

## **Income, Poverty, and Health Insurance Coverage: 2011 Webinar**

**September 12 2012  
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Coordinator: Welcome and thank you for standing by. At this time, all participants' lines will be on a listen only mode. During the question and answer session, please press star and 1 on your touchtone telephone. Please record your name fully and clearly so that you may be announced.

Today's conference is being recorded. If you have any objections, you may disconnect at this time. I would like to turn today's call over to Stacy Vidal. Ma'am, you may begin.

Stacy Vidal: Thank you. Good morning. I'm Stacy Vidal from the Census Bureau's Public Information Office. I'd like to welcome everyone listening in on the phone today and following the Webinar online. Today we are releasing our national estimate of income, poverty and health insurance coverage from the Annual Social and Economic Supplement of the Current Population Survey pertaining to the 2011 calendar year.

Here's our program for today's Webinar. First we are pleased to have David Johnson, the chief of our Social, Economic and Housing Statistics Division to discuss the findings. Then, as always, during our news conferences, once the presentation concludes, we will open up the floor to questions from reporters on the phones.

Let me point out that in the next few moments, we will be posting a variety of resources online to assist you in doing your stories. We will post the full report, this presentation, the news release, links to detailed tables and fact

sheets providing background information on the sources of income, poverty and health insurance statistics.

You can find this information by clicking on the slider at the top of the homepage, <[www.census.gov](http://www.census.gov)> and then you'll be taken to our electronic press kit. So without further delay, let me present David Johnson.

David Johnson: Thanks Stacy. Good morning to all of you and thank you for joining us. As Stacy said, today we are releasing the national income, poverty and health insurance coverage estimates from the Annual Social and Economic Supplement of the Current Population Survey or CPS.

Let me begin by summarizing the main findings from each subject area. Real median household income in 2011 declined 1 and 1/2% from 2010. The 2011 official poverty rate was 15% and the number of people in poverty was \$46.2 million. Neither is statistically different from last year.

And the percentage and number of people without health insurance coverage decreased — 15.7% or 48.6 million people in 2011, down from 16.3% and 50 million in 2010. Right now I'm going to give you some more details about the changes we observed in income. This chart shows median household income from 1967 to 2011 in real inflation adjusted dollars.

Recessions, as defined by the National Bureau of Economics and Research, are depicted in this and (all time series charts) in light blue shading. Real median household income was \$50,100 in 2011, 1 and 1/2% lower than in 2010. And since 2007, the year before the most recent recession, median household income has declined 8.1% and it was 8.9% below its recent high achieved in 1999.

Since 1967, the first year household data was collected, real median household income has increased 19%. Looking at a couple household demographics, this next chart show household income by age of householder. Collectively, all households with a householder under age 65, showed a decline in real median household income between 2010 and 2011.

Individually, declines were noted in the 35 to 44 and 55 to 64 age categories. The other age groups showed no statistically significant changes. Between 2010 and 2011, the number of elderly households grew 4.3% to 26.8 million households. And as the chart shows, the median income of elderly households is much lower than the median of non-elderly households. And hence, the growing number of elderly households will tend to lower the overall median household income over time.

Next we show household income by race and Hispanic origin. Real median income declined for non-Hispanic white households and black households between 2010 and 2011 while the changes for Asian and Hispanic household income were not statistically significant.

Asian households continue to have the highest median household income at \$65,100. Now while the median represents one point on the distribution of household income, the point at which half the households have income below it and half above it, other points along the distribution provide additional information about the nation's household income distribution.

For example, at the 10th percentile, 10% of households had incomes below \$12,000. And at the 90th percentile, 10% of households had income above \$143,600. In the 95th percentile, 5% had incomes above \$186,000. Changes in the relationship of these income measures can indicate how income inequality has changed.

Income at the 10th percentile declined 1.9% between 2010 and 2011 while the change for the 90th percentile was not statistically significant. Since 1999, the 10th percentile income fell 14.1% while income at the 90th percentile fell 1.3%. And the ratio of the 90th to 10th income increased 14.9%, indicating a widening of the gap between the extreme top and bottom income groups.

