

NWX-US DEPT OF COMMERCE

Moderator: Kristina Barrett
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9:00 am CT

Coordinator: Thank you for standing by. At this time, all participants are on a listen-only mode until the question-and-answer session of today's conference. At that time, if you are an accredited member of the media, you may press "star," "1" on your phone to ask a question. I would now like to turn the conference over to Michael Cook. Thank you. You may begin. This conference is also being recorded today. Thank you.

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

Today, we are releasing the latest Income, Poverty and Health Insurance findings for the nation. We'll have four presenters today to cover these topics. Immediately after the presentation, we'll open up the phone lines to answer questions from reporters.

By the way, resources for today's news conference can be found on [census.gov](https://www.census.gov) including the slide decks from today's presentation. That'll be posted in a few minutes as part of our ongoing electronic press kit for today's event. Look for the "information for" tab at the top of the census Web page then click on media/newsroom.

If you have any issues with today's presentation using WebEx, be sure to try logging in with Google Chrome. We've determined or established that that works best. But, again, the slide deck will be posted shortly on our Web site and you can also follow along that way.

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

David Waddington: All right. Thank you, Michael.

Good morning and thank you for joining us. Today, we are releasing three reports - Income and Poverty in the United States 2019; The Supplemental Poverty Measure 2019; Health Insurance Coverage in the United States 2019.

The ~~incoming~~ Income and Poverty report and the SPM report are based on data from the Current Population Survey's Annual Social and Economic Supplement or CPS ASEC. The Current Population Survey is the longest-running survey conducted by the Census Bureau and is the official source of national poverty estimates.

The Health Insurance report includes data from both the Current Population Survey and the American Community Survey. The American Community Survey is an ongoing survey that has a much larger sample size than the Current Population Survey making it the recommended source of health insurance statistics for small populations and levels of geography.

As noted in the referenced year for the report, the estimates released today cover calendar year 2019, the last year of the economic expansion that span from June 2009 through February of 2020. I also want to note that interviewing for this year's CPS ASEC was disrupted by the COVID-19 pandemic and the survey response rate and sample composition reflect those

disruptions. While the Census Bureau went to great lengths to complete the interviews, the response rate for the CPS household survey was lower than preceding months in the same period in 2019 as you can see on this figure.

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

Now, let's move on to the main findings. Median household income was \$68,700 in 2019, a 6.8% increase from 2018. The official poverty rate in 2019 was 10.5%, down 1.3 percentage points from 2018. In 2019, there were 34 million people in poverty, a decrease of 4.2 million people from 2018. The Supplemental Poverty Measure or SPM rate for 2019 was 11.7%. This was a 1 percentage point lower than in 2018.

The percentage of people with health insurance coverage for some or all of calendar year 2019 was 92%. Private health insurance coverage was more prevalent than public coverage, covering 68% of the population at some point during the year; 34.1% of the population had some kind of public coverage during 2019. The employment-based insurance remains the most common subtype.

The American Community Survey which provides data for 2018 and 2019 that were collected prior to the COVID-19 pandemic saw that the percentage of people without health insurance coverage increased by 0.3 percentage points between 2018 and 2019.

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

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

Trudi Renwick: Thank you, Dave. Good morning. Income and poverty statistics help us to gauge the health of the U.S. economy. Let me begin by summarizing the main findings regarding changes to income, earnings and work experience between 2018 and 2019.

Income is a measure of all cash or money resources coming into a household. It includes wages and earnings from work as well as social security benefits, retirement income, interest, dividends and public assistance. It does not account for taxes paid, tax credits or non-cash assistance such as SNAP benefits, Medicaid and Medicare.

Real median household income increased 6.8% to \$68,700. The median is the point that divides the household income distribution into half - one half with income above the median and the other with income below the median. The real median earnings of all workers increased 1.4% while the real median earnings of full time year-round workers increased 0.8%.

The total number of people with earnings increased by about 2.2 million. The number of full time year-round workers increased by approximately 1.2 million.

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

Recessions as defined by the National Bureau of Economic Research, NBER, are depicted in this, an all-time series chart in light shading. On June 8, 2020

NBER determined that the expansion that began in June 2009 peaked in February 2020 indicating the beginning of a recession. Since estimates in this report are for calendar year 2019, this current recession is not shown in any of our graphs.

It ~~application~~ appears that \$68,700 was the highest median household income since 1967, the first year for which household income statistics are available. However, making comparisons over time requires caution since these estimates reflect changes implemented to the survey including the redesign of the income questionnaire for data year 2013 and an update to our processing system for 2018.

As a result, some of the apparent differences over time could be due to these recent improvements to the data. For example, as we discussed last year, after adjusting the pre-2017 estimates for the impact of the CPS ASEC survey redesign and processing changes, median household income in 2018 was not higher than in 2007, 2000 or 1999. However, this year, even with these adjustments, median household income in 2019 was the highest since 1967.

These adjustments are not made in the table packages we released or the rest of this presentation because they require the assumption that the impact of the data improvements would have been identical in all years. For more details on this adjustment mechanism, see today's America Counts story.

Now, looking at income by race and Hispanic origin, the 2019 real median income of each group shown increased from the 2018 medians. These increases amounted to changes of 7.9% for Blacks; 7.1% for Hispanics; 5.7% for non-Hispanic Whites; and 10.6% for Asians.

The 2019 median household income estimates were higher than 2018 for all age groups both native-born and foreign-born households each region and

households within Metropolitan Statistical Areas or MSAs both inside and outside principal cities. The change in median income for households outside MSAs was not statistically significant.

