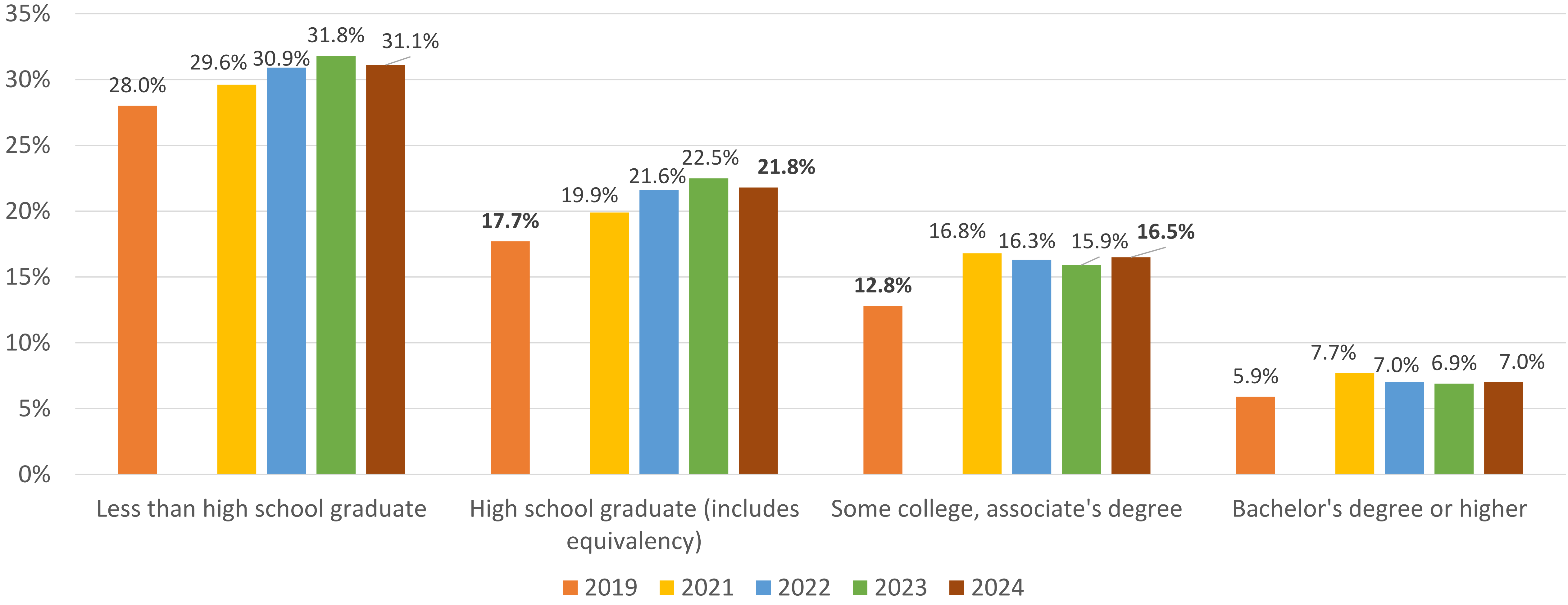


Source: American Community Survey, U.S. Census Bureau; Table B17016 (work status). As a result of data challenges associated with the COVID-19 pandemic, 2020 data are not presented.

Bold numbers mean the increase in poverty between 2019 and 2024 is statistically significant at the 90% confidence level.

Note: Poverty rates on this slide are on the household level.

Poverty rates vary substantially by educational level, with almost 1/3 of those without a high school degree living below the poverty line.



