

# Household Income: 2015

## American Community Survey Briefs

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### INTRODUCTION

This report presents data on median household income and the Gini index of income inequality based on the 2014 and 2015 American Community Surveys (ACS). Estimates from the 2015 ACS show a significant increase in median household income at the national level and for 39 states.<sup>1</sup> Median household income increased between 2014 and 2015 for 21 of the 25 most populous metropolitan areas.<sup>2</sup> The Gini index was significantly higher in 2015 than 2014 for the United States and eight states. The ACS provides detailed estimates of demographic, social, economic, and housing characteristics for states, congressional districts, counties, places, and other localities every year. A description of the ACS is provided in the text box “What Is the American Community Survey?”<sup>3</sup>

The estimates contained in this report are primarily based on the 2014 and 2015 ACS. The ACS is conducted every month, with income data collected for the 12 months preceding the interview. Since the survey is

<sup>1</sup> The medians from this report were calculated from the microdata and household distributions using 2015 dollars. Inflation adjusting previous year published estimates using the CPI-U-RS will not match exactly to the estimates in this report.

<sup>2</sup> Metropolitan and micropolitan statistical areas (metro and micro areas) are geographic entities delineated by the Office of Management and Budget (OMB) for use by federal statistical agencies in collecting, tabulating and publishing federal statistics. The term Core Based Statistical Area (CBSA) is a collective term for both metro and micro areas. A metro area contains a core urban area of 50,000 or more population, and a micro area contains an urban core of at least 10,000 (but less than 50,000) population. For more information see <[www.census.gov/population/metro/](http://www.census.gov/population/metro/)>.

<sup>3</sup> 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, are shown in Table 1, Figure 1, and Figure 3.

**Household income:** Includes income of the householder and all other people 15 years and older in the household, whether or not they are related to the householder.

**Median:** The point that divides the household income distribution into halves, one-half with income above the median and the other with income below the median. The median is based on the income distribution of all households, including those with no income.

**Gini index:** Summary measure of income inequality. The Gini index varies from 0 to 1, with a 0 indicating perfect equality, where there is a proportional distribution of income. A Gini index of 1 indicates perfect inequality, where one household has all the income and all others have no income.

continuous, adjacent ACS years have income reference months in common. Therefore, comparing the 2014 ACS with the 2015 ACS is not an exact comparison of the economic conditions in 2014 with those in 2015, and comparisons should be interpreted with care.<sup>4</sup> For more information on the ACS sample design and other topics visit <[www.census.gov/acs/www](http://www.census.gov/acs/www)>.

<sup>4</sup> For a discussion of this and related issues, see Howard Hogan, “Measuring Population Change Using the American Community Survey,” *Applied Demography in the 21st Century*, Steven H. Murdock and David A. Swanson, Springer Netherlands, 2008.

## MEDIAN HOUSEHOLD INCOME: 2014-2015 NATIONAL AND STATE COMPARISON

Real median household income in the United States showed a statistically significant increase between the 2014 ACS and the 2015 ACS.<sup>5</sup> The 2015 U.S. median household income was \$55,775, 3.8 percent higher than the 2014 median (see Table 1). This was the third consecutive year with a statistically

significant increase in the national median household income.

State income estimates from the 2015 ACS ranged from \$75,847 in Maryland to \$40,593 in Mississippi (see Figure 1).<sup>6</sup> Median household income was lower than the U.S. median in 26 states and higher than the U.S. median in 18 states and the District of Columbia. Rhode Island (\$58,073), Vermont (\$56,990), Pennsylvania (\$55,702), Texas (\$55,653), Wisconsin (\$55,638), and Nebraska (\$54,996) had median household

income not statistically different from the U.S. median.

For 11 states, real median household income in the 2015 ACS was not statistically different from that in the 2014 ACS. Between the 2014 ACS and the 2015 ACS, 39 states and the District of Columbia showed an increase in real median household income ranging from 1.8 percent (Connecticut) to 6.8 percent (Montana). No state showed a significant decrease in median household income.

Real median household income for Puerto Rico did not show a statistically significant percentage change between the 2014 ACS and the 2015 ACS. The 2015 Puerto Rico

<sup>5</sup> All income estimates in this report are micro data inflation-adjusted to 2015 dollars. "Real" refers to income after adjusting for inflation.

