Money Income in the United States: 2000
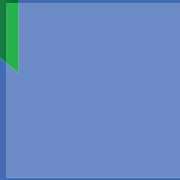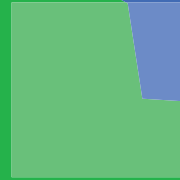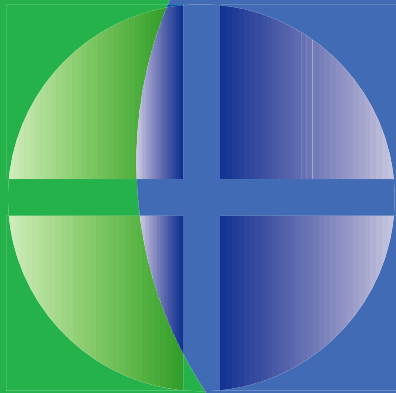
Current Population Reports

Consumer Income

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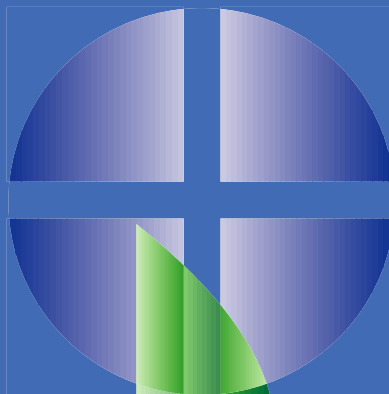
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Money Income in the United States: 2000

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CONTENTS

Money Income in the United States: 2000

INTRODUCTION

Median household income in the United States was $42,148 in the year 2000. This value equaled the value for 1999, the highest level ever recorded in the Current Population Survey (CPS), in real terms.[1] Hispanic[2] and Black households hit new all-time highs in median income of $33,447 and $30,439, respectively. The median household income of White non-Hispanic ($45,904) and Asian and Pacific Islander ($55,521) households equaled their highest levels ever recorded (in 1999) in the CPS (see Table A).

The estimates in this report are based on the March 2001 Current Population Survey conducted by the U.S. Census Bureau. Respondents provide answers to the best of their ability, but as with all surveys, the estimates may differ from the actual values. For further information about the source and accuracy of the estimates, go to *www.census.gov/hhes/www/income00/sa.html.*

HIGHLIGHTS

(Most of the estimates described in this section are shown in Table A, Table B, Table C, Table G, and Appendix Table A-1; the estimates for states are shown in Table E.)

- Family households maintained by a woman with no husband present experienced an increase in real income between 1999 and 2000. Their median income increased by 4.0 percent, from $27,043 to $28,116. The overall median incomes for family and nonfamily households remained statistically unchanged.

- Foreign-born households experienced an increase in real median income between 1999 and 2000, but the income of native households did not change statistically.[3] The median income of foreign-born households rose by 4.5 percent from $37,259 to $38,929.

- The Northeast was the only region to experience an increase in real median household income between 1999 and 2000. The median household income for the Northeast rose by 3.9 percent, from $43,394 to $45,106.

- Households in metropolitan areas experienced a 1.7 percent increase in real median income between 1999 and 2000, going from $44,222 to $44,984. This increase was driven by the 1.9 percent growth in income experienced by households in the suburbs (going from $49,311 to $50,262).

- For men who worked full-time, year-round, real median earnings dropped by 1.0 percent, from $37,701 to $37,339, between 1999 and 2000. Income year 2000 is the first time in 4 years that men experienced a decline in their median earnings. The median earnings of women working full-time, year-round remained statistically unchanged at $27,355. The ratio of female-to-male earnings for such workers returned to a level comparable to its all-time high of 0.74 recorded in 1996.

- Per capita income rose by 1.4 percent, going from $21,893 to $22,199 in real terms between 1999 and 2000. Per capita income remained statistically unchanged for Hispanics and each of the race groups.[4]

- Household income inequality remained unchanged between 1999 and 2000, based on analyzing aggregate shares of income and the Gini index. There has been no statistically significant annual change in income inequality since 1993. However, the Gini index in 2000 is higher than in 1995.

- High-income households tended to be family households that include two or more earners residing in the suburbs of a large city.

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[1]All income values are in 2000 dollars. Changes in real income refer to comparisons after adjusting for inflation. The percentage changes in prices between earlier years and 2000 were computed by dividing the annual average Consumer Price Index for 2000 by the annual average for earlier years. This is the first CPS report to use the research series of the Consumer Price Index (CPI-U-RS) as the deflator in making historical comparisons involving income data. The CPI-U values for 1947 to 2000 are available on the Internet at: *www.census.gov/hhes/www/income00.html*; click on "Annual Average Consumer Price Index (CPI-U-RS): 1947 to 2000." Information on the development of the CPI-U-RS is available on the Internet at: *www.bls.gov/cpirsdc.htm.*

[2]Hispanics may be of any race. About 10.4 percent of White households, 2.5 percent of Black households, 1.8 percent of Asian and Pacific Islander households, and 10.3 percent of American Indian and Alaska Native households are maintained by a person of Hispanic origin.

[3]Native households are those in which the householder was born in the United States, Puerto Rico, or an outlying area of the United States or was born in a foreign country but had at least one parent who was a U.S. citizen. All other households are considered foreign-born regardless of the date of entry into the United States or citizenship status. The CPS does not interview households in Puerto Rico.

[4]Per capita income is based on the total CPS population, including people living in households and those living in group quarters who are eligible for inclusion in the CPS. Income per household member is restricted to people living in households.

Table A.
Comparison of Summary Measures of Income by Selected Characteristics: 1993, 1999, and 2000

(Households and people as of March of the following year. For meaning of symbols, see text)

Characteristic	2000 Number (1,000)	2000 Median income Value (dollars)	2000 Median income 90-percent confidence interval (±) (dollars)	Median income in 1999 (in 2000 dollars) Value (dollars)	Median income in 1999 (in 2000 dollars) 90-percent confidence interval (±) (dollars)	Median income in 1993 (in 2000 dollars) Value (dollars)	Median income in 1993 (in 2000 dollars) 90-percent confidence interval (±) (dollars)	Percent change in real income 1999 to 2000 Percent change	Percent change in real income 1999 to 2000 90-percent confidence interval (±)	Percent change in real income 1993 to 2000 Percent change	Percent change in real income 1993 to 2000 90-percent confidence interval (±)
HOUSEHOLDS											
All households.	106,417	42,148	324	42,187	325	36,746	282	–0.1	0.9	*14.7	1.2
Type of Household											
Family households	72,375	51,751	390	51,618	464	44,090	402	0.3	1.0	*17.4	1.4
Married-couple families	55,598	59,346	620	58,736	519	50,729	505	1.0	1.1	*17.0	1.7
Female householder, no husband present	12,525	28,116	650	27,043	614	21,813	551	*4.0	2.7	*28.9	4.4
Male householder, no wife present	4,252	42,129	1,346	43,243	1,355	35,109	1,383	–2.6	3.5	*20.0	6.1
Nonfamily households	34,042	25,438	380	25,391	459	22,207	431	0.2	1.9	*14.5	2.8
Female householder	18,824	20,929	424	20,586	469	17,506	441	1.7	2.5	*19.6	3.9
Male householder	15,218	31,267	525	31,786	587	29,086	642	–1.6	2.0	*7.5	3.0
Race and Hispanic Origin of Householder											
All races[1]	106,417	42,148	324	42,187	325	36,746	282	–0.1	0.9	*14.7	1.2
White	88,545	44,226	452	43,932	406	38,768	371	0.7	1.1	*14.1	1.6
Non-Hispanic.	79,376	45,904	434	45,856	474	40,195	387	0.1	1.1	*14.2	1.5
Black	13,352	30,439	757	28,848	882	22,974	747	*5.5	3.4	*32.5	5.4
Asian and Pacific Islander	3,527	55,521	2,443	52,925	3,191	45,105	3,649	4.9	6.4	*23.1	11.3
Hispanic origin[2]	9,663	33,447	1,114	31,767	772	26,919	890	*5.3	3.0	*24.3	5.8
Age of Householder											
15 to 24 years	6,392	27,689	827	26,017	712	22,740	784	*6.4	3.5	*21.8	5.6
25 to 34 years	18,554	44,473	1,022	43,591	684	36,793	567	2.0	2.3	*20.9	3.3
35 to 44 years	23,904	53,240	906	52,582	675	48,063	588	1.3	1.8	*10.8	2.3
45 to 54 years	21,797	58,218	1,277	58,829	905	54,350	979	–1.0	2.2	*7.1	3.0
55 to 64 years	13,943	44,992	1,002	46,095	1,098	39,373	1,002	–2.4	2.6	*14.3	3.9
65 years and over	21,828	23,048	423	23,578	388	20,879	416	*–2.2	1.9	*10.4	3.0
Nativity of the Householder											
Native.	94,059	42,586	410	42,773	347	37,332	298	–0.4	1.0	*14.1	1.4
Foreign born.	12,359	38,929	1,206	37,259	981	31,017	938	*4.5	3.4	*25.5	5.4
Naturalized citizen.	5,740	44,456	1,969	45,423	2,499	37,357	1,556	–2.1	5.6	*19.0	7.2
Not a citizen	6,618	35,413	1,313	32,247	1,066	27,592	1,117	*9.8	4.4	*28.3	7.0
Region											
Northeast	20,212	45,106	926	43,394	723	39,694	716	*3.9	2.2	*13.6	3.1
Midwest	24,497	44,646	814	44,113	860	36,933	563	1.2	2.2	*20.9	2.9
South	38,525	38,410	614	38,700	566	33,453	524	–0.7	1.7	*14.8	2.6
West.	23,183	44,744	834	44,155	809	39,685	758	1.3	2.1	*12.7	3.0
Residence											
Inside metropolitan areas	85,737	44,984	449	44,222	471	39,074	406	*1.7	1.2	*15.1	1.7
Inside central cities	32,030	36,987	503	36,768	522	31,221	443	0.6	1.6	*18.5	2.3
Outside central cities.	53,706	50,262	472	49,311	646	44,945	522	*1.9	1.3	*11.8	1.7
Outside metropolitan areas. . . .	20,681	32,837	795	34,130	962	29,769	604	*–3.8	2.9	*10.3	3.5
EARNINGS OF FULL-TIME, YEAR-ROUND WORKERS											
Male	58,731	37,339	225	37,701	231	35,765	226	*–1.0	0.7	*4.4	0.9
Female	41,567	27,355	176	27,208	192	25,579	184	0.5	0.8	*6.9	1.0
PER CAPITA INCOME											
All races[1]	276,540	22,199	230	21,893	217	18,319	166	*1.4	1.2	*21.2	1.7
White	226,401	23,415	271	23,127	255	19,497	194	1.2	1.4	*20.1	1.8
Non-Hispanic.	194,161	25,278	313	24,919	299	20,941	214	1.4	1.5	*20.7	1.9
Black	35,919	15,197	444	14,881	396	11,534	322	2.1	3.4	*31.8	5.3
Asian and Pacific Islander	11,384	22,352	1,221	21,844	1,221	18,456	1,247	2.3	6.7	*21.1	10.5
Hispanic origin[2]	33,863	12,306	377	12,011	416	10,317	354	2.5	3.5	*19.3	5.5

*Statistically significant change at the 90-percent confidence level.   NA Not available.

[1]Data for American Indians and Alaska Natives are not shown separately in this table.
[2]Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, March 1994, 2000, and 2001.

- Based on comparisons of 2-year-average medians (1998-1999 versus 1999-2000), real median household income rose for six states and declined for three states (Alabama, Louisiana, and Washington). Two of the states that experienced increases were in the Midwest (Iowa and Missouri), another two (Maine and New York) were in the Northeast, one state (California) was in the West, and another state (Delaware) was in the South.

- A more comprehensive income definition (one that includes the effects of taxes and noncash benefits) lowered income inequality by 8.1 percent[5] when compared with pretax (official) money income. Government transfers have a much greater effect than taxes on redistributing income.

Detailed Tabulations

Detailed tabulations that provide income of households, families, and people 15 years old and over for 2000 are available on the Internet. Income data are cross-tabulated by various characteristics such as age, sex, race, Hispanic origin, presence of children, marital status, educational attainment, work experience, occupation, class of worker, and source of income. Historical data are available as well. The historical tables show income data for households, families, and people by various characteristics. The electronic version of these tables is available on the Internet at: *www.census.gov/hhes/www/income00.html.*

OFFICIAL ESTIMATES OF MONEY INCOME

The official income estimates in this report are based solely on money income before taxes and do not include the value of noncash benefits, such as food stamps, medicare, medicaid, public or subsidized housing, and employment-based fringe benefits. A separate section of this report discusses the effect of taxes and selected noncash benefits on household income using model-based approaches to estimating taxes and valuing benefits. The Census Bureau's models of these effects are based on information collected in the March 2001 CPS and other sources, including the Internal Revenue Service, the Food and Nutrition Service, the Bureau of Labor Statistics, and the Health Care Financing Administration.[6]

Median household income in 2000 ($42,148) equaled the value for 1999, the highest ever recorded in the CPS.

