The background of the cover is a textured, greyish surface with a torn paper effect. A large, dark, irregular shape is cut out of the top right, revealing a dark background. On this dark background, there are several cutouts: a large, multi-story building with many windows; a smaller, two-story house with a gabled roof; several stylized trees with many small leaves; and several human figures in various poses, including a person walking, a person standing, and a group of people. The overall aesthetic is that of a collage or a paper-cut scene.

Current Population Reports

# Population Profile of the United States 1991

Special Studies  
Series P-23, No. 173

U.S. Department of Commerce  
Economics and Statistics Administration  
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## Acknowledgments

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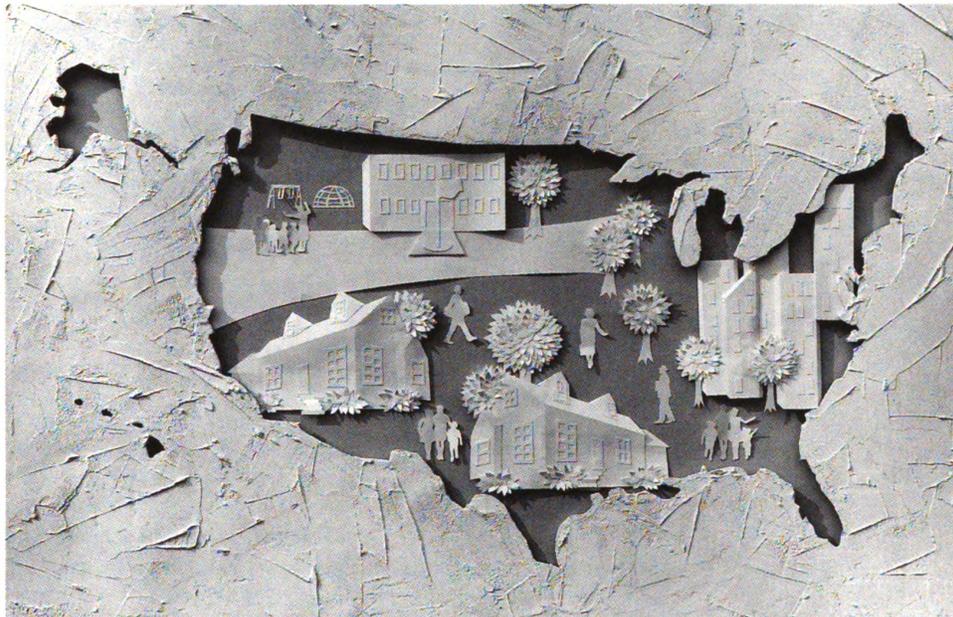
This report was prepared by staff members in Population Division and in Housing and Household Economic Statistics Division, under the general direction of **Campbell Gibson**, Demographic Advisor, Population Division. The coauthors of the report are listed as contacts at the end of each section, unless otherwise noted. **Mary Kisner** and **Edith L. Reeves** assisted in the preparation of the report.

Sampling review was provided by **Janet Yax** of Statistical Methods Division. The staff of Administrative and Publications Services Division, **Walter C. Odom**, Chief, provided publication planning, editorial review, design, composition, and printing planning and procurement; **Paula Coupe** edited and coordinated the publication.

Current Population Reports

# Population Profile of the United States 1991

Special Studies  
Series P-23, No. 173



Issued July 1991



**U.S. Department of Commerce**  
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# About This Publication

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***Population Profile of the United States: 1991*** brings together under one cover a wide range of sample survey data on social and economic trends for the Nation as a whole. The report includes data collected from 1986 to 1990 and reflects the most recent information available on each topic in early 1991. In many cases, the data are shown by race and Hispanic origin. Hispanics may be of any race. (Data on the White and Black populations are based on a race question; data on the Hispanic population are based on an ethnic origin question.)

At the end of each section, a "For Further Information" box lists sources of data and a subject specialist who can answer technical questions. All Current Population Reports that are listed in this report are available from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402.

Selected national demographic, social, and economic characteristics for 1970 and 1980 through 1990 are summarized in the tables in appendix A. The different population universes included in this report are shown in appendix B. It should be noted that all of the data presented in this report are consistent with the 1980 census, as discussed in appendix B, and do not reflect the results of the 1990 census.

General questions or comments about this report may be addressed to Campbell Gibson, Population Division, U.S. Bureau of the Census, Washington, DC 20233 (301-763-5221).

Some results of the 1990 census are being presented in 1990 Census Profiles. The first issue in this series, a four-page report titled ***Population Trends and Congressional Apportionment***, and the second issue, an eight-page report titled ***Race and Hispanic Origin***, were published recently and are available free from Customer Services, U.S. Bureau of the Census, Washington, DC 20233 (301-763-4100). The third issue in the series, a four-page report titled ***Metropolitan Areas and Cities***, is forthcoming.

# School Enrollment

## Enrollment levels have fluctuated over the last two decades.

In 1989, 61.5 million students were enrolled in school: 67.6 percent of these were enrolled in either elementary school or in high school, or 46.6 and 21 percent, respectively. Children enrolled in nursery school or kindergarten made up 11.0 percent of enrollees. College students accounted for 21.4 percent (not significantly different from the percent for high school students).

In general, the number of students enrolled in kindergarten through grade 12 mirrors the population 5 to 17 years old because nearly all of that age group are enrolled in school. Nursery school and college enrollment trends reflect changes in the size of the age-eligible

population and in the rates of enrollment.

Between 1970 and 1989, the number of 3- and 4-year-olds enrolled in nursery school increased from 1.1 to 2.9 million; the proportion increased from 20.5 percent in 1970 to 39.1 percent in 1989.

At the same time, elementary school enrollment declined from 34.0 million to 28.7 million students. This decline is in direct response to changes in the number of births that occurred 6 to 13 years before the enrollment estimates. So, just as the smaller birth cohorts that followed the end of the Baby Boom (1964) eventually resulted in a decline in elementary school enrollment in the 1970's, the gradual increase in the annual number of births during the 1980's will ensure increases in elemen-

tary school enrollment during the 1990's.

Changes in high school enrollment reflect shifts in the 14-17 age group. The number in this group declined during the 1980's, causing the number of students enrolled in high school to drop from 14.6 million in 1980 to 12.8 million in 1989. As relatively larger birth cohorts begin to move into the 14-17 age range in the early 1990's, the decline in high school enrollment will stop and an increase will begin.

At the college level, 13.2 million students were enrolled in 1989. The percentage of full-time students under 35 years old declined from 78 percent in 1970 to 71 percent in 1989. Among students 35 and over, only 26 percent were enrolled full time in 1989. The number of these "older" college students in-

### Total Enrollment in 1989 (In millions)

All ages:	61.5
Nursery school	2.9
Kindergarten	3.9
Elementary (1-8)	28.7
High school (9-12)	12.9
College	13.2

Figure 1.  
**Annual Dropout Rates for 10th Through 12th Grades,  
by Race and Hispanic Origin: 1977-79 and 1987-89**  
(Three-year averages, in percent)

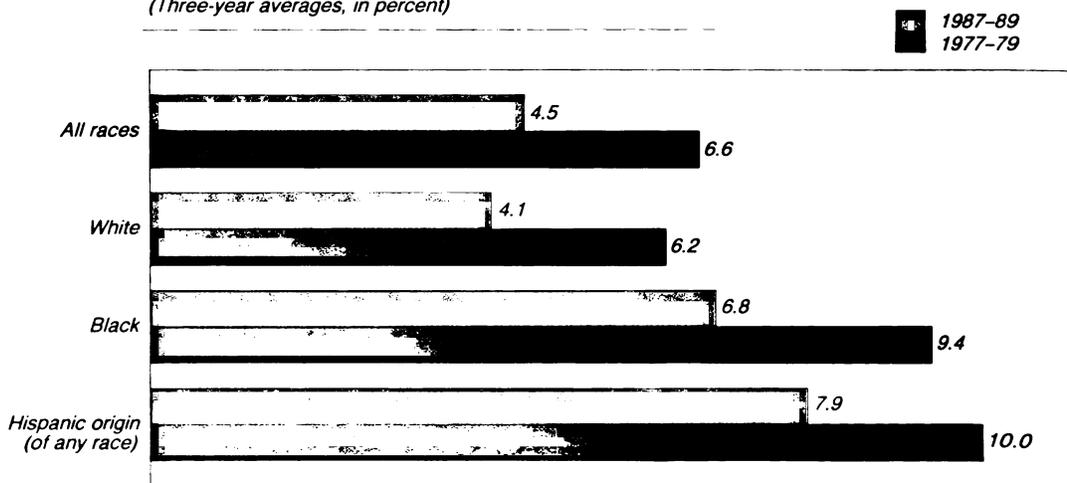
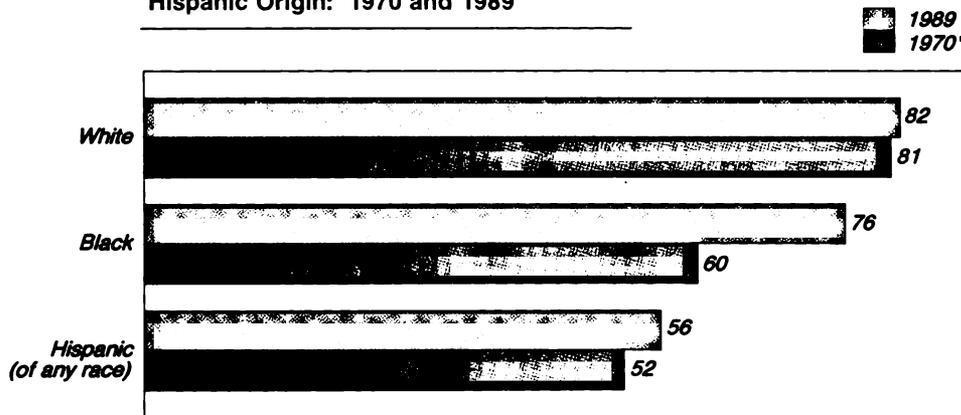


Figure 2.  
**Percentage of 18- to 24-Year-Olds Who  
 Are High School Graduates, by Race and  
 Hispanic Origin: 1970 and 1989**



\* 1972 for persons of Hispanic origin.

creased from 783,000 in 1972 (the first year for which survey data on enrollment for this age group are available) to 2.1 million in 1989, or from 8.6 percent to 16 percent of all college students. At the same time, the percentage of all college students who were women increased from 43 percent to 55 percent.

#### College enrollment rates of high school graduates vary by sex, race, and Hispanic origin.

In 1989, 38 percent of all high school graduates aged 18 to 24 were enrolled in college; for young men and women, the proportions were nearly identical (38 percent for each). This rate for women, however, represents an increase of 12 percentage points since 1970, while that for men represents a decline of 3 percentage points since 1970.

By race, 39 percent of White graduates 18 to 24 years old

were enrolled in college in 1989, compared with 31 percent for Blacks. For Hispanics, 29 percent were enrolled in college. (There is no statistically significant difference between the percentages shown for Blacks and Hispanics.)

Differences by race and Hispanic origin also exist in high school graduation rates. In 1989, 82 percent of Whites 18 to 24 had graduated from high school, compared with 76 percent of Blacks and 56 percent of Hispanics. High school graduation rates for Blacks have seen a dramatic improvement: in 1970, 60 percent of Blacks 18 to 24 were high school graduates, compared with 76 percent in 1989. The rate for Whites was 81 percent in 1970 and 82 percent in 1989, while the rate for Hispanics was 52 percent in 1972 (the first year that data are available for this group) and 56 percent in 1989.

(The rates for both Whites and Hispanics show no sta-

tistically significant change.) The rates for Hispanics reflect continuing high levels of Hispanic immigration to the United States from countries with relatively low levels of educational attainment.

#### With the exception of those in nursery schools, most students were enrolled in public schools in 1989.

About 9 of every 10 students in kindergarten through grade 12 and 4 out of every 5 college students were enrolled in public schools. Among children enrolled in nursery schools, about 1 of every 3 was in public school. Only a modest change has occurred since 1970 in the percentages of students enrolled in public and private schools. Virtually no change has been seen among students enrolled in kindergarten and above, but there has been a small increase in the percentage of all nursery school students who were

enrolled in public nursery schools (30 percent in 1970 versus 34 percent in 1989).

#### The annual high school dropout rate has declined.

For the 1977-79 period, the average annual high school dropout rate<sup>1</sup> was 6.6 percent; a decade later (1987-89), the rate had improved to 4.5 percent. Declines in the dropout rate occurred for both Whites and Blacks between the 1977-79 and 1987-89 periods: the rate for Whites fell from 6.2 to 4.1 percent; for Blacks, it dropped from 9.4 to 6.8 percent. For Hispanics, the apparent decline from 10.0 to 7.9 percent was not statistically significant.

