Income, Poverty, and Health Insurance Coverage: 2011

September 2012

Webinar Access Information

Toll free number: 888-989-4394
Passcode: CENSUS
URL: https://www.mymeetings.com/nc/join/
Conference/meeting number: PW2599186
Conference/meeting passcode: CENSUS
Presenters

Host
Stacy Vidal
Public Information Office

Presenter
David S. Johnson, Ph.D.
Chief, Social, Economic, and Housing Statistics Division
Resources for Today’s Webinar

Go to [www.census.gov](http://www.census.gov) and click on the slider at the top to obtain –

- Today’s Webinar Presentation
- News Release and Supporting Tables
- Links to the Report and Other Reference Pages
- Links to Fact Sheets
Highlights

• Median household money income for the nation was $50,100 in 2011, a decline of 1.5 percent from 2010, in real terms.

• The 2011 official poverty rate for the nation was 15.0 percent and there were 46.2 million people in poverty, not statistically different from last year.

• The percentage of people without health insurance coverage decreased in 2011 to 15.7 percent from 16.3 percent in 2010. The number of uninsured also decreased to 48.6 million in 2011 from 50.0 million in 2010.

Note: Income rounded to nearest $100.
Real Median Household Income: 1967 to 2011

Note: Income rounded to nearest $100.
Real Median Household Income by Age of Householder: 2010 and 2011

Real Median Household Income by Race and Hispanic Origin of Householder: 1967 to 2011

Note: Income rounded to nearest $100.
Real Household Income at Selected Percentiles: 1967 to 2011

Income in thousands (2011 dollars)

- 10th percentile: $9,600 in 1967, $12,000 in 2011
- 50th percentile (median): $42,100 in 1967, $50,100 in 2011
- 90th percentile: $88,600 in 1967, $143,600 in 2011
- 95th percentile: $111,900 in 1967, $186,000 in 2011

Note: Income rounded to nearest $100.
Distribution of Family Size-Adjusted Income 2011

Note: To adjust your income by family size relative to a 4-person family, use the following factors:
- Single person, multiply income by 2.2
- Married-couple, multiply income by 1.5
- Married-couple with one child, multiply income by 1.4

Change in Share of Aggregate Equivalence-Adjusted Income by Quintile and Top Five Percent: 2010 and 2011

Percent

<table>
<thead>
<tr>
<th>Quintile</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest Quintile</td>
<td>-1.6%</td>
<td></td>
</tr>
<tr>
<td>Second Quintile</td>
<td>-1.9%</td>
<td></td>
</tr>
<tr>
<td>Middle Quintile</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fourth Quintile</td>
<td>-1.6%</td>
<td>+1.6%</td>
</tr>
<tr>
<td>Highest Quintile</td>
<td>+5.3%</td>
<td></td>
</tr>
<tr>
<td>Top 5 Percent</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Note: Change in data collection methodology in 1993.

Real Median Earnings and Women’s-to-Men’s Earnings Ratio: 1960 to 2011
(Full-time, year-round workers)

Earnings of men
$35,700
$48,200

Earnings of women
$21,600
$37,100

Women’s-to-men’s earnings ratio
61%
77%

Note: Earnings rounded to nearest $100.
Total and Full-Time, Year-Round Workers With Earnings by Sex: 1967 to 2011

Numbers in millions

- **All male workers**: 14.8 million in 1967, 53.2 million in 2011
- **All female workers**: 36.6 million in 1967, 73.1 million in 2011
- **Males, full-time year-round**: 34.4 million in 1967, 58.0 million in 2011
- **Females, full-time year-round**: 14.8 million in 1967, 43.7 million in 2011

Year-Round, Full-Time Workers by Quintile: 2010 and 2011

Poverty Rate and Number in Poverty: 1959 to 2011

Number in poverty

Percent

Poverty Rates by Race and Hispanic Origin: 1959 to 2011

Poverty Rates by Age: 1959 to 2011

Note: Data for people aged 18 to 64 and 65 and older are not available from 1960 to 1965.

Change in Number of Persons in Poverty Compared to Change in Full-time, Year-Round Workers: 2010 to 2011

Numbers in Millions

- South: -0.74, 1.23
- Suburbs: -0.74, 1.50
- Noncitizens: 0.41, -0.55

People With Income Below Specified Ratio of Their Poverty Thresholds: 1967 to 2011

Supplemental Poverty Measure (SPM)

Observations from the Interagency Technical Working Group - March 2, 2010

• Will not replace the official poverty measure
• Will not be used for resource allocation or program eligibility
• Census Bureau and BLS responsible for improving and updating the measure
• Continued research and improvement
• Based on NAS panel 1995 recommendations

The Research SUPPLEMENTAL POVERTY MEASURE: 2010

INTRODUCTION
The current official poverty measure was developed in the early 1960s, and only a few minor changes have been implemented since it was first adopted in 1969 (Orshansky, 1963; 1965a, 1965b; Fisher, 1992). This measure consists of a set of thresholds for families of different sizes and compositions that are compared to before-tax cash income to determine a family's poverty status. At the time they were developed, the official poverty thresholds represented the cost of a minimum diet multiplied by three (to allow for expenditures on other goods and services).

