

News Conference: Income, Poverty, and Health Insurance Coverage in the U.S., 2021

Tuesday, September 13, 2022, 10:00 AM

(Slide 1) Introduction Michael Cook

Good morning and thank you for joining us. I'm Michael Cook, Chief of the Public Information Office at the U.S. Census Bureau.

(Slide 2) Presenters

Today we are releasing the latest income, poverty, and health insurance findings for the nation. We'll have three presenters today to cover these topics.

Immediately after the presentations, we'll open up the phone lines to answer any questions reporters may have. This live question and answer session is for the media only.

Please note – media can only ask questions by dialing into the phone line noted on the screen.

(Slide 3) Location of Press Kit

By the way – resources for today's news conference can be found on CENSUS-DOT-GOV – including the slide decks from today's presentation. The deck will be part of an Income, Poverty, and Health Insurance press kit.

To find the press kit - look for the "information for" tab at the top of the census web page – and click on "media-newsroom."

(Slide 4) Location of Press Kit Cont.

The press kits are listed on the left side of the website.

(Slide 5) Location of Press Kit Cont.

When you click on “press kits” - you should find the Income, Poverty, and Health Insurance Press kit at the top.

Without further delay, I’d like to turn it over to David Waddington, Chief of our Social, Economic and Housing Statistics Division. David?

(Slide 6) – David Waddington Introduction

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

(Slide 7) Income & Poverty Report Cover, SPM Report Cover, and Health Insurance Report Cover

*Income in the United States: 2021,
Poverty in the United States: 2021, and
Health Insurance Coverage in the United States: 2021*

The reports 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. This is the first year that official poverty and Supplemental Poverty Measure estimates are being released in the same report.

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

(Slide 8) Real Median Household Income: 1967 to 2020

Real median household income was \$70,800 in 2021, not statistically different from the 2020 estimate of \$71,200.

Recessions, as defined by the National Bureau of Economic Research (NBER), are depicted in this, and all time-series charts, in light shading.¹

¹ The National Bureau of Economic Research, a private research firm, is the source for defining recessions. More information on business cycle dating is available here <www.nber.org/research/business-cycle-dating>.

(Slide 9) Poverty Rate and Number in Poverty: 1959 to 2021

The official poverty rate in 2021 was 11.6 percent, with 37.9 million people in poverty.

Neither the rate nor the number in poverty was significantly different from 2020.

(Slide 10) Comparison of SPM Poverty Estimates: 2020 and 2021

The Supplemental Poverty Measure, or SPM, extends the official poverty measure to include the value of noncash benefits, stimulus payments, taxes, and other necessary expenses. The SPM rate in 2021 was 7.8 percent. This was 1.4 percentage points lower than 2020.

(Slide 11) Percentage of People by Type of Health Insurance Coverage: 2021

The percentage of people with health insurance coverage for some or all of the calendar year 2021 increased by 0.4 percentage points to 91.7 percent.

Now, let's turn to our subject matter experts to take a closer look at the findings, beginning with Liana Fox who will present the main finding from the income and poverty reports.

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

(Slide 12) Liana Fox - Introduction

Thank you, Dave.

Good morning.

Income and poverty statistics help us measure the economic well-being of the nation's population.

(Slide 13) What is Money Income?

Most of the income estimates in my presentation are based on money income, which 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, unemployment compensation, retirement income, interest, dividends and public assistance. It is calculated pretax and therefore does not account for taxes paid or tax credits received such as the Earned Income Tax Credit--EITC, and the Child Tax Credit--CTC. It also does not account for stimulus payments or noncash assistance like SNAP, Medicaid, and Medicare.

(Slide 14) Highlights: Income, earnings and workers²

Let me begin by summarizing the main income, earnings, and work experience findings.

Between 2020 and 2021:

- Real median household income was not statistically different.
- Income inequality, as measured by the Gini Index, increased 1.2 percent.
- The number of total workers was not statistically different, but the number of full-time, year-round workers increased by about 11.1 million.
- The real median earnings of total workers increased 4.6 percent, while median earnings of those who worked full-time, year-round decreased 4.1 percent.

