News Conference: Income, Poverty and Health Insurance Coverage in the U.S., 2019

Tuesday, September 15, 2020, 10:00 AM

(SLIDE 2 – Michael Cook Intro)

- Good morning and thanks for joining us. I'm Michael Cook, Chief of the Public Information Office for the U.S. Census Bureau.
- Today we are releasing the latest income, poverty, and health insurance findings for the nation. We'll have four presenters today to cover these topics. If you're on WebEx, you'll be able to follow along with the presentations and see the slide deck.
- Immediately after the presentations, we'll open the phone lines to answer questions from reporters.
- By the way – resources for today's news conference can be found on CENSUS-DOT-GOV – including the slide decks from today's presentation – that will be posted in just a few minutes as part of an electronic press kit. Look for the "information for" tab at the top of the census web page – and click on "media/newsroom." You will be able to find it there.
- If you're having any issues with WebEx – be sure to try logging in with Google Chrome – that seems to work best. But again, the slide deck will be posted shortly on our website – and you can also follow along that way.
- Without further delay, I'd like to turn it over to David Waddington, Chief of our Social, Economic and Housing Statistics Division. David?

(SLIDE 3 – David Waddington Intro)

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

Good morning and thank you for joining us.
Today, we are releasing three reports:

(Slide 4) Report Covers

Income and Poverty in the United States: 2019,
The Supplemental Poverty Measure: 2019, and
Health Insurance Coverage in the United States: 2019

(Slide 5) 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 or CPS ASEC. The Current Population Survey is the longest-running survey conducted by the Census Bureau and is the official source of the national poverty estimates.

(Slide 6) 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 7) The Impact of the Coronavirus (COVID-19) Pandemic on the CPS ASEC

As noted by the reference year for the reports, the estimates released today cover calendar year 2019, the last year of the economic expansion that spanned from June 2009 through February 2020.

I also want to note that interviewing for this years CPS ASEC was disrupted by the COVID-19 pandemic, and the survey response rate and sample composition reflect these disruptions.

While the Census Bureau went to great lengths to complete interviews, the response rate for the CPS household survey was lower than in preceding months and the same period in 2019.

To provide better understanding of the potential implications of the COVID-19 pandamic on data collection, we are releasing two working papers and an associated blog that provide some insights and analysis of the impacts.[1]

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

(Slide 8) Real Median Household Income: 1967 to 2019

Median household income was $68,700 in 2019, a 6.8 percent increase from 2018.

(Slide 9) Poverty Rate and Number in Poverty: 1959 to 2019

The official poverty rate in 2019 was 10.5 percent, down 1.3 percentage points from 2018.

In 2019, there were 34.0 million people in poverty, a decrease of 4.2 million people from 2018.

(Slide 10) Comparison of SPM Poverty Estimates: 2018 and 2019

The Supplemental Poverty Measure, or SPM rate in 2019 was 11.7 percent. This was 1.0 percentage point lower than in 2018.

(Slide 11) Percentage of People by Type of Health Insurance Coverage: 2019

The percentage of people with health insurance coverage for some or all of the calendar year 2019 was 92.0 percent. Private health insurance coverage was more prevalent than public coverage, covering 68.0% of the population at some point during the year. 34.1% of the population had some kind of public coverage during 2019. Employment-based insurance remained the most common subtype.

The American Community Survey, which provides data for 2018 and 2019 that were collected prior to the COVID-19 pandemic, show that the percentage of

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[1] For more details, see <www.census.gov/newsroom/blogs/random-samplings/2020/09/pandemic-affect-survey-response.html>.

people without insurance coverage increased by 0.3 percentage points between 2018 and 2019.

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

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

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

(Slide 12) Trudi Intro

Thank you Dave.
Good morning.
Income and poverty statistics help us to gauge the health of the U.S. economy.

(Slide 13) Report Highlights

Let me begin by summarizing the main findings regarding changes to income, earnings, and work experience between 2018 and 2019.[2]
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.

Real median household income increased 6.8 percent. The median is the point that divides the household income distribution into halves, one-half with income above the median and the other with income below the median.