<sup>6</sup> Median household incomes for Maryland and the District of Columbia are not statistically different from each other.

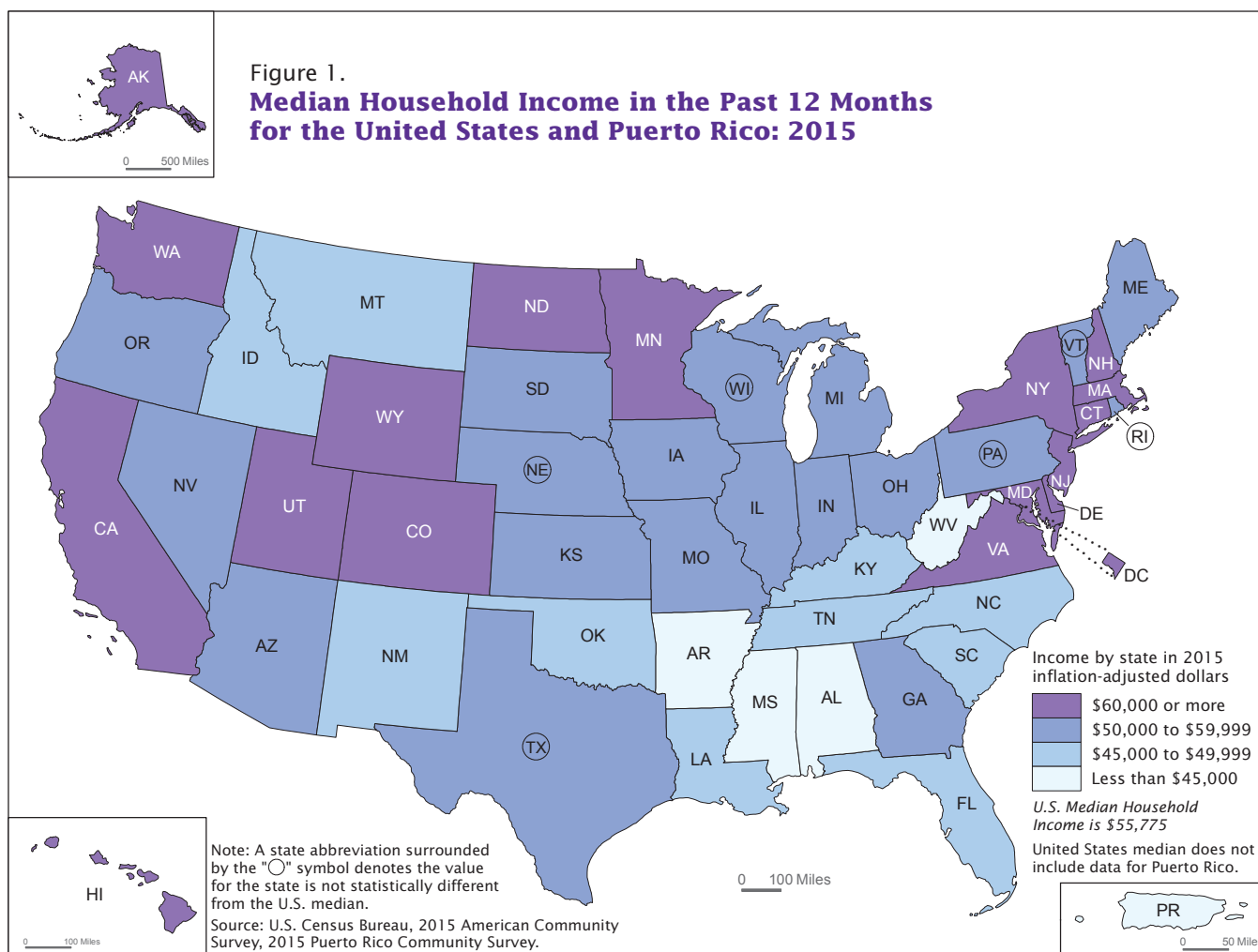


Table 1.