<sup>1</sup>The dropout rate is calculated as the proportion of 14- to 24-year-olds enrolled in the 10th to 12th grades in October of one year who were no longer enrolled and had not graduated by October of the following year.

#### For Further Information See:

Current Population Reports, Series P-20, *School Enrollment—Social and Economic Characteristics of Students: October 1989* (forthcoming)

#### Contact:

Rosalind R. Bruno  
 Education and  
 Social Stratification Branch  
 (301) 763-1154

# Educational Attainment

## The Nation's educational level has risen dramatically in the past 50 years.

Since the Bureau of the Census first collected data on educational attainment in the

1940 census, educational attainment among the American people has risen substantially. In 1940, one-fourth of all persons 25 years old and over had completed high school (or more education), and one in twenty had completed 4 or more years of college. By

1990, over three-fourths (77.6 percent) had completed 4 years of high school or more and over one-fifth (21.3 percent) had completed 4 or more years of college. The increase in edu-

cational attainment over the past half century is primarily due to the higher educational attainment of young adults, combined with the attrition of older adults who typically had less formal education. For example, the proportion of persons 25 to 29 years old who were high school graduates rose from 38 percent in 1940 to 86 percent in 1990, while for persons 65 years and over, it increased from 13 to 55 percent.

## There is no difference in the educational attainment of young men and women.

Differences in educational attainment between men and women have historically been attributed to differences in attainment at the college level. In 1940, men and women 25 to 29 years old were close to equal, but at a very low level of college attainment (6.9 percent versus 4.9 percent). Between 1940

and 1970 both sexes increased their college attainment, but men's gains were significantly greater. The figures for men and women 25 to 29 years old in 1970 were 20.0 percent and 12.9 percent, respectively. Since 1970, however, the college gains of young adult women have outstripped those of young adult men, until by 1990, there was no statistical difference in the proportions of men and women 25 to 29 years old with 4 or more years of college (23.7 percent and 22.8 percent, respectively).

## Racial and Hispanic differences in educational attainment continue to narrow.

Blacks have made substantial progress in narrowing the educational attainment gap relative to Whites. In 1940, only 7 percent of Blacks 25 years old and over had com-

### Persons 25 years old and over completed:

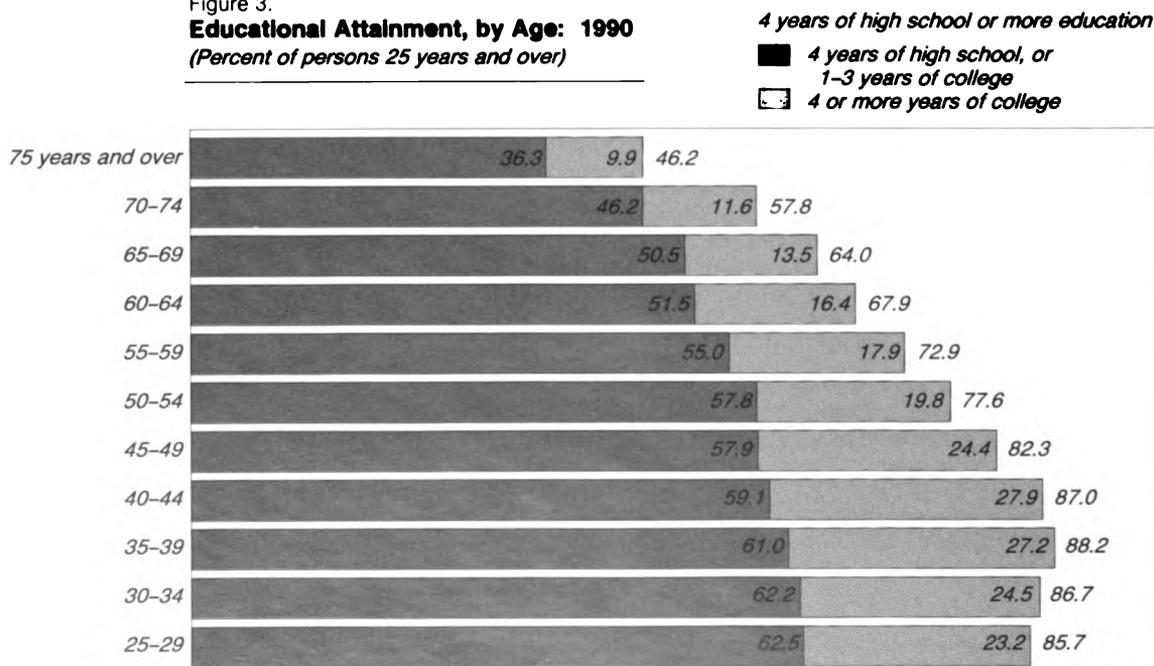
#### Four years of high school or more:

	1940	1990
Total	24.5%	77.6%
White	26.1%	79.1%
Black	7.3%	66.2%
Asian or Pacific Islander	22.6%	80.4%
Hispanic (of any race)	NA	50.8%

#### Four or more years of college:

	1940	1990
Total	4.6%	21.3%
White	4.9%	22.0%
Black	1.3%	11.3%
Asian or Pacific Islander	3.9%	39.9%
Hispanic (of any race)	NA	9.2%

Figure 3.  
**Educational Attainment, by Age: 1990**  
(Percent of persons 25 years and over)



pleted high school, compared with 26 percent of Whites; in 1965, the corresponding figures were 27 percent and 51 percent, respectively. By 1990, 66 percent of all Blacks 25 years and over had completed high school, compared with 79 percent of Whites. Hence, the difference between the Black and White rates was smaller in 1990 than in the earlier years.

Among 25- to 29-year-olds in 1940, only 11 percent of Black and other-races men had completed 4 years of high school, compared with 39 percent of White men. By 1990, there was no statistical difference in the proportions of Black men and White men who had completed high school: 82 percent and 85 percent, respectively. Similar gains were made by young Black women. In 1990, 82 percent of Black women 25 to 29 years old

had completed 4 years of high school, compared with 88 percent of White women. In 1940, the proportions were 14 percent of Black and other-races women and 43 percent of White women.

Although the proportion of Blacks 25 years and over who have completed college has increased since 1940, it continues to be about one-half the proportion of their White counterparts (22.0 percent versus 11.3 percent in 1990). In 1990, the proportion of Black men 25 to 29 years old who had completed 4 or more years of college (15.1 percent) was similar to that of White men of the same age about 30 years earlier (15.9 percent in 1959). The proportion of 25- to 29-year-old White men who had completed college in 1990 was 24.2 percent. For women in that age group in 1990, the proportions who

had completed college were 24.3 percent for Whites and 11.9 percent for Blacks.

In 1990, 80 percent of all Asian or Pacific Islanders aged 25 years and over had completed high school, compared with 78 percent for the Nation as a whole. (These figures are not statistically different at the 90-percent confidence level.) Also in 1990, 40 percent of Asian or Pacific Islanders 25 years old and over had completed 4 or more years of college, almost twice that of Whites (22 percent), more than three times that of Blacks (11 percent), and four times that of Hispanics (9 percent).

Among young adults 25 to 29 years old in 1990, 86.3 percent of Whites, 81.7 percent of Blacks, and 90.0 percent of Asian or Pacific Islanders had completed 4 years of high school. Fifty-eight percent of Hispanic

young adults were high school graduates.

### Regional differences in educational attainment persist.

There is some variation in educational attainment among geographic regions. In 1990, over 80 percent of 25- to 29-year-olds in all regions had completed high school. The proportion was highest in the Northeast and Midwest (89.4 and 88.5 percent, respectively) and somewhat lower in the South and West (82.5 and 83.7 percent, respectively). However, there was no statistical difference between the proportions in the Northeast and Midwest or the proportions in the South and West. In 1990, the proportion of the population 25 to 29 years old that had completed 4 or more years of college was highest in the Northeast (29 percent) with no statistical difference for those in the Midwest, South and West (about 21 percent).

### For Further Information See:

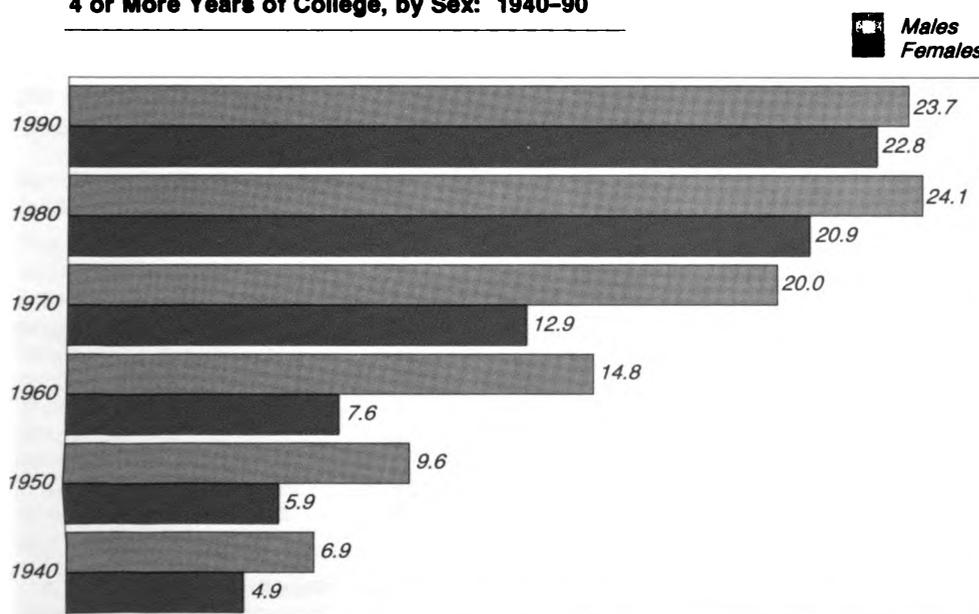
Current Population Reports, Series P-20, No. 428, *Educational Attainment in the United States: March 1987 and 1986*; forthcoming reports in Current Population Reports, Series P-20, *Educational Attainment in the United States: March 1990 and 1991* and *The Asian or Pacific Islander Population: March 1990*.

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Figure 4.  
**Percentage of Persons 25 to 29 Years Old With 4 or More Years of College, by Sex: 1940-90**



# Households and Families

**Households in—**  
 1990: 93.3 million  
 1980: 80.8 million  
 1970: 63.4 million

**Family households as a percentage of total in—**  
 1990: 71 percent  
 1980: 74 percent  
 1970: 81 percent

Significant changes have occurred during the past 20 years in the structure and dynamics of this Nation's households and families. The proportion of all households accounted for by family living arrangements has declined, one-person and other types of nonfamily households have increased, the proportion of two-parent families has dropped substantially, single parents have become much more common, and both households and families have gotten smaller. These and other changes were ongoing during the decade of the 1980's, but as the following discussion will indicate, the pace of change appears to have moderated in several instances when compared with the 1970's.

**The rate of increase in the number of households has slowed significantly.**

There were an estimated 93.3 million households in the United States in March 1990. Between 1980 and 1990, the average rate of increase in the number of households was 1.4 percent per year, which was substantially lower than the 2.4 percent per year increase in the 1970's. This decline in the rate of increase reflects, among other things, the aging of the 1946–64 Baby Boom. There has been a drop in the number of persons entering the young adult ages when persons typically form their first household. The youngest Baby Boomers are now age 25, and are being replaced by the numerically smaller cohorts born during the early stages of the "birth dearth" after 1964. In addition to the change in the age structure,

the proportion of today's young adults forming households is smaller than in the past, and this is also contributing to the decline in the number of young householders. This change in the propensity to form households may, in large part, be a response to economic realities, although other factors may be involved as well.