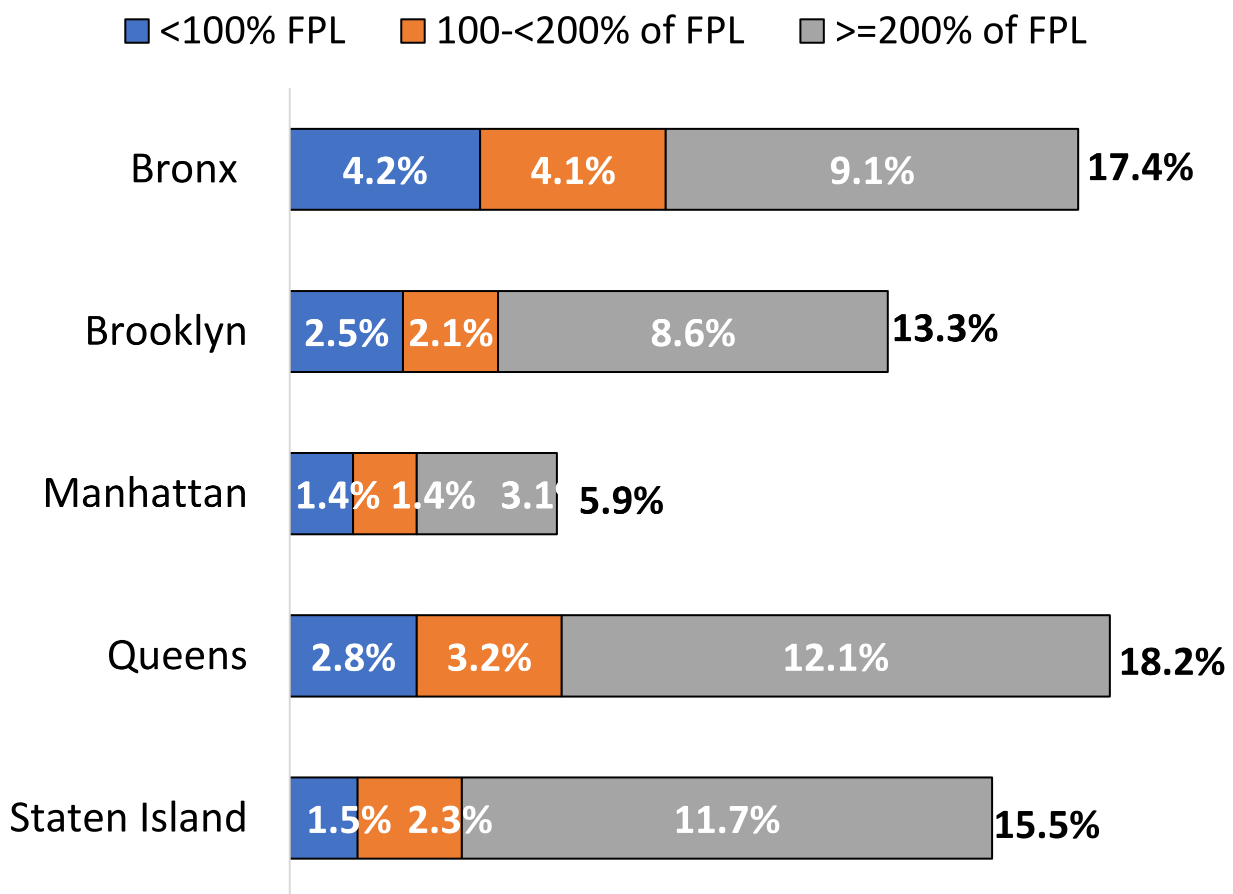
Source: American Community Survey, U.S. Census Bureau; Table C17003 (education). As a result of data challenges associated with the COVID-19 pandemic, 2020 data are not presented.

Bold numbers mean the increase in poverty between 2019 and 2024 is statistically significant at the 90% confidence level.

Close to half a million NYC households—14% of all NYC households—were living in doubled-up arrangements in 2024.

- Using a conservative estimate of double-ups that includes relatives for whom the head of household is customarily not responsible (e.g., adult child) and non-relatives (excluding paying boarders).*
- Average total size of these households, including *both the doubled-up and primary tenants*, was 4 (range=2-16), including ~900,000 doubled up individuals.
- Households in the Bronx and Queens were the most likely to be doubled up (17-18%).
- Of doubled-up households, 37.6% were low-income, including 18.7% living in poverty.**
- Among doubled-up households, nearly 1 in 4 (23%) included children; 8.1% included children <age 5.

