Dynamics of Economic Well-Being: Fluctuations in the U.S. Income Distribution: 2009–2012

Household Economic Studies

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This report uses the longitudinal data available from the Survey of Income and Program Participation (SIPP) 2008 Panel to examine changes in the annual income of the same 113.3 million households during the period 2009 to 2012.[1] See "What Makes the SIPP a Longitudinal Survey" text box.

This report takes advantage of SIPP's longitudinal design to identify changes in annual household income over time, as well as the factors that contribute to such changes.[2] While other surveys compare a cross-section of households in one year with a cross-section of households in another year, they do not provide a picture of what happened to the same households over time. See "Household Income" text box for definitions of the key terms.

HIGHLIGHTS

- Approximately 57.1 percent of households (64.7 million) remained in the same quintile between 2009 and 2012.

- A majority of households in the top (71.2 percent) and the bottom (69.1 percent) quintiles of the income

What Makes the SIPP a Longitudinal Survey?

A longitudinal survey captures changes for the same individuals over a period of time. The period covered by Waves 2 to 14 of the 2008 SIPP Panel consists of 52 interview months (13 interviews) conducted from January 2009 to April 2013. The interviews conducted during this period collected data on each month from the beginning of 2009 through the end of 2012. In Wave 1, the 2008 SIPP Panel began with a sample of about 52,000 housing units and interviews were obtained for about 42,000 of the eligible housing units. Of the households eligible after Wave 1, approximately 39,000 were interviewed during Wave 2 of the 2008 SIPP Panel. Demographic and economic characteristics for the same households, families, and individuals were gathered during each interview, while special topics varied from interview to interview. The SIPP collects more detailed data than any other national survey on general income sources and amounts; program eligibility, access, and participation; transfer income; and in-kind benefits.

distribution experienced no movement across the quintiles between 2009 and 2012.[3]

- Between 45 percent and 50 percent of households in the second, middle, and fourth quintiles were in the same quintile in 2009 and 2012.

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[1] The SIPP 2008 Panel followed the same individuals over a period of 64 months from May 2009 to November 2013. The data in this report were collected from February 2008 through April 2013, which corresponds to Waves 2 through 14 of the SIPP 2008 Panel. The population represented (the population universe) is the civilian, noninstitutionalized population living in the United States. For more details on the interview procedures, waves, and rotations groups, see Chapter 2 of the SIPP Users' Guide at <www.census.gov/content/dam/Census/programs-surveys/sipp /methodology/SIPP_USERS_Guide_Chapter2_2009.pdf>.

[2] This report is an update of several previous U.S. Census Bureau, *Current Population Reports*: P70-124, "Dynamics of Economic Well-Being: Fluctuations in the U.S. Income Distribution, 2004–2007," March 2011; P70-112, "Dynamics of Economic Well-Being: Fluctuations in the U.S. Income Distribution, 2001–2003," November 2007; and P70-95, "Dynamics of Economic Well-Being: Movements in the U.S. Income Distribution, 1996– 1999," July 2004. This report focuses on household income rather than family or individual income.

[3] The estimates in this report (which may be presented in the text, figures, and tables) are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. All comparative statements have undergone statistical testing and are significant at the 90 percent confidence level, unless otherwise noted.

- Between 2009 and 2012, 10.7 percent of U.S. households (approximately 12.2 million) experienced changes in their annual income that resulted in their moving either up or down two or more quintiles in the income distribution.

- Between 2009 and 2012, approximately 4.6 million households (10.1 percent) that started in the top and fourth quintiles experienced a decline of two or more quintiles.

- Income mobility among U.S. households declined between the periods 2004–2007 and 2009–2012.

- Households with householders who had lower levels of educational attainment were more likely to remain in the bottom quintile or move into a lower quintile compared with householders who had higher levels of educational attainment.

- Households with widowed householders were more likely to remain in or move into a lower quintile compared with households where householders were married.

- Households with older householders (aged 65 and older) were more likely to move from a higher quintile to a lower quintile, and most likely to remain in the bottom and the second quintiles.

Household Income

SIPP collects detailed monthly information from individuals aged 15 and older on all wages and salaries, pensions, cash and in-kind benefits received from social welfare and insurance programs, and income generated from returns to property, assets, and holdings. The individual-level data are aggregated to monthly total household information, which can be aggregated by calendar year to produce annual total household income. Total annual household income consists of all earned income from employment, pensions, property and asset income, and cash transfer income.

All household income amounts were adjusted by the 2012 Consumer Price Index Urban Research Series (CPI-U-RS), <www.bls.gov/cpi/cpiurs.htm>.

A complete description of the type and sources of income collected in the 2008 SIPP Panel is available through the SIPP home page at <www.census.gov/programs-surveys/sipp/tech-documentation/complete-technical-documentation/complete-documents-2008.html>.

METHODOLOGY

While no metric of economic well-being is all encompassing, income is the measure most commonly used because it affects both the types and amounts of goods and services a household can buy. Fluctuations in household income (income mobility) can occur with a strong or weak economy, as well as influenced by such life events as the birth or adoption of a child, completion of education, marriage, divorce or separation, or the death of a spouse. The estimates in this report are based upon a sample of U.S. households that were interviewed in Wave 2 through Wave 14 of the SIPP 2008 Panel and represent approximately 113.3 million households.[4] This report focuses on their ranked household income by quintiles in calendar years 2009

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[4] For a householder to be included in the analysis, two criteria had to be met. First, the householder had to have a positive panel weight and second, the householder had to be self or proxy interviewed in every month of the panel.

and 2012 and the householder's demographic characteristics.[5]

VARIABILITY OF HOUSEHOLD INCOME: 2009–2012

Fluctuations in income can move a household from one position in the income distribution to another. Out of 113.3 million households, a majority (53.5 percent) experienced either an increase or decrease in income of less than 25 percent between 2009 and 2012 (Figure 1). More households (24.4 percent) experienced an increase of 25 percent or more in their income than a decline of 25 percent or more (22.1 percent). In addition, more households (15.9 percent) experienced an increase in income of 50 percent or more,

[5] Householder refers to the person in whose name the home is owned or rented. If a married couple owns the home jointly, either the husband or the wife may be listed as the householder. Since only one person in each household is designated as the householder, the number of households is equal to the number of householders. This report uses the characteristics of the householder to describe the household. If a sample member moves to a new address, attempts are made to locate them and continue to interview them every 4 months. However, failure to successfully interview individuals who left a household because of divorce or separation after the beginning of the panel will produce a shortfall compared with the true number of vital events that occurred during the life of the panel. If an individual left a household because of divorce or separation later in the panel, a longitudinal weight was not assigned to that individual for any interview period in the panel. A more complete and detailed explanation of the SIPP's procedures for attempting to follow sample members who move and create new households is available online in the SIPP Users' Guide at <www.sipp.census.gov/sipp/>.

Figure 1.
Percent Distribution of Changes in Households' Annual Real Income: 2009 and 2012
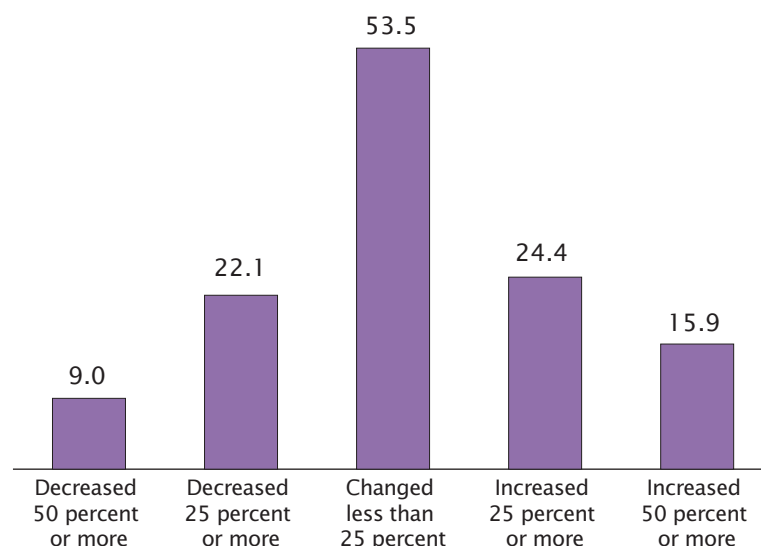
Note: For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

compared to 9.0 percent of households that experienced a decrease in income of 50 percent or more.

INTERQUINTILE MOVEMENTS: 2009–2012

Between 2009 and 2012, approximately 16.2 million households (71.2 percent) in the top quintile and 15.7 million households (69.1 percent) in the bottom quintile experienced no movement across

the quintiles.[6] By comparison, 11.2 million households (49.3 percent) in the second quintile, 10.3 million households (45.5 percent) in the middle quintile, and 11.3 million households (49.9 percent) in the fourth quintile in 2009 remained in their original quintile in 2012 (Figure 2).[7]

[6] The differences between these percentages are not statistically significant. The data used to construct Figure 1 can be found in the bottom portion of Table A-1.

[7] The differences between these percentages are not statistically significant.

