

**ONLINE NEWS CONFERENCE ON  
2017 INCOME, POVERTY, AND HEALTH INSURANCE COVERAGE ESTIMATES  
FROM THE CURRENT POPULATION SURVEY**

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**September 12, 2018**

Good morning and thank you for joining us.

Today, we are releasing three reports:

**(Slide 3) Report Covers**

*Income and Poverty in the United States: 2017, Health Insurance Coverage in the United States: 2017, and The Supplemental Poverty Measure: 2017.*

**(Slide 4) Income & Poverty Report Cover and SPM Report Cover**

The income and poverty report and the SPM report are based on data from the Current Population Survey's Annual Social and Economic Supplement. The Current Population Survey is the longest-running survey conducted by the Census Bureau and is the official source of the national poverty estimates. The estimates of the official poverty rates are calculated in accordance with the Office of Management and Budget's Statistical Policy Directive 14.

**(Slide 5) Health Insurance Report Cover**

The health insurance report includes data from both the Current Population Survey and the American Community Survey. The American Community Survey is an ongoing survey that has a much larger sample size than the Current Population Survey, making it the recommended source of health insurance statistics for smaller populations and levels of geography.

Now let's take a look at the main findings:

**(Slide 6) Real Median Household Income: 1967 to 2017**

Median household income was \$61,400 in 2017, an increase in real terms of 1.8 percent from the 2016 median of \$60,300. This is the third consecutive annual increase in median household income.

**(Slide 7) Poverty Rate and Number in Poverty: 1959 to 2017**

The official poverty rate in 2017 was 12.3 percent, down 0.4 percentage points from 2016. In 2017, there were 39.7 million people in poverty, not statistically different from the number in poverty in 2016.

**(Slide 8) Comparison of SPM Poverty Estimates: 2016 and 2017**

The Supplemental Poverty Measure (or SPM) rate in 2017 was 13.9 percent. This is not statistically different from the 2016 SPM rate of 14.0 percent.

**(Slide 9) Percentage of People by Type of Health Insurance Coverage: 2017**

The percentage of people without health insurance coverage for the entire calendar year was 8.8 percent, or 28.5 million people. The uninsured rate and number of uninsured in 2017 were not statistically different from 2016.

Now, let's turn to our subject matter experts to take a closer look at the findings, starting with income and poverty.

And a reminder, that immediately following these presentations, we'll take your questions.

**[VIDEOS]**

**INCOME AND POVERTY ESTIMATES**  
**Trudi J. Renwick**  
**Assistant Division Chief, Economic Characteristics**

**INTRODUCTION: INCOME AND POVERTY**

Income and poverty statistics gauge the health of the U.S. economy. We're able to see national trends and compare the economic well-being of different groups, such as women vs. men, children vs. people aged 65 and older and urban vs. rural residents.

Income is a measure of all cash or money resources coming into a household. It includes wages and earnings from work as well as social security benefits, retirement income, interest, dividends and public assistance. It does not account for taxes paid, tax credits or noncash assistance such as SNAP benefits, Medicaid and Medicare.

We often talk about changes and trends in median household income. The median is the value that divides the income distribution in half. So half of all households have income above the median, half below.

Poverty is a measure of how many individuals live in families with incomes below the poverty threshold. Meaning they don't have adequate resources to meet their basic needs. Thresholds vary by the size of the family and the ages of the family members. In 2017, a family with two adults and two children was considered 'in poverty' if their income was below \$24,858. Poverty rates help government officials and social services providers develop policies and target benefits.

### **(Slide I&P-1) Report Cover - Highlights**

The income and poverty report is based on data from the Current Population Survey's Annual Social and Economic Supplement (CPS ASEC). Let me begin by summarizing the main findings regarding income, earnings and work experience.<sup>1</sup>

- Median household income for the nation was \$61,400 in 2017, an increase in real terms of 1.8 percent from 2016.
- The 2017 real median earnings of all male workers increased 3.0 percent from 2016, while the change in median earnings for their female counterparts was not statistically significant.
- The number of workers with earnings increased by 1.7 million between 2016 and 2017. The number of individuals who worked full-time, year-round increased by 2.4 million.

