

**DOC - US CENSUS BUREAU**  
**Income, Poverty and Health Insurance Coverage: 2023 News Conference**  
**September 10, 2024**  
**10:00 am Eastern**

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

I'd now like to turn the conference over to Julie. Thank you. You may begin.

Julie Iriondo: Good morning, and thank you for joining us. I'm Julie Iriondo, Chief of the Media Relations Branch in the Public Information Office at the U.S. Census Bureau. Today, we are releasing the latest income, poverty, and health insurance findings for the nation. We will have three presenters today to walk through the findings.

The presenters are David Waddington, Division Chief, Liana Fox, Assistant Division Chief for Economic Characteristics, and Sharon Stern, Assistant Division Chief for Employment Characteristics, all from the Census Bureau's Social, Economic, and Housing Statistics Division.

Immediately after the presentations, we'll begin taking questions. Please note, if you're watching today's webinar on YouTube, you'll need to dial into the phone line to ask a question. That phone number is listed on your screen now.

If you already know what you'd like to ask, you can join the queue now by dialing Star 1.

Without further delay, I'll now turn it over to David Waddington. Dave?

David Waddington: Good morning, and thank you for joining us today. This morning, we are releasing three reports, Income, Poverty, and Health Insurance Coverage in the United States, all for 2023. These reports are based on data from the Current Population Survey's Social - Annual Social Economic Supplement, the CPS ASEC. The Current Population Survey is the longest-running survey conducted at the Census Bureau, and is the official source of the National Poverty Estimates.

Now, let's take a look at the main findings. Real median household income was \$80,610 in 2023. This was a 4% increase from the 2022 estimates. Recessions, as defined by the National Bureau of Economic Research, are depicted in this and all time series charts in light shading. The official poverty rate fell 0.4 percentage points to 11.1% in 2023.

There were 36.8 million people in poverty, not statistically different from 2022. The SPM, or Supplemental Poverty Measure, extends the Official Poverty Measure to include the value of non-cash benefits, taxes, and other necessary expenses. The SPM rate in 2023 was 12.9%. This was a 0.5 percentage point increase from 2022. The percentage of people with health insurance coverage for some or all of calendar year 2023 was 92%, meaning that 8% of the population had no insurance the entire year.

Now, let's turn to our subject-matter experts who will take a closer look at the findings. Liana Fox will present the main findings for income and poverty. As a reminder, we'll take your questions immediately following these

presentations.

Liana Fox: Thank you, Dave. Good morning. Income and poverty statistics help us measure the economic well-being of the nation's population. Most of the income estimates in my presentation are based on money income, which is a measure of cash or money resources coming into a household.

It includes wages and earnings from work, as well as social security benefits, unemployment compensation, retirement income, interest, dividends, and public assistance. It is pre-taxed and therefore does not account for taxes paid or tax credits received. It also does not account for non-cash assistance.

Let me begin by summarizing the main income, earnings, and work experience findings. Between 2022 and 2023, real median household income increased by 4%. Household income rose throughout the income distribution, increasing 6.7% at the 10th percentile, and 4.6% at the 90th percentile. Real median earnings for full-time year-round workers increased by 3% for men and 1.5% for women. For full-time year-round workers, the female-to-male earnings ratio fell to 82.7%.

Now, let's take a closer look at these findings. This chart shows median household income estimates from 1967 to 2023 in real inflation-adjusted dollars. This adjustment reflects a 4% increase in consumer prices between 2022 and 2023. The median is the point that divides the household income distribution into halves, one half with income above the median, and the other with income below the median.

Real median household income increased 4% from 2022 to \$80,610 in 2023. This is the first annual increase in median household income since 2019, before the COVID-19 pandemic began. The 2023 median household income

is not statistically different from the 2019 median. Now, looking at income by race and Hispanic origin, Asian households had the highest median income in 2023, followed by non-Hispanic White and Hispanic households. Black households had the lowest median income.

Of these groups, only the median income for non-Hispanic White households increased significantly between 2022 and 2023. In addition to looking at the median or 50th percentile, examining other points along the income distribution provides insight into how lower and higher income households fared. Here we see that household income rose across the income distribution, increasing 6.7% at the 10th percentile, or lower end, and 4.6% at the 90th percentile, or top end of the income distribution.

The Gini Index is a measure of income inequality that ranges from zero to one, with zero representing total equality and one representing total inequality. The Gini Index was 0.485 in 2023, not statistically different from 2022. This slide adds estimates for post-tax income, which accounts for federal and state income and payroll taxes, as well as temporary cash payments administered by tax agencies, like rebates or stimulus payments.