Household income, however, treats single people with \$10,000 in income the same as a family of four with \$10,000. Income inequality statistics can also be calculated using the family and individual incomes that are family size adjusted or equivalence adjusted – a method that considers the sharing of resources within a household and the economies of scale.

Family size adjusted income is based on income relative to a four person, a two adult, a two child family. For example, the family size adjusted income for a single person living alone with \$10,000 would be comparable to \$21,600 for a four person family.

This slide, then, shows the size adjusted income approach to measuring income inequality by percentile. Since these numbers are all equivalent to incomes for four person families, all the income values at the various percentile limits are higher than those for household income.

The 10th percentile is \$17,000, the median is \$65,000 and the top 1%, \$437,000. Continuing with the equivalence-adjusted income, as we can see here, the change in the share of aggregate income by quintile and the top 5%. Between 2010 and 2011, there were declines in the second, middle and fourth quintiles while the highest income quintile increased by 1.6%.

The aggregate share of the top 5% increased 5.3% which, again, indicates a widening in the gap between the top and the bottom. Now using this information about the distribution of household income, we can use a Gini index, a widely use measure of inequality.

The Gini index indicates higher inequality as the index approaches 1. Between 2010 and 2011, there was an increase in the money income Gini of 1.6% and this is the first time the Gini index has shown an annual increase since 1993.

Based on the equivalence-adjusted income, the Gini index increased 1.7% between 2010 and 2011 and over the entire 1967 to 2011 period, the money income Gini increased 20.1% and the equivalence-adjusted Gini increased slightly more.

These next slides switch from household income to earnings and work experience data for people aged 15 and older. Here we see historical data on real median earnings and female-to-male earnings ratio for full-time year-round workers from 1960 to 2011.

Between 2010 and 2011, the earnings of both men and women declined 2 and 1/2%. The female-to-male earnings ratio was 77%, not statistically different from 2010. And over the long term, this ratio was up from 61% in 1960. Here we see the number of workers historically by work experience. Between 2010 and 2011, the number of men and women working full-time year-round with earnings increased by 1.7 million and half a million, respectively, while the changes in the number of working men and women with earnings regardless of work experience were not statistically significant.

This suggests a shift from part-time or part-year work to full-time year-round work status. This slide shows the number of year-round full-time workers by

quintile for 2010 and 2011. Notice that the largest percentage increase in the number of workers working year-round full-time occurred in the lowest quintile.

This likely contributed to a lower median earnings and lower household incomes. Now we'll take a look at poverty. This slide shows the number of people in poverty at 46.2 million in 2011 and the poverty rate at 15%. In 2011, a family with two adults and two children was categorized as "in poverty" if their total income was less than \$22,811.

And after three consecutive years of increases, neither the poverty rate nor the number of people in poverty were statistically different from the 2010 estimates. Here we demonstrate the disparities in poverty across racial and ethnic groups.

Hispanics were the only group to show a decline in their poverty rates from 26.5% in 2010 to 25.3% in 2011. The 2011 poverty rates were 9.8% for non-Hispanic Whites, 27.6% for blacks and 12.3% for Asians. Poverty rates for blacks and Hispanics were more than double the poverty rates for non-Hispanic whites.

This slide looks at poverty rates by age. The poverty rate in 2011 for children under 18 was 21.9%. Now the poverty rate for people aged 18 to 64 was 13.7% while the rate for people aged 65 and older was only 8.7%. None of the rates for these age groups was statistically different from their 2010 estimates.

While the poverty rates for all people age 65 and older was 8.7%, there were large differences by gender. And the poverty rate for women, age 65 and older, was 10.7% compared to only 6.2% for men. This slide shows the change in the number of people in poverty and the number of full-time year-round

workers. For the three groups for whom there was a decline in both the number of people in poverty and the poverty rate between 2010 and 2011. These are people living in the South, people living inside metropolitan statistical areas but outside principal cities or suburbs and non-citizens. For instance, the number of people living in the South in poverty decreased by three-quarters of a million while the number of full-time year-round workers in the South increased by 1.2 million.

These increases in full-time year-round employment may have contributed to the fall in the number of persons in poverty and the poverty rates for these groups. The next chart presents the distribution from 1967 to 2011 of all people within five ranges of income-to-poverty ratios.

