

**Table 695. People and Families With Alternative Definitions of Income Below Poverty: 2004**

[290,605 represents 290,605,000. People and families as of March 2005]

Race and Hispanic origin	Number (1,000)	Alternative definitions of income, percent below poverty			
		Money income <sup>1</sup>	Market income <sup>2</sup>	Post-social insurance income <sup>3</sup>	Disposable income <sup>4</sup>
<b>PEOPLE</b>					
<b>Total</b> <sup>5</sup> . . . . .	<b>290,605</b>	<b>12.6</b>	<b>19.4</b>	<b>12.9</b>	<b>10.4</b>
White alone or in combination . . . . .	238,453	10.8	17.6	11.0	9.0
White alone <sup>6</sup> . . . . .	233,702	10.7	17.5	10.9	8.9
White alone, not Hispanic . . . . .	195,054	8.6	15.7	8.5	7.2
Black alone or in combination . . . . .	38,016	24.6	32.1	25.6	19.6
Black alone <sup>7</sup> . . . . .	36,423	24.6	32.2	25.5	19.7
Asian alone or in combination . . . . .	13,356	9.9	13.9	10.8	9.1
Asian alone <sup>8</sup> . . . . .	12,301	10.0	14.0	10.9	9.3
Hispanic <sup>9</sup> . . . . .	41,688	21.8	26.9	23.0	17.9
<b>FAMILIES</b>					
<b>Total</b> <sup>5</sup> . . . . .	<b>77,019</b>	<b>10.5</b>	<b>17.4</b>	<b>10.8</b>	<b>8.5</b>
White alone or in combination . . . . .	64,128	8.8	15.7	8.9	7.1
White alone <sup>6</sup> . . . . .	63,227	8.7	15.6	8.8	7.0
White alone, not Hispanic . . . . .	54,388	6.7	13.9	6.7	5.4
Black alone or in combination . . . . .	9,113	23.4	30.6	24.1	18.7
Black alone <sup>7</sup> . . . . .	8,908	23.4	30.6	24.1	18.7
Asian alone or in combination . . . . .	3,295	7.8	12.1	8.4	7.1
Asian alone <sup>8</sup> . . . . .	3,155	7.8	12.0	8.4	7.0
Hispanic <sup>9</sup> . . . . .	9,537	21.1	26.9	22.2	17.1

<sup>1</sup> Money income concept includes all money income received by individuals who are 15 years or older. It consists of income before deductions for taxes and other expenses and does not include lump-sum payments or capital gains. It also does not include the value of noncash benefits such as food stamps. This income concept is the basis for the official U.S. poverty measure.

<sup>2</sup> Market income concept includes money income except government cash transfers; includes imputed realized capital gains and losses; includes imputed rate of return on home equity; and subtracts imputed work expenses.

<sup>3</sup> Post-Social insurance income concept includes money income except government means-tested cash transfers; includes imputed realized capital gains and losses; includes imputed rate of return on home equity; and subtracts imputed work expenses.

<sup>4</sup> Disposable income concept includes money income; includes the value of noncash transfers (food stamps, public or subsidized housing, and free or reduced-price school lunches); includes imputed realized capital gains and losses; includes imputed rate of return on home equity; and subtracts imputed work expenses, federal payroll taxes, federal and state income taxes, and property taxes on owner-occupied homes.

<sup>5</sup> Data for American Indians and Alaska Natives, Asian, and Native Hawaiian and Other Pacific Islanders are not shown separately.

<sup>6</sup> White alone refers to people who reported White and did not report any other race category.

<sup>7</sup> Black alone refers to people who reported Black and did not report any other race category.

<sup>8</sup> Asian alone refers to people who reported Asian and did not report any other race category.

<sup>9</sup> Persons of Hispanic origin may be of any race.