

Income, Earnings, and Poverty Data From the 2005 American Community Survey

Issued August 2006

ACS-02

American Community Survey Reports

By
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Under Secretary for Economic Affairs

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Contents

TEXT

Income, Earnings, and Poverty Data From the 2005

American Community Survey	1
Introduction	1
What Is the American Community Survey?	1
Household Income	2
How Is Income Collected and Measured in the ACS?.....	2
Median Household Income for the United States and States	2
Median Household Income for Counties and Places	5
<i>Median Income in Larger Areas</i>	5
<i>Median Income in Smaller Areas</i>	6
Earnings of Men and Women	7
What Are “Earnings”?	8
Men’s and Women’s Earnings by State	8
Median Earnings by Race and Hispanic Origin.....	10
Median Earnings by Industry and Occupation	12
Median Earnings by Class of Worker	13
Median Earnings by Educational Attainment	13
Poverty	14
How Is Poverty Calculated in the ACS?	14
Poverty Status for the United States and States.....	14
Poverty Status for Counties and Places	14
<i>Poverty in Larger Areas</i>	16
<i>Poverty in Smaller Areas</i>	16
Depth of Poverty	18
Source of the Data	22
Accuracy of the Estimates	22

TEXT TABLES

1. Median Household Income in the Past 12 Months by State: 2005.....	3
2. Median Household Income in the Past 12 Months for Ten of the Highest and Lowest Income Counties and Places With 250,000 or More People: 2005.....	6
3. Median Household Income in the Past 12 Months for Ten of the Highest and Lowest Income Counties and Places With 65,000 People to 249,999 People: 2005	7
4. Median Earnings in the Past 12 Months of Full-Time, Year-Round Workers 16 and Older by Sex and Women’s Earnings as a Percentage of Men’s Earnings by State: 2005.....	9
5. Median Earnings in the Past 12 Months of Workers by Sex and Women’s Earnings as a Percentage of Men’s Earnings by Selected Characteristics for the United States: 2005	11
6. Number and Percentage of People in Poverty in the Past 12 Months by State: 2005.....	15
7. Percentage in Poverty in the Past 12 Months for Ten of the Highest and Lowest Poverty-Rate Counties and Places With 250,000 or More People: 2005	18
8. Percentage in Poverty in the Past 12 Months for Ten of the Highest and Lowest Poverty-Rate Counties and Places With 65,000 People to 249,999 People: 2005.....	19
9. Percentage of People by Income-to-Poverty Ratio in the Past 12 Months by State: 2005.....	20

FIGURES

1. Median Household Income in the Past 12 Months With 90-Percent Confidence Intervals by State: 2005	4
2. Median Household Income in the Past 12 Months by State: 2005.....	5
3. Women’s Earnings as a Percentage of Men’s Earnings in the Past 12 Months by State: 2005	10
4. Percentage of People in Poverty in the Past 12 Months by State: 2005.....	16
5. Percentage of People in Poverty in the Past 12 Months With 90-Percent Confidence Intervals by State: 2005	17
6. Percentage of People by Income-to-Poverty Ratio in the Past 12 Months by State: 2005.....	21

Income, Earnings, and Poverty Data From the 2005 American Community Survey

INTRODUCTION

This report looks at data on income, earnings, and poverty based on the 2005 American Community Survey (ACS), which provides a measure of the country's economic well-being. (See the text box "What Is the American Community Survey?") This report uses the unique ability of the ACS to produce estimates of detailed socioeconomic characteristics for the United States, states, and lower levels of geography.¹

The U.S. Census Bureau also reports income and poverty data based on the Annual Social and Economic Supplement (ASEC) to the Current Population Survey (CPS). Following the standard specified by the Office of Management and Budget (OMB) in Statistical Policy Directive 14, the Census Bureau computes official national poverty rates using the CPS ASEC and reports that data in the publication *Income, Poverty, and Health Insurance Coverage in the United States: 2005*. In previous years, the CPS ASEC report included state data on income and poverty. This year, with the expansion of the ACS to approximately 3 million addresses in 2005 and the lower standard errors that result from that sample size and design, the Census Bureau is focusing on the annual state estimates of median household income and poverty from the ACS. The ACS

also has the capability to produce annual income and poverty estimates for counties and places with populations of 65,000 or more.

Since 2005 was the first year that the ACS was fully implemented, this report will not make comparisons with previous years. Historical trend data on state median household income and poverty from the CPS ASEC are available on the Internet.

The Census Bureau also produces annual estimates of median house-

hold income and poverty for the states, as well as for counties and school districts, based on models using data from the CPS ASEC, the decennial census, administrative records, and personal income data published by the Bureau of Economic Analysis. The model-based estimates are more accurate than the CPS ASEC estimates, but are released later due to lags in the availability of administrative records. Estimates for 2003 are available on the Internet at

What Is the American Community Survey?

The American Community Survey (ACS) is a new approach for collecting reliable, timely information needed by local communities. It will eliminate the need for a decennial census long form in future censuses and is a critical element in the Census Bureau's 2010 Decennial Census Program. Like the long-form questionnaire, the ACS collects detailed demographic, socioeconomic, and housing information.

Fully implemented in 2005, the ACS is the largest household survey in the United States, with a sample size of about 3 million housing unit addresses throughout the country. Release of annual estimates from the ACS has begun for all geographic areas with a population of 65,000 or more; 3-year average estimates begin in 2008 for areas and subpopulations as small as 20,000; and 5-year average estimates start in 2010 for census tracts, block groups, and small subpopulations. All estimates, including the 3-year and 5-year average estimates, will be updated every year.

During the testing program (2000 to 2004), the ACS consisted of a sample of 800,000 addresses per year and produced estimates for the United States, states, and essentially all places, counties, and metropolitan areas with at least 250,000 people.

The data contained in this report are based on the ACS sample interviewed in 2005. The population represented (the population universe) is limited to the household population and excludes populations living in institutions, college dormitories, and other group quarters. For information on the ACS sample design and other ACS topics, visit http://factfinder.census.gov/home/en/datanotes/exp_acs2005.html.

¹ The text of this report discusses data for the United States, including the 50 states and the District of Columbia. Data for the Commonwealth of Puerto Rico, collected with the Puerto Rico Community Survey introduced in 2005, are shown in Tables 1, 4, 6, and 9 and Figures 2, 3, and 4.

<<http://www.census.gov/hhes/www/saipe/index.html>>. Estimates for 2004 will be available in fall 2006.

This report has three main sections: household income, earnings of men and women, and poverty. The income and poverty estimates in this report are based solely on money income received (exclusive of certain money receipts such as capital gains) before payments are made for items such as personal income taxes, social security, union dues, and Medicare deductions. Money income does not include the value of noncash benefits such as food stamps; health benefits; subsidized housing; payments by employers for retirement programs, medical, and educational expenses; and goods produced and consumed on the farm.

HOUSEHOLD INCOME

Household income includes the income of the householder and all other people 15 years and older in the household, whether or not they are related to the householder. For comparisons of household income, this report focuses on the median—the point that divides the household income distribution into halves, one half having incomes above the median and the other having incomes below the median. The median is based on the income distribution of all households, including those with no income.

The information on income was collected during monthly interviews conducted between January and December 2005. This procedure is described in the text box “How Is Income Collected and Measured in the ACS?” All income data were inflation-adjusted to reflect calendar year 2005 and are referred to in this report as 2005 income.

Median Household Income for the United States and States

For comparison to state and lower-level geographies, the ACS measured the median household income in the United States in 2005 at \$46,242 (Table 1).² Household

² The estimates in this report (which may be shown in text, figures, and tables) are based on responses from a sample of the population and may differ from actual values because of sampling variability or other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. All comparative statements have undergone statistical testing and are significant at the 90-percent confidence level unless otherwise noted.

income estimates varied from state to state, ranging from a median of \$61,672 for New Jersey to \$32,938 for Mississippi (Figure 1). New Jersey, Maryland, Connecticut, Hawaii, Massachusetts, and New Hampshire had median incomes above \$55,000, while Mississippi, West Virginia, Arkansas, Louisiana, and Alabama had median incomes below \$37,500.³

³ The median household income for Puerto Rico was \$17,184 (Table 1).

How Is Income Collected and Measured in the ACS?

The information on income and earnings presented in this report was collected during monthly interviews conducted between January 2005 and December 2005. Respondents were asked about income for the 12-month period prior to the interview (the reference period), yielding a total time span covered by responses of 23 months. For example, for those interviewed in January 2005, the reference period was from January 2004 to December 2004, while for those interviewed in December 2005, the reference period was from December 2004 to November 2005.

All income was inflation adjusted to reflect calendar year 2005 dollars. That is, the 12 different reference periods were adjusted to reflect a fixed reference period, in this case January 2005 through December 2005, using the Consumer Price Index (CPI). This adjustment took the sum of the 2005 CPI monthly adjustment factors, divided it by the sum of the CPI monthly adjustment factors for the income reference period, and multiplied the result by the income.

Example: Consider a household interviewed in June of 2005 with a household income of \$40,000. The sum of the CPI monthly adjustment factors for 2005 was 2,343.5. The sum of the CPI monthly adjustment factors for the reference period for a June 2005 interview was 2,295.5. Dividing 2,343.5 by 2,295.5 creates an adjustment factor of 1.0209. Multiplying the reported household income of \$40,000 by this adjustment factor results in a 2005 inflation-adjusted household income of \$40,836.

For more information on income in the ACS and how it differs from the Current Population Survey Annual Social and Economic Supplement (CPS ASEC), which also collects information on income, visit <<http://www.census.gov/hhes/income/factsheet081904.html>> or <http://www.census.gov/hhes/www/poverty/acs_cpsspovcompreport.pdf>.

For a comparison of median household income data from the ACS and the CPS ASEC, visit <<http://www.census.gov/hhes/www/income/newguidance.html>>.

Table 1.
Median Household Income in the Past 12 Months
by State: 2005

(In 2005 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <http://www.census.gov/acs/www/>)

Area	Median income (dollars)	
	Estimate	90-percent confidence interval ¹ (±)
United States	46,242	104
Alabama	36,879	529
Alaska	56,234	1,807
Arizona	44,282	646
Arkansas	34,999	599
California	53,629	324
Colorado	50,652	553
Connecticut	60,941	812
Delaware	52,499	1,416
District of Columbia	47,221	1,934
Florida	42,433	272
Georgia	45,604	438
Hawaii	58,112	1,969
Idaho	41,443	841
Illinois	50,260	338
Indiana	43,993	503
Iowa	43,609	520
Kansas	42,920	732
Kentucky	37,369	479
Louisiana	36,729	575
Maine	42,801	969
Maryland	61,592	595
Massachusetts	57,184	694
Michigan	46,039	449
Minnesota	52,024	366
Mississippi	32,938	615
Missouri	41,974	360
Montana	39,301	965
Nebraska	43,841	763
Nevada	49,169	890
New Hampshire	56,768	999
New Jersey	61,672	526
New Mexico	37,492	749
New York	49,480	422
North Carolina	40,729	321
North Dakota	41,030	705
Ohio	43,493	340
Oklahoma	37,063	566
Oregon	42,944	582
Pennsylvania	44,537	392
Rhode Island	51,458	1,374
South Carolina	39,316	614
South Dakota	40,310	890
Tennessee	38,874	481
Texas	42,139	247
Utah	47,934	946
Vermont	45,686	1,196
Virginia	54,240	540
Washington	49,262	644
West Virginia	33,452	801
Wisconsin	47,105	394
Wyoming	46,202	1,518
Puerto Rico	17,184	309

¹ Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate.