## Median Household Income and Gini Index in the Past 12 Months by State and Puerto Rico: 2014 and 2015

(In 2015 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 [www.census.gov/acs/www/](http://www.census.gov/acs/www/))

State	2014 ACS median household income (dollars)		2015 ACS median household income (dollars)		Change in median income		2014 ACS Gini coefficients		2015 ACS Gini coefficients		Change in Gini coefficients	
	Estimate	Margin of error <sup>1</sup> (±)	Estimate	Margin of error <sup>1</sup> (±)	Percent		Estimate	Margin of error <sup>1</sup> (±)	Estimate	Margin of error <sup>1</sup> (±)	Estimate	Margin of error <sup>1</sup> (±)
					Estimate	Margin of error <sup>1</sup> (±)						
<b>United States . . .</b>	<b>53,713</b>	<b>91</b>	<b>55,775</b>	<b>85</b>	<b>3.8</b>	<b>*0.2</b>	<b>0.480</b>	<b>0.001</b>	<b>0.482</b>	<b>0.001</b>	<b>0.001</b>	<b>*0.001</b>
Alabama . . . . .	42,895	589	44,765	744	4.4	*2.2	0.476	0.004	0.481	0.005	0.005	0.006
Alaska . . . . .	71,671	1,795	73,355	2,316	2.3	4.1	0.418	0.011	0.432	0.014	0.015	0.017
Arizona . . . . .	50,094	474	51,492	431	2.8	*1.3	0.468	0.004	0.470	0.004	0.003	0.006
Arkansas . . . . .	41,302	662	41,995	477	1.7	2.0	0.471	0.008	0.477	0.006	0.006	0.010
California . . . . .	61,990	241	64,500	395	4.0	*0.8	0.489	0.002	0.488	0.002	-0.001	0.002
Colorado . . . . .	61,351	490	63,909	891	4.2	*1.7	0.458	0.004	0.458	0.005	0.000	0.006
Connecticut . . . . .	70,112	786	71,346	783	1.8	*1.6	0.501	0.005	0.492	0.004	-0.009	*0.007
Delaware . . . . .	59,746	1,685	61,255	1,281	2.5	3.6	0.449	0.010	0.452	0.012	0.003	0.016
District of Columbia . . . . .	71,659	1,974	75,628	2,493	5.5	*4.5	0.522	0.009	0.535	0.016	0.013	0.018
Florida . . . . .	47,496	335	49,426	331	4.1	*1.0	0.483	0.002	0.487	0.003	0.004	*0.004
Georgia . . . . .	49,360	548	51,244	372	3.8	*1.4	0.480	0.003	0.480	0.004	0.000	0.005
Hawaii . . . . .	69,615	1,454	73,486	2,012	5.6	*3.6	0.433	0.008	0.435	0.007	0.002	0.011
Idaho . . . . .	47,890	1,279	48,275	1,093	0.8	3.5	0.454	0.011	0.453	0.011	-0.002	0.015
Illinois . . . . .	57,478	444	59,588	511	3.7	*1.2	0.477	0.003	0.482	0.003	0.005	*0.004
Indiana . . . . .	49,484	485	50,532	387	2.1	*1.3	0.446	0.004	0.452	0.004	0.006	*0.006
Iowa . . . . .	53,771	738	54,736	787	1.8	2.0	0.443	0.005	0.439	0.005	-0.004	0.007
Kansas . . . . .	52,556	716	53,906	872	2.6	*2.2	0.460	0.006	0.460	0.007	0.000	0.009
Kentucky . . . . .	43,014	694	45,215	470	5.1	*2.0	0.470	0.003	0.478	0.005	0.008	*0.006
Louisiana . . . . .	44,601	715	45,727	670	2.5	*2.2	0.490	0.005	0.491	0.005	0.001	0.007
Maine . . . . .	49,527	1,087	51,494	854	4.0	*2.9	0.459	0.010	0.452	0.010	-0.007	0.014
Maryland . . . . .	74,070	870	75,847	591	2.4	*1.4	0.449	0.003	0.452	0.004	0.003	0.005
