

Income, Earnings, and Poverty From the 2004 American Community Survey

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INTRODUCTION

This report looks at information on income, earnings, and poverty collected in the 2004 American Community Survey (ACS). (The text box *What Is the American Community Survey?* describes the survey.) The income, earnings, and poverty information from the ACS provide a measure of the country's economic well-being. This report uses the unique ability of the ACS to produce: estimates for the United States, states, and lower levels of geography such as counties and local areas; detailed tabulations or cross-classifications; and yearly data for local areas to track changes over time.

The U.S. Census Bureau also reports on income and poverty based on the Current Population Survey Annual Social and Economic Supplement (CPS ASEC). The CPS ASEC asks detailed questions about income from over 50 sources. It is the official source of poverty estimates for the United States and provides detailed estimates of income, poverty, and health insurance at both the national and state level.

The Census Bureau recommends that people use the CPS ASEC as the data source for national estimates of income and poverty. While both the ACS and the CPS ASEC offer income and poverty estimates at the state level, it is important not to draw conclusions from comparisons across surveys. For example, it is inappropriate to compare a state estimate of poverty in the ACS

to a different state estimate in the CPS ASEC.¹

The report has three main sections: household income; the earnings of men and women—the largest component of income for most people; and poverty. The income and poverty estimates are based

¹ For guidance about when to use income and poverty estimates from each survey, see *Guidance on Differences in Income and Poverty Estimates from Different Sources* at <<http://www.census.gov/hhes/www/income/newguidance.html>>.

solely on money income received (exclusive of certain money receipts such as capital gains and lump-sum payments) before payments for personal income taxes, social security, union dues, Medicare deductions, etc. Money income does not include the value of noncash benefits such as food stamps, health benefits, subsidized housing, payments by employers for retirement programs and medical and educational expenses, and goods produced and consumed on the farm.

What Is the American Community Survey?

The American Community Survey (ACS) is a new approach to collecting reliable, timely information needed by local communities. It will replace the decennial census long form in future censuses and is a critical element in the Census Bureau's 2010 Decennial Census Program. Like the long form it is designed to replace, the ACS collects detailed demographic, socioeconomic, and housing information.

Fully implemented in 2005, the ACS is the largest household survey in the United States, with a sample size of about 3 million housing unit addresses throughout the country. Release of annual estimates from the ACS will begin in 2006 for all geographic areas with a population of 65,000 or more; 3-year average estimates will begin in 2008 for areas and subpopulations as small as 20,000; and 5-year average estimates will start in 2010 for census tracts, block groups, and small subpopulations. All estimates, including the 3-year and 5-year average estimates, will be updated every year.

During the testing program (2000 to 2004), the ACS collected information from approximately 800,000 addresses per year and produced estimates for the United States, states, and essentially all places, counties, and metropolitan areas with at least 250,000 people.

The data contained in this report are based on the ACS sample interviewed in 2004. The population represented (the population universe) is limited to the household population and excludes the population living in institutions, college dormitories, and other group quarters. For information on the ACS sample design and other ACS topics, visit <http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html>.

HOUSEHOLD INCOME

Household income includes the income of the householder and all other people 15 years and older in the household, whether related to the householder or not. This report focuses on median household income. The median is the point that divides the household income distribution into two equal parts, one part having incomes above the median and the other having incomes below the median. The median is based on the distribution of the total number of households, including those with no income or negative income.

The information on income was collected during monthly interviews conducted between January and December 2004. Respondents were asked about income received during the 12-month period prior to the interview, yielding a total time span covered by responses of 23 months. All income data were inflation-adjusted to reflect calendar year 2004 dollars. (Details are provided in the Text Box *How Is Income Collected and Measured in the ACS?*)

Median Household Income for the United States and States

Median household income in the United States in 2004 was \$44,684 (Table 1).² This was not different from median household income in 2003 (\$44,686, in 2004 dollars).³ Household income estimates varied from state to state, ranging from a median of \$61,359 for New Jersey to \$31,504 for West Virginia. Some other states with relatively high

² The estimates in this report (which may be shown in text, figures, and tables) are based on responses from a sample of the population and may differ from actual values because of sampling variability or other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. All comparative statements have undergone statistical testing and are significant at the 90-percent confidence level unless otherwise noted.

³ The CPS ASEC also found no change in median household income between 2003 and 2004.

household income (about \$55,000 or higher) included Alaska, Connecticut, Maryland, Massachusetts, and New Hampshire, while other states with relatively low median household income (about \$35,500 or lower) included Arkansas, Kentucky, Louisiana, Mississippi, Montana, and Oklahoma.⁴

The map in Figure 1 displays the relationship of state median household income to the median for the United States. Median incomes in

⁴ Because of sampling error, the estimates of household income for the high-income states mentioned here may not be statistically different from one another. The same is true for the low-income states. Hawaii, with a median income of \$53,554, is not statistically different from the high income criteria of \$55,000, and New Mexico (\$36,043) is not statistically different from the low income criteria of \$35,500.

18 states and the District of Columbia were above the U.S. median and in 28 states were below it. Four states had median household incomes in 2004 that were not different from the U.S. median.

Figure 1 shows that the states above the median tended to be in the Northeast and West regions.⁵

⁵ The Northeast region includes the states of Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont. The Midwest region includes the states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. The South region includes the states of Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia, and the District of Columbia, a state equivalent. The West region includes the states of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

How Is Income Collected and Measured in the ACS?

The information on income and earnings presented in this report were collected during monthly interviews conducted between January and December 2004. Respondents were asked about income for the 12-month period prior to the interview (the reference period), yielding a total income time span covering 23 months. For example, for those interviewed in March 2004 the income reference period was from March 2003 to February 2004, while for those interviewed in December 2004, the reference period was December 2003 to November 2004.

All income was adjusted to reflect calendar year 2004 dollars. That is, the 12 different reference periods were adjusted to reflect a fixed reference period, in this case January 2004 through December 2004, using the Consumer Price Index (CPI). This adjustment took the sum of the 2004 monthly CPI adjustment factors, divided it by the sum of the monthly CPI adjustment factors for the income reference period, and multiplied the result by the income.

Example: Consider a household interviewed in June 2004 with a household income of \$43,265. The sum of the CPI monthly adjustment factors for 2004 was 2,266.6. The sum of the CPI monthly adjustment factors for the reference period for a June 2004 interview was 2,227.1. Dividing 2,266.6 by 2,227.1 results in an adjustment factor of 1.0177. Multiplying the reported household income of \$43,265 by this adjustment factor results in a 2004 inflation-adjusted household income of \$44,031.

For information on income in the ACS and how it differs from the Current Population Survey Annual Social and Economic Supplement (CPS ASEC), which also collects information on income, and for a comparison of median household income data from the ACS and the CPS ASEC, visit <http://www.census.gov/hhes/www/income/newguidance.html>.

Table 1.
Median Household Income by State: 2004

(In 2004 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

Area	Median household income (dollars)	
	Estimate	90-percent confidence interval (±)
United States	44,684	214
Alabama	36,709	1,167
Alaska	57,027	2,655
Arizona	41,995	747
Arkansas	32,983	771
California	51,185	453
Colorado	48,198	2,766
Connecticut	60,528	1,126
Delaware	50,315	1,390
District of Columbia	46,574	1,203
Florida	41,236	562
Georgia	43,037	684
Hawaii	53,554	3,395
Idaho	39,934	2,019
Illinois	48,953	1,109
Indiana	42,195	790
Iowa	41,350	952
Kansas	41,638	765
Kentucky	35,269	1,056
Louisiana	35,110	867
Maine	42,163	1,107
Maryland	57,424	1,750
Massachusetts	55,658	845
Michigan	44,905	665
Minnesota	50,860	735
Mississippi	31,642	974
Missouri	41,473	1,008
Montana	35,239	1,626
Nebraska	41,657	641
Nevada	44,646	1,711
New Hampshire	55,580	1,166
New Jersey	61,359	1,040
New Mexico	36,043	2,140
New York	47,349	748
North Carolina	39,428	1,773
North Dakota	39,447	1,212
Ohio	42,240	1,101
Oklahoma	35,357	692
Oregon	41,794	1,033
Pennsylvania	42,941	606
Rhode Island	48,722	1,473
South Carolina	39,837	1,661
South Dakota	38,472	1,404
Tennessee	38,794	1,168
Texas	41,759	491
Utah	47,074	1,447
Vermont	46,543	1,284
Virginia	51,689	1,374
Washington	47,659	2,085
West Virginia	31,504	1,658
Wisconsin	45,315	1,803
Wyoming	44,275	1,694

Note: Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html.

Source: U.S. Census Bureau, 2004 American Community Survey.

Seven of the nine Northeast states—Connecticut, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, and Vermont—had median household incomes above the U.S. median, while Maine and Pennsylvania had median incomes that fell below the U.S. median.

Similarly, 6 of the 13 states in the West region had household incomes above the median. They were Alaska, California, Colorado, Hawaii, Utah, and Washington. Those in the West below the median were Arizona, Idaho, Montana, New Mexico, and Oregon. Nevada and Wyoming had median incomes that were not different from the U.S. median.

