## Income, Poverty, and Health Insurance Coverage: 2003 August 2004


U.S. Department of Commerce

Economics and Statistics Administration
U.S. CENSUS BUREAU


## Income and Poverty: 2003

## Current Population Survey

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## Highlights: Income

Real median household money income remained unchanged between 2002 and 2003 at \$43,300.

The Gini index of income inequality remained unchanged between 2002 and 2003; the share of aggregate money income for the lowest 20 percent declined from 3.5 percent to 3.4 percent.

The ratio of female-to-male earnings for full-time, year-round workers was 76 percent in 2003, a decline from 77 percent in 2002.

## Highlights: Poverty

The official poverty rate rose from 12.1 percent in 2002 to 12.5 percent in 2003.

The number of people in poverty increased 1.3 million to 35.9 million in 2003.

The poverty rate for children rose from 16.7 percent in 2002 to 17.6 percent in 2003.

## Real Median Household Income: 1967 to 2003



Note: Income rounded to nearest \$100.
Source: U.S. Census Bureau, Current Population Survey, 1968 to 2004 Annual Social and Economic Supplements.

## Poverty: 1959 to 2003



## Real Median Household Income by Race and Hispanic Origin: 2003

$\left.$| Race and Hispanic Origin <br> of Householder | Median <br> Income | Percentage <br> Change <br> from 2002 |
| :--- | :---: | :---: |
| White alone, not Hispanic | $\$ 47,800$ | No Change |
| Black alone or in combination <br> Black alone | $\$ 29,700$ | No Change <br> No Change |
| Asian alone or in combination <br> Asian alone | $\$ 55,600$ | $\$ 55,700$ | | No Change |
| :---: |
| No Change | \right\rvert\, | Hispanic origin (of any race) | $\$ 33,000$ |
| :--- | :--- |

Note: Income rounded to nearest \$100.
Source: U.S. Census Bureau, Current Population Survey,
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## Poverty Rates by Race and Hispanic Origin: 2003

| Race and Hispanic Origin | Poverty <br> Rate <br> (percent) | Percentage Point <br> Change from 2002 |
| :--- | :---: | :---: |
| White alone, not Hispanic | 8.2 | No Change |
| Black alone or in combination <br> Black alone | 24.3 | No Change |
| No Change |  |  |$|$| +1.9 |
| :---: |
| +1.8 |

## Median Household Income and Poverty Rates by Region: 2003

| Area | Income | Poverty Rate <br> (percent) |
| :--- | :---: | :---: |
| United States | $\$ 43,300$ | $12.5^{*}$ |
| Northeast | $\$ 46,700$ | 11.3 |
| Midwest | $\$ 44,700$ | 10.7 |
| South | $\$ 39,800^{*}$ | 14.1 |
| West | $\$ 46,800$ | 12.6 |

Note: Income rounded to nearest \$100.
*Change from 2002.
Source: U.S. Census Bureau, Current Population Survey,
2003 and 2004 Annual Social and Economic Supplements.

## Poverty Rates by Age: 1959 to 2003



Note: Data for people 18 to 64 and 65 and older are not available from 1960 to 1965.
Source: U.S. Census Bureau, Current Population Survey,
USCENSUSBUREAU

## Household Income Inequality: 2003

The Gini index remained unchanged between 2002 and 2003.
Other measures show an increase:

| Income Quintile | Income cutoffs | Shares of household <br> income (percent) |
| :--- | :---: | :---: |
| Lowest 20 percent |  | $3.4 *$ |
| Second 20 percent | $\$ 18,000 *-$ | 8.7 |
| Third 20 percent | $\$ 34,000$ | 14.8 |
| Fourth 20 percent | $\$ 54,500$ | 23.4 |
| Highest 20 percent | $\$ 86,900 *$ | 49.8 |

Note: Income rounded to nearest \$100.
*Change from 2002.
Source: U.S. Census Bureau, Current Population Survey,
U S C E N S U S B UREAU

## Women's-to-Men's Median Earnings Ratio and Real Median Earnings: 1960 to 2003

(Full-time, year-round workers)


## Income and Poverty by State: 2002-2003 Average Compared With 2001-2002 Average

| Median Household Income |  |
| :---: | :---: |
|  | Idaho <br> North Dakota Washington West Virginia |
|  | Alaska Massachusetts <br> Arizona North Carolina <br> Arkansas Pennsylvania <br> Illinois Rhode Island <br> Kentucky Texas |


| Poverty Rate |  |
| :---: | :---: |
| Mississippi North Dakota |  |
| Illinois Texas <br> Michigan Virginia <br> Nevada  <br> North Carolina  <br> South Dakota  |  |



## Health Insurance Coverage: 2003



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## Highlights: Health Insurance Coverage

The number of people with health insurance coverage increased 1.0 million to 243.3 million in 2003.

The number of people without health insurance coverage increased 1.4 million to 45.0 million in 2003.

The uninsured rate rose from 15.2 percent in 2002 to 15.6 percent in 2003.

The proportion of children without health insurance did not change, remaining at 11.4 percent or 8.4 million in 2003.

## Number of People Not Covered by Health Insurance and Uninsured Rate: 1987 to 2003



## Coverage by Type of Health Insurance: 2003

| Type of Health Insurance | Coverage Rate <br> (percent) | Percentage Point <br> Change from 2002 |
| :--- | :---: | :---: |
| Employment-based private plan | 60.4 | -0.9 |
| Direct-purchase private plan | 9.2 | No Change |
| Medicare | 13.7 | +0.2 |
| Medicaid/SCHIP | 12.4 | +0.7 |
| Military health care | 3.5 | No Change |
| Uninsured | 15.6 | +0.4 |

## Uninsured Rates by Race and Hispanic Origin: 2003

| Race and Hispanic Origin | Uninsured Rate <br> (percent) | Percentage Point <br> Change from 2002 |
| :--- | :---: | :---: |
| White alone, not Hispanic | 11.1 | +0.4 |
| Black alone or in combination <br> Black alone | 19.4 |  |
| 19.6 | No Change <br> No Change |  |
| Asian alone or in combination <br> Asian alone | $\mathbf{1 8 . 6}$ |  |
| Hispanic origin (of any race) | 32.7 | No Change |

## Children's Coverage by Type of Health Insurance: 2003

| Type of Health Insurance | Coverage Rate <br> (percent) | Percentage Point <br> Change from 2002 |
| :--- | :---: | :---: |
| Employment-based private plan | 61.2 | -1.8 |
| Direct-purchase private plan | 5.3 | No Change |
| Medicare | 0.7 | No Change |
| Medicaid/SCHIP | 26.4 | +2.4 |
| Military health care | 2.7 | No Change |
| Uninsured | 11.4 | No Change |

## Uninsured Rates of Children by Selected Characteristics: 2003



| 0 to 11 years old |  |
| ---: | ---: |
| 12 to 17 years old | $\square$ |
| $\square$ |  |


| White alone, not Hispanic | 7.4 |
| ---: | :---: |
| Black alone or in combination | 14.0 |
| Black alone | 14.5 |
| Asian alone or in combination | 11.8 |
| Asian alone | 12.4 |
| Hispanic Origin (of any race) |  |
|  |  |

## For questions contact: Public Information Office

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