In 2023, pre-tax and post-tax income paints similar portraits. The Gini index did not change significantly for either measure, but income increased at all three percentiles shown. This is the first year that historical post-tax income estimates back to 2009 have been included in the Appendix to the Income Report. This slide shows those pre-tax and post-tax income across the income distribution from 2009 to 2023 for the median, 10th, and 90th percentiles.

Here, we can see that in 2023, pre-tax money income was higher than post-tax income at the 90th and 50th percentiles, but not significantly different at the lower end of the income distribution. These slides look at earnings and work

experience for people aged 15 and older. Earnings are the sum of wages, salary, and self-employment income.

Earnings comprised 77% of aggregate income in 2023. Total workers include both part-time and full-time workers. A full-time year-round worker is a person who worked at least 35 hours per week and at least 50 weeks per year. This slide shows 2023 real median earnings among all workers and full-time year-round workers by sex. Looking at total workers, median earnings increased 2.6% for men and decreased 2% for women. In comparison, median earnings for full-time year-round workers increased by 3% for men and 1.5% for women.

Here, we see historical median earnings for full-time year-round workers by sex. The ratio of these estimates is called the female-to-male earnings ratio. The earnings ratio declined to 82.7% in 2023. This means that women earned about 83% as much as their male counterparts. This is the first annual decline in the ratio since 2003. To find our full income report and additional resources, please visit our website.

Now, let's turn to poverty. The Census Bureau produces two poverty measures each year, the Official Poverty Measure, and the Supplemental Poverty Measure, also known as the SPM. Between 2022 and 2023, the Official Poverty Rate fell 0.4 percentage points to 11.1%, while the SPM rate increased 0.5 percentage points to 12.9%. We'll discuss each of these measures in turn, beginning with official poverty.

The official poverty measure established by the Office of Management and Budget Statistical Policy Directive 14 uses the same definition of money income as the income estimates discussed earlier. The components of money income are shown again here. Poverty status is determined by comparing

money income to a poverty threshold. The official poverty threshold is adjusted for family composition, but does not vary by geography. In 2023, a family with two adults and two children was classified as in poverty if their income was less than \$30,900.

Here, we have the official poverty rates and the number of people in poverty from 1959, our first year of estimates, to 2023. In 2023, the official poverty rate was 11.1%, down 0.4 percentage points from 2022. There were 36.8 million people in poverty in 2023, not statistically different from the previous year.

This slide shows official poverty rates by age. Of the three categories, children have the highest poverty rate in 2023 at 15.3%. Between 2022 and 2023, only the poverty rate for 18 to 64-year-olds changed significantly, falling 0.6 percentage points to 10%. Here, we have trends in official poverty by race and Hispanic origin. Between 2022 and 2023, poverty fell 0.9 percentage points for non-Hispanic White individuals to 7.7%. Poverty rates for the other groups in this figure did not change significantly between years. Poverty rates for additional race and Hispanic origin groups are available in the report.

Now, let's turn to the Supplemental Poverty Measure. The SPM uses different resources and thresholds than the official poverty measure. On the resources side, the SPM adds non-cash benefits from government assistance programs like housing, utility, and nutritional assistance programs, and subtracts taxes and necessary expenses like work, child care, and medical expenses.

SPM thresholds are produced by the Bureau of Labor Statistics using Consumer Expenditure Survey data. Separate thresholds are created for renters, homeowners with a mortgage, and those who own their home free and clear. The figure on the left shows official and SPM poverty thresholds for

units with two adults and two children.

Additionally, the SPM adjusts for geographic differences in housing costs, while the official poverty threshold is constant throughout the United States. The map on the right shows SPM thresholds for renters after they've been adjusted for geographic differences in housing costs. The yellow areas have lower SPM thresholds for renters than the Official Poverty Measure, while the blue and green areas have higher thresholds.

This slide presents SPM and Official Estimates from 2009 to 2023. The Official Estimates shown here use the Official Poverty Measure definitions, but include unrelated individuals under age 15 so that the SPM and Official Measures can be compared directly. In 2023, the SPM rate was 12.9%, 1.8 percentage points above the official rate. The two measures diverged in 2023, with the SPM rate increasing, while the official rate fell.

The next set of slides show SPM and official rates by age. The first is for children under age 18. The SPM rate for children increased to 13.7% in 2023. The official rate was 15.2%. This is the only age group where the official rate was higher than the SPM rate in 2023. The SPM rate for 18 to 64-year-olds was 12.2% in 2023, 2.2 percentage points higher than the official rate. The SPM rate for adults 65 years and older was 14.2%. This was 4.4 percentage points higher than the official rate, and it's the largest gap between rates for the three age groups. SPM rates did not change significantly between 2022 and 2023 for either adult group.