One can see the diminishing share of people in two of the middle groups of distribution - the blue and orange groups, again, implying an increase in income inequality. Since 1967, the percentage of people with income between 200% and 399% of their poverty threshold has decreased from 40.6% to 30.5%.

And the share of population with income between 100% and 199% of their threshold was also down from 26.9% to 19.4%. And over the same period, the shares of the population in the top and the bottom groups increased. The income and poverty estimates in this report are based solely on money income before taxes and use the poverty thresholds developed more than 40 years ago.

In 2009, the Office of Management and Budget's chief statistician formed an interagency technical working group. This group provided the Census Bureau and the Bureau of Labor Statistics a set of observations to serve as a roadmap in the development of a new Supplemental Poverty Measure.

The new measure will not replace the official poverty measure and will not be used to determine eligibility for government programs. The first SPM poverty estimates were released last November and the new SPM estimates for 2011 will be released on Tuesday, November 13th. This slide compares the SPM poverty estimates for 2010, last year, with the official poverty estimates from last year for all people and by age group.

The SPM poverty rate for the entire population was 16%, eight-tenths of a percentage point higher than the official rate. In looking at the specific age categories, the SPM poverty rate was lower than the official rate for children but higher than the official rate for those age 65 and older.

And while we don't have SPM estimates for 2011, we can look at the sensitivity of the poverty estimates to changes in the income measure. This table shows an incremental impact on the number of people in poverty of the addition or subtraction of a single resource component.

Money income, which we used to calculate the official rates, includes all cash income such as earnings, Social Security, unemployment compensation, cash public assistance, interest and dividends but excludes non-cash government transfers and tax credits, so we can find out if the value of Supplemental Nutritional Assistance Program, or food stamps, were added to money income, then 3.9 million fewer people would be classified as in poverty.

Alternatively, if the estimates of federal Earned Income Tax Credit were added to money income, then 3 million fewer children would be classified as in poverty. If the unemployment insurance benefits, which are included in money income, were not included, the number of adults, age 18 to 64 classified as in poverty in 2011 would have increased by 1.6 million.

Finally, one can examine the effectiveness of the Social Security program in reducing the number of people age 65 and older in poverty. In 2011, the number of people age 65 and over in poverty would be higher by about 14.5 million if Social Security payments were excluded from money income, more than quintupling the number of people age 65 and over in poverty.

Returning to health insurance, our main findings is that health insurance coverage increased between 2010 and 2011. This chart presents the uninsured rate from 1987 to 2011. The percentage of people without health insurance in 2011 decreased to 15.7%.

The percentage of children without health insurance in 2011, 9.4%, was not statistically different from 2010. In 1987, the uninsured rate for both all people and children was 12.9%. In 1999, the gap between all people and children was 1.6 percentage points and by 2011, the gap grew to 6.3 percentage points.

Here we see the types of health insurance coverage. In 2011, the percentage of people covered by private health insurance was not statistically different from 2010. And this is the first time in the last ten years that the rate of private insurance coverage has not decreased.

The percentage of people covered by government health insurance programs which includes Medicaid, Medicare and Children's Health Insurance Program and military coverage, increased for the fifth consecutive year to 32.2% in 2011.

Hence, the increase in public coverage and no statistical change in private coverage may account for the increase in overall coverage. This chart focuses on the uninsured people by race and ethnicity. Compared with 2010, the

uninsured rate decreased for non-Hispanic whites, blacks and Asians in 2011. The uninsured rate for Hispanics in 2011 was not statistically different from the rate in 2010.

And comparing 1999 and 2011, the uninsured rate went up for non-Hispanic whites from 9 to 11.1% while it decreased for Hispanics from 31.9% to 30.1%. And blacks and Asians did not have a statistical difference when comparing 1999 and 2011.

Let's look more closely at the new health insurance estimates. This chart shows the percentage point change in uninsured rates by age. We chose these particular age groups because they're of special interest because of recent changes in the law.

Children under the age of 19 are eligible for Medicaid and CHIP, and individuals age 19 to 25 may now be a dependent on the parent's health plan. The uninsured rate of children under age 19 is not statistically different from the year before. Those age 26 to 34 and 45 to 54 also had no significant difference in their uninsured rates between 2010 and 2011.

