Income, Poverty and Health Insurance: 2022

News Conference

Tuesday, September 12, 2023 @ 10 am

VERIZON OPERATOR: Welcome and thank you for standing by. At this time, all participants are in a listen-only mode until the question-and-answer session of today's conference. You may press Star 1 on your phone now to join the queue for questions. I would like to inform all parties that today's conference is being recorded. If you have any objections, you may disconnect at this time. I would now like to turn the conference over to Michael Cook. Thank you. You may begin.

(Slides 1-4) Income, Poverty and Health Insurance Webinar Audio Access Number and Passcode

(Slide 5) Introduction Michael Cook

Good morning and thank you for joining us. I'm Michael Cook, Senior Advisor for Strategic Communications in the Office of the Director at the U.S. Census Bureau. Today we are releasing the latest income, poverty and health insurance findings for the nation.

(Slide 6) Presenters

We'll have two presenters today to cover these topics. They are:

- **David Waddington**, Chief of the Census Bureau's Social, Economic and Housing Statistics Division – also known as S-E-H-S-D otherwise known as "sea-side."
- **Liana Fox**, Assistant Division Chief for Economic Characteristics in SEHSD/"sea-side"

(Slide 7) Questions? Phone number

Immediately after the presentations, we'll begin taking your questions.

Please note, if you are watching today's webinar on YouTube, you'll need to dial into the phone line to ask a question. That phone number is listed on your screen now.

And if you already know what you'd like to ask, you can get in phone queue right now. You can do so by dialing star one. Without further ado, I now turn it over to David Waddington. David?

(Slide 8) David Waddington- Introduction

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

(Slide 9) Income & Poverty Report Cover, SPM Report Cover, and Health Insurance Report Cover

Income in the United States: 2022,
Poverty in the United States: 2022, and
Health Insurance Coverage in the United States: 2022

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.

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

(Slide 10) Real Median Household Income: 1967 to 2022

Real median household income was $74,580 in 2022, this was a 2.3 percent decline from the 2021 estimate.

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

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[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 11) Poverty Rate and Number in Poverty: 1959 to 2022

The official poverty rate in 2022 was 11.5 percent, with 37.9 million people in poverty.

Neither the rate nor the number in poverty was significantly different from 2021.

(Slide 12) Comparison of SPM Poverty Estimates: 2021 and 2022

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 2022 was 12.4 percent. This was an increase of 4.6 percentage points from 2021. This increase in the SPM rate is likely connected with the end of several pandemic era programs and more on this will be discussed later in the webinar.

(Slide 13) Percentage of People by Type of Health Insurance Coverage: 2022

The percentage of people with health insurance coverage for some or all of the calendar year 2022 was 92.1 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 14) Income & Poverty Estimates- Liana Fox

Thank you, Dave. Good morning. Income and poverty statistics help us measure the economic well-being of the nation's population.

(Slide 15) 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. It also does not account for stimulus payments or noncash assistance.

(Slide 16) Highlights: Income, Earnings and Workers[2]

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

Between 2021 and 2022:

- Real median household income fell by 2.3 percent.

- Income inequality, as measured by the Gini index, decreased 1.2 percent.

- The number of total workers and full-time, year-round workers increased by 1.7 and 3.4 percent, respectively.

- In 2022, 65.6 percent of working women aged 15 and older worked full-time, year-round. This is the largest share on record.

- The real median earnings of total workers decreased 2.2 percent, while median earnings of those who worked full-time, year-round decreased 1.3 percent.

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

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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 at the 90 percent confidence level, unless noted otherwise. All historical income data are expressed in 2022 dollars and were adjusted using the Chained Consumer Price Index for all Urban Consumers, which measured a 7.8 percent increase in consumer prices between 2021 and 2022.