We now turn to SPM rates by race and Hispanic origin. Hispanic individuals had the highest poverty rates in 2023, followed by Black and Asian individuals. Non-Hispanic White individuals had the lowest poverty rates. Of these groups, only the rates for Asian and Hispanic individuals changed

significantly from 2022, both increases.

Finally, the SPM allows us to gauge the effectiveness of tax credits and transfers in alleviating poverty. It also lets us see how necessary expenses can increase poverty. This figure shows how the number of people in poverty changes if we add or subtract a single resource element from the SPM. It shows the effects for both the overall population and by age.

Some of these elements, like Social Security and Unemployment Insurance, are included in the official poverty estimate. Others, like refundable tax credits and medical expenses, are included only in the SPM. Using this chart, we can see that 27.6 million people were taken out of poverty by Social Security benefits. Approximately 70% of these individuals were age 65 and older.

6.4 million people were taken out of poverty by refundable tax credits. Of these, 3.4 million were children. Finally, 7.4 million people were pushed into poverty by medical expenses. Please visit our website to find the full poverty report and additional resources. Next, Sharon Stern will summarize the findings for health insurance.

Sharon Stern: Thank you, Liana. Health insurance coverage is an important measure of our nation's overall well-being. 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 and what type of insurance they have.

Let me begin by summarizing the main findings this year. 8% of the population, or about 26.4 million people, did not have health insurance



coverage at any point in 2023. The uninsured rate was not statistically different from 2022. People are counted as insured if they had coverage at any time during the year, even if they did not have coverage for the full year.

In 2023, most people, 92%, had health insurance coverage at some point during the calendar year. 65.4% of people held private coverage. Employer-based insurance was the most common subtype of coverage overall, covering 53.7% of the population, while 10.2% of people purchased their coverage directly. In 2023, 36.3% of people had public coverage, which includes Medicare, Medicaid, and VA and CHAMPVA coverage. It's important to note that some people may be counted in multiple categories if they held different types of coverage during the calendar year.

Changes in health coverage from year to year reflect changing economic conditions, but also demographic shifts such as population aging and policy changes at the federal and state levels that affect access to care. The chart on the right shows the change in health insurance coverage between 2022 and 2023. The apparent differences in private coverage overall and public coverage overall were not statistically significant.

Among private coverage types, employer-based coverage decreased to 53.7% in 2023, down 0.7 percentage points since 2022. This decline was partially offset by an increase of direct purchase coverage, which was 10.2% in 2023, an increase of 0.3 percentage points. While the percentage of people with Medicare coverage increased, this was due to a growth in the number of people age 65 and over and not a change in Medicare coverage for adults in that age range.

Now, we turn to the uninsured rate over time to give context for coverage levels. This figure shows uninsured estimates from 2013 to 2023. The

uninsured rate declined from 2013 to 2014 when many provisions of the Patient Protection and Affordable Care Act, known as the ACA, went into effect, and continued to decline through 2016. After switching to the new processing system, the 2017 rate was 7.9%. 2023 saw no change in the uninsured rate compared to the previous year, and the rate remained near historic lows at 8.0%.

This figure shows uninsured estimates from 2013 to 2023 by different age categories. Working age adults consistently have the highest uninsured rates, while the rates for adults 65 and older are the lowest. Between 2022 and 2023, the uninsured rate for children under 19 increased 5.8%. The uninsured rate for adults 65 and older continued to hover around 1%. Looking at the uninsured rate by race, we see there were no changes between 2022 and 2023. Hispanic people had the highest uninsured rates, while non-Hispanic White and Asian people had the lowest uninsured rates.

Today, we are also releasing an America Counts story comparing health insurance outcomes for people by the family's income to poverty ratio. The chart on the left shows children under age 19. The chart on the right presents adults 19 to 64. Working age adults between 100% and 399% of poverty saw their uninsured rate decrease between 2021 and 2022, before increasing in 2023. None of the other groups shown here had a statistically significant change between 2022 and 2023. More information is available on our report, supplemental table, and America Counts story. Now, I'll turn it back to David Waddington.

David Waddington: All right. Thank you, Sharon, and Liana. That concludes our presentations. To recap the highlights, in 2023, the real median household income was \$80,610. The official poverty rate was 11.1%, the SPM rate was 12.9%, and the uninsured rate was 8.0%. I also want to share that we are releasing several

America Counts stories, blogs, and other working papers today. The America Counts stories are listed here, and the other papers and blogs are in our press kit. And now, I want to turn it back over to Julie, who's going to lead the question-and-answer session.