Massachusetts . . . . .	69,223	967	70,628	620	2.0	*1.7	0.486	0.003	0.485	0.004	-0.002	0.005
Michigan . . . . .	49,874	381	51,084	244	2.4	*0.9	0.460	0.003	0.467	0.003	0.007	*0.004
Minnesota . . . . .	61,535	475	63,488	669	3.2	*1.3	0.454	0.004	0.449	0.004	-0.005	0.005
Mississippi . . . . .	39,702	753	40,593	543	2.2	2.4	0.476	0.007	0.476	0.006	0.000	0.009
Missouri . . . . .	48,401	561	50,238	415	3.8	*1.5	0.463	0.004	0.463	0.004	0.001	0.006
Montana . . . . .	46,363	1,205	49,509	1,410	6.8	*4.1	0.454	0.008	0.462	0.009	0.008	0.012
Nebraska . . . . .	52,707	696	54,996	830	4.3	*2.1	0.435	0.006	0.447	0.007	0.012	*0.009
Nevada . . . . .	51,500	685	52,431	978	1.8	2.3	0.443	0.006	0.455	0.007	0.012	*0.009
New Hampshire . . . . .	66,557	1,292	70,303	1,254	5.6	*2.8	0.441	0.008	0.435	0.008	-0.006	0.012
New Jersey . . . . .	71,994	451	72,222	610	0.3	1.1	0.476	0.004	0.483	0.003	0.008	*0.005
New Mexico . . . . .	44,837	843	45,382	870	1.2	2.7	0.477	0.007	0.480	0.007	0.003	0.010
New York . . . . .	58,928	398	60,850	306	3.3	*0.9	0.511	0.003	0.514	0.003	0.003	0.004
North Carolina . . . . .	46,585	376	47,830	521	2.7	*1.4	0.475	0.003	0.478	0.004	0.003	0.005
North Dakota . . . . .	59,039	1,688	60,557	1,661	2.6	4.1	0.466	0.011	0.466	0.012	0.000	0.016
Ohio . . . . .	49,340	360	51,075	233	3.5	*0.9	0.464	0.003	0.464	0.003	0.000	0.004
Oklahoma . . . . .	47,575	459	48,568	514	2.1	*1.5	0.466	0.004	0.470	0.005	0.004	0.006
Oregon . . . . .	51,124	486	54,148	912	5.9	*2.0	0.462	0.005	0.462	0.005	0.000	0.007
Pennsylvania . . . . .	53,290	412	55,702	377	4.5	*1.1	0.469	0.003	0.469	0.003	0.000	0.004
Rhode Island . . . . .	54,978	1,456	58,073	2,421	5.6	*5.2	0.483	0.010	0.473	0.009	-0.010	0.013
South Carolina . . . . .	45,277	507	47,238	547	4.3	*1.7	0.469	0.005	0.470	0.005	0.001	0.007
South Dakota . . . . .	51,012	1,028	53,017	1,096	3.9	*3.0	0.447	0.010	0.444	0.009	-0.003	0.014
Tennessee . . . . .	44,403	553	47,275	489	6.5	*1.7	0.481	0.005	0.479	0.005	-0.002	0.006
Texas . . . . .	53,105	369	55,653	314	4.8	*0.9	0.483	0.002	0.482	0.002	0.000	0.003
Utah . . . . .	60,976	655	62,912	1,223	3.2	*2.3	0.428	0.005	0.425	0.005	-0.003	0.007
Vermont . . . . .	54,205	1,641	56,990	1,325	5.1	*4.0	0.441	0.010	0.445	0.010	0.005	0.014
Virginia . . . . .	64,982	600	66,262	541	2.0	*1.3	0.466	0.003	0.468	0.003	0.002	0.004
Washington . . . . .	61,426	485	64,129	794	4.4	*1.5	0.454	0.004	0.456	0.004	0.002	0.005
West Virginia . . . . .	41,073	654	42,019	793	2.3	2.5	0.455	0.007	0.458	0.006	0.004	0.009
Wisconsin . . . . .	52,709	433	55,638	427	5.6	*1.2	0.440	0.004	0.441	0.003	0.001	0.005
Wyoming . . . . .	57,080	2,002	60,214	1,582	5.5	*4.6	0.427	0.015	0.437	0.015	0.010	0.021
Puerto Rico . . . . .	18,948	364	18,626	332	-1.7	2.6	0.547	0.007	0.559	0.008	0.012	*0.010