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[2] 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 2019 dollars and were adjusted using the Consumer Price Index Research Series, which measured a 1.8 percent increase in consumer prices between 2018 and 2019. The poverty thresholds are also updated each year for inflation. In 2019, the weighted average threshold for a family of four was $26,172, and for a family of three, $20,335.

- The real median earnings of all workers increased 1.4 percent, while the real median earnings of full-time, year-round workers increased 0.8 percent.
- The total number of people with earnings increased by about 2.2 million. The number of full-time, year-round workers increased by approximately 1.2 million.

(Slide 14) Real Median Household Income: 1967 to 2019

Let's look at some more details about the changes we observed in household median income. This chart shows median household income from 1967 to 2019 in real, inflation-adjusted dollars.[3] Median household income increased 6.8 percent from $64,300 in 2018 to $68,700 in 2019.

Recessions, as defined by the National Bureau of Economic Research (NBER), are depicted in this, and all time-series charts, in light shading.[4] On June 8, 2020, NBER determined that the expansion that began in June 2009 peaked in February 2020, indicating the beginning of a recession. Since estimates in this report are for calendar year 2019, this current recession is not shown in any of our graphs.

(Slide 15) Real Median Household Income: 1967 to 2019- cont.

It appears that $68,700 was the highest median household income since 1967, the first year for which household income statistics are available.

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 for

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[3] 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>.

[4] 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>.

2018. As a result, some of the apparent differences over time could be due to these recent improvements to the data.

(Slide 16) Redesigned Household Income Comparison: 1999 to 2019

For example, as we discussed last year, after adjusting the pre-2017 estimates for the impact of the CPS ASEC survey redesign and processing changes, median household income in 2018 was not higher than in 2007, 2000 and 1999. However, this year, even with these adjustments, median household income in 2019 was the highest since 1967.

These adjustments are not made in the table packages we release 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.[5] For more details on this adjustment mechanism, see today's America Counts story.

(Slide 17) Real Median Household Income by Race and Hispanic Origin of Householder: 1967 to 2019

Now looking at income by race and Hispanic origin…

The 2019 real median income of each group shown increased from their 2018 medians. These increases amounted to changes of 7.9 percent for Blacks, 7.1 percent for Hispanics, 5.7 percent for non-Hispanic Whites, and 10.6 percent for Asians.[6]

(Slide 18) Median Household Income and Percent Change by Selected Characteristics

The 2019 median household income estimates were higher than 2018 for:

- all age groups,[7] *(next slide 19)*

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[5] For more details, see <https://www.census.gov/income2020>.

[6] The differences between the 2018–2019 percent changes in household median income for each race group were not statistically significant.

[7] The difference between the 2019 median household income for householders aged 15 to 24 ($47,934) and householders aged 65 and over ($47,357) was not statistically different. The differences between the 2018–2019 percent changes in median household income for all age groups were not statistically significant.

- both native-born and foreign-born households,[8] *(next slide 20)*
- each region,[9] *(next slide 21)*
- and households within metropolitan statistical areas (or MSAs), both inside and outside principal cities. The change in median income for households outside MSAs was not statistically significant.[10]

(Slide 22) Shares of Aggregate Income by Quintile: 2019

In addition to looking at changes at the median, it is interesting to look at how income is distributed across the population. A quintile is one of five 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 by quintile. In 2019, households in the lowest quintile received 3.1 percent of aggregate household income, while households in the highest quintile received 51.9 percent. In fact, the highest quintile received more income than the other four lower quintiles combined.

(Slide 23) Shares of Aggregate Income by Quintile: 2019 Cont.

Looking closer at the highest quintile, we can see that the top 5 percent of households received 23.0 percent of aggregate household income.[11]

(Slide 24) Gini Index of Money Income: 1967 to 2019

Using the information about the distribution of household income, we can produce a Gini index—a statistical measure of income inequality ranging from 0.0 to 1.0. It measures the amount that any two incomes differ, on average, relative

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[8] The difference between the 2019 median household income for households maintained by a naturalized citizen ($71,538) and by a native-born person ($69,474) was not statistically different. The differences between the 2018–2019 percent changes in median income for foreign-born householders by specific citizenship status were not statistically significant.