Julie Iriondo: Thank you, Dave. We're now ready to begin taking questions. As a reminder, for questions out of scope with today's findings, please contact the Public Information Office at [pio@census.gov](mailto:pio@census.gov). We are happy to help. Operator, can you please provide instructions on how people can submit their questions?

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

Julie Iriondo: Thank you, Operator. As we wait for questions to queue up, I'd like to mention resources for today's release can be found in our press kit on [census.gov](http://census.gov). Just go to the newsroom or look for the Income, Poverty, and Health Insurance banner in the upper left-hand corner of the homepage. In the press kit, you'll find the news release, full reports on income, poverty, and health insurance, graphics, blogs, several America Counts stories, the slide deck, and more. Okay, now let's go to the questions. Operator, do we have our first caller?

Coordinator: Yes. Our first question is from Lydia DePillis from The New York Times. Go ahead. Your line is open.

Lydia DePillis: Hi. Thanks for doing this. So, the Center on Budget and Policy Priorities previewed this report by noting that the poverty threshold for the SPM rose quite a bit, especially for renters, and called it a temporary quirk, meaning

because the threshold rose 8.6% because of high housing costs. Can you guys add context to that? Why did the poverty threshold rise so much, and did that make a difference between the SPM rising and maybe otherwise staying the same?

Julie Iriondo: I'll turn this question about SPM changes to Liana.

Liana Fox: Thank you, Lydia, for this question. So, the SPM poverty thresholds are designed differently than the official poverty thresholds. Official poverty thresholds are adjusted by the CPI-U for one year of inflation. The SPM thresholds are designed to adjust for different housing tenures, like owners with a mortgage, owners without a mortgage, and renters, as well as geographic differences in housing costs across the country, as you can see in this figure.

So, we have looked specifically at this. And so, each year, the SPM and the official poverty measure are different indicators of economic well-being. They measure different things. The SPM uses five-year rolling averages of thresholds based on a bundle of goods. This is developed after years of research with the National Academies of Sciences panels and inter-agency technical working groups, and this helps smooth changes over time. So, we will see a five-year moving average as opposed to a single-year change in prices.

We did look at - each year we look at differences and why the two poverty measures might trend differently. This last year, we saw SPM increasing while official decreased, and this was primarily driven by changes in thresholds. And we have a Research Matters blog that will be going out later today that looks at what if we had adjusted the Supplemental Poverty Measure by the same measure as the official, so if we would have used CPI-U as

opposed to the changing bundle of goods that we use for SPM thresholds.

And we find that if we would have used the same measure, if we would have used inflation at 4.1%, SPM would not have statistically changed from 2022. So, it would have been 12% as opposed to 12.9% that we see with the full threshold. Does that answer your question?

Lydia DePillis: I think so, yes. If you'll entertain one quick follow-up. The poverty rate rose more for I believe Hispanic people. Do you have a sense of whether the increasing numbers of people coming over the southern border affected that, or are we measuring people who are newly arrived and maybe without income for that reason?

Liana Fox: Sure. So, the Current Population Survey doesn't necessarily distinguish between who has recently arrived or who came here years ago or any of that. So, I can't really say whether that is changing any of this. We do see that we have an increase in full-time year-round Hispanic workers, especially Hispanic females. So, that's full-time year-round work. I don't think I have anything else to add to that.

Lydia DePillis: Okay, thank you.

Julie Iriondo: Thank you for your questions, Lydia. Operator, do we have our next caller?

Coordinator: Our next caller is Tami Luhby from CNN. Go ahead. Your line is open.

Julie Iriondo: Hi, Tami.

Tami Luhby: Hi. Thank you so much for holding this call. Can you tell us a little bit more about the change in income, and particularly the fact that this is the first

statistically significant increase in real median household income since 2019?  
And also, can you talk a little bit more about the female-to-male earnings ratio?

Julie Iriondo: Thank you for those questions, Tami. Back over to Liana.

Liana Fox: Sure. The real median household income in 2023 was \$80,610. This is a 4% real increase from 2022. So, it's not significantly different from 2019. So, 2019 is our peak prior to that. So, we're not statistically different. So, this means that we are back to that pre-COVID peak that we experienced. So, this is a 4% increase this year. Last year, we had a 2.3% decrease. You can see in this figure the changes that we've had over time.