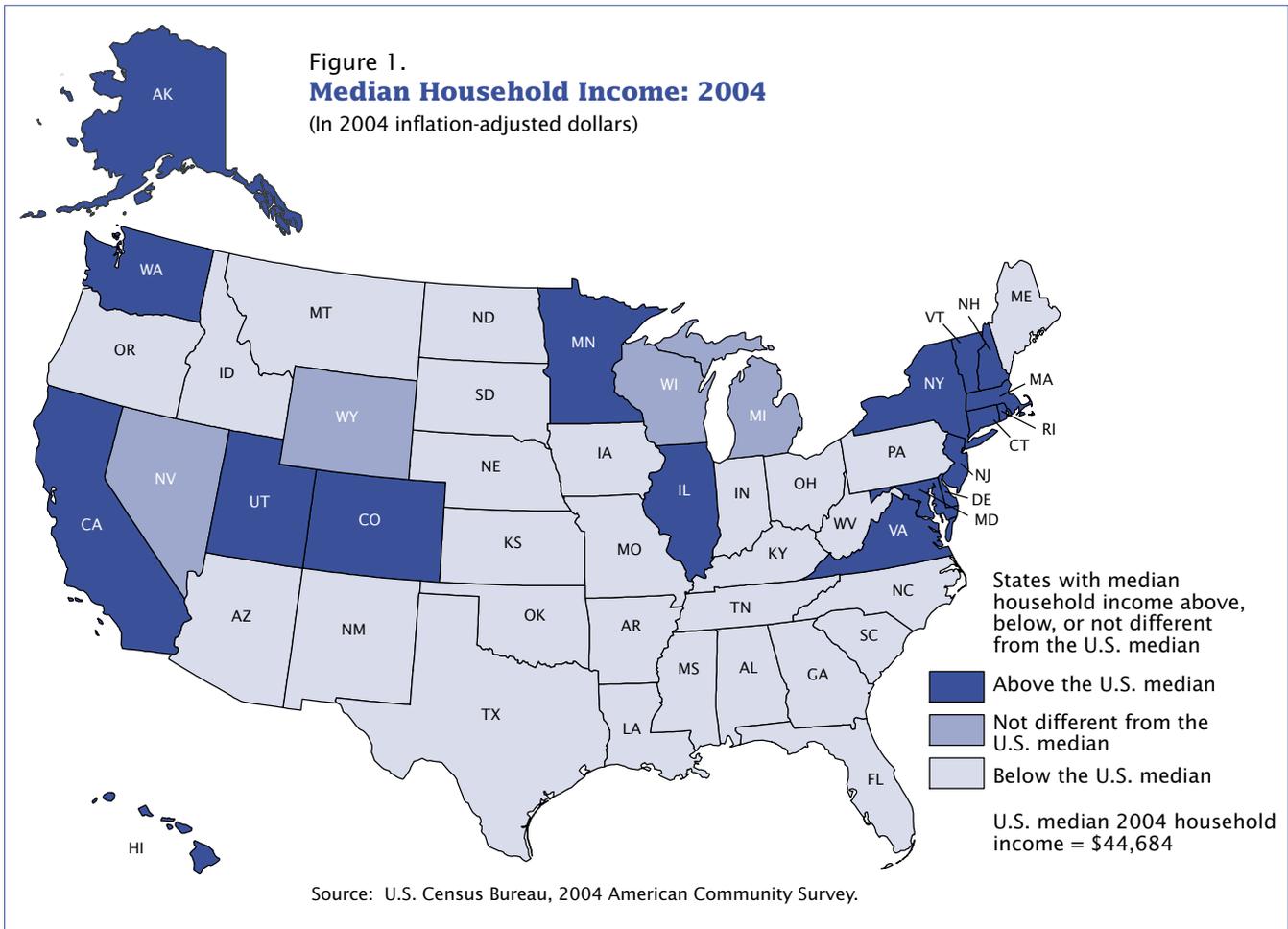
More than half the states in the Midwest (8 out of 12) and South (13 out of 16 and the District of Columbia) had median household incomes that were below the U.S. median. Illinois and Minnesota in the Midwest and Delaware, Maryland, Virginia, and the District of Columbia in the South had incomes above the national median. Michigan and Wisconsin in the Midwest had medians that were not different from the U.S. median.

Figure 1 also shows that incomes were generally higher along the two coasts than they were elsewhere in the country. Of the five states on the Pacific Ocean—Alaska, California, Hawaii, Oregon, and Washington—all except Oregon had a median household income above the U.S. median. On the Atlantic coast, 9 of the 14 states that border the Atlantic Ocean had medians above the U.S. median.

Median Household Income for Counties and Places

One of the strengths of the ACS is its ability to produce estimates for substate geography. During its testing phase (2000 to 2004), the ACS produced yearly estimates for areas of 250,000 or more people. Table 2 identifies the counties and places of this size with the 10 highest and

Figure 1.
Median Household Income: 2004
(In 2004 inflation-adjusted dollars)



10 lowest estimates of 2004 median household income.⁶

For counties of 250,000 or more people, median household income estimates ranged from \$88,133 for Fairfax County, VA, to \$24,778 for Hidalgo County, TX, compared with the U.S. median of \$44,684. All counties in Table 2 with high median household incomes were found in states with incomes above the U.S. median. For places of 250,000 people or more, median household income ranged from \$71,765 for San Jose, CA, to \$24,031 for Miami, FL. Unlike counties, one place with high income, Raleigh, NC, was not

⁶ Because of sampling error, the estimates for the high-income counties and places mentioned here and shown in Table 2 may not be statistically different from one another or from counties and places not mentioned. The same is true for the low-income counties and places.

in a state with a median household income above the U.S. median.

Eight out of ten counties of 250,000 people or more with the lowest incomes were in states with incomes below the U.S. median. The two exceptions were Bronx County, NY, and Baltimore city, MD. (Baltimore city is considered a county equivalent.) At the place level, 6 out of 10 of the lowest income places were in lower income states. The exceptions were Newark, NJ, and Buffalo, NY, which were in states with medians above the U.S. level; and Detroit, MI, and Milwaukee, WI, which were in states with medians that were not different from the U.S. median.

Median Household Income Over Time

The ACS can be used to track changes over time. During the ACS testing period, the Census Bureau presented yearly comparison data for areas of one million or more people. Table 3 presents estimates of median household income for the 37 counties and 9 places of this size for the period 2000 to 2004.

The majority of counties with one million or more people (32 out of 37) had no change in real median household income from 2003 to 2004.⁷ For the five counties with changes, three—King County, WA; Palm Beach County, FL; and

⁷ All income data were inflation-adjusted to reflect calendar year 2004 dollars. "Real" refers to the comparison of income after adjusting for inflation.

Table 2.
Ten Counties and Places of 250,000 or More People With the Highest and Lowest
Estimates of Median Household Income: 2004

(In 2004 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

Area	Highest		Area	Lowest	
	Median household income (dollars)	90-percent confidence interval (±) (dollars)		Median household income (dollars)	90-percent confidence interval (±) (dollars)
Counties¹			Counties¹		
Fairfax County, VA	88,133	4,158	Mahoning County, OH	34,132	1,915
Somerset County, NJ	84,892	6,617	Baltimore city, MD	34,055	2,852
Morris County, NJ	83,583	4,236	Orleans Parish, LA	31,369	2,222
Montgomery County, MD	82,971	5,280	Caddo Parish, LA	31,317	1,470
Howard County, MD	82,065	4,536	Philadelphia County, PA	30,631	1,519
Nassau County, NY	78,762	3,151	St. Louis city, MO	30,389	2,321
Prince William County, VA	77,678	3,766	El Paso County, TX	28,925	2,552
Monmouth County, NJ	77,223	3,748	Bronx County, NY	28,705	1,118
Rockland County, NY	75,306	3,893	Cameron County, TX	26,290	4,735
Santa Clara County, CA	74,509	3,402	Hidalgo County, TX	24,778	2,946
Places¹			Places¹		
San Jose city, CA	71,765	4,174	El Paso city, TX	31,764	2,037
Anchorage municipality, AK	61,595	2,490	New Orleans city, LA	31,369	2,222
San Francisco city, CA	60,031	1,547	Milwaukee city, WI	31,231	1,812
Virginia Beach city, VA	55,781	2,587	Philadelphia city, PA	30,631	1,519
San Diego city, CA	51,382	2,151	St. Louis city, MO	30,389	2,321
Anaheim city, CA	49,622	3,453	Buffalo city, NY	28,544	3,996
Raleigh city, NC	47,878	2,605	Detroit city, MI	27,871	1,924
Seattle city, WA	46,650	2,537	Cleveland city, OH	27,688	3,109
Washington city, DC	46,574	1,203	Newark city, NJ	26,309	3,631
Honolulu CDP, HI	46,500	3,246	Miami city, FL	24,031	3,539

¹ Counties and places are limited to those with 250,000 people or more.

Notes: Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see <http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html>.

Because of sampling variability, some of the estimates in this table may not be statistically different from one another or from estimates for other geographic areas not listed in the table.

Source: U.S. Census Bureau, 2004 American Community Survey.

Philadelphia County, PA—had declines in real median household income. The two counties with increases were Fairfax County, VA, and Orange County, CA.

For the nine places of one million or more people, eight had real median household incomes in 2004 that were not different from those in 2003. The one place with a change, Philadelphia, PA, had a lower real median income in 2004 than in 2003.

EARNINGS OF MEN AND WOMEN

This section examines the earnings of men and women. Earnings data are limited to full-time, year-round workers who are 16 years and older unless noted otherwise. For most individuals, earnings are the largest component of their total income. (The Text Box *What Are "Earnings"?* describes how earnings data are collected in the ACS.)