Source: U.S. Census Bureau, 2005 American Community Survey.

Figures 1 and 2 display the relationship of state median household incomes to the median for the United States. Median incomes in 19 states were above the U.S. median, while in 28 states the median incomes were below it. Three states and the District of Columbia had median household incomes in 2005 that were not statistically different from the U.S. median.

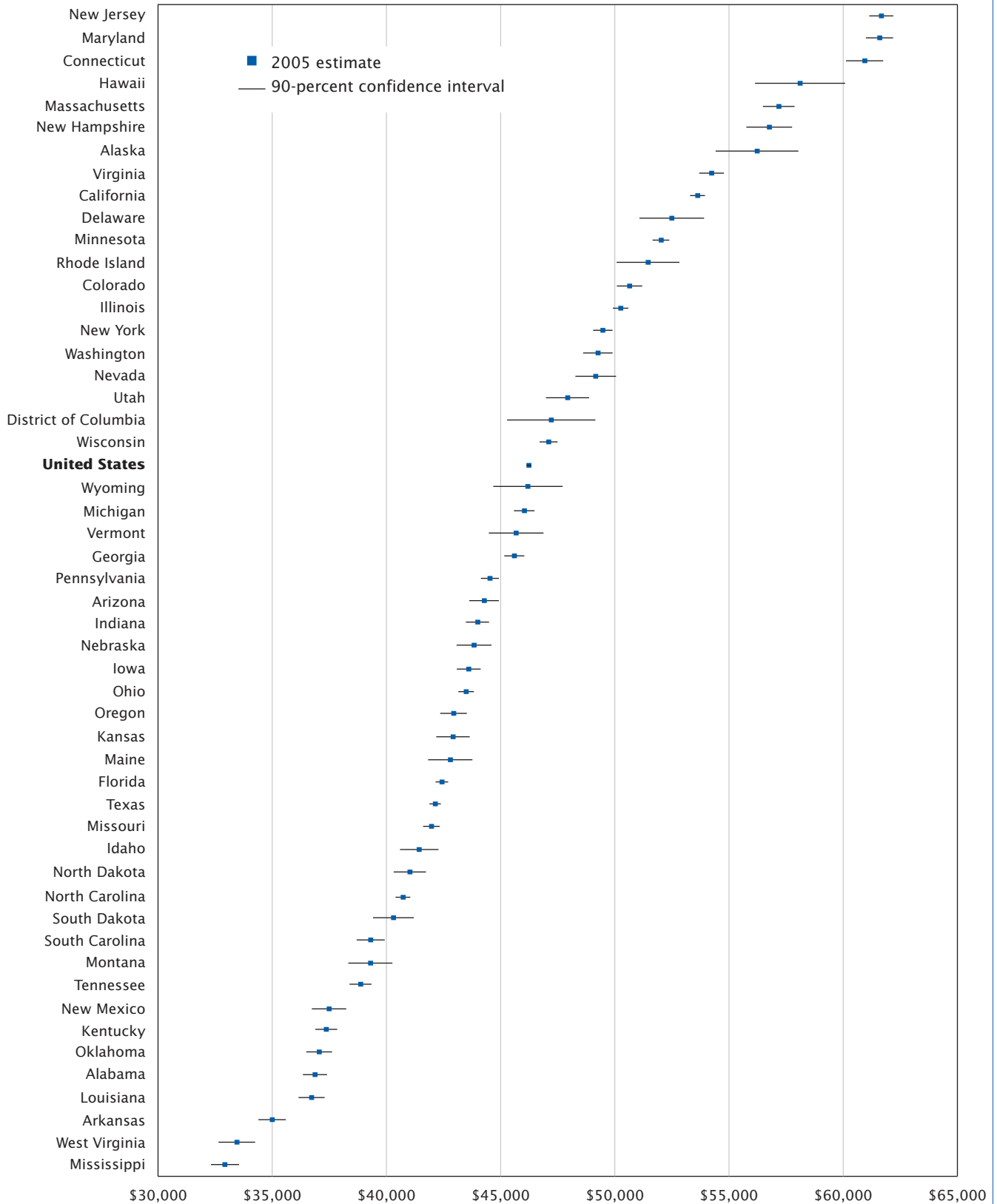
The states in the Northeast tended to have median income above the U.S. median.⁴ Six of the nine Northeast states—Connecticut, Massachusetts, New Hampshire, New Jersey, New York, and Rhode Island—had median household incomes above the U.S. median, while Maine and Pennsylvania fell below the U.S. median. Vermont had a median household income that was not statistically different from the U.S. median.

Similarly, states in the West were likely to be above the U.S. median, with 7 of the 13 having household incomes above the median. They were Alaska, California, Colorado, Hawaii, Nevada, Utah, and Washington. Those below the U.S. median in the West region were Arizona, Idaho, Montana, New Mexico, and Oregon. Wyoming had a median household income that was not statistically different from the U.S. median.

The majority of states in the Midwest (8 out of 12) and the South (13 out of 17) had median incomes

⁴ The Northeast region includes the states of Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont. The Midwest region includes the states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. The South region includes the states of Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia, and the District of Columbia, a state equivalent. The West region includes the states of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

Figure 1.
Median Household Income in the Past 12 Months With 90-Percent Confidence Intervals by State: 2005



Source: U.S. Census Bureau, 2005 American Community Survey.

Table 2.
Median Household Income in the Past 12 Months for Ten of the Highest and Lowest Income Counties and Places With 250,000 or More People: 2005

(In 2005 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <http://www.census.gov/acs/www/>)

Area	Highest median income (dollars)		Area	Lowest median income (dollars)	
	Estimate	90-percent confidence interval ¹ (±)		Estimate	90-percent confidence interval ¹ (±)
Counties²			Counties²		
Loudoun County, VA	98,483	3,957	Lubbock County, TX	35,189	2,369
Fairfax County, VA	94,610	2,406	Caddo Parish, LA	33,314	2,213
Howard County, MD	91,184	3,386	Philadelphia County, PA	32,573	959
Somerset County, NJ	88,532	4,204	Baltimore city, MD	32,456	1,849
Morris County, NJ	84,010	2,926	El Paso County, TX	30,968	1,379
Montgomery County, MD	82,187	2,110	St. Louis city, MO	30,874	1,234
Prince William County, VA	81,904	3,181	Orleans Parish, LA	30,711	1,780
Nassau County, NY	80,293	1,934	Bronx County, NY	29,228	853
Rockland County, NY	78,649	4,522	Cameron County, TX	24,684	1,886
Suffolk County, NY	77,109	1,588	Hidalgo County, TX	24,501	899
Places²			Places²		
Plano city, TX	71,560	4,746	El Paso city, TX	32,205	1,407
San Jose city, CA	70,921	1,617	St. Louis city, MO	30,874	1,234
Anchorage municipality, AK	61,217	2,580	New Orleans city, LA	30,711	1,780
Virginia Beach city, VA	58,545	1,386	Newark city, NJ	30,665	1,951
San Francisco city, CA	57,496	1,917	Pittsburgh city, PA	30,278	1,674
San Diego city, CA	55,637	1,487	Cincinnati city, OH	29,554	1,601
Anaheim city, CA	52,158	2,393	Detroit city, MI	28,069	1,342
Honolulu CDP, HI	50,793	2,364	Buffalo city, NY	27,311	2,010
Riverside city, CA	50,416	2,601	Miami city, FL	25,211	2,109
Seattle city, WA	49,297	1,876	Cleveland city, OH	24,105	1,355

¹ Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate.

² Population size is based on 2005 population estimates.

Note: Because of sampling variability, some of the estimates in this table may not be statistically different from one another or from estimates for other geographic areas not listed in the table.

Source: U.S. Census Bureau, 2005 American Community Survey.

Eight of the ten counties in Table 2 with lower incomes are in states with median household incomes below the U.S. median. The two exceptions are Bronx County, NY, and Baltimore city, MD. Both Maryland and New York have counties (or county equivalents) on both the high and the low median household income lists. Median household income in the state of Maryland for larger counties ranged from \$91,184 for Howard County, MD, to \$32,456 for Baltimore city, MD, while in the state of New York, it ranged from \$80,293 for Nassau County, NY, to \$29,228 for Bronx County, NY.

Unlike counties, 1 of the 10 places with a high median income, Plano city, TX, is not in a state with a median household income above the U.S. median. Seven of the ten lower-income large places are in lower-income states. The exceptions are Buffalo city, NY, and Newark city, NJ, which are in states with medians above the U.S. level, and Detroit city, MI, which is in a state with a median that was not statistically different from the U.S. median. Texas has places on both the high and the low median household income lists, and median household income for larger places in Texas ranged from \$71,560 for Plano city, TX, to \$32,205 for El Paso city, TX.

Median Income in Smaller Areas

For counties with 65,000 people to 249,999 people, median household income ranged from about \$93,342 for Hunterdon County, NJ, to about \$22,460 for St. Landry Parish, LA. Median household income for places with 65,000 people to 249,999 people ranged from about \$101,022 for Pleasanton city, CA, to about \$18,007 for Camden city, NJ.⁷ Table 3 lists additional smaller counties and places with both high and low median incomes.

Seven of the ten counties with high median household incomes are

⁷ The median household income for St. Landry Parish, LA, is not statistically different from the median household income for Camden city, NJ.