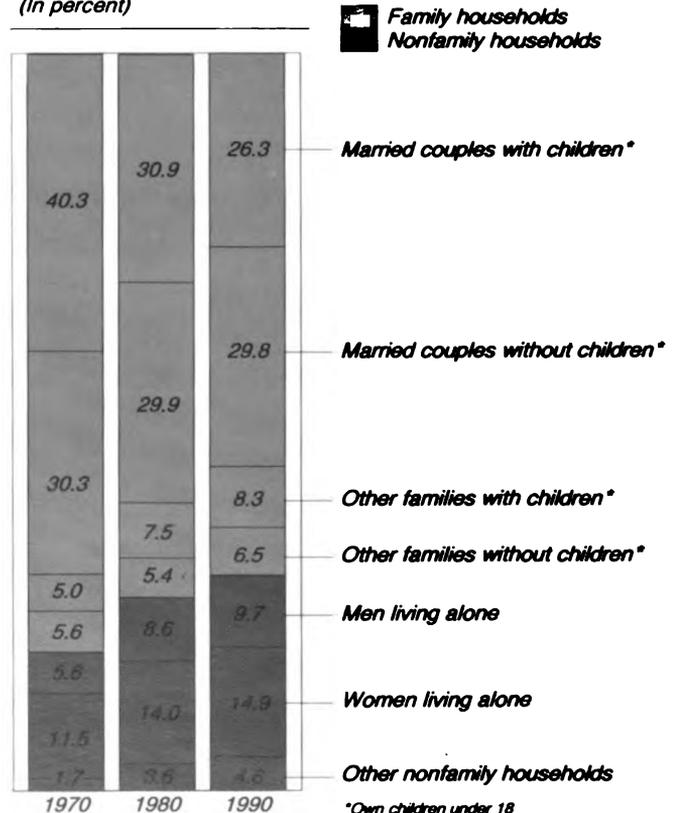
A household, as defined by the Census Bureau, comprises the person or persons who occupy a housing unit (e.g., house or apartment). Households exist in a wide variety of types and sizes, but we identify just two basic categories of households—

family and nonfamily. We further distinguish three major types of family households—married-couple, female householder (no husband present), and male householder (no wife present).

**There has been a big drop in the two-parent family's share of all households.**

Although married-couple families without children present in the home accounted for almost as high a proportion of households in 1990 as they did 20 years ago, the proportion accounted for by two-parent families has declined

Figure 5.  
**Household Composition: 1970, 1980, and 1990**  
 (In percent)



dramatically. Only 26 percent of households were two-parent families in 1990, down substantially from their 40 percent share of the total in 1970.

**Almost 3 of every 10 households are persons living alone or with nonrelatives only.**

There were about 27.3 million nonfamily households in 1990. About 84 percent of nonfamily households were composed of people who lived alone, and the remainder contained no members related to the householder. A majority of nonfamily householders were women (57 percent), and 89 percent of these women lived alone.

The dramatic increase in nonfamily households was one of the major changes in household composition during the decade of the 1970's. Although the number of nonfamily households has continued to rise during the 1980's, the average annual rate of increase has only been about half what it was during the previous decade (2.5 versus 5.7 percent per year).

**Decline in household size is interrupted.**

The average number of persons per household is closely related to household composition. Fewer children per family, more single-parent families, and larger numbers of people living alone are among the well-recognized trends that have contributed to the decline in the prevalence of large households and families.

The average number of persons per household dropped

from 3.14 persons in 1970 to 2.76 persons in 1980 (a decline of 0.38 persons). The average in 1990 was 2.63 persons which, although 0.13 persons smaller than the 1980 average, was not significantly different from the average for 1989.

Much of the decline in household size that has occurred since 1970 is due to a drop in the average number of persons under age 18 present in the home. The decline in this figure may have "bottomed out." A significant increase in this average, or a sizable rise in the number of persons "doubling up" with relatives or others, would result in larger households. It is premature, however, to say that

the long-term decline in household size has, as yet, been reversed.

**Single-parent situations continue to increase, but at a more moderate rate.**

The number of single-parent situations rose from 3.8 million in 1970, to 6.9 million in 1980, and 9.7 million in 1990. These one-parent situations include not only single parents who own or rent their own home (i.e., families, or family households), but also those who are sharing someone else's household (i.e., subfamily groups).

Single parents accounted for 28 percent of the 34.7 million family situations with children under 18 present in 1990.

This proportion is 15 percentage points higher than it was in 1970. Single-parent situations, however, increased at a much higher average annual rate in the 1970's (6.0 percent per year), than in the 1980's (3.4 percent per year).

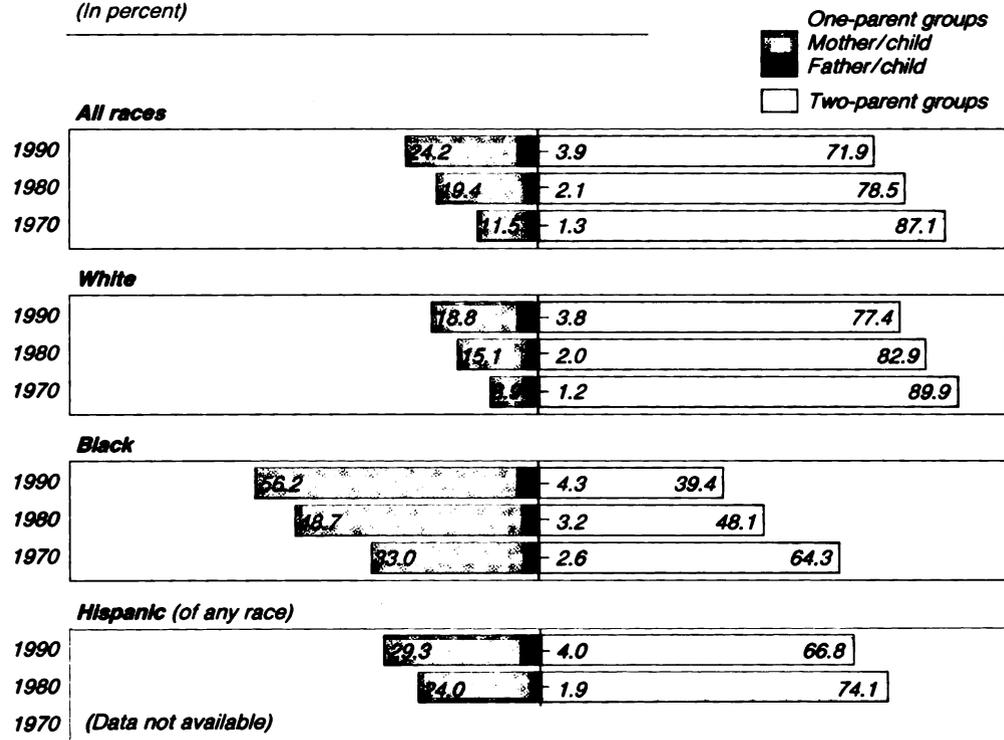
**For Further Information See:**

Current Population Reports, Series P-20, No. 447, *Household and Family Characteristics: March 1990 and 1989.*

**Contact:**

Steve W. Rawlings  
Marriage and Family  
Statistics Branch  
(301) 763-7987

Figure 6.  
**Composition of Family Groups With Children, by Race and Hispanic Origin: 1970, 1980, and 1990**  
(In percent)



# Marital Status and Living Arrangements

Over the past two decades, the marital status of adult Americans has changed: They are postponing marriage or not marrying at all. At the same time, living arrangements also have changed: increased proportions of children are living in single-parent situations, more adults are living alone, and unmarried-couple households have increased.

## Persons are marrying later.

There has been a dramatic increase in the proportion of young adults who have not yet married for the first time. Among women in their early twenties, 63 percent had not yet married in 1990, compared with 36 percent in 1970. For men in this age group, the figures were 79 and 55 percent, respectively. Among persons 25 to 29 in 1990, 31 percent of the women and 45 percent of the men had not yet married, compared with 11 percent and 19 percent, respectively, in 1970.

Equally striking are the large increases in the proportions of older young adults who have never married. For 30- to 34-year olds, the proportion never married more than

doubled between 1970 and 1990, from 6 to 16 percent for women and from 9 to 27 percent for men.

As people delay marriage, the median age at first marriage rises. Since 1970, the estimated median age at first marriage has risen 3 years for both men and women; from 23.2 to 26.1 for men and from 20.8 to 23.9 for women.

## Fewer children under 18 live with two parents.

The proportion of children living with two parents has declined since 1970, primarily because of the rise in divorce among adults and postponement of marriage. In 1990, 73 percent of children under 18 lived with two parents, compared with 85 percent in 1970. These two parents are not always the

### Median age at first marriage:

Men in 1990: 26.1 years      Women in 1990: 23.9 years  
Men in 1970: 23.2 years      Women in 1970: 20.8 years

### Never married persons age 25 to 29 years old:

Men in 1990: 45.2%      Women in 1990: 31.1%  
Men in 1970: 19.1%      Women in 1970: 10.5%

### Living arrangements of children:

Living with—  
Two parents in 1990: 72.5%      One parent in 1990: 24.7%  
Two parents in 1970: 85.2%      One parent in 1970: 11.9%

### Unmarried-couple households:

1990: 2,856,000      1970: 523,000

Figure 7.  
**Percent Never Married, by Sex and Age: 1970, 1980, and 1990**

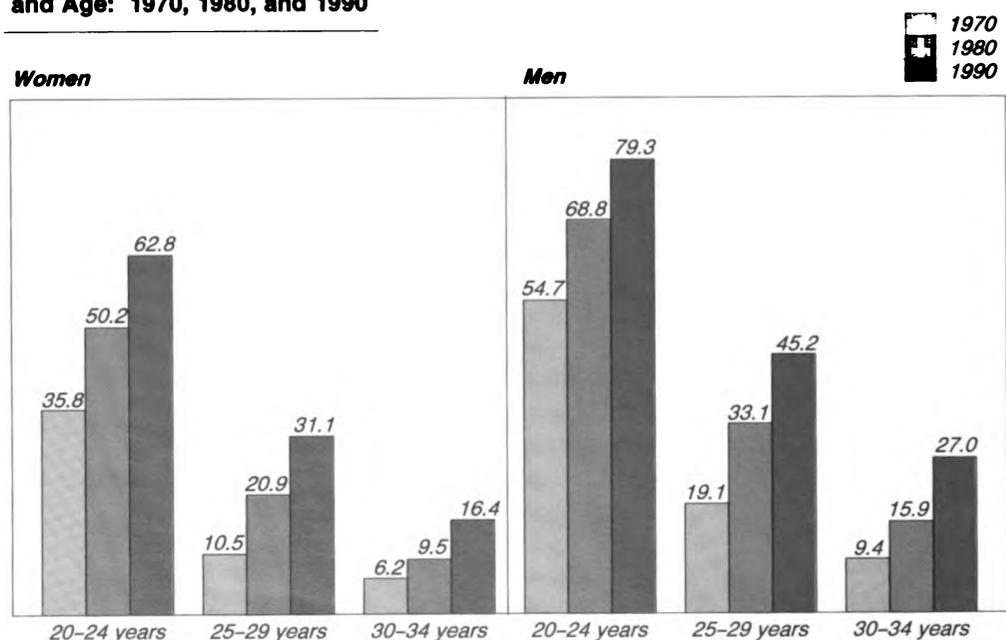
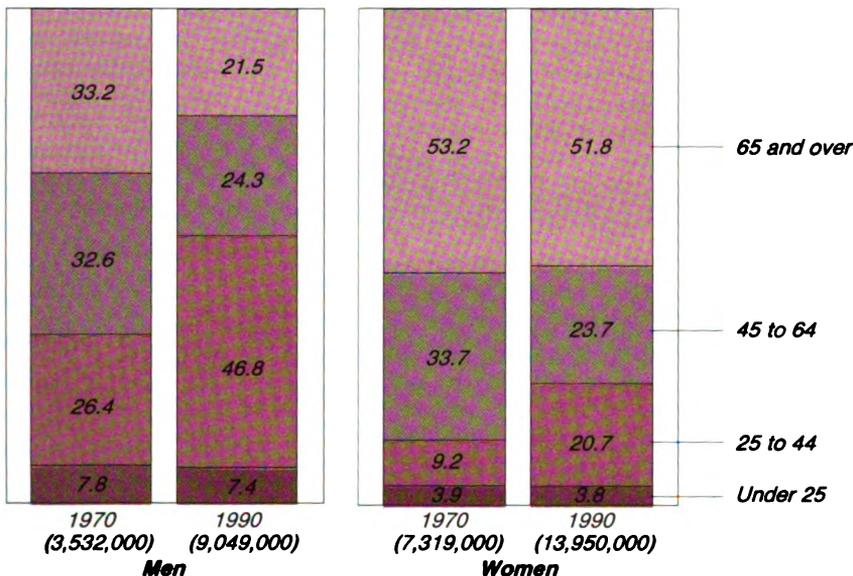


Figure 8.  
**Persons Living Alone, by Age and Sex: 1970 and 1990**  
 (Percent distribution. Total numbers are shown in parentheses)



natural parents of the child; they may include stepparents and parents by adoption. About 15 percent of children living with two parents are stepchildren.<sup>1</sup>

Corresponding to the decline in children living with two parents is the increase in the proportion of children living with one parent. In the past two decades, the proportion has doubled, from 12 percent in 1970 to 25 percent in 1990. While the vast majority of children in a one-parent situation still lived with their mothers, the proportion living with their fathers rose from 9 percent in 1970 to 13 percent in 1990. Of the 15.9 million children who lived with one parent in 1990,

39 percent lived with a divorced parent, 31 percent with a never-married parent, 20 percent with a separated parent, 7 percent with a widowed parent, and 3 percent with a married parent whose spouse was absent for some reason other than separation due to marital discord.