\*Statistically different from zero at the 90 percent confidence level.

<sup>1</sup> Data are based on a sample and are subject to sampling variability. A margin of error is a measure of an estimate's variability. The larger the margin of error in relation to the size of the estimate, the less reliable the estimate. This number when added to and subtracted from the estimate forms the 90 percent confidence interval.

Source: U.S. Census Bureau, 2014 and 2015 American Community Surveys, 2014 and 2015 Puerto Rico Community Surveys.

median household income was \$18,626.

### Median Household Income: 25 Most Populous Metropolitan Areas

Table 2 shows median household income for the 25 most populous metropolitan areas.

According to the 2015 ACS, median household income ranged from \$93,294 in the Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area to \$48,911 in the Tampa-St. Petersburg-Clearwater, FL Metro Area. Along with the Washington-Arlington-Alexandria,

DC-VA-MD-WV Metro Area; the San Francisco-Oakland-Hayward, CA Metro Area (\$88,518); and the Boston-Cambridge-Newton, MA-NH Metro Area (\$78,800) were among metropolitan areas with the highest median household income. In addition to the Tampa-St. Petersburg-Clearwater, FL Metro Area, the median household income for the Miami-Fort Lauderdale-West Palm Beach, FL Metro Area (\$50,441) and the Orlando-Kissimmee-Sanford, FL Metro Area (\$51,077) were also among the lowest median household incomes for metropolitan areas. Median household income

for the Miami-Fort Lauderdale-West Palm Beach, FL Metro Area and the Orlando-Kissimmee-Sanford, FL Metro Area were not statistically different.

Median household income increased in 21 of the 25 most populous metropolitan areas between 2014 and 2015. None of these 25 metropolitan areas showed a decrease. Baltimore-Columbia-Towson, MD; Charlotte-Concord-Gastonia, NC-SC; San Diego-Carlsbad, CA; and St. Louis, MO-IL Metro Areas showed no significant change (see Figure 2).

Table 2.

### Median Household Income in the Past 12 Months by 25 Most Populous Metropolitan Areas

(In 2015 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 [www.census.gov/acs/www/](http://www.census.gov/acs/www/))

Metropolitan area	2014 ACS median household income (dollars)		2015 ACS median household income (dollars)		Change in median income	
	Estimate	Margin of error <sup>1</sup> (±)	Estimate	Margin of error <sup>1</sup> (±)	Percent	
					Estimate	Margin of error <sup>1</sup> (±)
Atlanta-Sandy Springs-Roswell, GA Metro Area . . . . .	56,202	739	60,219	464	7.1	*1.6
Baltimore-Columbia-Towson, MD Metro Area . . . . .	71,587	1,019	72,520	883	1.3	1.9
Boston-Cambridge-Newton, MA-NH Metro Area . . . . .	75,710	876	78,800	1,642	4.1	*2.5
Charlotte-Concord-Gastonia, NC-SC Metro Area . . . . .	53,607	1,161	54,836	1,050	2.3	3.0
Chicago-Naperville-Elgin, IL-IN-WI Metro Area . . . . .	61,653	407	63,153	797	2.4	*1.5
Dallas-Fort Worth-Arlington, TX Metro Area . . . . .	59,593	777	61,644	469	3.4	*1.6
Denver-Aurora-Lakewood, CO Metro Area . . . . .	66,945	824	70,283	800	5.0	*1.8
Detroit-Warren-Dearborn, MI Metro Area . . . . .	52,509	560	53,628	774	2.1	*1.8
Houston-The Woodlands-Sugar Land, TX Metro Area . . . . .	60,124	619	61,465	548	2.2	*1.4
Los Angeles-Long Beach-Anaheim, CA Metro Area . . . . .	60,565	402	62,544	556	3.3	*1.1
Miami-Fort Lauderdale-West Palm Beach, FL Metro Area . . . . .	48,480	713	50,441	398	4.0	*1.7
Minneapolis-St. Paul-Bloomington, MN-WI Metro Area . . . . .	69,183	1,037	71,008	571	2.6	*1.7
New York-Newark-Jersey City, NY-NJ-PA Metro Area . . . . .	67,108	478	68,743	661	2.4	*1.2
Orlando-Kissimmee-Sanford, FL Metro Area . . . . .	48,294	1,214	51,077	824	5.8	*3.2
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area . . . . .	62,223	573	65,123	761	4.7	*1.6
Phoenix-Mesa-Scottsdale, AZ Metro Area . . . . .	53,449	827	55,547	674	3.9	*2.0
Portland-Vancouver-Hillsboro, OR-WA Metro Area . . . . .	60,272	834	63,850	1,458	5.9	*2.8
Riverside-San Bernardino-Ontario, CA Metro Area . . . . .	54,644	906	56,087	983	2.6	*2.5
St. Louis, MO-IL Metro Area . . . . .	55,578	938	56,483	793	1.6	2.2
San Antonio-New Braunfels, TX Metro Area . . . . .	52,779	1,073	55,083	1,102	4.4	*3.0
San Diego-Carlsbad, CA Metro Area . . . . .	66,233	1,061	67,320	1,448	1.6	2.7
San Francisco-Oakland-Hayward, CA Metro Area . . . . .	83,327	1,377	88,518	1,665	6.2	*2.7
Seattle-Tacoma-Bellevue, WA Metro Area . . . . .	71,329	769	75,331	871	5.6	*1.7
Tampa-St. Petersburg-Clearwater, FL Metro Area . . . . .	46,895	635	48,911	891	4.3	*2.4
Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area . . . . .	91,284	732	93,294	1,019	2.2	*1.4