Men's and Women's Earnings by State

Table 4 shows median earnings in 2004 for men and women, and women's earnings as a percentage of men's earnings by state and the District of Columbia. States that had high median household income, as shown in Table 1 and Figure 1, such as Connecticut, Maryland, Massachusetts, and New Jersey, also had high median earnings. All four of these states, along with the

Table 3.
Median Household Income for Counties and Places of 1,000,000 or More People: 2000 to 2004

(In 2004 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

Area	Median household income (in 2004 inflation-adjusted dollars)				
	2004 estimate	2003 estimate	2002 estimate	2001 estimate	2000 estimate
Counties¹					
Alameda County, CA.....	59,325	63,191	*63,722	62,611	59,773
Allegheny County, PA.....	41,855	41,602	42,502	42,969	41,963
Bexar County, TX.....	39,694	40,116	40,814	40,042	40,078
Bronx County, NY.....	28,705	27,974	*26,817	28,627	*30,431
Broward County, FL.....	44,799	43,692	44,715	*43,667	44,153
Clark County, NV.....	44,281	46,458	46,033	46,803	46,793
Contra Costa County, CA.....	67,823	71,638	69,089	71,240	67,479
Cook County, IL.....	48,849	48,923	48,285	47,888	49,417
Cuyahoga County, OH.....	39,535	39,255	*42,525	40,709	39,951
Dallas County, TX.....	43,444	44,189	44,678	44,829	*45,831
Fairfax County, VA.....	88,133	*82,879	89,287	90,393	91,068
Franklin County, OH.....	46,038	46,051	*44,315	46,497	46,073
Harris County, TX.....	43,639	43,677	*46,828	*46,964	44,889
Hennepin County, MN.....	55,329	55,425	56,546	57,592	56,392
Hillsborough County, FL.....	44,324	43,529	*41,458	43,697	*40,917
King County, WA.....	55,114	*58,501	57,882	57,675	57,384
Kings County, NY.....	36,030	36,020	36,741	37,386	*38,673
Los Angeles County, CA.....	45,958	45,791	45,888	44,802	*44,741
Maricopa County, AZ.....	46,111	45,987	*48,026	*49,402	46,850
Miami-Dade County, FL.....	37,025	36,850	37,828	36,073	38,511
Middlesex County, MA.....	67,676	67,315	70,405	69,411	67,446
Nassau County, NY.....	78,762	82,126	*73,804	76,885	77,773
New York County, NY.....	50,731	48,278	50,797	47,992	48,706
Oakland County, MI.....	63,035	64,395	65,520	65,796	66,200
Orange County, CA.....	64,416	*61,329	*60,711	61,193	63,106
Palm Beach County, FL.....	43,540	*47,194	44,084	44,892	*47,626
Philadelphia County, PA.....	30,631	*33,809	32,580	32,365	32,362
Queens County, NY.....	46,512	46,786	46,211	45,695	*51,475
Riverside County, CA.....	47,772	45,913	48,858	45,022	45,230
Sacramento County, CA.....	49,632	50,606	52,021	47,782	48,242
San Bernadino County, CA.....	47,221	44,269	47,296	45,575	44,216
San Diego County, CA.....	51,012	50,611	*52,891	49,769	51,893
Santa Clara County, CA.....	74,509	77,863	*82,968	*85,978	*83,370
St. Louis County, MO.....	50,084	52,929	53,371	*54,034	*54,544
Suffolk County, NY.....	71,956	71,453	73,424	71,227	69,864
Tarrant County, TX.....	47,369	48,185	*51,860	48,821	*50,638
Wayne County, MI.....	40,322	40,512	41,629	*44,386	*44,619
Places¹					
Chicago city, IL.....	40,656	41,513	40,738	39,069	41,975
Dallas city, TX.....	38,125	37,162	36,432	40,663	39,004
Houston city, TX.....	37,483	36,310	39,169	*41,399	*39,354
Los Angeles city, CA.....	40,682	41,404	40,777	39,834	39,130
New York city, NY.....	41,509	40,629	41,015	41,471	*43,460
Philadelphia city, PA.....	30,631	*33,809	32,580	32,365	32,362
Phoenix city, AZ.....	41,025	41,867	*44,656	43,112	42,773
San Antonio city, TX.....	36,598	37,922	38,554	38,615	37,683
San Diego city, CA.....	51,382	48,620	53,038	49,167	49,982

* Indicates a statistically significant difference at the 90-percent level between that year's estimate and the estimate for 2004.

¹ Counties and places limited to those with 1,000,000 people or more.

Note: Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html.

Source: U.S. Census Bureau, 2004 American Community Survey.

What Are “Earnings”?

“Earnings” are the sum of wage and salary income and self-employment income. Wages are sometimes distinguished from salaries by the time period that is the basis for payment. Wage earners are often hourly employees, while salaried individuals are usually paid an annual salary. Earnings are often a large part of overall income. The 2004 ACS showed that 82 percent of aggregate household income came from earnings.

This report concentrates on year-round, full-time workers 16 or older unless noted otherwise. Year-round means an individual worked 50 or more weeks in the past 12 months (or is an elementary or secondary school teacher who worked 37 or more weeks). Full-time means the individual usually worked 35 or more hours a week.

The text of the 2004 ACS questions used to determine earnings were:

41. INCOME IN THE PAST 12 MONTHS.

Mark (X) the “Yes” box for each type of income this person received, and give your best estimate of the TOTAL AMOUNT during the PAST 12 MONTHS. (NOTE: The “past 12 months” is the period from today’s date one year ago up through today.)

Mark (X) the “No” box to show types of income NOT received.

If net income was a loss, mark the “loss” box to the right of the dollar amount.

For income received jointly, report the appropriate share for each person—or, if that’s not possible, report the whole amount for only one person and mark the “No” box for the other person.

a. Wages, salary, commissions, bonuses, or tips from all jobs. Report amount before deductions for taxes, bonds, dues, or other items.

b. Self-employment income from own nonfarm businesses or farm businesses, including proprietorships and partnerships. Report NET income after business expenses.

ACS questionnaires can be found at <<http://www.census.gov/acs/www/SBasics/SQuest/SQuest1.htm>>.

District of Columbia, were among the highest in median earnings for both men and women.⁸

Despite gains made by women in recent years, men’s earnings were uniformly higher than women’s earnings. At the U.S. level, the me-

⁸ Because of sampling error, the estimates of earnings for the high earning states mentioned here may not be statistically different from one another or from other states not mentioned.

dian earnings of men in 2004 were \$41,194, while women had median earnings of \$31,374, or 76.2 percent of men’s earnings. In each of the 50 states and the District of Columbia, women’s earnings were less than men’s. The District of Columbia was the area with the greatest parity between men’s and women’s earnings (90.9 percent).

Figure 2 displays the relationship between men’s and women’s earn-

ings for all states and the District of Columbia. The Northeast, South, and West regions all have states in which women’s earnings as a percentage of men’s earnings were relatively high (falling into the two highest categories in Figure 2), as well as states in which the percentage is relatively low (falling into one of the two lowest categories). The states of the Midwest fall into the middle and lower categories of Figure 2. The West, with six states in the two highest categories, and the South, with five states and the District of Columbia in those categories, have more states where women’s earnings come closest to parity with men’s earnings than do the Northeast and Midwest.

Table 4 and Figure 2 show earnings data without respect to the characteristics of the people on which the data are based. Table 5 shows men’s and women’s median earnings and the relationship between the two by several characteristics usually associated with earnings.

Median Earnings by Race and Hispanic Origin

The ACS allows respondents to report more than one race.⁹ The discussion of race groups in the text of this report refers to people who indicated only one racial identity among the six major categories: White, Black, American Indian and Alaska Native, Asian, Native Hawaiian and Other Pacific Islander, and

⁹ Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). The body of this report (text, figures, and text tables) shows data using the first approach (race alone). Table A-1 shows data using both approaches. Use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

Table 4.
Median Earnings of Full-Time, Year-Round Workers 16 and Older by Sex, and Women's Earnings as a Percentage of Men's Earnings by State: 2004

(In 2004 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

	Men		Women			
	Median earnings (dollars)	90-percent confidence interval (\pm) (dollars)	Median earnings (dollars)	90-percent confidence interval (\pm) (dollars)	Percent of men's earnings	90-percent confidence interval (\pm)
United States	41,194	105	31,374	87	76.2	0.2
Alabama	36,874	819	26,801	661	72.7	2.4
Alaska	47,115	2,922	34,444	1,521	73.1	5.6
Arizona	37,516	1,553	30,196	552	80.5	3.6
Arkansas	33,131	1,400	24,346	1,048	73.5	4.4
California	42,626	810	36,133	394	84.8	1.9
Colorado	42,635	2,046	34,063	788	79.9	4.3
Connecticut	51,996	771	40,147	1,325	77.2	2.8
Delaware	44,562	1,706	33,801	1,412	75.9	4.3
District of Columbia	50,933	1,206	46,292	876	90.9	2.8
Florida	36,434	381	29,352	647	80.6	2.0
Georgia	39,707	962	30,552	420	76.9	2.1
Hawaii	40,170	1,306	32,098	803	79.9	3.3
Idaho	36,412	2,010	26,763	1,095	73.5	5.1
Illinois	44,620	1,392	33,451	799	75.0	2.9
Indiana	40,573	558	27,780	588	68.5	1.7
Iowa	36,894	803	27,176	438	73.7	2.0
Kansas	37,952	1,618	28,186	862	74.3	3.9
Kentucky	36,222	738	27,095	684	74.8	2.4
Louisiana	36,873	731	25,028	869	67.9	2.7
Maine	38,296	1,379	29,766	1,404	77.7	4.6
Maryland	47,971	1,687	39,546	1,201	82.4	3.8
Massachusetts	50,406	427	37,424	818	74.2	1.7
Michigan	46,475	1,001	31,808	405	68.4	1.7
Minnesota	44,389	1,268	33,712	1,237	75.9	3.5
Mississippi	33,753	2,265	24,415	1,151	72.3	5.9
Missouri	38,637	1,215	29,108	626	75.3	2.9
Montana	34,530	2,270	23,180	1,309	67.1	5.8
Nebraska	36,702	1,037	27,381	638	74.6	2.7
Nevada	37,785	1,658	30,830	911	81.6	4.3
New Hampshire	45,373	1,254	32,658	1,267	72.0	3.4
New Jersey	51,855	474	40,154	699	77.4	1.5
New Mexico	35,040	2,247	26,935	1,274	76.9	6.1
New York	44,101	1,270	35,034	565	79.4	2.6
North Carolina	36,159	1,001	28,426	1,305	78.6	4.2
North Dakota	35,790	1,049	25,182	902	70.4	3.3
Ohio	41,874	563	30,149	383	72.0	1.3
Oklahoma	34,503	1,109	27,029	602	78.3	3.1
Oregon	39,485	904	31,759	537	80.4	2.3
Pennsylvania	41,873	396	31,197	348	74.5	1.1
Rhode Island	42,040	798	33,437	1,123	79.5	3.1
South Carolina	38,443	1,775	27,166	1,254	70.7	4.6
South Dakota	32,413	710	24,936	573	76.9	2.4
Tennessee	36,369	547	26,989	454	74.2	1.7
Texas	38,200	1,095	30,139	330	78.9	2.4
Utah	40,317	981	27,471	1,821	68.1	4.8
Vermont	36,840	673	30,864	692	83.8	2.4
Virginia	43,050	1,570	33,303	841	77.4	3.4
Washington	46,599	855	35,324	886	75.8	2.4
West Virginia	36,243	2,062	25,189	1,195	69.5	5.1
Wisconsin	41,223	600	29,820	931	72.3	2.5
Wyoming	40,113	1,387	28,179	1,208	70.2	3.9

Note: Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html.