[9] The difference in 2019 median household incomes for the Northeast ($76,221) and the West ($75,769) was not statistically significant. The differences between the 2018–2019 percent changes in median household income for all regions were not statistically significant.

[10] The differences between the 2018–2019 percent changes in median incomes for households inside principal cities (5.5 percent) and households inside metropolitan statistical areas (6.8 percent) as well as for households outside principal cities (6.9 percent) were not statistically significant. The difference between the 2018-2019 percent change in median income for households inside principal cities (5.5 percent) and households outside metropolitan statistical areas (2.6 percent) was not statistically significant.

[11] The 2019 shares of aggregate household income in the fourth quintile and top 5 percent were not statistically significant.

to mean income. It is a natural indicator of how far apart or "spread out" incomes are from one another. A value of 0.0 represents perfect equality, and a value of 1.0 indicates total inequality. The money income Gini index was 0.484 in 2019, not statistically different from 2018.

(Slide 25) Real Median Earnings: 1960 to 2019

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 2019.[12] Earnings are the sum of wages, salary and self-employment income. In 2019, about 77 percent of aggregate income came from earnings.

Between 2018 and 2019, the median earnings of men increased 2.5 percent while the median earnings of women increased 7.8 percent. For those who worked full-time, year-round, the median earnings of men ($57,500) increased by 2.1 percent while the median earnings of women ($47,300) increased 3.0 percent.[13,14]

(Slide 26) Female-to-Male Earnings Ratio: 1960 to 2019

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 2019 female-to-male earnings ratio was 82.3 percent, not statistically different from the 2018 ratio. Year-to-year changes in this ratio are not common. However, the female-to-male earnings ratio has increased 5.8 percent from 77.8 percent in 2007.

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[12] 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.

[13] The following differences between the 2018–2019 percent changes in median earnings were not statistically different from one another: total workers (1.4 percent), and men with earnings (2.5 percent); total working full-time, year-round (0.8 percent), and men working full-time, year-round (2.1 percent); and men working full-time, year-round (2.1 percent) and total workers (1.4 percent). The following differences between the 2018–2019 percent changes in median earnings were also not statistically different from one another: men working full-time, year-round (2.1 percent), women working full-time, year-round (3.0 percent), and men with earnings (2.5 percent).

[14] 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>.

(Slide 27) Workers with Earnings by Sex: 1967 to 2019

This slide shows the number of workers historically by work experience and sex. Between 2018 and 2019, the total number of people with earnings increased by 2.2 million. The number of women with earnings increased by 1.3 million, while the number of men increased approximately 900,000.[15] The number of females who were full-time, year-round workers increased by about 1.2 million between 2018 and 2019, while the change for their male counterparts was not statistically significant.[16]

As we noted before, these statistics reflect earnings and employment in 2019. You can find more information on how these have changed during the pandemic in BLS reports on the Employment Situation and Usual Weekly Earnings.[17]

(Slide 28) Full-Time, Year-Round Workers with Earnings by Sex: 2007 to 2019

To evaluate changes in median earnings across the span of the most recent economic business cycle, it is useful to compare 2019 medians with medians from 2007, the year before the last recession. Median earnings for men working full-time, year-round were up 3.0 percent over this period, while the median for women working full-time, year-round was up 9.0 percent.

Between 2007 and 2019, the number of men working full-time, year-round increased by approximately 4.1 million (or 6.6 percent), while the number of women working full-time, year-round increased by about 6.4 million (or 14.1 percent).[18]

(Slide 29) Highlights: Official Poverty

Now let's turn our attention to poverty. Here are the highlights from the report:

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[15] The difference between the 2018–2019 increases in the number of men with earnings (900,000) and the number of women with earnings (1.3 million) was not statistically significant.

[16] The difference between the 2018–2019 increases in the number of total full-time, year-round workers (1.2 million) and women full-time, year-round (1.2 million) was not statistically significant.

