

**WEBINAR ON
2015 INCOME, POVERTY, AND HEALTH INSURANCE COVERAGE ESTIMATES
FROM THE CURRENT POPULATION SURVEY**

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

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Good morning and thank you for joining us.

Today, we are releasing national income, poverty, and health insurance coverage estimates.

(Slide 4) Highlights

Let me begin by summarizing the main findings.¹

- 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.

(Slide 5)

We are releasing three reports today: *Income and Poverty in the United States: 2015*, *Health Insurance Coverage in the United States: 2015*, and *The Supplemental Poverty Measure: 2015*. This is the second time that we have released SPM estimates at the same time as the official poverty estimates.

The income and poverty report and the SPM report are based on data from the Current Population Survey's Annual Social and Economic Supplement (CPS ASEC). The Current Population Survey is the longest-running survey conducted by the Census

¹ 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 2015 dollars and were adjusted using the Consumer Price Index Research Series, which measured a 0.1 percent increase in consumer prices between 2014 and 2015. The poverty thresholds are also updated each year for inflation. In 2015, the weighted average threshold for a family of four was \$24,257; and for a family of three, \$18,871.

Bureau and is the official source of the national poverty estimates. The estimates are calculated in accordance with the Office of Management and Budget's Statistical Policy Directive 14.

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.

(Slide 6) Real Median Household Income: 1967 to 2015

Let me start by giving more details about the changes we observed in income. This chart shows median household income from 1967 to 2015 in real, inflation-adjusted dollars.² Recessions, as defined by the National Bureau of Economic Research, are depicted in this, and all time-series charts, in light blue shading.³

The median represents the point on the distribution of household income at which half of the households have income below it and half have income above it. Real median household income was \$56,500 in 2015, an increase in real terms of 5.2 percent from the 2014 median of \$53,700. This is the first annual increase in median household income since 2007.

(Slide 7) Real Median Household Income by Age of Householder: 2014 and 2015

Looking at selected demographic characteristics, this next chart shows household income by age of householder for 2014 and 2015. Notice the pattern, with householders aged 15 to 24 having the lowest median income, and householders aged 45 to 54 having the highest median income. All householders aged 25 and over had real median income increases between 2014 and 2015.

(Slide 8) Real Median Household Income by Race and Hispanic Origin of Householder: 1967 to 2015

Next, we show household income by race and Hispanic origin. The real median income of non-Hispanic White (\$63,000), Black (\$36,900), and Hispanic-origin (\$45,100) households increased 4.4 percent, 4.1 percent, and 6.1 percent, respectively,

² The 2014 CPS ASEC included redesigned questions for income and health insurance coverage. All of the approximately 98,000 addresses were eligible to receive the redesigned set of health insurance questions. The redesigned income questions were implemented to a subsample of the 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 the remaining 30,000 addresses were eligible to receive the redesigned income questions.

³ The National Bureau of Economic Research, a private research firm, is the source for defining recessions.

between 2014 and 2015.⁴ Among the race groups, Asian households had the highest median income in 2015 (\$77,200), though the 2014 to 2015 percentage change in their real median income was not statistically significant.⁵

Non-Hispanic White households and Black households last experienced an annual increase in median income in 2007. Asian households' last annual increase was in 1999. For Hispanic households, the most recent annual increase was in 2013.

(Slide 9) Real Median Household Income by Nativity of Householder: 2014 and 2015

This next chart shows household income by nativity of householder for 2014 and 2015. Real median household income between 2014 and 2015 of households with a foreign-born householder increased 5.3 percent, the median income of households with a native-born householder increased 4.4 percent, and the median income of households with a noncitizen householder increased 10.5 percent.^{6,7} The median income of households with a naturalized citizen householder was not statistically different from the 2014 median.

In 2015, households with a naturalized citizen householder had the highest median household income (\$62,000), followed by households with a native-born householder (\$57,200). Households with a noncitizen householder had the lowest median household income (\$45,100).

