WEBINAR ON
2018 INCOME, POVERTY, AND HEALTH INSURANCE COVERAGE ESTIMATES
FROM THE CURRENT POPULATION SURVEY

Erratum Note:

Oct. 11, 2019 - Due to an error in our tax model, tax units with an Adjusted Gross Income (AGI) below $12,000 were inadvertently not run through the Additional Child Tax Credit (ACTC) portion of the tax model. As a result, 2,435 tax units did not receive this refundable credit, which changed the Supplemental Poverty Measure (SPM) poverty status of about 600 individuals (or 0.3% of the weighted population). This error changed our top-level SPM estimate from 13.1% for 2018 to 12.8%. Using either set of estimates, the change between 2017 and 2018 was not significant overall or for any of the major age categories. All SPM estimates have been revised accordingly.

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

September 10, 2019

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: 2018, *Health Insurance Coverage in the United States: 2018*, and *The Supplemental Poverty Measure: 2018*.

(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.

(Slide 6a) Important CPS ASEC Survey Updates

This year marks the culmination of multi-year efforts to improve how we collect and measure data on income, poverty, and health insurance in the Current Population Survey.

These improvements have been implemented in a two-step process, beginning first with questionnaire design changes incorporated over 2014 to 2016, followed by more recent changes to the data processing system.

(Slide 6b) Important CPS ASEC Survey Updates

While improvements made to data collection have been reflected in estimates for years 2013 to 2017, this is the first year that estimates will reflect the updated processing system. The new data processing system improves how the Census Bureau edits and imputes income data and assigns family relationships. It also provides new detail on health insurance coverage, and type of coverage, over the year.

(Slide 7) Important Reminders for Today's Webinar

Estimates presented today for 2017 and 2018 reflect this updated processing system. The 2017 estimates may be different from those published last year, which were produced using the legacy processing system.

In 2019, the Census Bureau examined the impacts of these processing changes on income, poverty, and health insurance estimates for 2016 and 2017 in working

papers, presentations, and other materials. Please visit the CPS ASEC redesign website for more information.

Additionally, you can get more information by a watching the webinar that was recorded last week that provided details about the changes to the survey and processing system. Last week's webinar can be found at the second link on the screen.

To repeat, all findings and comparisons we are presenting today were produced using data from our updated processing system.

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

(Slide 8) Real Median Household Income: 1967 to 2018

Median household income was $63,200 in 2018, not statistically different from the 2017 median, following 3 consecutive years of annual increases.

(Slide 9) Poverty Rate and Number in Poverty: 1959 to 2018

The official poverty rate in 2018 was 11.8 percent, down 0.5 percentage points from 2017. In 2018, there were 38.1 million people in poverty, a decrease of 1.4 million people from 2017.

(Slide 10) Comparison of SPM Poverty Estimates: 2017 and 2018

The Supplemental Poverty Measure (or SPM) rate in 2018 was 12.8 percent. This is not statistically different from the 2017 SPM rate of 13.0 percent.

(Slide 11) Percentage of People by Type of Health Insurance Coverage: 2018

The percentage of people without health insurance coverage for the entire calendar year was 8.5 percent, a 0.5 percentage-point increase from 2017. In 2018, 27.5 million people did not have health insurance coverage, an increase of 1.9 million people.

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 & PRESENTATIONS]

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 2018, a family with two adults and two children was considered 'in poverty" if their income was below $25,465. Poverty rates help government officials and social services providers develop policies and target benefits.

(Slide I&P-1) Report 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.[1]

- Median household income was $63,200 in 2018, not statistically different from the 2017 median.
- The 2018 real median earnings of men and women who worked full-time, year-round increased by 3.4 percent and 3.3 percent, respectively, between 2017 and 2018.
- The number of full-time, year-round workers increased by 2.3 million, between 2017 and 2018. The number of men and women full-time, year-round workers increased by about 700,000 and 1.6 million, respectively.

(Slide I&P-2) Real Median Household Income: 1967 to 2018

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 2018 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 shading.[3] Median household income was $63,200 in 2018, not statistically different from the 2017 median, following 3 consecutive years of annual increases.

(Slide I&P-3)

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[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 2018 dollars and were adjusted using the Consumer Price Index Research Series, which measured a 2.4 percent increase in consumer prices between 2017 and 2018. The poverty thresholds are also updated each year for inflation. In 2018, the weighted average threshold for a family of four was $25,701, and for a family of three, $19,985.

[2] 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>.

[3] 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>.