Concerns about the adequacy of the official measure have increased during the past decade (Ruggles, 1990), culminating in a congressional appropriation in 1990 for an independent scientific study of the concepts, measurement methods, and information needs for a poverty measure. In response, the National Academy of Sciences (NAS) established the Panel on Poverty and Family Assistance, which released its report titled Measuring Poverty: A New Approach in the spring of 1995, (Citrin and Michael, 1995). Based on its assessment of the weaknesses of the current poverty measure, this NAS panel of experts recommended having a measure that better reflects contemporary social and economic realities and government policy. In their report, the NAS panel identified several major weaknesses of the current poverty measure.

• The current income measure does not reflect the effects of key government policies that alter the disposable income available to families and, hence, their poverty status. Examples include payroll taxes, which reduce disposable income, and in-kind public benefit programs such as the Food Stamp Program/Supplemental Nutrition Assistance Program (SNAP) that free up resources to spend on nonfood items.

• The current poverty thresholds do not adjust for rising levels and standards of living that have occurred since 1965. The official thresholds were approximately equal to half of median income in 1963-64. By 1992, one-half median income had increased to more than 120 percent of the official threshold.

• The current measure does not take into account variation in expenses that are necessary to hold a job and to earn income—expenses that reduce disposable income. These expenses include transportation costs for getting to work and the increasing costs of child care for working families resulting from increased labor force participation of mothers.

• The current measure does not take into account variation in medical costs across population groups depending on differences in health status and insurance coverage and does not account for rising health care costs as a share of family budgets.

• The current poverty thresholds use family size adjustments that are

Comparison of SPM and Official Poverty Estimates: 2010

*Includes unrelated individuals under age 15.

Change in the Number of People Below Their Poverty Threshold Using Alternative Resource Measures: 2011

Numbers in millions

<table>
<thead>
<tr>
<th>Alternative resource measures</th>
<th>All people</th>
<th>Children under 18</th>
<th>Adults 18 to 64</th>
<th>Adults 65 and older</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money income plus SNAP (food stamps)</td>
<td>-3.9</td>
<td>-1.7</td>
<td>-1.9</td>
<td>-0.3</td>
</tr>
<tr>
<td>Money income after the federal earned income tax credit</td>
<td>-5.7</td>
<td>-3.1</td>
<td>-2.6</td>
<td>-</td>
</tr>
<tr>
<td>Money income less Unemployment Insurance Benefits</td>
<td>+2.3</td>
<td>+0.6</td>
<td>+1.6</td>
<td>+0.1</td>
</tr>
<tr>
<td>Money income less Social Security income</td>
<td>+21.4</td>
<td>+1.1</td>
<td>+5.8</td>
<td>+14.5</td>
</tr>
</tbody>
</table>

Note: - Represents or rounds to zero.
People Without Health Insurance Coverage: 1987 to 2011

Note: The data for 1999 reflect the results of follow-up verification questions, creating a break in the historical series.

People by Type of Health Insurance Coverage: 1999 to 2011

- **Any private coverage**: Increased from 64.1% in 1999 to 73.0% in 2011.
- **Employment-based coverage**: Stabilized at around 63.9% from 2005 to 2011.
- **Government coverage**: Increased from 24.2% in 1999 to 32.2% in 2011.
- **Uninsured rate**: Increased from 13.6% in 1999 to 15.7% in 2011.

Note: Estimates by type of coverage are not mutually exclusive.
Uninsured Rates by Race and Hispanic Origin: 1999 to 2011

Uninsured Rates by Age: 2010 and 2011

Uninsured Rates for All People by Real Household Income: 1999 to 2011

Note: Income in 2011 dollars.

# Age Distribution of the Total Population and the Uninsured: 2011

<table>
<thead>
<tr>
<th>Total Population</th>
<th>Under 18 years</th>
<th>18 to 44 years</th>
<th>45 to 64 years</th>
<th>65 years and older</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>24.0%</td>
<td>36.0%</td>
<td>26.5%</td>
<td>13.4%</td>
</tr>
<tr>
<td>Uninsured</td>
<td>14.3%</td>
<td>56.7%</td>
<td>27.5%</td>
<td>1.4%</td>
</tr>
</tbody>
</table>

## Distribution of Working Status of Those Aged 18 to 64 Years: 2011

### Percent

<table>
<thead>
<tr>
<th></th>
<th>Full-time, Year-round</th>
<th>Less than Full-time, Year-round</th>
<th>Did not work at least one week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged 18 to 64 years</td>
<td>50.4%</td>
<td>24.2%</td>
<td>25.4%</td>
</tr>
<tr>
<td>Uninsured</td>
<td>36.4%</td>
<td>31.6%</td>
<td>32.0%</td>
</tr>
</tbody>
</table>

Questions?
Upcoming Releases

American Community Survey (ACS)

<table>
<thead>
<tr>
<th>Date</th>
<th>Release Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 17</td>
<td>Webinar on the 2011 ACS One-Year Estimates</td>
</tr>
<tr>
<td>September 20</td>
<td>ACS One-Year Estimates</td>
</tr>
<tr>
<td>December 6</td>
<td>ACS Five-Year Estimates (2007-2011)</td>
</tr>
</tbody>
</table>

Other Releases

<table>
<thead>
<tr>
<th>Date</th>
<th>Release Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>October</td>
<td>Health Status, Health Insurance, and Medical Services Utilization: 2010</td>
</tr>
<tr>
<td>November 13</td>
<td>Supplemental Poverty Measure: 2011</td>
</tr>
<tr>
<td>December</td>
<td>Small Area Income and Poverty Estimates: 2011</td>
</tr>
</tbody>
</table>
U.S. Census Bureau
Public Information Office
301-763-3030

www.census.gov

Random Samplings

http://blogs.census.gov