However, people age 19 to 25 had a decrease in the uninsured rate of 2.2 percentage points. Two other age groups also saw a decrease in their uninsured rates, people aged 35 to 44 and those aged 65 and over. Next we take a look at the relationship of household income and being uninsured.

Twenty-five point four percent of people living in households with income below \$25,000 were uninsured whereas 7.8% of people living in households with income above \$75,000 were uninsured. The 2011 uninsured rate for people in households with income less than \$25,000 experienced a decrease in

the uninsured rate while the other income groups did not have a statistical difference from 2010.

And when we compare 1999 with 2011, all income groups have higher uninsured rates. This chart shows the age distribution of the total population compared to the uninsured. People age 18 to 44 years comprised 36.2% of the total population but comprised 56.7% of the uninsured population.

And if we were to expand the age groups to those 18 to 64, we'd see that they make up 62.5% of the total population but compose 84.2% of the uninsured population. This slide further examines 18 to 64 year old population by the distribution of work status.

Among the total population of 18 to 64 year olds, over 50% worked full-time year-round while 24.2% worked less than full-time and 25.4% did not work. However, among the uninsured for 18 to 64 year olds, only 32% did not work and nearly two-thirds of the uninsured worked at least one week during the year. And of these, about half worked full-time year-round.

Using another data set from Survey of Income and Program Participation, we find that while most workers are offered employer-based health insurance, 27% did not take up coverage for cost reasons. That concludes my part of the presentation. And as Stacy said, the report, this presentation and many more tables are available on our Web site. Now next Stacy will open the phone lines for questions from the media.

Stacy Vidal: Thank you David. At this point we will open up the discussion to questions for media and we ask that you state your name and your media affiliation when you ask your question. And we want to give everyone an opportunity to ask a question so we'll allow just one question and one follow up.

If you have any questions following this news conference, please call our Public Information Office at 301-763-3030 and we'll flash that on the screen later, too, for you. So with that, operator, I think we're ready.

Coordinator: Once again, if you would like to ask a question, please press star and 1 on your touchtone telephone. Please make sure and record your name slowly and clearly so that you may be announced. You will be introduced by your name and your affiliation. Please stand by. Our first question will come from CNN Money. Your line is open.

Tami Luhby: Hi. Yes, can you please - thank you for holding the conference call. Can you please elaborate a little bit more on what you think caused the rise in the income inequality and in the, you know, differences in median income changes by quartile? And can you also discuss a little more - most people were expecting poverty to go up possibly to its highest level since '83 or since the war on poverty began. Can you explain a little more why it wasn't basically statistically different?

David Johnson: So go back to the distribution slide. Let's see, I can try. Yes, for inequality I think - let me put this up. So if you look at this we find that - yes, that's fine. If you look at the three middle quintiles their share of incomes fell while the top 5% and the top quintile went up.

So a lot of this increase in inequality from 2010 to 2011 is driven by changes at the very top of the distribution. In fact, the 99th percentile experienced about a 6% increase between 2010 and 2011. For poverty, I think it - I think doing forecasts is very, very difficult.

So forecasting what's happening from year to year is problematic. So when you look at the poverty not changing between the two years, that's why we showed the one example for the South, the suburbs and non-citizens, so those groups, where the poverty rates actually fell, there was a huge increase in the number of full-time year-round workers.

And we also saw a big increase in the number of full-time year-round workers at the bottom quintile. So we think that this increase and shift from part-time to full-time could've kept that poverty rate from rising.

Tami Luhby: Thank you. Just to clarify, you say 99th percentile? You mean, the top 1%?

David Johnson: The top 1%, correct.

Tami Luhby: Thank you.

Coordinator: Our next question will come from Maggie Fox from NBC News. Your line is open.

Maggie Fox: Thanks. Can you explain a little bit more about where the newly insured people came from? You know, who got new insurance and where? Thanks.

David Johnson: So you can see...

Maggie Fox: Hello?

David Johnson: Yes, hold on. No, no.

Maggie Fox: Hello?