Figure 2.
Percent Distribution of Household Income by Quintile: 2009 and 2012
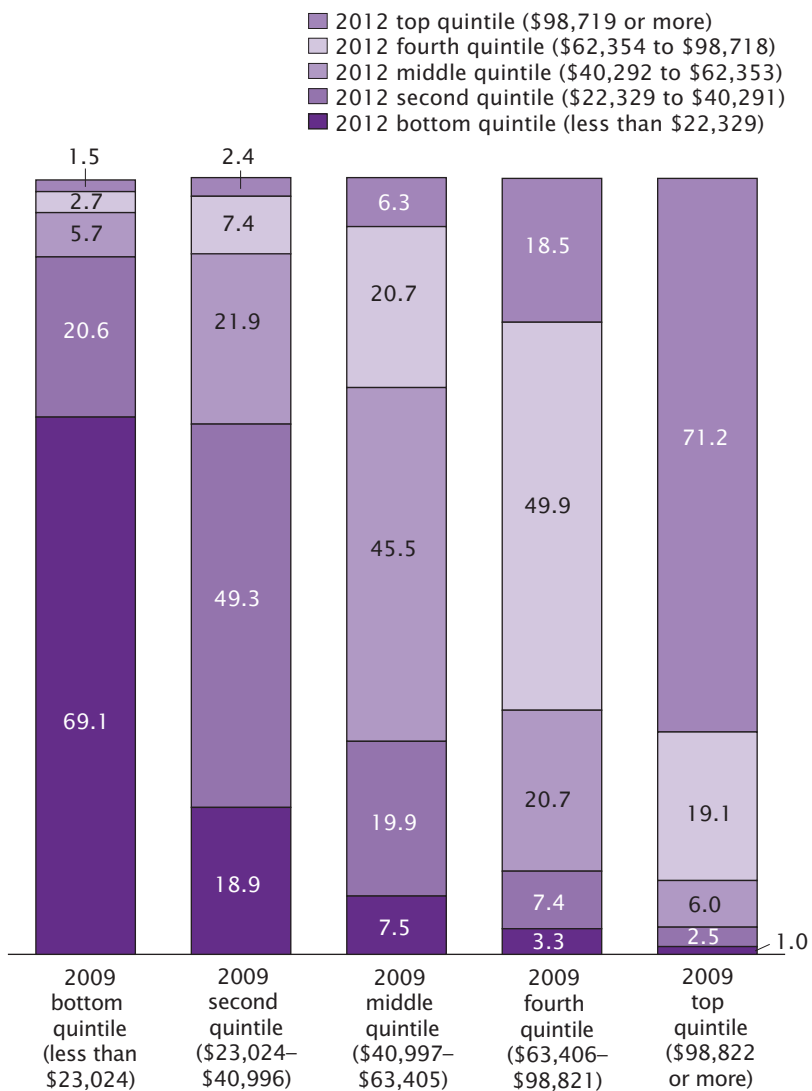
- 2012 top quintile ($98,719 or more)
- 2012 fourth quintile ($62,354 to $98,718)
- 2012 middle quintile ($40,292 to $62,353)
- 2012 second quintile ($22,329 to $40,291)
- 2012 bottom quintile (less than $22,329)

2009 bottom quintile (less than $23,024)	2009 second quintile ($23,024–$40,996)	2009 middle quintile ($40,997–$63,405)	2009 fourth quintile ($63,406–$98,821)	2009 top quintile ($98,822 or more)
1.5	2.4	6.3	18.5	71.2
2.7	7.4	20.7	49.9	19.1
5.7	21.9	45.5	20.7	6.0
20.6	49.3	19.9	7.4	2.5
69.1	18.9	7.5	3.3	1.0

Note: For information on sampling and nonsampling error, see
<www.census.gov/sipp/sourceac/S&A08_W1toW12(S&A-9).pdf>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Between 2009 and 2012, 7.2 million households (31.7 percent) that started in the second income quintile moved to a higher quintile, while 4.3 million households (18.9 percent) experienced a decline in income that moved them to the bottom quintile. Of households that started in the middle quintile in 2009, 6.1 million households (27.0 percent) moved up and 6.2 million households (27.4 percent) moved down by 2012.[8] Of households that started in the fourth quintile in 2009, 4.2 million (18.5 percent) saw their income rise to the top quintile, while 7.1 million households (31.4 percent) experienced a decline in income that moved them to a lower position in the income distribution (Figure 2).

Overall, 64.7 million households (57.1 percent) remained in the same quintile between 2009 and 2012, while the remaining households (42.9 percent) experienced a change in income that moved them within the income distribution (Table 1).[9] The data suggest that households experienced less mobility between 2009 and 2012 than households in the 2004 SIPP Panel. Three of the four mobility indices indicate a statistically significant decline in mobility. See "Income Mobility Among U.S. Households" text box.

CHANGES OF TWO OR MORE QUINTILES: 2009–2012

In 2009, about 45.4 million U.S. households comprised the bottom and second quintiles of the income distribution with an annual income less than $40,997. Similarly, about 45.4 million households with an annual income higher than $63,406 comprised the fourth and the top quintiles. The largest percentage gains in annual income between 2009 and 2012 occurred in the 4.9 million households that moved up two or more quintiles from the bottom two quintiles of the income distribution (Table 2). In the bottom quintile, 2.7 million households (11.8 percent) experienced a nearly five-fold increase in annual income, from $13,880 in 2009 to $68,496 in 2012. Similarly, 2.3 million households (10.0 percent) in the second quintile experienced a three-fold increase in annual income, from $32,995 in 2009 to $97,955 in 2012 (Table 2).

Between 2009 and 2012, 2.3 million from the fourth and 2.3 million from the top quintile

[8] The differences between these percentages are not statistically significant.

[9] Table 1 reports the percentage of households transitioning among the quintiles between 2009 and 2012. Summing the percentages on the diagonal gives the total percentage of households that remained in the same quintile in 2009 and 2012.

Table 1.
Percent Distribution of All Households by Income Quintiles: 2009 and 2012

(Estimated number of households: 113.3 million. 2009 incomes are adjusted to 2012 dollars using the CPI-U-RS)

2009	2012									
	Bottom quintile (Less than $22,329)		Second quintile ($22,329–$40,291)		Middle quintile ($40,292–$62,353)		Fourth quintile ($62,354–$98,718)		Top quintile (More than $98,718)	
	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]
Bottom quintile (Less than $23,024).....	13.8	0.46	4.1	0.28	1.1	0.15	0.5	0.11	0.3	0.08
Second quintile ($23,024–$40,996)	3.8	0.27	9.9	0.38	4.4	0.26	1.5	0.17	0.5	0.08
Middle quintile ($40,997–$63,405)	1.5	0.20	4.0	0.31	9.1	0.40	4.1	0.25	1.3	0.15
Fourth quintile ($63,406–$98,821)	0.7	0.11	1.5	0.16	4.1	0.27	10.0	0.38	3.7	0.25
Top quintile (More than $98,821)	0.2	0.05	0.5	0.10	1.2	0.16	3.8	0.30	14.3	0.50

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.
Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table 2.
Households That Moved Two or More Income Quintiles: 2009 to 2012

(Estimated number of households: 113.3 million. 2009 incomes are adjusted to 2012 dollars using the CPI-U-RS)

Quintile in 2009	Number of households (in thousands)		Percentage of households in 2009 quintile		Average household income					
					2009		2012		Change from 2009 to 2012	
	Estimate	Margin of error (±)[1]	Estimate	Margin of error (±)[1]	Estimate	Margin of error (±)[1]	Estimate	Margin of error (±)[1]	Estimate	Margin of error (±)[1]
MOVED UP TWO OR MORE QUINTILES										
Bottom quintile (Less than $23,024)......	2,671	267	11.8	1.05	$13,880	$670	$68,496	$6,152	$54,616	$6,226
Second quintile ($23,024–$40,996)	2,263	219	10.0	0.91	$32,995	$451	$97,955	$5,937	$64,960	$5,956
Middle quintile ($40,997–$63,405)	1,367	185	6.0	0.80	$53,282	$836	$142,081	$9,700	$88,799	$9,826
MOVED DOWN TWO OR MORE QUINTILES										
Middle quintile ($40,997–$63,405)	1,289	164	5.7	0.70	$50,243	$1,003	$14,929	$771	–$35,314	$1,373
Fourth quintile ($63,406–$98,821)	2,284	231	10.1	0.95	$76,062	$957	$27,757	$1,115	–$48,305	$1,620
Top quintile (More than $98,821)	2,294	200	10.1	0.86	$180,350	$26,202	$41,962	$1,469	–$138,388	$26,326

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.
Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Income mobility—The ability of a household, family, or individual to improve (or lower) their economic status; usually measured by their annual income.

Ways to measure household income mobility:*

Shorrocks Index (SI)—A measure scaled to vary between 0 and 1 that is based on the trace of the mobility matrix. A value of '1' implies perfect mobility and all cells in the mobility matrix are equal. A value of '0' implies no mobility, where all diagonal elements of the mobility matrix have a nonzero value.

Average Household Quintile Movement Index (AHQMI)—The average number of quintiles a household moves between the beginning and ending period.

Inverse Rank Correlation Index (IRCI)—A measure that increases with rising mobility and decreases with declining mobility, calculated using the correlation between households' rankings in the beginning and ending period.

Inverse-Adjusted Contingency Coefficient Index (IACCI)—Derived from a Chi-square test of the independence between a households' quintile positions in the beginning and ending period.

Index	2004–2007		2009–2009		Household income mobility
	Index value	Margin of error	Index value	Margin of error	
SI	0.57	0.011	0.54	0.009	Decreased
AHQMI	0.61	0.015	0.57	0.011	Decreased
IRCI	0.22	0.009	0.21	0.007	Change not statistically significant
IACCI	0.22	0.007	0.20	0.006	Decreased

To evaluate household income mobility, the indices were computed for the 4-year periods of 2004–2007 from the 2004 SIPP Panel and 2009–2012 from the 2008 SIPP Panel. Three of the four indices suggest that household income mobility decreased between the two periods. The SI, AHQMI, and IACCI declined. While households' rankings in the income distribution were more strongly correlated between 2009 and 2012 than between 2004 and 2007, resulting in IRCI declining, however, the change was not statistically significant.

   * For a detailed discussion of several metrics of income mobility, see Katherine Bradbury, "Trends in U.S. Family Income Mobility, 1969–2006," Federal Reserve Bank of Boston, Working Paper No. 11-10, 2011. Available at <www.bostonfed.org/economic /wp/wp2011/wp1110.htm>.

experienced a change in income that moved them down two or more quintiles. Those households in the fourth quintile experienced an average decline of 63.5 percent (–$48,305) in household income, while those households that were in the top quintile experienced an average decline of 76.7 percent (–$138,388) in household income.

For the 22.7 million households in the middle quintile in 2009, 1.4 million of these (6.0 percent) experienced a change in income that moved them to the top quintile. These households experienced a two-fold percentage increase ($88,799) in income by 2012. In comparison, 1.3 million households (5.7 percent) that started in the middle quintile in 2009 and moved to the bottom quintile in 2012, experienced an average decline of 70.3 percent (–$35,314) in household income. This was a smaller decline in annual income than those households that started in the top quintile and moved down two or more quintiles (Table 2).

EQUIVALENCE-ADJUSTED HOUSEHOLD INCOME: 2009–2012

The previous discussion used household income, which assumes that the consumption and/or expenditure behavior of a single-person household is the same as that of a larger household, such as one consisting of two adults and five children. Another way to measure income inequality is to use an equivalence-adjusted income estimate that takes into consideration the number of people living in the household, how these people share resources and economies of scale. For example, the money income-based distribution treats an income of $30,000 for a single-person household and a family household similarly, while

the equivalence-adjusted income of $30,000 for a single-person household would be more than twice the equivalence-adjusted income of $30,000 for a family household with two adults and two children. The equivalence adjustment used here is based on a three-parameter scale that reflects: (1) on average, children consume less than adults; (2) as a family/household size increases, expenses do not increase at the same rate; and (3) the increase in expenses is larger for a first child of a single-parent family/household than the first child of a two-adult family/household.[10] For the following discussion, monthly household incomes were equivalence adjusted by the estimated monthly household size, then aggregated to an annual amount and used to assess mobility between 2009 and 2012.[11] Each household member was then allocated this adjusted amount.