Now let's take a closer look at these findings.

(Slide 15) Real Median Household Income: 1967 to 2021³

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 at the 90 percent confidence level, unless noted otherwise. All historical income data are expressed in 2021 dollars and were adjusted using the Consumer Price Index Research Series, which measured a 4.7 percent increase in consumer prices between 2020 and 2021.

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

This chart shows median household income from 1967 to 2021 in real, inflation-adjusted dollars. This adjustment reflects a 4.7 percent increase in consumer prices between 2020 and 2021.⁴

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.

Median household income was seventy thousand, eight hundred dollars (\$70,800) in 2021, not statistically different than in 2020 (\$71,200).

(Slide 16) Real Median Household Income by Race and Hispanic Origin of Householder: 1967 to 2021

Now looking at income by race and Hispanic origin...

Asian households had the highest median income (\$101,400) in 2021, followed by non-Hispanic White households (\$78,000) and Hispanic households (\$58,000). Black households had the lowest median income (\$48,300). None of these estimates were statistically different from 2020.⁵

(Slides 17-21) Median Household Income and Percent Change by Selected Characteristics: 2020 to 2021

Although real median income did not change for all households and by race and Hispanic origin groups between 2020 and 2021, median household income declined for the following groups:

- **(Slide 18)** nonfamily households,
- **(Slide 19)** those with a householder aged 65 and older,

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 For more information on the inflation-adjustment, refer to [How Does Inflation Affect the Census Bureau's Income and Earnings Estimates?](#)

⁵ The differences among the 2020–2021 percent changes in household median income for the race groups were not statistically significant.

- **(Slide 20)** those maintained by a native-born person, and
- **(Slide 21)** those with a householder with some college.

The only major demographic group to experience an increase in median household income between 2020 and 2021 were householders with at least a bachelor's degree.

(Slide 22) Gini Index of Money Income: 1967 to 2021

Using information about the distribution of household income, we can produce a Gini index. This measures the amount that any two incomes differ, on average, relative to mean income. It ranges from 0 to 1.

A value of 0 means that all households have equal income, and a value of 1 means that one household has all the income. The money income Gini index was 0.494 in 2021, an increase of 1.2 percent from the 2020 value of 0.488. This represents the first time the Gini index has shown an annual increase since 2011.

(Slide 23) Percent Changes in Income Distribution Measures Using Money Income: 2020 to 2021

The Gini index is sensitive to changes in the lower and upper ends of the income distribution. In addition to looking at the median, or 50th percentile, other points along the distribution can help explain why the Gini index increased.

For example, at the 10th percentile, 10 percent of households had income at or below fifteen thousand seven hundred dollars (\$15,700) in 2021. At the 90th percentile, 10 percent of households had income above two hundred twelve thousand dollars (\$212,000).

Changes in these percentiles can offer insight into how income inequality increased. Income at the 10th percentile declined 4.4 percent between 2020 and 2021, although the changes at the 50th and 90th percentiles were not statistically significant. This suggests that a decline in real income at the bottom of the distribution drove the increase in the Gini index.

(Slide 24) Percent Changes in Income Distribution Measures Using Money Income and Post-tax Income: 2020 to 2021

As noted earlier, these estimates are based on money income before taxes and credits. However, an appendix to the report also looks at post-tax income. This analysis accounts for state and federal income and payroll taxes. It also includes the third round of stimulus payments, and refundable tax credits such as EITC and CTC.⁶

Looking at this slide, we can evaluate changes in inequality using post-tax income. Using the same measures, we see no significant changes in inequality using post-tax income between 2020 and 2021, in contrast to the higher inequality observed using pretax money income.

Given the progressive structure of our income tax system, it is not surprising to see less inequality using post-tax income. More details on inequality measures and post-tax income are available in the report.

(Slide 25) Median Earnings and Percent Change by Work Status and Sex: 2020 to 2021

These next slides switch to earnings and work experience for people aged 15 and older. Earnings are the sum of wages, salary, and self-employment income. This comprised 78 percent of aggregate income in 2021.

