

# LI MEDIAN INCOME AMONG

Data also show effect of high housing costs

BY OLIVIA WINSLOW  
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Median household incomes in Nassau and Suffolk counties for 2017 again ranked first and third in New York State, and Nassau remained the only county where the figure topped \$100,000, according to U.S. Census Bureau data released Thursday.

The \$108,133 median income in Nassau put it first among the state's 39 counties that met the 65,000 or more population threshold covered in the bureau's American Community Survey. The state has 62 counties.

Suffolk ranked third with a median income of \$94,750, behind Putnam County's \$99,479 and ahead of Westchester's \$90,578. The two Long Island counties' median incomes did not show a significant statistical difference from 2016.

While the Island's median income was far higher than the national median of \$61,372, the bureau's American Community Survey illustrated the effect of high housing costs in the two-county region.

For example, the bureau reported that just over 31 percent of both Nassau and Suffolk residents with a mortgage spent 35 percent or more of their household income on monthly housing costs. Experts generally suggest people shouldn't spend more than 30 percent of their income on housing, whether for rent or, if a homeowner, on mortgage, taxes and insurance.

Though there was little change between 2016 and 2017 in the percentage of Long Islanders paying 35 percent or more of their monthly income for housing, there was a statistically significant decline during the five-year period of 2013 to 2017, according to the survey.

In Nassau, 36.1 percent of residents paid 35 percent or more of their monthly income on housing costs in 2013, and by 2017 that dropped to 31.2



The Census Bureau's American Community Survey gives municipalities data needed to plan investments and services, an official said.

## BY THE NUMBERS

| Year                    | NASSAU COUNTY    |                  | SUFFOLK COUNTY  |                 |
|-------------------------|------------------|------------------|-----------------|-----------------|
|                         | 2017             | 2016             | 2017            | 2016            |
| Median household income | <b>\$108,133</b> | <b>\$108,176</b> | <b>\$94,750</b> | <b>\$94,754</b> |
| No health insurance     | <b>4.8%</b>      | <b>4.2%</b>      | <b>4.5%</b>     | <b>5.4%</b>     |
| Poverty rate            | <b>6%</b>        | <b>5.9%</b>      | <b>6.8%</b>     | <b>7.3%</b>     |

percent. In Suffolk, the percentage went from 37.6 percent in 2013 to 31.6 percent in 2017.

The percentage that Nassau and Suffolk residents paid for housing costs was substantially higher than those nationally and in the state. Nearly 21 percent of homeowners with a mortgage nationwide and almost 26 percent in the state are estimated to pay 35 percent or more of their

income on housing costs.

However, when looking at the greater metropolitan area, which includes New York and portions of New Jersey and Pennsylvania, the housing cost percentages in Nassau and Suffolk were statistically in line with the percentage paid by homeowners in the larger area, which was 30 percent.

Nationally, the bureau said median household income was lower than the U.S. median in 29 states and higher than the U.S. median in 18 states, which included New York. The state's median income was \$64,894 in 2017, not statistically different from the year before, when it was \$64,139.

The one-year survey pro-

vides data on a wide range of topics for communities with populations of 65,000 and up.

"It gives communities the current information they need to plan investments and services," David Waddington, chief of the bureau's Social, Economic and Housing Statistics Division, said in a statement.

It also included health insurance coverage and poverty rates.

The percentage of people without health insurance in Nassau was 4.8 percent in 2017. That was higher than the 4.2 percent uninsured rate in the county in 2016, but the bureau said that was not a statistically significant difference.

Suffolk did register a statistically significant, one-year

change that brought its uninsured rate more in line with Nassau's, to 4.5 percent in 2017, down from 5.4 percent in 2016.

The percentage of those without health insurance has "decreased significantly inside metropolitan areas" between 2013 and 2017, Edward Berchick, a bureau demographer, said in an interview.

The rate dropped from 14.4 percent in 2013 to 8.6 percent in 2017. However, between 2016 and 2017, the bureau noted there was a 0.2 percent increase for those living in metropolitan areas, but no statistically significant change in the health insurance coverage rate for people outside metropolitan areas during that period. He wouldn't speculate on the slight uptick, which he said was a statistically significant difference.

"We provide data to coverage trends, but we do not speculate as to causes," Berchick said.

The 2017 poverty rate for Nassau was 6 percent, while in Suffolk it was 6.8 percent, according to the bureau. Neither showed a statistically significant change from 2016.