In addition to looking at changes at the median, it's interesting to look at how income is distributed across the population. A quintile is one of five equal groups ranked by income from lowest to highest so that 20% of all households are in each group. This is shown by the bar on the left of this slide.

The bar on the right shows the share of aggregate income by quintile. In 2019, households in the lowest quintile received 3.1% of aggregate household income while households in the highest quintile received 51.9%. In fact, the highest quintile received more income than the other four lower quintiles combined. Looking closer at the highest quintile, we can see that the top 5% of households received 23% of aggregate household income.

Using the information about the distribution of household income, we can produce a Gini Index, a statistical measure of income and inequality ranging from zero to one. It measures the amount that any incomes differ on average relative to mean income. It is a natural indicator of how far apart or spread out incomes are from one another. A value of zero represents perfect equality and a value of one indicates total inequality. The money income Gini Index was 0.484 in 2019, not statistically different from 2018.

These next slides switch to earnings and work experience data for people aged 15 and older. Here, we see historical data on the real median earnings if all workers and full time year-round workers from 1960 to 2019.

Earnings are the sum of wages, salary and self-employment income. In 2019, about 77% of aggregate income came from earnings. Between 2018 and 2019, the median earnings of men increased 2.5% while the median earnings

of women increased 7.8%. For those who work full time year-round, the median earnings of men, (\$57,500) increased by 2.1% while the median earnings of women, (\$47,300) increased 3%.

Here, we see the female-to-male earnings ratio historically. The female-to-male earnings ratio compares the median earnings of women working full time year-round to the median earnings of men working full time year-round. The 2019 female to male earnings ratio was 82.3%, not statistically different from the 2018 ratio.

Year to year changes in this ratio are not common. However, the female to male earnings ratio has increased 5.8% from 77.8% in 2007 to 82.3% in 2019.

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

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

To evaluate changes in median earnings across the span of the most recent economic business cycle is useful to compare 2019 medians with medians from 2007, the year before the last recession. Median earnings for men working full time year-round were up 3% over this period while the median for women working full time year-round was up 9%. Between 2007 and

2019, the number of men working full time year-round increased by approximately 4.1 million or 6.6% while the number of women working full time year-round increased by about 6.4 million or 14.1%.

Now, let's turn our attention to poverty. Here are the highlights from the report. The official poverty rate in 2019 was 10.5%, down 1.3 percentage points from 11.8% in 2018. This was the fifth consecutive annual decline in poverty. The number of people in poverty in 2019 was 34 million, approximately 4.2 million fewer than 2018.

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

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

Here, we demonstrate differences in poverty trends for people across race and Hispanic origin groups. Between 2018 and 2019, each of the race and Hispanic origin groups experience the decline in their poverty rates. The poverty rate for non-Hispanic Whites fell by 0.8 percentage points. The poverty for Asians fell 2.8 percentage points. And the poverty rate for Hispanics declined by 1.8 percentage points. For Blacks, the poverty rate declined by 2.0 percentage points.

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

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

In 2019, Blacks and Hispanics were over represented in the poverty population while non-Hispanic Whites were under represented. These differences are particularly pronounced among the population aged 65 and older. The shares of Blacks and Hispanics aged 65 and older in poverty were approximately twice their shares in the overall population.

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

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

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

We now add the poverty rates for the Census Bureau's three major family classifications - married-couple families; male-householder no spouse present families; and female-householder no spouse present families. In 2019, poverty declined for two of the three family types - married-couple families and female-householder families. The poverty rate for married-couple families was 4%. The poverty rate for female-householder families in 2019

was 22.2%. Poverty rates for female-householder families have declined in four of the last five years.

The gap in poverty rates between married-couple families and female - householder families has decreased from 26.9 percentage points in 1973 to 18.2 percentage points in 2019. Between 2018 and 2019, poverty rates declined for most major demographic groups. No group saw an increase in poverty rates. Poverty rates declined for men and women, native-born and foreign-born individuals, all regions and inside and outside metropolitan statistical areas.

For more information on income and poverty statistics in the United States in 2019, please visit our Web site where you can find detailed and historical income and poverty tables as well as poverty thresholds for 2019 by family composition. Additionally, please see the America Counts and Research Matters stories released today providing additional insights on income and poverty in 2019.

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

Liana Fox: Thank you, Trudi.

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

Let me begin by summarizing the main findings from this report. The SPM rate in 2019 was 11.7%. This was 1 percentage point lower than 2018 and the lowest rate since estimates were initially published for 2009. The SPM rate for 2019 was 1.3 percentage points higher than the official poverty rate of 10.5%.

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

The SPM uses thresholds produced by the Bureau of Labor Statistics from consumer expenditure survey data. Separate thresholds are created for renters, homeowners with a mortgage and those who own their homes free and clear. While the official poverty threshold is constant throughout the United States, the SPM adjust for geographic differences and housing cost.

This map shows those differences with yellow areas having lower thresholds for renters than the official poverty threshold and blue and green areas having higher thresholds.

This slide compares the SPM estimates for 2019 with 2018 for all people and by age group. The 2019 SPM rate for the entire population was 11.7%. SPM rates were down for all major age categories in 2019 compared to 2018. In 2019, children under age 18 had an SPM rate of 12.5%. Adults aged 18 to 64 had a rate of 11.2% and adults aged 65 and older had a rate of 12.8%.

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

poverty rate for children but higher than the official poverty rate for people aged 18 to 64 and people aged 65 and older.