\*Statistically different from zero at the 90 percent confidence level.

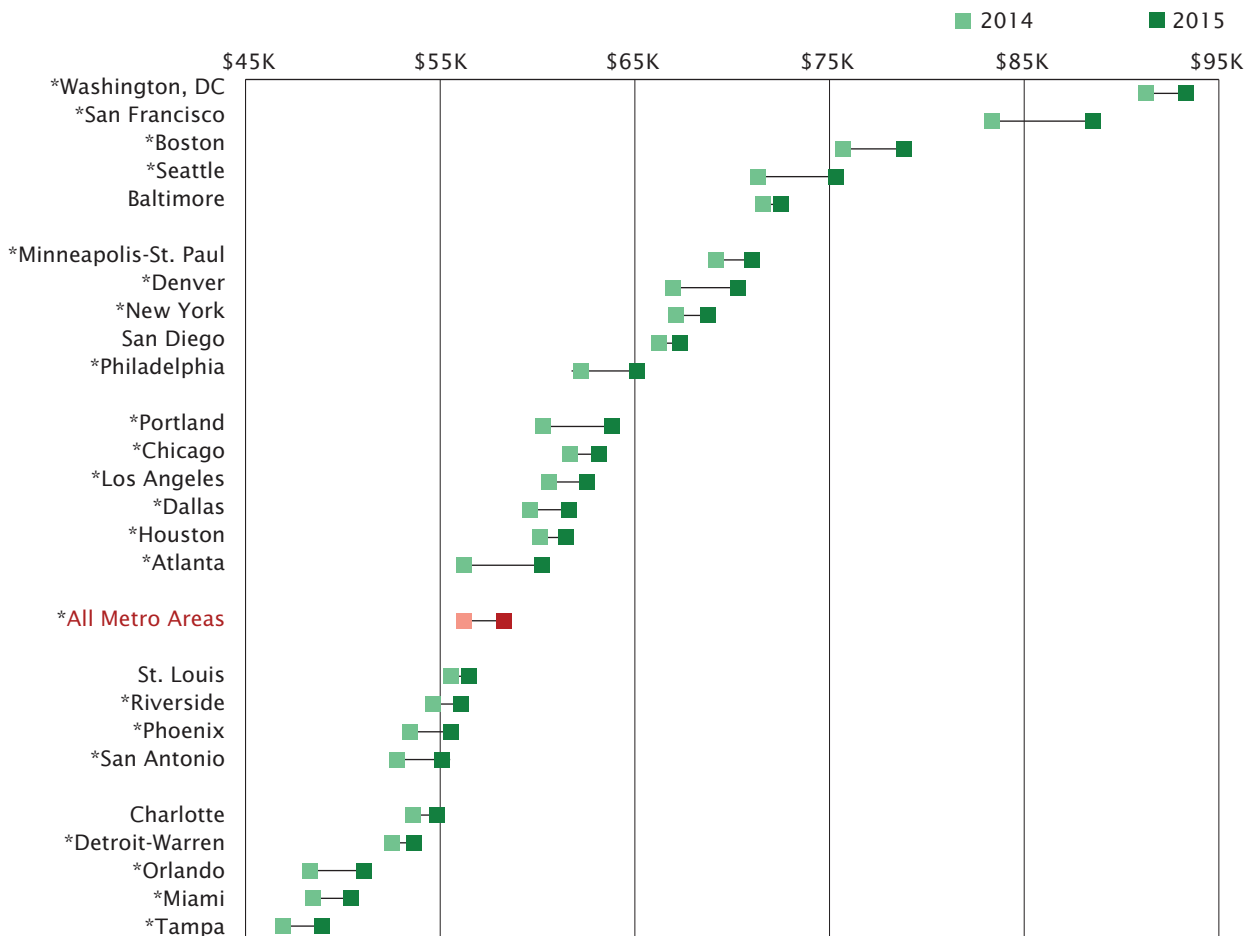
<sup>1</sup> Data are based on a sample and are subject to sampling variability. A margin of error is a measure of an estimate's variability. The larger the margin of error in relation to the size of the estimate, the less reliable the estimate. This number when added to and subtracted from the estimate forms the 90 percent confidence interval.