When you're looking specifically at the male-to-female earnings ratio, there's a composition story there too. So, while we saw that earnings for men increased for full-time year-round working men increased 3%, female earnings only increased by 1.5%. And some of that could be a composition story. If we have younger or newer workers coming in that are working full-time year-round, part of that, again, I mentioned we have an increase in Hispanic women working, and they tend to earn less.

So, that would be potentially driving the median income - median earnings down slightly. This is a significant decline in the male-to-female earnings ratio, or the female-to-male earnings ratio, but it's a relatively small decline of 1.5%. Thank you.

Tami Luhby: Okay, thank you. And I just wanted to confirm, so we're basically back to our median income peak over time? So, it's matching the 2019 peak?

Liana Fox: Yes, we're back to our median household income peak. We are back to 2019

levels for full-time year-round workers, and our earnings for all workers is higher than 2023, or higher than 2019.

Tami Luhby: Thank you.

Julie Iriondo: Thank you for your questions, Tami. Operator, do we have our next caller?

Coordinator: Yes. Next caller is Emily Peck from Axios. Go ahead. Your line is open.

Julie Iriondo: Hi, Emily.

Emily Peck: Hi. How are you? Thanks for doing this. I wanted to ask also about the female-to-male income ratio, the first annual decline since 2003. You mentioned composition effects. Can you talk a little bit more about what you mean by that?

Julie Iriondo: Liana?

Liana Fox: Sure. In Appendix Table A3 in our income report, we have some more details on some of the demographic breakdowns. So, here we're showing male and female earnings. We also break that down by race, by age, and education, and all that detail is in the report. We also produce hundreds and hundreds of tables, breaking this down by a number of other subgroups, so you could look into that as well.

What we do see with full-time year-round workers with the male-female earnings ratio, we see increases for both men and women, and we see - we also have - yes, we see increases for both. We see that the increases are faster for men. I think that's the main focus of that composition story. The total number of full-time year-round workers didn't change significantly this year.

The number of men working full-time year-round did not change, and the number of women did not change significantly. But there is a slight composition effect underlying that, or shifting slightly more women full-time year-round. Again, not significantly, but it's a slight underlying composition shift, as well as a slight shift in racial composition.

Emily Peck: So, more women were full-time workers in 2023, but they were making less money?

Liana Fox: So, it's not a significant number of more people. So, we would say it's not a - they are making more money, but their income - their earnings aren't rising as fast as men's earnings were.

Emily Peck: Okay. I'm sorry. Do you have a sense for why?

Liana Fox: No, I don't. I mean, there's a lot of stories in there about composition. It's really hard to disentangle some of this. What we are seeing is we're seeing widespread income gains across the income distribution. But this is a sample, and we're capturing a lot of different pieces behind what's happening.

Emily Peck: Thank you.

Julie Iriondo: Thank you for your questions, Emily. Operator, do we have our next caller?

Coordinator: Yes. Our next caller is Grace Segers from New Republic. Go ahead. Your line is open.

Julie Iriondo: Hi, Grace.



Grace Segers: Hi, there. Thank you. Hey, thank you for doing this. I was hoping you could contextualize the numbers for child and specifically why child poverty was the highest, why children had the highest poverty rate in 2023.

Julie Iriondo: Thank you for your question, Grace. This one is about child poverty. Liana?

Liana Fox: Thank you, Grace. Are you specifically asking about official or SPM or both?

Grace Segers: I would say both. I was also interested by why the SPM measure was lower than the OPM measure, but I think you kind of answered that one earlier as to the differences there, so I guess OPM.

Liana Fox: So, the SPM child poverty rate is typically lower than the official child poverty rate, because the SPM captures a lot of programs that are targeted at families with children. So, the earned income tax credit - because it's post-tax, so earned income tax credit, child tax credit, you can see a big dip there in 2021 in the SPM when these programs were temporarily expanded.

So, SPM thresholds are adding in the value of SNAP, the Supplemental Nutrition Assistance programs, school lunches, other nutritional assistance programs that are more targeted at children with families. And that's why we see SPM poverty rates lower than official poverty rates for children. In terms of why their poverty rates are higher than other groups, this is because they tend to live in households with fewer resources, right?

So, they're in households, they're usually not workers themselves. Some of them between age 15 and 18 are workers, but they are - they live in households often with other children, with younger adults because their parents are younger than - yes, parents are younger than older adults. I don't know, I said that weird, but children live in households with less resources,

children often have higher poverty rates because it's an additional person in a household but not often contributing to income. Does that answer your question?

Grace Segers: Yes, it does. Thank you.

Julie Iriondo: Thank you, Grace. Operator, do we have our next question? And maybe we want to do the Q&A instructions again, just to remind folks how to submit their questions.