### **(Slide I&P-2) Real Median Household Income: 1967 to 2017**

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<sup>1</sup> As in all surveys, the data presented here and in the report being released today are estimates, subject to sampling variability and response errors. All statements in this briefing and the report meet the Census Bureau's standards for statistically significant differences, unless noted otherwise. All historical income data are expressed in 2017 dollars and were adjusted using the Consumer Price Index Research Series, which measured a 2.2 percent increase in consumer prices between 2016 and 2017. The poverty thresholds are also updated each year for inflation. In 2017, the weighted average threshold for a family of four was \$25,094; and for a family of three, \$19,515.

Let me start by giving more details about the changes we observed in household median income. This chart shows median household income from 1967 to 2017 in real, inflation-adjusted dollars.<sup>2</sup> Recessions, as defined by the National Bureau of Economic Research, are depicted in this, and all time-series charts, in light shading.<sup>3</sup> Real median household income was \$61,400 in 2017, an increase in real terms of 1.8 percent from the 2016 median of \$60,300. This is the third consecutive annual increase in median household income.

**(Slide I&P-2)** The 2017 median household income appears to be the highest median household income ever reported from the CPS ASEC. However, comparisons to estimates prior to 2013 must be made with caution as the income questions were redesigned in the 2014 CPS ASEC (for income in 2013). Our analysis of the redesigned income questions found that they increased estimates of median household income for 2013 by about 3.2 percent. One method for adjusting pre-2013 median household income estimates to make them comparable to current estimates is to increase them by this same 3.2 percent. (For more details on this adjustment, please see the text of the report).

### **(Slide I&P-3) Redesigned Household Income Comparison: 1999 to 2017**

With this adjustment, as shown by the orange dotted line on this slide, and after adjusting for inflation, the 2017 median household income is not statistically different from the pre-recession estimate for 2007 or the year with the highest estimated median household income, 1999. These adjustments are not made in our official publications and table packages because they require the assumption that the 3.2 percent difference between responses to the historical questions and the redesigned questions in 2013 would have been identical in all years before

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<sup>2</sup> The 2014 CPS ASEC included redesigned questions for income and health insurance coverage. All of the approximately 98,000 sampled addresses received historically consistent questions on earnings from jobs and were eligible to respond to the redesigned set of health insurance coverage questions. The redesigned income questions were implemented to a subsample of these 98,000 addresses using a probability split panel design. Approximately 68,000 addresses were eligible to receive a set of income questions similar to those used in the 2013 CPS ASEC and prior years. The remaining 30,000 addresses were eligible to receive the redesigned income questions, which have been used since. Since earnings questions remained consistent and poverty estimates showed no statistical difference across the split panel design, we continue to make historical comparisons prior to reference year 2013. Since there was a statistically significant increase in income with the redesigned questions, we do not make income historical comparisons prior to reference year 2013. For more details, see Description of the Split Panel Test of the Current Population Survey Annual Social and Economic Supplement (CPS ASEC) Income Redesign and Time Series Guidance <[www.census.gov/content/dam/Census/library/publications/2014/demo/p60-249description.pdf](http://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-249description.pdf)>.

<sup>3</sup> The National Bureau of Economic Research, a private research firm, is the source for defining recessions. For more details, see <[www.nber.org/cycles.html](http://www.nber.org/cycles.html)>.

2013.<sup>4</sup> Additionally, this adjustment applies to overall household median income and not necessarily to the medians for household subgroups.

#### **(Slide I&P-4) Real Median Household Income by Race and Hispanic Origin of Householder: 1967 to 2017**

Next, we show household income by race and Hispanic origin of the householder. The real median income of households maintained by non-Hispanic Whites (\$68,100) and Hispanics (\$50,500) increased 2.6 percent and 3.7 percent, respectively, between 2016 and 2017.<sup>5</sup> This is the third annual increase in median household income for these two groups. Among the race groups, households maintained by Asians had the highest median income in 2017, \$81,300.<sup>6</sup>

#### **(Slide I&P-5) Real Household Income at Selected Percentiles: 1967 to 2017**

While the median represents one point on the distribution of household income, other points provide additional information. For example, 10 percent of the households had income below \$14,200. Ten percent of households had income above \$179,100, and 5 percent had income above \$237,000. Changes in the relationship of these income measures and the shares of income they possess, shown in the full report, can indicate how income inequality is changing. Between 2016 and 2017, incomes at the 50th, 90th, and 95th percentiles increased 1.8, 2.8, and 3.0 percent, respectively, while the change in income at the 10th percentile was not statistically significant.<sup>7</sup>