[17] For more information see, 'Employment Situation Summary' at https://www.bls.gov/news.release/empsit.nr0.htm and the Usual Weekly Earnings Summary at https://www.bls.gov/news.release/wkyeng.nr0.htm.

[18] 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>.

- The official poverty rate in 2019 was 10.5 percent, down 1.3 percentage points from 11.8 percent in 2018. This was the fifth consecutive annual decline in poverty.

- The number of people in poverty in 2019 was 34.0 million, approximately 4.2 million fewer than 2018.

Following the Office of Management and Budget's (OMB) Statistical Policy Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. In 2019, a family with two adults and two children was categorized as "in poverty" if their income was less than $25,926 dollars.

(Slide 30) Poverty Rate and Number in Poverty: 1959 to 2019

This slide shows the official poverty rate and the number of people in poverty going back to 1959, the first year for which we have estimates. As you can see from this chart, the 2019 poverty rate of 10.5 percent was the lowest observed since 1959.

(Slide 31) Poverty Rates by Race and Hispanic Origin: 1959 to 2019

Here we demonstrate differences in poverty trends for people across race and Hispanic-origin groups. Between 2018 and 2019, each of the race and Hispanic-origin groups experienced a decline in their poverty rates.

The poverty rate for non-Hispanic Whites fell by 0.8 percentage points, the poverty rate for Asians fell 2.8 percentage points, and the poverty rate for Hispanics declined by 1.8 percentage points. For Blacks, the poverty rate declined by 2.0 percentage points.[19]

(Slide 32) Population in Poverty Relative to Total Population: 2019

Here we show how the population in poverty compares to the total population distribution across race and origin groups. We show a ratio of the population

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[19] The percentage point change from 2018-2019 for Blacks was not statistically different than the percentage point change for non-Hispanic Whites, Asians, or Hispanics.

share of the demographic group in the poverty population divided by the total population share of that group. Values higher than one indicate a group is over-represented among the population in poverty, while values less than one indicate under-representation.

In 2019, Blacks and Hispanics were over-represented among the poverty population while non-Hispanic Whites were under-represented.

(Slide 33) Population in Poverty Relative to Total Population Aged 65 and Older: 2019

These differences are particularly pronounced among the population aged 65 and older. The shares of Blacks and Hispanics aged 65 and older in poverty were approximately twice their shares in the overall population.

(Slide 34) Population in Poverty Relative to Total Population by Race and Hispanic Origin: 1959 to 2019

This slide returns to the total population and looks at how these same ratios have evolved over time by race and Hispanic origin groups. More information on this topic can be found in the associated America Counts story released today.

(Slide 35) Poverty Rates by Age: 1959 to 2019

This slide looks at poverty rates by age. Between 2018 and 2019 poverty rates fell for all three major age groups. For individuals under age 18, 14.4 percent were in poverty. Poverty decreased to 9.4 percent for people aged 18 to 64 while people aged 65 and older had a poverty rate of 8.9 percent.

(Slide 36) Family Poverty Rates by Type: 1959 to 2019

In this slide, we look at poverty rates for all families from 1959 to 2019.[20] In 2019, the poverty rate for families was 7.8 percent. This was the lowest rate ever for all families.

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[20] Estimates are for primary families. A primary family is a group of two or more people one of whom is the householder related by birth marriage or adoption and residing together. All such people (including related subfamily members) are considered as members of one family.

(Slide 37) Family Poverty Rates by Type: 1959 to 2019-cont

We now add the poverty rates for the Census Bureau's three major family classifications: married-couple families, male-householder, no spouse present families, and female-householder, no spouse present families. In 2019, poverty declined for two of the three family types: married-couple families and female-householder families.

The poverty rate for married-couple families was 4.0 percent.

The poverty rate for female-householder families in 2019 was 22.2 percent. Poverty rates for female-householder families have declined in four of the last five years.

The gap in poverty rates between married-couple families and female-householder families has decreased from 26.9 percentage points in 1973 to 18.2 percentage points in 2019.