Total workers include both part-time and full-time workers. A full-time, year-round worker is a person who worked at least 35 hours per week (full-time), and at least 50 weeks per year (year-round).

This slide shows the 2021 real median earnings of total workers and full-time, year-round workers by sex. Between 2020 and 2021, the real median earnings of total workers increased 4.6 percent, while median earnings of just those who worked full-time, year-round decreased 4.1 percent.

To explain these seemingly-contradictory results, we examine the composition of workers.

(Slide 26) Workers with Earnings by Sex: 1967 to 2021

⁶ The CPS ASEC does not collect information on taxes. Instead, the Census Bureau uses a microsimulation model and other information from the CPS ASEC to estimate federal and state taxes paid and credits received, FICA taxes, and incorporate any changes in federal and state tax laws for calendar year 2021.

Here we see historical data on the number of total workers and full-time, year-round workers by sex.⁷

Between 2020 and 2021, the total number of male and female workers did not change significantly; however, the number of full-time, year-round workers increased, for males, by 6.1 million, and for females, by 5.0 million.

(Slide 27) Change in the Number of Workers by Work Status: 2020 to 2021

This slide shows the change in the number of workers between 2020 and 2021. The increase of 11.1 million full-time, year-round workers, coupled with no change in the number of total workers, suggests a shift from working part-time or part-year in 2020 to full-time, year-round work in 2021.

(Slide 28) Changes in the Number of Workers and Median Earnings by Work Status: 2020 to 2021

Adding in the percent change in median earnings from 2021 to the year prior we see that the shift to more full-time, year-round work corresponded with a 4.6 percent increase in real median earnings among all workers.

On the other hand, real median earnings declined by 4.1 percent for those who worked full-time, year-round. This may reflect inflation surpassing nominal gains in earnings, as well as the addition of full-time jobs in the lower half of the earnings distribution.

(Slide 29) Female-to-Male Earnings Ratio and Median Earnings by Sex: 1960 to 2021

Here we see historical median earnings of female and male full-time, year-round workers. The ratio of these estimates is called the female-to-male earnings ratio. It was 83.7 percent in 2021.

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.

This means women earned about 84 percent as much as their male counterparts. The ratio for 2021 was not statistically different from 2020. The last time this ratio experienced an annual increase was in 2016.

(Slide 30) For More Information

To find our full income report and additional resources, please visit our website.

(Slide 31) Poverty in the United States

Now, let's turn our attention to poverty.

The Census Bureau uses two poverty measures to describe who is poor in the United States: the official poverty measure and the Supplemental Poverty Measure, known as the SPM.

This is the first time that both measures have been released in the same report.

(Slide 32) Highlights: Poverty

Here are the main findings from the report...

- The official poverty rate in 2021 was 11.6 percent, with 37.9 million people in poverty.
- The SPM rate in 2021 was 7.8 percent, down 1.4 percentage points from 2020.
- The SPM rate for children was 5.2 percent, down 4.5 percentage points from 2020. Both the overall and child poverty rates are the lowest SPM rates on record.
- Refundable tax credits, including the Child Tax Credit, kept 9.6 million people out of poverty in 2021.

(Slide 33) How the Census Bureau Measures Poverty

We'll begin by discussing official poverty.

The official poverty measure, which was established by the Office of Management and Budget's (OMB) Statistical Policy Directive 14, is composed of money income like the income estimates from the previous slides. The components of money income are shown again here.

For this measure, the poverty threshold is adjusted for family composition but does not vary by geography.

In 2021, a family with two adults and two children was classified as "in poverty" if their income was less than \$27,479.

(Slide 34) Poverty Rate and Number in Poverty: 1959 to 2021

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, the 2021 poverty rate was 11.6 percent, with 37.9 million people in poverty. Neither of these estimates were statistically different from 2020.