Census Bureau estimates for the SPM are available back to 2009. . Since the SPM's initial production, the SPM rate has been higher than the official poverty rate ranging from 0.6 to 1.6 percentage points higher than the official measure over this period. SPM rates in 2019 were at their lowest levels since 2009 even after adjusting for survey redesign and processing system changes.

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

While the SPM national poverty rate was higher than official, that difference varies by geographic area. This figure shows the United States divided into three categories by state. There were 16 states plus the District of Columbia where SPM rates were higher than official, these are shaded blue. There were 25 states where the SPM was lower than official, these are shaded orange. And, finally, there were nine states whether the differences in the rates were not statistically significant, these are gray.

One important contribution that the SPM provides is allowing us to gauge the effectiveness of tax credits and transfers in alleviating poverty. We can also examine the effects of non-discretionary expenses such as work and medical expenses.

This graph shows the impact on the 2019 SPM rate of the additional subtraction of a single resource element, some of these elements such as social

security and unemployment insurance are included in the official estimates. Other elements such as the Supplemental Nutrition Assistance Program or SNAP and refundable tax credits are included only in the SPM resource measure.

Using this chart, we can see that 26.5 million people were taken out of poverty by social security benefits. This figure also shows the breakdown by age with the majority of individuals taken out of poverty by social security aged 65 and older; 7.5 million people were taken out of poverty by refundable tax credits; 2.5 million people were taken out of poverty by SNAP benefits.

However, subtracting medical expenses from income increase the number of people in poverty by 7.7 million using the SPM. For more information on the Supplemental Poverty Measure, please see the report as well as additional tables and working papers available online. Also, please note that an interagency technical working group is reviewing potential changes to the SPM to implement in 2021.

Next, Sharon Stern will summarize the findings for health insurance.

Sharon Stern: Thank you so much, Liana.

Health insurance coverage is an important measure of our nation's overall well-being. Whether it's for illness, injury or preventative needs, health insurance provides greater access to medical care, protection from high unexpected costs and more economic stability.

Each year, the Census Bureau provides data on health insurance coverage. We look at who is and isn't covered, where they live and what type of insurance they have. The health insurance estimates released today come

from two surveys. The CPS ASEC asks people about their health insurance coverage at any time in the previous calendar year.

The American Community Survey or ACS is conducted throughout the year and asks people about their coverage at the time they are interviewed. In the health insurance report, the CPS ASEC provides calendar year coverage estimates at the national level. The ACS presents changes in coverage over time and for states and smaller populations.

Let me begin by summarizing the main funding from the CPS ASEC this year. An estimated 92% of the population had health insurance coverage for some or all of 2019; 8% or about 26.1 million did not have health insurance at any time in 2019; 68% of people were covered by private health insurance at some point during the year. The percentage of people with public coverage was 34.1%.

This chart shows the percentage of people covered by specific types of health insurance using the CPS ASEC data. As noted in the previous slide, most people had health insurance coverage at some point during the calendar year, with more people having private health insurance than public coverage. Looking more closely at private coverage, employer-based insurance was the most common subtype of coverage overall covering 56.4% of the population while 10.2% of people purchased their coverage directly.

Turning to people who had public coverage for some or all of 2019, Medicare covered 18.1% of the population. Medicaid covered 17.2% and VA and CHAMPVA covered 1%.

The largest sample size of the American Community Survey allows us to observe characteristics for smaller populations, including the state level. In this and the following slides, I'll present results that show changes in

insurance coverage using the ACS at the state and national level and by selected characteristics.

This map shows the uninsured rate by state in 2019. Lighter colors represent lower uninsured rates. Darker colors represent higher uninsured rates. Five states and the District of Columbia are in the lightest shade of blue with less than 5% of people uninsured at the time of interview.

Seven states in the darkest shade have an uninsured rate of 12% or higher. This map presents the change in uninsured rates by state between 2018 and 2019. Overall, for the United States, the uninsured rate increased by 0.3 percentage points between 2018 and 2019.

However, as you can see on the map, there are differences by state. Between 2018 and '19, the percentage of people without health insurance coverage increased in 19 states. These states are shaded in orange.

The State of Virginia, which expanded Medicaid eligibility under the ACA effective January 1st, 2019 is the only state that had a decrease in its uninsured rate by 0.9 percentage points and is shaded in blue.

Looking back at the national level. As noted a moment ago between 2018 and 2019, the percentage of people without health insurance at the time of the interview increased by 0.3 percentage points. There was not a statistical difference in private coverage between 2018 and 2019. The increase in employment-based coverage at the time of interview 0.2 percentage points was offset by a decrease in direct purchase coverage, 0.3 percentage points.

The percentage of public coverage was down, its two main components - Medicare and Medicaid – went in opposite directions. Medicare coverage

increased, in part due to the growth in the number of people aged 65 and older. Medicaid decreased between 2018 and 2019.

Over time, changes in the rate of health insurance (coverage) - pardon me - may reflect economic trends, shift in the demographic composition of the population and policy changes that affect access to coverage.

This chart shows the time series of the uninsured rate by race and Hispanic origin. There were no dramatic changes between 2009 and 2010, following the previous recession. Between 2010 and 2013, uninsured rates stayed steady or decreased.

The most notable change in the uninsured rate for all groups occurred between 2013 and 2014 when many provisions of the patient protection and Affordable Care Act or ACA were implemented. The uninsured rate continued to show modest declines through 2016. More recently, between 2018 and 2019, Hispanics, Asian and non-Hispanic Whites all experienced an increase in the uninsured rate.