Coordinator: Yes. Again, as a reminder, please press Star 1 on your phone and record your name if you have a question. Our next caller is Mark Gruenberg from Press Associates Union News Service. Go ahead. Your line is open.

Mark Gruenberg: Thank you for the briefing. I was wondering specifically with health insurance, the ACA was passed, there were wide variations among the States in terms of health coverage. Do you have that data now? Are there still wide variations? I'm thinking of Texas in particular. As I remember back in 2010, Texas, something like 25% of the people there were not covered, and I'm wondering if we have similarity State by State now.

Julie Iriondo: Thank you for your question, Mark. This one's on health insurance. Sharon, would you like to take this one?

Sharon Stern: Absolutely. Thank you for that question. Our state-level estimates come from the American Community Survey, which will be released on Thursday, and we will have detailed information on states. We have a brief looking at the two periods 2013 to 2019 and 2019 to 2023. We have a visualization. We have a working paper. We actually have a lot coming out on Thursday.

I believe Julie can explain that qualified media are allowed to access via the embargo, which I believe started today. So, for planning stories for Thursday, I know that there's some availability, but I'm not in a position to share those data now as they are not public.

Mark Gruenberg: Okay. Thank you. Can you also sort of break it down, again, speaking of health insurance by, I hate to say this, political coloration of States, red States versus blue States over time?

Sharon Stern: Pardon me, we don't do that. I wouldn't even know where to begin. Those are political decisions, not statistical ones. But when the State-level data are available, anybody could group States in whatever manner they like. They'll be available. The individual numbers and percentages will all be available. So, should people want to do that analysis, the data will be available for it.

Mark Gruenberg: Thank you.

Julie Iriondo: Thank you for your questions, Mark. As Sharon said, we're a nonpartisan federal statistical agency. Our mission is to provide high-quality statistics that measure our nation and our people. Operator, do we have our next question?

Coordinator: Yes. Our next question is from Nicholas Sorensen from Erie News. Go ahead. Your line is open.

Julie Iriondo: Hi, Nicholas.

Nicholas Sorensen: Hello. Thank you for taking the time to answer this question. It was touched on a little bit ago, but the children's poverty rate, I'm wondering, you know, we're seeing some increases throughout the year. Are these measures like through programs that schools offer, or just like how much more data are

we collecting? Because it seems to be like rising over the years. If you could just expand on that a little more.

Julie Iriondo: Thank you for your question, Nicholas. This is about child poverty rate, more clarification. Liana?

Liana Fox: Sure. So, thank you, Nicholas, for that question. So, we see child poverty increasing. We've seen it increasing since 2021 due to the expiration of pandemic-era programs. So, we had the fully refundable child tax credit. We had an expanded EITC. We had expanded supplemental nutrition assistance programs that were all in effect, and they have since expired. And that's why we're seeing some increases in child poverty, SPM child poverty.

So, the SPM includes - you mentioned like school programs. So, it includes nutritional assistance programs such as the Supplemental Nutrition Assistance Program, school lunches, WIC, the Special Supplemental Program for Women, Infant and Children, as well as housing subsidies, energy assistance such as the low-income energy assistance program. It also subtracts out necessary expenses. So, it would subtract out work and child care expenses, medical expenses, and taxes paid.

Nicholas Sorensen: All right. Thank you very much.

Julie Iriondo: Thank you for your question. Operator, do we have our next caller?

Coordinator: Yes, next caller is Alexei Schnakenberg from USDA. Go ahead, your line's open.

Julie Iriondo: Hi, Alexei.

Alexei Schnakenberg: Hi there, Alexei Schnakenberg, USDA Food and Nutrition Service. I'm just asking about the distribution of real wage income growth in the 2019 to 2023 period. I know the Economic Policy Institute published a report earlier this year asserting that there were above trend real wage income growth for those lower percentiles, particularly the 10th percentile up to I think the 40th percentile.

So, I was just wondering if in your data, I know we were talking about the overall decline in median household income, and that that has returned to those pre-19 levels, but if you've seen in your data any disproportionate increase in real wage increases for those lower income percentiles. Thank you.

Julie Iriondo: Thank you for your question. This one sounds like it's for Liana, income growth.

Liana Fox: Great. So, thank you for this question. The data you're talking about are wages, and we're not looking at wages. We're looking at earnings, which are throughout the whole year, as well as household income, which includes wages, and a majority of that is from earnings. I wouldn't say that we're not seeing anything that we would consider disproportionate.

We're seeing increases throughout the income distribution. So, we saw some higher increases in household income at the 10th percentile. That's 6.7% compared to the median which was 4%. But these increases in total household income were fairly evenly distributed throughout the income distribution.