(Slide 35) Poverty Rates by Age: 1959 to 2021

This slide looks at official poverty rates by age. Between 2020 and 2021, rates decreased for individuals under age 18 to 15.3 percent. The poverty rate increased for those age 65 and older to 10.3 percent.⁸

(Slide 36) Family Poverty Rates by Type: 1959 to 2021

In this slide, we look at official poverty rates by family type.⁹ The poverty rates for all primary family types in 2021 were not statistically different from 2020.

⁸ The 2021 poverty rates for 18- to 64-year-olds and those over 65 years old were not statistically different.

⁹ 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.

Female householder families had the highest poverty rate, at 23 percent, while married-couple families had the lowest, at 4.8 percent.

(Slide 37) People in Poverty by Race Using the Official Poverty Measure: 1959 to 2021

Here we present official poverty rates for people by race and Hispanic-origin.

Most of these groups did not have significant changes in their official poverty rates from 2020 to 2021. The exception is for the Asian population, whose poverty rate increased by 1.2 percentage points.

Of the groups in this figure, non-Hispanic White individuals had the lowest poverty rate at 8.1 percent. Black individuals had the highest poverty rate at 19.5 percent.

Poverty rates for additional race and Hispanic origin groups are available in the report.

(Slide 38) Supplemental Poverty Measure

Now, let's turn to the Supplemental Poverty Measure

(Slide 39) How the Census Bureau Measures Poverty

In addition to resources captured by the official poverty measure,

the SPM includes noncash benefits from government assistance programs, including housing, utility, and nutritional assistance programs and subtracts taxes and necessary expenses, such as work, childcare, and medical expenses.

(Slide 40) Official and SPM Thresholds for Units with Two Adults and Two Children

The SPM thresholds are produced by the Bureau of Labor Statistics (BLS) using 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 adjustments, with yellow areas having lower thresholds for renters than the official poverty threshold and blue and green areas having higher thresholds.

(Slide 41) SPM Poverty Rates by Age: 2020 and 2021

This slide compares SPM estimates for 2020 and 2021 for all people and by age group. The SPM rate in 2021 was 7.8 percent, down 1.4 percentage points.

The SPM child poverty rate was nearly cut in half in 2021, falling from 9.7 percent to 5.2 percent.¹⁰

SPM rates also declined for those age 18 to 64 to 7.9 percent. The SPM rate for adults age 65 and older increased to 10.7 percent.

(Slide 42) People in Poverty by Race Using the SPM: 2009 and 2021

This slide shows SPM rates by race and Hispanic-origin.

In 2021, the SPM rate was 11.3 percent for Black individuals,

11.2 percent for Hispanic individuals,

and 5.7 percent for Non-Hispanic White individuals, all representing declines from the previous year as well as the lowest SPM rates on record.¹¹

The SPM rate for Asian individuals was 9.5 percent, not statistically different from the year before.

(Slide 43) Poverty Rates Using Official⁺ and the SPM: 2009 to 2021

¹⁰ The percent change in SPM child poverty rates was 46.4 percent, not statistically different from 50 percent.

¹¹ 2021 SPM rates for Blacks and Hispanics were not statistically different from each other.

SPM estimates can be compared to the official⁺ measure from 2009 to 2021. In 2021, the SPM was 3.8 percentage points lower than the official⁺ measure, and was the lowest SPM rate on record.¹²

(Slide 44) Poverty Rates for Children Using Official⁺ and the SPM: 2009 to 2021

The differences in the two poverty measures are especially apparent for children. In 2021, the gap between the official⁺ and SPM rates for children grew to 10.1 percentage points. This is the largest gap between the measures and the lowest SPM child poverty rate on record.

The increased difference in poverty rates for children reflects the impact of the Child Tax Credit, which was made fully refundable for 2021.

(Slide 45) Difference in Poverty Rates by State Using the Official⁺ and the SPM: 3-Year Average 2019 to 2021

Now let's look at the difference in poverty rates by geography. While the SPM national poverty rate was lower than the official⁺ poverty rate in 2021, that difference varied by geographic area. This figure shows the United States divided into three categories by state.