Table 3.
Median Household Income in the Past 12 Months for Ten of the Highest and Lowest Income Counties and Places With 65,000 People to 249,999 People: 2005

(In 2005 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <http://www.census.gov/acs/www/>)

Area	Highest median income (dollars)		Area	Lowest median income (dollars)	
	Estimate	90-percent confidence interval ¹ (±)		Estimate	90-percent confidence interval ¹ (±)
Counties²			Counties²		
Hunterdon County, NJ	93,342	5,486	Dona Ana County, NM	29,630	1,941
Douglas County, CO	87,670	5,266	Forrest County, MS	29,553	2,817
Calvert County, MD	84,388	5,101	DeKalb County, AL	29,053	3,401
Forsyth County, GA	82,478	3,703	Payne County, OK	28,952	3,454
Putnam County, NY	81,076	6,309	McKinley County, NM	28,721	3,344
Arlington County, VA	80,433	6,247	Scioto County, OH	28,348	3,090
Hamilton County, IN	78,932	4,576	Pike County, KY	28,048	3,540
Marin County, CA	78,919	3,518	Robeson County, NC	25,107	2,499
Stafford County, VA	78,675	4,532	Apache County, AZ	23,545	4,736
Williamson County, TN	78,369	4,762	St. Landry Parish, LA	22,460	3,509
Places²			Places²		
Pleasanton city, CA	101,022	4,266	Syracuse city, NY	25,935	1,979
Newport Beach city, CA	97,428	7,886	Dayton city, OH	25,928	1,873
Livermore city, CA	96,632	8,662	Gary city, IN	25,496	3,831
Naperville city, IL	93,338	7,660	Tuscaloosa city, AL	24,257	3,322
Chino Hills city, CA	93,133	11,150	College Station city, TX	24,218	3,145
Newton city, MA	91,746	8,905	Brownsville city, TX	24,207	2,470
Mission Viejo city, CA	90,855	7,599	Reading city, PA	24,026	3,085
Thousand Oaks city, CA	90,503	6,241	Macon city, GA	23,956	2,735
Sugar Land city, TX	86,231	7,664	Bloomington city, IN	22,589	5,619
Redondo Beach city, CA	85,594	10,289	Camden city, NJ	18,007	4,086

¹ Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate.

² Population size is based on 2005 population estimates.

Note: Because of sampling variability, some of the estimates in this table may not be statistically different from one another or from estimates for other geographic areas not listed in the table.

Source: U.S. Census Bureau, 2005 American Community Survey.

found in states with incomes above the U.S. median. The exceptions are Forsyth County, GA; Hamilton County, IN; and Williamson County, TN. All of the ten counties with lower incomes in Table 3 are in states with incomes below the U.S. median. No states had smaller counties on both the high and the low median household income lists.

The places with high median household incomes are all in states with incomes above the U.S. median, except for Sugar Land city, TX. At the place level, 8 of the 10 lower-income places are in lower-income states. The exceptions are Camden city, NJ, and Syracuse city, NY,

which are in states with medians above the U.S. level. In addition to having larger places on both the high and the low lists, Texas had smaller places on both the high and the low median household income lists, and median household income for smaller places in Texas ranged from \$86,231 for Sugar Land city to about \$24,207 for Brownsville city.

EARNINGS OF MEN AND WOMEN

This section examines the earnings of men and women by geography, race and Hispanic origin, industry and occupation, class of worker, and educational attainment.

Earnings data for geography and race and Hispanic origin are restricted to full-time, year-round workers who are 16 years and older. Data on earnings by type of industry, occupation, and class of worker are limited to full-time, year-round civilian workers 16 years and older. Data on median earnings by educational attainment in Table 5 are for individuals 25 years old and older with earnings and are not limited to full-time, year-round workers. For most individuals, earnings are the largest component of their total income. The text box "What Are 'Earnings?'" describes this data category.

What Are “Earnings”?

“Earnings” are the sum of wage and salary income and self-employment income. Wages are sometimes distinguished from salaries by the time period that is the basis for payment. Wage earners are often hourly employees, while salaried employees are usually paid an annual salary. Earnings are often a large part of overall income. The 2005 ACS showed that 82 percent of aggregate household income came from earnings.

This report concentrates on year-round, full-time workers 16 years and older, unless noted otherwise. “Year-round” means an individual worked 50 or more weeks in the past 12 months (or is an elementary or secondary school teacher who worked 37 or more weeks). “Full-time” means the individual usually worked 35 or more hours per week.

The text of the two 2005 ACS questions used to determine earnings was:

41. INCOME IN THE PAST 12 MONTHS.

Mark (X) the “Yes” box for each type of income this person received, and give your best estimate of the TOTAL AMOUNT during the PAST 12 MONTHS. (NOTE: The “past 12 months” is the period from today’s date one year ago through today.)

Mark (X) the “No” box to show types of income NOT received.

If net income was a loss, mark the “Loss” box to the right of the dollar amount.

For income received jointly, report the appropriate share for each person—or, if that’s not possible, report the whole income for only one person and mark the “No” box for the other person.

a. Wages, salary, commissions, bonuses, or tips from all jobs.

Report amount before deductions for taxes, bonds, dues, or other items.

b. Self-employment income from own nonfarm businesses or farm businesses, including proprietorships and partnerships.

Report NET income after business expenses.

The ACS questionnaire can be found at <http://www.census.gov/acs/www/SBasics/SQuest/SQuest1.htm>.

For comparison to state and lower-level geographies, the ACS measured the median earnings of men in the United States in 2005 at \$41,965, while women had median earnings of \$32,168, or 76.7 percent of men’s earnings. In each of the 50 states and the District of Columbia, women’s median earnings were less than men’s median earnings. The District of Columbia was the area with the highest ratio between men’s and women’s earnings (91.4 percent). One possible explanation for this high ratio is that the pay of federal workers is closer by gender, and the District of Columbia has a large federal workforce.

Figure 3 displays the relationship between men’s and women’s earnings for all states and the District of Columbia. The South and the West regions have states in which women’s earnings as a percentage of men’s earnings were relatively high (falling into the highest category in Figure 3), as well as states in which the percentage was relatively low (falling into the two lower categories). The states of the Northeast and the Midwest encompass all the categories in Figure 3 except the highest.⁹ In the South, three states and the District of Columbia had ratios significantly higher than the national ratio, as did two states in the West. There were no states in the Midwest and only one state in the Northeast with ratios significantly higher than the national ratio. As a result, women’s earnings were closer to men’s in more states in the South and the West than in the Northeast and the Midwest.

Table 5 looks at men’s and women’s median earnings and the relationship between the two by selected characteristics.

Men’s and Women’s Earnings by State

Table 4 shows earnings data in 2005 for men and women by state and the District of Columbia. Some of the states that had high median household incomes, as shown in Table 1 and Figure 1, such as New Jersey, Connecticut, Massachusetts, and Maryland, also had median

earnings for men that were above \$50,000. No state had median earnings for women above \$50,000, but in the District of Columbia, Maryland, and Connecticut, median earnings for women were significantly above \$40,000.⁸

⁸ The median earnings for males in Puerto Rico was \$19,681, and the median earnings for females was \$19,354.

⁹ The ratio of women’s to men’s earnings for the state of New York was not significantly different from 80.0, the cutoff for the highest category in Figure 3.

Table 4.
Median Earnings in the Past 12 Months of Full-Time, Year-Round Workers 16 and Older by Sex and Women's Earnings as a Percentage of Men's Earnings by State: 2005

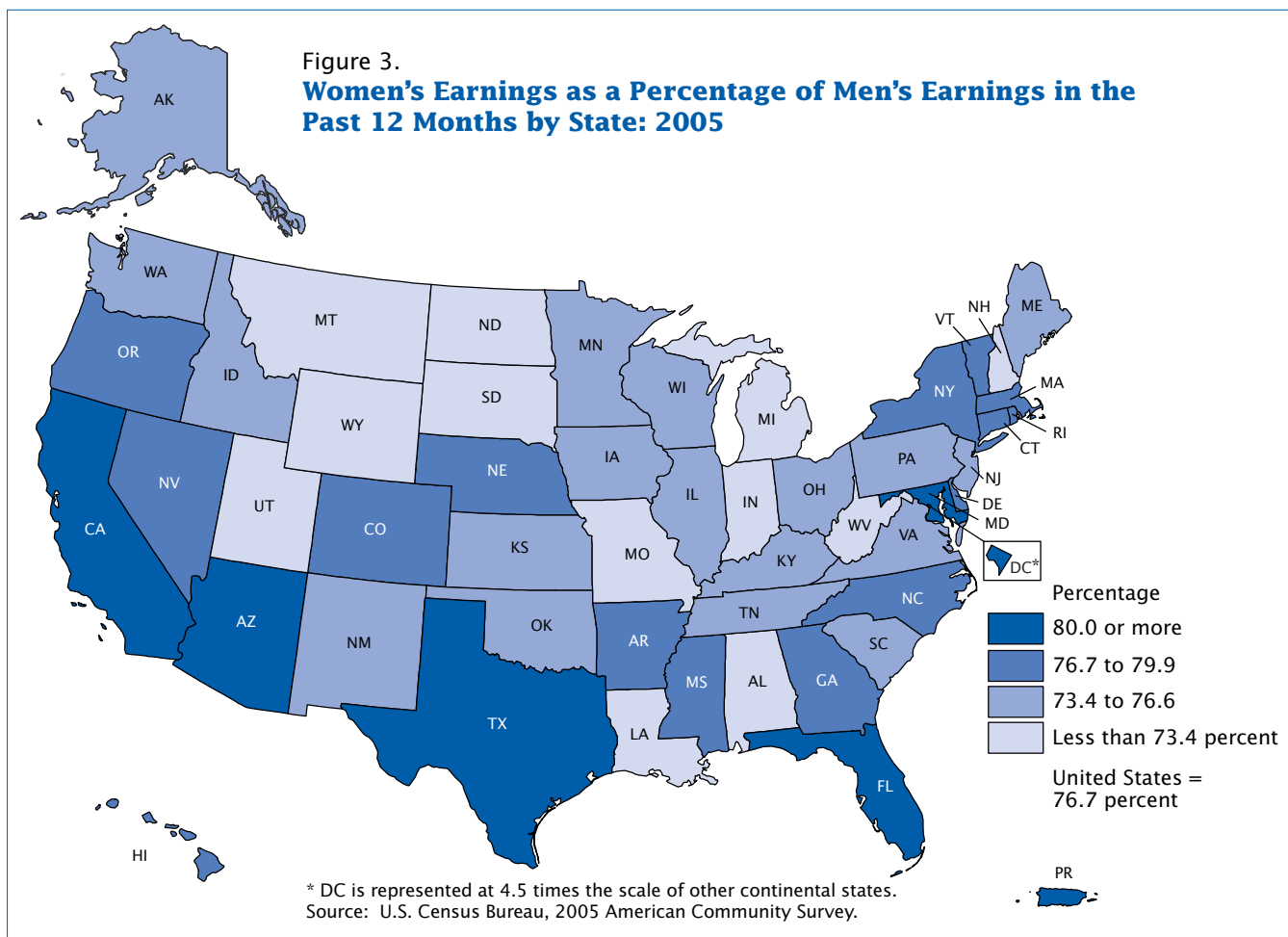
(In 2005 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <http://www.census.gov/acs/www/>)