Percentage of Households Doubled-Up by Borough, 2024



*"Doubled-up" individuals were identified using a method outlined by Richard, M. K., Dworkin, J., Rule, K. G., Farooqui, S., Glendening, Z., & Carlson, S. (2024). Quantifying doubled-up homelessness: Presenting a new measure using US Census microdata. *Housing Policy Debate, 34*(1), 3-24.

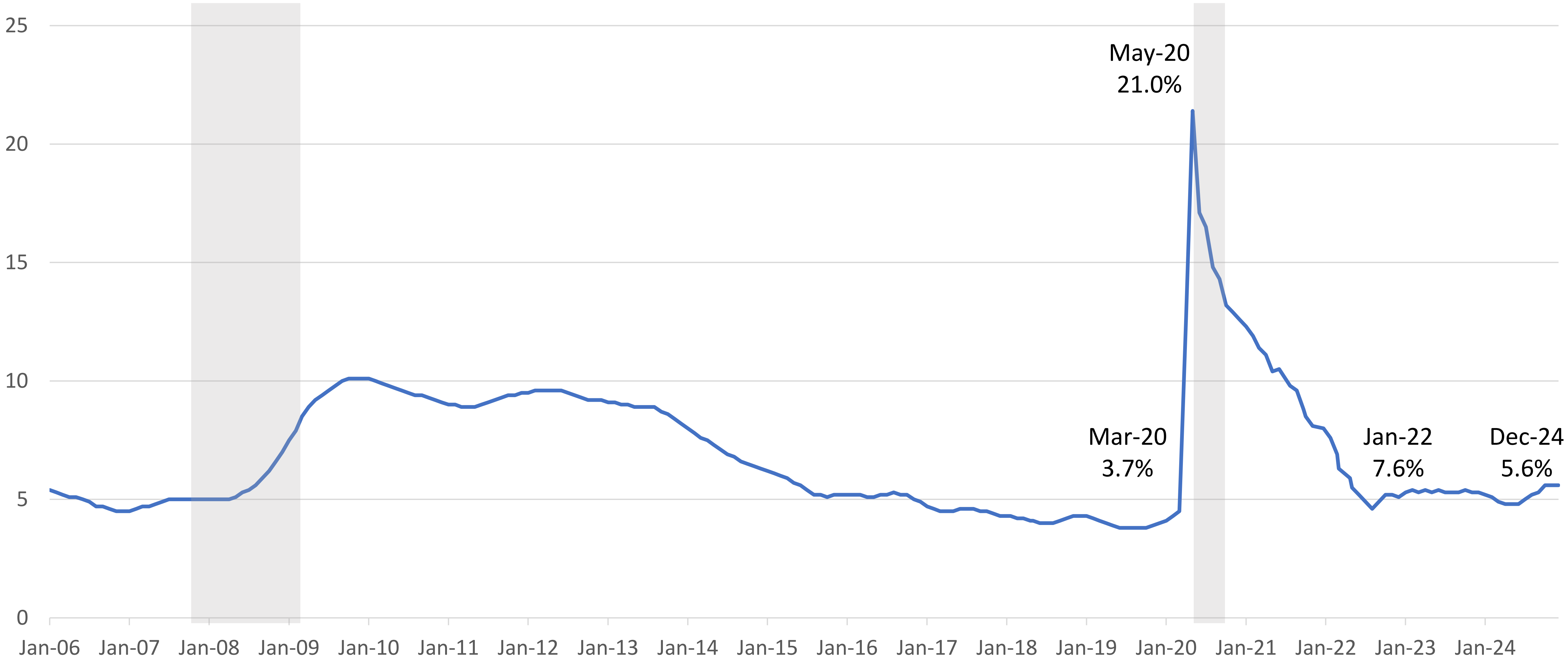
**Poverty levels are for doubled-up members of the household.

Note: This calculation excludes individuals living in institutions or group quarters (total population analyzed=8,249,799). Total households: 3,379,652.

Source: 2024 ACS 1-year estimates using Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Grace Cooper, Julia A. Rivera Drew, Stephanie Richards, Renae Rodgers, Jonathan Schroeder, and Kari C.W. Williams. IPUMS USA: Version 16.0 [dataset]. Minneapolis, MN: IPUMS, 2025. https://doi.org/10.18128/D010.V16.0.