(Slide 10) Real Household Income at Selected Percentiles: 1967 to 2015

While the median represents one point on the distribution of household income, other points provide additional information about the nation's household income distribution. For example, 10 percent of the households had income below \$13,300. Ten percent of households had income above \$162,200, and 5 percent had incomes above

⁴ The difference between the 2014-2015 percent changes in median income for non-Hispanic White, Black, and Hispanic households were not statistically different.

⁵ The small sample size of the Asian population and the fact that the CPS 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 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.

⁶ Native-born households are those in which the householder was born in the United States, Puerto Rico, or the U.S. Island Areas of Guam, the Commonwealth of the Northern Mariana Islands, American Samoa, or the Virgin Islands of the United States or was born in a foreign country but had at least one parent who was a U.S. citizen. All other households are considered foreign born regardless of the date of entry into the United States or citizenship status. The CPS does not interview households in Puerto Rico. Of all householders, 85.1 percent were native born; 7.8 percent were foreign-born, naturalized citizens; and 7.1 percent were noncitizens.

⁷ The difference between the 2014-2015 percentage change in median income for households maintained by a foreign-born person (5.3 percent) and a native-born person (4.4 percent) was not statistically significant.

\$214,500. Changes in the relationship of these income measures and the shares of income they possess can indicate how income inequality is changing.

(Slide 11) Gini Index of Money Income and Equivalence-Adjusted Income: 1967 to 2015

Using the information about the distribution of household income from the Current Population Survey, we can produce a Gini index—a widely used measure of inequality. The Gini index indicates higher inequality as the index approaches one. The money income Gini index is calculated using pre-tax cash income and was 0.479 in 2015. It was not statistically different from 2014. Based on the equivalence-adjusted income, which adjusts for family size and economies of scale, the Gini index was 0.462 in 2015, also not statistically different from 2014.

(Slide 12) Real Median Earnings and Women’s-to-Men’s Earnings Ratio: 1960 to 2015 (*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 and female-to-male earnings ratios of full-time, year-round workers from 1960 to 2015.⁸ The median earnings of men (\$51,200) and women (\$40,700) who worked full time, year round increased 1.5 percent and 2.7 percent, respectively, between 2014 and 2015.⁹ This is the first significant annual increase in median earnings for men or women since 2009. The female-to-male earnings ratio was 80 percent in 2015, not statistically different from 2014. Over the long term, this ratio is up from 61 percent in 1960.

(Slide 13) Total and Full-Time, Year-Round Workers with Earnings by Sex: 1967 to 2015

This slide shows the number of workers historically by work experience and sex. Between 2014 and 2015 the total number of people with earnings, regardless of work experience, increased by about 3.3 million. The number of men and women full-time, year-round workers increased by 1.4 million and 1 million, respectively, between 2014 and 2015.¹⁰

Now we’ll take a look at poverty.

(Slide 14) Poverty Rate & Number in Poverty: 1959 to 2015

⁸ 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.

⁹ The difference between the 2014-2015 percentage change in median earnings for men and women who worked full time, year round was not statistically significant.

¹⁰ The difference between the 2014-2015 increase in the number of men and women full-time, year-round workers was not statistically significant.

This slide shows the official poverty rate and the number of people in poverty. The official poverty rate in 2015 was 13.5 percent, down from 14.8 percent in 2014. In 2015, there were 43.1 million people in poverty, down from 46.7 million in 2014. In 2015, a family with two adults and two children was categorized as “in poverty” if its income was less than \$24,036.

(Slide 15) Poverty Rates by Race and Hispanic Origin: 1959 to 2015

Here we demonstrate the differences in poverty trends across race and Hispanic origin groups. For non-Hispanic Whites the poverty rate decreased to 9.1 percent in 2015, down from 10.1 percent in 2014. The poverty rate for Blacks decreased to 24.1 percent in 2015, down from 26.2 percent in 2014. For Hispanics, the poverty rate decreased to 21.4 percent in 2015, down from 23.6 percent in 2014. Asians, with a poverty rate of 11.4 percent in 2015, were the only major racial group to show no change in their poverty rate from 2014.