#### More persons live alone.

In 1990, 23 million adults lived alone. These persons accounted for 12 percent of all adults in 1990, compared with 7 percent in 1970. The majority of persons living alone are women (61 percent), although the rate of increase is faster for men. Since 1970, the number of women living alone increased by 91 percent, while the number of men rose by 156 percent.

#### Unmarried-couple households reach 2.9 million.

The number of unmarried-couple households grew from 532,000 in 1970 to 2,856,000 in 1990. An unmarried-couple household, as defined by the Census Bureau, is a household that contains two adults who are not related and are of opposite sex. These households may contain children under 15, but no other adult members.<sup>2</sup>

Of the 5.7 million partners that were in the unmarried-couple households, the largest proportion was 25 to 34 years of age (41 percent), followed by partners under 25 years (23 percent). Both partners were under 35 years of age in 55 percent of the households. Adults who had never married made up the largest share of partners (56 percent), followed by divorced persons (34 percent). Seven of 10 couples had no children present.

Women living alone tend to be older than their male counterparts. Women, on average, live longer than men, and women are more likely to be widowed. In 1990, more than half of the women living alone were 65 years or older, compared to 21 percent of men living alone. However, among women living alone, the proportion age 25 to 44 doubled between 1970 and 1990 (from 9 to 21 percent), while the proportion age 45 to 64 years declined from 34 to 24 percent. The largest proportion of men who lived alone in 1990 were 25 to 44 (47 percent), a considerably higher proportion than that in 1970 (26 percent). Among men living alone, the proportion 65 and over dropped from 33 percent to 22 percent during the same time period.

<sup>2</sup>Although the number of unmarried-couple households is intended mainly to identify cohabiting couples, it may include households with a tenant or employee living in the home. The estimate, in turn, misses other cohabiting couples who have additional adults present in the household.

#### For Further Information See:

Current Population Reports, Series P-20, No. 450, *Marital Status and Living Arrangements: March 1990*.

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<sup>1</sup>Current Population Reports, Series P-23, No. 162, *Studies in Marriage and the Family*, p. 29.

# Child Care Arrangements

Data collected in the fall of 1987 show that there were an estimated 52 million children under age 15 living in families with their mothers present.<sup>1</sup> About 29 million of these children (59 percent) had mothers who were employed; 9 million of the children were under 5 years of age and not in school full time.

**Most preschool-age children with employed mothers were cared for in a home environment.**

Among all preschoolers, 30 percent were cared for in their own homes (about one-half of this care was provided by their fathers), and 36 percent were cared for in another home, usually by someone not related to the child. Another 9 percent of preschoolers were cared for

by their mothers while working, either at home or away from home.

Sixteen percent (1,465,000) of preschoolers were in day/group care centers, and another 8 percent (755,000) were enrolled in nursery/preschool programs. Sixty percent of preschoolers in organized child care facilities were 3- and 4-year-olds, 31 percent were 1- and 2-year-olds, and 9 percent were under 1 year old.

**Home was also the most used location for secondary child care arrangements.**

Of the 20 million grade-school-age children of employed mothers, 14 million were in school most of the time their mothers were at work. Nevertheless, 6 million of these children (43 percent) needed a secondary arrangement either before or after school. Most often, the secondary arrangement was care in the child's home by an adult (38 per-

cent). In addition, another 22 percent cared for themselves before or after school while their mothers were at work.

Of the remaining 5.7 million children who were not in school during their mothers work hours, 2.7 million had their primary care arrangement in their own home; half of this care was provided by their fathers. About 800,000 children were left unsupervised most of the time their mothers were at work.

**Americans spend about \$16 billion per year on child care.**

Of the 18.5 million employed women with children under 15 years old in the fall of 1987, 6.2 million (33 percent) made a cash payment for child care for at least one of their children. The average cost per week for families paying for child care services was \$49, an increase of \$8 per week since the last survey was taken in 1984-85. The monthly family income of women who paid for child care averaged

*About 59 percent of the 52 million children under age 15 in the fall of 1987 had mothers who were employed.*

- 66 percent of preschoolers were cared for in a home environment and 24 percent in either day care centers or nursery schools.
- Families with employed mothers spent \$16 billion on child care in 1987.
- The average weekly child care cost was \$49 for families paying such services.
- Child care payments amounted to 7 percent of the monthly family income.

<sup>1</sup>Data from the Survey of Income and Program Participation were collected only for the three youngest children under age 15 in each household and represent 94 percent of all children under age 15 in households.

Figure 9.  
Children Under 5 in Organized Care Facilities,  
by Monthly Family Income and  
Poverty Status: Fall 1987  
(In percent)

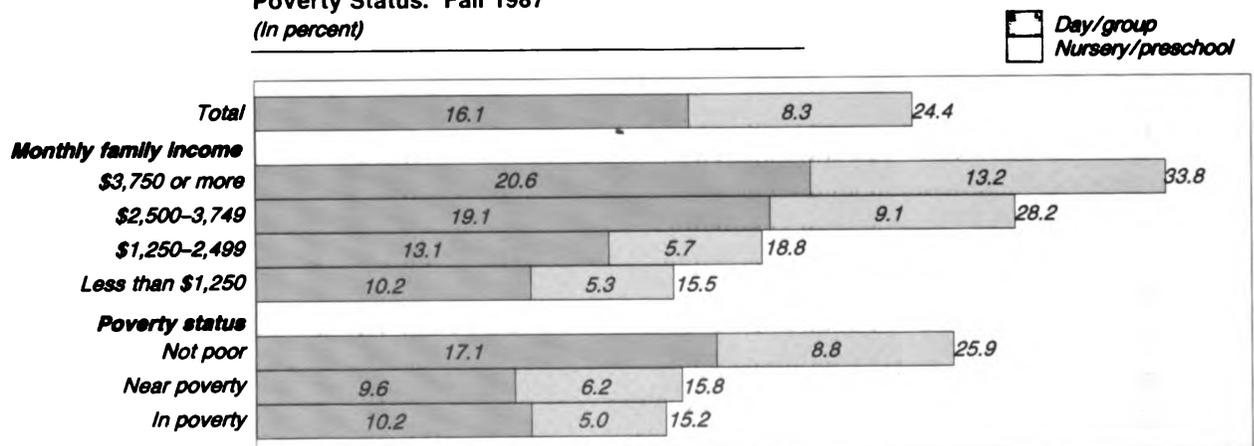
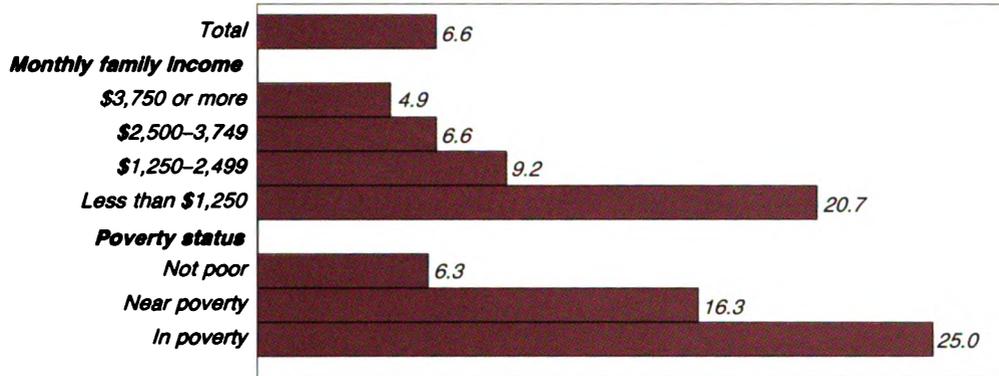


Figure 10.  
**Percentage of Income Spent on Child Care, by Monthly Family Income and Poverty Status: Fall 1987**  
*(Limited to families with children under 15 with employed mothers who paid cash for child care)*



about \$3,200, so child care represented about 7 percent of their family income.

Women with preschool-age children paid more per week (ranging from \$51 with youngest child 3 or 4 years old to \$58 with youngest child under 1 year) and spent a higher proportion of their monthly income (7 to 8 percent) on child care than did women whose youngest child was 5 years old or over (\$35 per week and 4.5 percent of family income).

One-fourth of employed mothers living in families with income below poverty level paid for child care. Among employed women living in families with income 125 percent of poverty level and over, only one-third paid for child care.<sup>2</sup> Average weekly child care payments for

these women were \$35 and \$50, respectively. Poor women spent 25 percent of their monthly family income on child care, compared with 6 percent among women who were not poor.

About 15 percent of poor families used organized child care facilities for their children under 5, compared with 26 percent for families who were not poor. Children living in poverty in the fall of 1987 depended more on care in their own home provided by their grandparents and other relatives (19 percent) than did children who were not poor (7 percent).

#### **Failures in child care arrangements result in work disruptions.**

Seven percent of employed women reported losing some time from work in the month prior to the survey because of a failure in child care arrangements. Women with infants and 1- and 2-year-olds had more work disruptions

than did women with children in school. In addition, women whose children were cared for in some one else's home had more work disruptions (8 percent) than women who used day/group care centers (3 percent). Child care in a private home may be more susceptible to personal emergencies or other disruptions that result in higher rates of failures in child care arrangements than day care in organized facilities where more staff are available on a daily basis.

#### **For Further Information**

**See:**  
 Current Population Reports, P-70, No. 20, *Who's Minding the Kids? Child Care Arrangements: 1986-87.*

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<sup>2</sup>In this report, persons living in near poverty are defined as those living in households from 100 up to 125 percent of poverty level.

# Need for Assistance With Everyday Activities

## Eight million persons needed assistance with everyday activities.

In 1986, 8.2 million, or 4.4 percent of the noninstitutional population 15 years and over needed personal assistance with an everyday activity.

Persons were identified as "needing assistance" if they received personal assistance with one or more of five everyday activities because of a health condition that had lasted or was expected to last three months or longer. These activities included ordinary household chores, getting around outside

the home, meal preparation, personal care activities such as eating, dressing, and taking care of personal hygiene, and keeping track of bills and money.

Three out of four persons who required assistance needed help with two or more activities; while one half required help with three or more activities.

## Need for assistance rates increased sharply with age.

Among persons 15 to 64 years of age, 2 percent needed assistance with one or more activities, compared to 16 percent of persons 65 years and older. Within the elderly population, the percent who needed assistance increased sharply with age; 10 percent among persons 65 to 74 years, 19 percent for persons 75 to 79 years, 24 percent for persons 80 to 84 years, and 45 percent for persons 85 years and older.

While persons under 65 years of age were relatively unlikely to need assistance, they made up such a large

share of the population that they accounted for a large proportion of the persons who needed assistance. Of the 8.2 million persons who required personal assistance, 46 percent or 3.8 million were under the age of 65.

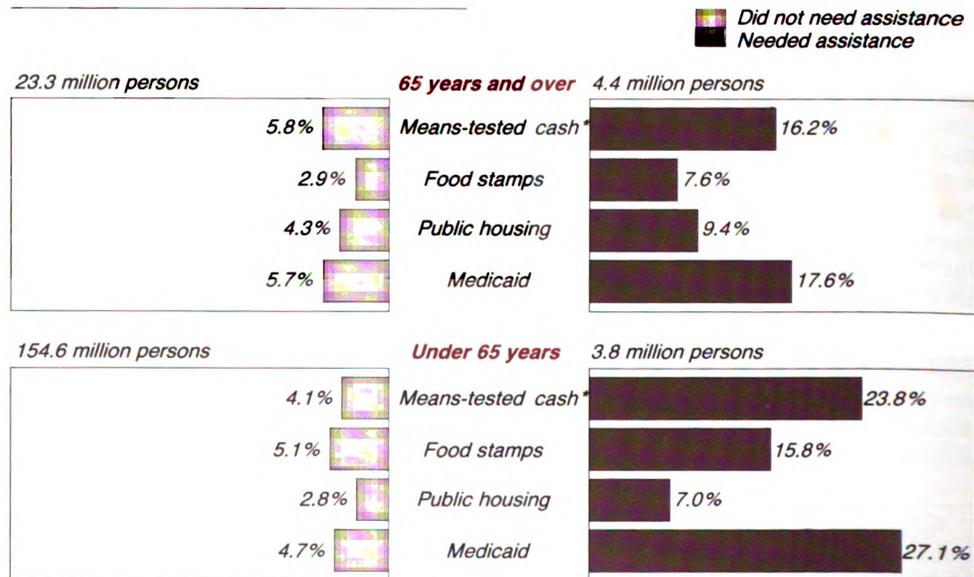
## Persons who required assistance were more likely to receive government benefits.