Age is strongly associated with the likelihood that a person has health insurance. Those aged 19 to 64 consistently have the highest uninsured rate while adults 65 and over have the lowest uninsured rate. Between 2018 and 2019, the uninsured rate for children under age 19 increased by 0.4 percentage points to 5.7%.

The uninsured rate for those aged 19 to 64 also increased by 0.4 percentage points to 12.9%. The uninsured rates for people aged 65 and older remained the lowest of all age groups and did not statistically change between 2018 and 2019.

This chart shows the percentage of people under 65 without health insurance by income to poverty ratio. For adults aged 19 to 64 in all poverty classifications shown in the figure on the left, the percentage without health insurance coverage was significantly higher in 2019 than in 2018. The uninsured rate for children under 19 followed the same pattern. The increase in uninsured rate increased across all poverty classifications. However, the change was not uniform across groups.

As an example, for children and families with income at or above 400% of poverty, far-right on this chart, the uninsured rate increased by 0.3 percentage points to 2.6%, whereas for children living in poverty, the uninsured rate increased, 0.7 percentage points to 7.4%.

As shown earlier, there were increases in uninsured rates across race and Hispanic origin groups. This chart focuses on the 2018 and 2019 uninsured rates for those same groups separated into adults 19 to 64 on the left and children under age 19 on the right. Between 2018 and 2019, Hispanic adults aged 19 to 64 experienced an increase in their uninsured rate 0.7 percentage points to 25.9%. An increase was also seen for Hispanic children who experienced a one percentage point increase in their uninsured rates to 9.2%.

While there is no significant change in uninsured for Black working age adults, Black children experienced a 0.3 percentage point increase in the uninsured rate. Finally, the uninsured rate for non-Hispanic White children and adults both increased between 2018 and 2019.

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

David Waddington: (unknown noise) All right. Great. Thanks. And that concludes our presentations and a slight disruption there. So to recap the highlights, real median household income increased 6.8% to \$68,700 between 2018 and 2019.

The official poverty rate ~~between~~ in 2019 was 10.5%, down 1.3 percentage points from 2018. The SPM (rate) in 2019 was 11.7%. This was 1 percentage point lower than 2018. And percentage of people ~~with health insurance coverage for the entire calendar year~~ without health insurance coverage for the entire calendar year was 8%.

More information is available in our reports and online. We have a number of detailed and historic tables on our Web site as well as additional analysis available in our America Counts and Research Matters blog.

Again, estimates released today cover calendar year 2019, the last year of the economic expansion. They do not reflect the impacts of COVID-19 pandemic or the current recession. Data users looking for more current information relating to measurement of the economic, social or health impacts of COVID-19 are encouraged to look at findings from our Household Pulse or Small Business Pulse Surveys.

Both Pulse surveys are releasing data on a regular basis. More information about those surveys can be found on our experimental estimates Web site. And now, I'll turn it back over to Michael who lead our question and answer session.

Michael Cook: Thank you, Dave. We'd like to go ahead and start taking questions now. To fit everyone in, we'll allow everyone one question and one follow up. I'll turn it over to the operator now to give us instruction on how to submit your questions. Operator?

Coordinator: Yes. Thank you. Today's question and answer session is reserved for accredited members of the media only. If you would like to ask a question, please dial "star," "1", unmute your phone and record your name clearly. If you need to withdraw your question, please dial "star," "2". Again, to ask a question, please press "star," "1". It will take just a few moments for the first question to come through.

Michael Cook: Thank you. While we wait for the first question to queue up, a quick reminder. To check out our press kit online, it contains today's slide presentations and will also have - or has our news release that we put out. The full list of reports are there on the topics we've covered today. And we'll eventually have this actual online news conference archived later today.

Operator, by chance, do we have our first caller?

Coordinator: Yes. Our first caller is Tami Luhby. Tami, your line is open.

Tami Luhby: Hi. Thank you so much for holding this. Can you tell in the data what drove the huge increase in median income and also can you tell me the 6.8%, is that the largest one year, year-over-year increase on record? And relatedly, what drove the top year rate down?

Michael Cook: Okay. Great. Thanks for that question, Tami.

I want to turn that over to Trudi to address your questions about income and poverty. Trudi?

Trudi Renwick: Thanks, Tami. Good questions. I'll start with the year-to-year increase, the 6.8%. It is not the highest on record. It is not statistically different from the increase that we saw in 2015. But it is certainly among the highest that we have seen on record.

As for the increases in income and decreases in poverty, those are consistent with the economic conditions in 2019. We had low unemployment rates. We had an increase in the number of workers. We had increases in median earnings for both full time, year-round workers and part-time workers. So, it's not surprising to see median household income up as well as poverty down.

Michael Cook: Great. Thanks for that, Trudi. Operator, do we have another caller?

Coordinator: Yes. Our next question comes from (Susanna Lottie). (Susanna), your line is open.

(Susanna Lottie): Thank you. I just have a question on the health insurance portion on the direct purchase. Is that ACA plans as well as short-term plans health care sharing ministries, is that kind of across the board of all insurance? And did you focus just on ACA?

Michael Cook: Thanks for that question on health insurance. I'm going to turn that over to Sharon Stern. Sharon?

(Susanna Lottie): Hi.

Sharon Stern: Hi. Thank you for that question. When we ask in the survey about direct purchase, it includes any type of direct purchase. So, however, I wasn't sure - I wasn't following all the plans you listed, specifically. We only include comprehensive insurance. So, let's say, a dental plan would not be included. But all comprehensive, whether they're purchased on a marketplace or otherwise are included in that statistic together.

(Susanna Lottie): So, it could be a short-term limited duration as long as it's health and not just dental, for example.