Area	Men—		Women			
	median earnings (dollars)		Median earnings (dollars)		Percent of men's earnings	
	Estimate	90-percent confidence interval ¹ (±)	Estimate	90-percent confidence interval ¹ (±)	Estimate	90-percent confidence interval ¹ (±)
United States	41,965	61	32,168	54	76.7	0.2
Alabama	37,367	666	26,534	395	71.0	1.6
Alaska	50,367	994	37,475	1,444	74.4	3.2
Arizona	39,722	785	32,284	372	81.3	1.9
Arkansas	33,380	879	26,038	372	78.0	2.3
California	45,126	274	37,086	235	82.2	0.7
Colorado	44,543	926	34,635	582	77.8	2.1
Connecticut	52,388	687	40,544	402	77.4	1.3
Delaware	45,663	1,132	35,235	1,267	77.2	3.4
District of Columbia	51,366	1,619	46,959	1,484	91.4	4.1
Florida	36,984	251	30,466	193	82.4	0.8
Georgia	40,741	298	31,580	299	77.5	0.9
Hawaii	41,238	697	32,305	759	78.3	2.3
Idaho	36,593	588	26,849	695	73.4	2.2
Illinois	46,243	403	34,741	378	75.1	1.0
Indiana	41,362	335	29,946	308	72.4	0.9
Iowa	39,275	631	29,384	399	74.8	1.6
Kansas	39,251	878	29,738	633	75.8	2.3
Kentucky	38,824	788	28,828	493	74.3	2.0
Louisiana	38,650	919	26,507	435	68.6	2.0
Maine	38,781	1,290	29,532	738	76.2	3.2
Maryland	51,180	347	40,986	423	80.1	1.0
Massachusetts	51,493	383	40,025	481	77.7	1.1
Michigan	47,292	399	33,096	405	70.0	1.0
Minnesota	45,572	395	34,215	366	75.1	1.0
Mississippi	33,296	907	25,616	471	76.9	2.5
Missouri	40,288	264	28,880	324	71.7	0.9
Montana	35,728	717	25,177	575	70.5	2.1
Nebraska	36,749	492	28,610	643	77.9	2.0
Nevada	40,034	881	31,258	469	78.1	2.1
New Hampshire	46,900	713	34,080	1,040	72.7	2.5
New Jersey	52,654	618	40,219	313	76.4	1.1
New Mexico	36,163	641	27,546	985	76.2	3.0
New York	45,885	370	36,429	223	79.4	0.8
North Carolina	37,441	418	29,729	322	79.4	1.2
North Dakota	36,762	592	25,878	627	70.4	2.0
Ohio	42,183	212	31,458	223	74.6	0.6
Oklahoma	36,101	489	26,996	382	74.8	1.5
Oregon	40,994	426	31,427	426	76.7	1.3
Pennsylvania	42,563	365	31,647	222	74.4	0.8
Rhode Island	46,127	959	35,522	850	77.0	2.4
South Carolina	36,755	447	27,504	465	74.8	1.6
South Dakota	35,376	584	25,699	609	72.6	2.1
Tennessee	37,478	571	28,349	461	75.6	1.7
Texas	37,910	481	30,391	208	80.2	1.2
Utah	41,223	403	28,605	689	69.4	1.8
Vermont	40,584	863	31,128	600	76.7	2.2
Virginia	46,196	416	35,254	376	76.3	1.1
Washington	47,071	547	35,592	397	75.6	1.2
West Virginia	36,954	631	24,956	619	67.5	2.0
Wisconsin	41,881	268	31,247	200	74.6	0.7
Wyoming	42,154	1,453	25,621	1,102	60.8	3.4
Puerto Rico	19,681	350	19,354	349	98.3	4.2

¹ Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate.

Source: U.S. Census Bureau, 2005 American Community Survey.

Figure 3.
Women's Earnings as a Percentage of Men's Earnings in the Past 12 Months by State: 2005



Median Earnings by Race and Hispanic Origin

The discussion of race groups in the text of this report refers to people who indicated only one race among the six major categories: White, Black, American Indian and Alaska Native, Asian, Native Hawaiian and Other Pacific Islander, and Some Other Race.¹⁰

As shown in Table 5, Asian men had the highest median earnings (\$48,693) in 2005 of any single-race

group. Non-Hispanic White men were the second highest (\$46,807), followed by Native Hawaiian and Other Pacific Islander men (\$35,426), Black men (\$34,433), and American Indian and Alaska Native men (\$33,520).¹¹ Each of these race groups had higher median earnings than Hispanic men (\$27,380).¹² The lowest median earnings for men among the race groups were for those reported as Some Other Race (\$27,041).¹³

The pattern observed for women by race was similar to that of the men. Asian women (\$37,792) had the highest median earnings, followed by non-Hispanic White women (\$34,190). Next were Native Hawaiian and Other Pacific Islander women (\$30,041) and Black women (\$29,588).¹⁴ They were followed by American Indian and Alaska Native women (\$27,977). Hispanic women (\$24,451) earned less than the previous race groups, and women of Some Other Race (\$23,678) had the lowest median earnings of any race group.

¹⁰ Because federal surveys, including the ACS, now ask people to report one or more races, two ways of defining a group such as Asian are possible. The first includes those who reported Asian and no other race (Asian alone); the second includes everyone who reported Asian regardless of whether they also reported another race (Asian alone or in combination with one or more races). The use of the single-race population in this report does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

¹¹ The median earnings of Black men were not statistically different from those of Native Hawaiian and Other Pacific Islander men and those of American Indian and Alaska Native men.

¹² Because Hispanics may be any race, data for Hispanics overlap with data for racial groups.

¹³ This is a residual category used in the ACS to classify individuals who did not identify themselves as being in one of the other race groups.

¹⁴ The median earnings for Black women and Native Hawaiian and Other Pacific Islander women were not statistically different.

Table 5.
Median Earnings in the Past 12 Months of Workers by Sex and Women's Earnings as a Percentage of Men's Earnings by Selected Characteristics for the United States: 2005

(In 2005 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <http://www.census.gov/acs/www/>)

Selected characteristic	Men—		Women			
	median earnings (dollars)		Median earnings (dollars)		Percent of men's earnings	
	Estimate	90-percent confidence interval ¹ (±)	Estimate	90-percent confidence interval ¹ (±)	Estimate	90-percent confidence interval ¹ (±)
Race and Hispanic Origin						
Full-time, year-round workers 16 years and older with earnings	41,965	61	32,168	54	76.7	0.8
White alone	44,850	137	33,237	100	74.1	0.3
White alone, not Hispanic	46,807	83	34,190	98	73.0	0.2
Black alone	34,433	323	29,588	219	85.9	0.9
American Indian and Alaska Native alone	33,520	888	27,977	813	83.5	2.9
Asian alone	48,693	840	37,792	718	77.6	1.9
Native Hawaiian and Other Pacific Islander alone	35,426	1,085	30,041	1,595	84.8	4.9
Some Other Race alone	27,041	220	23,678	291	87.6	1.2
Two or More Races	38,621	1,034	31,249	375	80.9	2.4
Hispanic (any race)	27,380	147	24,451	197	89.3	0.8
Industry						
Full-time, year-round civilian workers 16 years and older with earnings	42,105	64	32,288	56	76.7	0.1
Agriculture, forestry, fishing, and hunting	26,523	340	21,670	601	81.7	2.5
Mining	51,073	393	40,550	1,797	79.4	3.6
Construction	36,065	167	33,459	599	92.8	1.7
Manufacturing	43,943	320	31,506	188	71.7	0.6
Wholesale trade	42,331	201	33,616	456	79.4	1.1
Retail trade	35,237	186	24,971	163	70.9	0.6
Transportation and warehousing	43,732	341	37,039	424	84.7	1.1
Utilities	57,948	1,019	44,302	1,040	76.5	2.2
Information	55,016	716	41,398	351	75.2	1.2
Finance and insurance	66,241	501	36,692	178	55.4	0.5
Real estate and rental and leasing	41,046	366	35,903	416	87.5	1.2
Professional, scientific, and technical services	70,458	335	43,426	497	61.6	0.7
Management of companies and enterprises	79,023	5,521	44,175	2,170	55.9	5.0
Administrative and support and waste management services	30,667	260	27,552	391	89.8	1.5
Educational services	44,919	392	37,188	175	82.8	0.8
Health care and social assistance	47,363	420	31,772	113	67.1	0.6
Arts, entertainment, and recreation	34,215	837	28,631	579	83.7	2.8
Accommodation and food services	24,651	318	19,402	204	78.7	1.3
Other services (except public administration)	33,559	372	24,847	263	74.0	1.2
Public administration	51,431	226	39,849	300	77.5	0.7
Occupation						
Full-time, year-round civilian workers 16 years and older with earnings	42,105	64	32,288	56	76.7	0.1
Management occupations	67,548	538	50,088	237	74.2	0.6
Business and financial operations occupations	60,772	234	43,746	325	72.0	0.6
Computer and mathematical occupations	67,969	681	58,906	753	86.7	1.3
Architecture and engineering occupations	66,133	388	55,124	1,065	83.4	1.6
Life, physical, and social science occupations	59,874	1,138	49,911	1,057	83.4	2.3
Community and social services occupations	38,148	699	35,146	263	92.1	1.7
Legal occupations	102,272	971	50,627	463	49.5	0.7
Education, training, and library occupations	49,421	591	37,557	290	76.0	1.1
Arts, design, entertainment, sports, and media occupations	47,184	575	40,002	802	84.8	2.0
Health care practitioner and technical occupations	72,092	686	47,460	290	65.8	0.8
Health care support occupations	26,249	551	23,329	183	88.9	2.0
Protective service occupations	45,157	466	35,162	638	77.9	1.7
Food preparation and serving related occupations	21,350	194	17,075	134	80.0	0.9
Building and grounds cleaning and maintenance occupations	25,354	217	17,973	236	70.9	1.2
Personal care and service occupations	28,882	757	20,297	192	70.3	2.1
Sales and related occupations	46,129	218	29,821	301	64.6	0.7
Office and administrative support occupations	35,604	215	29,971	95	84.2	0.5
Farming, fishing, and forestry occupations	22,042	300	16,739	540	75.9	2.6
Construction and extraction occupations	33,545	329	30,083	925	89.7	2.7
Installation, maintenance, and repair occupations	40,084	156	37,162	1,188	92.7	2.9
Production occupations	35,258	164	23,696	191	67.2	0.6
Transportation and material moving occupations	33,247	276	23,632	419	71.1	1.4

See footnotes at end of table.

Table 5.
Median Earnings in the Past 12 Months of Workers by Sex and Women's Earnings as a Percentage of Men's Earnings by Selected Characteristics for the United States: 2005—Con.