(Slide 16) Poverty Rates by Age: 1959 to 2015

This slide looks at poverty rates by age. In 2015, poverty rates declined for all three major age groups. For children under age 18, 19.7 percent were in poverty in 2015, down from 21.1 percent in 2014. Poverty in 2015 decreased for people aged 18 to 64, to 12.4 percent, down from 13.5 percent. For people aged 65 and older, the 2015 poverty rate declined to 8.8 percent in 2015 from 10.0 percent in 2014.

(Slide 17) Poverty Rates by Age by Sex: 2015

The poverty rate for all females was higher than the poverty rate for all males, but age matters. Gender differences in poverty rates were more pronounced for people aged 18 to 24 and people aged 25 to 34. The poverty rate for women aged 25 to 34 was 16.0 percent while the poverty rate for men aged 25 to 34 was 9.9 percent, a 6.1 percentage-point difference. The poverty rate for women aged 18 to 24 was 5.3 percentage points higher than the poverty rate for men in this age group.¹¹ On the other hand, for children under age 18, the poverty rate for girls (19.9 percent) was not statistically different from the poverty rate for boys (19.5 percent).

(Slide 18) Supplemental Poverty Measure (SPM)

The income and poverty estimates in this report are based solely on money income before taxes and use the poverty thresholds developed 50 years ago. In 2009 the Office of Management and Budget’s (OMB) Chief Statistician formed an interagency technical working group. This group provided the Census Bureau and the Bureau of Labor Statistics a set of observations to serve as a roadmap in the development of a Supplemental Poverty Measure (or SPM).

¹¹ The difference in the gender gap in the poverty rates for men and women aged 18 to 24 and the gender gap for people aged 25 to 34 was not statistically significant.

The SPM will not replace the official poverty measure and will not be used to determine eligibility for government programs.

(Slide 19) Supplemental Poverty Measure Thresholds and Resources

The SPM uses thresholds produced by the Bureau of Labor Statistics (BLS) from Consumer Expenditure Survey data with separate thresholds for renters, homeowners with a mortgage and those who own their homes free and clear. The thresholds are adjusted for geographic differences in housing costs. The resource measure begins with pre-tax cash income but adds estimates of the values of tax credits, nutritional, housing and energy assistance. It further subtracts estimates of payroll taxes, income taxes, child support paid, child care paid, other work expenses, and contributions toward the cost of medical care and health insurance premiums.¹²

(Slide 20) Comparison of SPM Poverty Estimates: 2014 and 2015

For the second time, we are releasing the SPM estimates on the same day as the official poverty estimates. This slide compares the SPM estimates for 2015 with the SPM estimates for 2014 for all people and by age group. The 2015 SPM rate for the entire population was 14.3 percent, one percentage point lower than the SPM rate for 2014.

There were statistically significant decreases in the poverty rates for people aged 18 to 64 and for those aged 65 and older between 2014 and 2015. The SPM rate for children for 2015 was 16.1 percent, not statistically different than the rate for 2014. The SPM rate for adults aged 18 to 64 fell from 15.0 percent in 2014 to 13.8 percent in 2015. The SPM rate for those aged 65 and older fell from 14.4 percent to 13.7 percent.