Real median household income did not change statistically between 1999 and 2000, after experiencing 5 consecutive years of annual increases (see Table A and Appendix Table A-1).

Family households maintained by a woman with no husband present experienced an increase in real income.

Their income increased 4.0 percent, from $27,043 to $28,116, between 1999 and 2000. For family and for nonfamily households, median incomes remained statistically unchanged between 1999 and 2000, in real terms, following 6 consecutive years of increases for family households and 2 consecutive years of increases for nonfamily households. In 2000, family households had a median income of $51,751 and nonfamily households a median income of $25,438. The 2000 median incomes of married-couple families and families maintained by a man with no wife present were $59,346 and $42,129, respectively (see Table A).

The most recent business-cycle trough in the United States occurred in 1991, but household income continued to drop until 1993 when median income reached its lowest level for most demographic groups. Since 1993, family households have experienced a 17.4 percent increase in their median income (going from $44,090 to $51,751) and nonfamily households an increase of 14.5 percent (from $22,207 to $25,438).[7] Family households maintained by women with no husband present experienced a 28.9 percent increase (from $21,813 to $28,116), the largest among household types.[8] Nonfamily households maintained by men experienced the smallest increase (7.5 percent), their median incomes rose from $29,086 to $31,267.

Foreign-born households experienced an increase in real income between 1999 and 2000, but the income of native households did not change statistically.

The median income of foreign-born households rose by 4.5 percent, from $37,259 to $38,929. This rise is attributable to the increase (9.8 percent) in the median income of foreign-born households with a householder who was not a U.S. citizen, from $32,247 to $35,413. The median income of native households, as well as that of foreign-born households with a householder who was a naturalized citizen, remained statistically unchanged from 1999.

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[5]This comparison uses the Gini index of income inequality. The 90-percent confidence interval for the 8.1 percent increase is ±1.0.

[6]See *Current Population Reports,* Series P60-186RD, "Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992," for more details.

[7]There is no statistically significant difference between 17.4 percent and 14.5 percent.

[8]There is no statistically significant difference between the 1993 incomes of nonfamily households and family households maintained by women with no husband present.

In 2000, the median income of native households was $42,586, not statistically different from the income of $44,456 for foreign-born households with a naturalized householder (see Table A). Before 2000, native householders had experienced three consecutive annual increases.

The 2000 median income was the highest ever recorded in real terms by the CPS for Hispanic[9] and Black households.

Hispanic households had a median income of $33,447 in 2000, up 5.3 percent from $31,767 in 1999. Black median household income was $30,439 in 2000, up 5.5 percent from $28,848 in 1999. The median income of White non-Hispanic ($45,904) and Asian and Pacific Islander[10] ($55,521) households equaled the values for

1999, the highest levels ever recorded, as was the case for all households ($42,148). (See Table A and Figure 1.)

Even though White non-Hispanic households did not experience an increase in income between 1999 and 2000, they had experienced significant annual increases in median household income in each of the past 5 years. For Hispanic households, the increase in income between 1999 and 2000 continues the annual increases of the past 4 consecutive years. Black households experienced annual increases in income in 4 of the 6 years since 1994. Asian and Pacific Islander households experienced an increase in income between 1998 and 1999, but showed no other significant annual increases in income since 1989.

Each of the race groups and Hispanics experienced increases in real median household income between 1993 and 2000. Black and Hispanic households had larger percentage gains than White non-Hispanic households. The median income of Blacks rose 32.5 percent, from $22,974 to $30,439, while the median income of Hispanics rose

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[9]Data users should exercise caution when interpreting aggregate results for the Hispanic population because this population consists of many distinct groups that differ in socio-economic characteristics, culture, and recency of immigration. Data were first collected for Hispanics in 1972.

[10]Data users should exercise caution when interpreting aggregate results for the Asian and Pacific Islander (API) population because the API population consists of many distinct groups that

differ in socio-economic characteristics, culture, and recency of immigration. In addition, the CPS does not use separate population controls for weighting the API sample to national totals.

Figure 1.
Median Household Income by Race and Hispanic Origin: 1967 to 2000
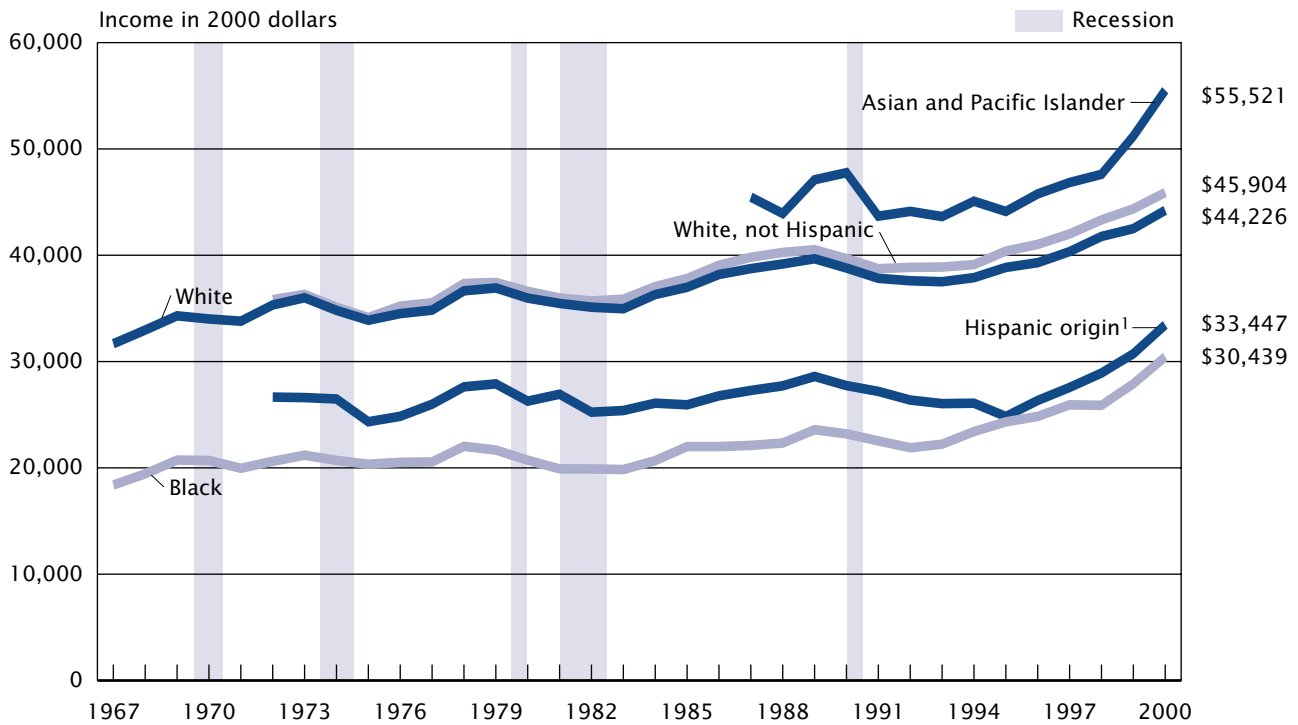
[1]Hispanics may be of any race. Data not available prior to 1972.
Source: U.S. Census Bureau, Current Population Survey, March 1968 to 2001.

24.3 percent, from $26,919 to $33,447. White non-Hispanic households experienced a 14.2 percent increase (from $40,195 to $45,904). The increase in the median income of Asian and Pacific Islander households, 23.1 percent (from $45,105 to $55,521), was not statistically different from the increases experienced by the previously mentioned groups.

Even though Black and Hispanic households had larger percentage gains in income between 1993 and 2000 than White non-Hispanic households, the Black-to-White non-Hispanic (0.82) and Hispanic-to-White non-Hispanic (0.66) income ratios of married-couple family households remained statistically unchanged.

Although Asians and Pacific Islanders as a group had the highest median household income in 2000, their income per household member was lower ($22,688) than for White non-Hispanic households ($24,951). Asian and Pacific Islander households typically have more people— 3.10 people on average compared with 2.45 people for White non-Hispanic households. The income-per-household-member figures for Black (average size of 2.67 people) and Hispanic (average size of 3.49 people) households were $15,007 and $12,158, respectively.[11]

Table B shows income data for the American Indian and Alaska Native population.[12] Because of the small size of this racial group, sampling variability of income data is larger than for the other racial groups and causes single-year estimates to fluctuate more widely. To reduce the chances of misinterpreting changes in income or comparison of income with other groups, the Census Bureau uses 2-year-average medians[13] for evaluating changes in the income of American Indians and Alaska Natives over time, and 3-year-average medians[14] when comparing the income of this group with other racial and ethnic origin groups. These 2- and 3-year-average medians smooth the data and thereby make the estimates less volatile.

The 3-year-average (1998-2000) median household income for American Indians and Alaska Natives was $31,799, higher than the 3-year-average for Blacks ($28,679), not statistically different from that for Hispanics ($31,703), but lower than for White non-Hispanics ($45,514) and Asians and Pacific Islanders ($52,553) (see Table B).

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[11]For a discussion of standardizing income by size of family using the official poverty thresholds, see *Current Population Reports,* Series P60-214, "Poverty in the United States: 2000."

[12]Data users should exercise caution when interpreting aggregate results for the American Indian and Alaska Native (AIAN) population because the AIAN population consists of groups that differ in economic characteristics. Data from the 1990 census show that the median income for AIAN households living on reservations or in Alaska Native villages was $18,063 (in 2000 dollars) compared with $29,854 (in 2000 dollars) for households outside those areas. In addition, the CPS does not use separate population controls for weighting the AIAN sample to national totals.

[13]The 2-year-average median is the sum of inflation adjusted single-year medians divided by two.

[14]The 3-year-average median is the sum of inflation adjusted single-year medians divided by three.

Based on comparisons of 2-year-average medians (1998-1999 versus 1999-2000), the real median household income of American Indians and Alaska Natives did not change statistically. The remaining race/ethnic origin groups experienced increases in their 2-year-average medians: the income of White non-Hispanics increased by 1.2 percent, Blacks by 6.6 percent, Asians and Pacific Islanders by 6.2 percent, and Hispanics by 5.8 percent (see Table B).

The Northeast was the only region to experience an increase in real median household income between 1999 and 2000.

The median household income for the Northeast rose by 3.9 percent, from $43,394 to $45,106. The 2000 median household income for the remaining regions were $44,744 in the West, $44,646 in the Midwest, and $38,410 in the South, all statistically unchanged from their 1999 income levels.[15] The South continues to have the lowest median household income among the regions (see Table A).

From 1993 to 2000, the Midwest had the largest percentage gain in median household income, a 20.9 percent rise from $36,933 to $44,646. Median household income rose 14.8 percent in the South (from $33,453 to $38,410), 13.6 percent in the Northeast (from $39,694 to $45,106), and 12.7 percent in the West (from $39,685 to $44,744).[16] Due to the large increase in real income from 1993 to 2000, the Midwest's median household income in 2000 was not statistically different from that of the Northeast and West (see Figure 2).

Households in metropolitan areas experienced a 1.7 percent increase in real median income between 1999 and 2000, going from $44,222 to $44,984.

This increase was driven by the 1.9 percent growth in income experienced by households in the suburbs (going from $49,311 to $50,262).[17] In contrast, the median income of households outside metropolitan areas dropped by 3.8 percent, going from $34,130 to $32,837. The median income of households located in central cities of metropolitan areas remained statistically unchanged at $36,987 (see Table A).

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[15]The differences among the 2000 median household incomes for the Northeast, Midwest, and West regions were not statistically significant. For a discussion of regional cost of living variations, see *Current Population Reports,* Series P60-205, "Experimental Poverty Measures: 1990 to 1997."

[16]The differences between the 1993-2000 percent increases among the South, Northeast, and West regions were not statistically significant. The difference between the 1993 median household incomes of the Northeast and West was not statistically significant.

[17]There is no statistically significant difference between the 1999-2000 percent increases of median income for households in metropolitan areas and those in the suburbs.

Table B.
Income of Households by Race and Hispanic Origin Using 2- and 3-Year-Average Medians

(In 2000 dollars)

Race and Hispanic origin	3-year average (1998-2000)			2-year-average medians[2]				Differences in 2-year-average medians (1999-2000 less 1998-1999)	
				1999-2000		1998-1999			
		Median income[1]							
	Number of households (1,000)	Value (dollars)	90-percent confidence interval (±) (dollars)	Median income	90-percent confidence interval (±) (dollars)	Median income	90-percent confidence interval (±) (dollars)	Difference	Percent change
All races.............	**104,999**	**41,789**	**243**	**42,168**	**266**	**41,610**	**299**	***558**	***1.3**
White....................	87,809	43,776	283	44,079	354	43,552	313	*528	*1.2
Non-Hispanic............	78,924	45,514	313	45,880	373	45,319	368	*561	*1.2
Black....................	12,927	28,679	549	29,644	674	27,800	648	*1,844	*6.6
American Indian and Alaska Native...................	872	31,799	2,459	31,064	3,270	32,537	2,704	−1,473	−4.5
Asian and Pacific Islander...	3,391	52,553	1,877	54,223	2,324	51,069	2,252	*3,155	*6.2
Hispanic[3]................	9,347	31,703	706	32,607	834	30,831	757	*1,777	*5.8

* Statistically significant at the 90-percent confidence level.