2024 Unemployment Rates and Income

The unemployment rate in NYC remains elevated compared to the pre-pandemic period, hovering around 5% since the middle of 2022.



Source: New York State Department of Labor. NYC seasonally adjusted unemployment rate, based on U.S. Bureau of Labor Statistics. Recession periods (in grey) from the National Bureau of Economic Research.

Unemployment rates remain highest for Black and Hispanic New Yorkers, with disparities **increasing** as compared to the white unemployment rate.

		2019	2020*	2021	2022	2023	2024
Gender	Male	**5.0%**	-	12.2%	6.3%	6.0%	**7.1%**
	Female	**4.8%**	-	10.8%	6.1%	5.8%	**6.3%**
Race & Ethnicity	White	**3.3%**	-	8.5%	4.3%	5.0%	**4.7%**
	Black	**7.3%**	-	14.8%	10.0%	8.3%	**10.9%**
	Asian	**4.1%**	-	10.7%	4.7%	4.6%	**4.9%**
	Hispanic (any race)	**6.5%**	-	14.1%	7.3%	7.6%	**8.1%**

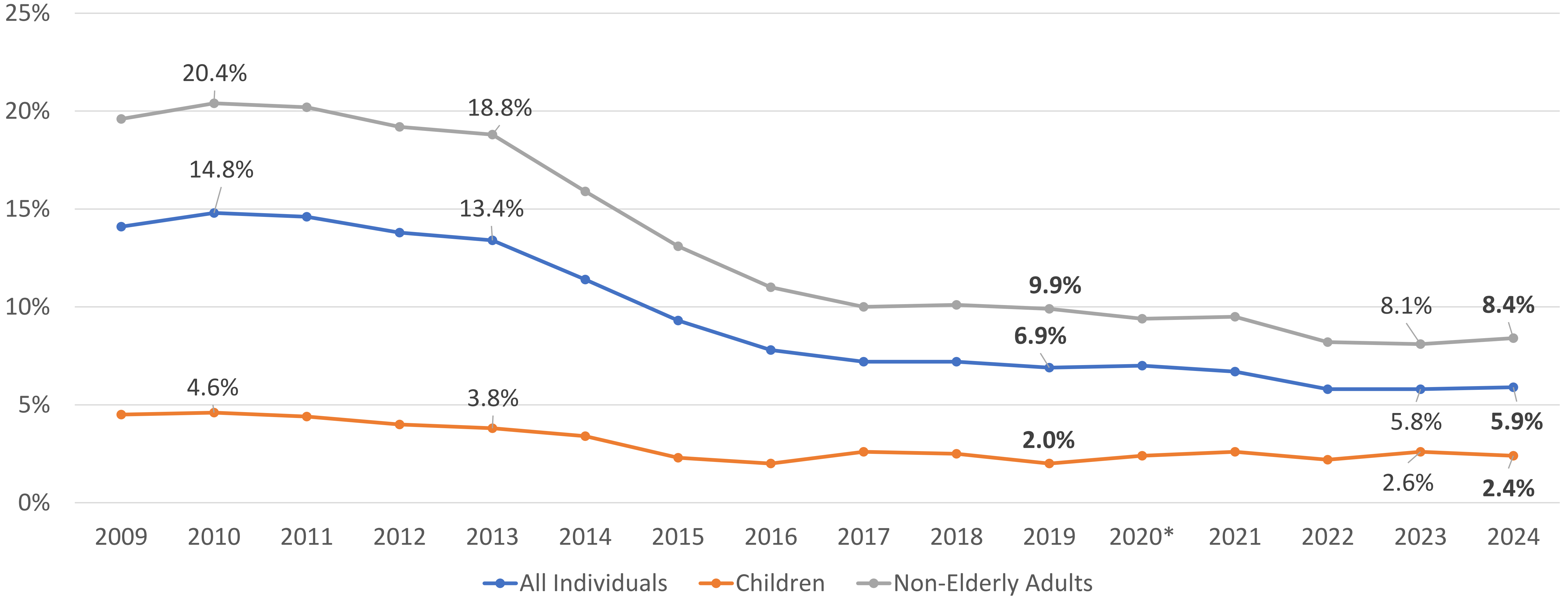
Source: American Community Survey, U.S. Census Bureau; Table S2301. **Rates differ from unemployment data based on U.S. Bureau of Labor Statistics.**

Bold numbers mean the change between 2019 and 2024 is statistically significant at the 90% confidence level.

