U.S. CENSUS BUREAU

September 12, 2023
10:00 am EDT

Coordinator: Good morning, and thank you for standing by. All participants are on a listen-only mode until the question-and-answer session. At that time, or at this time, you may press Star 1 now to enter the queue. Please unmute your phone and record your name clearly when prompted. Today's call is being recorded. If there are any objections, you may disconnect at this time. I will now turn the call over to Michael Cook.

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 of the U.S. Census Bureau. Today, we are releasing the latest income, poverty, and health insurance findings for the nation. We'll have two presenters today to 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 SEHSD, Liana Fox, Assistant Division Chief for Economic Characteristics in SEHSD.

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. If you already know what you want to ask, you can get in line by using - by dialing in phone queue right now. You can do so by dialing Star 1. Without further ado, I now turn it over to David Waddington. David?

David Waddington: All right. Good morning, and thank you for joining us. Today, we are releasing three reports, Income, Poverty, and Health Insurance Coverage in the United States, all for reference year 2022. These reports are based on data from the Current Population Survey's annual social and economic supplement, to the CPS. The Current Population Survey is the longest-running survey conducted by the Census Bureau, and is the official source of the national poverty estimate.

Now, let's take a look at the main findings. Real median household income was $74,580 in 2022. This was a 2.3% decline from 2021. Recessions, as defined by the National Bureau of Economic Research, are depicted in this and all-time series charts in light shading. The official poverty rate in 2022 was 11.5%, with 37.9 million people in poverty. Neither the race nor the number in poverty was statistically significant from 2021.

The Supplemental Poverty Measure, or SPM, extends the official poverty measure and includes the value of non-cash benefits, stimulus payments, taxes, and other necessary expenses. The SPM rate in 2022 was 12.4%. This was an increase of 4.6 percentage points from 2021. This increase in the SPM rate is likely connected to the end of several pandemic-era programs, and more on this will be discussed later in the webinar.

The percentage of people with health insurance coverage for some or all, of the county year 2022 was 92.1%. Now, let's take a closer look at the findings, and to start that, I'll turn things over to Liana Fox, who will present the main findings for the income and poverty reports.

Liana Fox: Thank you, Dave. Good morning. Income and poverty statistics help us measure the economic well-being of the nation's population. 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 non-cash assistance. 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%.

Income inequality, as measured by the Gini Index, decreased 1.2%. The number of total workers and full-time year-round workers increased by 1.7% and 3.4%, respectively. In 2022, 65.6% of working women age 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%, while median earnings for those who worked full-time year-round decreased 1.3%.

Now, let's take a closer look at these findings. This chart shows estimates of median household income from 1967 to 2022 in real inflation-adjusted dollars. This adjustment reflects a 7.8% increase in consumer prices between 2021 and 2022. This is the largest annual increase in the cost-of-living adjustment since 1981.

This year's report is the first in which the Census used the Chain Consumer Price Index to adjust prior year income estimates for inflation. More information about the motivation and impact 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% from 2021 to $74,580 in 2022. Despite nominal gains, historically high inflation resulted in a decline in real median household income. Now looking at income by race and Hispanic origin. Asian households had the highest median income in 2022, followed by non-Hispanic White and Hispanic households.

Black households had the lowest median income. The only group shown here to experience a significant decline were non-Hispanic White households, while none of the other estimates were significantly different from 2021. Between 2021 and 2022, median household income declined for the following groups, family households, those with a householder under age 65, those maintained by a native foreign person, and 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 shown here to experience an increase in median household income were householders with no high school diploma. 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 zero to one.

A value of zero means that all households have equal income, and a value of one means that one household has all the income. The money income Gini index was 0.488 in 2022, a decrease of 1.2% from 2021. This was a reversal from last year when we experienced an increase of 1.2%. 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 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.

Income at the 50th and 90th percentiles declined 2.3% and 5.5%, respectively, between 2021 and 2022, while the change at the 10th percentile was not significantly different. This suggests that a decline in real income at the middle and top of the income distribution drove the decrease in the Gini index.

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. In contrast to the 1.2% decrease in the Gini index using pretax income, the Gini index calculated using post-tax income increased 3.2% 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.