[1]The 3-year-average median is the sum of inflation-adjusted single-year medians divided by three.
[2]The 2-year-average median is the sum of inflation-adjusted single-year medians divided by two.
[3]Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, March 1999, 2000, and 2001

Since 1993, median income has grown faster for households in central cities of metropolitan areas than for households in the suburbs or in nonmetropolitan territory. In central cities, the real median income of households grew 18.5 percent between 1993 and 2000, rising from $31,221 to $36,987. The income of households in the suburbs rose 11.8 percent, from $44,945 to $50,262. For households outside metropolitan areas, the increase was 10.3 percent, going from $29,769 to $32,837.[18]

For both men and women, the percentage who worked full-time, year-round increased between 1999 and 2000.

Of the 79.2 million men at least 15 years old who worked in 2000, 74.2 percent worked full-time, year-round—up from 73.3 percent in 1999. Of the 70.8 million women at least 15 years old who worked in 2000, 58.7 percent worked full-time, year-round—up from 57.3 percent in 1999.

The real median earnings of men who worked full-time, year-round dropped by 1.0 percent between 1999 and 2000, going from $37,701 to $37,339 (see Table A).

For the first time in 4 years, men experienced a decline in their median earnings. Women with similar work experience did not experience a statistical change in earnings

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[18]There is no statistically significant difference between the 1993-2000 percent increases of median income for households in the suburbs and outside metropolitan areas.

between 1999 and 2000 ($27,355), or between 1998 and 1999, but experienced significant annual increases for the previous 3 years. The female-to-male earnings ratio (0.73) remained statistically unchanged between 1999 and 2000, but returned to a level comparable to its all-time high of 0.74 recorded in 1996.

The change in real median earnings of full-time, year-round workers between 1993 and 2000 was much smaller than the change in earnings for all workers. Earnings rose 4.4 percent (from $35,765 to $37,339) for men working full-time, year-round and 6.9 percent for women (from $25,579 to $27,355). For all workers, the earnings of men rose by 17.6 percent (from $26,398 to $31,040) and the earnings of women rose by 24.3 percent (from $16,345 to $20,311)—as shown in Figure 3. The large increases in median earnings coincide with an increase in the proportion of workers who worked full-time, year-round (from 68.0 percent in 1993 to 74.2 percent in 2000 for men and from 52.6 percent to 58.7 percent for women).

Per capita income rose by 1.4 percent, in real terms, for the overall population but remained statistically unchanged for each of the race groups and Hispanics.

The per capita income for the overall population increased by 1.4 percent, rising from $21,893 to $22,199 between 1999 and 2000. In 2000, per capita income was $25,278 for the White non-Hispanic population, $22,352

Money Income in the United States: 2000

Figure 2.

Median Household Income by Region: 1993 and 2000

| | 1993 |
| | 2000 |

$45,106
$39,694

$44,646
$36,933

$38,410
$33,453

$44,744
$39,685

Northeast   Midwest   South   West
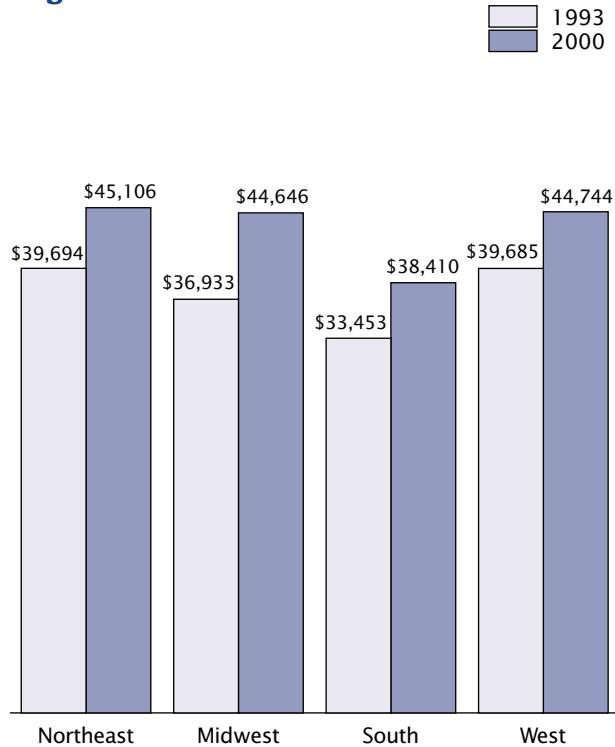
Source: U.S. Census Bureau, Current Population Survey, March 1994 and 2001.

for Asians and Pacific Islanders, $15,197 for Blacks, and $12,306 for Hispanics (see Table A).[19]

Between 1993 and 2000, Blacks experienced a 31.8 percent increase in their real per capita income, which rose to $15,197, up from $11,534 in 1993. This increase was larger than the increases for White non-Hispanics and Hispanics, but not statistically different from the increase experienced by Asians and Pacific Islanders. Per capita income rose 20.7 percent for White non-Hispanics (from $20,941 to $25,278), 21.1 percent for Asians and Pacific Islanders (from $18,456 to $22,352), and 19.3 percent for Hispanics (from $10,317 to $12,306).[20]

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[19]There is no statistically significant difference between the per capita incomes of the total population and the Asian and Pacific Islander population.
[20]The differences among the 1993-2000 percent increases in per capita income for White non-Hispanics, Asians and Pacific Islanders, and Hispanics were not statistically significant.

The Gini index indicated no change in household income inequality between 1999 and 2000.

The Gini index has not shown a significant annual increase since 1993. However, in 2000, the Gini index (0.460) was significantly higher than in 1995, when its value was 0.450.

The U.S. Census Bureau traditionally uses two measures of income inequality—the Gini index[21] and the shares of aggregate income received by households (or families). In a single statistic, the Gini index summarizes the dispersion of income across the entire income distribution. It ranges from 0, which indicates perfect equality (where everyone receives an equal share), to 1, which denotes perfect inequality (where all the income is received by only one recipient or group of recipients). The shares approach ranks households from lowest to highest income and then divides them into groups of equal population size, typically quintiles. The aggregate income of each group divided by the overall aggregate income is each group's share.

In 2000, the share of aggregate income received by each quintile did not change from 1999 levels. The lowest quintile received 3.6 percent of aggregate household income, the second quintile received 8.9 percent, the third quintile 14.9 percent, the fourth quintile 23.0 percent, and the top quintile 49.7 percent (see Table C and Figure 4).

Another method of measuring income inequality is to compare selected positions in the income distribution. As Table C shows, the household at the 95th percentile in 2000 received $145,526 in income, 8.1 times that of the household at the 20th percentile ($17,950). This ratio is statistically unchanged from 1999 and from 1995. The ratio of the 90th percentile to the 10th percentile (10.5) also remained the same in 2000 as in 1999 and 1995. Other measures of income inequality show a similar pattern.[22]

Regardless of the measure used, income inequality rose substantially between 1967 and the early 1990s, but has remained largely unchanged since then.[23]

High-income households tended to be family households with two or more earners living in the suburbs of a large city.

The householder in the top income quintile tended to be someone between 35 and 54 years old (peak earning years) who worked full-time and year-round in 2000. In

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[21]For a discussion of alternative inequality measures see *Current Population Reports,* Series P60-204, "Changing Shape of the Nation's Income Distribution, 1947-98."
[22]See *Current Population Reports,* Series P60-204, "Changing Shape of the Nation's Income Distribution, 1947-98," for trends in other income inequality measures.
[23]A change in data collection methodology in 1993 affected income measurement and overstated the increase in income inequality that year. See Paul Ryscavage, "A Surge in Growing Income Inequality?," *Monthly Labor Review,* August 1995, pp. 51-61.

Table C.
Selected Measures of Household Income Dispersion: 1967 to 2000

(Income in 2000 dollars)

Measures of income dispersion	2000	1999	1998	1997	1996	1995[1]	1993[2]	1990	1985	1980[3]	1975[4]	1970	1967
HOUSEHOLD INCOME AT SELECTED PERCENTILES													
10th percentile upper limit . .	10,600	10,725	10,236	9,860	9,740	9,742	9,040	9,399	9,050	8,954	8,682	7,822	7,164
20th percentile upper limit . .	17,950	17,774	17,006	16,478	16,144	16,169	15,252	16,050	15,347	15,035	14,257	14,235	13,178
50th (median)	42,148	42,187	41,032	39,594	38,798	38,262	36,746	38,446	36,246	35,238	33,480	33,721	31,377
80th percentile upper limit . .	81,960	82,041	79,141	76,503	74,351	73,123	70,926	70,882	67,232	63,075	58,152	56,604	52,013
90th percentile upper limit . .	111,602	111,559	106,892	104,496	100,625	98,471	96,146	95,142	87,719	81,381	74,052	72,105	66,070
95th percentile lower limit. . .	145,526	146,792	139,497	135,405	130,676	126,880	123,079	121,653	112,435	102,472	92,724	89,487	83,461
HOUSEHOLD INCOME RATIOS OF SELECTED PERCENTILES													
90th/10th	10.53	10.40	10.44	10.60	10.33	10.11	10.64	10.12	9.69	9.09	8.53	9.22	9.22
95th/20th	8.11	8.26	8.20	8.22	8.09	7.85	8.07	7.58	7.33	6.82	6.50	6.29	6.33
95th/50th	3.45	3.48	3.40	3.42	3.37	3.32	3.35	3.16	3.10	2.91	2.77	2.65	2.66
80th/50th	1.94	1.94	1.93	1.93	1.92	1.91	1.93	1.84	1.85	1.79	1.74	1.68	1.66
80th/20th	4.57	4.62	4.65	4.64	4.61	4.52	4.65	4.42	4.38	4.20	4.08	3.98	3.95
20th/50th	0.43	0.42	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.43	0.43	0.42	0.42
MEAN HOUSEHOLD INCOME BY QUINTILE													
Lowest quintile	10,188	10,274	9,732	9,493	9,397	9,376	8,718	9,238	8,896	8,920	8,608	7,834	7,142
Second quintile.	25,331	25,257	24,574	23,644	23,062	22,902	21,944	23,150	21,992	21,527	20,440	20,829	19,473
Third quintile	42,359	42,252	41,118	39,778	38,792	38,295	36,783	38,238	36,425	35,431	33,443	33,543	31,091
Fourth quintile.	65,727	65,690	63,593	61,611	60,038	58,869	57,163	57,651	54,779	52,169	48,565	47,284	43,501
Highest quintile.	141,621	139,950	134,569	131,354	126,275	122,850	119,096	111,881	101,044	91,634	84,576	83,719	78,831
PERCENT SHARE OF HOUSEHOLD INCOME BY QUINTILE													
Lowest quintile	3.6	3.6	3.6	3.6	3.7	3.7	3.6	3.9	4.0	4.3	4.4	4.1	4.0
Second quintile.	8.9	8.9	9.0	8.9	9.0	9.1	9.0	9.6	9.7	10.3	10.5	10.8	10.8
Third quintile	14.9	14.9	15.0	15.0	15.1	15.2	15.1	15.9	16.3	16.9	17.1	17.4	17.3
Fourth quintile.	23.0	23.2	23.2	23.2	23.3	23.3	23.5	24.0	24.6	24.9	24.8	24.5	24.2
Highest quintile.	49.7	49.4	49.2	49.4	49.0	48.7	48.9	46.6	45.3	43.7	43.2	43.3	43.8
Gini index of income inequality	0.460	0.457	0.456	0.459	0.455	0.450	0.454	0.428	0.419	0.403	0.397	0.394	0.399

[1]Reflects the 1990 census sample redesign.

[2]Reflects the implementation of 1990 census adjusted population controls, a change in data collection method from paper-pencil to computer-assisted interviewing (CAI), and changes in income reporting limits. For detailed information concerning the impact of these changes, see Current Population Reports, Series P60-204, *The Changing Shape of the Nation's Income Distribution: 1947 to 1998.*

[3]Reflects implementation of 1980 census population controls.

[4]Reflects implementation of 1970 census population controls.

Source: U.S. Census Bureau, Current Population Survey, selected March Supplements (see http://www.census.gov/hhes/www/incineq.html for the complete table). Data not available before 1967.

contrast, the householder of a low-income household was likely to be someone 65 or older who lived alone and did not work in 2000. (Table D compares the characteristics of households in the highest and lowest quintiles of income.)

The 20 percent of households with highest income (the highest quintile) received at least $81,960 during 2000. The lowest 20 percent of households (the lowest quintile) received less than $17,950 during 2000.

Half of households in the top quintile lived in a metropolitan area outside a city of 1 million or more people. Only 10.3 percent lived outside any metropolitan area. Among households in the lowest income quintile, only

about one-quarter (24.0 percent) lived in the suburbs of a large city, and one-quarter (25.2 percent) lived outside a metropolitan area.

High-income households were likely to be family households—nearly 9 out of 10 households (87.0 percent) in the top quintile. Eight out of ten (79.7 percent) were married-couple households. Among low-income households, only about 4 out of 10 (40.9 percent) were family households, and only 2 out of 10 (20.1 percent) were married-couple households.

A high-income household in 2000 tended to have a householder in his or her peak earning years. About 6 out

Figure 3.