At first glance, it would appear that median income was higher than every year prior to 2017, surpassing the median income for 2007 and 1999. However, making comparisons over time requires caution, since these estimates reflect changes implemented to the survey, including the redesign of the income questionnaire for data year 2013 and an update to our processing system this year. As a result, some of the apparent differences over time could be due to these recent improvements to the data.

To understand the impact of these changes, we have released income estimates for 2013 and 2017 with and without the improvements. Our analysis of the redesigned income questions found that they increased estimates of median household income for 2013 by about 3.2 percent. The updated processing system did not have a statistically significant effect on median household income in 2017.

The estimates from 2017 and 2018 presented today reflect both improvements to the data. One method for adjusting pre-2017 estimates to make them comparable to the ones shown today is to adjust them to reflect the differences we see in the 2013 and 2017 estimates.

(Slide I&P-4) Redesigned Household Income Comparison: 1999 to 2018

With this adjustment, as shown by the purple dashed line on this slide, and after adjusting for inflation, the 2018 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, table packages, or the rest of this presentation because they require the assumption that the impact of the data improvements would have been identical in all years. [4]

(Slide I&P-5) Real Median Household Income by Race and Hispanic Origin of Householder: 1967 to 2018

Now looking at income by race and Hispanic origin…

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[4] For more details, see <https://www.census.gov/library/stories/2019/09/how-2018-household-income-compares-to-prior-years.html>.

The 2018 real median income of Asian households increased 4.6 percent from 2017 to $87,200, while the median incomes of non-Hispanic White ($70,600), Black ($41,400), and Hispanic ($51,500) households were not statistically different from their 2017 medians.[5] Among the race groups, Asian households had the highest median income in 2018.[6]

(Slide I&P-6) Share of Aggregate Income by Quintile: 2018

A quintile divides all households into 5 equal groups ranked by income from lowest to highest, so that 20 percent of all households are in each group. This is shown by the bar on the left of this slide. The bar on the right shows the share of aggregate income received by each quintile. The lowest quintile received 3.1 percent of total household aggregate income, while the highest quintile received 52 percent.

(Slide I&P-7) Share of Aggregate Income by Quintile: 2018 Cont.

In fact, the highest quintile received more income than the other four lower quintiles combined. Looking closer at the highest quintile, we can see that the top 5 percent of all households received 23.1 percent of total aggregate household income.

(Slide I&P-8) Gini Index of Money Income: 1967 to 2018

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 inequality as the index approaches one. The money income Gini index was 0.486 in 2018, not statistically different from 2017.

(Slide I&P-9) Real Median Earnings: 1960 to 2018

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

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[5] The only significant difference between the 2017–2018 percent changes in median income for each race group was Asian (4.6 percent) and Hispanic (0.1 percent).

[6] 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. The American Community Survey (ACS), based on a much larger sample of the population, is a better source for estimating and identifying changes for small subgroups of the population.

and full-time, year-round workers from 1960 to 2018.[7] Earnings are the sum of wages, salary and self-employment income. In 2018, 79 percent of aggregate income came from earnings.

The 2018 real median earnings of all workers increased 3.4 percent from 2017, although changes in median earnings of male and female workers were not statistically different from the 2017 estimates. In 2018, the real median earnings of men ($55,300) and women ($45,100) who worked full-time, year-round each increased by 3.4 percent and 3.3 percent, respectively.[8, 9]

(Slide I&P-10) Female-to-Male Earnings Ratio: 1960 to 2018

Here we see the female-to-male earnings ratio historically. The female-to-male earnings ratio compares the median earnings of women working full-time, year-round to the median earnings of men working full-time, year-round. The 2018 female-to-male earnings ratio was 81.6 percent, not statistically different from the 2017 ratio. Year-to-year changes in this ratio are not common. However, the female-to-male earnings ratio has increased 4.8 percent from 77.8 percent in 2007.

(Slide I&P-11) Total and Full-Time, Year-Round Workers with Earnings by Sex: 1967 to 2018

This slide shows the number of workers historically by work experience and sex. Between 2017 and 2018, the total number of people with earnings, regardless of work experience, increased by 1.2 million. The number of women with earnings increased by approximately 1.1 million, while the change for men was not statistically significant.[10] The number of men and women full-time, year-round workers increased by about 700,000 and 1.6 million, respectively, between 2017

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[7] 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.

[8] 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>.

[9] The difference between the 2017–2018 percent changes in median earnings for men (3.4 percent) and women (3.3 percent) working full-time, year-round was not statistically significant.