These next slides switch to looking at earnings and work experience for people age 15 and older. Earnings are the sum of wages, salary, and self-employment income. Earnings comprised 80% 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 and at least 50 weeks per year.

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%, and the median earnings of those who worked full-time year-round decreased by 1.3%. 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.

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

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. From these sets of lines, we can estimate the share of workers age 15 and older who worked full-time year-round. In 2022, 75.9% of male workers worked full-time year-round compared with 65.6% of female workers.

The share for men 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%

since 2019 to the highest level ever recorded in this report. 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% in 2022. This means women earned about 84% 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. To find our full income report and additional resources, please visit our website.

Now let's turn our attention to poverty. 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. The official poverty rate in 2022 was 11.5%, with 37.9 million people in poverty. The official poverty rate for Black individuals was 17.1%, the lowest on record back to 1959.

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

We'll begin with official poverty. The official poverty measure established by the Office of Management and Budget 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. This slide shows the official poverty rate and 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%, with 37.9 million people in poverty. Neither of these estimates were statistically different from 2021.

This slide looks at official poverty rates by age. Of the three categories, children had the highest official poverty rate in 2022 at 15%. None of these rates were statistically different from 2021. 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% in 2022.

Meanwhile, the poverty rate for Black individuals fell to 17.1%. This is the lowest official poverty rate on record for Black individuals. However, poverty rates for Black and Hispanic individuals remain 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.

Now let's turn to the Supplemental Poverty Measure. In addition to resources captured by the Official Poverty Measure, the SPM includes non-cash benefits from government assistance programs, including housing, utility, and nutritional assistance programs, and subtract taxes and necessary expenses such as work, child care, and medical expenses.

The SPM thresholds are produced by the Bureau of Labor Statistics 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. This slide presents SPM estimates from 2009 to 2022 for all people. The SPM rate in 2022 was 12.4%, 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 pandemic stimulus payments in both years and expansion to refundable tax credits in 2021. While some programs 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%.

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% to 12.4%. This represents a return to child poverty level prior to the pandemic. The SPM rate for 18 to 64-year-olds increased to 11.9%, while the rate for those 65 and older increased to 14.1%. Both the 18 to 64 and 65 and older SPM rates were higher than their pre-pandemic levels in 2019.

This slide shows SPM rates by race and Hispanic origin. Hispanic and Black individuals had the highest poverty rates in 2022, followed by Asian individuals. Non-Hispanic White individuals had the lowest SPM poverty rates. All estimates represent increases from the previous year. 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.

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 pandemic-era stimulus benefits. 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 the number of people in SPM poverty, or 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 official poverty estimates.

Others like refundable tax credits are included only in the SPM resource measure. 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. To find our full poverty report and additional resources, please visit our website. Next, Dave Waddington will summarize the findings for health insurance.

David Waddington: Great. Thank you, Liana. Health insurance coverage is an important measure in our nation's overall well-being. Whether it's for illness, injury, or preventative 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 asked people about their health insurance coverage at any time in the previous year. Let me begin by summarizing the main findings this year. The uninsured rate decreased by 0.4 percentage points, or 1.3 million people.

An estimated 7.9% of the population, or 25.9 million people, did not have health insurance at any point in 2022. In 2022, 92.1% 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 calendar year 2022. 65.6% of people held private coverage.

Employer-based insurance was the most common subtype of coverage overall, covering 54.5% of the population, while 9.9% of the people purchased their coverage directly. In 2022, 36.1% 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.

This chart 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 different. Among private coverage types, direct purchase coverage and TRICARE coverage decreased between 2021 and 2022.

While the percentage of people with Medicare coverage increased, this was due to the growth in the number of people age 65 and over, and not a change in the Medicare coverage for adults in this age range. Changes in health insurance coverage from year to year can reflect changing economic conditions but also demographic shifts, such as population aging and policy changes at federal and State levels.

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. This figure shows uninsured estimates for 2013 to 2022.

The uninsured rate declined from 2013 to 2014 when many provisions of the Patient Protection and Affordable Care Act went into effect, and they continued to decline through 2016. Due to an implementation of an updated processing system, the chart includes two estimates for 2017. The improvements to the processing system resulted in a lower uninsured rate in the beginning of the new time series.