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## TOP IN NY

## U.S. incomes up for 3rd year

BY OLIVIA WINSLOW

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The national household median income rose for the third consecutive year in 2017, reaching nearly \$61,400 and essentially tying the record for highest median income set in 1999 and 2007 when adjusted for changes in the survey, the U.S. Census Bureau reported Wednesday.

The bureau also said the nation's poverty rate declined slightly in 2017, by 0.4 percentage point to 12.3 percent, representing 39.7 million people. It was the third year in a row the poverty rate declined, the bureau said. Since 2014, the rate has dropped 2.5 percentage points.

The percentage of people without health insurance coverage nationwide in 2017 — 8.8 percent, or 28.5 million — was not statistically different from 2016, according to the bureau. The percentage of those who were uninsured increased in 14 states and decreased in three states, the bureau noted.

The median income, the mark at which half the people earn more and half earn less, was \$61,372 in 2017, a 1.8 percent increase from 2016.

While the 2017 median income tied the previous highs, it was “not statistically different from 2007 or the highest median in 1999,” Trudi Renwick, the bureau's assistant division chief of economic characteristics, said in a news conference. Changes in the survey's income questions in 2013 led to a nearly 3.2 percent increase in median household income, she said.

A fact sheet from the bureau further explained that “one way to make the numbers before 2013 comparable is to increase them by 3.17 percent. Doing this would increase median in-

comes to \$61,966 for 1999 and \$61,421 for 2007.”

According to the survey, 2017 real median earnings for male workers rose 3 percent from 2016 to \$44,000, while female workers saw no statistical change between 2016 and 2017. Female workers' median earnings were \$31,600.

Rebecca Sanin, chief executive and president of the Health and Welfare Council of Long Island, said, “I think that while the economy has improved, it has not improved equitably. And so we certainly have on Long Island a working poor that is very significant. Folks are working multiple jobs because of the high cost of living in our region.”

Sanin said that while the 2017 median income tied with that of 1999, “we know the cost of living has increased and inflation has increased in that time period.”

To meet the federal government's definition of poverty, a family of two adults and two children would have to earn only \$24,858 annually, a figure that many local observers have long noted is far below what is considered sufficient for most families on Long Island.

Sanin, citing a United Way of Long Island report, said a “survival budget” for a family of four is \$80,940 in Nassau County “and 31 percent of folks live below that in Nassau County.” She said the “survival budget” in Suffolk is \$90,324, and 39 percent of households come in below that figure.

Looking at the national poverty rate, Sanin highlighted the differences in the poverty rate between non-Hispanic whites, which was 8.7 percent, and blacks, which was 21.2 percent.

“That's pretty stark,” Sanin said.



Apple exec Phil Schiller demonstrates the iPhone XS Max, left, and XS. ■ More pics: [newsday.com/tech](http://newsday.com/tech)

## Biggest screen, price tag for new iPhone

The Associated Press

CUPERTINO, Calif. — Apple unveiled three new iPhones on Wednesday, including its biggest and most expensive model yet, as the company seeks to widen the product's appeal amid slowing sales.

CEO Tim Cook showed off the iPhone XS Max, which has a bigger screen than the one on last year's dramatically designed model, the iPhone X. It will cost about \$1,100, topping the iPhone X, which at \$1,000 seemed jaw-dropping at the time. An updated iPhone X, now called the XS, stays at \$1,000.

As with the iPhone X, both new phones have screens that run from edge to edge, an effort to maximize the display without making the phone too awkward to hold. The screen needs no backlight, so black would appear as truly black rather than simply dark. The Max model looks to be about the size of the iPhone 8 Plus, though the screen size is much larger.

The iPhone XS Max, which will be available on Sept. 21 — with orders open the week before — represents Apple's at-

tempt to feed consumers' appetite for increasingly larger screens as they rely on smartphones to watch and record video, as well as take photos wherever they are.

By making more expensive iPhones, Apple has been able to boost its profits despite waning demand as people upgrade phones less frequently. iPhones fetched an average price of \$724 during the April-June period, a nearly 20 percent increase from a year earlier.

Apple also showed off a cheaper iPhone, called the iPhone XR. It has a traditional, lower-quality screen and an aluminum body; it's physically smaller than the iPhone 8 Plus but has a bigger screen. It will cost roughly \$750 and come out on Oct. 26.

All three new models join the iPhone X in getting rid of the home button to make room for more screen. They will have facial-recognition technology to unlock the device.

Apple also said that its next major update to its iOS operating system will come next Tuesday, followed a week later by a Mac software update.

120Hz touch-sensing  
3D Touch  
Tap to wake  
True Tone display  
iOS systemwide color management  
Best color accuracy  
Wide color support

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