[10] The difference between the 2017–2018 increases in the number of total people with earnings (1.2 million) and the number of women with earnings (1.1 million) was not statistically significant.

and 2018. This continues a shift from part-time, part-year work status to full-time, year-round work status.

Now we'll take a look at poverty.

(Slide I&P-12) Poverty Rate and Number in Poverty: 1959 to 2018

This slide shows the official poverty rate and the number of people in poverty. The official poverty rate in 2018 was 11.8 percent, down from 12.3 percent in 2017. In 2018, there were 38.1 million people in poverty, a decrease of 1.4 million people from 2017. In 2018, a family with two adults and two children was categorized as "in poverty" if their income was less than $25,465 dollars.

This is the fourth consecutive annual decline in poverty. Since 2014, the poverty rate has fallen 3.0 percentage points from 14.8 percent to 11.8 percent. For the first time in 11 years, the poverty rate in 2018 is lower than the poverty rate in 2007, the year before the most recent recession. Estimates of official poverty rates are calculated in accordance with the Office of Management and Budget's Statistical Policy Directive 14.

(Slide I&P-13) Poverty Rates by Race and Hispanic Origin: 1959 to 2018

Here we demonstrate differences in poverty trends for people across race and Hispanic-origin groups. In 2018, the only group to see a decline in poverty rates was non-Hispanic Whites, declining from 8.5 percent in 2017 to 8.1 percent in 2018. The poverty rate in 2018 was 20.8 percent for Blacks, 17.6 percent for Hispanics, and 10.1 percent for Asians.

(Slide I&P-14) Poverty Rates by Age: 1959 to 2018

This slide looks at poverty rates by age. For individuals under age 18, 16.2 percent were in poverty in 2018, down from 17.4 percent in 2017. Poverty also decreased for people aged 18 to 64, from 11.1 percent in 2017 to 10.7 percent in 2018. People aged 65 and older had a poverty rate of 9.7 percent in 2018, not statistically different from 2017.

(Slide I&P-15) Family Poverty Rates by Type: 1959 to 2018

In this slide, we compare poverty rates for families from 1959 to 2018. The Census Bureau has three different primary family classifications; married-couple families, male householder, no spouse present families, and female householder, no spouse present families.

In 2018, poverty rates declined for families overall, and for female householder families specifically. The poverty rate for married-couple families was 4.7 percent while for male-householder families the poverty rate was 12.7 percent. Year-to-year changes were not statistically different from the prior year for these groups.

The family poverty rate decreased 0.3 percentage points to 9.0 percent, while female-householder family poverty rates declined 1.3 percentage points to 24.9 percent. The poverty rate for female householder families in 2018 is among the lowest rates on record for this group. Poverty rates for these families have declined in three of the last four years, a total decline of 5.8 percentage points since 2014, and the largest decline over this period among family types shown.

The gap in poverty rates between married-couple families and female-householder families has decreased from 26.9 percentage points to 20.1 percentage points during this time period.

(Slide I&P-16) Poverty Rates for Female Householder Families by Race and Hispanic Origin

With this in mind, we turn our focus to female-householder families to identify where these changes are happening. The only statistically significant changes in 2018 are for families with Black and Hispanic female householders.

In 2018, the poverty rate for Black female-householder families declined by 2.5 percentage points, to 29.4 percent. For Hispanics, poverty declined 2.6 percentage points, to 30.8 percent. The 2018 poverty rate of 19.7% for families with a single non-Hispanic White female householder was not statistically different from the prior year.

(Slide I&P-17) Poverty Rates by Region: 2017 to 2018

Next, we examine year-to-year changes in poverty for people by region. In

2018, poverty rates for three of the four regions in the U.S. declined from 2017. The region that did not experience a decline in poverty was the South, where the poverty rate was 13.6 percent in 2018. In 2018, the poverty rate for the Northeast was 10.3 percent. For the Midwest, the poverty rate was 10.4 percent[11]. For the West, the poverty rate was 11.2 percent[12].

(Slide I&P-18) For more information

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. [13] Let me begin by summarizing the main findings from

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[11] The Midwest poverty rate is not statistically different from the Northeast poverty rate,

[12] The year-to-year percentage point difference for each of the Northeast, Midwest, and West, is not statistically different from each other.

[13] For a more detailed description of the Supplemental Poverty Measure, see www.census.gov/content/dam/Census/library/publications/2019/demo/p60-268.pdf

this report.[14]

- The SPM rate in 2018 was 12.8 percent. This is not statistically different from the 2017 SPM rate of 13.0 percent.