2022 was the second year in a row of declines in the uninsured rates. We further examine health insurance since 2013 in a working paper that is also being released today. The following slides focus on 2021 and 2022, the two years included in the official report. Age is strongly associated with the likelihood that a person has health concerns. This is because children under the age of 19 may qualify for certain programs which working age adults are not eligible. In addition, most adults age 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 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'll take a look at how family resources interact with the broad age categories.

This chart focuses on children under age 19. Overall, there was no changes in the uninsured rate for children living in poverty or for children between 100% and 399% 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.

Now we turn our attention to adults, 19 to 64. Adults in poverty had no change in their uninsured rate between 2021 and 2022, whereas the uninsured rates decreased for adults in the other two groups. Looking at private coverage, adults in the middle-income to poverty ratio group had higher rates in 2022 compared to 2021.

Finally, public coverage rates decreased for those in poverty and were not statistically different for the other two groups. Most adults over age 65 qualify for Medicare coverage, thus uninsured rates for this group are very low, shown on the left, and public coverage rates are very high, which is shown in the right of this chart.

Some adults age 65 and older supplement their Medicare coverage with private coverage. These plans offer additional medical benefits or reduced costs for medical treatment. For those living above the poverty line, the percentage of adults age 65 and older with private coverage insurance decreased between 2021 and 2022.

Declines in private coverage since 2021 may affect the quality of or access to care for these people in this age group. Looking a little closer at this, 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. 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 race and Hispanic origin and by region of the country. There were statistically significant improvements for many groups.

More information on health insurance coverage is available in our reports, supplemental tables, working paper, and America Counts story. That concludes our presentations today. To recap the highlights, real median household income was $74,580. The official poverty rate was 11.5%. The SPM rate increased 4.6 percentage points to 12.4%.

The uninsured rate dropped to 7.9% in 2022. These findings reflect several factors affecting households in 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.

I also as a closing, want to share that we are releasing several America Counts stories, blogs, and other 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 over to Michael, who will lead our question-and-answer session.

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?

Coordinator: Thank you, sir. At this time, if you would like to ask a question, please press Star 1 on your phone. Please ensure that your phone is unmuted, and state your name clearly when prompted. Again, that is Star 1 to ask a question. If you need to withdraw from the queue, press Star 2. One moment.

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.gov. There, you can access the news release, the three reports, and the slide deck, and more. You can also easily find the press kit with all of these resources on our home page. Just look for the Income, Poverty, and Health Insurance banner in the upper left-hand corner of census.gov. Operator, do we have our first question?

Coordinator: Thank you. Our first question comes from Howard Schneider of Reuters. Your line is open.

Michael Cook: Hi, Howard.

Howard Schneider: Good. Thanks all for doing this. Really interesting. I had two things to ask about, one sort of broad and one kind of narrow. First off, is it possible to dial us back to 2019 really on income and poverty in particular, and sort of if we were to see through the pandemic and look at trends from back then, how does today compare? Is poverty worse? Is poverty better? Or is real income worse? Is real income better? In other words, I'm trying to get a kind of before and after sense here based on the data and based on where we were in 2019.

And secondly, on the income inequality issue, I see your reports focusing on the first decline in income inequality, but should we really be looking at that or the post-tax increase in inequality? I'm wondering if you had any thoughts on what that suggests about the regressivity of the tax system.

Liana Fox: Great. Thank you for that question. Sorry, can you hear me?

Michael Cook: We can.

Liana Fox: So, we'll start with the first part, going back to (inaudible). So, we have a lot of different statistics. I can go through all of them. For median household income, we're not back to 2019 numbers. 2019 was our peak from 1967, so we're still 4.7% lower than the peak in 2019. However, if we look at earnings for all workers, we're back to the 2019 peak.

For full-time year-round workers, we are above our 2019 level for earnings. In terms of poverty rates, so overall for the official poverty rate, our 2022 number was higher than 2019, so it was 11.5% in 2022. It was 10.5% in 2019. Our poverty rates for official poverty are back to the 2019 levels, not statistically different. Poverty for 18 to 64-year-olds and 65-plus are higher in 2022 than they were in 2020 and 2019.