Source: U.S. Census Bureau, 2004 American Community Survey.

For each single-race group shown in Table 5, except Native Hawaiian and Other Pacific Islander, men had higher median earnings than women.¹⁷ The same was true for

¹⁷ When race-alone-or-in-combination groups were compared, men had higher median earnings than women for all race groups including Native Hawaiians and Other Pacific Islanders.

Hispanics. Excluding Native Hawaiians and Other Pacific Islanders, the race group furthest from parity was non-Hispanic Whites, in which women earned 71.7 percent of men's earnings.¹⁸ Women's median earnings were more than 85 percent of men's median earnings for Black women, Some Other Race women, and Hispanic women.

¹⁸ Being a relatively small single-race group, the sampling error for the estimate of Native Hawaiian and Other Pacific Islander women's earnings as a percentage of men's earnings was high. There was no statistical difference in this estimate between Native Hawaiians and Other Pacific Islanders and any of the other single-race groups or Hispanics. When race-alone-or-in-combination groups were compared, the percentage of women's earnings to men's earnings of the Native Hawaiian and Other Pacific Islander group was different from that of the Some Other Race group and that of Hispanics.

Table 5. Median Earnings of Workers by Sex, and Women's Earnings as a Percentage of Men's Earnings, by Selected Characteristics, for the United States: 2004

(In 2004 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

Selected characteristics	Men		Women			
	Median earnings (dollars)	90-percent confidence interval (±) (dollars)	Median earnings (dollars)	90-percent confidence interval (±) (dollars)	Percent of men's earnings	90-percent confidence interval (±)
Race and Hispanic Origin						
Full-time, year-round workers 16 and older with earnings...	41,194	105	31,374	87	76.2	0.2
White alone.....	42,707	285	32,034	107	75.0	0.5
White alone, not Hispanic.....	45,573	164	32,678	201	71.7	0.5
Black alone.....	32,686	590	28,581	347	87.4	1.9
American Indian and Alaska Native alone.....	32,113	1,079	25,752	927	80.2	3.9
Asian alone.....	46,888	1,048	36,137	637	77.1	2.1
Native Hawaiian and Other Pacific Islander alone.....	32,403	3,791	27,989	4,191	86.4	15.0
Some Other Race alone.....	26,679	334	23,565	602	88.3	2.6
Two or More Races.....	37,025	686	30,729	705	83.0	2.2
Hispanic (any race).....	26,749	224	24,030	426	89.8	1.7
Educational Attainment						
Population 25 and older with earnings.....	37,221	116	25,091	111	67.4	0.3
Less than high school graduate.....	21,760	159	13,280	232	61.0	1.1
High school graduate (includes equivalency).....	31,183	128	19,821	199	63.6	0.6
Some college or associate's degree.....	37,883	325	25,235	146	66.6	0.6
Bachelor's degree.....	52,242	216	35,195	206	67.4	0.5
Graduate or professional degree.....	68,239	868	46,004	302	67.4	0.9
Industry						
Full-time, year-round, civilian workers 16 and older with earnings.....	41,353	109	31,476	88	76.1	0.3
Agriculture, forestry, fishing, and hunting.....	26,263	552	20,518	1,037	78.1	4.2
Mining.....	50,113	1,460	41,516	2,893	82.8	6.2
Construction.....	35,781	331	32,857	908	91.8	2.6
Manufacturing.....	42,666	459	30,423	265	71.3	0.9
Wholesale trade.....	41,912	419	32,552	802	77.7	2.2
Retail trade.....	33,122	517	24,095	319	72.7	1.4
Transportation and warehousing.....	42,457	413	36,109	474	85.0	1.4
Utilities.....	55,141	1,228	40,981	1,268	74.3	2.5
Information.....	53,575	1,368	40,447	553	75.5	2.0
Finance and insurance.....	62,330	1,070	35,825	329	57.5	1.1
Real estate and rental and leasing.....	39,918	1,558	35,049	977	87.8	4.3
Professional, scientific, and technical services.....	68,676	1,855	41,398	312	60.3	1.6
Management of companies and enterprises.....	77,754	7,339	41,608	4,409	53.5	7.5
Administrative and support and waste management services.....	30,328	460	27,450	598	90.5	2.4
Educational services.....	43,891	790	36,338	264	82.8	1.7
Health care and social assistance.....	47,956	1,166	30,991	194	64.6	1.5
Arts, entertainment, and recreation.....	32,052	803	26,865	758	83.8	3.0
Accommodation and food services.....	22,694	530	19,217	429	84.7	2.8
Other services (except public administration).....	32,460	443	24,346	522	75.0	2.1
Public administration.....	50,272	396	37,876	539	75.3	1.1

See footnotes at end of table.

Table 5.
Median Earnings of Workers by Sex, and Women's Earnings as a Percentage of Men's Earnings, by Selected Characteristics, for the United States: 2004—Con.

(In 2004 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

Selected characteristics	Men		Women			
	Median earnings (dollars)	90-percent confidence interval (±) (dollars)	Median earnings (dollars)	90-percent confidence interval (±) (dollars)	Percent of men's earnings	90-percent confidence interval (±)
Occupation						
Full-time, year-round, civilian workers 16 and older with earnings	41,353	109	31,476	88	76.1	0.3
Management occupations	65,393	560	48,118	698	73.6	1.1
Business and financial operations occupations	57,922	1,796	42,256	296	73.0	2.3
Computer and mathematical occupations	66,130	654	56,585	854	85.6	1.7
Architecture and engineering occupations	64,496	934	51,581	1,056	80.0	1.9
Life, physical, and social science occupations	56,829	1,581	45,598	825	80.2	2.6
Community and social services occupations	38,037	1,185	34,009	543	89.4	3.1
Legal occupations	100,000+	*	48,116	1,608	*	*
Education, training, and library occupations	47,963	1,169	36,891	328	76.9	2.0
Arts, design, entertainment, sports, and media occupations	45,619	1,006	36,637	707	80.3	2.1
Health care practitioner and technical occupations	69,124	2,400	45,380	439	65.7	2.3
Health care support occupations	25,774	868	22,658	339	87.9	3.3
Protective service occupations	43,512	1,153	34,024	1,301	78.2	3.8
Food preparation and serving related occupations	20,395	351	17,007	206	83.4	1.9
Building and grounds cleaning and maintenance occupations	25,164	320	17,758	413	70.6	2.0
Personal care and service occupations	27,258	815	19,789	442	72.6	3.0
Sales and related occupations	43,483	874	27,862	556	64.1	1.8
Office and administrative support occupations	35,216	417	29,006	164	82.4	1.0
Farming, fishing, and forestry occupations	22,124	590	17,098	1,023	77.3	4.4
Construction and extraction occupations	33,064	659	29,289	2,897	88.6	9.1
Installation, maintenance, and repair occupations	38,572	635	36,524	1,637	94.7	4.5
Production occupations	34,126	433	22,845	384	66.9	1.5
Transportation and material moving occupations	31,840	224	22,434	571	70.5	1.8
Class of Worker						
Full-time, year-round, civilian workers 16 and older with earnings	41,353	109	31,476	88	76.1	0.3
Employee of private company workers	40,303	142	30,194	113	74.9	0.3
Self-employed in own incorporated business workers	56,711	1,489	37,874	1,810	66.8	3.7
Private not-for-profit wage and salary workers	41,917	443	34,121	454	81.4	1.3
Local government workers	43,524	683	35,839	317	82.3	1.6
State government workers	45,633	599	35,570	374	77.9	1.1
Federal government workers	51,358	465	44,247	619	86.2	1.3
Self-employed in own not incorporated business workers	35,732	457	21,698	359	60.7	1.2
Unpaid family workers	23,912	2,017	13,106	2,952	54.8	13.5

* Women's earnings as a percentage of men's earnings, and the 90-percent confidence intervals for men's earnings and women's earnings as a percentage of men's earnings could not be computed because median men's earnings falls in the top category of the earnings distribution.

Note: Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html.

Source: U.S. Census Bureau, 2004 American Community Survey.

Median Earnings by Educational Attainment

Data on median earnings by educational attainment in Table 5 are for all individuals 25 and older with earnings and are not limited to full-time, year-round workers.

A person's level of education is considered to be a predictor of their earnings—the more education, the higher the potential earnings. Table 5 shows that this was true for both men and women in 2004. The median earnings of men with less than a high school education were

\$21,760. This increased to \$31,183 for high school graduates and to \$37,883 for men with some college or an associate's degree. Men who completed college and received a bachelor's degree had median earnings of \$52,242. The highest median earnings, \$68,239, were for

men with a graduate or professional degree.