There were 3 states where SPM rates were higher than official⁺ --these are shaded blue;

there were 38 states where SPM was lower than official⁺ —these are shaded orange;

and finally there are 9 states plus the District of Columbia where the differences in the rates were not statistically significant—these are grey.

¹² 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 are given the official poverty status of the household reference person. For the SPM, they are assumed to share resources with the household reference person.

(Slide 46) Change in Number of People in Poverty After Including Each Element: 2021 (Overall)

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 necessary expenses, like work and medical expenses.

This figure shows how the number of people in SPM poverty changes if we add or subtract a single resource element for the overall population and by age. Some of these elements, like Social Security and unemployment insurance, are included in the official⁺ poverty estimates. Others, like stimulus payments and refundable tax credits, are included only in the SPM resource measure.¹³

Using this chart, we can see that **(next slide 47):**

- 26.3 million people were taken out of poverty by Social Security benefits. Most of those individuals were age 65 and older. **(next slide 48)**
- 9.6 million people were taken out of poverty by refundable tax credits. Of these, 4.9 million were children. Specifically, the child tax credit lifted 5.3 million people out of poverty in 2021. **(next slide 49)**
- Lastly, subtracting medical expenses increased the number of people in poverty by 4.7 million.

(Slide 50) For more information on Poverty

To find our full poverty report and additional resources, please visit our website.

Next, Sharon Stern will summarize the findings for Health Insurance.

¹³ 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.

(Slide 51) 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, and what type of insurance they have.

All of the health insurance estimates released today come from the CPS ASEC, which asks people about their health insurance coverage at any time in the previous calendar year.

(Slide 52) Health Insurance Coverage

Let me begin by summarizing the main findings this year.

- An estimated 8.3 percent of the population, or about 27.2 million people, did not have health insurance coverage at any point in 2021
- The uninsured rate decreased by 0.4 percentage points, or by 1.1 million people

(Slide 53) Percentage of People by Type of Health Insurance Coverage:2021

In 2021, most people, 91.7 percent, had health insurance coverage at some point during the calendar year. People are counted as insured if they had coverage *at any time* during 2021.

Sixty-six percent of people held private coverage.

Employer-based insurance was the most common subtype of coverage overall, covering 54.3 percent of the population, while 10.2 percent of people purchased their coverage directly.

In 2021, 35.7 percent of people had public coverage, which includes Medicare, Medicaid, and VA and CHAMPVA coverage.

It is important to note that some people may be counted in multiple categories if they held different types of coverage during the calendar year.

(Slide 54) Percentage of People by Type of Health Insurance Coverage:2021

The chart on the right shows the change in health insurance coverage between 2020 and 2021.

The increase in the percentage of people covered by any type of health insurance was driven by a change in public coverage. Between 2020 and 2021, the percentage of people with public coverage increased by 1.2 percentage-points. Whereas over the same period, the percentage of people with private coverage decreased by 0.6 percentage points

Among public coverage types, Medicaid coverage increased 0.9 percentage points, and Medicare increased by half of a percentage-point. Note that the increase in Medicare 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 55) Examining Change in Health Insurance Coverage

Changes in health coverage from year to year reflect changing economic conditions, but also demographic shifts, such as population aging, and policy changes at the federal and state level that affect access to care.

For instance, health insurance coverage rates may have been affected by the 2020 economic recession and the ensuing recovery. Additionally recent policy changes to address the public health emergency may have affected health insurance coverage.

(Slide 56) Percentage of People Uninsured by Age Group: 2020 to 2021

Age is strongly associated with the likelihood that a person has health insurance.

This is because children under the age of 19 may qualify for certain programs (such as the Childrens Health Insurance Program or CHIP) for which working age adults are not eligible. In addition, most adults aged 65 and older are covered through Medicare.

Uninsured rates were lowest for those aged 65 and older and for children under age 19. The only age group with a statistically significant change between 2020 and 2021 was children under age 19, their uninsured rate fell to 5.0 percent.