Sharon Stern: As long as comprehensive health insurance, we don't ask them about the duration of the plan.

(Susanna Lottie): Okay. Thanks.

Sharon Stern: You're welcome.

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

Coordinator: Yes. Our next caller is Mary Ellen McIntire from CQ Roll Call. Mary Ellen, your line is open.

Mary Ellen McIntire: Hi. Thanks for doing this. I wanted to ask also about the health insurance numbers. Did you guys find that the changes in the implementation and enforcement of the individual mandate had any sort of significant change on the numbers for last year?

Michael Cook: Thanks for that health insurance question. So, I'll turn it over to Sharon Stern.

Sharon Stern: Since the passage of the ACA, as you know, several of its provisions have gone into or out of effect at different times. We can't speculate as to what cause is, but it's clear that over time changes in coverage are influenced by policy shift as well as demographic composition of the population and other aspects of the health insurance environment.

So, we provide the data but don't necessarily point to the underlying reasons or try to infer a cause and effect. Thank you for your question.

Michael Cook: Thank you. Operator, do we have our next caller?

Coordinator: Yes. Our next caller is Scott Horsley from NPR. Scott, your line is open.

Scott Horsley: Thanks very much, can you unpack a little bit about why the Supplemental Poverty Measure is higher than official in some states and lower than official in others. I guess, is it sort of a tug-of-war between the extra transfer benefits that are included and the adjustment that you make in the thresholds, which I think you said take into account housing cost?

Michael Cook: Thanks for that question on the Supplementary Poverty Measure. I'll turn it over to Liana.

Liana Fox: Hi, Scott. Thanks for your question. And you're absolutely right, I think you've kind of answered your own question. Why we see differences across states? It's a combination of different thresholds that we have in different states, so different - reflecting different housing costs.

There could also be a different mix of housing tenure, owners, renters, owners without a mortgage or without - with or without. There are also differences in demographics and then also differences in generosity of non-cash benefits. So, all of those come into account when we look at differences in SPM rates across the state.

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

Coordinator: Yes. Our next caller is Rebecca Carballo from the Houston Chronicle. Rebecca, your line is open.

Rebecca Carballo: Hi. I actually was going to ask you the same question about SPM rate. But have we seen the states that tend to have - those darker states on the map, do we notice are they trending that way? Are those states that tend to have

higher SPMs, have they historically had higher SPMs? Or is there any state that had - have gone in a different direction?

Michael Cook: We'll go ahead and just stick with Liana then. Liana?

Liana Fox: Hi, Rebecca. I don't have the time trends for the states right in front of me. But historically, the states that have higher SPM rates have consistently had higher SPM rates, but I don't have all of those right in front of me. If you want to follow up afterwards, we can absolutely talk. Thank you.

Rebecca Carballo: Okay. It sounds good.

Michael Cook: Awesome. Operator, do we have our next caller?

Coordinator: Yes. Our next caller is Reade Pickert (from Bloomberg News. Reade, , your line is open.

(Reade Pickert): Thanks for taking my call. I have a quick question about the differences between the two health insurance surveys, the fact that kind of one is for 2019 and then one is for the when the survey was taken.

Could you put a little light on kind of which one we should be looking at in terms of trends and how we should be comparing those over time?

Michael Cook: Great. Thanks for that line of questions on health insurance. I'll go ahead and turn that over to Sharon Stern.

Sharon Stern: Hi. Thank you for the question. You had a couple of different questions, the difference between them, when to use. So, let me take a quick step back and say that the current population survey - annual, social and economic

supplement is our most widely used health insurance statistics from our household surveys.

And what we do is we ask a retrospective past year question. So, they do reflect 2019 in a similar way as ACS but they were collected this year just like the income and poverty data shown today in February - excuse me - yes, February, March and April.

The ACS data, they're interviewed throughout 2019, so all of these data are pre-pandemic. They were collected last year. And people are only asked about their coverage at the time of the interview.

So, we always - pardon me - for the past few years, we've included both surveys as they complement each other. They have slightly different measures and they are collected in different ways.

This year, due to the influence of the pandemic on our data collection, in ASEC, we are recommending that people use the ACS to compare year-to-year as its methodology is consistent and provides a measure that you can even use as we did in our report to go back to (prior to) 2010.

So from 2008, when we introduced the question to 2019, that is a consistent question asked in a consistent way about coverage at the time and it sort of then represents an average of current coverage. So that's, kind of, a 2019 average current coverage.

So this year, we are recommending that people make that comparison using the ACS again due to the adaptations of the CPS ASEC. We know we have a consistent measure in ACS this year. I hope that answers your question.

(Reade Pickert): Yes. (Because just confirming) that would be the best one to use for year-over-year comparison, so it'd be the 9.2% of people were uninsured at the time of the interview.

Sharon Stern: Yes, correct.

(Reade Pickert): Okay. Wonderful, thank you.

Sharon Stern: Thank you.

Michael Cook: And that brings us to our next caller. Operator?

Coordinator: Yes. Just as a reminder, if you are an accredited member of the media, please dial "star," "1" to ask a question, unmute your phone and record your name clearly. If you need to withdraw your question, please dial "star," "2". Our next question comes from Jessica Goodheart from Capital & Main. Jessica, your line is open.

Jessica Goodheart: Thank you so much, thanks for this conference. I see online that you have a report in income and poverty and health insurance and I'm wondering if do you have the tables available to download as well?

Michael Cook: Yes. This is, Michael. We do have on that electronic press kit - let me kick this over to Dave Waddington. I think I'm actually - I was going online as you're asking that question, so...