Source: U.S. Census Bureau, 2014 and 2015 American Community Surveys, 2014 and 2015 Puerto Rico Community Surveys.

Figure 2.

### Median Household Income for the 25 Most Populous Metro Areas: 2014 and 2015

(For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html](http://www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html))



\*Change statistically different from zero at the 90 percent confidence level.

Source: U.S. Census Bureau, American Community Survey 2014 and 2015.

### Income Inequality

The Gini index for the United States in the 2015 ACS (0.482) was significantly higher than in the 2014 ACS (0.480). This increase suggests that income inequality increased across the country. The Gini index for the 2015 ACS increased in eight states. Connecticut was the only state to have a decrease in the Gini index. The remaining 41 states and the District of Columbia showed no statistically significant change between the 2014 ACS and the

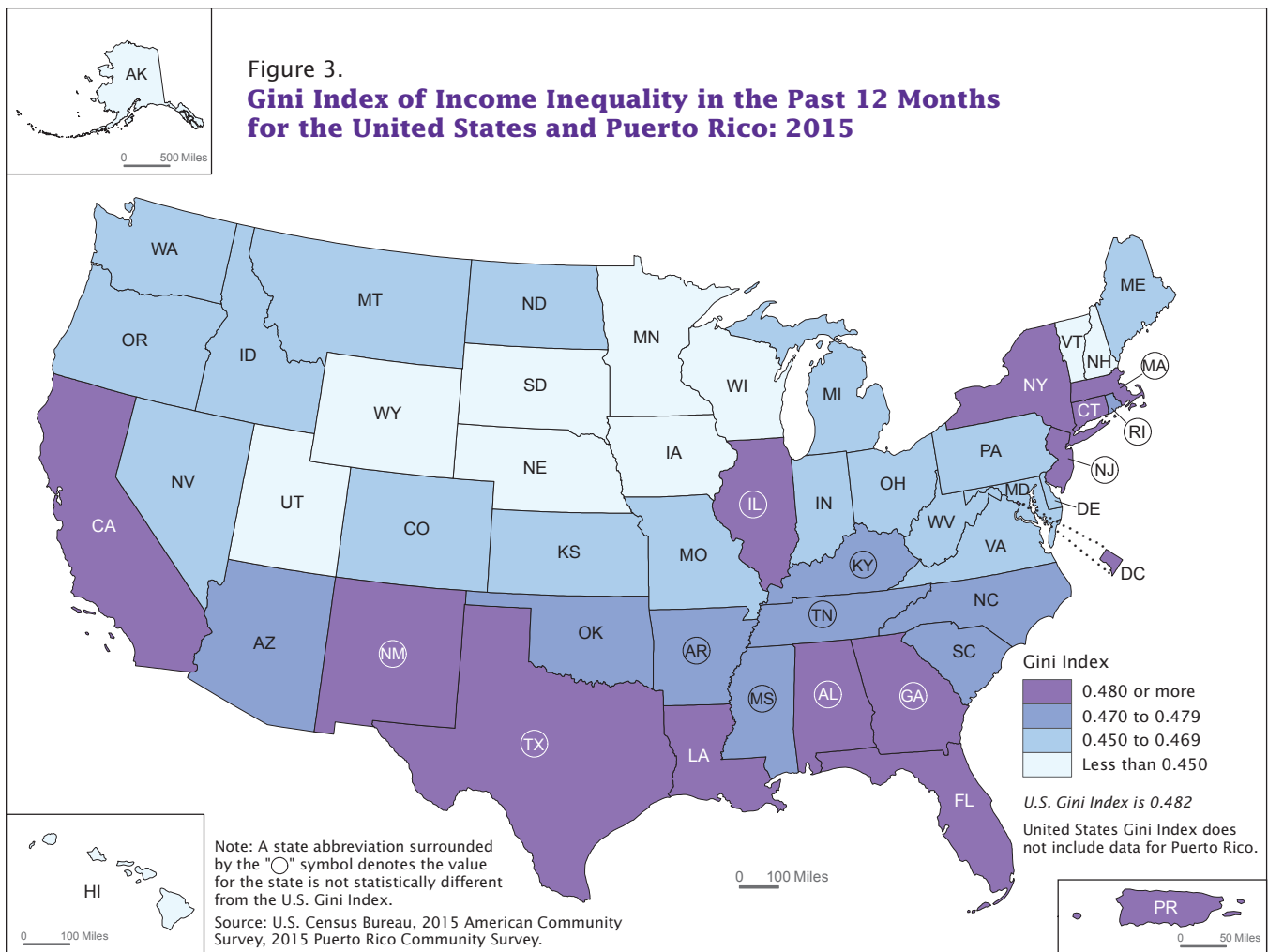
2015 ACS. Gini indexes from the 2015 ACS ranged from 0.535 in the District of Columbia to 0.425 in Utah (see Table 1).<sup>7</sup> Five states and the District of Columbia had a Gini index higher than that for the United States. There were 33 states with Gini indexes lower than the U.S. index. The remaining 12 states had a Gini Index that was not statistically different from the U.S. index (see Figure 3). Since