Out of 284.4 million household members between 2009 and 2012, 39.2 million household members (68.9 percent) in the top and 38.7 million household members (68.0 percent) in the bottom quintiles remained in these respective

quintiles. Similarly, 27.7 million household members (48.7 percent) remained in the second quintile, 25.9 million household members (45.6 percent) remained in the middle quintile, and 27.2 million household members (47.8 percent) remained in the fourth quintile (Figure 3).

HOUSEHOLD DEMOGRAPHIC CHARACTERISTICS

The previous analysis focused on households' movement among and within the income quintiles. The following discussion compares households that remained in the same quintile with those that moved up or down one or more quintiles between 2009 and 2012. Comparisons were done using characteristics collected in

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[10] The three-parameter scale used here is the same as the one used in the Supplemental Poverty Measure. For details on the derivation of the three-parameter scale, see Kathleen Short, "The Supplemental Poverty Measure: 2014," *Current Population Reports*, P60-251, U.S. Census Bureau, October 2015, <www.census.gov/content/dam/Census/library/publications/2014/demo/p60-251.pdf>.

[11] The three-parameter scale fixes the ratio of the scale for households with either two adults or one adult and no children under the age of 18 at a constant value of 1.41. For most households, the formula (A + 0.5*C)**0.7 is used where A is the number of adults in the household and C is the number of children under 18 years old in the household. For single-parent households, the scale adds the number of adults to 0.8 for the first child under 18 years old, plus 0.5 times all other children under 18 years old, raised to the power of 0.7. Monthly household income was adjusted by these scales, which were based on the number of individuals in the household for the month. Table A-2 presents the equivalence-adjusted household income mobility for 2009–2012.

Figure 3.
Percent Distribution of Equivalence-Adjusted Household Income by Quintile: 2009 and 2012
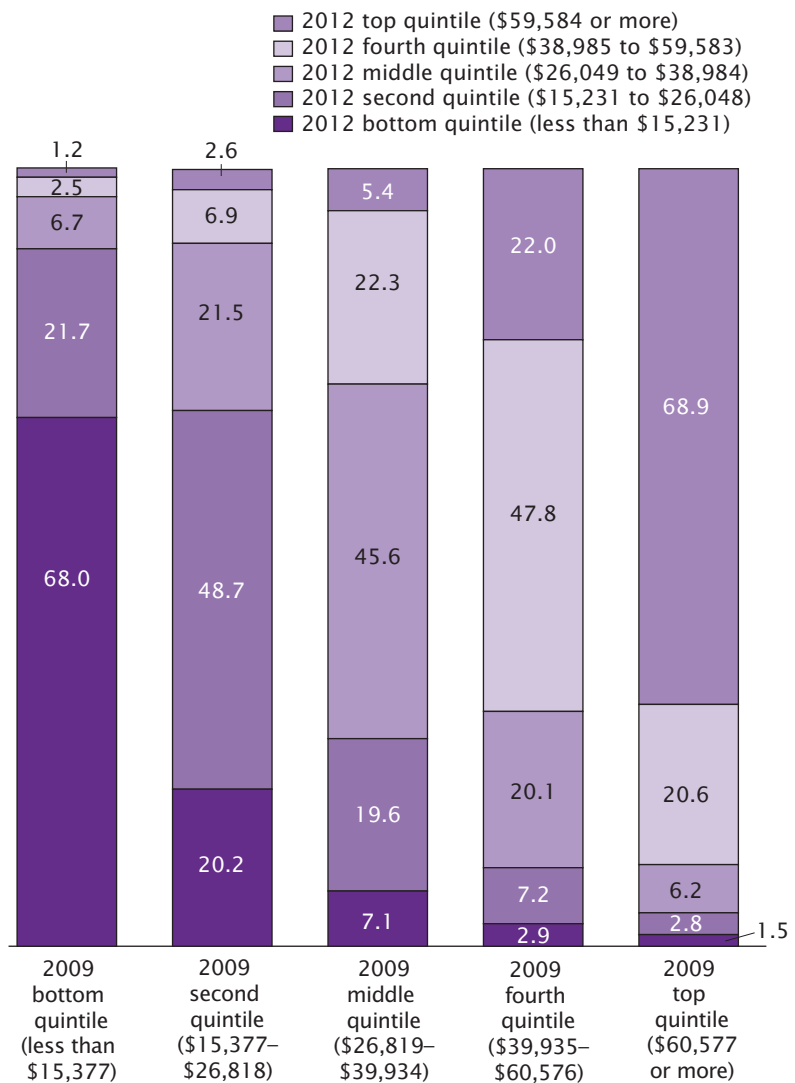
Legend:
- 2012 top quintile ($59,584 or more)
- 2012 fourth quintile ($38,985 to $59,583)
- 2012 middle quintile ($26,049 to $38,984)
- 2012 second quintile ($15,231 to $26,048)
- 2012 bottom quintile (less than $15,231)

Note: For information on sampling and nonsampling error, see <www.census.gov/sipp/sourceac/S&A08_W1toW12(S&A-9).pdf>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Figure 4.
Percent Distribution of Household Movement Across Quintiles Between 2009 and 2012 by Educational Attainment of the Householder
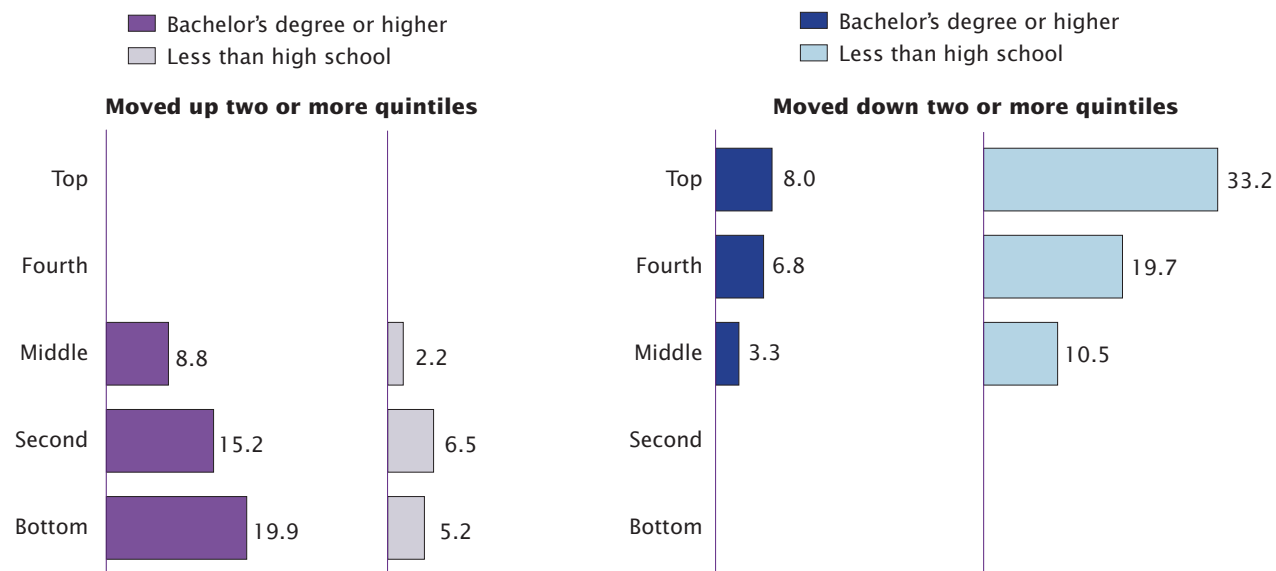
Note: For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

the survey's first interview—the householder's educational attainment, marital status, age, and race and ethnicity.[12] Factors commonly associated with household income mobility include changes in the householder's level of educational attainment, marital status, and age, which is often used as a proxy for work experience.[13]

The percentages in Figures 4 through 9 are based on the total number of householders in each quintile in 2009, which are categorized by

their quintile status in 2012 (Tables A-3 through A-6 provide complete data).[14] For example, the first line in Table A-3 shows that of all householders with less than a high school education in the top quintile in 2009, 33.2 percent moved down two or more quintiles in 2012, 20.7 percent moved down one quintile in 2012, and 46.0 percent stayed in the same quintile in 2012. In other words, the row values in Tables A-3 through A-6 sum to 100 percent.

EDUCATIONAL ATTAINMENT

Householders with lower levels of education were more likely to move down to a lower income quintile and less likely to move up to a higher income quintile than householders with higher levels of education. The most notable differences regarding patterns of movement among income quintiles between 2009 and 2012 were for householders with less than a high school education and householders with a bachelor's degree or higher.

In 2009, 33.2 percent of householders with less than a high school education in the top quintile experienced a change in income that resulted in moving down two or more quintiles in 2012, while 8.0 percent of those with a bachelor's degree or higher experienced such a change (Figure 4). Similarly, of householders with less than a high school education in the fourth

[12] See footnote 7 for the definition of householder. The remaining discussion in this report uses the characteristics of the householder to describe the household.

[13] Changes in the level of educational attainment, marital status, and increased work experience are the most common factors used to analyze household income mobility. Other less obvious factors can also affect household income mobility, such as changes in household composition. This could include adult children moving into or out of their parents' household, parents moving into or out of their adult children's household, unrelated people moving into or out of a household, or the birth or adoption of a child.

[14] Tables A-7 through A-11 present demographic data in a different way than Tables A-3 through A-6. The percentages in Tables A-7 through A-11 are based on the total number of householders in each quintile category in 2012 relative to their quintile status in 2009—meaning that a subset of householders in each quintile in 2009 is counted for each quintile category in 2012. The first column in Table A-7 shows that of householders in the bottom quintile in 2009 who remained in the bottom quintile in 2012, 5.5 percent were 15–24 years old, 11.8 percent were 25–34 years old, etc. In other words, the column values for each characteristic in Tables A-7 through A-11 sum to 100 percent. In addition, Tables A-7 through A-11 have refined categorizations for some characteristics.

quintile in 2009, 19.7 percent experienced a change in income that resulted in moving down two or more quintiles in 2012 in comparison with 6.8 percent of householders with a bachelor's degree or higher. Householders in the top quintile in 2009 with a high school diploma and some college or an associate's degree were less likely than those with lower levels of education, but more likely than those with a bachelor's degree or higher to experience such a change by 2012 (13.9 percent and 13.5 percent compared with 8.0 percent and 33.2 percent, respectively). See Table A-3, "Moved down two or more quintiles" column.