Median Earnings of Workers 15 Years Old and Over by Work Experience and Sex: 1967 to 2000

Income in 2000 dollars ▢ Recession
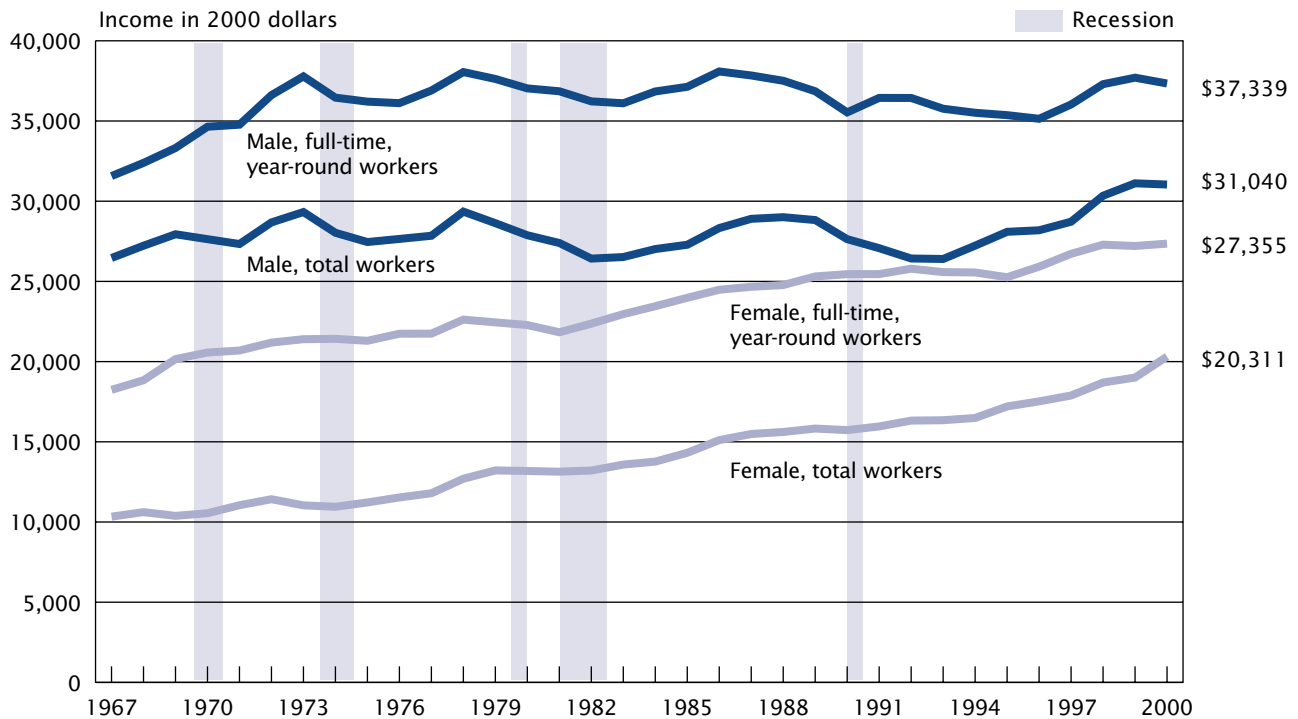
Source: U.S. Census Bureau, Current Population Survey, March 1968-2001.

of 10 householders (60.9 percent) in high-income households were between 35 and 54 years old. Among low-income households, only one-quarter of householders (25.7 percent) were between ages 35 and 54, and the largest proportion (39.9 percent) were 65 or older.

Most high-income households (78.6 percent) had two or more earners contributing to household income. Only 2.5 percent of households in the top quintile had no earners. Among low-income households, the majority (57.1 percent) had no earners, and only 6.7 percent had two or more earners.

The majority of high-income households (75.1 percent) had a householder who worked full-time, year-round. Only 9.5 percent of high-income households had a nonworking householder. Among low-income households, most householders (63.0 percent) did not work in 2000, and only 15.3 percent worked full-time, year-round.

Based on comparisons of 2-year-average medians (1998-1999 versus 1999-2000), real median household income rose for six states and declined for three states.

The March CPS is designed to produce reliable income estimates primarily at the national level. State estimates of income are less reliable. Specifically, the sampling variability associated with the state estimates is higher than for estimates for the country as a whole or for regions, and year-to-year state estimates fluctuate more widely than national and regional estimates. To reduce the possibilities of misinterpreting changes in, or rankings of, income estimates for states, the Census Bureau uses 2-year-average medians for evaluating changes in state estimates over time, and 3-year-average medians when comparing the relative ranking of states (see Table E).

Based on comparisons of 2-year-average medians (comparing 1998-1999 with 1999-2000), real median household income rose for six states and declined for three states (Alabama, Louisiana, and Washington). Two of the states that experienced increases were in the Midwest (Iowa and Missouri), another two (Maine and New York) were in the Northeast, one state (California) was in the West, and another state (Delaware) was in the South, as shown in Figure 5.

Comparing the relative ranking of states using 3-year-average medians for 1998-2000 shows that the median household income for Maryland, although not statistically different from the median incomes for Alaska, New Jersey,

Table D.
Distribution of Households by Selected Characteristics Within Income Quintiles: 2000

(Households as of March 2001)

Characteristic	Lowest quintile	Middle three quintiles	Highest quintile
Type of residence	**100.0**	**100.0**	**100.0**
Inside metropolitan area.	74.8	79.4	89.7
Inside central cities	36.4	29.5	25.7
Outside central cities	38.4	50.0	64.0
1 million or more	24.0	33.3	50.0
Under 1 million.	14.4	16.7	13.9
Outside metropolitan area	25.2	20.6	10.3
Type of household	**100.0**	**100.0**	**100.0**
Family households	40.9	70.7	87.0
Married-couple families	20.1	53.8	79.7
Other families.	20.8	16.9	7.3
Nonfamily households	59.1	29.3	13.0
Householder living alone	56.0	22.7	6.4
Age of householder	**100.0**	**100.0**	**100.0**
15 to 34 years	21.7	26.3	16.6
35 to 54 years	25.7	42.7	60.9
55 to 64 years	12.7	12.7	14.7
65 years or older	39.9	18.3	7.8
Number of earners	**100.0**	**100.0**	**100.0**
No earners	57.1	13.3	2.5
One earner	36.2	40.3	18.9
Two or more earners	6.7	46.4	78.6
Work experience of householder	**100.0**	**100.0**	**100.0**
Worked	37.0	76.6	90.5
Worked full-time, year-round.	15.3	58.3	75.1
Worked part-time or part-year.	21.7	18.3	15.4
Did not work	63.0	23.4	9.5

Source: U.S. Census Bureau, Current Population Survey, March 2001

Connecticut, and Minnesota, was higher than that for the remaining 45 states and the District of Columbia. Conversely, the median household income for West Virginia, although not statistically different from the median for Arkansas, was lower than the incomes of the remaining 48 states and the District of Columbia. The relative standing of the remaining states and the District of Columbia was less clear because of sampling variability surrounding the estimates.

The Census Bureau also computes improved (in the sense of having lower standard errors) annual estimates of median household income for states, as well as biennial estimates for counties, based on models using data from the CPS, the 1990 decennial census, and administrative records. State-level estimates for 1998 are available on the Internet at: *www.census.gov/hhes/www/saipe.html.*

EXPERIMENTAL ESTIMATES OF INCOME INCLUDING NONCASH BENEFITS AND TAXES

Traditionally, income data presented in the Census Bureau's reports have been based on the amount of money received during a calendar year before taxes and

excluding capital gains, but this restricted definition of income does not provide a completely satisfactory measure of the distribution of income. Over time, tax laws may change and affect the economic well-being of the population. In the early 1980s, the Census Bureau embarked on a research program to examine the effects of taxes. Four types of modeled tax data are included here: federal and state income taxes, property taxes on owner-occupied housing, and payroll taxes.

Because noncash benefits increase the resources available to individuals and families, this report also presents income measures that include the valuation of various noncash benefits, such as food stamps, school lunches, housing subsidies, medicare, medicaid, employer contributions to health insurance, and net imputed returns on home equity. [24]

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[24]For more information on the methodology and procedures used to estimate taxes and to value noncash benefits see *Current Population Reports*, Series P60-186RD, "Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992."

Percent Change in Quintile Shares Since 1967

Percent change since 1967
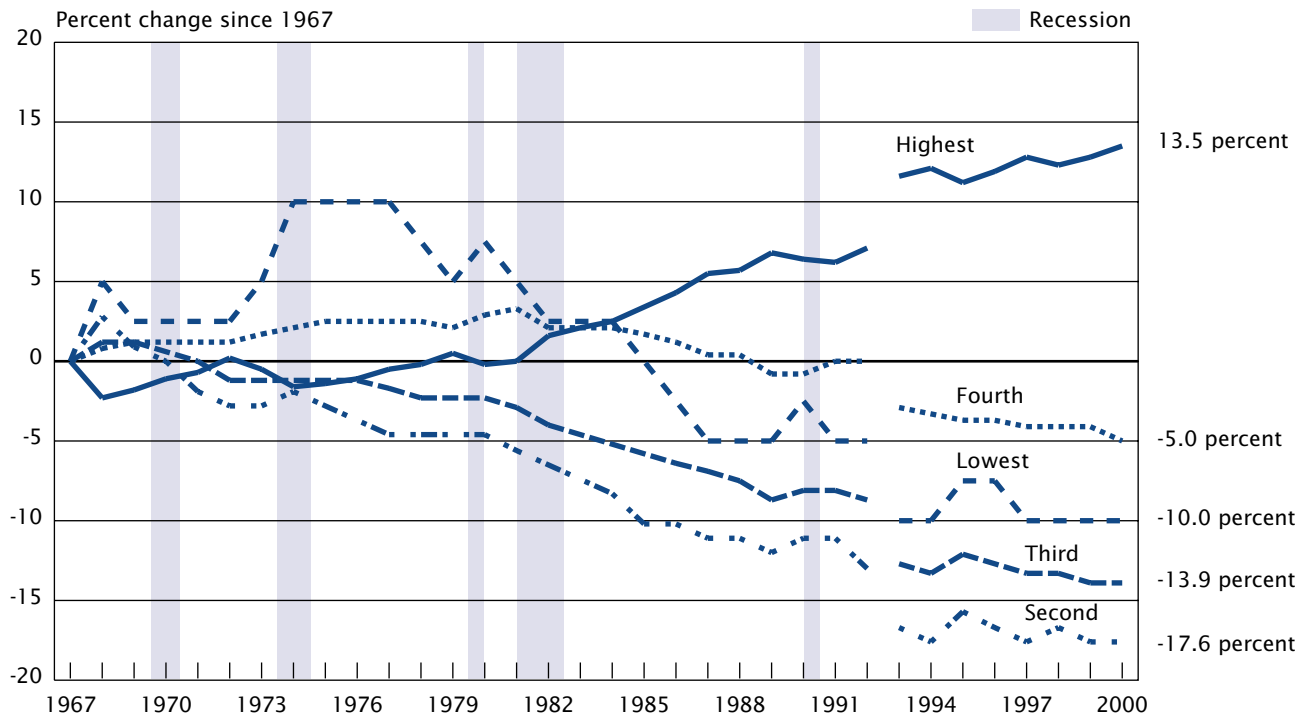
Note: Change in data collection methodology suggests pre-1993 and post-1992 estimates are not comparable. (See *Current Population Reports*, Series P60-204, "The Changing Shape of the Nation's Income Distribution: 1947-1998" for more details.)
Source: U.S. Census Bureau, Current Population Survey, March 1968-2001.

Taxes, government transfers, and other benefits affect the distribution and the level of income.

This conclusion is evident from examining the different definitions of income used in this section. Tables F, G, and H show the distribution of income under the different definitions. Of the 15 definitions of income (only a few of which are discussed below), none showed a statistically significant change between 1999 and 2000.

Definition 1, the official definition of income, is based on money income before taxes and includes government cash transfers. As shown in Table G, under Definition 1, the share of aggregate household income received by each quintile was 3.6 percent for the lowest quintile, 9.0 percent for the second quintile, 14.8 percent for the third quintile, 23.0 percent for the fourth quintile, and 49.7 percent for the highest quintile. The Gini index for all households under Definition 1 was 0.447 in 2000, unchanged from 1999.[25]

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[25]This report presents Gini indexes and shares of aggregate income received by each quintile using two methods. The first method, reported in Table C, sorts income data for each household and yields a Gini index of 0.460 and quintile shares of 3.6,

Definition 4 reflects income generated by the private sector and results in a more unequal distribution than the official definition of income.

Definition 4 excludes cash transfers, adds net capital gains, and adds employer contributions to health insurance. Under Definition 4, shares of income received by the lowest two quintiles of households declined from that of Definition 1 (from 3.6 percent to 1.1 percent and from 9.0 percent to 7.1 percent, respectively), while the share of income received by the highest quintile increased from 49.7 percent to 55.1 percent (see Table G). The Gini index under this definition of income, 0.506, was 13.2 percent higher (showing more income inequality) than the index under the official income definition (0.447).