Stacy Vidal: Yes, one moment. We're looking for a slide.

David Johnson: Just one more slide. So if you look at the uninsured rates by age, so you can see a lot of this fall in the uninsured rate and hence, an increase in insurance coverage is due to the - look at the 19 to 25 year old age group and we also find a large increase in coverage for public coverage. So I think those two things are driving the uninsured rate falling.

You really can't look at who obtained a new coverage because we don't have the data on people from 2010 and 2011, the same people follow them over time. We'd have to use a different survey to really follow who actually changed coverage.

Coordinator: Our next question will come from Pamela Fessler from National Public Radio. Your line is open.

Pamela Fessler: Yes, actually my question's already been answered. Thanks a lot.

Coordinator: Our next question, then, will come from Sarah Cliff from Washington Post. Your line is open.

Sarah Cliff: Hi. I had another question about the health insurance. I was wondering if you could speak at all to the 35 to 44 year olds and why they're seeing a drop in their uninsured rate compared to those kind of right next to them in age groups.

David Johnson: So we don't really have information about why these different age groups are experiencing a fall. I mean, you'd have to look probably more closely at the data to see what types of coverage they have, private versus public, and those types of things. And we don't really have that information at this point in time.

Coordinator: Our next question will come from Jim Angle from Fox News. Your line is open.

Jim Angle: Thank you. I have a question about the earnings section, especially women and men's earnings. What are the latest numbers and what is it that you measure? Is this a measure in any way of equal pay for equal work?

David Johnson: Okay, so if you look at the chart, we try to plot the earnings of full-time year-round workers. So this is as comparable as we get. We do know that there are differences in occupation, tenure and all those types of things but we try to keep this on a consistent basis back in 1960.

So that's how you can look at the 77%. If you do look at this by occupation, we have a number of tables on our Web site that you can look at. Obviously for some occupations the ratio's going to get close to 100%, other occupations it's going to get lower than that.

So depending on how you adjust for comparability, you'll get different results. But we try to keep this measure the same measure we've done for a number of years to sort of see how it tracks.

Jim Angle: So not equal pay for equal work?

David Johnson: So I guess we don't have a way of measuring equal pay for equal work. We try to compare the earnings of full-time year-round work between men and women.

Jim Angle: Thank you.

Coordinator: Our next question will come from Danielle Kurtzleben from U.S. News and Reports. Your line is open.

Danielle Kurtzleben: Hi. Thanks for having this. I'm wondering about that really wide gap that was shown for insurance coverage between different racial and ethnic groups that showed Hispanics with a very high uninsured rate. I'm wondering if you can speak to what might account for that. Thank you.

David Johnson: So the question is what accounts for the gap between the uninsured rates for Hispanics and others? I don't think we can really address why there's a difference. I think you can look at the data probably more closely. There're a number of tables on the Internet that will break out different race and ethnic categories by different components.

So you can look at the age groups. You can look at their income levels. You can look at the types of coverage that they're getting, the types of households there are. But I don't think we have a sense of what it is about these groups that are causing the difference.

Coordinator: Our next question will come from Olivia Winslow from Newsday. Your line is open.

Olivia Winslow: Thank you. I was looking at the median household income. You say in 2011, it's \$50,100. In 2010, the number that I saw in the chart was \$49,400. Was there an adjustment of the 2010 figure or are you saying the difference in figures is not statistically significant?

David Johnson: So the numbers in the report are all calculated from 2010, 2011 using the revised population controls from 2010. And then we make up inflation

adjustments to make the comparability. So the comparable numbers for 2010 and 2011 show a fall on 1 and 1/2 percentage points.

Olivia Winslow: Okay, so I shouldn't fixate on the dollar amount because an adjust- it's been inflation or the 2010 number has been adjusted for inflation or the 20- I don't know.

David Johnson: Yes, so all these - so on this chart that's shown up there, we show the inflation adjusted numbers all the way back. So I don't know...

Olivia Winslow: And I noticed the number of those in poverty is the same as the 2010 - 46.2 million was given last year as well, correct?

David Johnson: So when you say 46.2, what - you're looking at Table E in the report?

Olivia Winslow: Well, I was just looking at your remarks and...