Those persons who needed assistance were more likely to receive benefits from government programs. Persons under 65 who needed assistance were about six times as likely to receive government means-tested cash benefits as those who did not need help (23.8 versus 4.1 percent). Elderly persons who needed help were about three times as likely as those who did not need assistance to receive these benefits

### Persons 15 and over in 1986 who needed personal assistance with—

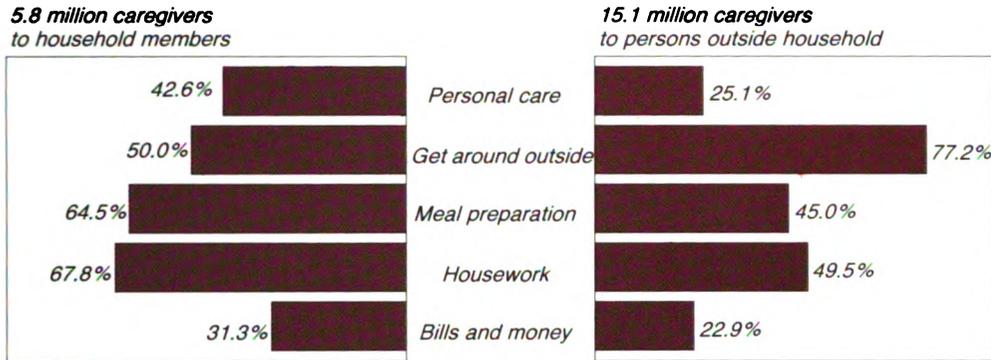
- One or more activities:**  
8.2 million or 4.4%
- Personal care activities:**  
3.2 million or 1.7%
- Getting around outside:**  
5.2 million or 2.8%
- Meal preparation:**  
4.8 million or 2.6%
- Doing housework:**  
5.9 million or 3.2%
- Keeping track of bills/money:**  
3.0 million or 1.6%

Figure 11.  
**Program Participation Rates, by Need for Assistance Status and Age: 1986**



\*Means-tested cash assistance programs include: Federal and State Supplemental Security Income (SSI), Veteran's Pensions, Aid to Families with Dependent Children (AFDC), general assistance, Indian, Cuban, or Refugee Assistance, and other welfare.

Figure 12.  
**Caregivers, by Type of Care Provided: 1986**



(16.2 versus 5.8 percent). Means-tested cash programs require beneficiaries to demonstrate economic need and include Supplemental Security Income, Veteran's pensions, Aid to Families with Dependent Children, general assistance, Indian, Cuban, and Refugee Assistance, and other welfare.

Persons who needed assistance were also twice as likely as persons who did not need assistance to live in households with a monthly income of under \$600. Among the nonelderly, 18 percent of those who needed help lived in households with monthly incomes under \$600 compared to 7 percent of those persons who did not need assistance. The corresponding percentages for elderly persons were 27 and 14 percent, respectively.

**Persons who required assistance were more likely to be covered by government health insurance.**

Persons in need of assistance were much more likely to be covered by government

health insurance and much less likely to be covered by private health insurance than persons who did not need assistance. Among those persons under 65 years of age in need of assistance, 44 percent were covered by some form of government health insurance and 56 percent were covered by private plans (some were covered by both government and private plans). The comparable figures for those persons not in need of assistance were 8 percent and 78 percent, respectively. Approximately the same percent of the nonelderly who needed assistance and of those not needing assistance (15 percent) were not covered by any form of health insurance. Because of the Medicare program, nearly all persons 65 years old and over were covered by some form of health insurance regardless of need for assistance status.

**Most care received was informal.**

Only 19 percent of those persons who needed help reported that they or their fami-

lies paid for their assistance. However, many persons who did pay for assistance spent a significant proportion of their family income on this assistance. On the average, persons who paid for assistance spent \$234 a month for this care. Approximately one-fifth of those who paid for assistance spent at least 15 percent of their family income on paid assistance.<sup>1</sup>

As expected, persons with low family incomes (less than \$1,250 per month) were more likely to spend a significant proportion of their family income on paid assistance than persons with relatively high family incomes (\$2,500 and over per month). Of those persons who paid for assistance, approximately 30 percent of persons with relatively low family incomes spent 15 percent or more of their family income on paid

<sup>1</sup>The percentage of persons who paid for assistance (19 percent) was not statistically different from the percentage of persons who spent at least 15 percent of their own or their family's income on paid assistance (21 percent).

assistance; only 5 percent of persons with relatively high family incomes spent 15 percent or more for assistance.

**Most caregivers were relatives and were female.**

Approximately 5.8 million persons provided care to a household member, and 15.1 million provided care to a nonhousehold member. Nearly all persons (94 percent) caring for a household member were related to the recipient; two-thirds helping someone outside the household were related to the recipient. Spouses were the most frequent caregivers to household members. Children and other relatives were the most frequent caregivers to people outside the household.

Approximately one-fourth of all persons who provided assistance to a household member were 65 years and over, and more than half (56 percent) were women. Persons who provided care to a nonhousehold member tended to be somewhat younger (only 15 percent were over 65 years) and were even more likely (67 percent) to be female.

**For Further Information See:**

Current Population Reports, P-70, No. 19, *The Need for Personal Assistance with Everyday Activities: Recipients and Caregivers*.

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*This section was written by  
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# Labor Force and Occupation

## The 1990 civilian employment increase was below the average for the previous 4 years.

Total civilian employment averaged 117.9 million people in 1990, about 500,000 higher than in 1989<sup>1</sup>, and em-

ployment growth, which had slowed early in 1989, halted around mid-1990. During the 1986-90 period, employment increased by

8.3 million people. The average yearly increase between 1986 and 1989 was 2.5 million or 2.3 percent, compared with only a 0.5 percent increase between 1989 and 1990.

Adults 20 years old and over registered an increase in em-

ployment of 1.0 percent between 1989 and 1990, while the number of employed teenagers 16 to 19 years old declined by 7.4 percent. The numbers of adults with jobs rose by 361,000 for men, and by 710,000 for women, while about 500,000 fewer teenagers held jobs in 1990 than in 1989.

From 1989 to 1990, White employment grew by 0.5 percent, and Hispanic employment grew by 2.7 percent. Hispanic workers made up 7.5 percent of employed persons in 1990, but they accounted for 41.1 percent of the year's job growth. Blacks accounted for 2.3 percent of total employment growth in 1990 compared with 12.4 percent in 1989.

ployed,<sup>2</sup> 346,000 more than in 1989. From 1989 to 1990, the annual-average civilian unemployment rate<sup>3</sup> edged up by 0.2 percentage points to 5.5 percent. Even so, the 1990 annual average rate was still significantly lower than the 1980's peaks of 9.7 percent in 1982 and 9.6 percent in 1983.

The 1990 unemployment rate for Blacks, at 11.3 percent, was at least double the 4.7 percent rate for Whites; the Hispanic unemployment rate was 8.0 percent. Blacks constituted 11 percent of the labor force in 1990, but they accounted for 22 percent of the unemployed; in comparison, Hispanics made up 7.7 percent of the labor force and 11.2 percent of the unemployed.

<sup>2</sup>Persons on layoff from a job, without a job, or looking for work.

<sup>3</sup>The number of unemployed persons as a percent of the civilian labor force.

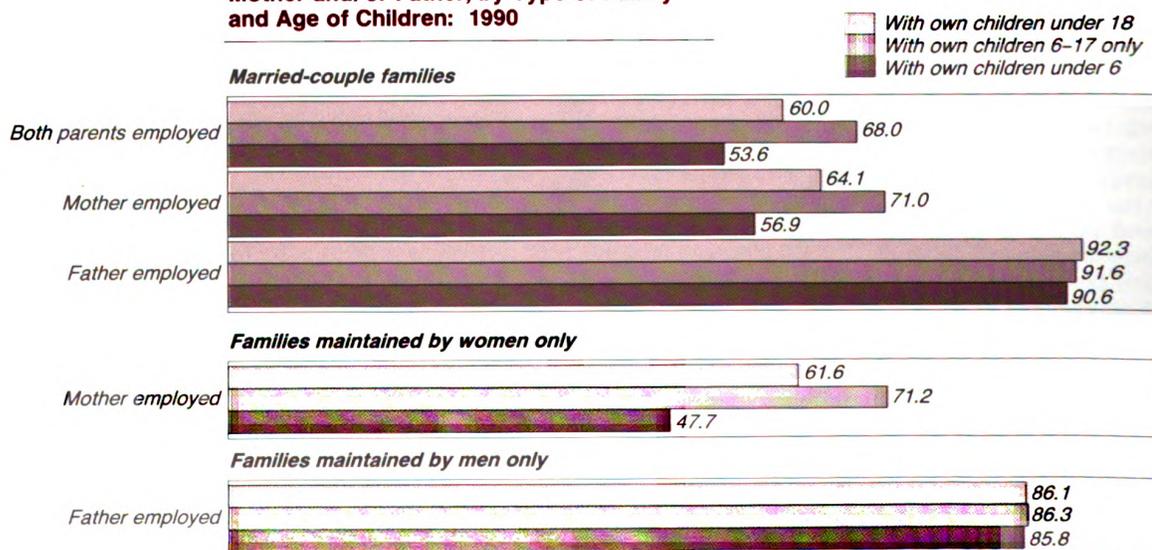
Civilian labor force, 1990: **124.8 million**  
 Numerical increase, 1989-90: **918,000**  
 Civilian unemployment rate, 1990: **5.5%**  
 Civilian labor force participation rate, 1990:  
 Total: **66.4%**  
 Male: **76.1%**  
 Female: **57.5%**

<sup>1</sup>Unless otherwise specified, estimates are annual averages based on monthly results from the Current Population Survey.

## The unemployment rate rose from 1989 to 1990.

For 1990, on average, 6.9 million persons were unem-

Figure 13.  
**Percentage of Families With Employed Mother and/or Father, by Type of Family and Age of Children: 1990**



### The number of families with employed members has remained about the same.

In 1990, the number of families with one or more employed members averaged 53.2 million, which was not statistically different from the average figure for 1989; such families made up 81.3 percent of all families. The number of families with one or more full-time workers (persons who usually work 35 or more hours per week worked) was almost 50 million, more than three-fourths of all families.

In 1990, 19.5 million families with own children under 18 years had an employed

mother—61.2 percent of all families with children under 18. The proportion of families with employed mothers was 53.3 percent for families with children under 6 years old and 68.0 percent for families whose youngest child was 6 to 17 years old.

About 96 percent of married-couple families with own children under 18 years had at least one parent employed; in 60.0 percent of married-couple families with such children, both the father and mother were employed. Of those families maintained by women (no husband present) with own children under 18 years, only 61.6 percent of the mothers were employed.

On average, 6.1 percent of all families with own children under 18 had at least one unemployed parent in 1990. At 1.9 million, the annual-average number of these families was 120,000 greater than a year earlier. In three-fourths of the 5.8 percent of married-couple families with own children under 18 who had one unemployed parent, the other parent was employed.

### Employment advanced in several major occupation groups between 1985 and 1990.

Overall, the number of employed persons rose 10.1 percent from 1985 to 1990. The occupation groups that

grew most rapidly were: executive, administrative, and managerial occupations, 21.5 percent; technicians and related support occupations, 18.1 percent; professional specialties, 16.1 percent; and protective service jobs, 15.8 percent. (The apparent difference between the professional specialties category and the protective service category is not statistically significant.)

The only major occupational group with a decline in employment was farming, forestry, and fishing, which decreased 1.8 percent from 1985 to 1990.