(Slide 17) Real Median Household Income: 1967 to 2022[3]

This chart shows estimates of median household income from 1967 to 2022 in real, inflation-adjusted dollars. This adjustment reflects a 7.8 percent increase in consumer prices between 2021 and 2022.[4] This is the largest annual increase in the cost-of-living adjustment since 1981. This year's report is the first in which Census used the Chained Consumer Price Index to adjust prior year income estimates for inflation. More information about the motivation and impacts of this decision can be found on our website.

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.

Real median household income decreased 2.3 percent from 2021 to $74,580 in 2022. Despite nominal gains, historically high inflation resulted in a decline in real median household income.

(Slide 18) Real Median Household Income by Race and Hispanic Origin of Householder: 1967 to 2022

Now looking at income by race and Hispanic origin:

Asian households had the highest median income ($108,700) in 2022, followed by non-Hispanic White ($81,060) and Hispanic households ($62,800). Black households had the lowest median income ($52,860). The only group shown here

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[3] The 2014 CPS ASEC included redesigned questions for income and health insurance coverage. All of the approximately 98,000 addresses were eligible to receive the redesigned set of health insurance 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 the remaining 30,000 addresses were eligible to receive the redesigned income questions. Earnings questions remained consistent, so we continue to make historical comparisons prior to reference year 2013. There was a statistically significant increase in income with the redesigned questions, so 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?

to experience a significant decline were Non-Hispanic White households, while none of the other estimates were significantly different from 2021. [5]

(Slides 19-22) Median Household Income and Percent Change by Selected Characteristics: 2021 to 2022

Between 2021 and 2022, median household income declined for the following groups:
- *(Slide 19)* family households,
- *(Slide 20)* those with a householder under age 65,
- *(Slide 21)* those maintained by a native-born person, and
- *(Slide 22)* those with a householder with a high school diploma but no college and householders with at least a bachelor's degree.

The only major demographic group to experience an increase in median household income were householders with no high school diploma.

(Slide 23) Gini Index and Real Household Income at Selected Percentiles: 1967 to 2022

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 0.488 in 2022, a decrease of 1.2 percent from 2021. This was a reversal from last year when we experienced an increase of 1.2 percent. This is the first time the Gini index has shown an annual decrease since 2007.

In addition to looking at the median, or 50th percentile, other points along the distribution can help explain why the Gini index decreased. As shown in the

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[5] White households also experienced a decrease in real median in-come between 2021 and 2022. The following differences between the 2021–2022 percent changes in median household income were not statistically different: White householders and non- Hispanic White householders; White householders and Asian householders; Non-Hispanic White householders and Asian householders; Black householders and Asian householders; Black householders and Hispanic householders; and Hispanic householders and Asian householders.

bottom panel, examining the 90th and 10th percentiles provides information about the top and bottom of the income distribution.

Looking at changes in these percentiles can offer insight into how income inequality decreased.

(Slide 24) Percent Changes in Income Distribution Measures Using Money Income: 2021 to 2022

Income at the 50th and 90th percentiles declined 2.3 and 5.5 percent, respectively, between 2021 and 2022, while the change at the 10th percentile was not significantly different.[6]

This suggests that a decline in real income at the middle and top of the income distribution drove the decrease in the Gini index.

(Slide 25) Percent Changes in Income Distribution Measures Using Money Income and Post-Tax Income: 2021 to 2022

However, when we consider post-tax income, which accounts for federal and state income and payroll taxes, as well as temporary cash payments administered by tax agencies, like rebates or stimulus payments, we see a different picture.[7]

In contrast to the 1.2 percent decrease in the Gini index using pretax income, the Gini index calculated using post-tax income increased 3.2 percent in 2022. This indicates that the distribution of post-tax income is becoming more unequal.

Post-tax income decreased at the 10th, 50th and 90th percentiles. The steeper relative declines in post-tax income at the bottom and middle of the income distribution are attributable to the expiration of a number of tax policies, including expansions to the Child Tax Credit and Earned Income Tax Credit in 2022. Additionally, no stimulus payments were issued last year.

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[6] The difference between the 2021-2022 percent changes in household income at the 10th percentile and the 50th percentile was not statistically significant.