Olivia Winslow: In last year's report, it was 46.2 million people were in poverty and that was a 15.1% and now we're giving the same number of people but we're saying 15% are - is the poverty, right, nationally?

David Johnson: So there'd be a couple of differences. If you look at Table 3 in the report, we're saying in 2010, using these new adjusted and updated population controls, there're 306 million people and 46.3 million people below poverty whereas in 2011, using the new controls, it's 308 million people and 46.2 million people in poverty. So both of those things would have been adjusted with the new population controls.

Olivia Wilson: Okay, thank you. Appreciate it.

Coordinator: Our next question will come from Sabrina Tavernise from the New York Times. Your line is open.

Sabrina Tavernise: Hi. David, could you talk a little bit more about the - what could've kept the poverty rate from rising? You were talking about the shift from part-time to full-time work.

David Johnson: Yes, when we look at it, that's a lot - we suspect there's a lot of that going on because, like I said, the three groups where the poverty rate fell and the number people in the poverty fell, showed a very large increase in the number of full-time year-round workers. And it looks like there's a big shift from part-time to full-time and a big shift at the low end in the bottom quintile.

So I think those types of things are what's causing this poverty rate that keeps low. I mean, you can also see that the unemployment insurance keeps people out of poverty but it's not clear that that was that big of a difference between last year and this year. So I think all those things going together, that work effort and the unemployment insurance, I think is what's keeping this lower.

Coordinator: Our next question will come from Kirsten Stewart, Salt Lake Tribune.

Kirsten Stewart: Oh thanks. My question's been asked - answered.

Coordinator: Our next question then will come from Craig Schneider from Atlanta Journal Construction. Your line is open.

Craig Schneider: It's actually the Journal Constitution.

Coordinator: I'm sorry.

Craig Schneider: Could you talk a little bit more about poverty going down in the South and what factors you see there?

David Johnson: So I mean, the main factors we examined were the number of full-time full-year workers. And that seems to be correlated with that fall in poverty. So there're full-time full-year workers which could have led to a fall in poverty rate in the South.

We didn't examine a lot of other factors of what the changes are but there are a number of tables on the Web site so you can compare the poverty rate in the South for different characteristics.

Craig Schneider: Thank you.

Coordinator: Our next question will come from Becca Aaronson from Texas Tribune. Your line is open.

Becca Aaronson: Hi. I wanted to clarify whether Texas was included in your - from the South and whether you could - you mentioned that there is an expansion of people on public insurance. And since ACA hasn't required an extension of Medicaid yet, can you kind of give a description of why this might be occurring?

David Johnson: So Texas, yes, would be included in the South. And let me stress that those of you who are interested in looking at poverty rates by your state and other areas, next week we'll be releasing the American Community Survey which will have poverty rates and income levels for all states and all metropolitan areas and all areas over 65,000 population.

So I would look at those for the specific state levels, if that's what you're interested in. In terms of the uninsured, can you explain what you mean by the law changes? I didn't quite get that. Could you repeat the insurance question?

Becca Aaronson: Okay, well, the Federal Healthcare Reform may require states to expand Medicaid depending on what they choose to do. And that would include people at a higher threshold above the poverty line. But since that hasn't taken effect yet, what other things do you think could be contributing to the greater degree of people that are on public insurance?

David Johnson: Oh, so public insurance has been going up consistently for - I think for the last five years, six years there's been an increase so we find a big increase in public insurance that's going to be driven by more kids. It could be driven even by elderly. It could be driven by a bunch of other things.

So I think we're not surprised by the increase in public insurance because it's continuously happened. So we don't know what's going to happen next year when states choose other things but we'll have to wait and see.

Becca Aaronson: Thanks.

Coordinator: Once again, if you would like to ask a question from the media, please press star and 1 on your touchtone telephone. Our next question will come from Phil Galewitz from Kaiser Healthcare. Your line is open.

Phil Galewitz: Hi. Thanks for taking my call. How much do you attribute the provision under the double healthcare law that lets adult children stay under their parents coverage for the reduction of the not insured among 19 to 25? And I have a follow up as well.