Women who did not complete high school earned \$13,280 in 2004, while graduating from high school increased women's earnings to \$19,821. Attending but not completing college, or receiving an associate's degree resulted in median earnings of \$25,235, while women who completed college earned \$35,195. As with men, women who received a graduate or professional degree earned the most (\$46,004).

While education increased both men's and women's earnings, at each level of education men earned more than women. The earnings gap was greatest between men and women with less than a high school education. At this education level, women earned 61.0 percent of what men earned. The gap in earnings narrowed as educational level increased. For men and women with a high school education, women earned 63.6 percent of what men earned, while they earned 66.6 percent when both had some college or an associate's degree. The gap narrowed further when both men and women had a bachelor's degree. At that educational level, women earned 67.4 percent of what men earned. Additional education beyond a bachelor's or equivalent degree did not affect the difference in earnings. Women earned 67.4 percent of men's earnings when both had a graduate or professional degree.¹⁹

Median Earnings by Industry and Occupation

Data on earnings by type of industry and occupation and class of worker are limited to full-time, year-round, civilian workers 16 years and

older. Industry refers to the kind of business conducted by a person's employing organization; occupation describes the kind of work a person does on the job.

The industries for which data are collected in the ACS are commonly grouped into sectors. Table 5 shows that of the 20 major industry sectors, men earned the most in 2004 in the management of companies and enterprises sector (\$77,754). The professional, scientific, and technical services sector had the second highest median earnings for men (\$68,676). Men earned less in the accommodation and food services sector (\$22,694), the sector with the lowest median earnings for men. Also providing lower earnings for men was the agriculture, forestry, fishing, and hunting sector (\$26,263).

For women, there was no one sector that led in median earnings. Women had median earnings of about \$40,000 or higher in the following sectors: management of companies and enterprises (\$41,608); mining (\$41,516); professional, scientific, and technical services (\$41,398); utilities (\$40,981); and information (\$40,447).²⁰ As with men, the sectors with the lowest earnings for women were accommodation and food services (\$19,217) and agriculture, forestry, fishing, and hunting (\$20,518).

In each of the 20 industry sectors, men earned more than women. The sectors where the earnings gap between men and women was the largest were management of companies and enterprises, where women earned 53.5 percent of men; finance and insurance (57.5 percent); and professional, scientific, and technical services (60.3 percent).²¹

Occupations are commonly categorized into 22 major occupational groups. Even when women and men were in the same major occupational group, men had higher median earnings than women.²² Women's earnings as a percentage of men's earnings were about 90 percent or higher for the following groups: installation, maintenance, and repair occupations; community and social services occupations; construction and extraction occupations; and health care support occupations. In contrast, women's earnings as a percentage of men's earnings were about 65 percent or less for sales and related occupations and health care practitioner and technical occupations.²³

Men earned the most in health care practitioner and technical occupations (\$69,124) and the least in food preparation and serving related occupations (\$20,395) and farming, fishing, and forestry occupations (\$22,124).²⁴ Women who worked in computer and mathematical occupations had the highest median earnings (\$56,585) followed by women in architecture and engineering occupations (\$51,581). The occupational groups with the lowest median earnings for women were food preparation and serving related occupations (\$17,007); farming, fishing, and forestry occupations (\$17,098); and building and

¹⁹ There was no statistical difference in women's earnings as a percentage of men's earnings between men and women with some college or an associate's degree and those with a graduate or professional degree.

²⁰ Median earnings for the five industry sectors mentioned here are not necessarily statistically different from each other or from sectors not mentioned.

²¹ There was no statistical difference between the management of companies and enterprises sector, and the finance and insurance sector; and there was no statistical difference between the management of companies and enterprises sector, and the professional, scientific, and technical services sector.

²² Because of the way medians are produced in the ACS, a median and corresponding 90-percent confidence interval could not be calculated for men in legal occupations. For this reason, this report does not discuss this category.

²³ It appears that men's and women's earnings for legal occupations would have fallen in this category if a percentage and confidence interval could have been calculated.

²⁴ It is likely that legal occupations would have been one of the highest earning occupations for men if a median and confidence interval could have been calculated.

grounds cleaning and maintenance occupations (\$17,758).²⁵

Median Earnings by Class of Worker

Data from the class of worker categories allow analyses of employees by the type of ownership of the organization employing them. Men who were self-employed in their own incorporated business had the highest earnings at \$56,711, followed by federal government employees with median earnings of \$51,358, and state government employees at \$45,633. The lowest median earnings for men were for those employed in their own unincorporated business (\$35,732).²⁶

For women, those employed by the federal government had the highest median earnings, at \$44,247, followed by those employed in their own incorporated business, with a median of \$37,874. Similar to men, those employed in their own unincorporated business had the lowest earnings (\$21,698).

For each of the class of worker categories shown in Table 5, men had higher earnings than women. The earnings gap was greatest for men and women employed in their own businesses, whether that business was unincorporated, where women earned 60.7 percent of what men earned, or incorporated, where they earned 66.8 percent of men. The

²⁵ There was no statistical difference in women's median earnings between farming, fishing, and forestry occupations and food preparation and serving related occupations; and there was no statistical difference between farming, fishing, and forestry occupations and building and grounds cleaning and maintenance occupations. There was a difference between food preparation and serving related occupations and building and grounds cleaning and maintenance occupations.

²⁶ For both men and women, the lowest median earnings were for people working 15 hours or more unpaid in a family business. This group is not discussed in this report because the earnings data and the class of worker data in Table 5 likely refer to different work experiences. Earnings data reflect any earnings during the 12 months prior to the ACS interview. Class of worker data reflect the job held the week before the ACS interview.

greatest parity in earnings was for men and women employed by the federal government (86.2 percent), followed by local government workers (82.3 percent), and private, not-for-profit wage and salary workers (81.4 percent).²⁷

²⁷ The percentage of women's earnings to men's earnings for local government workers and private, not-for-profit wage and salary workers was not statistically different.

POVERTY

This section describes poverty rates in the United States based on data collected in the 2004 ACS and compares them with data from prior years. (The Text Box *How Is Poverty Measured in the ACS?* explains the official definition of poverty.) Information presented here on the geographic distribution and dimensions of poverty highlight the use of ACS data for these topics.

How Is Poverty Measured in the ACS?

Poverty status data from the 2004 ACS were derived from questionnaire items 41 and 42, the same questions used to derive the income data. While the official poverty rate for the United States is based on data from the Current Population Survey Annual Social and Economic Supplement (CPS ASEC), the ACS is a reliable source of survey estimates of poverty for substate areas available on an annual basis.

Poverty statistics presented in this report and all ACS products adhere to the standards specified by the Office of Management and Budget in Statistical Policy Directive 14. The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than that family's threshold, then that family and every individual in it are considered to be in poverty. The poverty thresholds do not vary geographically. They are updated annually to allow for changes in the cost of living (inflation factor) using the Consumer Price Index (CPI-U).

Since ACS respondents are interviewed throughout the year and asked about their income for the last 12 months, the appropriate poverty thresholds are determined by multiplying the base-year poverty thresholds (1982) by the average of the monthly inflation factors for the 12 months preceding the interview.

Example: Consider a family of three with one child under 18 years of age, interviewed in July 2004 and reporting a total income of \$14,000 for the past 12 months (July 2003 to June 2004). The base year (1982) threshold for such a family is \$7,765, while the average of the 12 inflation factors is 1.92834. Multiplying \$7,765 by 1.92834 shows the poverty threshold for a family of three with one child under 18 for the 1-year period preceding the interview to be \$14,974. Comparing this result with the family's income of \$14,000 shows that the family and all individuals in the family are considered to have been in poverty. For further information on poverty in the ACS, visit the Census Bureau's Web site at <<http://www.census.gov/acs/www/UseData/Def/Poverty.htm>>.

For information on poverty in the ACS and how it differs from the CPS ASEC, and for a comparison of poverty rates from the ACS and the CPS ASEC, visit <<http://www.census.gov/hhes/www/poverty/newguidance.html>>.

Table 6.
Number of People in Poverty and Poverty Rates in the Past 12 Months by State: 2004

(Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

Area	People in poverty and poverty rates ¹			
	Number (thousands)	90-percent confidence interval (±)	Poverty rate	90-percent confidence interval (±)
United States	37,162	478	13.1	0.2
Alabama	706	34	16.1	0.8
Alaska	52	5	8.2	0.8
Arizona	798	61	14.2	1.1
Arkansas	476	34	17.9	1.3
California	4,661	138	13.3	0.4
Colorado	498	57	11.1	1.3
Connecticut	257	25	7.6	0.7
Delaware	80	7	9.9	0.9
District of Columbia	98	9	18.9	1.7
Florida	2,062	85	12.2	0.5
Georgia	1,266	61	14.8	0.7
Hawaii	129	28	10.6	2.3
Idaho	196	17	14.5	1.3
Illinois	1,474	81	11.9	0.7
Indiana	652	66	10.8	1.1
Iowa	282	18	9.9	0.6
Kansas	279	16	10.5	0.6
Kentucky	700	52	17.4	1.3
Louisiana	845	43	19.4	1.0
Maine	157	14	12.3	1.1
Maryland	473	37	8.8	0.7
Massachusetts	570	33	9.2	0.5
Michigan	1,210	73	12.3	0.7
Minnesota	412	38	8.3	0.8
Mississippi	604	31	21.6	1.1
Missouri	659	68	11.8	1.2
Montana	127	8	14.2	0.9
Nebraska	186	12	11.0	0.7
Nevada	288	35	12.6	1.5
New Hampshire	95	10	7.6	0.8
New Jersey	722	50	8.5	0.6
New Mexico	358	30	19.3	1.6
New York	2,641	92	14.2	0.5
North Carolina	1,256	102	15.2	1.2
North Dakota	73	10	12.1	1.7
Ohio	1,388	91	12.5	0.8
Oklahoma	520	44	15.3	1.3
Oregon	493	34	14.1	1.0
Pennsylvania	1,389	59	11.7	0.5
Rhode Island	132	10	12.8	1.0
South Carolina	635	53	15.7	1.3
South Dakota	81	11	11.0	1.5
Tennessee	830	65	14.5	1.1
Texas	3,625	118	16.6	0.5
Utah	256	30	10.9	1.3
Vermont	54	5	9.0	0.9
Virginia	682	64	9.5	0.9
Washington	794	58	13.1	1.0
West Virginia	317	24	17.9	1.3
Wisconsin	571	49	10.7	0.9
Wyoming	50	3	10.3	0.7

¹ Poverty status is determined for all individuals except for unrelated individuals under 15 years old.