8.9, 14.9, 23.0, and 49.7. The second method, reported in Table G, uses group data and employs several interpolation routines resulting in a Gini index of 0.447 and quintile shares of 3.6, 9.0, 14.8, 23.0, and 49.7. The grouped data method is used under the alternative definitions of income.

Table E.
Income of Households by State Using 2- and 3-Year-Average Medians

(Income in 2000 dollars)

State	3-year-average median[1] (1998-2000)		2-year-average medians[2]				Differences in 2-year-average medians (1999-2000 less 1998-1999)	
			1999-2000		1998-1999			
	Median income	90-percent confidence interval (± dollars)	Median income	90-percent confidence interval (± dollars)	Median income	90-percent confidence interval (± dollars)	Difference	Percent change
United States	**41,789**	**244**	**42,168**	**267**	**41,609**	**299**	***558**	***1.3**
Alabama	36,268	1,743	35,267	2,180	37,849	1,761	*−2,582	*−6.8
Alaska	52,492	2,391	51,993	2,656	53,365	3,050	−1,372	−2.6
Arizona	39,653	1,495	39,911	1,750	38,752	1,738	1,159	3.0
Arkansas	30,082	1,256	30,527	1,378	29,977	1,570	550	1.8
California	45,070	864	46,008	1,105	44,204	900	*1,804	*4.1
Colorado	49,216	1,709	49,238	2,201	49,571	1,824	−333	−0.7
Connecticut	50,647	2,840	51,432	3,043	50,790	3,581	642	1.3
Delaware	47,438	2,698	49,283	3,458	46,080	2,880	*3,204	*7.0
District of Columbia . . .	38,005	1,876	39,369	2,351	37,632	2,074	1,737	4.6
Florida	37,305	872	37,540	1,007	36,959	997	581	1.6
Georgia	41,481	1,421	41,822	1,629	40,779	1,808	1,044	2.6
Hawaii	45,657	2,420	46,945	2,610	44,472	2,930	2,473	5.6
Idaho	37,760	1,649	37,287	2,105	37,909	1,764	−621	−1.6
Illinois	46,649	1,353	47,193	1,522	46,756	1,603	437	0.9
Indiana	41,315	1,980	41,010	2,346	42,114	2,336	−1,104	−2.6
Iowa	41,560	1,458	42,808	1,731	40,843	1,644	*1,965	*4.8
Kansas	38,393	2,299	38,220	2,855	38,736	2,646	−516	−1.3
Kentucky	36,826	1,846	36,113	2,186	36,647	2,123	−534	−1.5
Louisiana	32,500	1,664	32,006	1,754	33,640	2,071	−1,634	*−4.9
Maine	39,815	1,409	40,918	1,709	38,924	1,680	*1,995	*5.1
Maryland	52,846	2,533	52,881	2,907	53,422	3,086	−541	−1.0
Massachusetts	45,769	2,301	46,312	2,627	45,180	2,857	1,132	2.5
Michigan	46,034	1,335	46,986	1,700	45,961	1,375	1,026	2.2
Minnesota	50,088	2,120	49,846	2,244	49,699	2,617	147	0.3
Mississippi	31,963	1,420	32,581	1,640	32,180	1,808	400	1.2
Missouri	44,247	1,920	45,160	2,116	42,640	2,216	*2,521	*5.9
Montana	32,553	1,306	32,169	1,520	32,807	1,482	−638	−1.9
Nebraska	39,029	1,888	39,332	2,260	39,257	2,071	75	0.2
Nevada	43,262	1,838	43,918	2,298	42,515	2,208	1,402	3.3
New Hampshire	48,029	2,440	48,323	2,980	47,579	2,702	744	1.6
New Jersey	51,739	1,512	51,320	1,601	52,092	1,995	−772	−1.5
New Mexico	34,035	2,024	34,410	2,545	33,425	2,233	985	2.9
New York	40,822	1,001	41,504	1,202	40,431	1,171	*1,073	*2.7
North Carolina	38,413	1,330	38,712	1,629	38,205	1,438	506	1.3
North Dakota	33,769	1,647	34,665	2,059	32,979	1,784	1,686	5.1
Ohio	41,972	1,446	42,421	1,424	41,011	1,837	1,410	3.4
Oklahoma	34,020	1,552	33,235	1,812	34,807	1,973	*−1,572	−4.5
Oregon	41,915	1,882	42,260	1,984	41,652	2,269	608	1.5
Pennsylvania	41,394	1,416	41,507	1,720	40,220	1,614	1,287	3.2
Rhode Island	43,428	2,816	43,676	3,124	43,655	3,317	20	–
South Carolina	36,671	1,753	37,455	2,106	36,447	2,163	1,008	2.8
South Dakota	35,986	1,258	36,681	1,519	35,893	1,364	788	2.2
Tennessee	35,874	1,635	35,824	1,957	36,868	1,858	−1,044	−2.8
Texas	39,296	1,018	40,065	1,286	39,023	1,200	*1,042	2.7
Utah	46,539	1,712	46,436	2,003	47,194	2,122	−757	−1.6
Vermont	40,908	1,917	40,589	2,278	42,287	2,130	−1,698	−4.0
Virginia	47,701	2,437	48,678	2,777	46,517	2,822	2,161	4.6
Washington	46,412	2,039	44,598	2,544	48,606	2,418	*−4,007	*−8.2
West Virginia	29,217	1,087	29,737	1,320	29,300	1,363	437	1.5
Wisconsin	45,441	1,956	46,357	2,482	45,486	2,240	870	1.9
Wyoming	38,291	1,744	38,839	2,158	37,924	1,845	915	2.4

– Represents zero.   * Statistically significant at the 90-percent confidence level.

[1]The 3-year-average median is the sum of inflation-adjusted single-year medians divided by three.
[2]The 2-year-average median is the sum of inflation-adjusted single-year medians divided by two.

Source: U.S. Census Bureau, Current Population Survey, March 1999, 2000, and 2001.

Money Income in the United States: 2000

Table F.
Median Household Income by Definition: 1999 and 2000

(Income in 2000 dollars)

Definition of income	Median income		Percent change 1999-2000[2]
	2000	1999	
Income before taxes:			
1. Money income excluding capital gains (official measure)...............	42,148	42,187	−0.1
2. Definition 1 less government cash transfers..........................	38,912	38,536	1.0
3. Definition 2 plus capital gains	39,430	39,107	0.8
4. Definition 3 plus health insurance supplements to wage or salary income	41,196	41,128	0.2
Income after taxes:			
5. Definition 4 less social security payroll taxes	38,557	38,462	0.2
6. Definition 5 less federal income taxes (excluding the EIC)	35,596	35,552	0.1
7. Definition 6 plus the earned income credit (EIC)[1]	35,769	35,731	0.2
8. Definition 7 less state income taxes................................	34,642	34,647	–
9. Definition 8 plus nonmeans-tested government cash transfers...........	38,157	38,132	0.1
10. Definition 9 plus the value of medicare	39,876	39,923	−0.1
11. Definition 10 plus the value of regular-price school lunches	39,887	39,988	−0.3
12. Definition 11 plus means-tested government cash transfers	40,068	40,189	−0.3
13. Definition 12 plus the value of medicaid	40,435	40,530	−0.2
14. Definition 13 plus the value of other means-tested government noncash transfers..	40,574	40,645	−0.2
15. Definition 14 plus net imputed return on equity in own home	42,812	42,538	0.6

– Represents zero or rounds to zero.

[1]Includes EIC for 13 states (Colorado, Illinois, Iowa, Kansas, Maine, Maryland, Massachusetts, New Jersey, New York, Oregon, Rhode Island, Vermont, and Wisconsin) and the District of Columbia that use federal eligibility rules to compute the state credit as a percentage of the federal EIC.
[2]There were no statistically significant changes between 1999 and 2000 for any of the income definitions.

Source: U.S. Census Bureau, Current Population Survey, March 2000 and 2001.

Table G.
Percentage of Aggregate Income Received by Income Quintiles and Gini Index by Definition of Income: 2000

Definition of income	Quintiles					Gini index
	Lowest	Second	Third	Fourth	Highest	
Definition 1 (official measure)	3.6	9.0	14.8	23.0	49.7	.447
Definition 4 (definition 1 less government cash transfers plus capital gains and employee health benefits).........	1.1	7.1	13.9	22.8	55.1	.506
Definition 8 (definition 4 less taxes, includes EIC)	1.4	8.3	15.1	24.0	51.2	.486
Definition 11 (definition 8 plus nonmeans tested government cash transfers)...........................	4.0	10.1	15.7	22.8	47.3	.422
Definition 14 (definition 11 plus means-tested government cash transfers)..	4.6	10.3	15.7	22.7	46.7	.411
Definition 15 (definition 14 plus return on home equity)	4.8	10.5	15.8	22.8	46.2	.403

Source: U.S. Census Bureau, Current Population Survey, March 2001.

Figure 5.
Percent Change in 2-Year-Average Median Household Income by State: 1999-2000 Less 1998-99
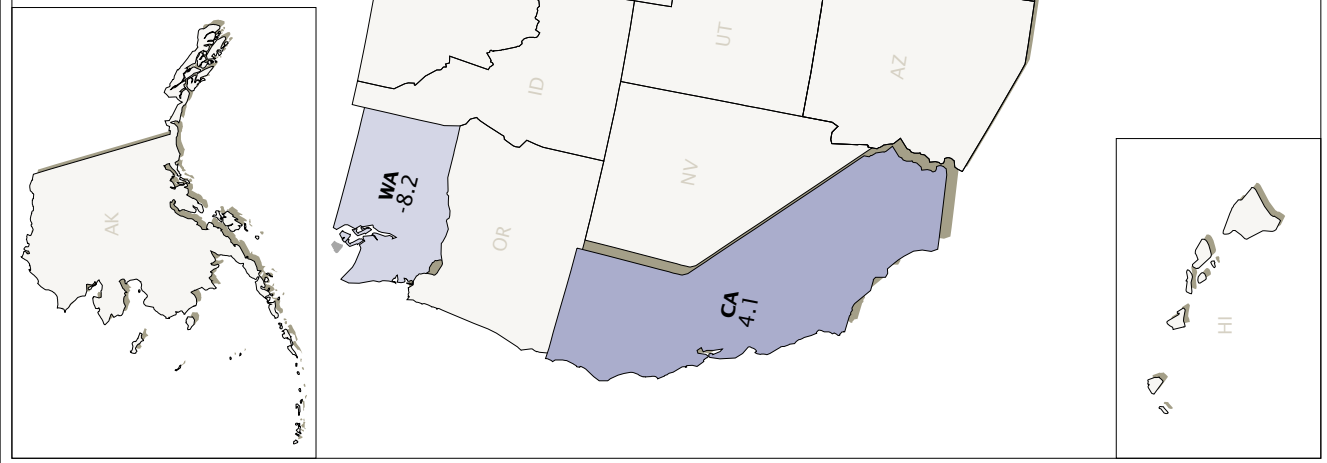
Median Household Income Change

| Increase | No change | Decrease |

ME 5.1
NY 2.7
DE 7.0
AL -6.8
LA -4.9
IA 4.8
MO 5.9
WA -8.2
CA 4.1

DC

AK
HI

PA, VT, NH, MA, CT, RI, NJ, MD, VA, NC, SC, FL, GA, WV, OH, KY, TN, MI, IN, IL, WI, MN, ND, SD, NE, KS, OK, TX, AR, MS, CO, NM, WY, MT, UT, AZ, ID, NV, OR

Money Income in the United States: 2000

U.S. Census Bureau

The net effect of deducting social security payroll taxes, federal and state income taxes, and adding the earned income tax credit was to reduce income inequality.

This result is shown by Definition 8. The share of income going to the bottom three quintiles increased, and the share received by the highest quintile declined. With Definition 8, the Gini index for 2000 was 0.486, or 4.0 percent below the value of 0.506 for Definition 4.

Nonmeans-tested transfers reduced income inequality more than taxes.

These transfers lowered the Gini index by 13.2 percent, from 0.486 to 0.422, as shown by comparing Definition 11 estimates with Definition 8 estimates. Including the benefits increased the share of income going to the lowest quintile (1.4 percent to 4.0 percent) and lowered the share of income going to the highest quintile (from 51.2 percent to 47.3 percent).

Means-tested transfers also reduced income inequality, as shown by Definition 14.

The share of income in the lowest quintile increased from 4.0 percent to 4.6 percent, while the change in the share of income going to the highest quintile was not significantly different at 46.7 percent. The Gini index

declined 2.6 percent from 0.422 to 0.411.[26] The inclusion of net imputed return on home equity had a minimal effect on the Gini index, as shown by Definition 15.

An important finding of the Census Bureau's tax and noncash benefit research is that government transfers have a significantly greater impact on lowering income inequality than the tax system.

In 2000, subtracting taxes and including the earned income credit (EIC) lowered the Gini index by 4.0 percent (from 0.506 to 0.486), while including transfers lowered the Gini index by 15.4 percent (from 0.486 to 0.411).

Taxes and transfers affect income comparisons among population subgroups to varying degrees, as shown in Table H.