(Slide 38) Poverty Rates and Percentage Point Change by Selected Characteristics: 2018 to 2019

Between 2018 and 2019 poverty rates declined for most major demographic groups. No group saw an increase in poverty rates. Poverty rates declined for:

- men and women, *(next slide 39)*
- native-born and foreign-born individuals, *(next slide 40)*
- all regions, and *(next slide 41)*
- inside and outside metropolitan statistical areas.

(Slide 42) For more information:

For more information on income and poverty statistics in the United States in 2019, please visit our website, where you can find detailed and historical income and poverty tables, as well as poverty thresholds for 2019 by family composition.

Additionally, please see the America Counts and Research Matters stories released today, providing additional insights on income and poverty in 2019.

Next, Liana Fox will summarize the findings for the Supplemental Poverty Measure.

SUPPLEMENTAL POVERTY MEASURE
Liana Fox
Statistician
Economic Characteristics

(Slide SPM-43) Liana Intro Slide
Thank you, Trudi.

The Supplemental Poverty Measure (or SPM) report is based on data from the CPS ASEC. The SPM extends the official poverty measure by taking into account many of the government programs designed to assist low-income families and individuals that are not included in the official measure. Noncash benefits, such as housing or nutritional assistance, are added to pre-tax cash income, while necessary expenses, such as taxes, work and medical expenses, are subtracted. The SPM does not replace the official poverty measure and is not used to determine eligibility for government programs. [21]

(Slide SPM-44) Report Cover-Highlights

Let me begin by summarizing the main findings from this report.[22]

- The SPM rate in 2019 was 11.7 percent. This was 1.0 percentage point lower than 2018 and the lowest rate since estimates were initially published for 2009.
- The SPM rate for 2019 was 1.3 percentage points higher than the official poverty rate of 10.5 percent.

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[21] For a more detailed description of the Supplemental Poverty Measure, see
www.census.gov/content/dam/Census/library/publications/2020/demo/p60-272.pdf

[22] 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.

- There were 16 states plus the District of Columbia for which SPM rates were higher than official poverty rates, 25 states with lower rates, and 9 states for which the differences were not statistically significant.

(Slide 45) Official and SPM Thresholds for Units with Two Adults and Two Children: 2019

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 46) Comparison of SPM Poverty Estimates: 2018 and 2019

This slide compares the SPM estimates for 2019 with 2018 for all people and by age group. The 2019 SPM rate for the entire population was 11.7 percent.

SPM rates were down for all major age categories in 2019 compared to 2018. In 2019, children under age 18 had an SPM rate of 12.5 percent. Adults age 18 to 64 had a rate of 11.2 percent, and adults aged 65 and older had a rate of 12.8 percent.

(Slide 47) Comparison of SPM and Official Poverty Estimates: 2019

This slide compares the SPM estimates for 2019 with the official poverty estimates for all people and by age group. The 2019 SPM rate for the entire population was 1.3 percentage points higher than the 2019 official poverty rate. Looking at specific age categories, the SPM 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.[23]

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[23] 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

(Slide 48) Poverty Rates Using the Official Measure and the SPM: 2009 to 2019

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. SPM rates in 2019 were at their lowest level since 2009, even after adjusting for survey redesign and processing system changes.[24]

(Slide 49) SPM Rates by Race and Hispanic Origin: 2009 to 2019

This slide shows SPM rates over time for individuals categorized by race and Hispanic-origin groups. Between 2018 and 2019, all major groups shown in this figure experienced a decline in poverty. SPM rates in 2019 were also at their lowest level since 2009 for all groups shown. In 2019, the SPM rate for Hispanics was 18.9 percent, 18.3 percent for Blacks, 11.7 percent for Asians, and 8.2 percent for Non-Hispanic Whites. [25]

(Slide 50) Difference in Poverty Rates by State Using the Official Measure and the SPM: 3-Year Average 2017 to 2019

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 blue; there were 25 states where SPM was lower than official—these are shaded orange; and finally there

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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.