(Slide 21) Comparison of SPM and Official Poverty Estimates: 2015

This slide compares the SPM estimates for 2015 with the official poverty estimates for all people and by age group. The 2015 SPM rate for the entire population was 14.3 percent, 0.7 percentage points higher than the 2015 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.¹³

(Slide 22) Change in Number of People in Poverty After Including Each Element: 2015 (In millions)

One important contribution that the SPM provides is allowing us to gauge the

¹² For a more detailed description of the Supplemental Poverty Measure, see www2.census.gov/library/publications/2016/demo/p60-258.html

¹³ 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 be in poverty. For the SPM, they are assumed to share resources with the household reference person.

effectiveness of tax credits and transfers in alleviating poverty. We can also examine the effects of the nondiscretionary expenses such as work expenses and medical out-of-pocket spending. This graph shows the impact on the 2015 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 money income measure used 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.¹⁴

Using this chart, we can see that:

- 26.6 million people were taken out of poverty by Social Security benefits.
- 9.2 million people were taken out of poverty by Refundable tax credits.
- 4.6 million people were taken out of poverty by SNAP benefits (food stamps).
- However, subtracting medical out-of-pocket expenses from income increased the number of people in poverty by 11.2 million using the SPM.

Now I would like to turn to health insurance.

(Slide 23)

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 impact access to care. Several such policy changes occurred in 2014, when many provisions of the Patient Protection and Affordable Care Act (ACA) went into effect.

(Slide 24) Percentage of People by Type of Health Insurance Coverage: 2015

In 2015, most people, 90.9 percent, had health insurance coverage at some point during the calendar year, with more people having private health insurance, 67.2 percent, than government coverage, 37.1 percent. Of the sub-types of health insurance, employer-based insurance covered the most people (55.7 percent of the population), followed by Medicaid (19.6 percent), Medicare (16.3 percent), direct-purchase, which includes health insurance exchanges (16.3 percent), and military health care (4.7 percent).

(Slide 25) Change in Percentage of People by Type of Health Insurance Coverage: 2014 to 2015

¹⁴ 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.

The percentage of people covered by any type of health insurance increased by 1.3 percentage points to 90.9 percent in 2015. Increases in both private health insurance coverage and government coverage contributed to the overall increase in coverage between 2014 and 2015. The rate of private coverage increased by 1.2 percentage points to 67.2 percent in 2015. The government coverage rate increased by 0.6 percentage points to 37.1 percent.^{15,16}

While the overall rates of both private and government health insurance increased, coverage rates have not changed for every sub-type of health insurance. Between 2014 and 2015, coverage rates increased for two types of coverage: direct-purchase health insurance and Medicare.¹⁷

The largest percentage-point change in coverage was for direct-purchase, which increased by 1.7 percentage points. The Medicare coverage rate increased by 0.3 percentage points for the population as a whole. However, this increase was due to an increase in the number of people aged 65 and over and not to changes in Medicare coverage rates within a particular age group. Coverage rates did not change for the other types of health insurance between 2014 and 2015.

(Slide 26) Change in Percentage of People by Type of Health Insurance Coverage: 2013 to 2015

Here, on the right, 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.

The uninsured rate decreased by 4.3 percentage points between 2013 and 2015. The percentage of people covered by private health insurance increased by 3.0 percentage points in this two-year period. However, between the two sub-types of private coverage, only direct-purchase health insurance had a significant change (4.9 percentage points).¹⁸

During this time period, the percentage of people with government coverage increased by 2.6 percentage points. Among the sub-types of government coverage, Medicare coverage rate increased by 0.6 percentage points, and Medicaid coverage rate increased by 2.0 percentage points.¹⁹

¹⁵ The percentage point change between 2014 and 2015 for people covered by any type of health insurance was not statistically different from the percentage point change for people covered by private health insurance. The percentage point change between 2014 and 2015 for people covered by private health insurance was not statistically different from the percentage point change for people covered by government health insurance.

¹⁶ Some people may have more than one coverage type during the calendar year.

¹⁷ The percentage of people covered by direct-purchase health insurance in 2015 was not statistically different from the percentage of people covered by Medicare.

¹⁸ Between 2014 and 2015, there was no significant difference in the percentage of people covered by employment-based health insurance.