*As a result of data challenges associated with the COVID-19 pandemic, 2020 data are not presented.

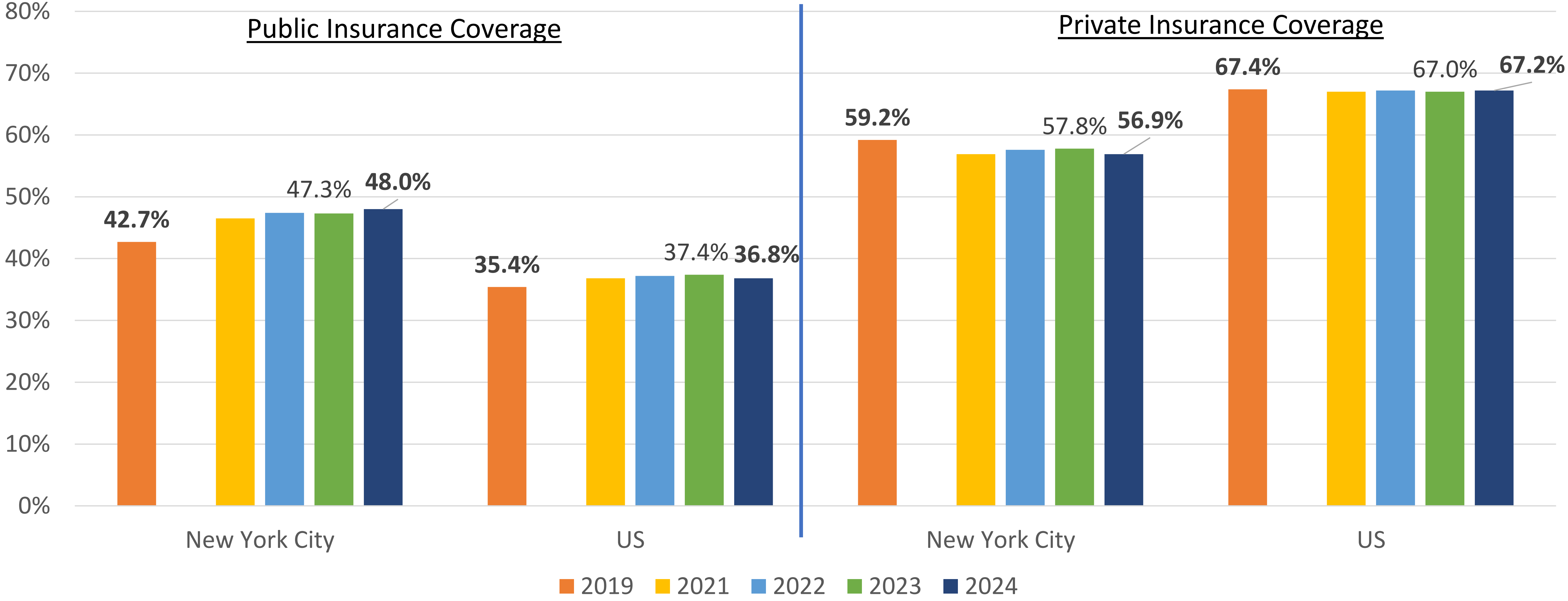
2024 Health Insurance Coverage

NYC's uninsured rate remained flat for all individuals and non-elderly adults; the rate decreased slightly for child.



Source: American Community Survey, U.S. Census Bureau; Table S2701. 2020 data are derived from ACS 2020 5-year estimates; other years use ACS 1-year estimates.
Notes: Reflects response to question about current insurance status. Children are defined as individuals under 19 years old from 2017 onwards, whereas in the years prior, they were classified as under 18 years old.
Bold numbers mean the change between 2019 and 2024 is statistically significant at the 90% confidence level.