### For Further Information See:

*Employment and Earnings*, U.S. Department of Labor, Bureau of Labor Statistics, Vol. 38, No. 1, January 1991; *Monthly Labor Review*, U.S. Department of Labor, Bureau of Labor Statistics, Vol. 114, No. 2, February 1991, pages 3-16;

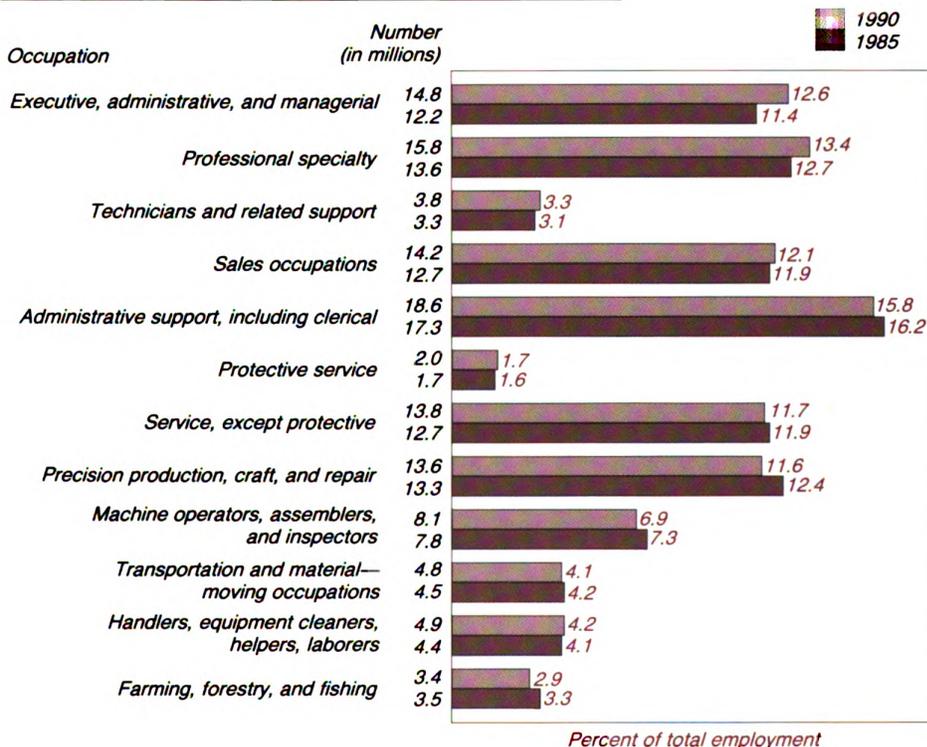
*Employment and Earnings Characteristics of Families: Fourth Quarter 1990*, U.S. Department of Labor, Bureau of Labor Statistics, Press Release USDL 91-46, February 7, 1991;

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*This section was written by Peter Sepielli and Wilfred Masumura.*

Figure 14.  
**Occupational Distributions: 1985 and 1990**  
(Total employment: 117.9 million in 1990 and 107.2 million in 1985)



# Money Income

## Median family income has increased in 6 of the last 7 years.

Between 1982 and 1989, real median family income increased by 13.6 percent. Median family income has increased significantly in real terms in 6 of the last 7 years, with only 1988 showing no significant change from the previous year. The 1989 real median family income was \$34,210, 1.4 percent higher than the 1988 median after adjusting for the 4.8 percent increase in consumer prices.<sup>1</sup>

### 1989 median income:

- All families: \$34,210
- Married-couple families: \$38,550
- Married-couple families, wives in paid labor force: \$45,270
- Families with a male householder, no wife present: \$27,850
- Families with a female householder, no husband present: \$16,440

## White family income increased in 1989, while Black and Hispanic incomes remained unchanged.

Between 1988 and 1989, the median income of White families increased by 1.2 percent in real terms to \$35,980; the median family incomes of Black families (\$20,210) and Hispanic families (\$23,450) did not change significantly in real terms. The ratios of Black-to-White and Hispanic-to-White family incomes in 1989 were .56 and .65, respectively, also not statistically different from their 1988 levels.

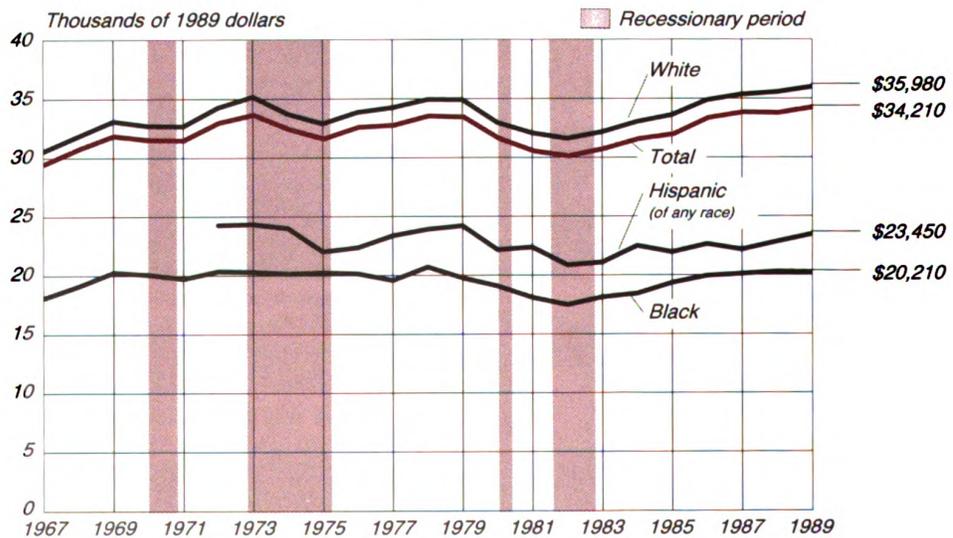
In March 1990, 79 percent of all families were married-couple families. This percentage varied by racial or ethnic subgroup: for Whites, 83.0 percent; for Blacks, 50.2 percent; and for Hispanics, 70.1 percent. Median incomes for White, Black, and Hispanic married-couple families in

1989 were \$39,210, \$30,650, and \$27,380, respectively. Only White married-couple families, whose incomes increased by 1.5 percent, experienced a statistically significant change in real income from 1988 to 1989.

Families with a female householder, no husband present, had a 1989 median income of \$16,440 and represented 16.5 percent of all families. White families with a female householder, no husband present had a median income of \$18,950 and represented 12.9 percent of all White families; the corresponding Black median income was \$11,630 representing 43.8 percent of all Black families; and for Hispanics, \$11,750 representing 23.1 percent of all Hispanic families. None of these incomes were statistically different from 1988 in real terms.

<sup>1</sup>Change in "real" income refers to comparisons after adjusting for inflation based on the Consumer Price Index. The data in this section refer to money income only. Noncash benefits are excluded, as are capital gains or losses, and insurance settlements.

Figure 15.  
**Median Family Income, by Race and Hispanic Origin: 1967-89**



**Median earnings of year-round, full-time female workers increased in 1989.**

The real median earnings of year-round, full-time female workers increased between 1988 and 1989 by 1.8 percent to a level of \$18,780. Real median earnings of year-round, full-time men, on the other hand, declined by 1.8 percent to \$27,430. This real increase in female earnings combined with two consecutive years of decline in men's earnings resulted in a male-female earnings ratio of .68,<sup>2</sup> currently at an all-time high. This ratio has increased from .62 in 1982 and .60 in 1980, as women's median earnings have generally been increasing faster than

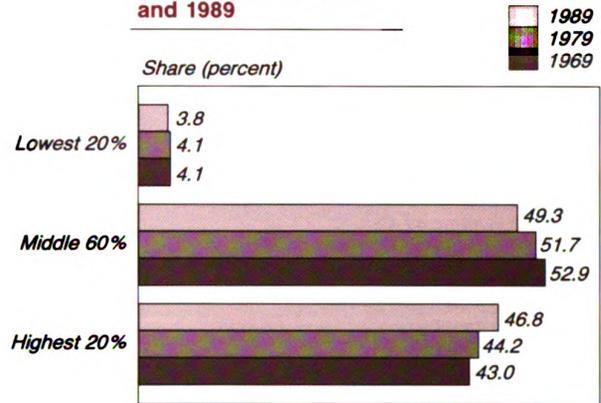
<sup>2</sup>This ratio is based on annual median earnings of year-round, full-time workers and differs from ratios of weekly or hourly earnings derived from the CPS or other surveys.

men's median earnings throughout the 1980's.

**The distribution of income has become somewhat more unequal over time.**

Income inequality has been a topic of increasing interest over the last few years. A commonly used statistic to measure income inequality is the share of aggregate income that is received by each quintile of the population. In 1989, the share of aggregate income received by the highest quintile of households was 46.8 percent, no higher than in 1988, though significantly higher than the comparable figures for 1979 and 1969 (44.2 and 43.0 percent, respectively). This change was accompanied by somewhat lower shares of aggregate income going to the lowest and the middle three quintiles.

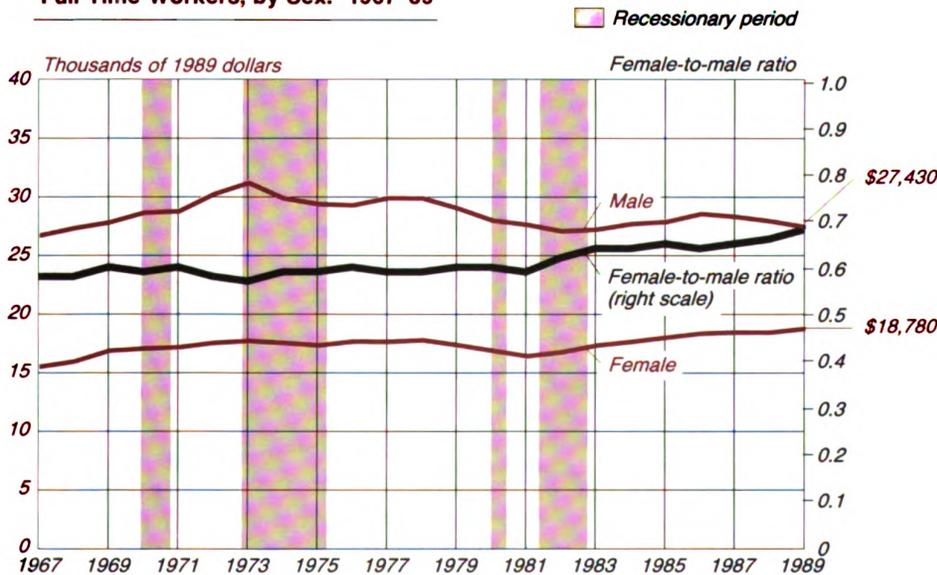
Figure 17.  
**Shares of Aggregate Household Income, by Quintile: 1969, 1979, and 1989**



The above income data are based on money income from regularly received sources before taxes. A broader definition of income that includes the effect of taxes, noncash benefits, and capital gains results in a

more equal distribution of income. The ratio of Black to White median household income in 1989 rises from 59 percent to 66 percent using this broader income definition. The corresponding change in the Hispanic to White ratio is 72 percent to 77 percent.

Figure 16.  
**Median Earnings of Year-Round, Full-Time Workers, by Sex: 1967-89**



**For Further Information See:**

Current Population Reports, P-60 No. 168, *Money Income and Poverty Status in the United States: 1989* (Advance Data from the March 1990 Current Population Survey).

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# Poverty

## Number of poor did not change significantly between 1988 and 1989.

There were 31.5 million persons below the official poverty level<sup>1</sup> in 1989, not significantly different from the 31.7 million poor in 1988. The proportion of the population with income below the poverty level, 12.8 percent in 1989, also was not significantly different from the 1988 rate of 13.0 percent.

The poverty rates for Whites (10.0 percent), Blacks (30.7 percent) and Hispanics (26.2 percent) did not change significantly between 1988 and 1989. For Asians and Pacific Islanders, the largest component of the remaining race groups, the poverty rate was 14.1 percent in 1989, a decrease of 3.2 percentage points from their rate in 1988.

<sup>1</sup>The poverty definition used by the Federal Government for statistical purposes is based on a set of money income thresholds which vary by family size and composition and do not take into account noncash benefits. The average poverty threshold for a family of four was \$12,675 in 1989. A four person family with cash income below that amount would be counted as poor.

Even though the poverty rate for Whites was lower than that for the other groups mentioned above, the majority of poor persons in 1989 were White (65.5 percent). Blacks constituted 29.5 percent of all persons below the poverty level, and the remaining 4.6 percent were persons of "other" races. Most of this latter group were Asians or Pacific Islanders, who combined represented 3.0 percent of the Nation's poor. Persons of Hispanic origin constituted 17.2 percent of the poor.

Poverty estimates based on the current definition date back to the early 1960's. The number of persons in poverty as well as the poverty rate fell dramatically during the 1960's, from 40 million (22.2 percent) in 1960 to 24 million (12.1 percent) in 1969. The next decade experienced relatively small changes, with the number of poor fluctuating from 23 to 26 million and poverty rates varying between 11.1 and 12.6 percent. This was followed by a rapid increase in poverty during the 1978-83 period as the number of persons in poverty increased by 11 million to a total of 35.3 million. The poverty rate

reached 15.2 percent in 1983, unsurpassed since 1965. While both the number of poor and the poverty rate have declined since then (although not always significantly), both remain above their 1978 levels, the recent lowpoint in these figures.