(Slide 57) Uninsured Rates by Income to Poverty Ratio and Age Group: 2020 and 2021

In addition to age, family resources may determine whether a person has health insurance coverage. Here we take a look at how family resources interact with broad age categories.

For every income to poverty group, adults are more likely to be uninsured than children. For example, 24.0 percent of adults in poverty were uninsured for all of 2021, while only 8.3 percent of children in poverty were uninsured.

For most of the groups shown in this chart, apparent differences between 2020 and 2021 were **not** statistically significant.

Of note, the uninsured rate for children in families with incomes at or above 400% of their poverty threshold fell to 1.7 percent 2021.

(Slide 58) Private Coverage by Income to Poverty Ratio and Age Group: 2020 and 2021

Now let's take a look at private coverage rates for the same age and income to poverty groups.

Both adults and children in higher income-to-poverty categories are more likely to be covered by private health insurance; and adults and children in poverty are the least likely to have private health insurance coverage.

There were not many changes in private coverage among these groups, except for children in the middle category (families with incomes between 100 and 399 percent of their poverty threshold). Private coverage declined to 53.4 percent in 2021 for these children.

(Slide 59) Public Coverage by Income to Poverty Ratio and Age Group: 2020 and 2021

We see a different story for public health insurance. Children and adults living in poverty are the most likely to have public health insurance, while those in higher income-to-poverty categories are less likely to have public health insurance.

For most of these groups, public coverage rates increased between 2020 and 2021. Only the apparent difference for children in poverty was **not** statistically significant.

(Slide 60) Coverage for Children by Expansion Status: 2020 and 2021

Under the Patient Protection and Affordable Care Act (ACA), some states expanded Medicaid eligibility to people whose income-to-poverty ratio falls under a particular threshold. As of January 1, 2021, thirty-six states and the District of Columbia had expanded Medicaid eligibility requirements (labelled “expansion states”); 14 states had not (labeled “nonexpansion states”).

This slide focuses on health insurance coverage for **children** by state’s Medicaid expansion status in 2020 and 2021.

For children living in expansion states (shown on the **left**) a decrease in private coverage was offset by an increase in public coverage, resulting in uninsured rate that was not statistically different between the two years.

For children living in nonexpansion states (shown here on the **right**), we see a decrease in the uninsured rate, which was 7.1 percent in 2021.

(Slide 61) Coverage for Adults Ages 19 to 64 by Expansion Status: 2020 and 2021

This slide shows health insurance coverage status for **adults** based on their state's expansion status.

As shown on the **left**, the story for adults is similar to the that for children in these states. Compared to the previous year, the private coverage rate was lower, the public coverage rate was higher, and the uninsured rate was not significantly different.

For adults living in nonexpansion states (shown on the **right**), there was a decrease in the uninsured rate by 1.0 percentage points, driven – in part – by the increase in public health insurance coverage.

(Slide 62) Uninsured Adults Aged 19 to 64 by Work Experience

As mentioned earlier, the composition of the workforce changed between 2020 and 2021. [Chart... Workers with Earnings by Sex] This chart shows the shift Liana mentioned earlier for our health insurance universe of adults aged 19 to 64. You can see here that there was an increase in the number of full-time year round workers and a decrease in the number of people working part-time or part year.

(Slide 63) Uninsured Adults Aged 19 to 64 by Work Experience

The figure on the right shows the uninsured rates for these work experience groups. In both years, full-time year round workers are less likely to be uninsured than other workers and nonworkers.

In 2021, uninsured rate increased to 9.1 percent for full-time, full-year workers. For those who worked less than full-time, full year, the uninsured rate decreased to 15.1 percent , a 6.1 percentage point difference between the two groups.

Some of this difference is likely due to changes in the composition of the workforce.

(Slide 64) For More Information

More information is available in our reports, supplemental tables, and America Counts stories.

Now, I will turn it back to David Waddington.

(Slide 65) Closing – David Waddington

Thank you, Liana and Sharon. That concludes our presentations.