[7] 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 2022.

(Slide 26) Median Earnings and Percent Change by Work Status and Sex: 2021 to 2022

These next slides switch to looking at earnings and work experience for people aged 15 and older. Earnings are the sum of wages, salary, and self-employment income. Earnings comprised 80 percent of aggregate income in 2022.
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 2022 real median earnings of total workers and full-time, year-round workers by sex. Between 2021 and 2022, the real median earnings of total workers decreased by 2.2 percent, and median earnings of those who worked full-time, year-round decreased by 1.3 percent.

Declines in median earnings may reflect inflation surpassing nominal gains, as well as the addition of full-time jobs in the lower half of the earnings distribution.

(Slide 27) Workers with Earnings by Sex: 1967 to 2022

Here we see historical data on the number of total workers and full-time, year-round workers by sex.[8]

Between 2021 and 2022, the total number of male and female workers increased by 1.4 million each. The number of male full-time, year-round workers increased by 2.2 million, while the increase for females was 1.8 million.[9]

This is the second consecutive year that the composition of the workforce has shifted from part-time or part-year employment to full-time, year-round work.

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[8] 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.

[9] The following differences between the 2021–2022 increases in the number of workers with earnings were not statistically significant: male workers and female workers; and female full-time, year-round workers with all other earnings groups.

(Slide #28) Ratio of Full-Time, Year-Round Workers to Total Workers by Sex: 1967 to 2022

From these sets of lines, we can estimate the share of workers aged 15 and older who worked full-time, year-round.

In 2022, 75.9 percent of male workers worked full-time, year-round, compared with 65.6 percent of female workers.[10]

The share of male workers employed full-time year-round has returned to pre-pandemic levels—the share in 2022 was not significantly different from the pre-pandemic year of 2019. However, the share of female workers employed full-time, year-round has increased 1.8 percent since 2019, to the highest level ever recorded in this report.

(Slide 29) Median Earnings by Sex and Female-to-Male Earnings Ratio: 1960 to 2022

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 84.0 percent in 2022.

This means women earned about 84 percent as much as their male counterparts. The ratio for 2022 was not significantly different from 2021. 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.

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[10] The difference between the 2021–2022 percent increases in the share of male workers employed full-time, year-round and the share of female workers employed full-time, year-round was not statistically different.

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

(Slide 32) Highlights: Poverty

- The official poverty rate in 2022 was 11.5 percent, with 37.9 million people in poverty.

- The official poverty rate for Black individuals was 17.1 percent, the lowest on record back to 1959.

- The SPM rate in 2022 was 12.4 percent, up 4.6 percentage points from 2021. This increase was largely due to the expiration of pandemic-era tax policy expansions and stimulus payments in 2022.

- The SPM rate for children was also 12.4 percent in 2022, an increase of 7.2 percentage points from 2021.

- In 2022, Refundable tax credits kept 6.4 million people out of poverty, 3.2 million less than 2021.

(Slide 33) How the Census Bureau Measures Poverty

We'll begin with official poverty.

The official poverty measure, established by the Office of Management and Budget's Statistical Policy Directive 14, uses the same definition of money income as the income estimates from the previous slides. The components of money income are shown again here.

The official poverty threshold is adjusted for family composition but does not vary by geography.

In 2022, a family with two adults and two children was classified as "in poverty" if their income was less than $29,678.

(Slide 34) Poverty Rate and Number in Poverty: 1959 to 2022

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.

The 2022 official poverty rate was 11.5 percent, with 37.9 million people in poverty. Neither of these estimates were statistically different from 2021.

(Slide 35) Poverty Rates by Age: 1959 to 2022

This slide looks at official poverty rates by age. Of the three categories, children had the highest poverty rate in 2022 at 15.0 percent.

None of these rates were statistically different from 2021.

(Slide 36) People in Poverty by Race Using the Official Poverty Measure: 1959 to 2022

Here we demonstrate trends in official poverty rates for people by race and Hispanic origin.