#### **(Slide I&P-6) Gini Index of Money Income: 1967 to 2017**

Using the information about the distribution of household income, we can produce a Gini index—a widely used measure of inequality. The Gini index is a statistical measure of income inequality ranging from 0 to 1, indicating higher

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<sup>4</sup> For more details, see <[https://www.census.gov/newsroom/blogs/random-samplings/2017/09/was\\_median\\_household.html](https://www.census.gov/newsroom/blogs/random-samplings/2017/09/was_median_household.html)>.

<sup>5</sup> The differences between the 2016-2017 percentage changes in median income for non-Hispanic White (2.6 percent) and Hispanic (3.7 percent) households were not statistically significant.

<sup>6</sup> The small sample size of the Asian population and the fact that the CPS ASEC does not use separate population controls for weighting the Asian sample to national totals contribute to the large variances surrounding estimates for this group. As a result, we are unable to detect statistically significant year-to-year differences between some estimates for the Asian population. The American Community Survey (ACS), based on a much larger sample size of the population, is a better source for estimating and identifying changes for small subgroups of the population.

<sup>7</sup> The differences between the 2016-2017 percentage changes in household income at the 50th (1.8 percent), 90th (2.8 percent), and 95th (3.0 percent) percentiles were not statistically significant.

inequality as the index approaches one. The Gini index was 0.482 in 2017, not statistically different from 2016.

**(Slide I&P-7) Real Median Earnings: 1960 to 2017 (*Total workers and full-time, year-round workers, aged 15 and older*)**

These next slides switch to earnings and work experience data for people aged 15 and older. Here we see historical data on the real median earnings of all workers and full-time, year-round workers from 1960 to 2017.<sup>8</sup> Earnings are the sum of wages, salary and self-employment income. In 2017, 79 percent of aggregate income came from earnings.

The 2017 real median earnings of all male workers increased 3.0 percent from 2016 to \$44,400, while the median earnings for their female counterparts (\$31,600) were not statistically different from 2016. In 2017, the real median earnings of men (\$52,100) and women (\$42,000) who worked full-time, year-round each decreased from their respective 2016 medians by 1.1 percent.<sup>9,10</sup>

**(Slide I&P-8) Female-to-Male Earnings Ratio: 1960 to 2017 (*Full-time, year-round workers, aged 15 and older*)**

Here we see the female-to-male earnings ratio historically. The female-to-male earnings ratio compares the median earnings of women and men working full-time, year-round. The 2017 female-to-male earnings ratio was 80.5 percent, not statistically different from 2016. Year-to-year changes in this ratio are not common. However since 2007, the female-to-male earnings ratio has increased 3.5 percent from 77.8 percent to the current 80.5 percent.

**(Slide I&P-9) Total and Full-Time, Year-Round Workers with Earnings by Sex: 1967 to 2017**

This slide shows the number of workers historically by work experience and sex. Between 2016 and 2017, the total number of people with earnings,

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<sup>8</sup> A person with work experience is one who, during the preceding calendar year, did any work on a family-owned farm or business at any time during the year, on a part-time or full-time basis. A full-time, year-round worker is a person who worked 35 or more hours per week (full-time) and 50 or more weeks during the previous calendar year (year-round). For school personnel, summer vacation is counted as weeks worked if they are scheduled to return to their job in the fall.

<sup>9</sup> For more detailed information on the relationship between earnings and household income, see "Understanding the Relationship between Individual Earnings and Household Income" at <[www.census.gov/newsroom/blogs/random-samplings/2017/11/earnings-income.html](http://www.census.gov/newsroom/blogs/random-samplings/2017/11/earnings-income.html)>.

<sup>10</sup> The difference between the 2016-2017 percentage change in median earnings for men and women working full-time, year-round was not statistically significant.

regardless of work experience, increased by 1.7 million. The number of men with earnings increased by 1.2 million, while the change for women was not statistically significant. The number of men and women full-time, year-round workers increased by 1.4 million and 1.0 million, respectively, between 2016 and 2017, continuing a shift from part-time, part-year work status to full-time, year-round work status.<sup>11</sup>

Now we'll take a look at poverty.