If we look at SPM, again we see the same picture that our poverty rate for 2022 was higher than 2019. So, 12.4% in 2022, 11.8% in 2019. Our child poverty rates are back to their 2019 level, and our poverty rates for the older age groups, the 18 to 64-year-olds and 65-plus are higher in 2022 than they are in 2019.

In terms of your question about income inequality and whether we should look at post-tax or pretax, they're measuring different things. So, if you're looking at just a baseline of what was happening with pretax income, what's happening with earnings, what's happening with income that we get from Social Security or other means-tested programs, that you would want to look at the money income Gini. You would want to look at what's happening there.

We saw big changes in post-tax income due to the expiration of pandemic-era tax benefits. These were the big expansions that we saw to the Child Tax Credit and EITC last year, which lapsed in 2022, and that's why we see inequality increasing when we look at post-tax income. So, deciding which one to use is more your own choice of what you're looking at, but we do see different pictures when we look at different measures. Thank you.

Michael Cook: Thanks for those questions, Howard. Operator, we're ready for our next caller.

Coordinator: Thank you. Our next caller is Tami Luhby of CNN. Your line is open.

Michael Cook: Hi, Tami.

Tami Luhby: Hi. Thank you very much for holding this call. I had a couple of questions. One that Liana just mentioned was in the 2019 SPM rate, the report that was on the Census website, it says that the overall SPM was 11.7, but you just said it was 11.8.

Liana Fox: Great, Tami. Thank you for that question. In 2019, we implemented, or actually in 2021, we implemented a series of revisions that we had been looking at for the SPM for a number of years. So, we have two points for 2019. We have 11.7 using the old methodology and 11.8 using the new method.

Tami Luhby: Okay.

Liana Fox: So, that's why we have two estimates. So, if you look in the appendix to the reports, you'll see both estimates, and you'll see some footnotes with details.

Tami Luhby: Okay. And then in - what about children? Because it said for children in 2019 it was 12.4, and - oh, sorry, 12.5, and now it's - what is it now actually, or what is the revised 2019 number?

Liana Fox: Let me make sure I have that absolutely correct for you. So, 2019 number is 12.6% with the new methodology, with the revised methodology.

Tami Luhby: Okay. So, just below. Or is it not statistically significantly different?

Liana Fox: I believe they're not statistically significantly different.

Tami Luhby: Okay, great. Then, sorry, but one - two or three other little questions. How much of a factor was the CPC or the enhanced CPC in terms of the - or the elimination of it in terms of raising the poverty rate for kids?

Liana Fox: It's a big factor. So, when we look - we have an America Counts story that's coming out today, which will break out a post-tax SPM. So, in the presentation, I showed the - or sorry, a (pretax) SPM. We showed that estimate right here. Thank you, Julie. For the pretax SPM, we'll have that same estimate in the America Counts survey that's released later today. But we did see that Child Tax Credits last year, making them fully refundable, expanding them to all individuals, had a substantial decrease in child poverty.

Tami Luhby: Was that the larger effect than the other refundable credits or stimulus payments?

Liana Fox: Yes, and we showed that last year. Yes.

Tami Luhby: Okay. Great. And sorry, I won't take up too much more time, but I assume this was the largest jump in child poverty under SPM ever?

Liana Fox: Yes, but the SPM only goes - or since 2009. Back to 2009, but yes.

Tami Luhby: Okay. And then, sorry, just for health insurance, I noticed that it was 7.9 this year, but it was also 7.9 in 2017. So, do we stay like at or tied for record low or what - how should we describe the uninsured rate?

David Waddington: Yes, exactly. Yes, the estimate - so this is Dave Waddington. Yes, the estimate for 2022 is not statistically different from the 2017 estimate. So, this is not a new historic low. So, I guess if you want to say that was tied for that, they're not statistically different.

Tami Luhby: Okay, thank you so much.

Michael Cook: Thanks for your questions, Tami. Operator, as we get ready for our next caller, I just want to remind everyone or confirm for you that in our online press kit, you can now find our news release, the slides, and also the remarks. And all of our American Counts stories are loaded to the Census Bureau's website at this time, just in case you need to access those for your own edification. Operator, we'll go ahead and take our next caller. Operator?

Coordinator: Thank you. As a reminder, if you would like to ask a question, please press Star 1 on your phone. Please ensure that your phone is unmuted and state your name and organization clearly when prompted. Our next question comes from Christine Mendoza of the Institute for Women's Policy Research. Your line is open.