The only group displayed to experience an increase in poverty were non-Hispanic white individuals, whose poverty rate increased to 8.6 percent in 2022.

Meanwhile, the poverty rate for Black individuals fell to 17.1 percent. This is the lowest official poverty rate on record for Black individuals. However, poverty rates for Black and Hispanic individuals remained substantially higher than those for Asian and non-Hispanic White individuals.

The 2022 poverty rates for Asian and Hispanic individuals were not statistically different from 2021. Poverty rates for additional race and Hispanic origin groups are available in the report.

(Slide 37) Supplemental Poverty Measure

Now, let's turn to the Supplemental Poverty Measure.

(Slide 38) 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 39) 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 40-41) SPM Poverty Rates: 2009 to 2022; The Impact of Taxes on SPM Poverty Rates

This slide presents SPM estimates from 2009 to 2022 for all people. The SPM rate in 2022 was 12.4 percent, a 4.6 percentage point increase from 2021.

A portion of the substantial increase can be explained by changes in tax policy.

To demonstrate this finding, we add a version of the SPM that does not include income and payroll taxes, tax credits, or stimulus payments to the figure, shaded in red.

The difference between the two lines estimates the impact of tax policy on poverty rates for the entire population.

The gap between the two measures increased in 2020 and 2021 due to the pandemic stimulus payments in both years and expansions to refundable tax credits in 2021.

While some programs, such as unemployment insurance, became more generous during the pandemic, much of the reduction in poverty came from tax credits and stimulus payments.

As these programs phased out, the gap between the two measures decreased in 2022 and the SPM rate increased by nearly 60%.

(Slide 42-44) SPM Poverty Rates by Age: 2009 to 2022

We now focus on how these changes affected major age groups.

The SPM child poverty rate more than doubled in 2022, increasing from a record low of 5.2 percent to 12.4 percent. This represents a return to child poverty levels prior to the pandemic.

The SPM rate for 18-to-64-year-olds increased to 11.9 percent, while the rate for those 65 and older increased to 14.1 percent.

Both the 18-to-64 and 65 and older SPM rates were higher than their pre-pandemic levels in 2019.

(Slide 45) People in Poverty by Race Using the SPM: 2009 to 2022

This slide shows SPM rates by race and Hispanic origin.

Hispanic (19.3%) and Black (17.2%) individuals had the highest poverty rates in 2022, followed by Asian (11.6%) individuals. Non-Hispanic White (9.1%) individuals had the lowest SPM poverty rates.

All estimates represent increases from the previous year.

(Slide 46) Poverty Rates Using Official[+] and the SPM: 2009 to 2022

SPM estimates can be compared to the official[+] measure from 2009 to 2022. Here, official[+] poverty rates include unrelated individuals under age 15 to have a comparable universe with the SPM.

In 2022, the SPM was 0.9 percentage points higher than the official[+] measure.

This represents a return to the relationship between the two measures prior to the pandemic, when SPM rates were higher than official[+] estimates.

(Slide 47) Poverty Rates for Children Using Official[+] and the SPM: 2009 to 2022

The differences in the two poverty measures are especially apparent for children. As SPM rates increased dramatically in 2022, the gap between the two measures fell.

Again, this change reflects the expiration of refundable tax credits and the pandemic era stimulus benefits.

(Slide 48-51) Change in Number of People in Poverty After Including Each Element: 2022 (Overall)

The SPM allows us to gauge the effectiveness of tax credits and transfers in alleviating poverty. We can also examine the effects of necessary expenses in increasing poverty.

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 refundable tax credits, are included only in the SPM resource measure.[11]

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[11] 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.

Using this chart, we can see that**:**

- 28.9 million people were taken out of poverty by Social Security benefits. Most of those individuals were age 65 and older.

- 6.4 million people were taken out of poverty by refundable tax credits. Of these, 3.5 million were children.

- Lastly, subtracting medical expenses increased the number of people in poverty by 7.1 million.

