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IN THIS ISSUE

Even while COVID Health Crisis may be Abating, Associated Economic Crisis Continues Particularly for Lower-Income Households

NOTE TO READERS

ON-LINE DELIVERY

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A Review of Census Bureau's "PULSE Survey" Multi-State Results Shows Ongoing COVID-Related Payment Difficulties throughout 2022, Particularly at Lowest Incomes.

Every state in the nation has been hard hit by the novel Coronavirus (COVID-19) health pandemic in recent years. In assessing the impacts of any public program on the ability of income-challenged utility customers to make utility bill payments, one must first acknowledge the ongoing impacts which COVID-19 might be having on ability-to-pay.

The U.S. Census Bureau has tracked the impacts of COVID-19 through its periodic "PULSE Survey." The Census Bureau began collecting information through the PULSE Survey in April 2020.[1] Data collection continues through today. The discussion here is limited to a relative narrow focus of the PULSE Surveys, the impact of COVID-19 on the ability of households to pay for their "usual household expenses."

The discussion below presents FSC analyses from a variety of states at different points in time over the past two years. The states examined include New Hampshire, Ohio, Kansas, and Pennsylvania.

New Hampshire

The discussion below focuses on a limited number of the "weeks"[2] surveyed by the Census

[1] The PULSE Survey data tables are available on-line at: https://www.census.gov/programs-surveys/household-pulse-survey/data.html#phase3.5).

[2] Phase 1 of the Household Pulse Survey was collected and disseminated on a weekly basis. All

Bureau. The intent is to provide an insight into how the ability-to-pay of New Hampshire residents varied over the course of the pandemic (recognizing that the health emergency is not considered to be "over" even at this point in mid-2022). The weeks reviewed include:

- Week 13: August 19, 2020 through August 31, 2020.[3]
- Week 21: December 9, 2020 through December 21, 2020;
- Week 31: May 26, 2021 through June 7, 2021;
- Week 41: December 29, 2021 through January 10, 2022; and
- Week 47:[4] June 29, 2022 through July 11, 2022.

The weeks reviewed are intended to provide a distribution at reasonable intervals throughout the time from which the PULSE Surveys began to the present.

Overall, COVID-19 continues to have an ongoing adverse impact on the extent to which New Hampshire residents have a difficulty in paying for usual household expenses.[5] The degree of difficulty for each of the five weeks examined is presented in the Table below. For the population as a whole, New Hampshire residents are having more difficulty today in paying their usual household expenses than they have had since the advent of COVID-19.

On the one hand, not only has the percentage of population finding it "not at all difficult" to pay their usual household expenses fallen to the lowest level since Week 13 of COVID-19, but the combined percentage of households finding it either "not at all difficult" or only "a little difficult" has fallen to the lowest level since that early week of COVID-19.[6]

Difficulty in Paying Usual Household Expenses in Last Seven Days (New Hampshire) (Selected Census PULSE Weeks)[7] (total population 18 years old and older)

Week	Total	Not at all difficult	A little difficult	Somewhat difficult	Very difficult
Wk 13	1,073,014	54%	23%	13%	8%
Wk 21	1,073,014	45%	20%	15%	16%
Wk 31	1,080,887	53%	19%	13%	8%
Wk 41	1,080,887	48%	20%	14%	10%
Wk 47	1,110,006	36%	24%	20%	14%

In contrast to those having no difficulty or little difficulty, the percentage of New Hampshire

later phases of the survey have used two-week collection and dissemination periods. Despite going to a two-week collection period, the Household Pulse Survey continues to call these collection periods "weeks" to maintain continuity. Phases 3.3 and later maintain the two-week collection periods but shifted to a two-weeks on, two-weeks off collection approach.

[3] This is the first week the PULSE Survey began to ask questions about household difficulties in paying their "usual household expenses."

[4] This is the most recent PULSE Survey for which data has been publicly released as of the date this discussion was authored. While labelled "weeks," the numbering in fact reflects the number of the survey taken. "Week 47" is the 47th week in which a Survey was performed.

[5] The difficulty is limited to "difficulty paying for usual household expenses *in the last 7 days*." (emphasis added).