(Slide 66) Highlights Recap

To recap the highlights, in 2021:

- Real median household income was \$70,800.
- The official poverty rate was 11.6 percent
- The Supplemental Poverty Measure rate decreased by 1.4 percentage points to 7.8 percent
- The percentage of people with health insurance coverage for some or all of the calendar year increased to was 91.7 percent.

These findings reflect several factors affecting households during 2021. These include the continued response to the COVID-19 pandemic, rising inflation, shifts in the composition of workers, policy changes, and other macroeconomic conditions which shaped the experiences of households in 2021.

(Slide 67) For More Information – All products

More information is available in our reports and online. Each year we release hundreds of detailed and historical tables, as well as, several information products.

Last week we released blogs on the difference between official poverty and the SPM and how inflation affects income estimates.

Today we released a Research Matters blog that evaluates survey nonresponse using administrative data.

(Slide 68) America Counts: Stories Behind the Numbers

We are also releasing a number of America Counts stories that go into more detail about specific issues. These include stories on income inequality, the impact of the Child Tax Credit and government assistance on poverty, and insurance status for children and full-time, year-round workers.

(Slide 69) Federal Register Notice on Proposed Changes to Income Inflation Index

Lastly, as we think about how inflation affects our income estimates, I want to let you know that for the past several years the Census Bureau has been discussing a possible change in the index used to adjust previous years' income estimates. For the past 3 years we published alternatives in an appendix to the Income report. There was also an interagency technical working group that made recommendations on this topic.

More information about this proposed change can be found on our website or in the current Federal Register Notice (shown on this slide). The Census Bureau welcomes feedback and advice from data users.

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

(Slide 70) – Michael Cook – Questions

Thanks, David.

We'll start taking questions now. To fit in as many questions as possible, reporters can ask one question and one follow-up.

Operator – can you please give instructions on how reporters can submit their questions?

((Verizon Operator gives quick instructions))

(Slide 71) – Press Kit Resources

While we wait for the first question to queue up, a reminder to check out our electronic press kit on census-dot-gov.

It contains a wealth of resources, including today's news release, the full reports on income, poverty, and health insurance, graphics, fact sheets, several America Counts' stories, blogs, working papers, today's slide deck, and last but most important, the actual data.

Today's news conference will be posted in the next 48 hours or so.

(Slide 72) – Upcoming Releases & Events (Part 1)

I'd also like to note some major releases and events we have coming up this month....

This Thursday, the 2021 American Community Survey One-Year Estimates will be released – the EMBARGO STARTS TODAY – check out our website for more details on that. The American Community Survey is the premier source for detailed population and housing information about our nation.

(Slide 73) – Upcoming Releases & Events (Part 2)

And next week, we'll release data on the domestic migration of older adults.

(Slide 74) – Upcoming Releases & Events (Part 3)

- Also next week – we'll hold an event in Hartville, Missouri to mark it being named the “center of population” based on data from the 2020 Census.

(Slide 75) – Speakers slide

We should be ready to begin taking questions. A note – if you are asking a question – be sure to mute your computer monitor to avoid getting any audio feedback.

Operator – do you have our first question?

(Slide 76) – Questions?

AFTER Q&A ENDS – MICHAEL WILL WRAP UP NEWS CONFERENCE

(Slide 77) Upcoming Releases & Events (part 4)

Before we wrap up, I'd like to remind you again about some of the major data releases and events we have coming up.

This Thursday, the 2021 American Community Survey One-Year Estimates will be publicly released. Again the embargo is already underway for media. You can log on to census-dot-gov to access the data.

And next week, we'll release data on the domestic migration of older adults.

Also next week – we'll hold an event in Hartville, Missouri to mark it being named the “center of population” based on data from the 2020 Census.

(Slide 78) – For Further Information

A final note ...if you have additional questions after today's news conference or you would like to arrange an interview with one of our subject matter experts, please call the Public Information Office at 301-763-3030 or email us at pio@census.gov.

I'd like to thank today's presenters: David Waddington, Sharon Stern, and Liana Fox.

I'm Michael Cook, thank you for joining us for today's news conference. Have a great rest of your day.