Consistent with national trends, NYC's public coverage rate is above the pre-pandemic level, with private coverage remaining lower.

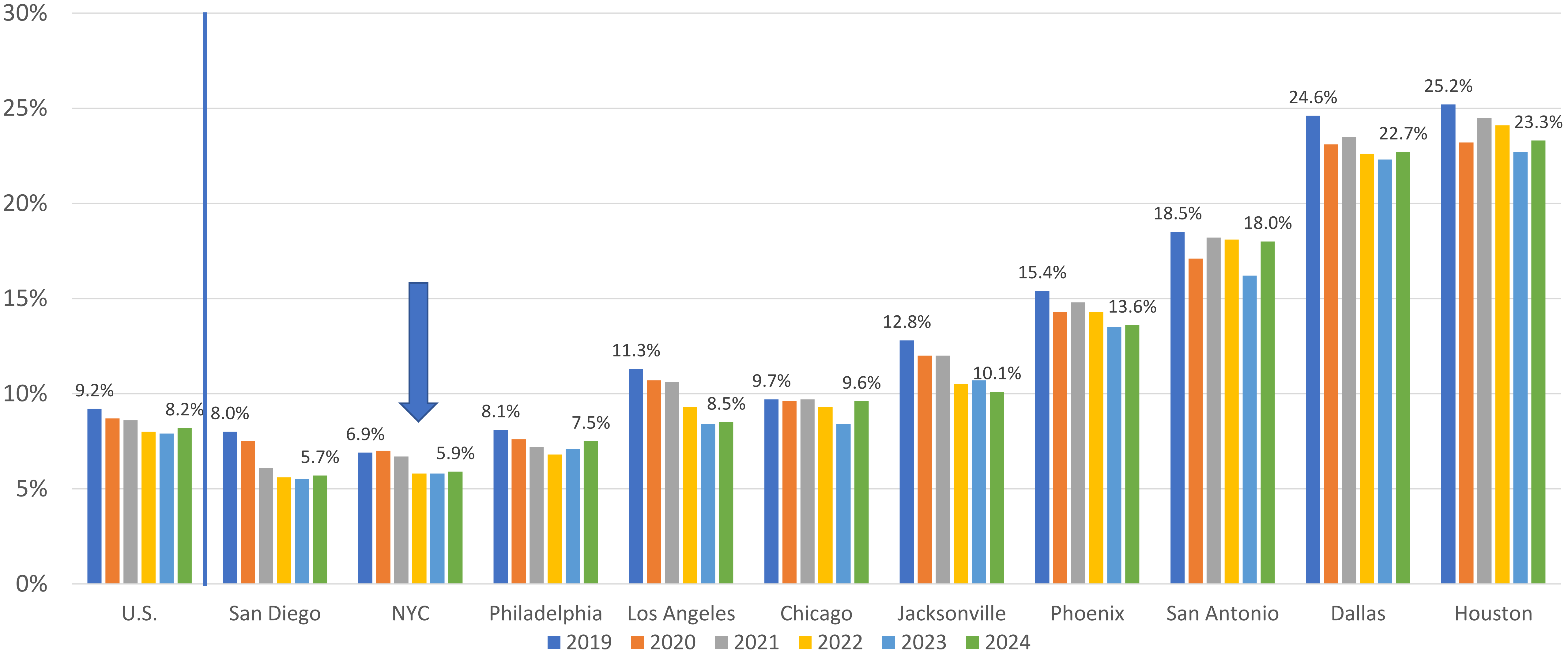


Source: American Community Survey, U.S. Census Bureau; Table S2703 (private) and S2704 (public). As a result of data challenges associated with the COVID-19 pandemic, 2020 data are not presented.

Bold numbers mean the change between 2019 and 2024 is statistically significant at the 90% confidence level.

Note: The increases in Medicaid coverage may in part reflect the pause on recertifications implemented during the pandemic.

NYC continues to outpace most other large cities in coverage, as well as the country as a whole.