- The SPM rate for 2018 was 1.0 percentage point higher than the official poverty rate of 11.8 percent.

- There were 15 states plus the District of Columbia for which SPM rates were higher than official poverty rates, 24 states with lower rates, and 11 states for which the differences were not statistically significant.

(Slide SPM-2) Official and SPM Thresholds for Units with Two Adults and Two Children: 2018

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: 2017 and 2018

This slide compares the SPM estimates for 2018 with the SPM estimates for 2017 for all people and by age group. The 2018 SPM rate for the entire population was 12.8 percent. This is not statistically different from the 2017 rate of 13.0 percent.

SPM rates were not statistically different for any of the major age categories in 2018 compared with 2017. SPM rates for children under age 18

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[14] 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.

were 13.7 percent. Adults aged 18 to 64 had a rate of 12.2 percent and adults aged 65 and older had a rate of 13.6 percent in 2018.

(Slide SPM-4) Comparison of SPM and Official Poverty Estimates: 2018

This slide compares the SPM estimates for 2018 with the official poverty estimates for all people and by age group. The 2018 SPM rate for the entire population was 1.0 percentage points higher than the 2018 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.[15]

(Slide SPM-5) Poverty Rates Using the Official Measure and the SPM: 2009 to 2018

Census Bureau estimates for the SPM are available back to 2009. Since the SPM's initial production, the SPM rate has been higher than the official poverty rate-- ranging from 0.6 to 1.6 percentage points higher than the official measure over this period.

(Slide SPM-6) Difference in Poverty Rates by State Using the Official Measure and the SPM: 3-Year Average 2016 to 2018

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 15 states plus the District of Columbia where the SPM rates were higher than official--these are shaded orange; there were 24 states where SPM was lower than official—these are shaded blue; and finally there are 11 states where the differences in the rates were not statistically significant—these are grey.

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[15] 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.

(Slide SPM-7) Change in Number of People in Poverty After Including Each Element: 2018 (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 2018 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. [16]

Using this chart, we can see that:

- 27.2 million people were taken out of poverty by Social Security benefits. This figure also shows the breakdown by age, with the majority of individuals taken out of poverty by Social Security aged 65 and older.
- 8.9 million people were taken out of poverty by Refundable tax credits.
- 3.2 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 8.0 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

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[16] 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.

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.

LARYSSA MYKYTA
Branch Chief, Health and Disability Statistics

I'm Laryssa Mykyta, Chief of the Health and Disability Statistics Branch, with the findings.

(Slide 1) Health Insurance Coverage

The health insurance estimates released today come from two surveys. The Current Population Survey Annual Social and Economic Supplement, or CPS ASEC, asks people about their health insurance coverage at any time in the previous calendar year. The national-level results presented today come from this survey. Today's CPS ASEC health insurance estimates are based on the updated processing system. These health insurance estimates should only be compared directly to estimates based on this updated processing system.[17] State-level estimates released today come from the American Community Survey, which 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.	*Slide 1*

(Slide 2) Highlights

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[17] See Appendix A of *Health Insurance Coverage in the United States: 2018* for more information.

Let me begin by summarizing the main findings this year. • An estimated 8.5 percent of the population, or about 27.5 million people, did not have health insurance coverage at any point in 2018. [18] • Between 2017 and 2018, the uninsured rate increased 0.5 percentage points and the number of uninsured people increased by 1.9 million people. This represents the first year-to-year increase in the uninsured rate in the CPS ASEC since 2008-2009. • The percentage of people uninsured at the time of their interview decreased in 3 states and increased in 8 states between 2017 and 2018. [19, 20]	*Slide 2*

(Slide 3) Percentage of People by Type of Health Insurance Coverage: 2018

In 2018, most people, 91.5 percent, had health insurance coverage at some point during the calendar year, with more people having private health insurance, 67.3 percent, than public coverage, 34.4 percent. [21]	*Slide 3a*
Looking at private coverage more closely: employer-based insurance was the most common subtype of coverage overall, covering 55.1 percent of the population; 10.8 percent of people purchased their coverage directly.	*Slide 3b*

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[18] Infants born after the end of the calendar-year reference period are excluded from CPS ASEC calendar-year estimates.

[19] Estimates are from the 2017 and 2018 American Community Surveys 1-year estimates.

[20] All comparative statements in this presentation have undergone statistical testing, and unless otherwise noted, all comparisons are statistically significant at the 90 percent confidence level.

[21] Some people may have more than one coverage type during the calendar year.