Julie Iriondo: Thank you for your question. Operator, do we have our next caller?

Coordinator: Our next caller is Lauren Reliford from Children's Defense Fund. Go ahead. Your line is open.

Julie Iriondo: Hi, Lauren.

Lauren Reliford: Hi, yes, good morning. This is Lauren Reliford from the Children's Defense Fund. I hope your morning beverage is still doing the trick after a day like today. I had kind of a two-part question. One, was wondering if you guys have any data or narratives that accounts for the variation in poverty numbers due to race. And then also wondering if you have data for children, childhood poverty aggregated by race as well. You may have covered it, but I hopped on a little late, so I apologize.

Julie Iriondo: Thank you for your question about poverty by race. Liana, would you like to take this one?

Liana Fox: Sure. Lauren, thank you so much for your question. If you look in our report, we have a figure that shows child poverty by race for SPM. That figure is five. That's over time. We also have in the appendix to our report, details of many more race and Hispanic origin groups, both for official and SPM poverty over time.

In terms of a narrative, I don't think that there is a set narrative. There's different things happening. We saw child poverty increasing for all the race and Hispanic groups between 2021 to 2022. 2022 to 2023, we don't see increases for all the groups. So, all that information is in the appendix of the report or in the actual report. Please follow up if you have any specific questions.

Lauren Reliford: Yes, thank you. Have a good one.

Julie Iriondo: Thank you for your question, Lauren. Operator, can you please provide

instructions one more time so people can know how to submit a question?

Coordinator: Yes. So, again, as a reminder, please press Star 1 on your phone and record your name if you have a question. One moment, please.

Julie Iriondo: Thank you, Operator. As we wait for the next question to queue up, I'd like to note some of our upcoming major releases. On Thursday, September 12th, the 2023 American Community Survey one-year estimates will be released. Sharon mentioned this a little bit ago. We'll have the State estimates available for health insurance. So, please be sure to check that out.

Embargo access for credentialed media started at 10:00 a.m. this morning. You can find more information in our newsroom under helpful links. Next week, the Census Bureau will hold a pre-release webinar about the 2020 Census Supplemental Demographic Housing and Characteristics File. The pre-release webinar will be held Monday, September 16th at 3:00 p.m. Eastern.

The embargo for the new 2020 data will begin on September 17th. And as a reminder, if you haven't already done so, credentialed media will need to register for embargo access. The data will be publicly available on September 19th. For more details about these releases, just check out our newsroom on census.gov, or you can email us at [pio@census.gov](mailto:pio@census.gov). Operator, do we have our next caller?

Coordinator: Yes, our next caller is Toby Burns from The Hill. Go ahead. Your line's open.

Julie Iriondo: Hi, Toby.

Toby Burns: Hi there. Thanks very much. Can you hear me okay?

Julie Iriondo: Yes, I can.

Toby Burns: Okay, great. Just two questions for you, really, and both are sort of qualitative in nature here. I'm just trying to figure out what the data actually means. If we have the OPM going down and the SPM going up, and the SPM accounts for things like, you know, housing and tax credits and, I think, unemployment and that kind of thing, too, does that mean that if that measure that takes those things into consideration is going up, that the effect of those additional variables that the SPM takes into account that the OPM doesn't, are becoming less important for households? That's my first question.

And the second question is, just kind of interpreting the data on specifically what it means that we bounced back up in 2023 to the 2019 income levels. My basic question there is, why did we go back up this year? And then as a corollary to that, the 4% increase that we saw, did that generally line up with what we saw between wages and inflation then, or are there - is this a broader measure? Is that generally consistent with the stories that we've seen in more basic econometric statistics, or is this a more complex data set? I'm sorry if that's not a super clear question, but maybe you can tease out my subjects there. Thank you very much.

Julie Iriondo: Thank you for your questions, Toby. So, it looks like we have a question related to the poverty measures and SPM in particular, and then also questions about the median household income increase and some of the whys. Liana?

Liana Fox: Great. Thank you, Toby, for these questions, and jump in if I don't answer them all at the end. Okay, when we're looking at official versus SPM and why official went down and SPM went up, so every year we look into the why of this, and we try to disentangle whether it's changes in programs or changes in



thresholds or where we're seeing the differences, or if it's just changes in earnings that are driving this.

We have a Research Matters blog that should be posted on our website shortly, or it might already be up there, that disentangles the impact of thresholds. So, this year we looked at whether the story was more about changing in these non-cash programs, which we don't believe that is the case. So, if we had different thresholds, if we had adjusted our thresholds in the same way that we adjusted the official poverty threshold, we would not be saying there is an increase in SPM.