(In 2005 inflation-adjusted dollars. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <http://www.census.gov/acs/www/>)

Selected characteristic	Men—		Women			
	median earnings (dollars)		Median earnings (dollars)		Percent of men's earnings	
	Estimate	90-percent confidence interval ¹ (±)	Estimate	90-percent confidence interval ¹ (±)	Estimate	90-percent confidence interval ¹ (±)
Class of Worker						
Full-time, year-round civilian workers 16 years and older with earnings	42,105	64	32,288	56	76.7	0.1
Employee of private company workers	41,038	80	30,824	65	75.1	0.2
Self-employed in own incorporated business workers	58,468	1,593	40,255	552	68.8	1.9
Private not-for-profit wage and salary workers	42,875	500	35,712	179	83.3	1.1
Local government workers	45,788	241	37,079	186	81.0	0.6
State government workers	45,698	385	36,067	197	78.9	0.7
Federal government workers	54,054	499	46,849	248	86.7	0.9
Self-employed in own not incorporated business workers	36,382	238	22,927	449	63.0	1.3
Unpaid family workers	21,999	759	18,768	1,622	85.3	7.8
Educational Attainment						
Population 25 years and older with earnings	38,514	128	25,736	51	66.8	0.2
Less than high school graduate	22,138	104	13,076	132	59.1	0.6
High school graduate (includes equivalency)	31,683	65	20,179	65	63.7	0.2
Some college or associate's degree	39,601	177	25,736	79	65.0	0.3
Bachelor's degree	53,693	328	36,250	116	67.5	0.5
Graduate or professional degree	71,918	212	47,319	196	65.8	0.4

¹ Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate.

Source: U.S. Census Bureau, 2005 American Community Survey.

For the race and Hispanic groups shown in Table 5, men had higher earnings than women. The race group with the lowest female-to-male ratio was non-Hispanic Whites, where women's earnings were 73.0 percent of men's earnings. The median earnings of women were larger than 85 percent of men's for the Some Other Race group and Hispanics.¹⁵

Median Earnings by Industry and Occupation

Data on earnings by type of industry, occupation, and class of worker are limited to full-time, year-round civilian workers 16 years and older. Industry refers to the kind of business conducted by a person's employing organization; occupa-

¹⁵ The sampling error for the estimate of Native Hawaiian and Other Pacific Islander women's earnings as a percentage of men's earnings was high because this is a relatively small single-race group. There was no statistical difference in this estimate between Native Hawaiian and Other Pacific Islanders and either the Some Other Race group or Hispanics.

tion describes the kind of work that person does on the job.

The industries for which data are collected in the ACS are commonly grouped into sectors. Table 5 shows that of the 20 major industry sectors, men earned the most in 2005 in the management of companies and enterprises sector (\$79,023). The professional, scientific, and technical services sector had the second-highest median earnings for men (\$70,458). Men in the accommodation and food services sector had the lowest median earnings (\$24,651). Another lower-earnings sector for men was agriculture, forestry, fishing, and hunting (\$26,523).

For women, no one sector led in median earnings for 2005. In the following sectors, women's median earnings were \$40,000 or higher: utilities (\$44,302); management of companies and enterprises

(\$44,175); professional, scientific, and technical services (\$43,426); and information (\$41,398).¹⁶ As with men, the sectors with the lowest earnings for women were accommodation and food services (\$19,402) and agriculture, forestry, fishing, and hunting (\$21,670).

In each of the 20 industry sectors, men earned more than women. The sectors where the ratios between women's and men's earnings were the lowest were finance and insurance, where women earned 55.4 percent of men; management of companies and enterprises (55.9 percent); and professional, scientific, and technical services (61.6 percent).¹⁷

¹⁶ The median earnings of women in the utilities industry, the management of companies and enterprises industry, and the professional, scientific, and technical services industry are not statistically different from each other.

¹⁷ The difference between the percentages for the finance and insurance industry and for the management of companies and enterprises industry was not statistically significant.

In the ACS, occupations are commonly categorized into 22 major groups. When women and men were in the same occupational group, men had higher median earnings than women. Community and social services occupations was the only group where women's earnings as a percentage of men's earnings were higher than 90 percent.¹⁸ In contrast, women's earnings as a percentage of men's earnings were 70 percent or less for legal occupations, sales and related occupations, health care practitioner and technical occupations, and production occupations. Legal occupations had the lowest percentage of women's earnings when compared to that of men's earnings (49.5 percent).¹⁹

Men earned the most in the legal occupations (\$102,272) and the least in the food preparation and serving related occupations (\$21,350). Women who worked in computer and mathematical occupations had the highest median earnings among women (\$58,906). The occupational groups with the lowest median earnings for women were farming, fishing, and forestry occupations (\$16,739) and food preparation and serving related occupations (\$17,075).²⁰

Median Earnings by Class of Worker

Class of worker categories group employees according to the type of ownership of the organization employing them. Men who were employed in their own incorporated business had the highest median earnings at \$58,468. Those men

employed in their own unincorporated business had the lowest median earnings (\$36,382).²¹

For women, those employed by the federal government had the highest median earnings at \$46,849. Similar to men, those employed in their own unincorporated business had the lowest median earnings (\$22,927).

For each of the class of worker categories shown in Table 5, men had higher earnings than women. The ratio of female-to-male earnings was lowest for women and men employed in their own businesses, whether that business was unincorporated, where women earned 63.0 percent of what men earned, or incorporated, where they earned 68.8 percent of men. The ratio was highest for men and women employed by the federal government (86.7 percent), followed by private, not-for-profit wage and salary workers (83.3 percent).

Median Earnings by Educational Attainment

Data on median earnings by educational attainment in Table 5 are for individuals 25 years and older with earnings and are not limited to full-time, year-round workers.

A person's level of education is considered to be a predictor of earnings—the more education, the greater the potential earnings. Table 5 shows that this was true for both men and women in 2005. The median earnings of men who were not high school graduates were \$22,138. This increased to \$31,683

for male high school graduates and to \$39,601 for men with some college or an associate's degree. Men who completed college and received a bachelor's degree earned a median of \$53,693. The highest median earnings, \$71,918, were for men with a graduate or a professional degree.

Women who did not complete high school earned \$13,076 in 2005, while graduating from high school increased women's earnings to \$20,179. Attending but not completing college or receiving an associate's degree, resulted in median earnings of \$25,736, while women who completed a bachelor's degree had median earnings of \$36,250. As with men, women who received a graduate or professional degree earned the most (\$47,319).

While both men and women showed increased earnings with increased levels of education, at each level of education, men earned more than women. The ratio of female-to-male earnings was lowest for those with less than a high school education, where women earned 59.1 percent of men. The ratio increased as educational level increased, up to the completion of college. For men and women with a high school education, women earned 63.7 percent of what men earned, while they earned 65.0 percent when both had some college or an associate's degree. The ratio increased further when both men and women completed college. At that educational level, women earned 67.5 percent of what men earned. Additional education beyond a bachelor's degree decreased the earnings ratio. Women earned 65.8 percent of men's earnings when both had a graduate or a professional degree.

¹⁸ Women's earnings as a percentage of men's earnings for installation, maintenance, and repair occupations is not statistically significantly different from 90 percent.

¹⁹ Estimates for legal occupations were calculated from unpublished data.

²⁰ The difference in women's median earnings between farming, fishing, and forestry occupations and food preparation and serving related occupations was not statistically significant.

²¹ For both men and women, the lowest median earnings were for people working 15 hours or more unpaid in a family business. This group is not discussed in this report because the earnings data and the class of worker data in Table 5 likely refer to different work experiences. Earnings data reflect any earnings during the 12 months prior to the ACS interview. Class of worker data reflect the job held the week before the ACS interview.

POVERTY

This section discusses poverty status for the United States, states, counties, and places. The text box “How Is Poverty Calculated in the ACS?” explains the official definition of poverty.

Poverty Status for the United States and States

According to the 2005 ACS data, about 38.2 million people, or 13.3 percent of the U.S. population, had income below the poverty threshold in the last 12 months (Table 6 and Figure 4). The data show differences in the level of poverty among states, counties, and places. Comparing poverty rates among the 50 states and the District of Columbia revealed variations ranging from a low of 7.5 percent in New Hampshire to a high of 21.3 percent in Mississippi (Figure 5). The estimated poverty rate for New Hampshire is not statistically different from that of Maryland, at 8.2 percent. The poverty rate for the District of Columbia was among the highest, at 19.0 percent, which is not statistically different from the rates of Louisiana, New Mexico, West Virginia, and Texas.²²

Poverty Status for Counties and Places

This section discusses poverty rates for counties and places with populations of 65,000 or more. This report categorizes these counties and places into two groups based on their population size—smaller areas are those with populations of 65,000 to less than 250,000, and larger areas are those with populations of 250,000 or more.²³ Data for these groups are presented in Tables 7 and 8.

²² Of the 3.8 million people in Puerto Rico, 1.7 million, or 44.9 percent, had income below the poverty level in the 12 months prior to the interview date (Table 6).

²³ Population size is based on 2005 population estimates.

How Is Poverty Calculated in the ACS?

The 2005 ACS poverty status data were derived from questionnaire items 41 and 42, the same questions used to derive the income data, and from item 3, which identifies the respondent’s relationship to the reference person. While the official poverty rate for the United States is based on data from the Current Population Survey Annual Social and Economic Supplement (CPS ASEC), the ACS is a reliable source of annual survey estimates of poverty for states and for substate areas with populations of 65,000 or more.

Poverty statistics presented in this report and all ACS products adhere to the standards specified by the Office of Management and Budget in Statistical Policy Directive 14. The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family’s total income is less than that family’s threshold, then that family and every individual in it are considered to be in poverty. The poverty thresholds do not vary geographically. They are updated annually to allow for changes in the cost of living (inflation factor) using the Consumer Price Index (CPI-U).

Since ACS respondents are interviewed throughout the year and asked about their income for the past 12 months, the appropriate poverty thresholds are determined by multiplying the base-year poverty thresholds (1982) by the average of the monthly inflation factors for the 12 months preceding the interview.

For example: Consider a family of three with one child under 18 years of age, interviewed in July 2005 and reporting a total income of \$14,000 for the past 12 months (July 2004 to June 2005). The base year (1982) threshold for such a family is \$7,765, while the average of the 12 inflation factors is 1.98622. Multiplying \$7,765 by 1.98622 shows the poverty threshold for a family of three with one child under 18 for the 1-year period preceding the interview to be \$15,423. Comparing this result with the family’s income of \$14,000 shows that the family and all individuals in the family are considered to have been in poverty. For further information on poverty in the ACS, visit the Census Bureau’s Web site at <http://www.census.gov/acs/www/usedata/Subject_Definitions.pdf>.

For information on poverty in the ACS and how it differs from that in the CPS ASEC, see “Guidance on Differences in Income and Poverty Estimates from Different Sources” at <<http://www.census.gov/hhes/www/poverty/newguidance.html>>. For a comparison of poverty rates and decomposition of differences between the ACS and the CPS ASEC, see “A Comparison of the American Community Survey and the Current Population Survey” at <http://www.census.gov/hhes/www/poverty/acs_cpspovcompreport.pdf>.