David Johnson: I think when we look at the number of these youth who are remaining dependents, I think we are accounting 40% of the fall being from that provision. (Editor's note: Actually, the 40% refers to the fact that 19-25 year olds represented 40% of the total decline in the uninsured over the period.)

Phil Galewitz: That provision was also around last year where that group saw about a 2% drop. So how much of that is that responsible, this age group, for the overall drop of the uninsured? Because that's, again, in 2010 we saw a 2% decline in this age group?

David Johnson: So right. So yes, the provision started in September of 2010, so part of the change last year could've been attributed to this. So I think the best thing is to compare 2009 to 2011 and we find about I think almost a 4 percentage point difference between those. So it's hard to really separate all of that for this particular provision.

Phil Galewitz: So again, 40% of the drop from 2010 to 2011 you can attribute to this provision in the law?

David Johnson: Well, again, we attribute it to the fact that these youth are on their parent's plan. It's hard to actually say it because of the law. You know, people could've chosen that for other reasons.

Phil Galewitz: Okay, thank you.

Coordinator: Our next question will come from Carol Morello from Washington Post. Your line is open.

Carol Morello: Hi. David, at the beginning you talked about how the growing number of elderly people is going to lower the total median household income. Does that

mean that in the future, that as Baby Boomers retire, that even if there's a strong recovery, it's likely that median household incomes will decline for a fair number of years just because so many Baby Boomers will be getting older and their incomes will be going down?

David Johnson: So I can't predict what'll happen in the future but we have looked at this in the past and we find a little increase in this effect over the past four or five years. You can see that the increasing numbers of elderly, right, yield those - a smaller increase in the mean and median income.

Carol Morello: Can you say how much?

David Johnson: No, I can't really say.

Carol Morello: A fraction of a percentage point every year or a full percentage point?

David Johnson: No, we haven't done the actual calculation in the fraction of percentage points but I mean, it's not much. I mean, this year, and I think it was changing things by a couple hundred - maybe a couple hundred dollars.

Carol Morello: Oh okay. Thank you.

Coordinator: Our next question will come from Brian Bull from WCPN. Your line is open.

Brian Bull: Yes, hi. Just a clarification here. I was just trying to get some status of the data for Ohio's poverty numbers. But I think you said a few minutes ago that that information will not be released until next week. But then on the link here that I have, it does show data going back from 1980 to 2011 for Ohio. So I'm just clarifying, is this the most recent data for Ohio and what is being released necessarily?

David Johnson: That TPF, the data we use to produce these estimates is the same data that's used to produce the unemployment rate is a representative sample, so there are enough households in these states to produce state level estimates. However, they're not as reliable. The standard there, the variability of these things are high.

So we still produce state level estimates using two years or data and put them on the Web site. And you can see the trends over time for different states. We would recommend, however, if you're really going to see the changes in states and compare states to your local area - to Cleveland and Columbus in Ohio - you should wait for the American Community Survey data which comes out next week. It has a 3 million household sample, much more detailed by geography so you can really get a good sense of what the poverty rates are in the states and the local areas.

Brian Bull: All right, thank you. And when is that being released next week?

David Johnson: So there is the data - will be released next Thursday, however, there will be an embargo that begins next Tuesday and I think Stacy will talk a little more about that at the end.

Coordinator: Our next question will come from David Sheingold with Bergen Record.

David Sheingold: Hello.

Coordinator: Your line is open.

David Sheingold: Hi. Question, a follow up on the state level data. I do see that there is the basic state level data that you had released in the past on the...

Stacy Vidal: Dave, are you there?

David Sheingold: Yes, I'm here. Can you hear me?

Stacy Vidal: Now we can.

David Sheingold: I see that there are state tables with the basic household income, poverty rate and health insurance numbers. Is anything more detailed going to be released today at the state level like you have at the national level or is that all coming out next week? That's the first question. The second question is should we use the state level data at all given that you're going to be overriding it with ACS data next week?

David Johnson: So it depends what your purpose is. So obviously if you want to look at a state trend back in 1980, then the only dataset that you'll have is the CPS data. If you're really looking at your current 2011 states or comparing it to 2010, you should probably wait until next week to use the American Community Survey because I think that'll have much more detail. And then you'll have - you'll also have a lot more detail of the poverty rate and the composition of the poor and you'll get a breakdown, like I said, to every county with populations of 65,000 or more and every single metropolitan area across the country.