Under the official income definition, the median household income of Blacks ($30,439) was 66 percent of the median household income of White non-Hispanics ($45,904). Subtracting cash transfers and adding capital gains and health insurance supplements (Definition 4)

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[26]There was no change in income inequality between 1999 and 2000 using the most comprehensive definition of income. However, the 2000 Gini index is significantly higher than in 1996.

Table H.
Median Income Using Different Definitions for Households With Selected Characteristics: 2000

(Dollars)

Characteristic	Definition 1 (official measure)	Definition 4 (Definition 1 less government cash transfers plus capital gains and employee health benefits)	Definition 8 (Definition 4 less taxes, includes EIC)	Definition 11 (Definition 8 plus nonmeans-tested government cash transfers)	Definition 14 (Definition 11 plus means-tested government cash transfers)	Definition 15 (Definition 14 plus return on home equity)
All households.................	**42,148**	**41,196**	**34,642**	**39,887**	**40,574**	**42,812**
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER						
White............................	44,226	43,106	36,193	41,701	42,227	44,471
Non-Hispanic....................	45,904	44,860	37,344	43,062	43,428	45,739
Black.............................	30,439	29,353	25,624	29,139	30,409	31,515
Asian or Pacific Islander	55,521	56,962	46,247	48,218	49,590	51,462
Hispanic origin[1]	33,447	33,039	29,420	32,307	33,937	35,037
TYPE OF HOUSEHOLD						
Married-couple households with related children under 18............	63,110	66,526	55,469	56,882	57,367	59,323
Female householder, no husband present with related children under 18	24,693	24,403	23,536	25,248	27,505	28,057
AGE OF HOUSEHOLD MEMBERS						
With members 65 years old and over ..	25,098	11,218	10,670	31,213	31,847	35,675
With related children under 18	52,101	54,484	46,513	48,220	49,177	50,828

[1]Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, March 2001.

reduced the percentage to 65 percent.[27] Subtracting federal and state income taxes and payroll taxes and including the EIC (Definition 8) resulted in an increase to 69 percent, and the addition of cash (Definition 11) and noncash transfers (Definition 14) resulted in a further increase, to 70 percent, in the ratio of Black income to that of White non-Hispanics.[28]

The median household income ($33,447) of Hispanics, under the official income definition, was 73 percent that of White non-Hispanics ($45,904). Subtracting cash transfers and adding capital gains and employers' contributions for health insurance (Definition 4) resulted in no statistically significant change in the percentage. Subtracting federal and state income taxes and payroll taxes and including the EIC (Definition 8) resulted in an increase to 79 percent, but the addition of cash transfers (Definition 11) and noncash transfers (Definition 14) resulted in no further increase in the Hispanic-to-White non-Hispanic income percentage.

The different definitions of income affect comparisons of various types of households. Under the official definition, the median income of households with a female householder (no husband present) with children was 39 percent of that of married-couple households with children. Based on a definition of income that includes the effect of taxes and transfers (Definition 14), the percentage increased to 48 percent.

Transfers and tax programs can also affect population groups differently, as can be shown by comparing incomes under the various income definitions for households with children and households with members 65 years old and over. Under Definition 1, the official median income for households with children under

18 years of age was $52,101 in 2000, while for households with members 65 years old and over it was $25,098—or almost half as much (48 percent). Subtracting cash transfers and adding capital gains and employer-provided health insurance (Definition 4) lowered the ratio from 48 percent to 21 percent, while incorporating the effect of the tax system (Definition 8) raised it to 23 percent. Adding cash (Definition 11) and noncash transfers (Definition 14) almost tripled it, bringing it to 65 percent, and adding the return on home equity (Definition 15) resulted in a further increase to 70 percent.

USER COMMENTS

The Census Bureau welcomes the comments and advice of data and report users. If you have any suggestions or comments, please write to:

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Sample Expansion

The number of households interviewed using the March 2001 CPS was expanded from March 2000. Estimates in this report, however, are based on a subsample consistent with the March 2000 CPS. The Census Bureau will release a report this winter discussing the impact of the sample expansion on income estimates. For further information, see *www.bls.census.gov/cps/ads/data_dissem_letterng.htm.*

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[27]There is no statistically significant difference between the ratios for Definition 1 and Definition 4.
[28]There is no statistically significant difference between the ratios for Definition 8 and Definition 14.

Table A-1.
Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 2000

(Income in 2000 CPI-U-RS adjusted dollars. Households as of March of the following year. For meaning of symbols, see text)

Race and Hispanic origin of household and year	Number (1,000)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
ALL RACES															
2000	106 417	100.0	2.9	6.1	7.0	13.4	12.5	15.5	18.9	10.4	13.4	42 148	197	57 045	319
1999	104 705	100.0	2.8	6.1	7.1	13.8	12.4	15.8	18.5	10.5	13.2	42 187	198	56 684	297
1998	103 874	100.0	3.1	6.6	7.4	13.4	13.1	15.5	18.8	10.2	12.0	41 032	243	54 718	295
1997	102 528	100.0	3.2	7.0	7.6	14.2	12.7	16.0	18.5	9.7	11.1	39 594	183	53 169	297
1996	101 018	100.0	3.1	7.4	7.8	14.3	13.5	15.7	18.6	9.5	10.2	38 798	196	51 513	289
1995[1]	99 627	100.0	3.1	7.2	8.0	14.9	13.1	16.4	18.3	9.4	9.6	38 262	221	50 458	276
1994[2]	98 990	100.0	3.4	7.8	8.2	14.9	13.3	16.2	17.7	9.1	9.5	37 136	169	49 646	267
1993[3]	97 107	100.0	3.7	8.0	8.0	14.9	13.1	16.6	17.7	8.8	9.1	36 746	172	48 729	263
1992[4]	96 426	100.0	3.6	8.1	8.0	14.9	13.2	16.7	18.4	8.7	8.4	36 965	175	46 864	197
1991	95 676	100.0	3.3	8.1	7.6	14.7	13.7	16.8	18.4	9.0	8.4	37 314	179	46 970	193
1990	94 312	100.0	3.2	7.7	7.5	14.1	13.7	17.2	18.8	9.1	8.7	38 446	197	48 024	203
1989	93 347	100.0	3.0	7.6	7.4	14.1	13.1	17.1	19.2	9.2	9.3	38 979	214	49 246	214
1988	92 830	100.0	3.1	8.1	7.3	14.3	12.8	17.3	19.2	9.3	8.5	38 309	186	47 867	212
1987[5]	91 124	100.0	3.3	8.1	7.5	14.5	12.9	17.1	19.1	9.3	8.2	38 007	180	47 266	193
1986	89 479	100.0	3.6	8.2	7.3	14.8	13.3	17.2	18.7	9.1	7.8	37 546	194	46 387	189
1985[6]	88 458	100.0	3.5	8.4	7.7	15.1	13.7	17.7	18.3	8.7	6.8	36 246	196	44 607	176
1984	86 789	100.0	3.4	8.5	7.9	15.5	14.0	17.6	18.3	8.2	6.4	35 568	162	43 580	160
1983[7]	85 290	100.0	3.7	8.7	8.0	16.0	14.4	17.8	17.9	7.6	5.8	34 682	157	42 257	157
1982	83 918	100.0	3.6	8.9	8.3	15.7	14.5	18.2	17.9	7.4	5.5	34 667	157	41 779	155
1981	83 527	100.0	3.4	8.9	8.3	16.0	14.1	18.2	18.6	7.5	5.1	34 696	182	41 450	151
1980	82 368	100.0	3.1	8.9	8.2	15.5	14.0	18.9	18.7	7.5	5.2	35 239	182	41 910	153
1979[8]	80 776	100.0	3.0	8.7	7.6	15.2	13.8	18.5	19.7	7.8	5.6	36 399	173	43 238	164
1978	77 330	100.0	2.8	8.7	8.1	15.1	13.7	18.8	19.7	7.7	5.3	36 440	172	42 889	164
1977	76 030	100.0	3.0	9.1	8.5	15.8	14.3	19.1	18.9	6.7	4.4	34 242	139	40 620	124
1976[9]	74 142	100.0	3.0	9.3	8.5	16.0	14.8	19.4	18.6	6.4	4.0	34 050	142	40 051	123
1975[10]	72 867	100.0	3.2	9.5	8.7	16.0	15.4	19.4	18.2	6.0	3.7	33 489	123	39 105	122
1974[10][11]	71 163	100.0	3.1	9.1	7.9	15.8	15.3	20.0	18.4	6.5	4.0	34 409	121	40 239	126
1973	69 859	100.0	3.6	8.2	8.3	15.0	14.8	19.7	19.3	6.6	4.4	35 504	130	41 060	128
1972[12]	68 251	100.0	4.1	8.6	8.1	14.7	15.1	20.1	18.8	6.3	4.3	34 802	135	40 504	133
1971[13]	66 676	100.0	4.6	9.0	7.9	15.5	15.7	21.1	17.4	5.4	3.4	33 398	129	38 411	126
1970	64 778	100.0	4.8	8.7	7.6	15.2	16.3	21.0	17.6	5.4	3.4	33 746	127	38 641	131
1969	63 401	100.0	4.8	8.6	7.4	15.0	16.4	21.6	17.6	5.2	3.3	33 973	129	38 151	130
1968	62 214	100.0	5.1	8.6	7.8	15.4	17.8	21.2	16.8	4.5	2.7	32 723	128	37 021	152
1967[14]	60 813	100.0	5.9	9.1	7.9	16.1	17.4	21.8	14.9	4.1	2.8	31 397	117	35 115	136
WHITE															
2000	88 545	100.0	2.3	5.5	6.6	13.0	12.6	15.4	19.4	11.0	14.2	44 226	275	59 277	363
1999	87 671	100.0	2.2	5.3	6.7	13.6	12.2	16.0	19.1	11.1	13.8	43 932	248	58 820	335
1998	87 212	100.0	2.5	5.6	7.1	13.0	13.0	15.7	19.6	10.7	12.9	43 171	216	57 200	337
1997	86 106	100.0	2.6	6.1	7.2	13.9	12.6	16.2	19.1	10.3	12.0	41 699	264	55 534	338
1996	85 059	100.0	2.4	6.5	7.5	14.0	13.5	16.0	19.3	10.1	10.9	40 623	209	53 558	317
1995[1]	84 511	100.0	2.5	6.3	7.6	14.6	13.0	16.7	19.1	9.8	10.4	40 159	210	52 469	304
1994[2]	83 737	100.0	2.8	6.7	7.8	14.6	13.3	16.7	18.4	9.6	10.2	39 166	220	51 834	302
1993[3]	82 387	100.0	2.9	6.9	7.6	14.6	13.2	17.1	18.6	9.3	9.7	38 768	226	50 913	294
1992[4]	81 795	100.0	2.7	7.0	7.6	14.7	13.2	17.1	19.4	9.3	9.1	38 863	188	48 981	218
1991	81 682	100.0	2.5	7.0	7.3	14.4	13.8	17.2	19.2	9.5	9.1	39 101	190	48 951	213
1990	80 968	100.0	2.4	6.6	7.0	13.9	13.8	17.6	19.6	9.6	9.3	40 100	184	49 962	223
1989	80 163	100.0	2.3	6.4	7.1	13.9	13.1	17.4	20.1	9.7	10.0	41 002	199	51 297	237
1988	79 734	100.0	2.5	6.9	6.8	13.9	12.9	17.8	20.1	9.9	9.1	40 499	237	49 908	234
1987[5]	78 519	100.0	2.6	6.9	7.1	14.1	12.9	17.6	20.1	9.9	8.8	40 044	202	49 286	211
1986	77 284	100.0	2.8	7.3	6.9	14.3	13.3	17.7	19.7	9.7	8.3	39 474	192	48 319	207
1985[6]	76 576	100.0	2.9	7.4	7.3	14.7	13.8	18.2	19.2	9.2	7.4	38 226	204	46 438	195
1984	75 328	100.0	2.8	7.5	7.4	15.0	14.1	18.2	19.3	8.7	6.9	37 523	189	45 378	176
1983[7]	74 170	100.0	3.1	7.6	7.4	15.6	14.6	18.4	18.8	8.1	6.3	36 360	163	44 023	170
1982	73 182	100.0	3.0	7.9	7.8	15.3	14.6	18.6	18.8	7.9	6.0	36 293	165	43 501	170
1981	72 845	100.0	2.8	7.8	7.7	15.6	14.2	18.8	19.5	8.0	5.6	36 659	168	43 188	164
1980	71 872	100.0	2.6	7.9	7.6	15.1	14.1	19.5	19.7	8.0	5.6	37 176	191	43 601	167
1979[8]	70 766	100.0	2.5	7.7	7.1	14.7	13.9	19.0	20.7	8.2	6.1	38 163	182	44 943	179
1978	68 028	100.0	2.5	7.7	7.6	14.7	13.7	19.2	20.8	8.1	5.7	37 881	180	44 478	179
1977	66 934	100.0	2.7	8.2	8.0	15.2	14.4	19.7	20.0	7.1	4.8	36 008	146	42 207	136
1976[9]	65 353	100.0	2.7	8.3	7.9	15.6	14.8	20.0	19.6	6.9	4.4	35 668	149	41 592	134
1975[10]	64 392	100.0	2.8	8.5	8.2	15.6	15.3	20.0	19.2	6.4	4.0	35 021	131	40 550	133
1974[10][11]	62 984	100.0	2.7	8.2	7.4	15.2	15.3	20.6	19.3	6.9	4.4	35 986	127	41 729	135
1973	61 965	100.0	3.2	7.5	7.7	14.4	14.7	20.3	20.4	7.1	4.8	37 210	135	42 648	138

Table A-1.
Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 2000—Con.