Jessica Goodheart: Yes. I'm looking at - yes, I'm looking at the table (A3), for example, the health insurance table and I see it - I don't see an (interact) - I mean, one that I can download is Excel.

Sharon Stern: Hello. This is Sharon Stern speaking. Indeed, we do have those tables online, so that you can download them. And if you're having difficulties finding them after the call, I'm sure PIO can arrange for us to get you the exact location.

Jessica Goodheart: Okay. Thank you so much.

Sharon Stern: You're welcome.

David Waddington: Thanks, Sharon. And that's, of course, for all the tables and all the different topic areas on - both for supplemental poverty measure and then lots of historical tables on income and poverty as well as health insurance. So, thank you.

Michael Cook: Thank you, everyone. Operator, I think we are waiting for our next caller.

Coordinator: Yes, our next caller is Karen Ho from Quartz. Karen, your line is open.

Michael Cook: Hi, Karen.

Karen Ho: Hi. Thank you so much for taking my call. I really appreciate it. In the figure 8 in regards to the impact of medical expenses in regards to how much they contribute to the number of people in poverty after each element there is a breakdown by age, but I would really like to hear more in regards to how much medical expenses are contributed to people in poverty based on gender and also racial categories as well.

Michael Cook: Thanks for that question. I'm going to turn that over to Trudi to shed some light and if it takes too long to unpack it, we can definitely talk about this offline after the call. Trudi?

Trudi Renwick: Well, I'm going to pass it to Liana.

Liana Fox: Hi, Karen. Thank you for that question. This is Liana Fox. In the report we show breakdowns by overall and we show it by major age categories but we do not have breakdowns by gender or race or Hispanic origin groups. That's something I'm happy to talk with you offline but we don't have those estimates in the report. Thank you.

Michael Cook: And again, anyone who needs to follow up with the Public Information Office after the call you (can incidentally) call 3017633030 - 3017633030. Or if it's easier to email, just email your request to pio@census.gov, that's pio at C-E-N-S-U-S dot G-O-V, and we'll make sure that we hook you up and have you sit down and get on the call with our SMEs today so that you can go ahead and write your stories and get as much details and background information as you need.

Operator, I think we are ready for our next caller?

Coordinator: Yes. Our next caller is Aimee Picchi from CBS MoneyWatch. Aimee, your line is open.

Aimee Picchi: Yes. Hi.

Michael Cook: Hi.

Aimee Picchi: Thanks for the call. Hi. Yes I had a question about the response rate. Heidi Shierholz at EPI tweeted this morning about the response rate that was lower because of COVID and that it could be making a non-response rate. The higher non-response rate could make the picture look rosier than reality.

I wonder if you could address that or talk about that if there's any issue of the data scaling towards like people with higher incomes responding more than

lower, if there's any concern about whether that might make the income look higher than it could be in reality? Thanks.

Michael Cook: Thanks. Thank you. Thanks for that question. I think I'll start by tossing this over to Dave, to have him shed some light. And if any other people want to shed some light or give some (sound) on that they can as well. Dave?

David Waddington: Yes, sure, thanks. That's a good question. I mean we can't tell you the exact impacts of different things. We can tell you and they report it on our site and elsewhere what the response rates were.

And as you pointed out we do this between February and April, and in-person interviews are a very important aspect of our data collection and this year with the extraordinary challenges in the pandemic we actually stopped our in-person interviews to protect the health and safety of our employees as well as the respondents. And that certainly had an impact on the response rates for the basic CPS and where the response rate were approximately 10 points lower than they normally are and have been in recent months, as well the response rate for our supplement, the annual social and economic supplement were lower as well.

However, we do have (a nonresponse) analysis that we do. Whenever we have response rates that are below 80%, we do a non-response bias analysis and begin to assess the potential impacts of that. We have actually started some of that work already and as quickly as we can to turn things around and two of the working papers that we are posting today, address some of those - some of those topics.

So, I encourage you to look at both the working papers that are up there today as well as the Research Matters blog that discusses some of the changes in the

sample composition and actually provides some alternative approximation for potential impact.

Michael Cook: Thanks for that, Dave.

Operator, can we have our next caller?

Coordinator: Yes. Our next caller is Tami Luhby from CNN. Tami, your line is open.

Michael Cook: Hello again, Tami.

Tami Luhby: Hi. Thank you. I'm sneaking in another question.

Trudi, would you be able to please tell us just break down a little, was this by race particularly where poverty and the median income highest on record for all races, for certain races and ethnicities, can you discuss that for poverty and median income?

Michael Cook: Trudi?

Trudi Renwick: Hi. This is Trudi Renwick. I have the numbers right in front of me for race and it was the lowest ever for Hispanics since we started collecting data for Hispanics, I believe in 1973 and it is the lowest for Blacks even after we make the adjustments for the changes to the survey. I do not have - I can get you the median income by race after this call but don't have those in front of me.

Tami Luhby: Okay. That would be great.

Trudi Renwick: Taking into account those adjustments. Thank you.

Tami Luhby: Thank you.

Michael Cook: Yes, Tami, if you could just call PIO and we'll set something up. Thanks.

Tami Luhby: Okay. Should I call or email?

Michael Cook: Whichever is easiest for you. We are looking everywhere so...

Tami Luhby: All right. Thank you.

Michael Cook: All right, Tami. Operator, do we have another caller?

Coordinator: Yes. Our next caller is Josh Ortega from Cronkite News. Josh, your line is open.