Note: Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html.

Source: U.S. Census Bureau, 2004 American Community Survey.

According to the ACS, the poverty rate for the United States was 13.1 percent in 2004, an increase from the rate of 12.7 percent in 2003.²⁸ Table 6 shows that state-by-state poverty rates varied, from 7.6 percent for Connecticut and New Hampshire to 21.6 percent for Mississippi. In addition to Mississippi, states with relatively high poverty rates (about 17.5 percent or higher) included Arkansas, Louisiana, New Mexico, and West Virginia, as well as the District of Columbia. In addition to New Hampshire and Connecticut, states with relatively low poverty rates (about 8.5 percent or lower) included Alaska, Minnesota, and New Jersey.²⁹

²⁸ The CPS ASEC, the source for the official poverty rate for the U.S., also found an increase in poverty between 2003 and 2004.

Poverty Rates for the United States and States

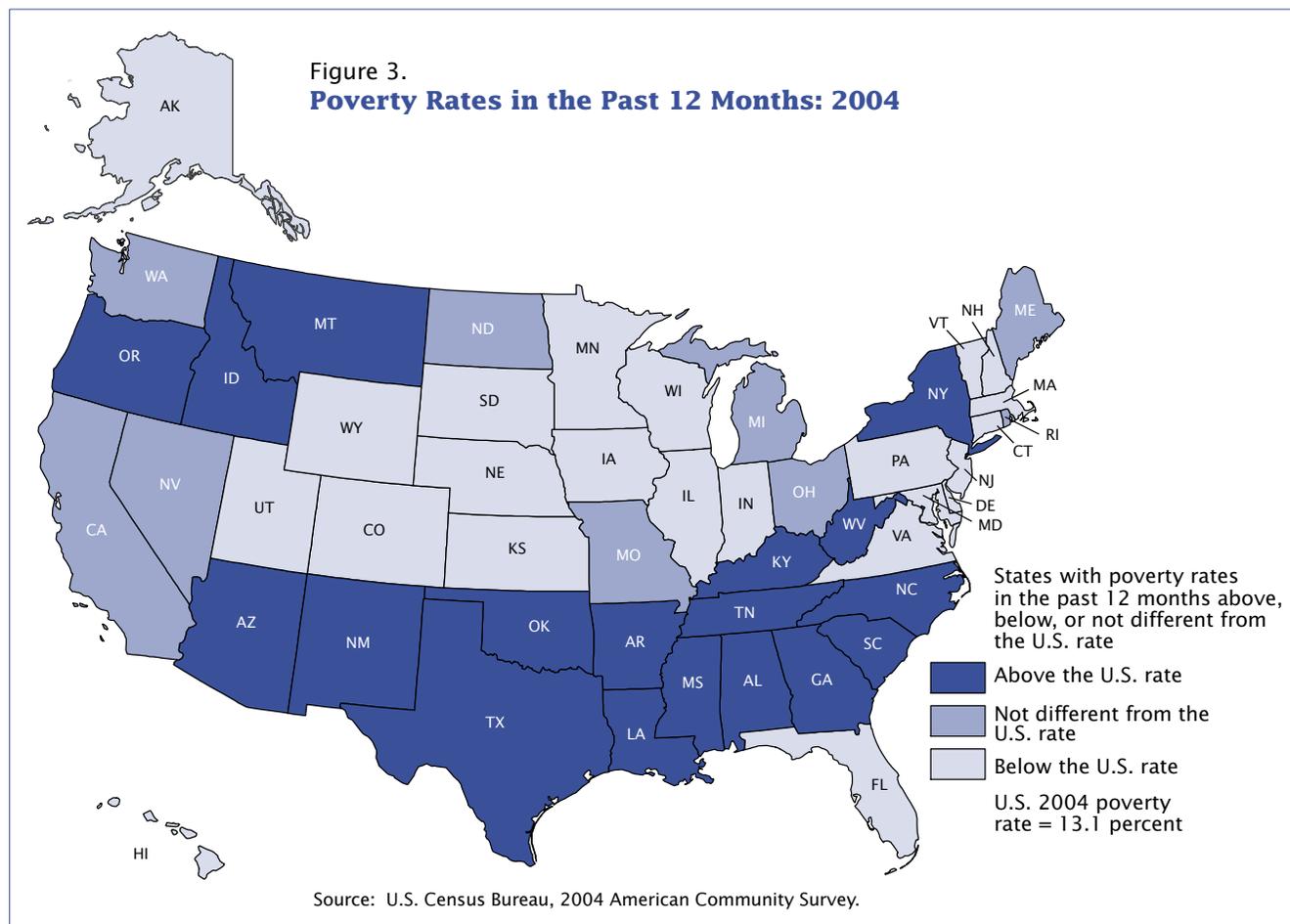
Figure 3 shows the relationship of state poverty rates to the U.S. rate. Eighteen states and the District of Columbia had poverty rates higher than the U.S. rate of 13.1 percent, while 23 states had rates below the U.S. level. Nine states had poverty rates that did not differ from the U.S. rate.

As with income, there is a regional pattern to the relationship of state poverty rates to the U.S. rate. Six of

²⁹ Because of sampling error, the estimates of poverty rates for the high-poverty states mentioned here may not be statistically different from one another. The same is true for the low-poverty states. Kentucky, with a poverty rate of 17.4 percent, is not statistically different from the high poverty criteria of 17.5 percent, and Maryland (8.8 percent) and Vermont (9.0 percent) are not statistically different from the low poverty criteria of 8.5 percent.

the nine states in the Northeast had poverty rates that were below the U.S. rate, with New York having a higher rate. Maine and Rhode Island had rates that were not different from the U.S. rate. Similarly, in the Midwest, no state had a poverty rate higher than the U.S. rate, and four states—Michigan, Missouri, North Dakota, and Ohio—had rates not different from the U.S. poverty rate.

The pattern was different in the South. Of the 16 states and the District of Columbia that compose the region, 12 states and the District had poverty rates above the national rate. Delaware, Florida, Maryland, and Virginia had rates below the U.S. rate. The pattern was less clear for the West region, where five states had poverty rates higher than the U.S. rate, five had lower rates,



and three states were not different from the U.S. rate.

Poverty Rates for Counties and Places

The ACS also produces yearly poverty estimates for areas of 250,000 or more people. Table 7 shows poverty rates for the 10 counties and places with the highest and lowest poverty rate estimates.³⁰

³⁰ Because of sampling error, the estimates for the high-poverty counties and places mentioned here and shown in Table 7 may not be statistically different from one another or from counties and places not mentioned. The same is true for low-poverty counties and places.

Poverty rate estimates for counties ranged from 2.6 percent for Johnson County, KS, to 43.6 percent for Hidalgo County, TX. Most counties with the highest poverty rates, 7 out of 10 of those shown in Table 7, were in states with a poverty rate above the U.S. level. The exceptions were Philadelphia County, PA, Baltimore city, MD, and St. Louis city, MO (both county equivalents). All 10 of the lowest poverty rate counties were in states with rates below the U.S. poverty rate.

For places with the highest and lowest poverty rates, the situation was different. The highest poverty-

rate places included in Table 7 were almost evenly divided between higher-poverty states and lower-poverty states. Four of the highest poverty places, Atlanta, GA; Buffalo, NY; El Paso, TX; and Memphis, TN, were in states with a poverty rate above the U.S. rate. Four places (Miami, FL; Milwaukee, WI; Newark, NJ; and Philadelphia, PA) were in states with poverty rates below the rate for the country. Detroit, MI, and Long Beach, CA, were in states that did not differ from the U.S. poverty rate. For the lowest poverty places, four were in states with rates below the U.S. rate, two were in states with

Table 7.
Ten Counties and Places of 250,000 or More People With the Highest and Lowest Estimates of Poverty Rates in the Past 12 Months: 2004

(Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

Area	Highest		Area	Lowest	
	Poverty rate ¹	90-percent confidence interval (±)		Poverty rate ¹	90-percent confidence interval (±)
Counties²			Counties²		
Hidalgo County, TX	43.6	3.9	Montgomery County, MD	4.2	1.1
Cameron County, TX	35.8	5.6	Bucks County, PA	4.1	1.3
El Paso County, TX	32.3	3.1	Chester County, PA	4.1	1.1
Bronx County, NY	30.6	1.5	Chesterfield County, VA	4.1	1.9
Philadelphia County, PA	24.9	2.3	DuPage County, IL	3.8	0.9
Baltimore city, MD	23.9	3.6	McHenry County, IL	3.8	1.5
Orleans Parish, LA	23.2	3.0	Monmouth County, NJ	3.6	1.1
Kings County, NY	22.6	1.7	Waukesha County, WI	3.5	1.1
Caddo Parish, LA	21.7	5.3	Morris County, NJ	2.8	0.8
St. Louis city, MO	21.6	3.8	Johnson County, KS	2.6	0.9
Places²			Places²		
Detroit city, MI	33.6	3.5	Wichita city, KS	12.2	2.8
El Paso city, TX	28.8	3.7	Mesa city, AZ	12.1	3.1
Miami city, FL	28.3	5.0	Las Vegas city, NV	11.6	2.5
Newark city, NJ	28.1	6.1	San Jose city, CA	11.4	2.3
Atlanta city, GA	27.8	4.2	Aurora city, CO	11.2	3.5
Long Beach city, CA	26.4	5.3	San Francisco city, CA	10.2	0.9
Milwaukee city, WI	26.0	3.2	Arlington city, TX	10.2	2.6
Buffalo city, NY	25.9	4.7	Anaheim city, CA	8.2	3.1
Philadelphia city, PA	24.9	2.3	Virginia Beach city, VA	7.7	2.3
Memphis city, TN	24.6	3.0	Anchorage municipality, AK	7.4	1.1

¹ Poverty status is determined for all individuals except for unrelated individuals under 15 years old.