Table 6.
Number and Percentage of People in Poverty in the Past 12 Months by State: 2005

(Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, and definitions, see <http://www.census.gov/acs/www/>)

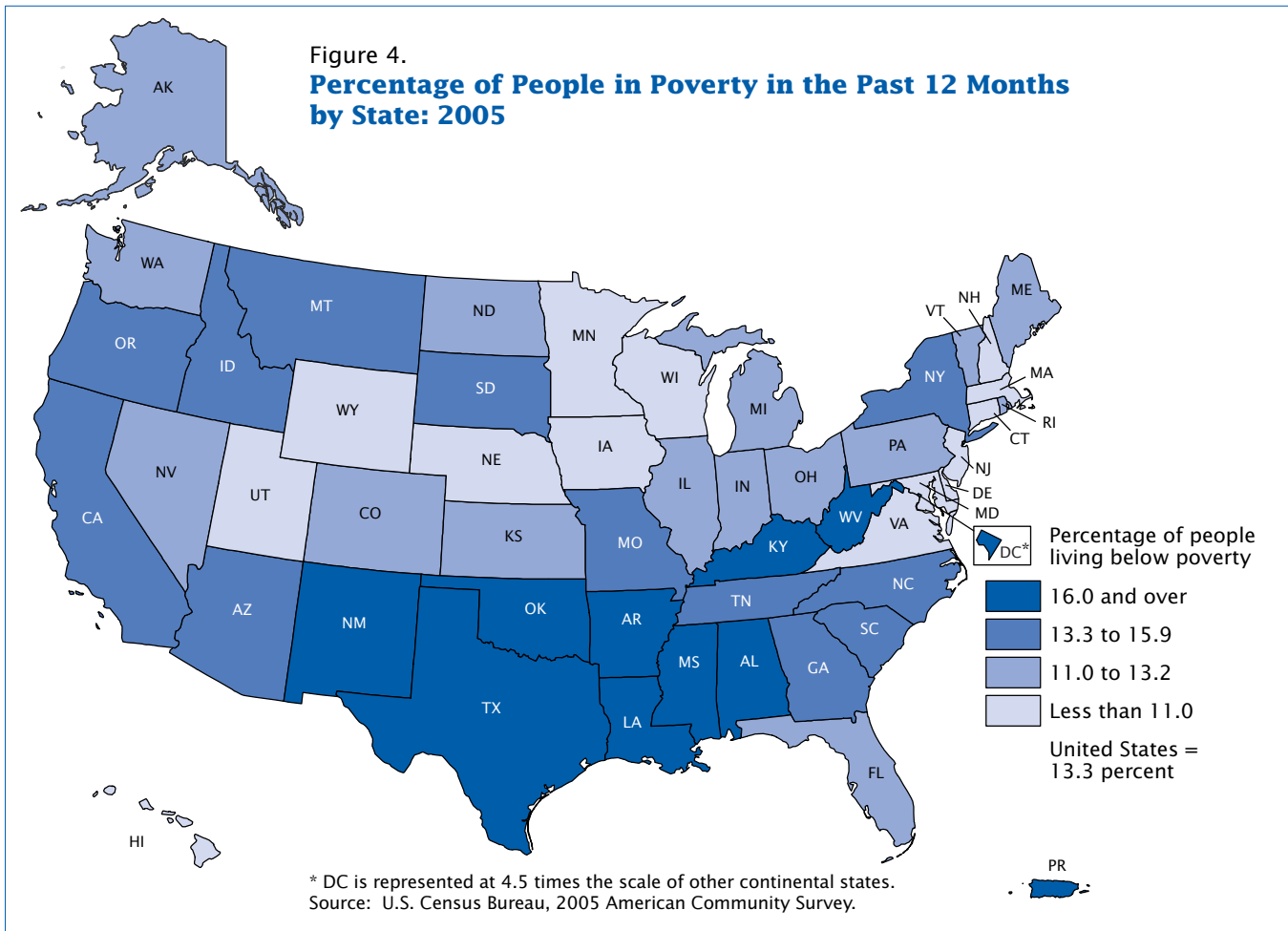
Area	Number		Percentage	
	Estimate ¹	90-percent confidence interval ² (±)	Estimate ¹	90-percent confidence interval ² (±)
United States	38,231,521	296,552	13.3	0.1
Alabama	754,258	23,298	17.0	0.5
Alaska	71,266	6,418	11.2	1.0
Arizona	824,008	28,218	14.2	0.5
Arkansas	461,842	16,207	17.2	0.6
California	4,673,274	85,899	13.3	0.2
Colorado	504,106	18,664	11.1	0.4
Connecticut	281,408	16,801	8.3	0.5
Delaware	84,811	6,636	10.4	0.8
District of Columbia	97,617	7,636	19.0	1.5
Florida	2,214,381	48,347	12.8	0.3
Georgia	1,266,205	32,470	14.4	0.4
Hawaii	121,418	9,261	9.8	0.8
Idaho	192,390	10,253	13.9	0.7
Illinois	1,483,873	37,827	12.0	0.3
Indiana	740,371	25,596	12.2	0.4
Iowa	310,230	11,991	10.9	0.4
Kansas	309,608	14,184	11.7	0.5
Kentucky	680,151	19,958	16.8	0.5
Louisiana	864,277	27,842	19.8	0.6
Maine	160,627	8,456	12.6	0.7
Maryland	448,038	25,532	8.2	0.5
Massachusetts	637,043	18,803	10.3	0.3
Michigan	1,299,688	29,070	13.2	0.3
Minnesota	456,642	17,292	9.2	0.3
Mississippi	600,288	17,034	21.3	0.6
Missouri	748,023	24,330	13.3	0.4
Montana	130,441	9,067	14.4	1.0
Nebraska	186,178	9,209	10.9	0.5
Nevada	262,092	17,190	11.1	0.7
New Hampshire	95,090	8,200	7.5	0.6
New Jersey	738,969	28,648	8.7	0.3
New Mexico	347,759	14,465	18.5	0.8
New York	2,565,836	48,309	13.8	0.3
North Carolina	1,262,770	31,640	15.1	0.4
North Dakota	68,199	5,148	11.2	0.8
Ohio	1,450,650	33,995	13.0	0.3
Oklahoma	564,544	18,582	16.5	0.5
Oregon	498,854	17,059	14.1	0.5
Pennsylvania	1,420,396	29,072	11.9	0.2
Rhode Island	126,150	10,141	12.3	1.0
South Carolina	638,643	18,663	15.6	0.5
South Dakota	101,286	7,087	13.6	1.0
Tennessee	899,717	29,335	15.5	0.5
Texas	3,905,148	61,939	17.6	0.3
Utah	246,047	13,820	10.2	0.6
Vermont	68,793	6,131	11.5	1.0
Virginia	728,947	22,704	10.0	0.3
Washington	729,470	22,357	11.9	0.4
West Virginia	317,240	14,351	18.0	0.8
Wisconsin	545,650	15,445	10.2	0.3
Wyoming	46,809	4,352	9.5	0.9
Puerto Rico	1,718,373	29,181	44.9	0.8

¹ Poverty status is determined for all individuals except for unrelated individuals under 15 years old.

² Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate.

Source: U.S. Census Bureau, 2005 American Community Survey.

Figure 4.
Percentage of People in Poverty in the Past 12 Months
by State: 2005



Poverty in Larger Areas

Table 7 shows counties or county equivalents and places with populations of 250,000 or more. This table contains a list of the counties and places with the highest and lowest poverty rates, together with the 90-percent confidence intervals. In these tables, the listed poverty rates for counties and places may not be statistically different from each other or from areas that are not shown.

Among the counties with a population of 250,000 or more, Cameron County and Hidalgo County in Texas had the highest proportion of people with income below the poverty level in the past 12 months, at about 41 percent. Many of the counties with low poverty rates

were not statistically different from each other. For example, Loudoun County, VA; Morris and Somerset Counties, NJ; Howard County, MD; and Waukesha County, WI, had poverty rates less than 5 percent. Table 7 also shows that Maryland and Missouri both had counties or county equivalents on the high and low lists. The poverty rate for the large counties in Maryland ranged from a low of 3.4 percent in Howard County to a high of 22.6 percent in Baltimore city, while in Missouri, the poverty rate ranged from a low of 4.4 percent in St. Charles County to a high of 25.4 percent in St. Louis city.²⁴

²⁴ The poverty rate for Howard County, MD, is not statistically different from the rate for St. Charles County, MO, and the poverty rate for Baltimore city, MD, is not statistically different from the rate for St. Louis city, MO.

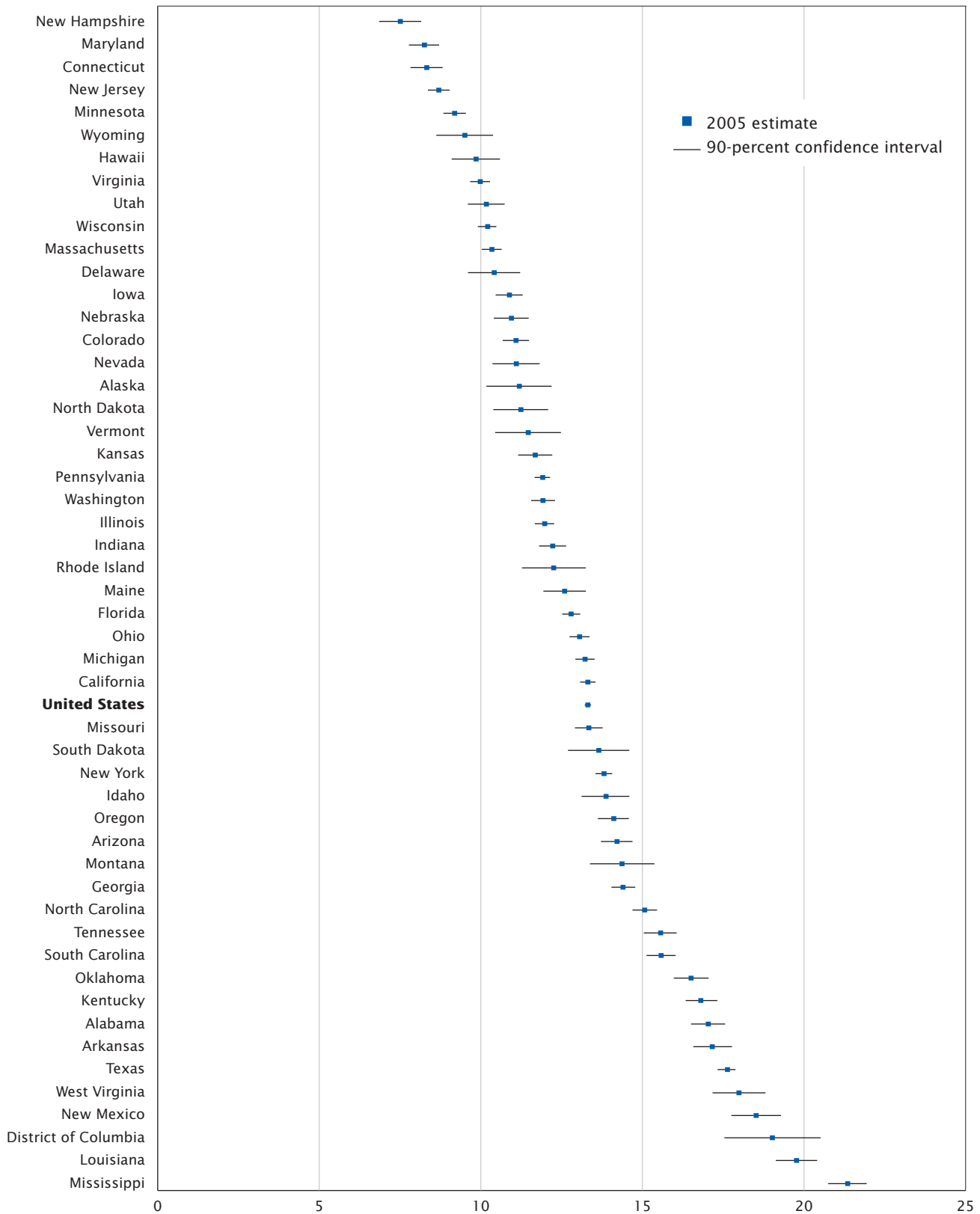
The places with the highest proportions of people in poverty were Cleveland city, OH, (32.4 percent) and Detroit city, MI, (31.4 percent), while the places with the lowest percentage in poverty were Plano city, TX, (6.3 percent) and Virginia Beach city, VA, (7.4 percent).²⁵ The poverty rate for large cities in Texas ranged from 6.3 percent in Plano city to 27.2 percent in El Paso city.