Josh Ortega: Hi, thank you for having me. Could you just break down a little more aggregate income and what exactly are the characteristics that go into that highest quintile and how you went about, how those have compared to previous years?

Michael Cook: Thanks for that question on income.

Trudi, it looks like he's looking for information on quintiles?

Trudi Renwick: Hi. I want to start with the easy question first. So the shares going to the different quintiles did not change between 2018 and 2019. The changes were not statistically significant between 2018 and 2019, so we did not see a shift. I'm not sure what do you mean by the characteristics.

Josh Ortega: Hello?

Trudi Renwick: Hello?

Josh Ortega: Oh, I'm sorry. Yes. I was just looking at the just sort of median income level and could you just explain more what aggregate income is?

Trudi Renwick: So aggregate income is the sum of all income, earnings, wages, Social Security, public assistance, unemployment benefits, it's all cash income, so that would be totaling it up for the entire population.

Josh Ortega: Okay. And so, how much of the highest quintile, so that's 20% of all households are taken in the highest amount of aggregate income, correct? Am I...?

Trudi Renwick: To the highest, the richest 20% of households received 51.9% of all income.

Josh Ortega: Okay.

Trudi Renwick: And the lowest 20% received 3.1%.

Josh Ortega: Okay. Thank you.

Trudi Renwick: And if you go to our report it would give you the cut-off for each of those quintiles, how much income you needed to have to be in each quintile.

Josh Ortega: Okay. That's what I was looking for there. Okay. Thank you.

Trudi Renwick: It's in the report. I think it's on page seven of the report.

Josh Ortega: Okay.

Trudi Renwick: Here I've got it right now, all right? The lowest income quintile are incomes below \$28,000 and the highest income quintile had incomes above \$142,502.

That very top 5% were incomes over \$270,000. That's all on page seven in our report.

Josh Ortega: Okay. Thank you.

Michael Cook: Thank you, Trudi. Thank you, Trudi.

Thank you, caller. Operator, do we have our next question?

Coordinator: Yes. Our next question comes from Steph Solis from MassLive. Steph, your line is open.

Steph Solis: Hi. Thank you so much for holding this. I was just wondering with the uninsured rate by state is on the flip side there is a state by state breakdown of insured rates and the type of insurance people reported or responded - reported having at a state level.

Michael Cook: Thanks for that question on health insurance, Steph. Let me go ahead and turn that over to Sharon Stern.

Sharon Stern: Hi. Thank you for that question. Those data I do not believe are in the report but they are available in our detailed tables which will either be released today or with the ACS data on Thursday. I would need to check which for you.

Steph Solis: Okay.

Sharon Stern: But if you follow up with me, I can certainly have a very specific answer to that question.

Steph Solis: Thank you. And I'm sorry, I don't know if I wrote down the URL wrong, but are the reports supposed to be available to us later today or are we supposed to be able to access that link now at end of the report, the links for the various reports. I got an error message when I clicked on it, but it's possible I wrote it down wrong.

Sharon Stern: Well, certainly if you get back with us just after this press conference, we can get you the exact correct links if there's any problem with that, if that's what's happening there.

Steph Solis: Okay. Thank you.

David Waddington: But they should be available right now. They should be posted on our site now, so it might just be a link that's not, either not functioning right or maybe it was written wrong but they should be posted right now.

Steph Solis: Thank you very much.

Michael Cook: Thanks for that line of question. And we'll go ahead and double check those links while we are on to make sure that everything is working smoothly for everyone. Operator, do we have our next caller?

Coordinator: Yes. Our next caller is Melissa Jenco from AAP News. Melissa, your line is open.

Melissa Jenco: Thank you. Can you hear me okay?

Michael Cook: Loud and clear.

Melissa Jenco: Okay. I just wanted to know if you could shed some light on why the rate of children who are uninsured has been going up while the poverty rate has been going down?

Michael Cook: Let me see if Sharon Stern has any information that she can shed on that, light she can shed on that. Sharon?

Sharon Stern: Hi. Thank you for the question. Health insurance for children is related not only to income and poverty, it's related to things like employment status, the location where the person lives, there are a variety of external factors, not just income, but that's really only a partial answer.

There's another part of the answer which is that this year we are using a different survey to show that change from year to year so we are using the ACS last year as for point in time coverage, collected last year. So, what was presented today by income and poverty is the different survey, so sometimes there's inconsistencies in that way.

It's difficult to make certain kinds of comparisons. I'm sure the income and poverty specialists can address that in more detail, but it's certainly consistent. Thank you for the question.

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

Coordinator: Yes. Our next caller is Janet Adamy from Wall Street Journal. Janet, your line is open.

Jane Adamy: Hi. Just a follow-up question for Trudi. Can you put a little bit more color around the income increase? You said at the beginning that it was driven by low unemployment rates and an increase in the number of workers. Is there anything else that you can tell us about why it was so sharp this year?

Michael Cook: Thanks for that question. I'll turn that over to Trudi.

Trudi Renwick: Hi. This is Trudi Renwick. Well other than we - I can just talk about what we have seen in the data, right? I really can't give you any definitive answers of why something happened or why something didn't happen. But we do see in the data that we have an increase in employment, that we have an increase in earnings, and those would all tend to push median household income up.

Michael Cook: Thanks for that, Trudi.

And I know just for your reference, caller, if you call PIO we have the ability at times to direct you to stakeholders across the country that work on census data so you can always reach out to us for that. And then also I just wanted to flag that we double checked the links from the reports and they all look to be working on our end, so if anybody is running into technical issues with accessing today's data, please I encourage you to reach out to us at PIO so we can assist and make sure that you are headed in the right direction and looking at the right links to get access to today's data.