Michael Cook: Hi, Christine.

Coordinator: I do show that her line is open. If you could check your mute feature on your phone.

Michael Cook: Christine? You're having problems, Christine, you can dial back in. Operator, we'll go ahead and take the next caller.

Coordinator: Thank you. Our next question comes from Augusta Saraiva of Bloomberg News. Your line is open.

Michael Cook: Hi, Augusta.

Augusta Saraiva: Hi, how are you? So, you said this was the first decrease in the Gini since 2007, but looking at the table, it seems like there was a decrease between 2018 and 2019. I don't know if you mind confirming that.

Liana Fox: Sure. I'll just say, that was not a statistically significant decline. So, it might have been a numerically smaller decline, but it was not a decline.

Augusta Saraiva: Thank you.

Michael Cook: Thanks for your question, Augusta. Operator, we're ready for our next caller.

Coordinator: Thank you. Our next question comes from Rosangela Parker of the Early Learning Coalition of Orange County. Your line is open.

Rosangela Parker: Hello. Thank you. Can you hear me?

Michael Cook: Yes, we can, loud and clear. Thanks for calling.

Rosangela Parker: Thank you. Great information. I was just curious if you had any specific data on the access and affordability of child care and its impact on the workforce and poverty levels that we're experiencing.

Liana Fox: Thank you for that question. So, the Supplemental Poverty Measure takes into account child care expenses. So, it subtracts them from resources that parents use so that they can go to work. We have that information in our bills where we show the impact of different components as part of our work expenses.

So, we can say the impact of child care in terms of - combined with work expenses such as commuting and parking tolls, all of the factors, however you get to work, all combined. And those details are in the report. But again, we're only capturing the share of child care expenses that people are reporting that they use so that they can work. In terms of child care affordability, that's somehow reflected in there, but it's not directly included if people don't use paid child care. Thank you.

Rosangela Parker: Thank you.

Michael Cook: Thanks for that question. Operator, do we have our next caller?

Coordinator: Thank you. Again, if you would like to ask a question, please press Star 1 on your phone. One moment.

Michael Cook: And as we wait for our 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 1 o'clock Eastern. The detailed DHC-A provides population counts and sex by age statistics for approximately 1,500 detailed racial and ethnic groups and detailed American Indian and Alaskan Native tribes and villages.

Then on September 19th, the embargo begins for credentialed media to access the detailed DHC-A data. And on September 22nd, or 21st rather, 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. The data will be publicly available on September 14th, but the embargo for credentialed media is already underway. It started at 10:00 this morning. If you are conventional media and don't already have embargo access, please visit the newsroom section of census.gov to get more information about how to register. Operator, do we have our next caller?

Coordinator: Thank you. Our next question comes from Jennie Romich of the University of Washington. Your line is open.

Michael Cook: Hi, Jennie.

Jennie Romich: Hi, everyone, and I really appreciate this, and I'm calling to ask about income and poverty. So, Liana, in particular, I appreciate your work. I'd love to hear more about the pretax versus post-tax Gini coefficients and the percentile breakdown in kind of historical and policy context. The rise in the Gini coefficient in the post-tax income is concerning, and especially when it seems to be largely driven by people at the low end of the income distribution doing worse. So, I'd just like to hear more about kind of how substantial this is and what you think it says about overall income sufficiency. Thank you.

Liana Fox: Great. So, thank you for that question. When we're specifically looking at post-tax income, and we look at the post-tax Gini, that increase that we saw in inequality really has to do with the expiration of these refundable tax credits and stimulus payments. So, last year we saw a decline in post-tax Gini. So, we saw more equality.

Now we're seeing the rebound. We're seeing the opposite impact of more inequality in our post-tax estimate. And you can see that really when you're looking at the 10th percentile, and you saw that the 10th percentile declined 14%. So, this was a larger decline in post-tax income due to the loss of those stimulus payments and refundable tax credits.

In terms of a longer-term time trend, we have that with pretax. We don't have that so much with post-tax, although that is something we will continue to produce. And so, in the future, we will have a longer time series. But really, what we're seeing is declines in income at the bottom end of the income distribution, in the middle of the income distribution, and the top of the income distribution with post-tax income.