[24] This report provides SPM and OPM estimates from 2009 to 2019. However, it is important to be aware that the CPS ASEC is updated periodically to improve data quality. These improvements include changes to survey design such as sampling and survey instrument changes, as well as changes to data processing such as weighting and data imputation methods. When feasible, the Census Bureau provides data users with resources that allow them to evaluate the impact of these survey changes across years. Most recently, the 2014 CPS ASEC introduced new income questions, new relationship categories were phased in over the 2015 and 2016 CPS ASEC, and the 2019 CPS ASEC reflects the implementation of an updated data processing system. Given these changes over time, historical comparisons should be made with caution. In this report, 2019 SPM estimates are compared to published estimates for earlier years when the questionnaire and processing system changes did not result in statistically significant differences. When survey changes did have statistically significant impacts on income or poverty estimates, comparisons are made by adjusting historical published estimates to approximate the magnitude of these impacts. For more details on the adjustment used for these comparisons, see <www.census.gov/library/stories/2019/09/us-median-household-income-not-significantly-different-from-2017.html>.

[25] SPM rates for 2019 for Blacks and Hispanics were not statistically different from each other.

are 9 states where the differences in the rates were not statistically significant—these are grey.

(Slide 51) Change in Number of People in Poverty After Including Each Element: 2019 (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 2019 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.[26]

Using this chart, we can see that **(next slide 52):**

- 26.5 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. **(next slide 53)**
- 7.5 million people were taken out of poverty by Refundable tax credits. **(next slide 54)**
- 2.5 million people were taken out of poverty by SNAP benefits (food stamps). **(next slide 55)**
- However, subtracting medical expenses from income increased the number of people in poverty by 7.7 million using the SPM.

(Slide 56) For more information

For more information on the Supplemental Poverty Measure, please see the report, as well as additional tables and working papers available online. Also,

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[26] 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.

please note that an interagency technical working group is reviewing potential changes to the SPM to implement in 2021.

Next, Sharon Stern will summarize the findings for Health Insurance

HEALTH INSURANCE COVERAGE
Sharon Stern
Assitant Division Chief
Employment Characteristics

(Slide 57) Sharon Intro
Thank you, Liana.

Health insurance coverage is an important measure of our nation's overall well-being. Whether it's for illness, injury or preventive 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.

(Slide 58) Health Insurance Coverage Report Cover

The health insurance estimates released today come from two surveys.
- The CPS ASEC asks people about their health insurance coverage at any time in the previous calendar year.
- The American Community Survey or ACS is conducted throughout the year and asks people about their coverage at the time they are interviewed.

In the health insurance report, the CPS ASEC provides calendar-year coverage estimates at the national level; The ACS presents changes in coverage over time and for states and smaller populations.

(Slide 59) Calendar-Year Coverage in 2019

Let me begin by summarizing the main findings from the CPS ASEC this year.

- An estimated 92.0 percent of the population had health insurance coverage for some or all of 2019.[27] 8.0 percent, or about 26.1 million people, did not have health insurance at any time in 2019.
- 68.0 percent of people were covered by private health insurance at some point during the year.
- The percentage of people with public coverage was 34.1 percent

(Slide 60) Percentage of People by Type of Health Insurance Coverage: 2019

This chart shows the percentage of people covered by specific types of health insurance using the CPS ASEC data. As noted in the previous slide, most people (92.0 percent), had health insurance coverage at some point during the calendar year, with more people having **private health insurance** than **public coverage**.[28]

Looking at private coverage more closely:
- Employer-based insurance was the most common subtype of coverage overall, covering 56.4 percent of the population;
- while 10.2 percent of people purchased their coverage directly.

Turning to people who had public coverage for some or all of 2019,
- Medicare covered 18.1 percent of the population,
- Medicaid covered 17.2 percent, and
- VA and CHAMPVA covered 1.0 percent.

(Slide 61) Uninsured Rate by State: 2019

The larger sample size of the American Community Survey allows us to observe characteristics for smaller populations, including at the state level and local areas. In this and the following slides, I will present results that show changes in insurance coverage using the ACS at the state and national level using the ACS and by selected characteristics.