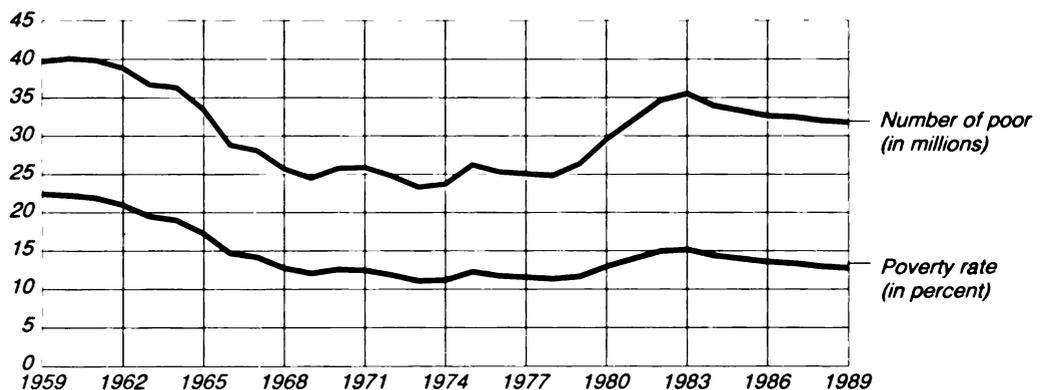
## About one-third of families maintained by women had incomes below the poverty level.

While about 10 percent of all families had income below the poverty level in 1989, 32.2 percent of families maintained by female householders, no spouse present, were below the poverty level. In contrast, only 5.6 percent of married-couple families lived in poverty. The proportion of female-householder families in poverty was substantially higher for Blacks and Hispanics than for Whites. White families with a female householder, no spouse present, had a poverty rate of 25.4 percent, while the corresponding rates for Blacks and Hispanics were 46.5 and 47.5 percent, respectively. The poverty rate for Asian or Pacific Islander families maintained by women was 30.2 percent. However, the apparent differ-

Persons below the poverty level in 1989: **31.5 million**  
Poverty rate in 1989: **12.8%**

Numerical change in poverty population, 1978-83: **+ 10.8 million**  
1983-89: **-3.8 million**  
1978-89: **+ 7.0 million**

Figure 18.  
**Persons Below the Poverty Level: 1959-89**



ences in poverty rates between White and Asian and Pacific Islander families and between Black and Hispanic families maintained by women were not statistically significant.

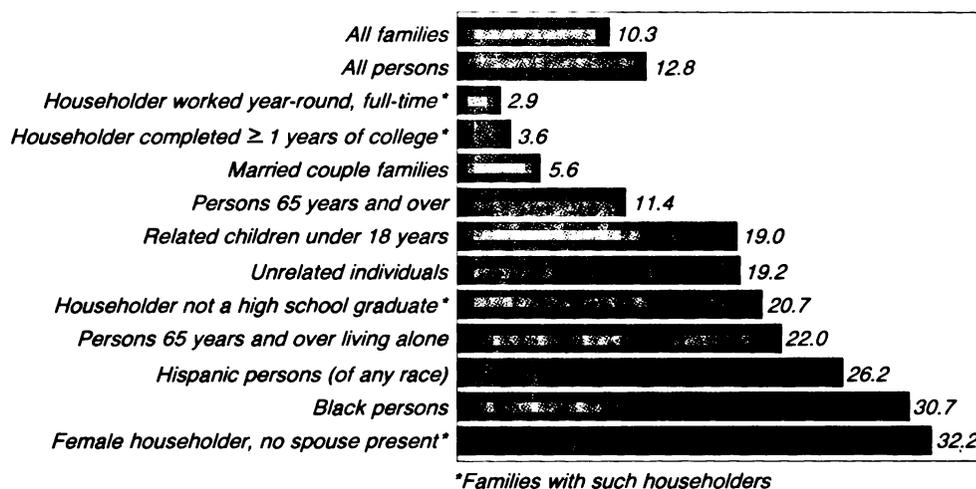
The lower overall poverty rate for Hispanic families, compared with Black families was due to different distributions by family type between the two groups. While female-householder families constituted 73.4 percent of all poor Black families, only 46.8 percent of poor Hispanic families were maintained by women. Consequently, there was a lower overall poverty rate for Hispanic families, even though their poverty rates by type of family exceeded or were not different from those for Black married-couple families and families with a female householder.

In 1989, 43.2 percent of all poor families were maintained by a married couple, while 51.7 percent were maintained by a female with no husband present. While leveling off in the early 1980's, the proportion of female-householder families among all poor families has been rising over the past 4 years. In contrast, only 12.5 percent of nonpoor families were maintained by women.

#### **One-half of the poverty population consisted of the elderly and children.**

Half of the Nation's poor in 1989 were either younger than 18 years (39.9 percent) or 65 years and older (10.7 percent). The poverty rate for children was 19.6 percent, higher than that for any other age group. In 1989, the proportion of the elderly living in poverty was 11.4 percent, 1.4 percentage points below the poverty rate for all per-

Figure 19.  
**Poverty Rates for Persons and Families With Selected Characteristics: 1989**  
(In percent)



sons. However, a higher proportion of elderly than nonelderly were concentrated just over their respective poverty threshold, i.e. between 100 and 125 percent of their threshold. Consequently, 1 of 5 "near poor" persons was elderly, compared with about 1 of 10 persons below the official poverty level.

#### **Half of poor family householders worked in 1989.**

Poor family householders were much less likely to work than nonpoor family householders, regardless of family composition. Among poor family householders, 48.9 percent worked—16.2 percent on a year-round, full-time basis; the figures for nonpoor family householders were 79.7 and 62.8 percent, respectively. The subgroup of householders in married-couple families had more work experience, and those in female-householder families had less work experience, than all family house-

holders. While 41.6 percent of poor female householders worked and 8.8 percent on a year-round, full-time basis, the respective figures for nonpoor householders in the same type of family were 76.1 and 54.7 percent. Much of this differential work experience can probably be explained by the fact that nonpoor female-householder families whose householder did not work generally contained no related children under 18 years. Of the nonpoor, 74.0 percent had no children, compared with only 10.9 percent of the poor.

#### **The number of poor persons varied considerably under alternative definitions of income.**

Since much of the means-tested assistance is in the form of noncash benefits such as Medicaid and food stamps, experimental estimates were prepared by the Census Bureau to demonstrate the effects of including such benefits, using different methods of valuation. Subtracting all government cash

transfers from the official definition of income resulted in a poverty population of over 49 million persons and a corresponding poverty rate of 20 percent in 1989. When taxes are subtracted from income and government cash as well as noncash benefits (food stamps, housing, and Medicaid) are included in income, the number of persons below poverty was 25.6 million and the poverty rate was 10.4 percent.<sup>2</sup>

<sup>2</sup>See U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 169-RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1989*

#### **For Further Information See:**

U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 168, *Money Income and Poverty Status in the United States: 1989*

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# Household Wealth and Asset Ownership

## Median household net worth in 1988 was \$35,752.

Net worth<sup>1</sup> is defined as the value of selected assets less

any liabilities (either unsecured or secured by assets). Although households have a wide array of assets, home equity constituted the largest share of net worth in 1988. In that

year, homeownership was

<sup>1</sup>Assets covered in the Survey of Income and Program Participation include interest-earning assets, stocks and mutual fund shares, real estate (own home, rental property, vacation homes, and land holdings), own business or profession, mortgages held by sellers, and motor vehicles. Liabilities covered include debts secured by any asset, credit card or store bills, bank loans, and other unsecured debts. The survey did not cover equities in pension plans, cash surrender value of life insurance policies, or the value of jewelry and home furnishings.

reported by almost two-thirds of all households and accounted for 43 percent of total net worth.

Interest-earning assets at financial institutions were the next most important asset type, accounting for 14 percent of total net worth for all households.

## Median net worth shows a positive relationship to income.

Income is defined as the average monthly income received from all sources by all members of the household during the four-month period prior to the interview. Income is reported by income quintile.<sup>2</sup> Median net worth in 1988 increased significantly with income from \$4,324 for households in the lowest income quintile to \$111,770 for households in the highest in-

<sup>2</sup>Quintile upper limits for 1988 were: lowest quintile—\$939; second quintile—\$1,699; third quintile—\$2,568; fourth quintile—\$3,883.

come quintile. In 1988, the bottom 20 percent of the income distribution owned 7 percent of total net worth and the top 20 percent of the income distribution owned 44 percent of total net worth.

## Age offers an increasing opportunity to accumulate wealth.

The life-cycle hypothesis of savings suggests that asset holdings increase during work life and decline after retirement; this relationship is called the "life-cycle" pattern.

Age and income, however, are also correlated. In general, income increases with age during work years and flattens out at a lower level after retirement. This results in the relationship between age and net worth. In 1988, median net worth increased significantly from \$6,078 for householders under 35 to \$80,032 for householders 55 to 64 years old. For householders 75 years and

### 1988 median net worth:

All households	\$35,752
Lowest income quintile	\$4,324
Highest income quintile	\$111,770
White households	\$43,279
Black households	\$4,169
Hispanic households	\$5,524
Householder under 35 years	\$6,078
Householder 65 years and over	\$73,471

Figure 20.  
Median Net Worth of Households, by Race and Hispanic Origin of Householder and Monthly Household Income: 1988

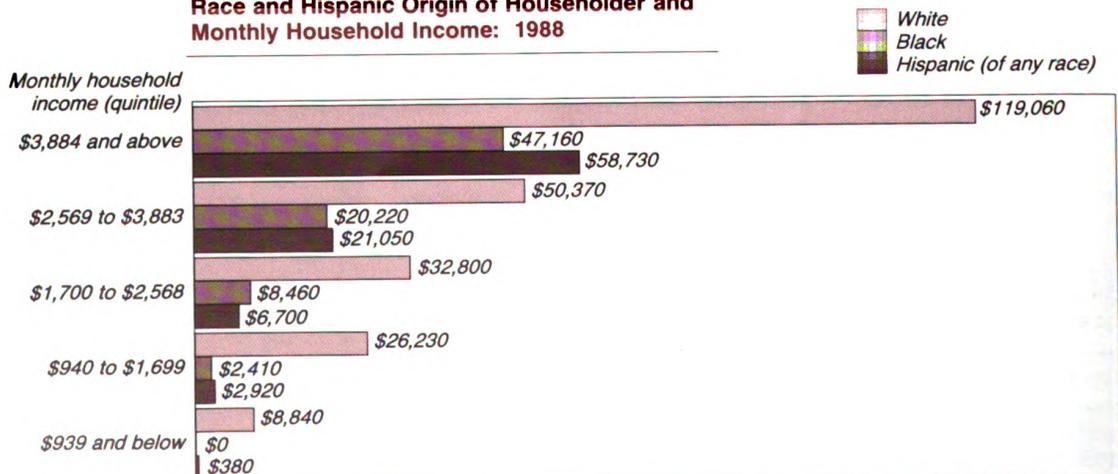
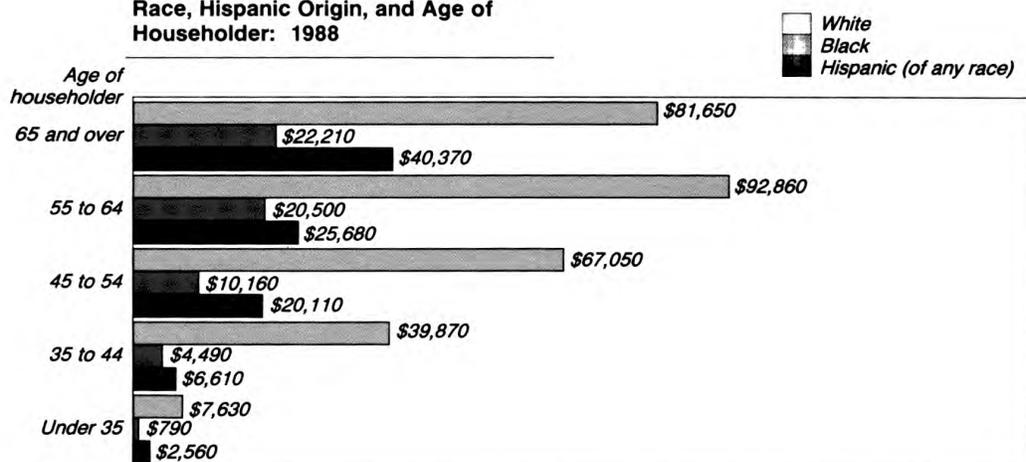


Figure 21.  
**Median Net Worth of Households, by  
 Race, Hispanic Origin, and Age of  
 Householder: 1988**



over, median net worth was \$61,491.

#### Race and ethnicity also affect net worth holdings.

In 1988, White households (i.e., households with a White householder) had a median net worth of \$43,279, while the figure for Black households was \$4,169. Households with a Hispanic householder had median holdings of \$5,524. (The median net worth of Black and Hispanic households were not significantly different.)