### **(Slide I&P-10) Poverty Rate and Number in Poverty: 1959 to 2017**

This slide shows the official poverty rate and the number of people in poverty. The official poverty rate in 2017 was 12.3 percent, down from 12.7 percent in 2016. In 2017, there were 39.7 million people in poverty, not statistically different from the number in poverty in 2016. In 2017, a family with two adults and two children was categorized as “in poverty” if its income was less than \$24,858.

This is the third consecutive annual decline in poverty. Since 2014, the poverty rate has fallen 2.5 percentage points from 14.8 percent to 12.3 percent. The estimates of the official poverty rates are calculated in accordance with the Office of Management and Budget’s Statistical Policy Directive 14.

### **(Slide I&P-11) Poverty Rates by Race and Hispanic Origin: 1959 to 2017**

Here we demonstrate the differences in poverty trends across race and Hispanic-origin groups. In 2017, the poverty rate was 8.7 percent for non-Hispanic Whites, 21.2 percent for Blacks, and 10.0 percent for Asians. For non-Hispanic Whites, Blacks, and Asians, the poverty rates were not statistically different from 2016. For Hispanics, the poverty rate decreased to 18.3 percent in 2017, down from 19.4 percent in 2016.

### **(Slide I&P-12) Poverty Rates by Age: 1959 to 2017**

This slide looks at poverty rates by age. For individuals under age 18, 17.5 percent were in poverty in 2017, not statistically different from 2016. Poverty in

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<sup>11</sup> The difference between the 2016-2017 increases in the number of men and women working full-time, year-round was not statistically significant.

2017 decreased for people aged 18 to 64, to 11.2 percent, down from 11.6 percent in 2016. People aged 65 and older had a poverty rate of 9.2 percent in 2017, not statistically different from 2016.

### **(Slide I&P-13) Comparison of Female-to-Male Poverty Rates: 1966 and 2017**

The poverty rate for females has historically been higher than the poverty rate for males. In 1966, the poverty rate for females was 3.3 percentage points higher than for males. In 2017, the difference in rates across females and males was 2.6 percentage points, not statistically different than the 3.3 percentage point gap in 1966.<sup>12</sup> Age, however, matters.

In 1966, poverty was 8.5 percentage points higher among females aged 65 and older compared to their male counterparts. By 2017 this difference had narrowed to 3.0 percentage points.

### **(Slide I&P-14) People with Income Below 50 Percent of Their Poverty Threshold: 1975 to 2017**

While 12.3 percent of the population in 2017 were in poverty, 5.7 percent of the population had incomes below 50 percent of their poverty threshold, meaning the family or individual received less than half of the income necessary to meet their poverty threshold. For a family with two adults and two children this would be an income less than \$12,429 per year in 2017.

In 1975, the first year for which we have published data on income to poverty ratios, the poverty rate was also 12.3 percent but the percent with income below 50 percent of their poverty threshold was 3.7 percent.

### **(Slide I&P-15) Share of People in Poverty with Income Below 50 Percent of Their Poverty Threshold: 1975 to 2017**

This slide looks at the proportion of people in poverty with income below 50 percent of their poverty threshold. Since 1975, the percent of the poverty population with income below 50 percent of their poverty threshold has increased 16.7 percentage points from 30.1 percent to the current 46.7 percent.

### **(Slide I&P-16) For more information**

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<sup>12</sup> The percentage-point differences in poverty in 1966 between all males and all females, males and females under age 18, and 18 to 64 were not statistically different from the percentage-point differences in poverty in 2017.



More information on income and poverty is available in the report and online.

## **SUPPLEMENTAL POVERTY ESTIMATES**

**Liana E. Fox**

**Statistician, Social, Economic, and Housing Statistics Division**

### **INTRODUCTION: SUPPLEMENTAL POVERTY MEASURE**

Governmental programs are designed to provide a safety net for some of the nation's most vulnerable families and individuals. The Supplemental Poverty Measure helps us to estimate how well these programs are working to pull people out of poverty.

The SPM extends the official poverty measure. It starts with cash income...then adds noncash benefits such as food and nutritional assistance programs, energy assistance, and housing subsidies, while subtracting out necessary expenses like taxes, health care, commuting and child care costs.