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[27] Infants born after the end of the calendar-year reference period are excluded from CPS ASEC calendar-year estimates.
[28] Some people may have more than one coverage type during the calendar year.

This map shows the uninsured rate by state in 2019. Lighter colors represent lower uninsured rates and darker colors represent higher uninsured rates.

Five 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.[29] Seven states, in the darkest shade, have an uninsured rate of 12.0 percent or higher.[30]

(Slide 62) Change in Uninsured Rate by State: 2018 to 2019

This map presents the change in uninsured rates by state.

Overall for the United State, the uninsured rate increased by 0.3 percentage points between 2018 and 2019. However, as you can see on the map, there are differences by state.
Between 2018 and 2019, the percentage of people without health insurance coverage increased in nineteen states. These states are shaded in orange.

The state of Virginia, which expanded Medicaid eligibility under the ACA in 2019, is the only state that had a decrease in the its uninsured rate (by 0.9 percentage points) and is shaded in blue.

(Slide 63) Change in Coverage at the Time of Interview

Looking back at the national level…
- As noted a moment ago, between 2018 and 2019, the percentage of people without health insurance at the time of interview increased 0.3 percentage points. **(next slide 64)**

- There was not a statistical difference overall in private coverage, between 2018 and 2019,
    - The increase in employment-based coverage at the time of interview (0.2 percentage points) was offset by a descrease in direct purchase coverage (0.3 percentage points). **(next slide 65)**

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[29] Vermont and Minnesota (which each have an uninsured rate of less than 5.0%) are not statistically different from Iowa (which has an uninsured rate of 5.0%).
[30] Alaska and Wyoming, who each have an uninsured rate greater than 12% are not statistically different from Nevada, which has an uninsured rate of 11.4%.

- The percentage of public coverage was down. Its two main components (Medicare and Medicaid) moved in opposite directions.
  - Medicare coverage increased, in part due to growth in the number of people aged 65 and older. [31]
  - Medicaid decreased between 2018 and 2019.

(Slide 66) Percentage of People Without Health Insurance Coverage by Race and Hispanic Origin: 2008 to 2019

Over time, changes in the rate of health insurance may reflect economic trends, shifts in the demographic composition of the population, and policy changes that affect access to coverage.

This chart shows a time series of the uninsured rate by race and Hispanic origin. There were no dramatic changes from 2009 to 2010 following the Great Recession. Between 2010 and 2013, uninsured rates stayed steady or decreased.
- The most noticeable change in the uninsured rate for all groups occurred between 2013 and 2014 when many provisions of the Patient Protection and Affordable Care Act (ACA) were implemented.
- The uninsured rate continued to show modest decline through 2016.
- More recently, between 2018 and 2019, Hispanics, Asians, and Non-Hispanic Whites all experienced an increase in the uninsured rate.

(Slide 67) Percentage of People Without Health Insurance Coverage by Age: 2008 to 2019

Age is strongly associated with the likelihood that a person has health insurance. Those aged 19 to 64 consistently have the highest uninsured rate while adults aged 65 and over have the lowest uninsured rate.

Between 2018 and 2019, the uninsured rate for children under age 19 increased by 0.4 percentage points to 5.7 percent. The uninsured rate for those aged 19 to 64 also increased by 0.4 percentage points to 12.9 percent.

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[31] The increase in Medicare coverage was partly due to growth in the number of people aged 65 and older. Among those 65 years and older, the Medicare coverage rate did not statistically change between 2018 and 2019. However, the percentage of the U.S. population 65 years and older increased between 2018 and 2019.

The uninsured rate for people aged 65 and older remained the lowest of all age groups and did not statistically change between 2018 and 2019.

(Slide 68) Percentage Without Health Insurance Coverage by Income to Poverty Ratio: 2018 to 2019

This chart shows the percentage of people under 65 without health insurance by income-to-poverty ratio

For adults aged 19 to 64 in all poverty classifications, shown on the left hands side of the figure, the percentage without health insurance coverage was significantly higher in 2019 than in 2018.