David Sheingold: So there won't be any more detail at the state level released today? That's all...

David Johnson: No, so the CPS, right, we can only produce those high level numbers at the state level using the CPS.

David Sheingold: So just for time series change, this is the only source but for...

David Johnson: For long time series change. The ACS data will have data all the way back to 2000. But if you want to go way back, then you need to use these data.

David Sheingold: But for the most accurate stuff, the ACS is the best to use at the state level.

David Johnson: Correct.

David Sheingold: Okay thanks.

Coordinator: Once again, if you are a member of the media and would like to ask a question, please press star and 1 on your touchtone telephone. Our next question will come from Angela Carter from Digital First Media. Your line is open.

Angela Carter: Hi. Actually my question was addressed so thank you.

Coordinator: One moment. We have a question from Judith Bird from Hannah News. Your line is open.

Judith Bird: I just wanted to clarify that the link with the slides is for - the link in the news release to the slides says is for the coverage for 2010 and it's stated 2011.

Stacy Vidal: Yes, I was just alerted, so if you all received the news releases directly from us in email, the first release that went out included the links to last year's press kit. We apologize for that, so we just sent a correction with this year's press kit.

So you should see that. Or you could just go to our homepage at <census.gov> and click on that little slider, that thing moving at the top of the page. The number one position will take you to this year's press kit. And that should have the slides and everything for this year, for today.

Judith Bird: I'm easily confused. Thank you.

Stacy Vidal: No, that's partly our fault. I apologize for that.

Coordinator: Stacy, I will now turn the call back over to you.

Stacy Vidal: All right, sounds good. So in concluding today's news conference, I'd like to direct your attention to a few other products coming out. As David mentioned, we are having a lot of state estimates and local level estimates coming out next week.

To help you prepare for that, on Monday, September 17th, we will conduct a Webinar that will provide some technical background information on that release, the release of the 2011 American Community Survey estimate. We will not discuss the results themselves during that Webinar but rather these results - or these estimates are made available under embargo starting September 18th, so next Tuesday and then for publication, on September 20th, next Thursday.

Those estimates will provide single-year estimates of median household income, poverty, health insurance coverage for all states, counties, places and other geographic areas that have populations of 65,000 or more. That release will also have estimates for numerous social, economic, housing characteristics such as language, education, commute to work, employment, many other things.

In the coming months, we will also release a series of short briefs that analyze a wide range of topics from the American Community Survey. Additional American Community Survey estimates will be released later this fall. On

October 25th, we will publish three-year estimates. Those are a compilation of statistics for 2009 through 2011 and those are for geographic areas that have 20,000 people or more.

On December 6th, we will release estimates that aggregate statistics over a five year period for 2007 through 2011. And those estimates will be available for all areas regardless of their population size, down to the block group.

Let me also mention three more upcoming releases that are related to today's topic. In a few weeks we will release a report on the relationship between health status, health insurance coverage and the utilization of medical services. On November 13th, we will release estimates from the 2011 Supplemental Poverty Measure. As David described, these compliment but not replace the official poverty estimates that we released today.

Finally, in December, we will publish our Small Area Income and Poverty Estimates for 2011 which represent income and poverty estimates for all counties and school districts using only one year of data.

So with that, let me thank you for participating in today's event. If you have additional questions on the topics covered in today's news conference, please call the Census Bureau's Public Information Office at 301-763-3030. I would also like to encourage you to visit Random Samplings, the Census Bureau's official blog.

We've just posted an entry that dives deeper into the income findings we've discussed today. And in the early afternoon, we'll post a similar blog on the poverty statistics, followed thereafter by one on health insurance. You will find the link to the blog on the press kit or in the lower right-hand corner of our homepage.

And again, you can find all the materials we've described today, as well as many other things, on our press kit page which you can find at < census.gov > and then click on that slider, that moving image at the top of the page, that number one. With that, we will conclude. Thank you.

Coordinator: Thank you. That does conclude today's conference call. Thank you for participating and you may disconnect your lines at this time.

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