The SPM uses poverty thresholds produced by the Bureau of Labor Statistics based on spending on food, clothing, shelter and utilities. These thresholds are adjusted for family size and composition as well as for geographic differences in the cost of housing.

### **(Slide SPM-1) Report Cover-Highlights**

The SPM report is based on data from the Current Population Survey's Annual Social and Economic Supplement (CPS ASEC). The SPM does not replace the official poverty measure and is not used to determine eligibility for government programs.<sup>13</sup> Let me begin by summarizing the main findings from this report.<sup>14</sup>

- The SPM rate in 2017 was 13.9 percent. This is not statistically different from the 2016 SPM rate of 14.0 percent.

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<sup>13</sup> For a more detailed description of the Supplemental Poverty Measure, see [www2.census.gov/library/publications/2018/demo/p60-265.html](http://www2.census.gov/library/publications/2018/demo/p60-265.html)

<sup>14</sup> As in all surveys, the data presented here and in the report being released today are estimates, subject to sampling variability and response errors. All statements in this briefing and the report meet the Census Bureau's standards for statistically significant differences, unless noted otherwise.

- The SPM rate for 2017 was 1.6 percentage points higher than the official poverty rate of 12.3 percent.
- There were 16 states plus the District of Columbia for which SPM rates were higher than official poverty rates, 18 states with lower rates, and 16 states for which the differences were not statistically significant.

**(Slide SPM-2) Official and SPM Thresholds for Units with Two Adults and Two Children: 2017**

The SPM uses thresholds produced by the Bureau of Labor Statistics (BLS) from Consumer Expenditure Survey data. Separate thresholds are created for renters, homeowners with a mortgage and those who own their homes free and clear.

While the official poverty threshold is constant throughout the United States, the SPM adjusts for geographic differences in housing costs. This map shows those differences, with yellow areas having lower thresholds for renters than the official poverty threshold and blue and green areas having higher thresholds.

**(Slide SPM-3) Comparison of SPM Poverty Estimates: 2016 and 2017**

This slide compares the SPM estimates for 2017 with the SPM estimates for 2016 for all people and by age group. The 2017 SPM rate for the entire population was 13.9 percent. This is not statistically different from the 2016 SPM rate of 14.0 percent.

SPM rates were not statistically different for any of the major age categories in 2017 compared with 2016. SPM rates for children under age 18 were 15.6 percent. Adults aged 18 to 64 had a SPM rate of 13.2 percent and adults aged 65 and older had a rate of 14.1 percent in 2017.

**(Slide SPM-4) Comparison of SPM and Official Poverty Estimates: 2017**

This slide compares the SPM estimates for 2017 with the official poverty estimates for all people and by age group. The 2017 SPM rate for the entire population was 1.6 percentage points higher than the 2017 official poverty rate.

Looking at specific age categories, the SPM rate was lower than the official poverty rate for children but higher than the official poverty rate for people aged 18 to 64 and people aged 65 and older.<sup>15</sup>

**(Slide SPM-5) Difference in Poverty Rates by State Using the Official Measure and the SPM: 3-Year Average 2015 to 2017**

While the SPM national poverty rate was higher than the official, that difference varies by geographic area. This figure shows the United States divided into three categories by state. There were 16 states plus the District of Columbia where the SPM rates were higher than official—these are shaded orange; there were 18 states where SPM was lower than official—these are shaded blue; and finally there are 16 states where the differences in the rates were not statistically significant—these are grey.

**(Slide SPM-6) Change in Number of People in Poverty After Including Each Element: 2016 (In millions)**

One important contribution that the SPM provides is allowing us to gauge the effectiveness of tax credits and transfers in alleviating poverty. We can also examine the effects of the nondiscretionary expenses such as work and medical expenses. This graph shows the impact on the 2017 SPM rate of the addition or subtraction of a single resource element. Some of these elements, such as Social Security and unemployment insurance are included in the official estimates. Other elements, such as Supplemental Nutritional Assistance Program (SNAP) benefits and refundable tax credits are included only in the SPM resource measure.<sup>16</sup>

Using this chart, we can see that:

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<sup>15</sup> Since the CPS ASEC does not ask income questions for individuals under age 15, they are excluded from the universe for official poverty calculations. For the official poverty estimates shown in the SPM report, all unrelated individuals under age 15 are included and presumed to have the same poverty status as the primary family. For the SPM, they are assumed to share resources with the household reference person.