On the other end of the income distribution, householders with a bachelor's degree or higher were more likely to experience an increase in income. For example, householders with a bachelor's degree or higher in the bottom quintile in 2009 were more than three times as likely to experience

Figure 5.
Percent Distribution of Households That Stayed in the Same Quintile Between 2009 and 2012 by Educational Attainment of the Householder

Legend: Bachelor's degree or higher | Less than high shcool

Quintile	Bachelor's degree or higher	Less than high school
Top	76.7	46.0
Fourth	53.4	40.4
Middle	43.6	39.8
Second	45.3	45.3
Bottom	58.0	78.1

Note: For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

an increase in income that resulted in moving up two or more quintiles in 2012, compared with those with less than a high school education (19.9 percent compared with 5.2 percent). During that same time, householders with a high school diploma and some college or an associate's degree were more likely than those with less than a high school education to move up two or more quintiles (10.9 percent and 14.0 percent compared with 5.2 percent, respectively). See Table A-3, "Moved up two or more quintiles" column.

Additional notable findings are observed when looking at households in the bottom and the top quintiles. Between 2009 and 2012, 78.1 percent of householders with less than a high school education in the bottom quintile in 2009 were also in the bottom quintile in 2012 (Figure 5). They were more likely to remain than householders with higher levels of educational attainment: high school diploma (72.3
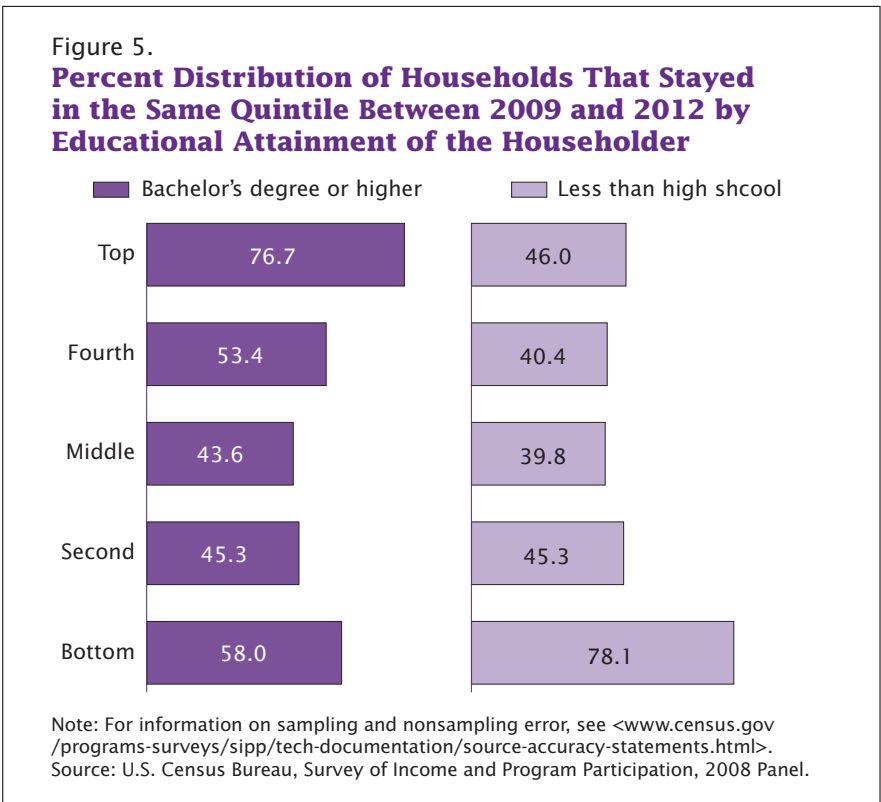
How Changes in Marital Status Affect Household Income

Between 2009 and 2012, 11.7 percent of householders experienced a change in marital status, which could either increase or decrease household income. For example, if two working adults marry, their household income becomes the combined total of the two individual incomes. Alternatively, when a spouse dies, the household income may be reduced by the amount of pension, social security income, and/or earned income attributable to the deceased spouse. To see how changes in marital status affect household income, marital status in the first and last months of the 2008 SIPP Panel was examined for those households that experienced a change in income. Of households that moved up two or more quintiles from the bottom, second, or middle quintile, 10.8 percent of the householders were never-married in 2009 but were married in 2012. Changes expected to decrease household income, particularly for women, include going from married to divorced, separated, or widowed. In households that moved down at least two quintiles in income from the top, fourth, or middle quintiles, 6.2 percent were married in 2009 and divorced or separated by 2012, while 5.2 percent were married in 2009 and widowed by 2012.

Figure 6.
Percent Distribution of Household Movement Across Quintiles Between 2009 and 2012 by Marital Status of the Householder
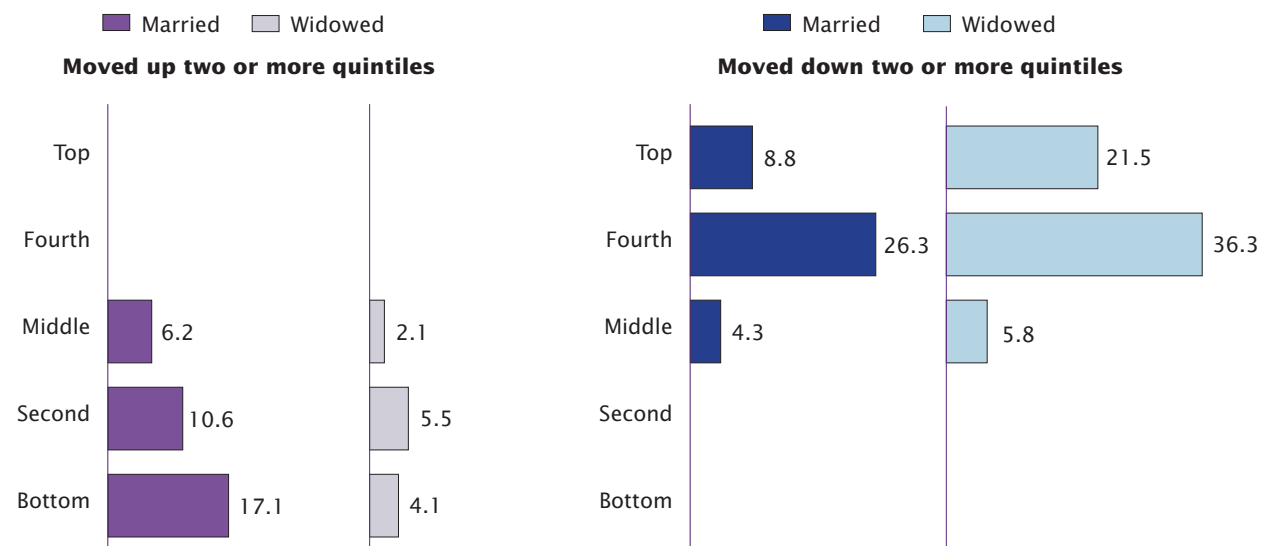
Note: For information on sampling and nonsampling error, see <www.census.gov/sipp/sourceac/S&A08_W1toW12(S&A-9).pdf>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

percent), some college or an associate's degree (64.4 percent), and a bachelor's degree or higher (58.0 percent). See Table A-3, "Stayed in the same quintile" column.

At the other end of the income distribution, 76.7 percent of householders with a bachelor's degree or higher in the top quintile in 2009 were also in the top quintile in 2012. They were more likely to remain than other householders with lower levels of educational attainment: less than high school (46.0 percent), high school diploma (60.4 percent), and some college or associate's degree (59.0 percent). See Table A-3, "Stayed in the same quintile" column.

MARITAL STATUS

Unmarried householders were less likely to remain in a higher income quintile and more likely to remain in a lower income quintile than married householders. The most

notable differences regarding patterns of movement among quintiles between 2009 and 2012 were for widowed and married households.

Of widowed householders in the top and fourth quintiles in 2009, 21.5 percent and 36.3 percent, respectively, moved down two or more quintiles in 2012 (Figure 6). Over that same period, 8.8 percent and 26.3 percent, respectively, of married householders in the top and fourth quintiles in 2009 moved down two or more quintiles. Married householders in the top quintile were less likely than never married and divorced or separated householders to experience such a change (8.8 percent compared with 15.2 percent and 14.5 percent, respectively). Similarly, married house holders in the fourth quintile were less likely than divorced or separated householders to move down two or more quintiles (26.3 percent compared with 33.6 percent). See

Table A-4, "Moved down two or more quintiles" column.

On the other end of the income distribution, married householders were more likely to experience an increase in income. For example, households with a married householder in the bottom quintile in 2009 were four times as likely to experience an increase in income that resulted in moving up two or more quintiles in 2012, compared with households with a widowed householder (17.1 percent compared with 4.1 percent). Additionally, widowed householders in the bottom quintile were less likely than never married and divorced or separated householders to move up two or more quintiles (4.1 percent compared with 13.8 percent and 11.4 percent, respectively). See Table A-4, "Moved up two or more quintiles" column.

Figure 7.
Percent Distribution of Households That Stayed in the Same Quintile Between 2009 and 2012 by Marital Status of the Householder

	Married	Widowed
Top	73.3	54.7
Fourth	51.6	48.0
Middle	45.9	51.7
Second	48.1	61.9
Bottom	57.9	81.3
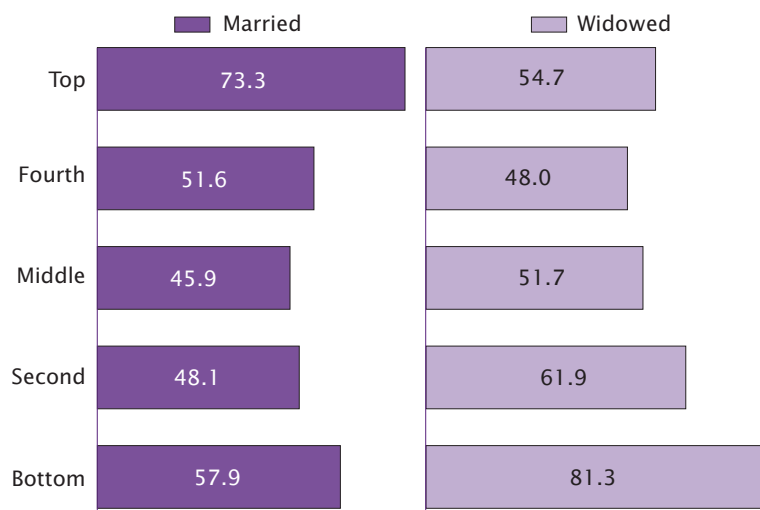
Note: For information on sampling and nonsampling error, see
<www.census.gov/sipp/sourceac/S&A08_W1toW12(S&A-9).pdf>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

There was variation in the proportion of households at the top and bottom of the income distribution that remained in the same quintile between 2009 and 2012 by marital status of the householder. Of widowed householders in the top quintile in 2009, 54.7 remained in the same quintile in 2012 (Figure 7). By comparison, of married householders in the top quintile in 2009, 73.3 percent remained in the same quintile in 2012. Additionally, widowed households were less likely to remain than never married and divorced or separated householders (54.7 percent compared with 66.6 percent and 62.2 percent, respectively). See Table A-4, "Stayed in the same quintile" column.