[6] While difficulties are documented through the Census Bureau's COVID PULSE Survey, the difficulties that are being reported are not necessarily those by, or associated with, COVID-19.

[7] Percentages may not add to 100% because those not reporting have been omitted.

residents having difficulty paying their usual household expenses declined from Week 13 through Week 41, although it tipped upward for one period (Week 21). In 2022, however, those difficulties have been clearly again trending upward, both for those who are finding it "very difficult" to pay their usual household expenses and those who report finding it either "somewhat difficult" or "very difficult."

Difficulties in Paying Usual Household Expenses by Income

The difficulty which New Hampshire's low-income population is facing in paying for usual household expenses is higher today than it has been since the advent of the COVID-19 pandemic. For purposes of examining New Hampshire's EAP, data on income status was limited to households with annual income of less than $50,000.

With the exception of a brief uptick in difficulties in Week 21 of the Census PULSE Surveys, the highest percentage of the lowest income population now facing a "very difficult" time is documented in the most recent time period. Nearly four-of-ten (37%) persons with income less than $25,000 reports having had a "very difficult" time paying their usual household expenses "in the last seven days." Indeed, a full 70% (33% + 37%) of this lowest income population (i.e. annual income below $25,000) reports having either a "very difficult" or a "somewhat difficult" time paying their bills in mid-2022 (Week 47 of the Census PULSE Survey).

Not surprisingly, the highest income range considered (from $35,000 to $49,999) has the least difficult time in paying their usual household expenses. Even then, however, the problems faced by this population falling into the higher tier of the three income ranges considered are nonetheless considerable. Nearly one-in-five (18%) report facing a "very difficult" time in paying their usual household expenses, while nearly half (28% + 18% = 46%) report having either a "somewhat difficult" or a "very difficult" time in paying their bills.

Difficulty in Paying for Usual Household Expenses in Last Seven Days (New Hampshire)
(selected Census PULSE weeks) (percentage population 18 years and older) (by income)

Week 13	Not At All Difficult	A Little Difficult	Somewhat Difficult	Very Difficult
Less than $25,000	27%	34%	12%	27%
$25,000 - $34,999	33%	16%	45%	6%
$35,000 - $49,999	47%	18%	15%	20%
Week 21	Not At All Difficult	A Little Difficult	Somewhat Difficult	Very Difficult
Less than $25,000	16%	15%	19%	49%
$25,000 - $34,999	20%	28%	31%	21%
$35,000 - $49,999	32%	22%	25%	22%
Week 31	Not At All Difficult	A Little Difficult	Somewhat Difficult	Very Difficult
Less than $25,000	9%	28%	49%	15%
$25,000 - $34,999	39%	23%	24%	14%
$35,000 - $49,999	42%	19%	25%	13%
Week 41	Not At All Difficult	A Little Difficult	Somewhat Difficult	Very Difficult
Less than $25,000	26%	25%	19%	29%
$25,000 - $34,999	27%	26%	22%	25%
$35,000 - $49,999	48%	29%	16%	7%
Week 47	Not At All Difficult	A Little Difficult	Somewhat Difficult	Very Difficult
Less than $25,000	13%	17%	33%	37%
$25,000 - $34,999	12%	18%	32%	38%
$35,000 - $49,999	31%	22%	28%	18%

As noted above, the difficulties faced by low-income and lower-income New Hampshire residents may, but are not necessarily, attributable to the ongoing impacts of COVID-19.

Wisconsin

COVID-19 continues to have an ongoing adverse impact on the extent to which Wisconsin residents have a difficulty in paying for usual household expenses.[8] The degree of difficulty for each of the five weeks examined is presented in the Table below. For the population as a whole, Wisconsin residents are having more difficulty today in paying their usual household expenses than they have had since the advent of COVID-19. On the one hand, not only has the percentage of population finding it "not at all difficult" to pay their usual household expenses fallen to the lowest level since Week 13 of COVID-19, but the combined percentage of households finding it either "not at all difficult" or only "a little difficult" has fallen to the lowest level since that early week of COVID-19.