<sup>16</sup> Money income includes earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household, and other miscellaneous sources.

- 27.0 million people were taken out of poverty by Social Security benefits. This figure also shows the breakdown by age, with the majority of individuals aged 65 and older.
- 8.3 million people were taken out of poverty by Refundable tax credits.
- 3.4 million people were taken out of poverty by SNAP benefits (food stamps).
- However, subtracting medical expenses from income increased the number of people in poverty by 10.9 million using the SPM.

**(Slide SPM-7) For more information**

- More information on the supplemental poverty measure is available in the report and online.

**HEALTH INSURANCE COVERAGE ESTIMATES  
SHARON STERN  
Assistant Division Chief, Employment Characteristics**

**INTRODUCTION: HEALTH INSURANCE**

Health insurance coverage is an important measure of our nation's overall well-being.

Whether it's illness, injury or preventative needs, health insurance provides greater access to medical care, protection from high unexpected costs and more economic stability.

Each year, the Census Bureau provides data on health insurance coverage. We look at who is and isn't covered, where they live and what type of insurance they have. Policy makers use this information to make data driven decisions.

**(Slide 1) Highlights**

The health insurance estimates released today come from two surveys. The Current Population Survey Annual Social and Economic Supplement asks people about their health insurance coverage at any time in the previous calendar year. Most of the national-level results presented today come from this survey. The American Community Survey asks people about their coverage at the time of the interview. Due to its larger sample size, the American Community Survey is the recommended source of health insurance statistics for smaller populations and levels of geography.

Let me begin by summarizing the main findings this year.

- An estimated 8.8 percent of the population, or about 28.5 million people, did not have health insurance coverage at any point in 2017.
- The uninsured rate and number of uninsured in 2017 were not statistically different from 2016.
- Between 2016 and 2017, the percentage of people uninsured at the time of their interview decreased in 3 states and increased in 14 states.<sup>17,18</sup>

**(Slide 2) Percentage of People by Type of Health Insurance Coverage: 2017**

In 2017, most people, 91.2 percent, had health insurance coverage at some point during the calendar year,	<i>Slide 2a</i>
with more people having private health insurance, 67.2 percent, than government coverage, 37.7 percent. <sup>19</sup>	<i>Slide 2b</i>
Looking at sub-types of health insurance, employer-based insurance was the most common, covering 56.0 percent of the population, followed by Medicaid (19.3 percent), Medicare (17.2 percent), direct-purchase, which includes health insurance exchanges (16.0 percent), and military health care (4.8 percent). <sup>20</sup>	<i>Slide 2c</i>

**(Slide 3) Uninsured Rate by Single Year of Age: 2017**

The larger sample size of the American Community Survey allows us to observe characteristics in greater detail; and because the survey asks about current coverage, we have the opportunity to examine how health insurance status varies by single year of age.	<i>Slide 3a</i>
In 2017, 26 year-olds had the highest uninsured rate at 17.8 percent	<i>Slide 3b</i>

<sup>17</sup> Estimates are from the 2016 and 2017 American Community Surveys 1-year estimates.

<sup>18</sup> All comparative statements in this report have undergone statistical testing, and unless otherwise noted, all comparisons are statistically significant at the 10 percent level.

<sup>19</sup> Some people may have more than one coverage type during the calendar year.

<sup>20</sup> Exchanges include coverage purchased through the federal Health Insurance Marketplace, as well as other state-based marketplaces, and include both subsidized and unsubsidized plans.

Three notable sharp differences exist between single age years; specifically,

- between 18- and 19-year olds,
- between 25- and 26-year olds, and
- between 64- and 65-year olds.

*Slide 3c*

These differences correspond to common age-related eligibility thresholds for coverage, including CHIP, dependent coverage, and Medicare.

#### **(Slide 4) Changes in the Rate of Health Insurance Coverage**

Over time, changes in the rate of health insurance coverage and the distribution of coverage types may reflect economic trends, shifts in the demographic composition of the population, and policy changes that affect access to care. Several such policy changes occurred in 2014, when many provisions of the Patient Protection and Affordable Care Act went into effect.