Poverty in Smaller Areas

Table 8 presents data on the smaller counties and places with the highest and lowest poverty rates, together with the 90-percent confidence

²⁵ The poverty rate for Cleveland city, OH, is not statistically different from the rate for Detroit city, MI, and the poverty rate for Detroit city is not statistically different from that of Miami city, FL. The poverty rate for Plano city, TX, is not statistically different from the rate for Virginia Beach city, VA.

Figure 5.
Percentage of People in Poverty in the Past 12 Months With 90-Percent Confidence Intervals by State: 2005



Source: U.S. Census Bureau, 2005 American Community Survey.

Table 7.

Percentage in Poverty in the Past 12 Months for Ten of the Highest and Lowest Poverty-Rate Counties and Places With 250,000 or More People: 2005

(Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <http://www.census.gov/acs/www/>)

Area	Highest rate		Area	Lowest rate	
	Estimate ¹	90-percent confidence interval ² (±)		Estimate ¹	90-percent confidence interval ² (±)
Counties³			Counties³		
Cameron County, TX	41.2	3.7	Loudoun County, VA	2.6	0.7
Hidalgo County, TX	41.0	2.3	Morris County, NJ	2.9	0.7
Bronx County, NY	29.2	1.3	Howard County, MD	3.4	1.0
El Paso County, TX	29.2	2.0	Somerset County, NJ	3.6	0.9
St. Louis city, MO	25.4	2.5	Waukesha County, WI	3.7	0.8
Orleans Parish, LA	24.5	2.2	St. Charles County, MO	4.4	0.9
Philadelphia County, PA	24.5	1.3	Montgomery County, MD	4.5	0.6
Caddo Parish, LA	23.5	2.9	Burlington County, NJ	4.6	0.8
Tulare County, CA	23.4	2.2	Prince William County, VA	4.6	1.4
Baltimore city, MD	22.6	2.2	Rockingham County, NH	4.8	1.3
Places³			Places³		
Cleveland city, OH	32.4	2.2	Plano city, TX	6.3	1.5
Detroit city, MI	31.4	2.0	Virginia Beach city, VA	7.4	1.0
Miami city, FL	28.3	2.4	Anchorage municipality, AK	9.5	1.7
El Paso city, TX	27.2	2.2	San Jose city, CA	10.0	1.1
Atlanta city, GA	26.9	2.4	Anaheim city, CA	11.7	1.7
Buffalo city, NY	26.9	2.8	Colorado Springs city, CO	11.7	1.5
St. Louis city, MO	25.4	2.5	Las Vegas city, NV	11.7	1.7
Cincinnati city, OH	25.0	2.7	Mesa city, AZ	11.9	1.7
Milwaukee city, WI	24.9	1.6	Honolulu CDP, HI	12.0	1.5
Newark city, NJ	24.8	3.1	San Francisco city, CA	12.2	0.9

¹ Poverty status is determined for all individuals except for unrelated individuals under 15 years old.

² Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate.

³ Population size is based on 2005 population estimates.

Note: Because of sampling variability, some of the estimates in this table may not be statistically different from one another or from estimates for other geographic areas not listed in the table.

Source: U.S. Census Bureau, 2005 American Community Survey.

intervals. Although not statistically different from McKinley County in New Mexico, Apache County in Arizona had a higher proportion of people in poverty (44.5 percent) than the other smaller counties. Kendall County, IL, had a lower proportion of people in poverty (1.2 percent) than all but two other counties of comparable size: Hunterdon County, NJ, and Carver County, MN.

The places with the lowest poverty rates were not necessarily in or near the counties with low poverty. Of the small counties and places with poverty rates under 5 percent, only

Illinois had areas on both lists—Naperville city, Arlington Heights village, and Kendall County. While not statistically different from the estimates for Brownsville city and College Station city in Texas, the poverty rate for Camden city in New Jersey was higher than that of all the other smaller places. Three of the twenty small places listed in Table 8 are located in Texas, where the poverty rate for small places ranged from a low of 2.1 percent in Frisco city to a high of 42.6 percent in Brownsville city. The rates of all ten places with low poverty rates are not statistically different from each other.

Depth of Poverty

The poverty rate, as previously discussed, provides a measure of the proportion of people with a family income that is below the established poverty thresholds. The income-to-poverty ratio, on the other hand, provides a measure to gauge the depth of poverty and to determine the number of people who are eligible for government-sponsored income assistance programs, such as Temporary Assistance for Needy Families (TANF), Medicare, food stamps, and Low Income Home Energy Assistance Program (LIHEAP). The income-to-poverty ratio is reported as a percentage, which compares a family's income

Table 8.

Percentage in Poverty in the Past 12 Months for Ten of the Highest and Lowest Poverty-Rate Counties and Places With 65,000 People to 249,999 People: 2005

(Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <http://www.census.gov/acs/www/>)

Area	Highest rate		Area	Lowest rate	
	Estimate ¹	90-percent confidence interval ² (±)		Estimate ¹	90-percent confidence interval ² (±)
Counties³			Counties³		
Apache County, AZ	44.5	7.2	Kendall County, IL	1.2	0.7
McKinley County, NM	34.7	7.5	Hunterdon County, NJ	1.4	0.6
Robeson County, NC	32.9	4.2	Carver County, MN	2.4	1.0
St. Landry Parish, LA	31.7	3.9	Scott County, MN	2.5	0.8
Webb County, TX	31.4	4.4	Putnam County, NY	2.5	0.8
Brazos County, TX	30.4	2.9	Ozaukee County, WI	2.6	1.1
Clarke County, GA	29.5	2.6	Douglas County, CO	2.9	0.9
Forrest County, MS	29.2	4.4	Carroll County, MD	3.1	0.7
Navajo County, AZ	29.0	4.1	Washington County, MN	3.6	0.9
Payne County, OK	28.8	3.8	Litchfield County, CT	4.0	0.9
Places³			Places³		
Camden city, NJ	44.0	5.4	Weston city, FL	1.5	1.1
Brownsville city, TX	42.6	4.8	Frisco city, TX	2.1	1.1
College Station city, TX	39.2	4.7	Naperville city, IL	2.5	0.8
Bloomington city, IN	36.0	4.8	Livonia city, MI	2.5	1.2
Reading city, PA	35.1	4.7	Redondo Beach city, CA	2.6	1.4
Gary city, IN	34.2	5.4	Arlington Heights village, IL	2.7	1.2
Macon city, GA	33.7	4.7	O'Fallon city, MO	2.7	1.6
Lawrence city, MA	33.1	6.9	Elk Grove city, CA	2.8	1.1
Flint city, MI	32.5	4.6	Chino Hills city, CA	2.9	1.5
Gainesville city, FL	32.1	4.6	Roswell city, GA	3.0	1.4

¹ Poverty status is determined for all individuals except for unrelated individuals under 15 years old.

² Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate.

³ Population size is based on 2005 population estimates.

Note: Because of sampling variability, some of the estimates in this table may not be statistically different from one another or from estimates for other geographic areas not listed in the table.

Source: U.S. Census Bureau, 2005 American Community Survey.

relative to the poverty thresholds based on family size and composition. For example, an income-to-poverty ratio of 125 percent indicates that a family's income does not place them in poverty and it is 25 percent above the poverty threshold.

Table 9 and Figure 6 provide state-level estimates for the proportions of people with an income-to-poverty ratio that is less than 50 percent, less than 100 percent, and less than 125 percent. For purposes of comparison, estimates for the nation are included.

As measured in the ACS, about 17.7 percent of the U.S. population

had income below 125 percent of the poverty threshold. This proportion comprises about 5.7 percent of people with income below 50 percent of the poverty threshold, about 7.6 percent of people with income at or above 50 percent and less than 100 percent, and about 4.4 percent with income at or above the threshold but lower than 125 percent of the threshold (Table 9).²⁶

Comparing the proportions of people with an income-to-poverty ratio under 50 percent among the

²⁶ The proportion of people who had income at or above the poverty level but lower than 125 percent of the income-to-poverty ratio is the difference between the proportion of people with an income-to-poverty ratio of under 125 percent and the proportion under 100 percent.

states, New Hampshire (3.3 percent) had the lowest proportion, while the District of Columbia (10.8 percent) had the highest proportion.

About 50 million people, or 1 in 6, had an income-to-poverty ratio less than 125 percent, placing them in or near poverty. New Hampshire (10.0 percent) and Connecticut (10.9 percent) had the lowest proportions, while Mississippi (27.6 percent) had the highest proportion of people living at or near poverty. In addition, ten other states and the District of Columbia had over 20 percent of people with incomes that placed them at or near poverty.