² Counties and places are limited to those with 250,000 people or more.

Note: Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html.

Because of sampling variability, some of the estimates in this table may not be statistically different from one another or from estimates for other geographic areas not listed in the table.

Source: U.S. Census Bureau, 2004 American Community Survey.

Table 8.

Poverty Rates in the Past 12 Months for Counties and Places of 1,000,000 or More People: 2000 to 2004

(Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

Area	Poverty rates ¹				
	2004 estimate	2003 estimate	2002 estimate	2001 estimate	2000 estimate
Counties²					
Alameda County, CA.....	11.4	10.9	10.6	9.6	10.8
Allegheny County, PA.....	11.1	*9.0	11.2	*8.9	11.1
Bexar County, TX.....	17.2	17.1	15.6	17.1	17.5
Bronx County, NY.....	30.6	*28.7	29.8	29.4	*28.7
Broward County, FL.....	10.3	*11.5	11.3	*11.5	11.0
Clark County, NV.....	12.7	11.6	12.4	*10.0	*9.9
Contra Costa County, CA.....	9.9	8.5	8.0	7.7	*5.6
Cook County, IL.....	14.6	13.3	13.9	13.7	*12.7
Cuyahoga County, OH.....	13.0	15.0	13.2	13.6	14.2
Dallas County, TX.....	17.0	16.4	15.2	*12.6	*12.5
Fairfax County, VA.....	4.4	4.2	4.5	4.6	5.5
Franklin County, OH.....	12.8	13.0	13.2	*11.4	12.2
Harris County, TX.....	14.7	15.3	14.6	*13.1	*12.8
Hennepin County, MN.....	9.1	10.0	9.9	9.0	8.5
Hillsborough County, FL.....	11.4	13.8	12.5	12.7	13.6
King County, WA.....	10.4	*7.3	9.2	8.9	8.9
Kings County, NY.....	22.6	20.4	20.4	*19.9	*19.7
Los Angeles County, CA.....	16.4	16.4	16.0	15.5	17.0
Maricopa County, CA.....	12.1	13.3	12.8	11.1	13.6
Miami-Dade County, FL.....	17.0	18.4	18.3	18.2	18.6
Middlesex County, MA.....	6.1	5.8	6.2	5.9	5.8
Nassau County, NY.....	5.2	*3.6	4.5	5.2	5.3
New York County, NY.....	19.3	19.6	19.6	21.2	20.0
Oakland County, MI.....	5.3	*7.7	5.7	6.6	5.9
Orange County, CA.....	9.0	9.6	9.3	8.6	9.9
Palm Beach County, FL.....	10.3	10.3	11.4	10.0	10.7
Philadelphia County, PA.....	24.9	22.3	*21.2	23.2	22.4
Queens County, NY.....	14.5	13.4	12.2	13.1	*10.2
Riverside County, CA.....	14.2	12.7	11.7	13.0	14.2
Sacramento County, CA.....	12.4	11.1	13.4	13.2	12.6
San Bernadino County, CA.....	14.7	16.7	14.7	13.9	15.2
San Diego County, CA.....	12.1	12.3	12.0	11.6	12.4
Santa Clara County, CA.....	8.7	7.3	7.7	*6.2	*6.5
St. Louis County, MO.....	8.3	6.5	*5.8	8.0	*5.8
Suffolk County, NY.....	6.0	4.8	*4.5	5.3	5.9
Tarrant County, TX.....	11.2	11.4	11.6	9.7	10.4
Wayne County, MI.....	20.1	*17.2	*15.6	*14.0	*13.4
Places²					
Chicago city, IL.....	21.1	19.3	19.0	19.7	*17.2
Dallas city, TX.....	20.8	21.0	20.9	*16.5	*16.6
Houston city, TX.....	19.6	20.3	18.6	*17.2	*16.6
Los Angeles city, CA.....	18.0	20.1	18.8	18.9	20.2
New York city, NY.....	20.3	*19.0	*19.0	19.2	*17.9
Philadelphia city, PA.....	24.9	22.3	*21.2	23.2	22.4
Phoenix city, AZ.....	15.9	17.6	16.6	15.0	18.0
San Antonio city, TX.....	19.8	18.5	17.1	18.8	19.3
San Diego city, CA.....	13.0	14.5	14.7	13.9	13.9

* Indicates a statistically-significant difference at the 90-percent level between that year's estimate and the estimate for 2004.

¹ Poverty status is determined for all individuals except for unrelated individuals under 15 years old.

² Counties and places limited to those with 1,000,000 people or more.

Note: Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html.

Source: U.S. Census Bureau, 2004 American Community Survey.

rates above the U.S. level, and four were in states with rates that did not differ from the U.S. rate.

Poverty Rates Over Time

Table 8 looks at poverty rates of counties and places of one million people or more from 2000 to 2004. It shows that of the 37 counties of that size, 7 had changes in poverty rates between 2003 and 2004. Two of the seven, Broward County, FL, and Oakland County, MI, had decreases in poverty rates during the period, while the other five—Allegheny County, PA; Bronx County, NY; King County, WA; Nassau County, NY; and Wayne County, MI—had increases. One of the nine places of one million people or more, New York, NY, had an increase in poverty between 2003 and 2004.

Depth of Poverty Measures

While categorizing people as “in poverty” or “not in poverty” is one way to describe their economic situation, economic experiences usually cover a broader spectrum. For an expanded understanding of economic well-being, this report measures “depth of poverty” by looking at two groups of people: those with income at or above their poverty threshold but below 125 percent of the threshold and those with income below 50 percent of their poverty threshold. Data show that people move in and out of poverty over time.³¹ The population between 100 percent and 124 percent of their threshold is the group most likely to move into poverty. For those below 50 percent of their poverty level, being in poverty may be a chronic situation and they may have the hardest time moving out of poverty. Table 9 looks at characteristics of the people near

³¹ For more detail on the movement of people in and out of poverty, see P70-91, “Dynamics of Economic Well-Being: Poverty 1996–1999, by John Iceland <<http://www.sipp.census.gov/sipp/p70s/p70-91.pdf>>.

the poverty level and those below 50 percent of the poverty level.

Depth of Poverty by Age, Sex, and Place of Birth

Table 9 shows that overall, 4.5 percent of the population had incomes that were between 100 percent and 124 percent of their poverty threshold, and 5.7 percent were below 50 percent of their thresholds. A smaller percentage of children younger than 18 were near their poverty threshold (5.4 percent) than were below 50 percent of their threshold (8.3 percent). The situation was the opposite for people 65 or older, where 5.9 percent were near their threshold and 2.1 percent were below 50 percent of poverty. For people between 18 and 64, the prime working years, 3.8 percent were near their poverty threshold and 5.3 percent below 50 percent of poverty.

Higher percentages of both men and women were below 50 percent of poverty than were near their poverty threshold. Both categories contained a higher percentage of women (4.8 percent and 6.4 percent) than men (4.1 percent and 5.0 percent).

While a higher percentage of the native population were concentrated below 50 percent of poverty (5.6 percent) than were between 100 and 124 percent of their poverty threshold (4.2 percent), for those born outside the United States, about the same percentage were in each category. The foreign born were more likely to be near their threshold (6.3 percent) and below 50 percent of poverty (6.6 percent) than were natives (4.2 and 5.6 percent).

Depth of Poverty by Race and Hispanic Origin

Non-Hispanic Whites (3.4 percent), along with Asians (3.6 percent) and

Native Hawaiians and Other Pacific Islanders (2.7 percent), were the race groups least likely to have incomes that placed them near their poverty thresholds.³² The Some Other Race group had the highest percentage of any race group near their threshold (8.2 percent). This is a category for individuals who did not identify themselves as being in one of the other race groups. Among Hispanics (who may be any race), 7.8 percent were near their poverty threshold.³³

Blacks (12.6 percent) and American Indians and Alaska Natives (11.4 percent) were the single-race groups with the highest percentage below 50 percent of their poverty thresholds.³⁴ For each of the groups except Some Other Race, a higher concentration of people were below 50 percent of poverty than were between 100 and 124 percent of poverty. This was also true for Hispanics.

Depth of Poverty by Other Characteristics

Table 9 also shows that people who worked less than full-time and less than year-round, were not part of married-couple families, had a disability, had less than a high school education, and lived in renter-occupied housing were more likely to have income between 100 percent and 124 percent of their poverty threshold or below 50 percent of their threshold than people working full-time and year-round, in married-couple families, with a high school education or more, without a disability, and living in owner-occupied housing.

³² There was no statistical difference between these three race groups.

³³ There was no statistical difference between Hispanics and those of Some Other Race.

³⁴ There was no statistical difference between Blacks and American Indians and Alaska Natives.

Table 9.