(Income in 2000 CPI-U-RS adjusted dollars. Households as of March of the following year. For meaning of symbols, see text)

Race and Hispanic origin of householder and year	Number (1,000)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WHITE—Con.															
1972[12]	60 618	100.0	3.6	7.9	7.5	14.1	15.0	20.9	19.7	6.8	4.6	36 510	139	42 080	144
1971[13]	59 463	100.0	4.1	8.2	7.4	14.8	15.8	21.9	18.3	5.8	3.7	34 934	135	39 802	137
1970	57 575	100.0	4.2	8.1	7.1	14.6	16.3	21.8	18.5	5.8	3.7	35 148	133	39 993	139
1969	56 248	100.0	4.3	7.9	6.9	14.2	16.4	22.4	18.6	5.6	3.7	35 456	133	40 085	142
1968	55 394	100.0	4.5	8.0	7.2	14.7	18.0	22.1	17.7	4.8	3.0	34 071	131	38 352	169
1967[14]	54 188	100.0	5.3	8.5	7.3	15.4	17.7	22.8	15.8	4.3	3.0	32 742	123	36 399	145
BLACK															
2000	13 352	100.0	6.1	10.4	9.5	16.5	12.9	16.8	15.2	6.5	6.1	30 439	460	40 068	642
1999	12 849	100.0	6.2	11.7	10.2	15.9	13.8	14.6	14.4	6.6	6.7	28 848	537	39 740	568
1998	12 579	100.0	7.0	13.6	9.9	17.0	13.6	14.5	13.4	6.1	4.9	26 751	419	36 024	481
1997	12 474	100.0	6.7	13.5	10.1	17.5	14.1	14.6	14.2	5.2	4.2	26 803	462	35 270	506
1996	12 109	100.0	7.3	13.7	10.6	17.3	14.2	14.3	13.8	4.9	4.0	25 669	505	35 484	693
1995[1]	11 577	100.0	7.3	14.0	11.0	17.8	13.8	14.5	12.4	6.0	3.1	25 144	429	34 134	584
1994[2]	11 655	100.0	7.7	15.4	10.6	17.4	13.8	12.8	13.0	5.2	4.0	24 202	450	33 677	483
1993[3]	11 281	100.0	8.9	16.1	11.6	17.2	13.0	13.6	11.5	4.7	3.5	22 975	454	32 027	532
1992[4]	11 269	100.0	9.4	16.5	11.1	16.8	13.6	13.9	11.8	4.0	3.0	22 630	462	30 708	416
1991	11 083	100.0	8.7	17.0	10.4	16.9	13.0	14.2	12.4	4.5	2.9	23 294	489	31 018	405
1990	10 671	100.0	8.4	16.0	11.0	15.8	13.7	14.6	12.7	4.7	3.1	23 979	548	31 860	430
1989	10 486	100.0	8.1	16.2	10.0	16.9	13.4	14.7	12.3	5.5	3.1	24 385	497	32 357	440
1988	10 561	100.0	7.4	17.6	11.3	16.7	13.0	13.6	12.2	5.1	3.1	23 087	477	31 628	457
1987[5]	10 192	100.0	8.1	17.3	10.9	17.6	13.7	13.5	11.7	4.3	2.9	22 856	437	30 861	421
1986	9 922	100.0	9.3	16.2	10.6	18.0	13.3	13.9	11.9	4.1	2.8	22 742	447	30 511	415
1985[6]	9 797	100.0	7.7	17.0	11.2	18.7	13.4	14.1	11.4	4.5	1.9	22 742	443	29 673	385
1984	9 480	100.0	8.0	17.1	12.3	19.1	13.8	13.3	10.7	3.9	1.7	21 376	410	28 508	351
1983[7]	9 243	100.0	8.8	18.0	12.6	18.7	13.1	13.4	10.5	3.6	1.4	20 582	385	27 415	337
1982	8 916	100.0	8.4	17.6	12.2	19.5	13.2	14.7	10.6	2.4	1.4	20 569	331	27 064	339
1981	8 961	100.0	8.0	18.2	12.8	19.3	13.3	13.2	11.2	3.0	1.0	20 571	346	27 024	327
1980	8 847	100.0	7.4	17.3	12.9	18.9	13.7	14.4	10.7	3.4	1.3	21 418	405	27 797	342
1979[8]	8 586	100.0	6.9	16.5	12.2	19.7	13.3	14.7	11.8	3.6	1.4	22 406	410	28 750	354
1978	8 066	100.0	5.9	17.4	12.5	18.4	13.8	15.3	11.4	4.0	1.4	22 765	430	29 093	380
1977	7 977	100.0	5.9	17.4	13.2	21.0	14.1	14.4	10.1	3.0	1.0	21 249	289	27 226	242
1976[9]	7 776	100.0	5.9	17.6	13.5	19.6	14.5	15.1	10.3	2.6	0.9	21 209	323	27 098	242
1975[10]	7 489	100.0	6.6	18.2	13.4	18.8	15.9	14.3	9.7	2.3	0.7	21 024	285	26 243	233
1974[10][11]	7 263	100.0	6.6	16.9	12.8	20.9	15.1	14.5	10.3	2.1	0.7	21 401	262	26 616	237
1973	7 040	100.0	7.2	15.0	13.7	20.2	15.2	15.0	9.9	2.6	1.1	21 903	289	27 199	253
1972[12]	6 809	100.0	8.3	15.4	13.0	20.0	15.6	13.7	10.9	2.2	1.0	21 311	300	26 920	266
1971[13]	6 578	100.0	8.9	16.2	12.4	21.1	15.6	14.5	8.5	2.1	0.7	20 635	309	25 570	248
1970	6 180	100.0	9.6	14.8	12.2	20.9	15.9	14.4	9.2	2.2	0.8	21 393	316	26 123	263
1969	6 053	100.0	9.5	14.7	12.4	21.9	16.2	14.7	8.1	2.0	0.6	21 431	307	25 513	243
1968	5 870	100.0	9.8	15.0	13.4	22.2	16.2	13.4	7.6	1.8	0.5	20 091	251	24 469	241
1967[14]	5 728	100.0	11.3	16.0	13.7	22.5	15.1	12.9	6.1	1.6	0.9	19 010	268	22 843	281
ASIAN AND PACIFIC ISLANDER															
2000	3 527	100.0	3.5	3.1	4.8	10.6	9.4	13.5	20.1	12.1	22.7	55 521	1 485	70 221	1 878
1999	3 337	100.0	4.0	4.3	5.0	9.8	9.9	15.2	18.1	11.7	22.1	52 925	1 940	69 883	1 873
1998	3 308	100.0	4.4	4.3	5.2	10.4	11.2	15.4	18.3	13.9	16.9	49 212	1 370	63 532	1 835
1997	3 125	100.0	4.4	4.9	6.2	9.7	10.0	16.6	19.6	11.5	17.1	48 415	1 346	63 011	1 953
1996	2 998	100.0	4.1	6.2	5.7	10.0	10.5	16.2	18.1	13.2	16.2	47 307	1 696	61 815	2 217
1995[1]	2 777	100.0	4.8	4.9	6.8	10.2	11.6	15.8	20.1	11.6	14.3	45 603	1 144	62 012	2 502
1994[2]	2 040	100.0	4.4	5.2	6.4	11.0	11.8	14.6	19.5	12.2	14.9	46 595	1 766	60 499	2 156
1993[3]	2 233	100.0	4.6	6.8	6.7	12.8	9.8	13.7	18.2	13.7	13.7	45 105	2 219	59 098	2 380
1992[4]	2 262	100.0	4.3	5.3	6.2	12.7	9.9	16.7	18.9	12.2	13.8	45 610	1 316	56 529	1 554
1991	2 094	100.0	3.9	6.0	5.6	13.0	11.3	15.4	19.2	11.9	13.8	45 145	1 457	57 319	1 689
1990	1 958	100.0	3.8	4.5	5.6	11.1	10.5	14.7	21.1	13.7	14.9	49 369	1 463	59 592	1 687
1989	1 988	100.0	3.1	4.1	6.3	10.3	11.0	17.1	21.1	11.2	15.8	48 683	1 316	60 520	1 761
1988	1 913	100.0	3.2	4.6	6.6	13.1	10.5	15.6	20.0	12.3	14.1	45 404	1 850	56 765	1 683

Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 2000—Con.

(Income in 2000 CPI-U-RS adjusted dollars. Households as of March of the following year. For meaning of symbols, see text)

Race and Hispanic origin of householder and year	Number (1,000)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
HISPANIC ORIGIN[15]															
2000	9 663	100.0	3.3	7.3	8.3	18.3	14.7	17.7	17.4	7.4	5.8	33 447	677	42 410	659
1999	9 319	100.0	3.9	7.7	9.5	18.4	15.5	16.8	15.1	7.3	5.8	31 767	470	41 811	751
1998	9 060	100.0	4.7	9.5	10.5	17.1	16.3	15.7	14.6	6.0	5.6	29 894	576	40 393	859
1997	8 590	100.0	5.0	10.6	10.4	18.8	14.9	16.3	13.5	5.6	4.9	28 491	508	38 394	775
1996	8 225	100.0	4.6	11.1	10.8	19.8	15.6	15.2	13.3	5.4	4.3	27 226	528	37 173	860
1995[1]	7 939	100.0	5.2	12.1	11.6	20.3	14.9	14.5	13.1	4.6	3.8	25 668	559	35 033	786
1994[2]	7 735	100.0	5.2	12.2	11.4	18.1	15.5	15.4	12.7	5.3	4.2	26 958	501	36 351	907
1993[3]	7 362	100.0	4.7	11.5	11.5	19.5	15.2	16.4	12.4	5.3	3.5	26 919	541	35 629	749
1992[4]	7 153	100.0	5.3	11.2	10.9	19.4	15.7	15.8	13.2	5.0	3.6	27 266	564	34 777	547
1991	6 379	100.0	4.7	11.1	10.8	18.2	15.5	16.6	13.7	5.4	3.9	28 105	584	35 760	572
1990	6 220	100.0	4.6	10.5	11.0	18.2	15.7	16.9	14.1	5.2	3.8	28 671	588	35 915	592
1989	5 933	100.0	4.8	10.6	9.2	17.8	15.3	16.6	15.8	5.7	4.3	29 560	573	37 747	649
1988	5 910	100.0	5.4	10.9	9.7	18.4	14.9	16.6	14.8	5.2	4.1	28 648	646	36 576	711
1987[5]	5 642	100.0	5.3	11.1	10.6	18.2	15.4	15.7	14.8	4.9	4.0	28 199	613	36 147	665
1986	5 418	100.0	5.1	11.0	10.3	19.5	14.5	16.5	13.8	6.1	3.2	27 676	720	34 946	575
1985[6]	5 213	100.0	4.9	11.8	11.4	18.8	15.4	16.8	13.1	5.3	2.5	26 803	626	33 491	545
1984	4 883	100.0	5.8	11.8	10.6	19.1	14.5	17.3	13.7	4.5	2.7	26 963	675	33 527	654
1983[7]	4 666	100.0	5.6	12.6	11.3	19.1	15.7	16.8	12.7	4.0	2.2	26 062	665	31 923	614
1982	4 085	100.0	5.3	11.8	12.5	18.7	16.8	15.8	13.0	4.1	2.1	26 086	690	32 194	653
1981	3 980	100.0	4.2	10.9	10.6	19.4	17.0	17.7	13.8	4.4	2.0	27 831	762	33 421	638
1980	3 906	100.0	4.7	11.1	10.4	20.1	16.2	17.0	14.0	4.2	2.2	27 162	737	33 177	661
1979[8]	3 684	100.0	3.7	10.6	9.4	19.9	16.0	18.9	14.1	4.9	2.6	28 839	832	34 893	701
1978	3 291	100.0	3.6	10.2	10.2	19.5	17.1	18.5	14.8	4.0	2.0	28 551	657	33 725	682
1977	3 304	100.0	3.5	10.7	11.4	20.7	18.0	18.1	12.5	3.6	1.6	26 862	511	31 701	489
1976[9]	3 081	100.0	4.1	12.6	11.3	21.0	17.5	17.4	12.5	2.4	1.3	25 684	555	30 351	494
1975[10]	2 948	100.0	4.4	12.3	11.2	22.0	17.4	18.4	10.6	2.4	1.2	25 159	582	29 867	531
1974[10][11]	2 897	100.0	3.4	10.2	11.0	21.8	17.4	19.4	12.2	3.0	1.5	27 369	610	31 705	516
1973	2 722	100.0	3.5	9.1	10.6	21.6	18.6	18.2	14.1	3.1	1.2	27 506	619	31 958	524
1972[12]	2 655	100.0	3.8	8.6	12.1	20.7	20.5	18.9	11.4	2.6	1.5	27 552	567	31 668	563
WHITE NON-HISPANIC															
2000	79 376	100.0	2.2	5.3	6.4	12.4	12.3	15.1	19.7	11.4	15.2	45 904	264	61 237	397
1999	78 819	100.0	2.1	5.0	6.4	13.0	11.9	15.8	19.6	11.5	14.7	45 856	289	60 734	362
1998	78 577	100.0	2.2	5.2	6.7	12.5	12.7	15.7	20.2	11.2	13.7	44 782	258	59 031	361
1997	77 936	100.0	2.3	5.7	6.9	13.4	12.4	16.2	19.6	10.8	12.7	43 417	227	57 313	364
1996	77 240	100.0	2.2	6.1	7.1	13.4	13.3	16.0	19.9	10.5	11.5	42 400	290	55 178	337
1995[1]	76 932	100.0	2.2	5.8	7.2	14.0	12.8	16.9	19.7	10.3	11.1	41 745	218	54 180	324
1994[2]	77 004	100.0	2.6	6.2	7.5	14.3	13.1	16.8	18.9	9.9	10.7	40 430	214	53 154	315
1993[3]	75 697	100.0	2.7	6.5	7.2	14.2	13.0	17.2	19.2	9.7	10.3	40 195	235	52 255	312
1992[4]	75 107	100.0	2.5	6.6	7.3	14.2	13.0	17.2	19.9	9.7	9.5	40 168	249	50 225	232
1991	75 625	100.0	2.4	6.7	7.0	14.1	13.7	17.3	19.6	9.9	9.5	40 035	197	50 003	224
1990	75 035	100.0	2.3	6.3	6.7	13.6	13.6	17.7	20.0	10.0	9.8	41 016	191	51 069	236
1989	74 495	100.0	2.1	6.1	6.9	13.6	12.9	17.5	20.4	10.0	10.4	41 884	205	52 325	249
1988	74 067	100.0	2.3	6.6	6.5	13.6	12.7	17.9	20.5	10.2	9.5	41 615	245	50 927	245
1987[5]	73 120	100.0	2.4	6.6	6.8	13.8	12.7	17.8	20.5	10.2	9.1	41 145	229	50 250	222
1986	72 067	100.0	2.7	7.0	6.6	14.0	13.2	17.7	20.1	10.0	8.7	40 371	200	49 278	217
1985[6]	71 540	100.0	2.8	7.1	7.0	14.4	13.6	18.3	19.6	9.5	7.7	39 085	192	47 342	204
1984	70 586	100.0	2.6	7.2	7.2	14.8	14.1	18.3	19.6	9.0	7.2	38 302	195	46 166	182
1983[7]	69 648	100.0	2.9	7.3	7.2	15.4	14.6	18.5	19.2	8.4	6.6	37 069	180	44 802	178
1982	69 214	100.0	2.8	7.7	7.6	15.1	14.5	18.8	19.1	8.2	6.2	36 901	170	44 140	175
1981	68 996	100.0	2.7	7.7	7.6	15.4	14.0	18.9	19.8	8.2	5.8	37 188	173	43 731	169