¹⁹ Between 2013 and 2015, there was no significant difference in the percentage of people covered by military health plans.

(Slide 27) Uninsured Rate by Single Year of Age: 2013 to 2015

As I mentioned earlier, the American Community Survey has a much larger sample size than the Current Population Survey, making it a useful source for estimating and identifying changes in smaller populations. This figure shows the uninsured rates by single year of age for 2013 – in light blue, for 2014 – in medium blue, and for 2015 – in dark blue.

According to the American Community Survey, the uninsured rate at the time of the interview dropped for every single age under 65 between 2014 and 2015. This is the second year of declines across those ages.²⁰ Younger adults tended to experience a larger drop than older adults. For example, the uninsured rate declined by 5.6 percentage points for 26-year-olds and 1.9 percentage points for 64-year-olds.

Adults aged 26 continued to have the highest uninsured rate, at 19.5 percent in 2015. Three notable sharp differences remained in 2015 between single age years; specifically:

- the uninsured rate was about one-and-a-half times greater for 19-year-olds compared with 18-year-olds,
- almost one-and-a-quarter times greater for 26-year-olds compared with 25-year-olds,
- and the uninsured rate for 65-year-olds was about one-quarter of the rate of 64-year-olds.

(Slide 28) Uninsured Rate by Household Income: 2014 and 2015

Between 2014 and 2015, uninsured rates decreased for each income category, but more for the population with lower income than for the population with higher income.

In 2015, people with lower household income had higher uninsured rates than people with higher income. The uninsured rate for people in households with an annual household income of less than \$25,000 was 14.8 percent. This compares to 4.5 percent for people in households with income of \$100,000 or more.

(Slide 29) Uninsured Rate by Work Experience, Ages 18 to 64 Years: 2014 and 2015

Between 2014 and 2015, uninsured rates decreased for all work experience groups. The largest decrease, 2.3 percentage points, was for the working population who worked less than full time, year round. The percentage point decrease for the population who worked full-time, year round was smaller, at 1.3 percentage points.

²⁰ Estimates on single-year of age come from the 2013 through 2015 1-Year American Community Surveys.

In 2015, the uninsured rate for full-time, year-round workers was 9.9 percent. For people who worked less than full-time, year round and nonworkers, the uninsured rates were higher, both at 15.8 percent.²¹

(Slide 30) Uninsured Rate by Race and Hispanic Origin: 2014 and 2015

Between 2014 and 2015, the uninsured rate decreased for most race and Hispanic origin groups. The decrease was greatest for Hispanics at 3.6 percentage points. The decrease for non-Hispanic Whites was 0.9 percentage points and the decrease for Asians was 1.9 percentage points. The Current Population Survey did not measure a statistically significant difference in the health insurance coverage rate for Blacks between 2014 and 2015.²²

In 2015, non-Hispanic Whites had a lower uninsured rate, 6.7 percent, compared with other groups. The uninsured rate was 11.1 percent for Blacks and 7.5 percent for Asians. Hispanics had the highest uninsured rate, at 16.2 percent.

(Slide 31) Uninsured Rate by State: 2013-2015

The American Community Survey is also a useful source for estimating and identifying changes in the uninsured population at the state level. On this map, each state is colored in a shade of blue, with the darkest blue representing uninsured rates of 14.0 percent or more. Lighter shades represent fewer uninsured, and the lightest blue category represents an uninsured rate of less than 8.0 percent.

Here, beginning in 2013, the year before many of the provisions of the Affordable Care Act went into effect, most states are in the darkest category. Only 3 states and the District of Columbia were in the lightest category.

Here is the map for 2014, the year many provisions of the healthcare law went into effect. In general, the colors on the maps are lighter as now 11 states and the District of Columbia are in the lowest category.

Here is the map for 2015. Between 2014 and 2015, 47 states and the District of Columbia showed a decrease in the rate of people without health insurance coverage at the time of the interview. 21 states and the District of Columbia have an uninsured rate of less than 8.0 percent, and just 2 states (Alaska and Texas) had an uninsured rate of 14.0 percent or more.