On the other end of the income distribution, of widowed householders in the bottom and second quintiles in 2009, 81.3 percent and 61.9 percent, respectively, remained in the same quintile in 2012. In comparison, of married householders in the bottom and second quintiles in 2009, 57.9 percent and 48.1 percent, respectively, remained in the same quintile in 2012. During that same time, married householders were less likely to remain in the bottom quintile than never married and divorced or separated householders (57.9 percent compared with 66.4 percent and 71.5 percent, respectively). See Table A-4, "Stayed in the same quintile" column.

AGE

Growing older is commonly associated with increased maturity, labor force experience, and domestic stability, which are attributes often linked with higher household income.[15] By contrast, retirement is often associated with a fixed or decreased household income. Relative to younger householders, older householders were more likely to move down to a lower income quintile and less likely to move to a higher quintile.

Of householders aged 65 or older in the top and fourth quintile in 2009, 19.5 percent and 37.0 percent, respectively, experienced a decline in income that moved them down two or more quintiles in 2012. In comparison, a smaller proportion of younger householders experienced a decline in income that moved them down two or more quintiles in 2012. For example, of householders aged 35 to 44, 7.2 percent of householders in the top quintile and 23.9 percent in the fourth quintile moved down two or more quintiles in 2012. Similarly, of householders aged 45 to 54, 7.6 percent in the top quintile and 28.6 percent in the fourth quintile experienced a comparable change. See Table A-5, "Moved down two or more quintiles" column.

A larger proportion of younger householders experienced a change in income that moved them up two or more quintiles between 2009 and 2012. For example, of householders aged 15 to 24, 27.7 percent in the bottom quintile and 18.6 percent in the second quintile experienced a change in income

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[15] A good review of the life-cycle hypothesis and its empirical validation can be found in Manudeep Bhuller, Magne Mogstad, and Kjell G. Salvanes, "Life Cycle Earnings, Education Premiums and Internal Rates of Return," No. w20250, National Bureau of Economic Research, 2014; J.J. Heckman, L.J. Lochner, and P.E. Todd, "Earnings equations and rates of return: The Mincer equation and beyond," 2006; E.A. Hanushek, and F. Welch (Eds.), "Handbook of the Economics of Education," Chapter 7, pp. 307–458, Elsevier, Amsterdam; and Kevin Murphy and Finis Welch, "Empirical Age-Earnings Profiles," *Journal of Labor Economics*, Vol. 8, pp. 202–229, 1990.

that moved them up two or more quintiles in 2012. In comparison, of householders aged 65 and older, 4.5 percent in the bottom quintile and 5.7 percent in the second quintile experienced a comparable change. See Table A-5, "Moved up two or more quintiles" column.

A larger proportion of older householders in the bottom and the second quintiles remained in the same quintile between 2009 and 2012 compared with younger householders. For example, compared with 50.9 percent of households with householders aged 15 to 24, 82.5 percent of households with householders aged 65 or older remained in the bottom quintile (Figure 8). Similarly, in the second quintile, compared with 36.3 percent of households with householders aged 15 to 24, 64.1 percent of households with householders aged 65 or older remained in the same quintile (see Table A-5, "Stayed in the same quintile" column).

RACE AND ETHNICITY[16]

Non-Hispanic White householders were more likely to remain in a higher income quintile and less likely to remain in a lower income quintile than other householders. In 2009, 18.5 percent of Black householders in the top quintile experienced a change in income that resulted in moving down two or more quintiles in 2012, while 9.6 percent of households with non-Hispanic White householders experienced such a change (Figure 9). The portion of Hispanic householders

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[16] Individuals who responded to the question on race by indicating only one race are referred to as the race-alone population or the group that reported only one race category. This report will refer to the White-alone populations as White, the Black alone population as Black, the Asian alone population as Asian, and the White alone non-Hispanic population as White, non-Hispanic, unless otherwise noted.

Figure 8.
Percent Distribution of Households That Stayed in the Same Quintile Between 2009 and 2012 by Age of the Householder

Legend: 15 to 24 | 65+

Quintile	15 to 24	65+
Top	56.5	53.2
Fourth	34.3	49.1
Middle	36.9	52.9
Second	36.3	64.1
Bottom	50.9	82.5

Note: For information on sampling and nonsampling error, see <www.census.gov /programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Figure 9.
Percent Distribution of Households That Moved Down Two or More Quintiles Between 2009 and 2012 by Race and Ethnicity of the Householder
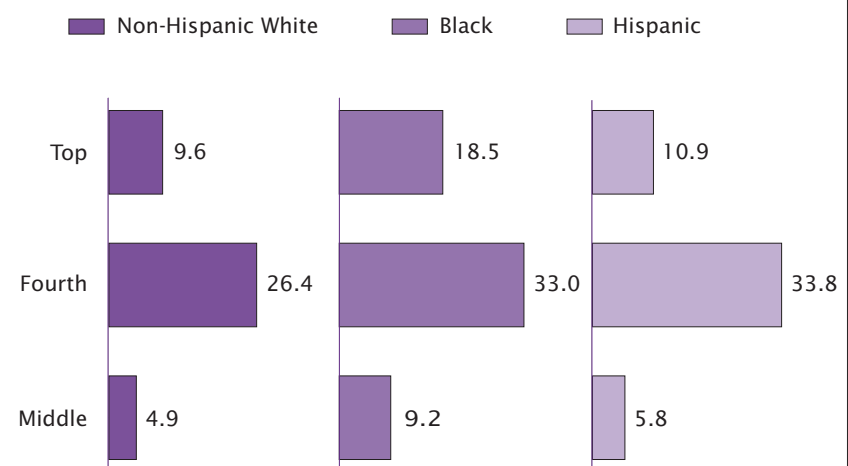
Legend: Non-Hispanic White | Black | Hispanic

Quintile	Non-Hispanic White	Black	Hispanic
Top	9.6	18.5	10.9
Fourth	26.4	33.0	33.8
Middle	4.9	9.2	5.8

Note: For information on sampling and nonsampling error, see <www.census.gov /programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

who moved down two or more quintiles was not statistically different from non-Hispanic White or Black householders.

At the other end of the income distribution, non-Hispanic White householders were more likely to experience a change in income that shifted them up two or more quintiles between 2009 and 2012. Of non-Hispanic White householders in the bottom and second quintiles in 2009, 12.5 percent and 11.9 percent, respectively, were in households that moved up two or more quintiles in 2012 (Figure 10). By contrast, 8.7 percent and 5.6 percent, respectively, of Black householders experienced a comparable change. The portion of Hispanic householders who moved up two or more quintiles was not statistically different from non-Hispanic White or Black householders. See Table A-6, "Moved up two or more quintiles" column.

Between 2009 and 2012, non-Hispanic White householders in the top quintile were more likely to remain there than Black householders (72.1 percent compared with 60.3 percent, respectively). At the other end of the income distribution, Black householders in the bottom quintile in 2009 were more likely to remain in the bottom quintile in 2012 than non-Hispanic White householders (74.6 percent compared with 68.0 percent, respectively). The portion of Hispanic householders who remained in the top or bottom quintile was not statistically different from non-Hispanic White or Black householders. See Table A-6, "Stayed in the same quintile" column.

SOURCE OF THE DATA

The population represented (the population universe) in the 2008 Panel of the SIPP is the civilian noninstitutionalized population on the United States. The SIPP is a longitudinal survey conducted at 4-month intervals. The data in this report were collected from February 2009 through April 2013 in Waves 2 through 14 of the 2008 SIPP and refer to the period from January 2009 through December 2012. The institutionalized population, which is excluded from the population universe, is composed primarily of the population in correctional institutions and nursing homes (91 percent of the 4.1 million institutionalized population in the 2000 Census).

ACCURACY OF THE ESTIMATES

Statistics from surveys are subject to sampling and nonsampling error. All comparisons presented in this report have taken sampling error into account and are significant at the 90 percent confidence level, unless otherwise noted. This means the 90 percent confidence interval for the difference between the estimates being compared does not include zero.

Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey is designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately the answers are coded and classified. To minimize these errors, the U.S. Census Bureau employs quality control procedures throughout the production process, including the overall design of the surveys, the wording of questions, the review of the work of interviewers and coders, and the statistical review of reports to minimize these errors.

The SIPP weighting procedure uses ratio estimation, whereby sample estimates are adjusted to independent estimates of the national population by age, race, sex, and Hispanic origin. This weighting partially corrects for bias due to

Figure 10.
Percent Distribution of Households That Moved Up Two or More Quintiles by Race and Ethnicity of the Householder: 2009 and 2012

Non-Hispanic White   Black   Hispanic

	Non-Hispanic White	Black	Hispanic
Middle	6.3	5.8	4.9
Second	11.9	5.6	6.2
Bottom	12.5	8.7	12.2

Note: For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

undercoverage, but biases may still be present when people who are missed by the survey differ from those interviewed in ways other than age, race, sex, and Hispanic origin. How this weighting procedure affects other variables in the survey is not precisely known. All of these considerations affect comparisons across different surveys or data sources.[17]

For further information on the source of the data and accuracy of the estimates, including standard errors and confidence intervals, go to <www.census.gov/programs -surveys/sipp/tech-documentation /source-accuracy-statements /source-accuracy-statements-2008 .html>.