Operator, do we have our next caller? Operator?

Coordinator: Yes. I am so sorry. Our next caller is Catherine Rampell from the Washington Post. Catherine, your line is open.

Catherine Rampell: Thanks so much for doing this call. I really appreciate it. I have another question about the uninsured rates for children and how comparable they are from year to year.

So, for example, in this year's report it shows that the biggest increase in uninsured rates among children was - of any race by one percentage point. If I

recall it correctly last year's report also showed a similar pattern that there was an increase in uninsured rates that was especially prevalent amongst Hispanic children.

I'm wondering given some of the methodological issues that you talked about if it is okay to compare the change last year to the change this year. And if there are any longer term historical data that are available that would provide an apples to apples comparison in terms of what's happening to insurance rates for children of different races and ethnicities.

Michael Cook: Thanks for that. I will pass that off to Sharon ...Stern.

Sharon Stern: Yes. Thank you. This is Sharon Stern. That is a very specific technical and important question that you've just asked. As a matter of fact, we do recommend staying within a single survey.

So, I wouldn't want to directly compare the change that we are reporting this year between '18 and '19 that uses the ACS directly to the change reported last year from '17 to '18. We can help you though after this conference find a consistent time series because we have not done that test, ACS to ACS change to change but would be required for what you're asking, but we may be able to look that up for you. So if you are really interested, we can absolutely handle this after the conference if you contact PIO, we can try to find you the most comparable. I hope that's helpful.

Catherine Rampell: Great, thanks. Yes, thank you. That's exactly what I was trying to figure out, if there is a time period that exists, that would be closer to you.

Sharon Stern: Yes. Thank you.

David Waddington: So, let me just add in a little bit more to that. I mean, again, we do have the two surveys that we have been conducting for many years, and as Sharon has pointed that the American Community Survey has been consistently asked and we've have not had any changes in the questionnaire or impact from the data collection this past year.

But, again, I think it's important for you as well as anybody else to look at those survey data, look at any potential implications from how things were processed or done and that's a decision we can give you some guidance on and you can then make the best decision for which estimate is most appropriate for your use and provides the level of precision that you need for yours.

Michael Cook: Thanks for that, Dave, and thanks, Sharon. Operator, I believe we are top of the hour. I think we have one more caller left?

Coordinator: Yes. Our last caller is Isaiah Thompson. Isaiah, your line is open. Isaiah is from WGBH News.

Michael Cook: Hi, Isaiah.

Isaiah Thompson: Yes. Hi, everyone. Hello. Thank you for putting this on and you guys are always great and super helpful. I really apologize if this was covered earlier. I'm having a little trouble of my own getting on.

I heard about, it could have been a separate census product but does this data at all touch on homelessness or housing characteristics as it relates to income and poverty specifically, or is that a completely separate set of surveys?

Michael Cook: Thanks for that question. I think I will turn that over to Dave and...

David Waddington: Yes. Thank you. Yes. We are not reporting anything today **regarding** from the CPS, ASEC or ACS regarding homelessness. This is pretty much exclusively about the income, poverty and health insurance estimates and then associated characteristics.

We do have some other surveys that are ongoing. I'm not sure which one might be looking at homelessness if we have one on that topic but we weren't discussing that earlier today, sorry.

Isaiah Thompson: No, it's all right. And I see the same is true for something like another thing related to poverty which would be like food, hunger or food access, that's not part of this survey either. These are just income and health insurance characteristics, healthcare.

David Waddington: Yes, that's correct. Yes. We do have a few other ongoing surveys that I mentioned that are being focused on our experimental estimates Web site. We have a Small Business Pulse Survey and Household Pulse Survey and it might be that you've seen something related to that and there's probably about 40 plus tables that we've been putting out on our experimental estimates page and we have a bi-weekly release going on that.

And the Household Pulse Survey does ask questions about people's expected ability to pay their rent or mortgage as well as some mental health and food security questions. So, you might be thinking about a release that came out relative to that.

In fact, we had a release last week of our second phase of that survey and then next Wednesday, I think it's next Wednesday, I believe, will be our release of the second set of data on a revised questionnaire that we began asking about four weeks ago. So, we can happily give you and point you to more information about the Household and Business Pulse surveys as well.

Isaiah Thompson: Thank you so much.

Michael Cook: Thanks for that question.

And, again, if you weren't able to ask your question today during the conference, please reach out to us. But before we wrap, I'd like to direct your attention to several key products scheduled for release, the results for the 2019 American Community Survey. The American Community Survey are now available, (embargo) began about an hour ago. So, this will be publicly released on September 17th, this Thursday.

And if you have additional questions about specifically today's news conference or you'd like to arrange an interview, please call, again, the Public Information Office at 3017633030 or email us at pio@census.gov. And a reminder to visit America Counts, that's our stories behind the numbers on census.gov or the news stories on the latest income, poverty and health insurance findings that we've discussed today.

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

We're also grateful to the Census Bureau field representatives and telephone interviewers who collected this data. Conducting interviews during the COVID-19 pandemic made this task much more challenging. Without their dedication, the preparation of this report would not be possible.

Finally, I'd like to thank our presenters, David Waddington, Trudi Renwick, Sharon Stern and Liana Fox. I'm Michael Cook and I'd like to thank you all

who joined us. Have a great rest of your day. This concludes today's news conference. Thanks, everyone.

Coordinator: That concludes today's conference. Thank you for participating. You may disconnect at this time. Speakers, allow a moment of silence and stand by for your post conference.

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