Table 9.
Percentage of People by Income-to-Poverty Ratio in the Past 12 Months by State: 2005

(Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <http://www.census.gov/acs/www/>)

Area	All people for whom poverty status is determined ¹		People whose income-to-poverty ratio is less than—					
	Number	90-percent confidence interval ² (±)	50 percent		100 percent		125 percent	
			Percentage	90-percent confidence interval ² (±)	Percentage	90-percent confidence interval ² (±)	Percentage	90-percent confidence interval ² (±)
United States	287,270,432	26,765	5.7	0.1	13.3	0.1	17.7	0.1
Alabama	4,429,774	2,525	7.3	0.5	17.0	0.5	22.7	0.6
Alaska	637,581	1,207	5.0	0.6	11.2	1.0	14.8	1.0
Arizona	5,802,691	5,462	6.3	0.4	14.2	0.5	19.5	0.6
Arkansas	2,690,029	2,483	7.3	0.4	17.2	0.6	23.4	0.8
California	35,121,550	12,411	5.4	0.1	13.3	0.2	18.2	0.2
Colorado	4,549,942	2,666	4.9	0.3	11.1	0.4	15.2	0.5
Connecticut	3,383,920	2,408	3.9	0.4	8.3	0.5	10.9	0.5
Delaware	815,074	1,229	4.6	0.7	10.4	0.8	13.6	1.0
District of Columbia	513,137	1,066	10.8	1.3	19.0	1.5	23.9	1.7
Florida	17,308,881	8,459	5.5	0.2	12.8	0.3	17.7	0.3
Georgia	8,789,109	4,638	6.4	0.3	14.4	0.4	18.9	0.4
Hawaii	1,233,771	1,082	4.1	0.5	9.8	0.8	12.5	0.9
Idaho	1,388,730	1,860	5.4	0.6	13.9	0.7	19.3	0.9
Illinois	12,400,389	4,298	5.5	0.2	12.0	0.3	15.7	0.3
Indiana	6,059,510	4,297	5.6	0.3	12.2	0.4	16.3	0.4
Iowa	2,853,572	1,685	4.8	0.3	10.9	0.4	15.0	0.5
Kansas	2,651,109	1,850	4.8	0.3	11.7	0.5	16.0	0.6
Kentucky	4,042,777	2,726	7.1	0.4	16.8	0.5	22.1	0.5
Louisiana	4,372,948	2,863	8.3	0.5	19.8	0.6	24.9	0.6
Maine	1,275,738	1,742	4.7	0.5	12.6	0.7	16.9	0.7
Maryland	5,438,712	3,873	3.9	0.3	8.2	0.5	11.0	0.5
Massachusetts	6,165,256	3,092	4.9	0.3	10.3	0.3	13.2	0.4
Michigan	9,830,885	3,902	5.9	0.2	13.2	0.3	17.0	0.3
Minnesota	4,971,644	2,731	3.9	0.2	9.2	0.4	12.6	0.4
Mississippi	2,812,795	2,363	9.3	0.6	21.3	0.6	27.6	0.7
Missouri	5,607,978	2,777	5.5	0.3	13.3	0.4	17.9	0.5
Montana	907,715	931	5.3	0.5	14.4	1.0	19.4	1.1
Nebraska	1,702,182	1,182	4.7	0.4	10.9	0.5	15.4	0.7
Nevada	2,364,173	4,289	5.0	0.5	11.1	0.7	15.3	0.7
New Hampshire	1,267,761	1,596	3.3	0.4	7.5	0.7	10.0	0.7
New Jersey	8,500,251	3,414	4.0	0.2	8.7	0.3	11.7	0.4
New Mexico	1,878,500	2,741	7.8	0.6	18.5	0.8	24.9	0.9
New York	18,589,066	5,882	6.3	0.2	13.8	0.3	17.8	0.3
North Carolina	8,381,074	4,514	6.2	0.2	15.1	0.4	20.1	0.4
North Dakota	607,265	750	4.8	0.7	11.2	0.9	15.5	0.9
Ohio	11,117,437	4,857	5.9	0.2	13.0	0.3	17.0	0.3
Oklahoma	3,420,671	1,885	6.9	0.3	16.5	0.5	22.1	0.6
Oregon	3,538,430	3,866	6.1	0.4	14.1	0.5	19.0	0.6
Pennsylvania	11,936,227	4,561	5.2	0.2	11.9	0.2	15.8	0.3
Rhode Island	1,029,258	1,498	5.6	0.6	12.3	1.0	15.6	1.0
South Carolina	4,101,201	2,324	6.9	0.4	15.6	0.5	20.9	0.5
South Dakota	742,505	1,194	5.6	0.6	13.6	1.0	17.8	1.1
Tennessee	5,787,456	4,147	6.4	0.3	15.5	0.5	20.8	0.6
Texas	22,190,338	7,205	7.3	0.2	17.6	0.3	23.4	0.3
Utah	2,420,872	1,585	4.1	0.4	10.2	0.6	14.4	0.8
Vermont	600,532	630	4.4	0.6	11.5	1.0	14.6	1.1
Virginia	7,309,802	3,296	4.2	0.2	10.0	0.3	12.9	0.4
Washington	6,118,254	3,839	5.1	0.2	11.9	0.4	15.9	0.5
West Virginia	1,763,891	2,066	7.2	0.5	18.0	0.8	23.7	0.9
Wisconsin	5,355,146	2,478	4.4	0.3	10.2	0.3	14.1	0.4
Wyoming	492,923	844	4.1	0.6	9.5	0.9	13.2	1.1
Puerto Rico	3,829,719	3,997	24.8	0.6	44.9	0.8	53.5	0.8

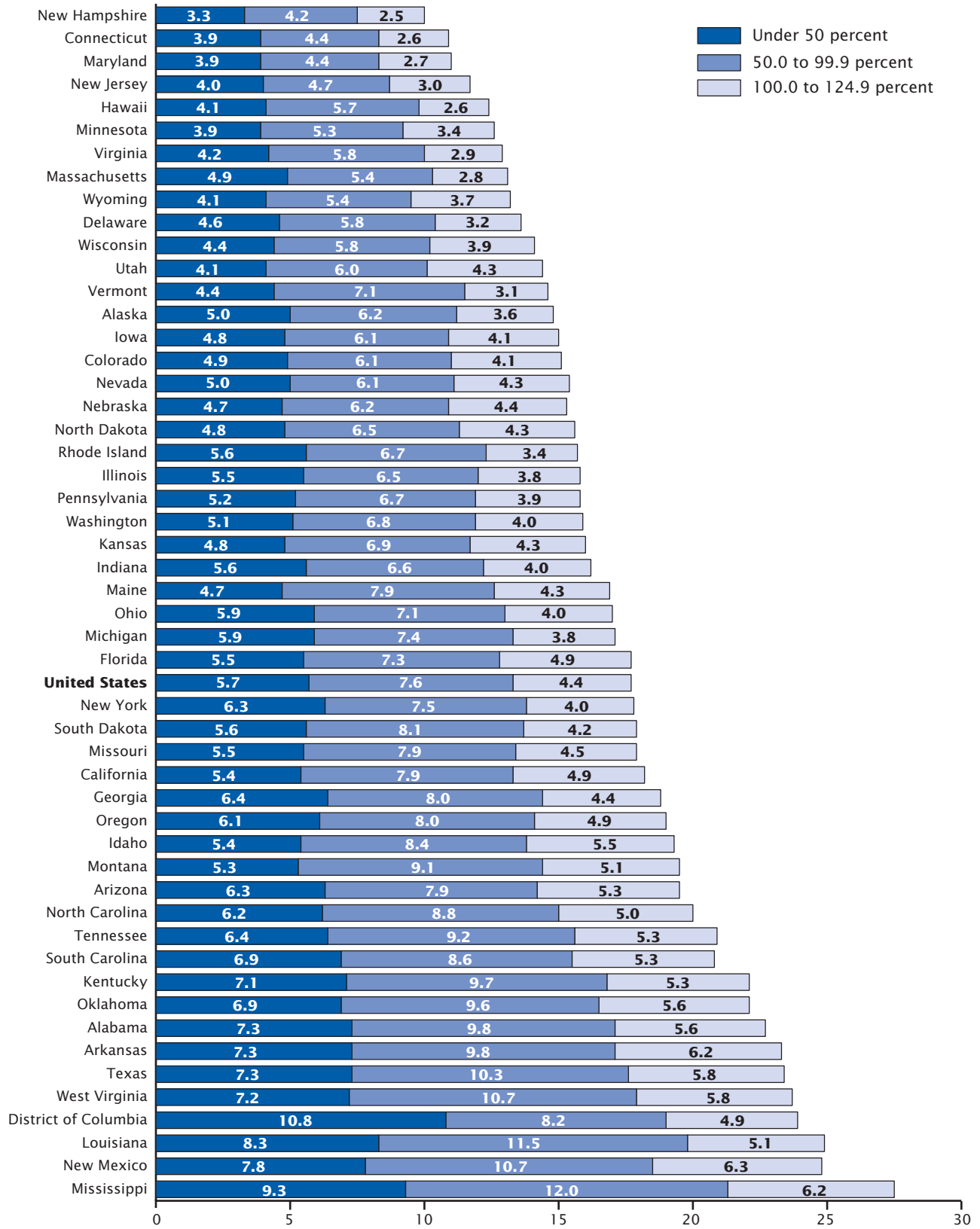
¹ Poverty status is determined for all individuals except for unrelated individuals under 15 years old.

² Data are based on a sample and are subject to sampling variability. A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate.

Source: U.S. Census Bureau, 2005 American Community Survey.

Figure 6.

Percentage of People by Income-to-Poverty Ratio in the Past 12 Months by State: 2005



Source: U.S. Census Bureau, 2005 American Community Survey.

SOURCE OF THE DATA

The data in this report are from the 2005 ACS. The population represented (the population universe) in the ACS is limited to the population living in households and excludes people living in institutions, college dormitories, and other group quarters. According to Census 2000, 7.8 million people, or 2.8 percent of the total population, lived in group quarters. Of this number, 4.1 million were institutionalized, primarily in correctional institutions and nursing homes; 2.1 million were in college dormitories, and 1.7 million were in all other types of group quarters.

ACCURACY OF THE ESTIMATES

Statistics from surveys are subject to sampling and nonsampling error. Data from the ACS are based on a sample and are estimates of the actual figures that would have been obtained by interviewing the entire population using the same methodology. All comparisons presented in this report have taken sampling error into account and are

significant at the 90-percent confidence level unless noted otherwise. This means the 90-percent confidence interval for the difference between the estimates being compared does not include zero. In this report, the 90-percent confidence intervals of the estimates are included in the tables.

Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey is designed, how respondents interpret questions, how able and willing they are to provide correct answers, and how accurately the answers are keyed, coded, edited, and classified. Nonsampling errors in the ACS may affect the data in two ways. Errors that are introduced randomly increase the variability of the estimates. Systematic errors consistent in one direction introduce bias into the results. The Census Bureau protects against systematic errors by conducting extensive research and evaluation programs on sampling techniques, questionnaire design, and data collection and processing procedures.

The final ACS population estimates are adjusted in the weighting procedure for coverage error by controlling specific survey estimates to independent population controls by sex, age, race, and Hispanic origin. The final ACS estimates of housing units are controlled to independent estimates of total housing. This weighting partially corrects for bias due to over- or undercoverage, but biases may still be present, for example, when people missed differ from those interviewed in ways other than sex, age, race, and Hispanic origin. How this weighting procedure affects other variables in the survey is not precisely known. All of these considerations affect comparisons across different surveys or data sources.

For further information on the ACS sample, weighting procedures, sampling error, nonsampling error, and quality measures from the ACS, see <<http://www.census.gov/acs/www/>>.