Additional information on the SIPP, including questions on the topical modules, can be found at the

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[17] For a more detailed discussion of SIPP sampling and weighting, see <www.census .gov/programs-surveys/sipp/methodology .html>.

following Web sites: <www.census .gov/sipp/> (main SIPP Web site), <www.census.gov/programs- surveys/sipp/tech-documentation /complete-technical-documentation /complete-documents-2008.html> (2008 Panel Complete Technical Documentation), and <www.census .gov/programs-surveys/sipp /guidance/users-guide.html> (SIPP Users' Guide).

CONTACTS

E-mail Faith N. Nwaoha-Brown of the Census Bureau's Demographic Statistical Methods Division at <faith.n.nwaoha.brown@census .gov> or Mahdi S. Sundukchi of the Census Bureau's Demographic Statistical Methods Division at <mahdi.s.sundukchi@census.gov> for further information on the source of the data and accuracy of the estimates, including confidence intervals.

For information on the content of the report, e-mail John J. Hisnanick, Chief, Program Participation and Income Transfer Branch at <john.j.hisnanick@census.gov> or call 301-763-2295.

USER COMMENTS

The Census Bureau welcomes the comments and advice of users of its data and reports. If you have any suggestions or comments, please e-mail <https://ask.census.gov>.

SUGGESTED CITATION

Hisnanick, John J., Katherine G. Giefer, and Abby K. Williams, "Dynamics of Economic Well-Being: Fluctuations in the U.S. Income Distribution, 2009–2012," *Current Population Reports*, P70-142, U.S. Census Bureau, Washington, DC, 2016.

Table A-1.
Households by Income Quintile: 2009 and 2012

(Numbers in thousands. Estimated number of households: 113.3 million. 2009 incomes were adjusted to 2012 dollars using the CPI-U-RS)

| 2009 | Households in 2009 | | 2012 | | | | | | | | | | | | | Total that moved two or more quintiles | |
| | | | Bottom quintile (Less than $22,329) | | Second quintile ($22,329–$40,291) | | Middle quintile ($40,292–$62,353) | | Fourth quintile ($62,354–$98,718) | | Top quintile (More than $98,718) | | | | | |
	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]
Bottom quintile (Less than $23,024)......	22,688	618	15,675	525	4,684	315	1,289	164	615	128	331	86	2,671	262
Second quintile ($23,024–$40,996)	22,691	612	4,286	306	11,197	426	4,958	295	1,669	193	535	91	2,263	219
Middle quintile ($40,997–$63,405)	22,689	611	1,701	227	4,511	347	10,334	458	4,690	283	1,428	167	2,656	242
Fourth quintile ($63,406–$98,821)	22,685	619	748	125	1,690	180	4,691	303	11,328	430	4,206	285	2,284	231
Top quintile (More than $98,821)	22,699	620	222	55	573	109	1,367	185	4,339	342	16,166	565	2,294	200
PERCENT DISTRIBUTION														
Bottom quintile..........	100.0	X	69.1	2.31	20.6	1.39	5.7	0.72	2.7	0.56	1.5	0.38	11.8	1.05
Second quintile	100.0	X	18.9	1.35	49.3	1.88	21.9	1.30	7.4	0.85	2.4	0.40	10.0	0.91
Middle quintile	100.0	X	7.5	1.00	19.9	1.53	45.5	2.02	20.7	1.25	6.3	0.74	11.7	1.02
Fourth quintile	100.0	X	3.3	0.55	7.4	0.79	20.7	1.34	49.9	1.90	18.5	1.26	10.1	0.95
Top quintile	100.0	X	1.0	0.24	2.5	0.48	6.0	0.82	19.1	1.51	71.2	2.49	10.1	0.86

X Not applicable.

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.

Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table A-2.
Household Members by Equivalence-Adjusted Income Quintile: 2009 and 2012

(In thousands. Estimated number of people: 284.4 million. 2009 equivalence-adjusted incomes were adjusted to 2012 dollars using the CPI-U-RS)

| 2009 | Households in 2009 | | 2012 | | | | | | | | | | Total that moved two or more quintiles | |
| | | | Bottom quintile (Less than $15,231) | | Second quintile ($15,231–$26,048) | | Middle quintile ($26,049–$38,984) | | Fourth quintile ($38,985–$59,583) | | Top quintile (More than $59,583) | | | |
	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]	Number	Margin of error (±)[1]
Bottom quintile (Less than $15,377)......	56,874	618	38,676	1,353	12,331	868	3,809	587	1,401	282	657	175	5,866	658
Second quintile ($15,377–$26,818)......	56,805	612	11,503	802	27,674	1,360	12,248	861	3,925	488	1,490	277	5,415	577
Middle quintile ($26,819–$39,934)......	56,898	611	4,021	533	11,180	878	25,918	1,237	12,689	818	3,089	404	7,327	680
Fourth quintile ($39,935–$60,576)......	56,886	619	1,660	333	4,121	477	11,449	798	27,166	1,258	12,489	968	5,326	542
Top quintile (More than $60,576).....	56,897	670	839	209	1,583	271	3,518	366	11,735	778	39,221	1,490	5,236	476
PERCENT DISTRIBUTION														
Bottom quintile..........	100.0	X	68.0	1.45	21.7	1.36	6.7	0.96	2.5	0.49	1.2	0.31	10.3	1.05
Second quintile.........	100.0	X	20.2	1.25	48.7	1.69	21.5	1.37	6.9	0.83	2.6	0.48	9.5	0.96
Middle quintile..........	100.0	X	7.1	0.88	19.6	1.33	45.6	1.70	22.3	1.19	5.4	0.70	12.9	1.10
Fourth quintile..........	100.0	X	2.9	0.57	7.2	0.78	20.1	1.30	47.8	1.68	22.0	1.49	9.4	0.86
Top quintile............	100.0	X	1.5	0.37	2.8	0.48	6.2	0.66	20.6	1.29	68.9	1.53	9.2	0.85

X Not applicable.

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.

Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table A-3.
Percent Distribution of Household Movement Across Quintiles by Highest Level of Educational Attainment of Householder: 2009 and 2012

| Quintile in 2009 | Total (in thousands) | | Quintile in 2012 | | | | | | | | | |
| | | | Moved down two or more quintiles | | Moved down one quintile | | Stayed in the same quintile | | Moved up one quintile | | Moved up two or more quintiles | |
	Estimate	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]
Top												
Less than high school	462	93	33.2	9.39	20.7	8.37	46.0	9.72	X	X	X	X
High school diploma	2,327	209	13.9	3.22	25.7	3.97	60.4	4.88	X	X	X	X
Some college or associate's degree	3,970	274	13.5	2.44	27.4	3.10	59.0	3.35	X	X	X	X
Bachelor's degree or higher.	15,907	542	8.0	0.94	15.2	1.29	76.7	1.46	X	X	X	X
Fourth												
Less than high school	1,153	149	19.7	4.99	28.1	6.36	40.4	6.61	11.9	5.00	X	X
High school diploma	4,192	301	12.0	2.28	23.9	2.85	49.5	3.60	14.6	2.75	X	X
Some college or associate's degree	6,317	380	12.7	2.03	24.3	2.61	46.1	3.15	16.6	2.54	X	X
Bachelor's degree or higher.	10,998	455	6.8	1.12	16.6	1.65	53.4	2.23	23.1	1.99	X	X
Middle												
Less than high school	2,199	214	10.5	2.92	28.9	4.26	39.8	4.43	18.2	4.01	2.2	1.61
High school diploma	5,821	342	6.5	1.27	25.8	2.50	47.7	2.85	15.8	2.25	4.0	1.21
Some college or associate's degree	6,452	376	6.3	1.57	20.5	2.37	48.3	3.13	19.3	2.52	5.7	1.70
Bachelor's degree or higher.	8,184	377	3.3	0.94	18.3	1.98	43.6	2.55	25.9	2.13	8.8	1.53
Second												
Less than high school	3,329	239	X	X	30.4	3.86	45.3	4.49	17.8	3.36	6.5	1.85
High school diploma	6,741	350	X	X	21.2	2.10	54.0	2.76	16.6	1.88	8.1	1.57
Some college or associate's degree	6,776	361	X	X	18.5	2.24	50.3	2.96	22.1	2.43	9.0	1.88
Bachelor's degree or higher.	5,818	376	X	X	17.0	2.45	45.3	3.13	22.4	2.55	15.2	2.03
Bottom												
Less than high school	6,009	386	X	X	X	X	78.1	2.42	16.7	2.31	5.2	1.21
High school diploma	6,452	377	X	X	X	X	72.3	2.55	16.6	2.22	10.9	1.90
Some college or associate's degree	6,300	387	X	X	X	X	64.4	2.81	21.5	2.32	14.0	2.43
Bachelor's degree or higher.	3,890	283	X	X	X	X	58.0	3.96	22.0	3.31	19.9	3.52

X Not applicable.

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.

Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table A-4.
Percent Distribution of Household Movement Across Quintiles by Marital Status of Householder: 2009 and 2012

Quintile in 2009	Total (in thousands)		Quintile in 2012									
			Moved down two or more quintiles		Moved down one quintile		Stayed in the same quintile		Moved up one quintile		Moved up two or more quintiles	
	Estimate	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]
Top												
Married	18,166	536	8.8	0.86	17.9	1.28	73.3	1.38	X	X	X	X
Never married	487	85	15.2	3.62	18.2	3.98	66.6	4.47	X	X	X	X
Divorced or separated	2,019	187	14.5	3.27	23.3	4.26	62.2	4.80	X	X	X	X
Widowed	1,994	216	21.5	8.16	23.8	7.61	54.7	9.32	X	X	X	X
Fourth												
Married	15,141	470	26.3	1.52	19.6	1.38	51.6	1.98	19.8	1.59	X	X
Never married	1,035	141	28.0	4.30	21.5	3.76	45.4	5.09	23.1	4.20	X	X
Divorced or separated	3,271	244	33.6	3.81	23.5	3.48	47.7	3.82	14.7	3.07	X	X
Widowed	3,213	269	36.3	6.89	26.0	5.32	48.0	6.81	11.6	4.67	X	X
Middle												
Married	11,926	461	4.3	0.78	21.2	1.59	45.9	1.91	22.4	1.75	6.2	0.94
Never married	1,716	146	7.4	2.30	19.8	3.28	44.5	3.73	20.2	2.99	8.1	2.15
Divorced or separated	4,509	278	7.7	1.67	25.3	2.88	43.7	3.23	18.1	2.93	5.2	2.20
Widowed	4,506	307	5.8	2.07	23.4	3.69	51.7	5.02	17.0	3.62	2.1	1.39
Second												
Married	8,826	433	X	X	18.7	1.93	48.1	2.48	22.5	1.95	10.6	1.40
Never married	2,958	215	X	X	22.3	2.93	44.2	3.09	21.7	3.14	11.8	2.19
Divorced or separated	5,174	341	X	X	23.6	2.59	50.2	3.09	16.7	2.08	9.5	1.75
Widowed	5,706	353	X	X	18.3	2.66	61.9	3.88	14.3	2.98	5.5	1.66
Bottom												
Married	4,499	325	X	X	X	X	57.9	3.20	24.9	3.06	17.1	2.16
Never married	4,612	278	X	X	X	X	66.4	2.77	19.7	2.38	13.8	2.35
Divorced or separated	6,423	330	X	X	X	X	71.5	2.53	17.0	2.12	11.4	2.07
Widowed	7,116	428	X	X	X	X	81.3	2.45	14.6	2.27	4.1	1.33

X Not applicable.