Difficulty in Paying Usual Household Expenses in Last Seven Days (Wisconsin) (Selected Census PULSE Weeks)[9] (total population 18 years old and older)

Week	Total	Not at all difficult	A little difficult	Somewhat difficult	Very difficult
Wk 13	4,438,719	55%	20%	13%	9%
Wk 21	4,438,719	46%	20%	17%	13%
Wk 31	4,454,731	58%	16%	13%	6%
Wk 41	4,454,731	50%	20%	12%	12%
Wk 47	4,514,873	41%	24%	17%	10%

In contrast, as shown in the Table above, the percentage of Wisconsin residents having difficulty paying their usual household expenses declined from week 13 through Week 31. In 2022, however, those difficulties have been clearly trending upward, both for those are finding it "very difficult" to pay their usual household expenses and those who report finding it either "somewhat difficult" or "very difficult."[10]

The difficulty which Wisconsin's low-income population is facing in paying for usual household expenses is higher today than it has been since the advent of the COVID-19 pandemic. For purposes of examining low-income households, in the Table below, data on income status was limited to households with annual income of less than $50,000.

The Table shows that with the exception of a brief uptick in difficulties in Week 21 of the Census PULSE Surveys, the highest percentage of the lowest income population now facing a "very difficult" time is documented in the most recent time period. Nearly four-of-ten persons with income less than $25,000 reports having had a "very difficult" time paying their usual household expenses "in the last seven days." Indeed, a full 70% of this lowest income population (i.e. annual income below $25,000) reports having either a "very difficult" or a "somewhat difficult" time paying their bills in mid-2022 (Week 47 of the Census PULSE Survey).

[8] The difficulty is limited to "difficulty paying for usual household expenses *in the last 7 days*." (emphasis added).

[9] Percentages may not add to 100% because those not reporting have been omitted.

[10] It should be noted, of course, that while these difficulties are documented through the Census Bureau's COVID-19 PULSE Survey, the difficulties that are being reported are not necessarily limited to those caused by, or associated with, COVID-19.

Difficulty in Paying for Usual Household Expenses in Last Seven Days (Wisconsin) (selected Census PULSE weeks) (percentage population 18 years and older) (by income)				
Week 13	Not At All Difficult	A Little Difficult	Somewhat Difficult	Very Difficult
Less than $25,000	31%	15%	19%	35%
$25,000 - $34,999	33%	30%	13%	23%
$35,000 - $49,999	51%	23%	16%	10%
Week 21	Not At All Difficult	A Little Difficult	Somewhat Difficult	Very Difficult
Less than $25,000	13%	15%	25%	46%
$25,000 - $34,999	24%	21%	36%	20%
$35,000 - $49,999	38%	27%	12%	23%
Week 31	Not At All Difficult	A Little Difficult	Somewhat Difficult	Very Difficult
Less than $25,000	38%	10%	24%	29%
$25,000 - $34,999	55%	27%	16%	2%
$35,000 - $49,999	59%	14%	19%	8%
Week 41	Not At All Difficult	A Little Difficult	Somewhat Difficult	Very Difficult
Less than $25,000	18%	19%	23%	40%
$25,000 - $34,999	31%	25%	21%	23%
$35,000 - $49,999	36%	31%	21%	12%
Week 47	Not At All Difficult	A Little Difficult	Somewhat Difficult	Very Difficult
Less than $25,000	13%	17%	33%	37%
$25,000 - $34,999	12%	18%	32%	38%
$35,000 - $49,999	31%	22%	28%	18%

Not surprisingly, in the Table above, the highest income range considered (from $35,000 to $49,999) has the least difficult time in paying their usual household expenses. Even then, however, the problems faced by this population falling into the higher tier of the three income ranges considered are nonetheless considerable. Nearly one-in-five (18%) report facing a "very difficult" time in paying their usual household expenses, while nearly half (28% + 18% = 46%) report having either a "somewhat difficult" or a "very difficult" time in paying their bills.

Overall Economic Health and the Financial Well-Being of the Most Vulnerable.

One must be very careful in assessing the improving health of the economy as a whole and the financial health of households who are the most vulnerable. The increase in Poverty attributable to COVID-19 is important because it is not likely to be resolved in the foreseeable future. The long-term danger arises because when people lose their jobs, the long-lasting effects are not just on their income. Unemployment has a negative effect on workers' skills and education, even on their health. Human capital, the skills of the overall workforce, decays over time because of the loss of jobs. Moreover, with the COVID-19 pandemic, it is generally recognized that many of the jobs that have been lost will never come back. One research paper from the Becker Freidman Institute for Economics at the University of Chicago estimated that between 32% and 42% of COVID-19 induced layoffs will be permanent.[11]

There is a second economic factor that should be considered as well in Wisconsin. Nearly 40% of U.S. households, including nearly all low-wage workers, fall into a category referred to as "liquid asset poor." "Liquid asset poverty," which is interchangeable with "liquid asset poor," is a term-of-art that refers to households who lack sufficient liquid assets to replace income in order to subsist at the Poverty Level

[11] Davis et al. (June 2020). COVID-19 is also a Reallocation Shock, https://bfi.uchicago.edu/wp-content/uploads/BFI_WP_202059.pdf.

for three months in the absence of income. According to a Pew Research Center report, "only about one-in-four (23%) [lower income adults] say they have rainy day funds set aside that would cover their expenses for three months in case of an emergency such as job loss, sickness or an economic downturn, compared with 48% of middle-income and 75% of upper-income adults."[12] Even as the COVID-19 economic crisis resolves itself for many people, the impact of the lack of savings will become increasingly pronounced, with low-income customers, in particular, unable to draw on resources to pay day-to-day bills. Particularly for lower-income households, economic difficulties will prevail for an extended period of time not only because these households have been forced to use their emergency savings, but also because they have been forced to incur substantial debt during the COVID-19 pandemic to date. According to Pew:

> Those affected by coronavirus related job loss or pay cuts are much more likely than those who have not experienced these setbacks to have drawn on additional resources. Fully 46% of adults who say they or someone in their household have either been laid off or taken a pay cut as a result of the coronavirus outbreak say they have used money from a savings or retirement account to pay their bills, compared with 17% of those who have not experienced these setbacks.[13]

As the COVID-19 economic crisis continues, these households are now running out of savings to draw down. This is an ongoing phenomenon in Wisconsin. According to the Census Bureau's "Week 47" COVID-19 PULSE Survey, discussed in detail above, a substantial majority of Wisconsin residents are now using "regular income sources like those received before the pandemic;" those that do, have had few payment difficulties in paying their usual household expenses in the last seven days. However, nearly 1.3 million residents continue to use credit cards or loans to pay their usual household expenses, with more than 40% reporting that they found it "somewhat difficult" or "very difficult" to pay their usual household expenses. Nearly 900,000 Wisconsin residents report that they continue to draw money from savings (or sell assets, including withdrawals from retirement accounts). Of these, nearly half (47%) (29.9% + 17.1%) reported finding it "somewhat difficult" or "very difficult" to pay their usual household expenses in the last seven days.

[12] Parker, Horowitz and Brown (April 21, 2020). About Half of Lower-Income Americans Report Household Job or Wage Loss Due to COVID-19, Pew Research Center: Washington D.C. https://www.pewsocialtrends.org/2020/04/21/about-half-of-lower-income-americans-report-household-job-or-wage-loss-due-to-covid-19/.

[13] Covid-19 Economic Fallout, supra, at 12.

Difficulty paying for usual household expenses in the last 7 days					
Used in the last 7 days to meet spending needs	Total	Not at all difficult	A little difficult	Some what difficult	Very difficult
Regular income sources like those received before the pandemic	3,278,474	48.7%	27.4%	16.0%	7.8%
Credit cards or loans	1,293,904	27.3%	28.1%	30.1%	14.6%
Money from savings or selling assets or possessions (including withdrawals from retirement accounts)	891,442	19.2%	33.8%	29.9%	17.1%
Borrowing from friends or family	350,089	4.3%	9.3%	35.6%	50.7%
Government rental assistance	59,386	0%	36.2%	13.3%	50.5%

In sum, merely because the economy is growing more robust for the population as a whole does not mean that the needs of the most vulnerable can be ignored. There is a huge population in Wisconsin who continue to suffer economically, and will likely do so for the foreseeable future, as a result of the COVID-19 pandemic.

Ohio

FSC's examination of the impact of COVID in Ohio relies, also, upon the Census Bureau's COVID-19 "PULSE Survey" published periodically since the middle of 2020. The PULSE Survey has published results on a biweekly basis, with the most current results published in "Week 44" (March 30, 2022 through April 11, 2022). Rather than examining each week of data, FSC chose six weeks of published results to track the impact of COVID at different points in time, from the inception of the pandemic through the present. The six weeks of data examined include:

- Week 13 (August 19, 2020 through August 31-2020);
- Week 21 (December 9, 2020 through December 21, 2020);
- Week 28 (April 14, 2021 through April 26, 2021);
- Week 39 (September 29, 2021 through October 11, 2021);
- Week 42 (January 6, 2022 through February 7, 2022; and
- Week 44 (March 30, 2022 through April 11, 2022).

These six weeks provide a review of the impacts of COVID from the depths of the health crisis (in that first summer of 2020) through the time at which the analysis was done. Data at the present time, and at other points in time, is most meaningful when compared to the Summer of 2020 when everyone agrees the health crisis and the economic crisis was at its most profound.

More specifically, FSC's review examined the data on household spending difficulties published in those Surveys. The PULSE Survey did not include questions on such spending patterns before Week 13. The COVID-19 PULSE Surveys generate data on a state-specific basis, but not for intra-state geographic regions. The data examined is for the State of Ohio.

While there is some fluctuation from week-to-week in the percentage of PULSE Survey respondents who report having a "somewhat difficult" or "very difficult" time in "paying for usual household expenses," a number of consistent patterns nonetheless emerge. First, the lowest income respondents reported the most difficult time in paying for their usual household expenses. In the first week of data (Week 13), more than half (52.1%) of households with income less than $25,000 reported being able to pay for their usual household expenses as being either “somewhat difficult” (13.4%) or “very difficult” (38.7%). By Week 21, that percentage had increased to nearly three-in-five (somewhat difficult = 34.1%; very difficult = 22.6%). In both Weeks, as incomes increased, the percentage of respondents reporting these difficulties decreased. There appeared to be a clear breakpoint at $50,000, at which point more than three-quarters of respondents reported their ability to pay for usual household expenses was either “not at all difficult” or “a little difficult.”

For purposes here, however, the difference between income levels over time instead focuses on the three lowest income levels (below $25,000; $25,000 - $34,999; $35,000 - $49,999).

By Week 39 (September 9, 2021 through October 11, 2021), PULSE respondents in the lowest income range (below $25,000) had experienced somewhat, but not substantially improved circumstances. In that Survey, 47% reported that their ability to pay usual household expenses was either “somewhat difficult” or “very difficult.” Even at an annual income of $35,000 to $49,999 in Week 39, a substantial number of PULSE respondents were having difficulty in paying their usual household expenses, with nearly four-in-ten reporting that their ability was either “somewhat difficult” (16.7%) or “very difficult” (21.2%) (37.9% combined). While this was not a substantial change since the first week of Survey results on this question (Week 13: somewhat difficult = 34.1%; very difficult = 22.6%), the nearly 40% reporting difficulties at even this more moderate income level is substantial.

The difficulties at the lowest income level continue through the present. In the most recent PULSE Survey results in Week 44, more than half of respondents with annual household income less than $25,000 report that their ability to pay usual household expenses is either “somewhat difficult” (32.2%) or “very difficult” (20.3%) (combined 52.5%).

What improvement in the ability to pay usual household expenses has occurred in the next two higher income ranges. In the most recent Survey results (March 30, 2022 to April 11, 2022), respondents with household income of $15,000 - $34,999 reported that they had a “somewhat difficult” time paying usual household expenses in 30.0% of the instances, and a “very difficult” time in 14.0% of the instances. Respondents with an annual income of $35,000 to $49,999 reported having a “somewhat difficult” time in 22.2% of the instances, and a “very difficult” time in 15.3% of the instances. The data for these three lower income levels is graphed in Schedule RDC-8 (pages 1 – 3).

Low- and even low- to moderate-income consumers in Ohio continue to have economic difficulties engendered by the COVID-19 pandemic. Whether or not the state is gaining control over the public health crisis, the economic crisis caused by the pandemic continues for these lower income households. More than half of all households with income less than $25,000 continue to have either a “somewhat difficult” or a “very difficult” time in paying their usual household expenses as of April 2022. More than 40% of households with income between $25,000 and $34,999, and nearly 40% of households with income between $35,000 and $49,999, continue to have either a “somewhat difficult” or a “very difficult” time in paying their usual household expenses.

Moreover, as the COVID health pandemic winds down, care must be taken in assessing policy significance to the percentage of consumers finding it not at all difficult, or only somewhat difficult, to pay usual household expenses. Federal assistance that has been made available during the COVID pandemic will not continue into the future to help customers pay these bills.

Pennsylvania

While the Census releases data on various metropolitan areas, including Philadelphia, it does not release data on geographic areas that could be aggregated into the PECO service territory. Accordingly, FSC examined state-specific data for Pennsylvania as a whole. The data is primarily from Week 30 (May 12 through May 24, 2021).[14]

The Census PULSE Survey documents that a large number of Pennsylvania residents report they have lost employment income even in the "past four weeks" (i.e., at the time of the survey). The Table shows that as recently as Week 30 of the PULSE Survey (May 12 through May 24, 2021), more than 1.6 million Pennsylvania residents (16.5%) reported losing employment income in the past four weeks. The Table shows further that, substantially more than 1.2 million Pennsylvania residents *expect* to lose employment income "in the next 4 weeks." More than one-in-six Pennsylvania residents, in other words, have lost income and an additional one-in-twelve expect to lose income in the next four weeks.

[14] All PULSE Survey data can be accessed at: https://www.census.gov/programs-surveys/household-pulse-survey/data.html#phase3.1.

Experienced and Expected Loss of Employment Income (Pennsylvania) (PULSE Survey)

Experienced Loss of Employment Income in Last Four Weeks

	Week 30			
	Total	Yes	No	% Yes
Total	9,760,505	1,606,120	8,090,145	16.5%

Expected Loss of Employment Income in next 4 weeks

	Week 30			
	Total	Yes	No	% Yes
Total	9,760,505	1,247,222	8,432,238	12.8%

On a percentage basis, this loss of employment income was over-represented in the lower income brackets in Pennsylvania. The Table below shows the proportionate representation of Pennsylvania residents who have experienced a loss of income in the last four weeks. "Proportionate representation" means that the percentage of total population in each income range is first determined. The percentage of population in each income range reporting a loss of employment income is then compared against this proportion. Those income ranges which are over-represented in the income ranges having lost employment income are highlighted in yellow.

With the exception of residents with income between $35,000 and $49,999, the income ranges that disproportionately experienced a loss of employment income were those incomes less than $75,000. Persons in the income range of $25,000 to $34,999 were the most over-represented in that population having experienced a loss of employment income. Of Pennsylvania residents who have experienced a loss of employment income in the last four weeks, more than 14% fell in that income range even though that income range represented only

8% of the total population reporting data. This further supports the conclusion that the economic crisis associated with COVID-19 is not simply a "low-income" issue, but instead reaches beyond those households with income at or below 150% of Poverty Level.

Loss of Employment Income by Household Income (in the last four weeks)
(Income Range as Percent of Total) (PULSE Survey)
(yellow shade: income ranges disproportionately represented in loss of employment income)
Week 30

	Total	Yes
<$25,000	9.3%	11.9%
$25,000 - $34,999	8.3%	14.1%
$35,000 - $49,999	6.9%	6.9%
$50,000 - $74,999	13.3%	15.3%
$75,000 - $99,999	9.3%	7.0%
$100,000 - $149,999	11.1%	5.8%
$150,000 - $199,999	3.6%	2.2%
$200,000 and above	4.6%	0.5%
Sum of those reporting	100%	100%

Based on this data, it is necessary to conclude that while the loss of employment income certainly disproportionately affects the lowest income households, that loss of employment income is not *exclusively* a low-income phenomenon.

Pennsylvania residents have continuing difficulties in paying for their basic living expenses under COVID-19. The Census PULSE survey reports on the "difficulty paying for usual household expenses during the coronavirus pandemic." The Table above presents the data for Pennsylvania. As this Table shows, the economic conditions for Pennsylvania residents are still dire. In Week 30 of the PULSE Survey, 993,000 Pennsylvania residents had a "very difficult" time in paying for usual household expenses in the past seven days. Moreover, the combined total of people reporting that they found it either "very difficult" or "somewhat difficult" to pay for usual household expenses in Week 30 was 24.6% (13.7% + 10.9%), nearly one-in-four of all Pennsylvania residents.

In contrast, the percentage of Pennsylvania residents reporting that they found it "not at all difficult" to pay for their usual household expenses in the past seven days during the Coronavirus pandemic still remained at just over 50% of the total population reporting. Only half of all Pennsylvania residents, in other words, found it "not at all" difficult to pay their usual household expenses, even at the end of May 2021.

Difficulty in Paying for Usual Household Expenses in Past 7 Days During the Coronavirus Pandemic
(PULSE Survey)
(Pennsylvania) (Total = 9,760,505)[15]
Week 30 (in millions)

Not at All	A Little	Somewhat	Very
4.790	2.054	1.248	0.993
52.7%	22.6%	13.7%	10.9%

As with the data on the loss of employment income, the data on difficulties in paying for usual household expenses during the coronavirus pandemic shows a marked difference based on income levels. The data is set forth in the Table below.

Not surprisingly, the biggest reduction in the percentage having a "very difficult" time in paying for usual household expenses occurs in the income groups with the largest percentage of population having such difficulties in the first instance. Within the population of households with income less than $25,000, more than one-

[15] Percentage is of those reporting.

in-four (28.6%) of households report having a "very difficult" time in paying their bills.

The "very difficult" data, however, does not tell the entire story. Nearly three-fifths of the population with income less than $25,000 report having a "very difficult" or a "somewhat difficult" time (27.9% + 28.6% = 56.5%) in paying for usual household expenses in the past seven days.

Problems in the next two income ranges also remain very prevalent. Nearly half (47.1%) of households with income between $25,000 and $34,999 (26.6% + 20.5%) have a "somewhat" or "very" difficult times paying their usual household expenses. 30.7% (13.6% + 17.1%) in the income range of $35,000 to $49,999 report having a "somewhat difficult" or "very difficult" time in paying usual household expenses in the past seven days as of Week 30.

Difficulty in Paying for Usual Household Expenses in Past 7 Days During the Coronavirus Pandemic by Annual Income (PULSE Survey) (Week 30) (Pennsylvania) (Total = 9,760,505)[16]

	Total	Not at All	A Little	Some what	Very
<$25,000	907,637	19.7%	23.8%	27.9%	28.6%
$25-$34,999	813,121	26.5%	26.3%	26.6%	20.5%
$35 - $49,999	678,228	45.2%	24.2%	13.6%	17.1%
$50 - $74,999	1,294,422	56.6%	23.7%	9.9%	9.8%
$75 - $99,999	905,899	60.5%	14.0%	18.8%	6.7%
$100 - $149,999	1,081,575	74.5%	16.5%	3.7%	5.3%
$150 - $199,999	354,392	83.7%	13.1%	3.2%	0.0%
$200,000+	449,135	89.1%	9.9%	0.5%	0.5%

Even in the income range as high as $50,000 to $74,999 in the Table above, nearly one-in-five (19.7%) (9.9% + 9.8%) Pennsylvania residents report having either a "somewhat difficult" or a "very difficult" time paying for their usual household expenses.

Summary

Even as the public vaccination against the coronavirus becomes more widespread, the economic crisis caused by the COVID-19 pandemic continues to significantly harm lower income residents. The economic impacts will result in a long-term economic disruption for utility customers.

For a complete copy of the FSC analyses of COVID data in the states discussed above, or to obtain a current analysis of COVID data in a different state, please write:

roger [at] fsconline.com

Fisher, Sheehan and Colton, Public Finance and General Economics (FSC) provides economic, financial and regulatory consulting. The areas in which *FSC* has worked include energy law and economics, fair housing, affordable housing development, local planning and zoning, energy efficiency planning, community economic development, poverty and telecommunications policy, regulatory economics, and public welfare policy.

[16] Percentage is of those reporting.