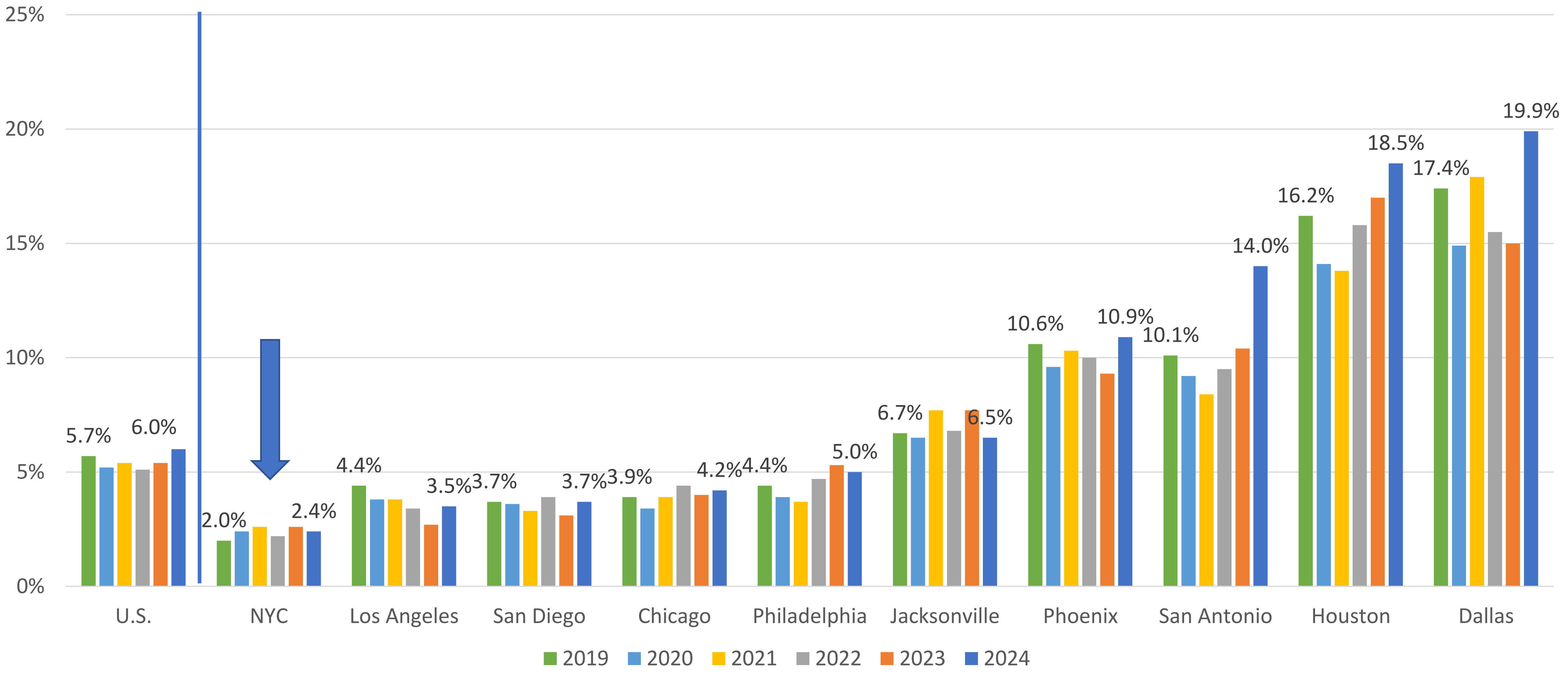


Source: American Community Survey, U.S. Census Bureau; Table S2702.

Notes: Ranked from lowest to highest by 2024 individual uninsured rate. Reflects response to the question about current insurance status.

*2020 data are derived from the ACS 2020 5-year estimates and should be interpreted with caution; other years use the ACS 1-year estimates.

NYC has the lowest child uninsured rate of any large city in the country.



Source: American Community Survey, U.S. Census Bureau; Table S2701.

Notes: Ranked from lowest to highest by 2024 individual uninsured rate. Reflects response to the question about current insurance status.

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Key Takeaways:

While NYC continues to outpace the country with nearly universal health insurance coverage, poverty and unemployment rates remain above pre-pandemic levels, with notable disparities across race/ethnicity and education level.