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.

Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table A-5.
Percent Distribution of Household Movement Across Quintiles by Age of Householder: 2009 and 2012

Quintile in 2009	Total (in thousands)		Quintile in 2012									
			Moved down two or more quintiles		Moved down one quintile		Stayed in the same quintile		Moved up one quintile		Moved up two or more quintiles	
	Estimate	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]
Top												
15–24 years..........	199	81	10.9	10.62	32.6	19.67	56.5	20.27	X	X	X	X
25–34 years..........	3,056	265	8.9	2.49	16.7	3.29	74.4	3.71	X	X	X	X
35–44 years..........	5,965	342	7.2	1.61	15.3	2.07	77.5	2.44	X	X	X	X
45–54 years..........	6,639	309	7.6	1.47	16.8	2.14	75.7	2.43	X	X	X	X
55–64 years..........	4,807	266	14.1	2.06	22.0	2.38	63.9	2.37	X	X	X	X
65 years and over	2,001	159	19.5	3.40	27.4	4.22	53.2	4.66	X	X	X	X
Fourth												
15–24 years..........	665	137	29.9	9.73	21.1	8.62	34.3	11.46	32.8	10.65	X	X
25–34 years..........	4,089	272	19.9	3.18	15.7	2.92	53.7	3.83	23.8	3.31	X	X
35–44 years..........	4,932	333	23.9	2.80	17.3	2.68	53.9	3.59	20.6	2.80	X	X
45–54 years..........	5,713	307	28.6	2.60	21.5	2.53	48.5	2.98	20.1	2.64	X	X
55–64 years..........	4,094	232	33.3	3.32	23.6	2.92	46.9	3.54	14.7	2.81	X	X
65 years and over	3,167	204	37.0	3.50	27.1	3.26	49.1	3.53	12.1	2.30	X	X
Middle												
15–24 years..........	1,130	178	6.7	6.01	21.6	7.52	36.9	8.64	25.3	7.41	9.5	5.03
25–34 years..........	4,091	292	3.8	1.40	16.5	2.86	45.8	3.85	24.9	3.51	8.7	2.19
35–44 years..........	4,547	323	6.2	1.83	22.6	3.47	42.7	3.50	21.6	3.32	6.8	2.28
45–54 years..........	4,552	269	5.3	1.42	23.1	2.97	45.7	3.26	20.9	2.64	4.9	1.49
55–64 years..........	3,984	234	7.3	1.82	21.3	2.61	43.1	3.25	22.9	3.03	5.3	1.83
65 years and over	4,353	219	5.5	1.23	25.5	2.53	52.9	2.92	12.4	1.91	3.6	1.17
Second												
15–24 years..........	1,261	181	X	X	15.3	5.32	36.3	7.86	29.8	8.59	18.6	6.05
25–34 years..........	3,961	348	X	X	21.6	3.73	44.5	3.84	21.5	3.26	12.4	2.56
35–44 years..........	3,617	270	X	X	17.7	3.12	46.3	4.01	23.4	3.13	12.6	2.69
45–54 years..........	4,377	320	X	X	24.1	2.67	44.5	3.40	21.9	3.24	9.5	2.00
55–64 years..........	3,463	236	X	X	24.3	3.40	43.8	3.69	22.3	3.11	9.3	2.00
65 years and over	5,985	282	X	X	18.4	1.88	64.1	2.47	11.8	1.59	5.7	1.19
Bottom												
15–24 years..........	1,693	221	X	X	X	X	50.9	6.30	21.4	5.38	27.7	6.22
25–34 years..........	3,240	287	X	X	X	X	57.2	4.77	24.2	4.37	18.5	3.46
35–44 years..........	3,329	274	X	X	X	X	57.5	4.09	27.9	3.90	14.6	3.12
45–54 years..........	4,109	312	X	X	X	X	70.4	3.39	17.3	2.73	11.9	2.43
55–64 years..........	3,481	231	X	X	X	X	73.2	3.14	17.5	2.45	9.3	2.18
65 years and over	6,799	319	X	X	X	X	82.5	1.92	13.1	1.78	4.5	1.09

X Not applicable.

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.

Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table A-6.
Percent Distribution of Household Movement Across Quintiles by Race and Ethnicity of Householder: 2009 and 2012

Quintile in 2009	Total (in thousands)		Quintile in 2012									
			Moved down two or more quintiles		Moved down one quintile		Stayed in the same quintile		Moved up one quintile		Moved up two or more quintiles	
	Estimate	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]
Top												
Non-Hispanic White..........	18,202	524	9.6	0.91	18.3	1.31	72.1	1.44	X	X	X	X
Black.....................	1,331	164	18.5	4.96	21.2	5.50	60.3	7.01	X	X	X	X
Hispanic..................	1,488	213	10.9	4.43	23.3	5.66	65.8	6.34	X	X	X	X
Fourth												
Non-Hispanic White..........	17,029	501	26.4	1.45	20.3	1.35	50.6	1.74	20.5	1.57	X	X
Black.....................	2,178	227	33.0	5.72	19.6	4.88	47.6	6.39	14.4	4.45	X	X
Hispanic..................	2,083	218	33.8	5.26	23.5	4.62	48.3	5.72	12.9	3.81	X	X
Middle												
Non-Hispanic White..........	16,221	505	4.9	0.79	20.6	1.41	46.5	1.76	21.6	1.48	6.3	0.97
Black.....................	2,420	224	9.2	2.43	22.5	4.27	47.4	5.54	15.2	4.25	5.8	2.67
Hispanic..................	3,030	279	5.8	1.93	27.6	4.08	42.0	4.82	19.7	3.96	4.9	1.99
Second												
Non-Hispanic White..........	15,192	535	X	X	18.6	1.31	50.5	1.77	18.9	1.59	11.9	1.17
Black.....................	3,361	252	X	X	24.3	3.58	46.5	4.27	23.5	4.00	5.6	2.14
Hispanic..................	3,299	255	X	X	26.9	4.03	45.9	4.63	21.0	3.66	6.2	1.94
Bottom												
Non-Hispanic White..........	13,674	566	X	X	X	X	68.0	1.80	19.3	1.53	12.5	1.45
Black.....................	4,715	309	X	X	X	X	74.6	3.19	16.7	2.81	8.7	1.97
Hispanic..................	3,220	290	X	X	X	X	67.4	4.29	20.4	3.79	12.2	2.90

X Not applicable.

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.

Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table A-7.
Demographic Characteristics for Households in the Bottom Quintile: 2009

Characteristic of householder	Quintile in 2012					
	Remained in the bottom quintile		Moved up to the second quintile		Moved up to the middle, fourth, or top quintile	
	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]
Total	**15,675,000**	**525,000**	**4,684,000**	**315,000**	**2,671,000**	**262,000**
Age						
15–24 years.............................	5.5	0.99	8.5	2.24	17.6	3.83
25–34 years.............................	11.8	1.24	18.3	3.39	22.5	4.13
35–44 years.............................	12.2	1.37	21.7	2.79	18.2	3.60
45–54 years.............................	18.4	1.49	16.6	2.64	18.3	3.81
55–64 years.............................	16.3	1.24	14.2	2.13	12.1	2.78
65 years and over	35.8	1.71	20.7	2.63	11.4	2.73
Race/Ethnicity						
White.................................	71.8	1.48	76.5	3.19	77.3	3.89
Non-Hispanic..........................	59.4	1.87	61.7	3.72	64.1	4.85
Black..................................	22.4	1.46	18.4	2.98	15.4	3.50
Asian or Pacific Islander	2.1	0.45	2.4	1.29	3.5	1.48
All other races	3.7	0.63	2.7	1.00	3.7	1.67
Hispanic (any race)	13.8	1.44	15.3	2.88	14.7	3.41
Martial Status						
Married, spouse present	14.4	1.29	23.3	3.10	24.9	3.83
Married, spouse absent....................	2.2	0.58	2.8	1.34	3.9	1.82
Widowed	23.9	1.56	15.7	2.43	7.0	2.24
Divorced	24.4	1.44	19.5	2.77	22.7	4.01
Separated	4.9	0.78	5.9	1.72	4.7	2.59
Never married	30.2	1.82	32.8	3.43	36.7	5.30
Education						
8 years or less..........................	13.4	1.32	11.8	2.40	5.3	1.85
Some high school	16.5	1.46	11.6	2.23	6.4	2.09
High school diploma (includes GED)...........	29.8	1.83	25.0	3.12	26.3	3.93
Some college (no degree)	12.6	1.29	17.4	2.74	22.1	5.00
Associate's degree, etc	13.3	1.17	14.2	2.45	11.0	2.62
Bachelor's degree or higher.................	14.4	1.29	20.0	2.85	29.0	5.12

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.

Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table A-8.
Demographic Characteristics for Households in the Second Quintile: 2009

Characteristic of householder	Quintile in 2012							
	Moved down to the bottom quintile		Remained in the second quintile		Moved up to the middle quintile		Moved up to the fourth or top quintile	
	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]
Total	**4,286,000**	**306,000**	**11,197,000**	**426,000**	**4,958,000**	**295,000**	**2,263,000**	**219,000**
Age								
15–24 years........................	4.1	1.56	4.1	1.00	8.3	2.42	10.4	3.49
25–34 years........................	18.2	3.01	15.7	1.69	18.8	2.96	21.8	4.07
35–44 years........................	13.7	2.55	14.9	1.42	18.7	2.79	20.2	4.44
45–54 years........................	22.5	2.56	17.4	1.54	21.2	3.23	18.4	3.73
55–64 years........................	17.9	2.63	13.6	1.34	17.2	2.39	14.2	3.13
65 years and over	23.5	2.78	34.3	1.72	15.7	2.25	15.0	3.00
Race/Ethnicity								
White	77.6	2.69	81.2	1.67	76.6	3.40	88.3	3.21
Non-Hispanic	60.3	3.29	68.5	1.90	63.7	3.71	80.0	3.91
Black	17.5	2.51	14.0	1.55	17.5	2.99	8.4	3.07
Asian or Pacific Islander	2.1	1.01	2.1	0.67	2.4	0.95	0.8	0.75
All other races	2.8	1.06	2.8	0.74	3.6	1.24	2.6	1.33
Hispanic (any race)	18.9	2.68	13.5	1.62	15.4	2.58	9.0	2.78
Martial Status								
Married, spouse present	33.7	3.03	36.3	2.07	42.8	3.31	39.6	4.70
Married, spouse absent..............	1.5	0.80	1.6	0.61	1.2	0.74	1.6	1.17
Widowed	11.6	1.97	16.4	1.39	9.4	2.18	7.2	2.18
Divorced	20.7	2.43	20.5	1.74	16.6	2.32	20.2	3.81
Separated	5.4	1.84	2.7	0.71	2.6	1.04	1.6	1.02
Never married	27.1	3.16	22.5	1.79	27.4	3.53	29.9	4.51
Education								
8 years or less.....................	9.9	2.2	4.9	0.9	5.6	1.8	3.7	1.84
Some high school	11.7	2.2	8.5	1.1	7.5	1.9	5.8	2.35
High school diploma (includes GED)....	30.5	2.9	32.5	1.9	24.9	2.8	24.3	4.54
Some college (no degree)............	12.4	2.6	15.9	1.6	16.9	2.9	17.2	4.32
Associate's degree	14.4	2.5	14.6	1.5	16.3	2.6	9.9	2.92
Bachelor's degree or higher...........	21.1	2.9	23.6	1.9	28.8	3.0	39.1	4.92

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.

Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table A-9.
Demographic Characteristics for Households in the Middle Quintile: 2009

Characteristic of householder	Quintile in 2012									
	Moved down to the bottom quintile		Moved down to the second quintile		Remained in the middle quintile		Moved up to the fourth quintile		Moved up to the top quintile	
	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]
Total	1,701,000	227,000	4,511,000	347,000	10,334,000	458,000	4,690,000	283,000	1,367,000	167,000
Age										
15–24 years.............................	5.9	5.27	4.9	1.77	4.0	1.13	6.1	1.85	7.9	4.13
25–34 years.............................	12.2	4.37	13.6	2.39	18.1	1.70	21.7	3.04	26.2	5.65
35–44 years.............................	22.0	5.91	20.8	3.25	18.8	1.75	20.9	3.10	22.7	6.83
45–54 years.............................	18.7	4.52	21.2	2.81	20.1	1.69	20.3	2.48	16.3	4.55
55–64 years.............................	22.5	5.47	17.1	2.16	16.6	1.42	19.5	2.39	15.6	4.87
65 years and over	18.7	4.15	22.4	2.42	22.3	1.70	11.5	1.84	11.4	3.70
Race/Ethnicity										
White	74.7	5.48	83.2	2.35	84.3	1.79	86.8	2.36	84.2	5.05
Non-Hispanic	61.3	6.07	67.3	2.95	73.1	2.18	74.8	3.07	74.5	5.94
Black	17.2	4.46	11.0	2.08	11.1	1.65	7.8	2.01	10.2	4.46
Asian or Pacific Islander	3.5	2.48	2.8	1.19	2.4	0.65	3.1	0.96	5.0	2.68
All other races	4.6	2.66	3.1	1.07	2.2	0.64	2.3	0.98	0.5	0.71
Hispanic (any race)	13.7	4.20	16.8	2.87	12.3	1.66	12.7	2.69	10.8	4.10
Martial Status										
Married, spouse present	37.9	5.80	48.9	3.37	51.8	2.13	55.4	3.08	51.5	6.97
Married, spouse absent....................	1.4	1.31	2.0	1.10	1.1	0.51	1.6	0.87	2.2	2.26
Widowed	7.7	2.70	8.1	1.36	8.6	1.12	6.2	1.33	2.7	1.75
Divorced	23.6	4.93	21.0	2.49	16.5	1.62	14.5	2.48	15.3	6.27
Separated	3.4	2.18	2.0	0.88	2.6	0.67	2.9	1.47	1.8	1.71
Never married	26.0	6.96	18.0	2.76	19.4	1.88	19.4	2.78	26.6	6.34
Education										
8 years or less...........................	0.2	0.45	0.6	0.43	0.3	0.21	0.3	0.43	0.9	1.14
Some high school	2.0	1.53	0.7	0.63	0.4	0.24	1.3	0.78	1.7	1.96
High school diploma (includes GED)..........	4.0	2.58	1.6	0.72	1.2	0.54	1.8	1.08	0.7	1.19
Some college (no degree)	1.8	1.70	1.5	0.70	2.0	0.55	0.8	0.66	0.2	0.40
Associate's degree	1.7	1.62	2.4	0.99	1.2	0.54	1.2	0.72	17.0	4.79
Bachelor's degree or higher.................	2.9	1.96	2.1	1.00	1.3	0.53	2.1	0.99	17.1	5.85

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.
Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table A-10.
Demographic Characteristics for Households in the Fourth Quintile: 2009

Characteristic of householder	Quintile in 2012							
	Moved down to the bottom or second quintile		Moved down to the middle quintile		Remained in the fourth quintile		Moved up to the top quintile	
	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]
Total	**2,284,000**	**231,000**	**4,691,000**	**303,000**	**11,328,000**	**430,000**	**4,206,000**	**285,000**
Age								
15–24 years.....................	3.5	2.63	3.0	1.33	2.0	0.71	5.0	1.96
25–34 years.....................	12.2	3.35	13.6	2.46	19.4	1.66	22.4	3.07
35–44 years.....................	17.6	3.67	18.2	2.92	23.5	1.93	23.4	3.10
45–54 years.....................	24.1	4.25	26.2	2.99	24.5	1.61	26.4	3.16
55–64 years.....................	26.4	3.91	20.6	2.40	16.9	1.48	13.9	2.62
65 years and over	16.2	2.99	18.3	2.33	13.7	1.32	8.8	1.64
Race/Ethnicity								
White	74.9	4.61	83.6	2.79	84.4	1.80	86.3	2.86
Non-Hispanic	62.7	5.34	73.9	3.17	76.1	2.19	80.5	3.26
Black	17.5	4.21	9.1	2.31	9.2	1.50	7.2	2.23
Asian or Pacific Islander	3.1	1.49	4.1	1.46	3.6	0.80	5.0	1.52
All other races	4.5	1.57	3.2	1.25	2.9	0.73	1.5	0.91
Hispanic (any race)	14.0	3.63	10.4	2.20	8.9	1.32	6.2	1.83
Martial Status								
Married, spouse present	58.0	4.58	61.4	3.14	68.1	1.97	68.4	3.62
Married, spouse absent.............	1.8	1.44	1.8	0.83	0.9	0.46	0.6	0.53
Widowed	6.5	2.29	5.7	1.50	4.4	0.84	2.8	1.10
Divorced	17.5	3.71	15.5	2.46	12.1	1.36	10.0	2.26
Separated	2.5	1.83	0.9	0.58	1.7	0.56	1.0	0.68
Never married	13.7	3.77	14.7	2.56	12.9	1.56	17.1	3.18
Education								
8 years or less...................	4.3	1.72	4.0	1.37	1.6	0.49	1.8	1.14
Some high school	5.7	2.03	2.9	1.16	2.5	0.72	1.3	0.83
High school diploma (includes GED)...	22.0	3.83	21.3	2.62	18.3	1.71	14.1	2.65
Some college (no degree)..........	17.7	4.20	19.8	3.12	16.2	1.60	15.8	2.74
Associate's degree	17.5	3.86	12.9	2.42	9.5	1.25	8.4	2.38
Bachelor's degree or higher.........	32.9	4.59	39.0	3.28	51.9	2.23	58.5	3.95

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.

Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.

Table A-11.
Demographic Characteristics for Households in the Top Quintile: 2009

Characteristic of householder	Quintile in 2012					
	Moved down to the bottom, second, or middle quintile		Moved down to the fourth quintile		Remained in the top quintile	
	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]	Percent	Margin of error (±)[1]
Total	**2,294,000**	**200,000**	**4,339,000**	**342,000**	**16,116,000**	**565,000**
Age						
15–24 years.............................	0.9	0.91	1.5	1.11	0.7	0.38
25–34 years.............................	11.9	3.10	12.1	2.53	14.1	1.25
35–44 years.............................	18.7	3.93	21.7	2.68	28.6	1.48
45–54 years.............................	21.9	4.10	26.5	3.10	31.1	1.34
55–64 years.............................	29.6	3.78	25.2	2.76	19.0	1.28
65 years and over	17.0	2.92	13.0	2.03	6.6	0.82
Race/Ethnicity						
White.................................	82.7	3.40	86.8	2.48	86.8	1.12
Non-Hispanic.........................	75.9	3.94	79.2	3.30	81.2	1.42
Black.................................	10.7	3.07	6.7	1.83	5.0	0.81
Asian or Pacific Islander	4.0	1.76	3.9	1.49	5.7	0.77
All other races	2.6	1.34	2.5	1.36	2.5	0.57
Hispanic (any race)	7.1	3.14	8.2	2.18	6.1	0.92
Martial Status						
Married, spouse present	68.2	3.75	76.8	2.89	81.2	1.48
Married, spouse absent....................	1.2	1.41	0.7	0.48	1.1	0.49
Widowed	4.6	1.87	2.8	1.02	1.6	0.38
Divorced	11.0	2.79	10.7	2.07	7.3	0.92
Separated	1.8	1.27	0.5	0.44	0.5	0.28
Never married	13.2	3.10	8.6	2.08	8.2	0.95
Education						
8 years or less...........................	3.0	1.54	1.1	0.78	0.5	0.23
Some high school	3.7	1.76	1.2	0.67	0.8	0.27
High school diploma (includes GED)..........	14.1	3.07	14.2	2.19	8.7	1.06
Some college (no degree)	13.1	3.39	16.1	2.84	9.1	1.13
Associate's degree	10.3	2.67	9.8	2.29	5.4	0.76
Bachelor's degree or higher.................	55.8	4.46	57.6	3.25	75.5	1.53

[1] The margin of error can be subtracted from and added to the point estimate to get the 90 percent confidence interval around the estimate.

Note: The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error, see <www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html>.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel.