Presenters

Host | Michael C. Cook, Sr.
     | Chief, Public Information Office

Presenter | David G. Waddington
           | Acting Chief, Social, Economic, and Housing Statistics Division
Resources for Today’s Webinar

Go to www.census.gov and click on the slider at the top to access –

• Today’s Webinar Presentation

• News Release and Supporting Tables

• Links to the Reports and Other Reference Pages

• Links to Fact Sheets
Highlights

• Median household income for the nation was $56,500 in 2015, an increase in real terms of 5.2 percent from the 2014 median of $53,700.

• The official poverty rate in 2015 was 13.5 percent, down 1.2 percentage points from 2014. In 2015, there were 43.1 million people in poverty, 3.5 million fewer than in 2014.

• The Supplemental Poverty Measure (SPM) rate in 2015 was 14.3 percent, 1 percentage point lower than the SPM estimate for 2014.

• The percentage of people without health insurance coverage for the entire calendar year was 9.1 percent, or 29.0 million people. This was a decrease of 1.3 percentage points from the previous year.

Income rounded to nearest $100.
Real Median Household Income: 1967 to 2015

Note: The data for 2013 and beyond reflect the implementation of the redesigned income questions. Income rounded to nearest $100.
Real Median Household Income by Age of Householder: 2014 and 2015

<table>
<thead>
<tr>
<th>Age of Householder</th>
<th>2014</th>
<th>2015</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 to 24 years</td>
<td>35.3%</td>
<td>35.5%</td>
<td>+0.2%</td>
</tr>
<tr>
<td>25 to 34 years</td>
<td>45.6%</td>
<td>46.0%</td>
<td>+0.4%</td>
</tr>
<tr>
<td>35 to 44 years</td>
<td>67.0%</td>
<td>67.0%</td>
<td>+0.0%</td>
</tr>
<tr>
<td>45 to 54 years</td>
<td>74.2%</td>
<td>74.5%</td>
<td>+0.3%</td>
</tr>
<tr>
<td>55 to 64 years</td>
<td>75.4%</td>
<td>75.2%</td>
<td>-0.2%</td>
</tr>
<tr>
<td>65 years and older</td>
<td>73.1%</td>
<td>73.1%</td>
<td>+0.0%</td>
</tr>
</tbody>
</table>

Real Median Household Income by Race and Hispanic Origin of Householder: 1967 to 2015

Note: The data for 2013 and beyond reflect the implementation of the redesigned income questions. Income rounded to nearest $100.

Real Median Household Income by Nativity of Householder: 2014 and 2015

Real Household Income at Selected Percentiles: 1967 to 2015

Note: The data for 2013 and beyond reflect the implementation of the redesigned income questions. Income rounded to nearest $100.

Gini Index of Money Income and Equivalence-Adjusted Income: 1967 to 2015

Note: The data for 2013 and beyond reflect the implementation of the redesigned income questions. Change in data collection methodology in 1993.
Real Median Earnings and Women’s-to-Men’s Earnings Ratio: 1960 to 2015
(Full-time, year-round workers, aged 15 and older)

Earnings of men
$37,600
$51,200

Earnings of women
$22,800
$40,700

Women’s-to-men’s earnings ratio
61%
80%

Recession

Note: The data for 2013 and beyond reflect the implementation of the redesigned income questions. Earnings rounded to nearest $100.
Total and Full-Time, Year-Round Workers with Earnings by Sex: 1967 to 2015

Numbers in millions

- All male workers: 86.4 million in 2015
- Females, full-time year-round: 77.0 million in 2015
- Males, full-time year-round: 63.9 million in 2015
- All female workers: 47.2 million in 2015
- Females, full-time year-round: 14.8 million in 1967

Poverty Rate and Number in Poverty: 1959 to 2015

Poverty rate

- 22.4% in 1960
- 13.5% in 2015

Number in poverty

- 39.5 million in 1960
- 43.1 million in 2015

Note: The data for 2013 and beyond reflect the implementation of the redesigned income questions.
Poverty Rates by Race and Hispanic Origin: 1959 to 2015

Note: The data for 2013 and beyond reflect the implementation of the redesigned income questions.
Poverty Rates by Age: 1959 to 2015

Poverty Rates by Age and Sex: 2015

Supplemental Poverty Measure (SPM)

Observations from the Interagency Technical Working Group

- Will not replace the official poverty measure
- Will not be used for resource allocation or program eligibility
- Census Bureau and Bureau of Labor Statistics responsible for improving and updating the measure
- Continued research and improvement
- Based on National Academy of Sciences panel 1995 recommendations


www2.census.gov/library/publications/2016/demo/p60-258.html
Supplemental Poverty Measure Thresholds and Resources

**Official and SPM Thresholds for Units with Two Children, Two Adults: 2015**

- **Official poverty measure**: $24,036
- **Owners with a mortgage**: $25,930
- **Owners without a mortgage**: $21,806
- **Renters**: $25,583


The SPM starts with cash income, then... **ADJUSTING BENEFITS**

- The SPM adds benefits from the government that are not cash but help families meet their basic needs.

The SPM subtracts necessary expenses like taxes, health care, commuting costs for all workers, and child care expenses while parents work. **SUBTRACTING EXPENSES**

- **RESOURCES**
  - Housing subsidies
  - SNAP
  - Low-income home energy assistance (LIHEAP)
  - National school lunch program
  - Child care expenses
  - Expenses related to work
  - Taxes
  - Child support paid
  - Medical out-of-pocket expenses (MOOP)

Source: U.S. Census Bureau
www.census.gov/library/infographics/poverty_measure-how.html
Comparison of SPM Poverty Estimates: 2014 and 2015

Comparison of SPM and Official Poverty Estimates: 2015

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Official*</th>
<th>SPM</th>
</tr>
</thead>
<tbody>
<tr>
<td>All People</td>
<td>13.7</td>
<td>14.3</td>
</tr>
<tr>
<td>Under 18 years</td>
<td>20.1</td>
<td>16.1</td>
</tr>
<tr>
<td>18 to 64 years</td>
<td>12.4</td>
<td>13.8</td>
</tr>
<tr>
<td>65 years and older</td>
<td>8.8</td>
<td>13.7</td>
</tr>
</tbody>
</table>

*Includes unrelated individuals under age 15.

Change in Number of People in Poverty After Including Each Element: 2015 (In millions)

Change in Number of People in Poverty After Including Each Element: 2015 (In millions)

- Refundable tax credits
- SNAP
- SSI
- Housing subsidies
- Child support received
- School lunch
- TANF/general assistance
- Unemployment insurance
- Workers' compensation
- WIC
- LIHEAP
- Child support paid
- Federal income tax
- FICA
- Work expenses
- Medical expenses

Change in Number of People in Poverty After Including Each Element: 2015 (In millions)

<table>
<thead>
<tr>
<th>Element</th>
<th>Under 18 years</th>
<th>18 to 64 years</th>
<th>65 years and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security</td>
<td>-26.6</td>
<td>-9.2</td>
<td></td>
</tr>
<tr>
<td>Refundable tax credits</td>
<td>-4.6</td>
<td>-3.3</td>
<td></td>
</tr>
<tr>
<td>SNAP</td>
<td>-2.5</td>
<td>-1.4</td>
<td></td>
</tr>
<tr>
<td>SSI</td>
<td>-1.3</td>
<td>-0.7</td>
<td></td>
</tr>
<tr>
<td>Housing subsidies</td>
<td>-1.3</td>
<td>-0.6</td>
<td></td>
</tr>
<tr>
<td>Child support received</td>
<td>-1.3</td>
<td>-0.4</td>
<td></td>
</tr>
<tr>
<td>School lunch</td>
<td>-0.4</td>
<td>-0.4</td>
<td></td>
</tr>
<tr>
<td>TANF/general assistance</td>
<td>-0.2</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Unemployment insurance</td>
<td>1.4</td>
<td>4.8</td>
<td></td>
</tr>
<tr>
<td>Workers' compensation</td>
<td>5.6</td>
<td>11.2</td>
<td></td>
</tr>
<tr>
<td>WIC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LIHEAP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child support paid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal income tax</td>
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<tr>
<td>FICA</td>
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<td></td>
</tr>
<tr>
<td>Work expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Change in Number of People in Poverty After Including Each Element: 2015 (In millions)

- Social Security: -26.6
- Refundable tax credits: -9.2
- SNAP: -4.6
- SSI: -3.3
- Housing subsidies: -2.5
- Child support received: -1.4
- School lunch: -1.3
- TANF/general assistance: -0.7
- Unemployment insurance: -0.6
- Workers' compensation: -0.4
- WIC: -0.4
- LIHEAP: -0.2
- Child support paid: 0.3
- Federal income tax: 1.4
- FICA: 4.8
- Work expenses: 5.6
- Medical expenses: 11.2