²¹ The uninsured rate in 2015 for people who worked less than full time, year round was not statistically different from the uninsured rate for nonworkers.

²² The percentage point difference in the uninsured rate between 2014 and 2015 for Whites was not statistically different from the percentage point difference for Asians. The percentage point difference in the uninsured rate between 2014 and 2015 for non-Hispanic Whites was not statistically different from the percentage point difference for Blacks or Asians.

During 2015, the state with the lowest percent of people without health insurance at the time of the interview was Massachusetts (2.8 percent), while the highest uninsured rate was for Texas (17.1 percent).²³

(Slide 32) Uninsured Rate by State and Medicaid Expansion Status: 2015

Variation in the uninsured rate by state may be related to whether the state expanded Medicaid eligibility beginning in 2014 as part of the Affordable Care Act.

The two maps shown here highlight whether or not states expanded Medicaid eligibility. The map on the left shows states that expanded Medicaid eligibility, referred to as expansion states. They are highlighted in blue on the left map. The map on the right shows, in blue, states that did not expand Medicaid eligibility, referred to as non-expansion states. Between January 1, 2014, and January 1, 2015, three states (Michigan, New Hampshire, and Pennsylvania) expanded Medicaid eligibility, bringing the total number of expansion states to 27 and the District of Columbia.

In general, the uninsured rate in expansion states was lower than in non-expansion states. In expansion states, the uninsured rate in 2015 was 7.2 percent, compared with 12.3 percent in non-expansion states.²⁴

(Slide 33) Decrease in Uninsured Rate for Expansion States: 2013 to 2015

Looking more closely at these two groups, this figure shows the decrease in uninsured rates for expansion states. The light green dots furthest to the right are the uninsured rates in 2013. Moving leftward, the 2014 uninsured rates are in medium green, and the dark green represents the 2015 estimates.

The overall decrease in expansion states between 2014 and 2015 was 2.4 percentage points. The decrease for individual states ranged from 0.5 percentage points to 3.9 percentage points.²⁵

The uninsured rates in expansion states for 2015 ranged from 2.8 percent in Massachusetts to 12.3 percent in Nevada.

(Slide 34) Decrease in Uninsured Rate for Non-Expansion States: 2013 to 2015

This is the same graph, but now for non-expansion states.

The overall decrease between 2014 and 2015 was 2.1 percentage points in non-expansion states. The decrease for individual states ranged from 1.1 percentage points to 3.2 percentage points.

²³ Estimates come from the 2015 1-Year American Community Survey.

²⁴ Estimates come from the 2015 1-Year American Community Survey.

²⁵ Estimates are from the 2013 to 2015 1-Year American Community Surveys

The uninsured rates in non-expansion states for 2015 ranged from 5.7 percent in Wisconsin to 17.1 percent in Texas.

(Slide 35) Uninsured Rate by Poverty Status and Medicaid Expansion of State for Adults Aged 19 to 64 Years: 2013 to 2015

People and families are classified as being in poverty if their income is less than their poverty threshold. Medicaid eligibility is often related to the income-to-poverty ratio.

While the uninsured rate decreased at each level of poverty between 2014 and 2015, the overall decrease in the uninsured rate was greater in expansion states than in non-expansion states for people living below 100 percent of poverty and between 100 and 399 percent of poverty.

In both expansion states and non-expansion states, working-age adults with higher income-to-poverty ratios had lower uninsured rates. However, in 2013 through 2015, the uninsured rate was higher in non-expansion states than in expansion states at all levels of poverty.²⁶

(Slide 36) Highlights

That concludes my part of the presentation. Here again are the 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.

Thank you, and now I will turn it back over to Michael.

²⁶ Estimates are from the 2013 to 2015 1-Year American Community Surveys.