(Slide 52) For more information on Poverty

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

Next, David Waddington will summarize the findings for Health Insurance.

(Slide 53) Health Insurance Coverage- David Waddington

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, and protection from high unexpected costs.

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 54) Health Insurance Coverage

Let me begin by summarizing the main findings this year.

- The uninsured rate decreased by 0.4 percentage points, or by 1.3 million people

- An estimated 7.9 percent of the population, or about 25.9 million people, did not have health insurance coverage at any point in 2022

(Slide 55-56) Percentage of People by Type of Health Insurance Coverage: 2022

In 2022, 92.1 percent of people had health insurance coverage at some point during the calendar year. People are counted as insured if they had coverage at any time during 2022.

65.6 percent of people held private coverage.

Employer-based insurance was the most common subtype of coverage overall, covering 54.5 percent of the population, while 9.9 percent of people purchased their coverage directly.

In 2022, 36.1 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.

The chart on the right shows the change in health insurance coverage between 2021 and 2022.

The apparent differences in private coverage overall and public coverage overall were not statistically significant.

Among private coverage types, direct-purchase coverage and TRICARE decreased between 2021 and 2022.

While the percentage of people with Medicare coverage increased, this was 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 57) 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 58) Uninsured Rate Over Time: 2013 to 2022

This figure shows uninsured estimates from 2013 to 2022.

The uninsured rate declined from 2013 to 2014, when many provisions of the Patient Protection and Affordable Care Act (ACA) went into effect and continued to decline through 2016.

Due to the implementation of the updated processing system, the chart includes two estimates for 2017. The improvements to the processing system resulted in a lower uninsured rate, and the beginning of a new time series.

2022 was the second year in a row of declines in the uninsured rate.

We examine health insurance since 2013 further in a working paper also being released today.

The following slides focus on 2021 and 2022, the two years included in the official report.

(Slide 59) Percentage of People Uninsured by Age Group: 2021 to 2022

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 (those aged 19 to 64) are not eligible. In addition, most adults aged 65 and older are covered through Medicare.

There were statistically significant changes in the uninsured rate for some working-age adults. The uninsured rate decreased for those aged 26 to 34, 35 to 44, and 45 to 64.

In addition to age, family resources may determine whether a person has health insurance coverage. In the next few slides, we will take a look at how family resources interact with three broad age categories.

(Slides 60-62) Coverage and Uninsured Rates for Children under Age 19 by Income-to-Poverty Ratio: 2021 and 2022

This chart focuses on children under age 19.

Overall, there were no changes in the uninsured rate for children living in poverty, or for children between 100 and 399 percent of their poverty threshold. However, the uninsured rate increased for children at or above 400% of their poverty threshold.

For children under the age of 19, there were no changes in private coverage between 2021 and 2022.

For children whose families had an income-to-poverty ratio at or above 400%, there was a decrease in public coverage, which drove the increase in the uninsured rate.

(Slide 63-65) Coverage and Uninsured Rates for Adults Aged 19-64 by Income-to-Poverty Ratio: 2021 and 2022

Now we turn our attention to adults aged 19 to 64.

Adults in poverty had no change in their uninsured rate between 2021 and 2022. Whereas uninsured rates decreased for adults in the higher two groups.

Looking at private coverage, Adults in the middle income-to-poverty ratio group had higher rates in 2022 compared with 2021.

Finally, public coverage rates decreased for those in poverty, and were not statistically different for the other two groups.

(Slide 66) Coverage and Uninsured Rates for Adults 65 Years and over by Income-to-Poverty Ratio: 2021 and 2022

Most adults over the age of 65 qualify for Medicare coverage. Thus, uninsured rates for this group are very low (shown on the left), and public coverage rates are high (shown on the right).

Some adults age 65 and older supplement their Medicare coverage with private coverage. These plans offer additional medical benefits or a reduced cost for medical treatment.

For those living above the poverty line, the percentage of adults age 65 and older with private insurance decreased between 2021 and 2022. Declines in private coverage since 2021 may affect the quality of, or access to, medical care for people in this age group.