Percentage of People Between 100 Percent and 124 Percent and Below 50 Percent of Poverty Level in the Past 12 Months by Selected Characteristics: 2004

(Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

Characteristic	All people for whom poverty status is determined ¹ (thousands)	100 to 124 percent of poverty level ²		Less than 50 percent of poverty level ³	
		Percentage	90-percent confidence interval (±)	Percentage	90-percent confidence interval (±)
Total	284,578	4.5	0.2	5.7	0.1
Age					
Under 18	71,811	5.4	0.2	8.3	0.2
18 to 64	178,562	3.8	0.1	5.3	0.1
65 and older	34,205	5.9	0.2	2.1	0.1
Sex					
Male	139,215	4.1	0.1	5.0	0.1
Female	145,363	4.8	0.1	6.4	0.2
Race and Hispanic Origin					
White alone	215,298	3.9	0.1	4.3	0.1
White alone, not Hispanic	191,755	3.4	0.1	3.8	0.1
Black alone	34,577	6.4	0.3	12.6	0.4
American Indian and Alaska Native alone	2,138	7.1	0.8	11.4	1.0
Asian alone	12,077	3.6	0.4	5.6	0.3
Native Hawaiian and Other Pacific Islander alone ..	401	2.7	1.1	8.6	2.7
Some Other Race alone	14,733	8.2	0.6	8.2	0.5
Two or More Races	5,354	5.5	0.5	6.9	0.6
Hispanic (any race)	40,220	7.8	0.3	8.6	0.3
Household Type					
In married-couple family households	180,844	3.1	0.2	1.9	0.2
In other households	103,734	6.9	0.2	12.2	0.2
Work Status⁴					
Worked full-time, year-round	88,905	2.1	0.2	0.3	0.2
Worked part-time or part-year	59,721	5.0	0.2	6.8	0.1
Did not work	37,963	6.0	0.2	15.2	0.3
Educational Attainment⁵					
Less than high school graduate	29,976	8.5	0.3	8.0	0.2
High school graduate (includes equivalency)	55,055	4.5	0.1	4.2	0.1
Some college or associate's degree	51,092	3.1	0.1	3.1	0.2
Bachelor's degree or higher	50,411	1.3	0.2	1.9	0.1
Place of Birth					
Native born	250,346	4.2	0.1	5.6	0.2
Foreign born	34,232	6.3	0.3	6.6	0.2
Disability Status⁶					
With a disability	37,771	7.2	0.2	7.2	0.2
No disability	226,399	3.9	0.1	5.1	0.1
Tenure					
Lived in owner-occupied housing unit	198,711	2.9	0.2	2.5	0.1
Lived in renter-occupied housing unit	85,867	8.0	0.2	13.0	0.2

¹ Poverty status is determined for all individuals except for unrelated individuals under 15 years old.

² People are in this category if their incomes were at or above their poverty threshold but below 125 percent of the threshold.

³ People are in this category if their incomes were below 50 percent of their poverty threshold.

⁴ Limited to the population 16 to 64 years for whom poverty status is determined.

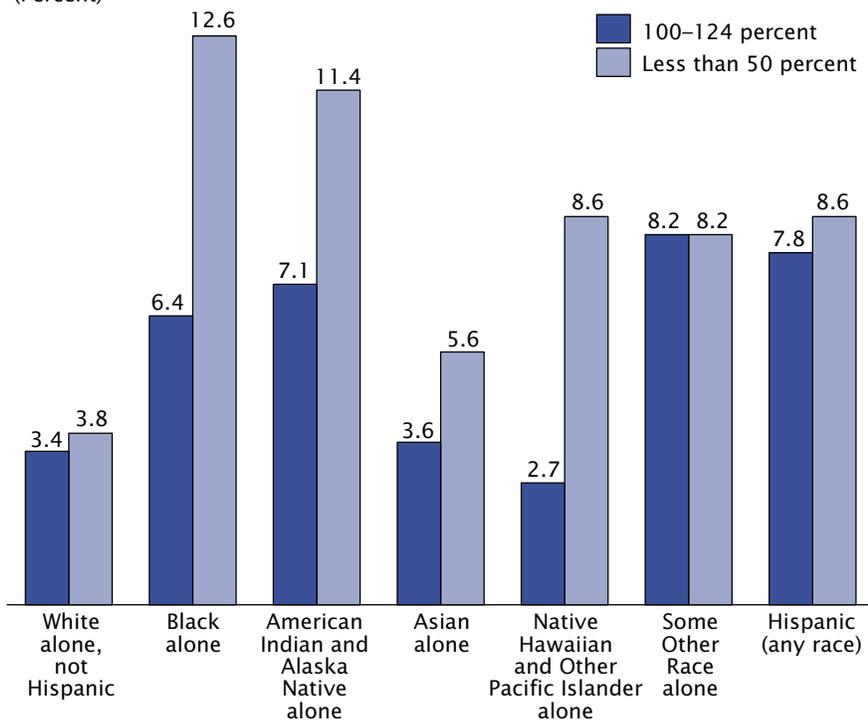
⁵ Limited to the population 25 and older for whom poverty status is determined.

⁶ Limited to civilians 5 years and older for whom poverty status is determined.

Note: Data are based on a sample and subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html.

Source: U.S. Census Bureau, 2004 American Community Survey.

Figure 4.
**Between 100–124 Percent and Below 50 Percent of
 Poverty Level by Race and Hispanic Origin**
 (Percent)



Source: U.S. Census Bureau, 2004 American Community Survey.

SOURCE OF THE DATA

The data in this report are from the 2004 ACS. The population represented (the population universe) in the ACS is limited to the population living in households and excludes the population living in institutions, college dormitories, and other group quarters. According to Census 2000, 7.8 million people, or 2.8 percent of the total population, lived in group quarters. Of this number, 4.1 million were institutionalized—primarily in correctional institutions and nursing homes, 2.1 million were in college dormitories, and 1.7 million were in all other types of group quarters.

ACCURACY OF THE ESTIMATES

Statistics from surveys are subject to sampling and nonsampling error.

Data from the ACS are based on a sample and are estimates of the actual figures that would have been obtained by interviewing the entire population using the same methodology. All comparisons presented in this report have taken sampling error into account and are significant at the 90-percent confidence level unless noted otherwise. This means the 90-percent confidence interval for the difference between the estimates being compared does not include zero.

Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey is designed, how respondents interpret questions, how able and willing they are to provide correct answers, and how accurately the answers are keyed, coded, edited, and classified. Nonsampling errors in the ACS

may affect the data in two ways. Errors that are introduced randomly increase the variability of the estimates. Systematic errors consistent in one direction introduce bias into the results. The Census Bureau protects against systematic errors by conducting extensive research and evaluation programs on sampling techniques, questionnaire design, and data collection and processing procedures.

The final ACS population estimates are adjusted in the weighting procedure for coverage error by controlling specific survey estimates to independent population controls by sex, age, race, and Hispanic origin. The final ACS estimates of housing units are controlled to independent estimates of total housing. This weighting partially corrects for bias due to over or undercoverage, but biases may still be present, for example, when people missed differ from those interviewed in ways other than sex, age, race, and Hispanic origin. How this weighting procedure affects other variables in the survey is not precisely known. All of these considerations affect comparisons across different surveys or data sources.

For further information on the ACS sample, weighting procedures, sampling error, nonsampling error, and quality measures from the ACS, see <http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html>.

MORE INFORMATION

Detailed tables from the 2004 ACS are available on the Internet at the Census Bureau's web site <<http://www.census.gov>>. Once on the site, click on the "American Community Survey", or contact the Customer Services Center at 301-763-INFO (4636).

Table A-1.
Median Earnings and People Between 100 Percent and 124 Percent and Below 50 Percent of Poverty Level by Race: 2004¹

(Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html)

Race	Median earnings ¹ (in 2004 inflation-adjusted dollars)						100 to 124 percent of poverty level ²		Less than 50 percent of poverty level ³	
	Men (dollars)	90-percent confidence interval (±) (dollars)	Women (dollars)	90-percent confidence interval (±) (dollars)	Women's earnings as a percentage of men's earnings	90-percent confidence interval (±)	Percentage	90-percent confidence interval (±)	Percentage	90-percent confidence interval (±)
White										
Alone	42,707	285	32,034	107	75.0	0.5	3.9	0.1	4.3	0.1
Alone or in combination	42,589	271	32,012	106	75.2	0.5	3.9	0.1	4.4	0.1
Black										
Alone	32,686	590	28,581	347	87.4	1.9	6.4	0.3	12.6	0.4
Alone or in combination	32,722	574	28,633	348	87.5	1.9	6.4	0.3	12.5	0.4
American Indian and Alaska Native										
Alone	32,113	1,079	25,752	927	80.2	3.9	7.1	0.8	11.4	1.0
Alone or in combination	34,816	1,214	27,223	863	78.2	3.7	6.9	0.6	9.4	0.8
Asian										
Alone	46,888	1,048	36,137	637	77.1	2.1	3.6	0.4	5.6	0.3
Alone or in combination	46,735	929	36,063	612	77.2	1.9	3.6	0.4	5.5	0.3
Native Hawaiian and Other Pacific Islander										
Alone	32,403	3,791	27,989	4,191	86.4	15.0	2.7	1.1	8.6	2.7
Alone or in combination	37,005	4,224	28,632	2,020	77.4	10.1	3.4	0.9	7.7	1.9
Some Other Race										
Alone	26,679	334	23,565	602	88.3	2.6	8.2	0.6	8.2	0.5
Alone or in combination	26,945	332	23,933	562	88.8	2.4	8.0	0.6	8.1	0.5

¹ Median earnings is determined for full-time, year-round workers 16 and older. Poverty status is determined for all individuals except for unrelated individuals under 15 years old.

² People are in this category if their incomes were at or above their poverty threshold but below 125 percent of the threshold.

³ People are in this category if their incomes were below 50 percent of their poverty threshold.

Notes: Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept).

Data are based on a sample and subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see http://factfinder.census.gov/home/en/datanotes/exp_acs2004.html.

Source: U.S. Census Bureau, 2004 American Community Survey.