Whereas when we're looking at pretax income, we're really only seeing the declines at the middle and the top of the income distribution. Let me know if I've missed anything there.

Michael Cook: Thanks for your line of questions, Jennie. Operator, do we have our next caller?

Coordinator: Thank you. Our next caller comes from Jonathan Nicholson of Huffington Post. Your line is open.

Michael Cook: Hi, Jonathan.

Jonathan Nicholson: Hello, thank you guys for doing this. Actually, the previous question asked most of my questions about the Gini coefficient. I was curious about the historical marker, if any, on the 3.2% increase in the post-tax, which is that the highest increase since?

Liana Fox: So, Jonathan, thank you for your question. Unfortunately, I don't have that answer right in front of me. We've only been producing the post-tax appendix to the income report for several years, so I don't have that longer time trend short of just going through each of the reports, and I don't have that right in front of me. But I'll look and see, but I know it doesn't go back very far, unfortunately.

Michael Cook: If you could reach out to PIO, our Public Information Office, at 301-763-3030, or PIO@census.gov, and we'll chase that down for you to help you paint your story, but thanks for that line of questioning. Operator, do we have our next caller?

Coordinator: Thank you. Again, as a reminder, if you would like to ask a question, please press Star 1 on your phone. Our next question comes from Olivia Winslow of Newsday. Your line is open.

Michael Cook: Hello, Olivia.

Olivia Winslow: Hello. Thank you very much for taking my question. Can you hear me?

Michael Cook: We can, loud and clear.

Olivia Winslow: Great. Thank you. In the Supplemental Poverty Measure, can you tell us anything about the increase in child poverty levels by region, which region has shown the greatest increase, and if you have any explanation as to why?

Liana Fox: Olivia, thank you for that question. I don't have child poverty broken down by region. We have overall regions, and let me grab those right now. I don't think we have right here. So, if we're looking at - sorry, one second. They're all pretty close. So, they're all increases, all the regions. The northeast is a 4.3% increase, Midwest is a 3.5% increase, south is 5.3% increase, and the west is a 4.5% increase. But that's overall SPM poverty. That's not child poverty.

Olivia Winslow: Okay. You said - just repeat the West poverty?

Liana Fox: Sure. West is 4.5% increase in SPM poverty.

Olivia Winslow: Thank you very much.

Michael Cook: Thank you. Thanks for that line of questions, Olivia. Operator, do we have our next caller?

Coordinator: At this time, I'm showing no further questions. One moment. We do have Selena Simmons-Duffin of NPR. Your line is open.

Michael Cook: Hi, Selena.

Selena Simmons-Duffin: Hi. How are you? My question is about the health insurance rates in different regions. I see in an America Counts post that it is broken out by region, and it looks like most regions the change is pretty similar. But I was curious because there were two States that expanded Medicaid in the middle of 2022. And I was curious to know if there's any more detail than the regional look and if there's any way to know whether the Medicaid expansion in those two States made any difference to overall uninsured rates.

Dave Waddington: Great. Thanks. This is Dave Waddington. Thanks for your question. I think, you know, so we do have the regional information on the chart that we had that was presented, and it's really broad regions. I think probably the best way to get it, what you're looking at, would be to wait until Thursday when we have the American Community Survey data, and that actually will have State-level data, and you can actually look at the two States that expanded Medicaid coverage for 2022.

And you'll be able to see more details and actually break it out by State. So, what I'll say is, if you're a credentialed press, give us a call. We'll be happy to talk you through that. Otherwise, we can walk you through it on Thursday.

But we're happy to walk you through that if you give us a call at the PIO number there that Michael gave us.

Selena Simmons-Duffin: Great.

Michael Cook: Thanks for that. And it looks like that will be our final question. In closing, if you have any additional questions after today's event, or you'd 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.

You can find the press kit link on our homepage and in the news section of our website. I'd like to thank today's presenters, Liana Fox, and David Waddington. I'm Michael Cook, and I'd like to thank you for joining us. And everyone, have a great rest of your day. Thank you.

David Waddington: Thank you.

Coordinator: Thank you. That does conclude today's conference. You may disconnect at this time. Have a good day.

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