#### **(Slide 5) Change in Percentage of People by Type of Health Insurance Coverage: 2013 to 2017**

This chart shows the change in percentages of people with health insurance coverage between 2016 to 2017 on the left and between 2013 and 2017 on the right.

The percentage of people covered by any type of health insurance for at least some time during 2017 was 91.2 percent. Starting with the left side of the chart, we see that the overall coverage rate is not statistically different from the rate in 2016.

Between 2016 and 2017, the rate of Medicare coverage increased by 0.6 percentage points to cover 17.2 percent of people for part or all of 2017. This increase was partly due to an increase in the number of people aged 65 and over.<sup>21</sup>

The military coverage rate increased by 0.2 percentage points to 4.8 percent during this time.

Between 2016 and 2017, there was no statistically significant change for any other subtype of health insurance shown here.

Moving to the right side of the chart, we see the change in health insurance coverage rates since 2013 – the baseline year before many provisions of the Affordable Care Act went into effect.

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<sup>21</sup> The population 65 years and older did not have a statistically significant change in the Medicare coverage rate between 2016 and 2017. However, the percentage of the U.S. population 65 years and older increased between 2016 and 2017.

The uninsured rate decreased by 4.5 percentage points between 2013 and 2017. The rate of private coverage increased by 3.0 percentage points in this period. Of the two sub-types of private coverage, only direct-purchase health insurance significantly changed (4.6 percentage points).

During this period, the government coverage rate increased by 3.2 percentage points. The coverage rate increased for all of the sub-types of government coverage: Medicare (1.6 percentage points), Medicaid (1.8 percentage points), and military health care (0.3 percentage points).<sup>22</sup>

**(Slide 6) Uninsured Rate by Medicaid Expansion of State for Adults Aged 19 to 64 Years: 2013, 2016, and 2017**

<p>Variation in the uninsured rate at the sub-national level may be related to whether the state expanded Medicaid eligibility as part of the Affordable Care Act. This chart categorizes states into two groups, those that expanded eligibility and those that did not. Thirty-one states and the District of Columbia expanded Medicaid eligibility on or before January 1, 2017.</p>	<p><i>Slide 6a</i></p>
<p>9.4 percent of the population ages 19 to 64 living in expansion states had no health insurance coverage at any time in 2017, not statistically different from the percentage in 2016.</p> <p>In non-expansion states, 16.7 percent of the population had no health insurance coverage during 2017, up from 16.1 percent in 2016.</p>	<p><i>Slide 6b</i></p>
<p>In both expansion states and non-expansion states, the uninsured rate for working age adults in 2017 was lower than in 2013.</p>	<p><i>Slide 6c</i></p>

**(Slide 7) Uninsured Rate by State: 2013 to 2017**

While it is useful to look at the states grouped by expansion status, there is more to the story. The American Community Survey allows us to examine uninsured rates at the state level. On this map, the darkest blue shading is applied to states where the percentage of people

<sup>22</sup> The percentage point change in the rate of Medicare coverage was not statistically different from the rate of change for Medicaid coverage.

uninsured at the time of the interview was 14.0 percent or higher. Lighter shades represent lower uninsured rates, with the lightest blue category representing an uninsured rate of less than 8.0 percent.

Two states, Oklahoma and Texas, are in the darkest shade of blue for 2017, and 25 states and the District of Columbia are in the lightest shade of blue

**(Slide 8) Change in Uninsured Rate by State: 2016 to 2017**

This map presents the change in uninsured rates. Between 2016 and 2017, the percentage of people without health insurance coverage decreased in three states and increased in 14 states.

Statistically significant decreases ranged from 0.2 to 1.9 percentage points, and increases ranged from 0.3 to 1.0 percentage points.

**Slide 9**

More information is available in our reports and online.

**David G. Waddington**  
**Chief, Social, Economic, and Housing Statistics Division**

**(Slide 42) Highlights**

That concludes our presentations. To recap the highlights:

The median household income is up at \$61,400.

The official poverty rate is down 0.4 percentage points to 12.3 percent.

The Supplemental Poverty Measure rate was 13.9 percent, not statistically different from 2016.

And the percentage of people without health insurance coverage was 8.8 percent, not statistically different from 2016.

I will now turn it back over to Michael.