Change in Number of People in Poverty After Including Each Element: 2015 (In millions)

Changes in the rate of health insurance coverage reflect:

• Economic trends
• Demographic shifts
• Policy changes, such as the Affordable Care Act (ACA)
Percentage of People by Type of Health Insurance Coverage: 2015

- **Military health care** includes TRICARE and CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs) as well as care provided by the Department of Veterans Affairs and the military.

Change in Percentage of People by Type of Health Insurance Coverage: 2014 to 2015

No statistical change between years.

*Military health care includes TRICARE and CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs) as well as care provided by the Department of Veterans Affairs and the military.

Change in Percentage of People by Type of Health Insurance Coverage: 2013 to 2015

Uninsured

With health insurance

Any private plan
- Employment-based
- Direct-purchase

Any government plan
- Medicare
- Medicaid
- Military health care*

*Military health care includes TRICARE and CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs) as well as care provided by the Department of Veterans Affairs and the military.

Uninsured Rate by Single Year of Age: 2013 to 2015

Uninsured Rate by Single Year of Age: 2013 to 2015

Uninsured Rate by Single Year of Age: 2013 to 2015

Uninsured Rate by Single Year of Age: 2013 to 2015

Uninsured Rate by Single Year of Age: 2013 to 2015

Uninsured Rate by Household Income: 2014 and 2015

Uninsured Rate by Work Experience, Ages 19 to 64 Years: 2014 and 2015

<table>
<thead>
<tr>
<th>Work Experience</th>
<th>Percent 2015</th>
<th>Percent 2014</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worked full-time, year-round</td>
<td>15</td>
<td>16.3</td>
<td>-1.3 points</td>
</tr>
<tr>
<td>Less than full-time, year-round</td>
<td>23.3</td>
<td>25.6</td>
<td>-2.3 points</td>
</tr>
<tr>
<td>Did not work at least one week (Non-workers)</td>
<td>29.5</td>
<td>31.5</td>
<td>-2.0 points</td>
</tr>
</tbody>
</table>

Uninsured Rate by Race and Hispanic Origin: 2014 and 2015

White, not Hispanic: -0.9 percentage points
Black: No significant difference
Asian: -1.9 percentage points
Hispanic: -3.6 percentage points

Uninsured Rate by State: 2013

Source: U.S. Census Bureau, 2013 1-Year American Community Survey.
Uninsured Rate by State: 2015

Source: U.S. Census Bureau, 2015 1-Year American Community Survey.
Uninsured Rate by State and Medicaid Expansion Status: 2015

*Medicaid expansion status as of January 1, 2015.
Source: U.S. Census Bureau, 2015 1-Year American Community Survey.
Decrease in Uninsured Rate for Expansion States: 2013 to 2015

Decrease in Uninsured Rate for Non-Expansion States: 2013 to 2015

Uninsured Rate by Poverty Status and Medicaid Expansion of State for Adults Aged 19 to 64 Years: 2013 to 2015

*Medicaid expansion status as of January 1, 2015.
Highlights

• Median household income for the nation was $56,500 in 2015, an increase in real terms of 5.2 percent from the 2014 median of $53,700.

• The official poverty rate in 2015 was 13.5 percent, down 1.2 percentage points from 2014. In 2015, there were 43.1 million people in poverty, 3.5 million fewer than in 2014.

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Questions?

Dial-in number: 877-917-4904
Participant passcode: 4044808
Upcoming Releases

American Community Survey (ACS)

- September 15 | ACS One-Year Estimates (2015)

Other Releases

- December | Small Area Income and Poverty Estimates: 2015
For additional questions, contact:

<table>
<thead>
<tr>
<th>Media</th>
<th>Public Information Office</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>301-763-3030</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:pio@census.gov">pio@census.gov</a></td>
</tr>
</tbody>
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| General Public         | Customer Services Center  |
|                        | 1-800-923-8282 or         |
|                        | 301-763-INFO (4636)       |

For additional resources:

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<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Random Samplings Blogs</td>
<td><a href="http://blogs.census.gov/">http://blogs.census.gov/</a></td>
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</table>