Table A-1.
Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 2000—Con.

(Income in 2000 CPI-U-RS adjusted dollars. Households as of March of the following year. For meaning of symbols, see text)

Race and Hispanic origin of house-holder and year	Number (1,000)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WHITE NON-HISPANIC—Con.															
1980	68 106	100.0	2.4	7.7	7.5	14.8	13.9	19.6	20.0	8.2	5.8	37 835	196	44 174	173
1979[8]	67 203	100.0	2.5	7.6	7.0	14.5	13.8	19.0	21.0	8.4	6.3	38 701	196	45 463	184
1978	64 836	100.0	2.4	7.5	7.5	14.5	13.5	19.3	21.0	8.3	5.9	38 595	185	45 003	184
1977	63 721	100.0	2.6	8.0	7.8	15.0	14.2	19.7	20.4	7.2	5.0	36 722	149	42 730	141
1976[9]	62 365	100.0	2.6	8.1	7.8	15.3	14.7	20.1	19.9	7.1	4.6	36 396	152	42 126	140
1975[10]	61 533	100.0	2.7	8.4	8.1	15.4	15.2	20.1	19.5	6.5	4.1	35 285	134	41 046	136
1974[10][11]	60 164	100.0	2.7	8.1	7.2	14.9	15.2	20.7	19.6	7.1	4.5	36 293	130	42 200	141
1973	59 236	100.0	3.1	7.4	7.5	14.1	14.6	20.4	20.7	7.3	5.0	37 538	139	43 124	145
1972[12]	58 005	100.0	3.5	7.8	7.3	13.8	14.8	21.0	20.1	6.9	4.8	37 030	142	42 568	151

[1]Full implementation of 1990 census-based sample design and metropolitan definitions, 7,000 household sample reduction, and revised race edits.

[2]Introduction of 1990 census-based sample design.

[3]Data collection method changed from paper and pencil to computer-assisted interviewing. In addition, the March 1994 income supplement was revised to allow for the coding of different income amounts on selected questionnaire items. Limits either increased or decreased in the following categories: earnings limits increased to $999,999; social security limits increased to $49,999; supplemental security income and public assistance limits increased to $24,999; veterans' benefits limits increased to $99,999; child support and alimony limits decreased to $49,999.

[4]Implementation of 1990 census population controls.

[5]Implementation of a new March CPS processing system.

[6]Recording of amounts for earnings from longest job increased to $299,999. Full implementation of 1980 census-based sample design.

[7]Implementation of Hispanic population weighting controls and introduction of 1980 census-based sample design.

[8]Implementation of 1980 census population controls. Questionnaire expanded to show 27 possible values from 51 possible sources of income.

[9]First year medians were derived using both Pareto and linear interpolation. Before this year all medians were derived using linear interpolation.

[10]These estimates were derived using Pareto interpolation and may differ from published data which were derived using linear interpolation.

[11]Implementation of a new March CPS processing system. Questionnaire expanded to ask 11 income questions.

[12]Full implementation of 1970 census-based sample design.

[13]Introduction of 1970 census-based sample design and population controls.

[14]Implementation of a new March CPS processing system.

[15]People of Hispanic origin may be of any race.

Table A-2.
Share of Aggregate Income Received by Each Fifth and Top 5 Percent of Households: 1967 to 2000

(Households as of March of the following year. Income in 2000 CPI-U-RS adjusted dollars)

Year	Number (1,000)	Upper limit of each fifth (dollars) Lowest	Second	Third	Fourth	Lower limit of top 5 percent (dollars)	Share of aggregate income Lowest	Second	Third	Fourth	Highest	Top 5 percent	Mean income (dollars)	Gini ratio
2000.......	106,417	17,950	33,005	52,272	81,960	145,526	3.6	8.9	14.8	23.0	49.6	21.9	57,045	0.460
1999.......	104,705	17,774	33,075	52,217	82,041	146,792	3.6	8.9	14.9	23.2	49.4	21.5	56,684	0.457
1998.......	103,874	17,006	32,087	51,006	79,141	139,497	3.6	9.0	15.0	23.2	49.2	21.4	54,718	0.456
1997.......	102,528	16,478	31,243	49,219	76,503	135,405	3.6	8.9	15.0	23.2	49.4	21.7	53,169	0.459
1996.......	101,018	16,144	30,346	48,105	74,351	130,676	3.7	9.0	15.1	23.3	49.0	21.4	51,513	0.455
1995[1]......	99,627	16,169	30,220	47,161	73,123	126,880	3.7	9.1	15.2	23.3	48.7	21.0	50,458	0.450
1994[2]......	98,990	15,453	29,005	46,155	72,330	126,404	3.6	8.9	15.0	23.4	49.1	21.2	49,646	0.456
1993[3]......	97,107	15,252	29,028	45,629	70,926	123,079	3.6	9.0	15.1	23.5	48.9	21.0	48,729	0.454
1992[4]......	96,426	15,203	29,127	45,730	69,991	119,478	3.8	9.4	15.8	24.2	46.9	18.6	46,864	0.434
1991.......	95,669	15,591	29,726	45,914	70,302	119,400	3.8	9.6	15.9	24.2	46.5	18.1	46,970	0.428
1990.......	94,312	16,050	30,381	46,480	70,882	121,654	3.9	9.6	15.9	24.0	46.6	18.6	48,024	0.428
1989.......	93,347	16,311	31,015	47,669	72,427	123,723	3.8	9.5	15.8	24.0	46.8	18.9	49,246	0.431
1988.......	92,830	16,016	30,253	47,148	71,191	120,507	3.8	9.6	16.0	24.3	46.3	18.3	47,867	0.427
1987[5]......	91,124	15,751	29,897	46,668	70,532	118,024	3.8	9.6	16.1	24.3	46.2	18.2	47,266	0.426
1986.......	89,479	15,621	29,834	46,079	69,552	117,970	3.9	9.7	16.2	24.5	45.7	17.5	46,387	0.425
1985[6]......	88,458	15,347	28,932	44,539	67,232	112,435	4.0	9.7	16.3	24.6	45.3	17.0	44,607	0.419
1984.......	86,789	15,233	28,410	43,646	66,011	110,425	4.1	9.9	16.4	24.7	44.9	16.5	43,580	0.415
1983[7]......	85,290	14,851	27,677	42,437	64,186	106,596	4.1	10.0	16.5	24.7	44.7	16.4	41,914	0.414
1982.......	83,918	14,643	27,516	42,210	63,023	105,022	4.1	10.1	16.6	24.7	44.5	16.2	41,779	0.412
1981.......	83,527	14,843	27,347	42,558	62,939	102,412	4.2	10.2	16.8	25.0	43.8	15.6	41,450	0.406
1980.......	82,368	15,035	28,055	42,998	63,075	102,472	4.3	10.3	16.9	24.9	43.7	15.8	41,910	0.403
1979[8]......	80,776	15,498	28,823	44,280	64,340	104,955	4.2	10.3	16.9	24.7	44.0	16.4	43,238	0.404
1978.......	77,330	15,443	29,028	43,895	63,922	102,981	4.3	10.3	16.9	24.8	43.7	16.2	42,889	0.402
1977.......	76,030	14,666	27,501	41,708	60,804	98,299	4.4	10.3	17.0	24.8	43.6	16.1	40,620	0.402
1976[9]......	74,142	14,706	27,197	41,396	59,564	94,967	4.4	10.4	17.1	24.8	43.3	16.0	40,051	0.398
1975[10].....	72,867	14,261	26,819	40,430	58,168	92,749	4.4	10.5	17.1	24.8	43.2	15.9	39,105	0.397
1974[11] [10]...	71,163	15,129	27,947	41,179	59,781	95,527	4.4	10.6	17.1	24.7	43.1	15.9	40,239	0.395
1973.......	69,859	14,922	28,347	42,050	60,745	96,289	4.2	10.5	17.1	24.6	43.6	16.6	41,060	0.397
1972[12].....	68,251	14,535	27,993	41,380	59,217	95,321	4.1	10.5	17.1	24.5	43.9	17.0	40,504	0.401
1971[13].....	66,676	14,058	26,799	39,436	56,231	89,296	4.1	10.6	17.3	24.5	43.5	16.7	38,411	0.396
1970.......	64,778	14,245	27,293	39,703	56,646	89,553	4.1	10.8	17.4	24.5	43.3	16.6	38,641	0.394
1969.......	63,401	14,474	27,781	40,174	56,292	88,285	4.1	10.9	17.5	24.5	43.0	16.6	38,651	0.391
1968.......	62,214	14,043	26,625	38,162	53,621	83,889	4.2	11.1	17.5	24.4	42.8	16.6	37,021	0.388
1967[14].....	60,813	13,186	25,714	36,509	52,047	83,514	4.0	10.8	17.3	24.2	43.8	17.5	35,115	0.399

[1]Full implementation of 1990 census-based sample design and metropolitan definitions, 7,000 household sample reduction, and revised race edits.
[2]Introduction of 1990 census-based sample design.
[3]Data collection method changed from paper and pencil to computer-assisted interviewing. In addition, the March 1994 income supplement was revised to allow for the coding of different income amounts on selected questionnaire items. Limits either increased or decreased in the following categories: earnings limits increased to $999,999; social security limits increased to $49,999; supplemental security income and public assistance limits increased to $24,999; veterans' benefits limits increased to $99,999; child support and alimony limits decreased to $49,999.
[4]Implementation of 1990 census population controls.
[5]Implementation of a new March CPS processing system.
[6]Recording of amounts for earnings from longest job increased to $299,999. Full implementation of 1980 census-based sample design.
[7]Implementation of Hispanic population weighting controls and introduction of 1980 census-based sample design.
[8]Implementation of 1980 census population controls. Questionnaire expanded to show 27 possible values from 51 possible sources of income.
[9]First year medians were derived using both Pareto and linear interpolation. Before this year all medians were derived using linear interpolation.
[10]These estimates were derived using Pareto interpolation and may differ from published data which were derived using linear interpolation.
[11]Implementation of a new March CPS processing system. Questionnaire expanded to ask 11 income questions.
[12]Full implementation of 1970 census-based sample design.
[13]Introduction of 1970 census-based sample design and population controls.
[14]Implementation of a new March CPS processing system.