We would have said that the change was not statistically significant. It would have gone from 12.4% to 12%, and that would be not a statistical increase or decrease. So, this blog goes into more detail, and I would recommend you check that out. But we're not seeing that these programs are less effective. We're seeing that our thresholds increased faster. So, the SPM threshold increased, depending on the housing tenure, between 6.8% to 8.6%, where the official poverty threshold only increased 4.1%.

On your question about why median household income increased, and maybe I've already forgotten the main point here, kind of trying to disentangle why we think this income has - median income has increased and how we're back to the 2019 level. I guess what we do see, we see widespread increases across the income distribution. So, it's not just increases at the median.

We see that even when we control for change breaks in series, our processing changes, non-response bias, all these other factors, the 2023 estimate is still not statistically different from 2019. So, we are back to that peak. What that means, we'll leave that to the reporters and the policy analysts themselves. We're just saying that it's not statistically different from that.

Toby Burns: Okay, great. Thanks very much. Appreciate it.

Julie Iriondo: Thank you, Toby. Operator, do we have our next caller?

Coordinator: Yes. Our next caller is Andrew Keshner from MarketWatch. Go ahead. Your line's open.

Julie Iriondo: Hi, Andrew.

Andrew Keshner: Hi there. Thank you very much for holding this. Just to follow up on that last question, just on the why, why we're back to 2019 levels. Again, really, so if I'm hearing you right, there's really - there's no extra color you guys can add as to why that's happening. I mean, is this - you know, just hoping, any sort of touch on, like, is this a story of wages finally catching up to inflation rates? Or, again, if there's any extra color you guys can add as to the why.

Julie Iriondo: Liana.

Liana Fox: Sure. Thank you for that question, Andrew. So, we see that earnings - so again, we don't measure wages. We're measuring household income, and we're measuring earnings, annual earnings. We are seeing that this year, so from 2020 to 2022, we saw a shift in the composition of the workforce from more part-time, shifting over to full-time year-round employment.

We saw that earnings are increasing. So, we see that earnings for full-time year-round workers are increasing for both men and women. There are more workers, total workers, and more full-time year-round workers. So, we have 2.1 million more full-time year-round workers in 2023 than we do in 2019, and that's - as earnings are 77% of aggregate income, earnings are really

driving the story of what's happening with household income, and we're seeing people are working more. And so, that's what we are seeing. I think that might be the main color that I'm adding here is it's primarily driven by wages and earnings.

Andrew Keshner: Thank you.

Julie Iriondo: Thank you for your question, Andrew. Operator, do we have any more questions?

Coordinator: Yes. Our next question is from Phil Galewitz from KFF Health News. Go ahead. Your line's open.

Phil Galewitz: Hi. Thanks for taking my question. I just wanted to - on the health insurance part of the report, can you just sort of clarify why this report, because of its methodology, does not take into account the Medicaid unwinding that has occurred over the last 18 months, whereas the pandemic-era Medicare rules ended a year ago?

Julie Iriondo: Thank you for your question, Phil. Health insurance, Medicaid.

Sharon Stern: Yes, thank you for that question. Yes, the measure that we released today is our standard measure of coverage at any time last year. So, by its construction, we would not be able to see people who had coverage at some time during the year and lost that coverage during the year with our standard measure. We do release variables based on our survey.

We do ask people, when did this coverage start or end? And we do construct variables for covered part of the year, all of the year, or none of the year for individual types. And those data are available in the Public Use File that we

released today as well. So, people can do some additional analysis with that. And our table H03 also includes some estimates about {unintelligible} part year.

So, we do have some information, but no, we can't specifically address the unwinding that people have been discussing since the continuous coverage provision ended, I believe it was March 31st last year, and States at their own pace began to remove people from the Medicaid role.

Phil Galewitz: Thank you.

Julie Iriondo: Thank you for your question, Phil. And that will be our final question. If you have additional questions after today's event, or would like to request an interview with one of our subject-matter experts, please contact the Public Information Office at 301-763-3030, or email us at [pio@census.gov](mailto:pio@census.gov). And as a reminder, you can find resources from today's release in our Income, Poverty, and Health Insurance Press Kit. You can find the press kit linked on our homepage, or in the news section of our website. I'd like to thank today's presenters, Dave Waddington, Liana Fox, and Sharon Stern. I'm Julie Iriondo. Thank you for joining us and have a great rest of your day.

Coordinator: That concludes today's conference. Thank you for participating. You may disconnect at this time.

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