(Slide 67) Coverage and Uninsured Rates for Adults 65 Years and over by Income-to-Poverty Ratio: 2021 and 2022

Looking a little closer, this slide shows the two most prevalent types of private coverage, employer-provided coverage and coverage purchased directly from an insurance company or broker.

 For coverage purchased directly, the rates of coverage decreased for those in the higher two income-to-poverty groups.

(Slide 68) Improvements in Coverage for Select Groups Among Adults 19 to 64 Years Old: 2022

Between 2021 and 2022 there were improvements in health insurance coverage for working age adults in many different social and demographic groups. This chart presents changes in health insurance coverage for adults by region, and race and Hispanic origin.

There were statistically significant improvements for many groups.

(Slide 69) For More Information

More information is available in our reports, supplemental tables, working paper, and America Counts story.

(Slide 70) Closing- David Waddington

 That concludes our presentations.

(Slide 71) Highlights Recap

To recap the highlights, in 2022:

- Real median household income was $74,580.
- The official poverty rate was 11.5 percent.
- The SPM rate increased by 4.6 percentage points to 12.4 percent.
- The uninsured rate dropped to 7.9 percent in 2022.

These findings reflect several factors affecting households during 2022. These include the continued recovery from 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 2022.

(Slide 72)- the 5 America Counts: Behind the Numbers Stories

I also want to share that we have several America Counts Stories, Blogs, and working papers that will be released today. The America Counts stories are listed here and you can find the other papers and blogs in our press kit.

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

(Slide 74) Questions- Michael Cook

- Thank you, David. Now we're ready to take your questions. Operator, can you please give instructions on how people can submit their questions?

((VERIZON OPERATOR provides brief instructions))

(Slide 75) Press Kit Resources- Michael Cook

Thank you, Operator.   As we wait for questions to queue up, I want to highlight a few resources for today's release which can be found in our Press Kit on CENSUS-DOT-GOV. There, you can access the news release, the three reports, the slide deck, and more. You can find these resources on our home-page. Just look for the banner about today's Income, Poverty and Health Insurance release in the upper-left-hand corner of the home-page of CENSUS-DOT-GOV.

Operator, do we have our first question?

(SLIDE 76) Questions-call number and passcode

(SLIDE 77) Upcoming Releases and Events

As we wait for the next question to queue up, I'd like to note some of our major upcoming releases.

Tomorrow, we'll be holding a pre-release webinar about the 2020 Census Detailed Demographic and Housing Characteristics File-A at ONE O'CLOCK, Eastern.

- The Detailed D-H-C-A provides population counts and sex-by-age statistics for approximately 15-hundred detailed race and ethnic groups and detailed American Indian and Alaska Native tribes and villages.

- Then, on September 19th, the embargo begins for credentialed media to access the Detailed D-H-C-A data.

- And on September 21st – the data will be publicly released.

I also want to mention the release of the 2022 American Community Survey One-Year Estimates.

- Demographic, social, economic and housing statistics for geographies with populations of 65,000 people or more will be released.

- You'll also be able to find the State-level health insurance coverage statistics for 2022.

That data will be publicly available September 14. But the embargo for credentialed media is already underway. It started at TEN this morning. If you are credential media and don't already have embargo access – please visit the newsroom section of census-dot-gov to get more information about how to register.

Operator – do we have our next question?

SLIDE 78 -Questions-call number and passcode

Operator – do we have our next question?

(Slide 79) Michael Cook-wrap up News Conference after Q&A ends

That will be our final question.

If you have additional questions after today's event – or would like to request an interview with one of our subject matter experts, please contact the Public Information Office at 301-763-3030 or email us at pio@census.gov.

And a reminder – you can find resources from today's release in our Income, Poverty and Health Insurance Press Kit. That press kit is linked one our home-page.

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

(Slide 80) Conclusion- Michael Cook

I'm Michael Cook – thank you for joining us and have a great rest of your day.