The increase in uninsured rate across all poverty classifications was also seen for children under 19.

However, the change was not uniform across groups. As an example, for children in families with income at or above 400 percent of poverty – far right on this chart - the uninsured rate increased by 0.3 percentage points to 2.6 percent, whereas, for children living in poverty, the uninsured rate increased 0.7 percentage points to 7.4 percent.

(Slide 69) Percentage Without Health Insurance Coverage by Race and Hispanic Origin: 2018 to 2019

As shown earlier, there were increases in uninsured rates across race and Hispanic origin groups. This chart focuses on the 2018 and 2019 uninsured rates for those same groups, separated into adults 19 to 64 (left) and children under age 19 (right)

Between 2018 and 2019, Hispanic adults aged 19 to 64 experienced an increase in uninsured rate of 0.7 percentage-points to 25.9 percent.

An increase was also seen for Hispanic children, who experienced a one percentage point increase in their uninsured rates to 9.2 percent.

While there was no significant change in uninsured rates for Black working age adults, Black children experienced a 0.3 percentage point increase in the uninsured rate.

Finally, the uninsured rate for non-Hispanic White children and adults both increased between 2018 and 2019.

(Slide 70) For more information

Additional information is available online. Now, I will turn it back to David Waddington.

(Slide 71) Closing

That concludes our presentations.

(Slide 72) Highlight Recap

To recap the highlights:

- Real median household income increased 6.8 percent, to $68,700, between 2018 and 2019.
- The official poverty rate in 2019 was 10.5 percent, down 1.3 percentage points from 2018.
- The SPM rate in 2019 was 11.7 percent. This was 1.0 percentage point lower than 2018.
- And the percentage of people without health insurance coverage for the entire calendar year was 8.0 percent.

(Slide 73) More Information

More information is available in our reports and online. We have a number of detailed and historical tables on our website, as well as additional analysis available in our America Counts and Research Matters blogs.

Again, estimates released today cover calendar year 2019, the last year of the economic expansion spanning from June 2009 through February 2020. They do not reflect the impacts of the COVID-19 pandemic or the current recession.

Data users looking for more current information related to measuring the economic, social, and health impacts of COVID-19 are encourage to look at findings from our Household Pulse and Small Business Pulse Surveys. Both Pulse surveys are releasing data on a regular basis. More information can be found on our Experimental Estimates website.

And now I'll turn things back to Michael who will lead out question and answer session.

(SLIDE 74) Press *1 for Questions

- We would like to start taking questions now, to fit everyone in, we'll allow everyone one question and one follow-up. I'll turn it over to the operator to give instructions on how to submit your questions.

- While we wait for the first question to cue up, a reminder to check out our press kit online – it contains today's slide presentations, and will also have our news release, the full reports on the topics we covered today, and will eventually have the archive of today's news conference.

AFTER Q&A ENDS –

(SLIDE 75)

Before we wrap up, I'd like to direct your attention to several key products scheduled for release. The results from the 2019 American Community Survey are available, embargo began about an hour ago and will be publicly released September 17th.

(SLIDE 76)

If you have additional questions about today's news conference, or would like to arrange an interview, please call our Public Information Office at 301-763-3030 or email us.

(SLIDE 77)
And a reminder to visit America Counts – stories behind the numbers ON CENSUS-DOT-GOV for news stories on the latest income , poverty, and health insurance findings that we've discussed today.

(SLIDE 78)

I'd like to thank the survey respondents. The Census Bureau conducts 100 surveys each year, including the American Community Survey and the Current Population Survey.

(SLIDE 79)

We're also grateful to the Census Bureau field representatives and telephone interviewers who collected this data. The additional challenge of getting interviews during the COVID-19 pandemic made this task more difficult. Without their dedication, the preparation of this report would NOT be possible.

(SLIDE 80)

Finally I'd like to thank our presenters, David Waddington, Trudi Renwick, Sharon Stern, and Liana Fox. I'm Michael Cook, THANK YOU to ALL who joined us. Have a great rest of your day.