<sup>7</sup> The Gini index for Utah was not statistically different from the Gini index for Wyoming, New Hampshire, and Alaska.

2006, the earliest year available in the ACS, the national Gini index was up 3.9 percent from 0.464 to 0.482.

### Source and Accuracy

The data presented in this report are based on the ACS sample interviewed from January 1, 2015, through December 31, 2015. The estimates based on this sample describe the actual average values of person, household, and housing unit characteristics over this period of collection. Sampling error is the



uncertainty between an estimate based on a sample and the corresponding value that would be obtained if the estimate were based on the entire population (as from a census). Measures of sampling error are provided in the form of margins of error for all estimates included in this report. All comparative statements in this report have undergone statistical testing, and comparisons are significant at the 90 percent level unless otherwise noted. In addition to sampling error, nonsampling error may be introduced during any of the operations used to collect and process survey data such as editing, reviewing, or keying data from questionnaires. For more information on sampling and estimation methods,

### What Is the American Community Survey?

The American Community Survey (ACS) is a nationwide survey designed to provide communities with reliable and timely demographic, social, economic, and housing data for the nation, states, congressional districts, counties, places, and other localities every year. It has an annual sample size of about 3.54 million addresses across the United States and Puerto Rico and includes both housing units and group quarters (e.g., nursing homes and prisons). The ACS is conducted in every county throughout the nation, and every municipio in Puerto Rico, where it is called the Puerto Rico Community Survey. Beginning in 2006, ACS data for 2005 were released for geographic areas with populations of 65,000 and greater. For information on the ACS sample design and other topics, visit [www.census.gov/acs/www](http://www.census.gov/acs/www).

confidentiality protection, and sampling and nonsampling errors, please see the 2015 ACS Accuracy of the Data document located at

[www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html](http://www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html).

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## NOTES

The Census Bureau also reports income estimates based on data from the Current Population Survey (CPS). The CPS is the longest-running survey conducted by the Census Bureau. The CPS Annual Social and Economic Supplement (ASEC) asks detailed questions categorizing income into over 50 sources. The key purpose of the CPS ASEC is to provide timely and detailed estimates of income and to measure change in national-level estimates. The CPS ASEC is the official source of national poverty estimates. For more information, see [www.census.gov/library/publications/2016/demo/p60-256.html](http://www.census.gov/library/publications/2016/demo/p60-256.html)

For information on income estimates from the ACS and how they differ from those based on the CPS ASEC, see “Fact Sheet: Differences Between the American Community Survey and the Annual Social and Economic Supplement to the Current Population Survey” at [www.census.gov/topics/income-poverty/poverty/guidance/data-sources/acs-vs-cps.html](http://www.census.gov/topics/income-poverty/poverty/guidance/data-sources/acs-vs-cps.html).