The updated processing system allows us, for the first time, to distinguish whether this coverage was through a state or federal health insurance marketplace, such as healthcare.gov. In 2018, 3.3 percent of people, or 30.8 percent of people with direct-purchase insurance, obtained their coverage through the marketplace.	*Slide 3c*
In 2018, 34.4 percent of people had public coverage, which includes Medicare (17.8 percent), Medicaid (17.9 percent), and VA and CHAMPVA (1.0 percent) coverage. [22]	*Slide 3d*

(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.	*Slide 4*

(Slide 5) Change in Percentage of People by Type of Health Insurance Coverage: 2017 to 2018

The percentage of people covered by any type of health insurance decreased half of a percentage point between 2017 and 2018. This decrease was primarily driven by a change in public coverage. Between 2017 and 2018, the percentage of people with private coverage did not statistically change, and the percentage of people with public coverage decreased 0.4 percentage-points. Among public coverage, Medicaid coverage decreased 0.7 percentage points, while Medicare coverage moved in the opposite direction, increasing by 0.4 percentage points. This increase was partly due to growth in the number of people aged 65 and over and not a change in Medicare coverage for adults in this age range.	*Slide 5*

(Slide 6) Percentage of People Uninsured by Age: 2017 and 2018

[22] The percentage of people covered by Medicaid was not statistically different from the percentage covered by Medicare.

Age is strongly associated with the likelihood that a person has health insurance. In 2018, adults aged 65 and over had the lowest uninsured rate (0.9 percent), followed by children under the age of 19 (5.5 percent) and adults aged 19 to 64 (11.7 percent).

Between 2017 and 2018, the uninsured rate increased for adults aged 35-44 and 45-64, as well as for children aged 0-18.

Slide 6

(Slide 7) Percentage of Children Under the Age of 19 Without Health Insurance Coverage by Selected Characteristics: 2017 to 2018

Indeed, in 2018, 5.5 percent of children under the age of 19 did not have health insurance coverage, a 0.6 percentage-point increase from 2017. For many selected characteristics, the percentage of children (under 19 years of age) without health insurance coverage was significantly higher in 2018 than in 2017. However, the change was not uniform across groups. For example, the uninsured rate did not change for children in families with income of less than 400 percent of poverty. However, it increased 0.7 percentage points for children living in families at or above 400 percent of poverty. However, in both years the rate of uninsured declined as the income-to-poverty ratio increased.	*Slide 7*

(Slide 8) Subannual Health Insurance Coverage: 2018

The updated processing system allows us to report more detailed information than previously available, including subannual, or within-year health insurance coverage. Among the 296.2 million people covered at any point during 2018, most—96.4 percent—had health insurance coverage for all 12 months, while 3.6 percent had coverage for 1 to 11 months. That is, most people with coverage during 2018 had coverage throughout the entire calendar year. Most people with private coverage and with public coverage also had their coverage for all of 2018.	*Slide 8*

(Slide 9) Uninsured Rate by State: 2018

The larger sample size of the American Community Survey allows us to observe the uninsured rate, as well as changes in the uninsured rate, at the state level. This map shows the uninsured rate by state in 2018. Lighter colors represent lower uninsured rates and darker colors represent higher uninsured rates. Six states and the District of Columbia are in the lightest shade of blue, with less than 5.0 percent of people uninsured at the time of interview. Six states, in the darkest shade, have an uninsured rate of 12.0 percent or higher.	*Slide 9*

(Slide 10) Change in Uninsured Rate by State: 2017 to 2018

This map presents the change in uninsured rates. Between 2017 and 2018, the percentage of people without health insurance coverage decreased in three states and increased in eight states. Statistically significant decreases ranged from 0.3 to 1.8 percentage points, and all increases were 1.0 percentage point or less.	*Slide 10*

(Slide 11) For More Information

More information is available in our reports and online. We have a number of tables and figures on our website, in addition to an America Counts story that looks at changes in coverage for children and a Research Matters blog that highlights a new measure of health insurance coverage, coverage at the time of interview, that we include in our report for the first time this year. Additional data products based on the American Community Survey will be available on September 26th.	*Slide 11*

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

(Slide X) Highlights

That concludes our presentations. To recap the highlights:

The median household income was $63,200, not statistically different from the 2017 median.

The official poverty rate is down 0.5 percentage points to 11.8 percent.

The Supplemental Poverty Measure rate was 12.8 percent, not statistically different from 2017.

And the percentage of people without health insurance coverage was 8.5 percent, a 0.5 percentage-point increase from 2017.

I will now turn it back over to Michael.