When income was held constant, White households had significantly higher levels of median net worth than Black households. However, the relative differences in median net worth were smallest for upper income households (\$119,057 versus \$47,160, respectively). In the lowest income quintile, the median net worth in 1988 for White

households was \$8,839; for Black households it was \$0.<sup>3</sup>

Younger householders have had less opportunity to accrue the net worth of their older counterparts. Black householders were younger than White householders: in 1988, 54 percent of Black householders were less than 45 years old, compared with 49 percent of White householders. Among householders 65 and over, 22 percent were White and only 17 percent were Black.

#### Married-couple households had the largest median net worth holdings in 1988 (\$57,134).

Female-maintained households had a lower median

<sup>3</sup>This \$0 median is the result of 51 percent of Black households in the lowest quintile having median net worth that is either negative or zero while 49 percent of Black households in this lowest income quintile have positive net worth.

net worth of \$13,571 in 1988 (approximately one-fourth that of married-couple households), while male-maintained households had the lowest net worth of \$13,053 in 1988 (approximately one-fifth that of married-couple households).<sup>4</sup>

The similarity in net worth of these households reflects different factors. Female householders tend to be older than male householders. Male- and female-maintained households had median monthly incomes of \$1,661 and \$1,109, respectively. (In contrast, married-couple households had a median monthly income of \$2,566.)

When net worth levels are compared within age groups, households maintained by a female less than 55 years of age had significantly lower

<sup>4</sup>The net worth of female- and male-maintained households were not significantly different in 1988.

net worth totals than their male counterparts. (For the 55 to 64 years and 65 years and over age groups, these differences were not statistically significant). The age and household type with the lowest net worth was that of female householders under 35 years of age (\$1,378 in 1988).

Finally, the distribution of types of households (married-couple, male

householder, or female householder) among White, Black, and Hispanic households may also account for part of the difference in median net worth between White and Black households (\$43,279 vs \$4,169). In 1988 only 35 percent of Black households were married-couple households, whereas approximately 60 percent of White households were married-couple households.

#### For Further Information See:

Current Population Report, P-70, No. 22, *Household Wealth and Asset Ownership: 1988*.

#### Contact:

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# The Elderly Population

## Marital status and living arrangements of the elderly vary greatly.

For elderly men, the likelihood of being married declines only somewhat until age 85.<sup>1</sup> In 1990, 78 percent of men 65 to 74 years ("young old") and 71 percent of men 75 to 84 years ("aged") lived with their wives, but only 47 percent of men 85 years and over ("oldest old") did so. For

elderly women, their likelihood of living with their husbands decreases sharply

with age: 51 percent of young-old women, 28 percent of aged women, and only 10 percent of oldest-old women lived with their husbands in 1990. Elderly Blacks and Whites differ significantly in their marital status. In 1990, for example, 76 percent of elderly White men were married, compared with 54 percent of elderly Black men. Elderly White women were also more likely to be married (41 percent) than elderly Black women (25 percent). About 54 percent of elderly Black women, 48 percent of elderly White women, and 42 percent of elderly Hispanic women were widowed (the difference between elderly Hispanic and White women was not statistically significant). About 80 percent of all oldest-old women were widowed.

Elderly men are more likely than elderly women to live in

family groups,<sup>2</sup> even at advanced ages. About 82 percent of elderly men lived in family groups in 1990, compared with 56 percent of elderly women. Among the noninstitutionalized oldest old, 68 percent of men, but only 38 percent of women lived in family groups. Only 2 percent of all persons aged 65 to 84 lived with the families of their adult children, but 9 percent of the oldest old did so.

An increasing number of elderly are living alone. In 1990, 13 percent more young-old people were living alone than in 1980, and for those aged 75 and over, the

<sup>2</sup>A family group is two or more persons (not necessarily including a householder) residing together, and related by birth, marriage, or adoption. A household may be composed of one such group, more than one, or none at all. The count of family groups includes family households, related subfamilies, and unrelated subfamilies.

### Elderly population in 1989—

	Number	Percent change of persons 1980-89
<b>65 and over:</b>	31.0 million	+20.5%
White:	27.8 million	+19.4%
Black:	2.6 million	+21.3%
Hispanic (of any race):	1.1 million	+49.4%
<b>65 to 74:</b>	18.2 million	+16.2%
75 to 84:	9.8 million	+25.4%
85 and over:	2.9 million	+34.0%

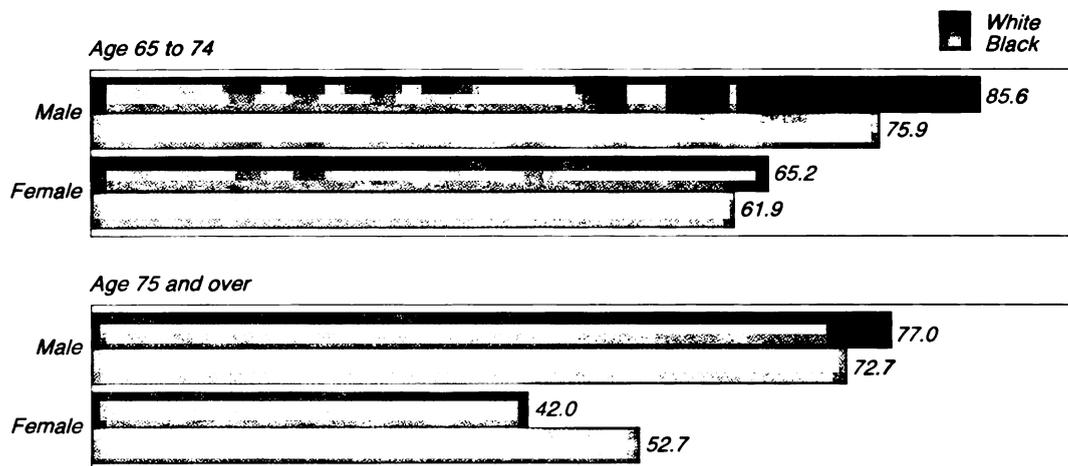
### Percent of persons 65 and over below the poverty level in 1989—11.4%

Men:	7.8%
Women:	13.9%
White:	9.6%
Black:	30.8%
Hispanic (of any race):	20.6%

elderly women, their likelihood of living with their husbands decreases sharply

<sup>1</sup>Data are for the noninstitutionalized elderly.

Figure 22.  
**Persons 65 and Over in Family Groups, by Sex and Race: 1990**  
(In percent)



increase was 38 percent (the increases were mainly due to a larger number of persons in those age groups in 1990). About 57 percent of oldest-old women lived alone in 1990, compared with 28 percent of oldest-old men.

#### Five percent of America's children live in households maintained by their grandparents.

In 1990, 3,155,000 grandchildren (5 percent of all children under 18 years) lived in homes maintained by their grandparents (of any age). Of these grandchildren, 15 percent had both parents living with them as well, 50 percent had only their mother present, 6 percent had only the father present, and 30 percent had no parents present.

Black children were more likely to live in their grandparents' home (12 percent) than were White children (4 percent); they were also

more likely to be living with only the grandparents (38 percent versus 25 percent). Among Hispanic children, 6 percent lived in their grandparents' home, of whom 21 percent lived with only their grandparents (a proportion not statistically different from that for Whites).

#### Educational attainment is increasing among the elderly.

In 1989, 15.9 million elderly people had a high school diploma, compared with 9.9 million in 1980. This increase is largely due to the higher educational levels of those who entered the 65-and-over group during the 1980's. The educational attainment of the young old increased from 45 percent who had completed 4 years of high school or more in 1980 to 60 percent in 1989. The proportions of those 75 and over with this level of education increased from 34

percent in 1980 to 46 percent in 1989.

The educational levels of elderly Blacks also increased from 1980 to 1989. Among young-old Blacks, the proportion who completed 4 years of high school or more increased from 21 percent to 27 percent, and the proportion 75 years and over at this attainment level increased from 10 percent to 21 percent. Education among elderly Hispanics also increased: 28 percent had a high school education or more in 1989, compared with 17 percent in 1980.

#### Net worth of elderly householders tends to decline with age.

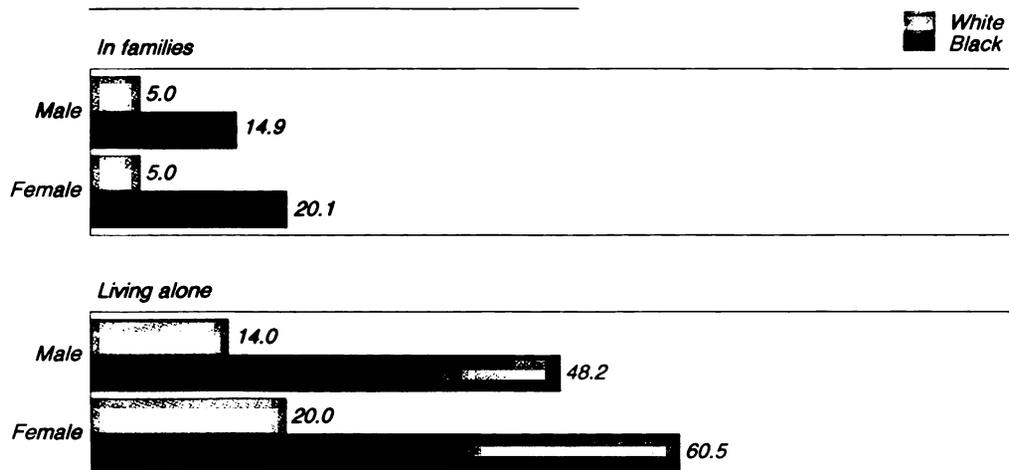
People's assets tend to increase during their working lives, and then decline during retirement as assets are used to replace wages. In 1988, median net worth (assets minus debts) of households was highest—

\$80,032—for those in which the householder was 55 to 64 years old. Median net worth of households with householders 65 and over was \$73,471, and for those with householders 75 and over, it was \$61,491.

The median net worth of households with elderly White householders was \$81,648, and that of households with elderly Black householders, \$22,210. Households with elderly Hispanic householders had a median net worth of \$40,371.

Elderly married-couple households had a higher median net worth, \$124,419 (\$45,890 excluding home equity) than did other household types maintained by an elderly person. Households maintained by unmarried elderly males had a median net worth of \$48,883 (\$15,914 excluding home equity); households maintained by unmarried elderly women had a median net worth of \$47,283 (\$10,693 excluding home equity), not significantly different from that for households with unmarried elderly male householders.

Figure 23.  
**Persons 65 and Over With Income Below Poverty Level, by Sex and Race: 1989**  
(In percent)



#### For Further Information See:

Cynthia Taeuber, "Diversity: The Dramatic Reality" in Bass, Scott A., Kutza, Elizabeth A., and Torres-Gil, Fernando M., *Diversity in Aging* (Glenview, IL, Scott, Foresman and Company, 1990), Chapter 1 (chapter available from the Census Bureau).

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Appendix A.

# Summary Tables

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Table A-1.  
**Summary of Annual Data on Demographic, Social, and Economic Characteristics: 1980-90  
 and 1970**

(See table A-2 for data on income and poverty. Estimates for 1980 to 1990 are consistent with the 1980 census count and do not reflect the results of the 1990 census. See Appendix B, Source and Reliability of Data)

Line no.	Subject <sup>1</sup>	Population universe <sup>2</sup>	Unit	Date or period	1990	1989
<b>POPULATION (beginning of year)</b>						
1	Total (including Armed Forces overseas) .	Total	Thousands	Jan. 1	250,122	247,617
2	Percent increase during year <sup>3</sup> . . . . .	"	Percent	Annual	(NA)	1.01
3	Resident . . . . .	Resident	Thousands	Jan. 1	249,605	247,098
4	Civilian . . . . .	Civilian	"	"	247,927	245,415
<b>POPULATION (mid-year)</b>						
5	Total (including Armed Forces overseas) .	Total	Thousands	July 1	251,394	248,762
6	Resident . . . . .	Resident	"	"	250,885	248,239
7	Civilian . . . . .	Civilian	"	"	249,245	246,552
<b>COMPONENTS OF POPULATION CHANGE</b>						
8	Total increase <sup>3</sup> . . . . .	Total	Thousands	Annual	(NA)	2,505
9	Natural increase <sup>3</sup> . . . . .	"	"	"	(NA)	1,822
10	Births <sup>3</sup> . . . . .	"	"	"	(NA)	3,977
11	Deaths <sup>3</sup> . . . . .	"	"	"	(NA)	2,155
12	Net civilian immigration . . . . .	"	"	"	(NA)	682
Rate per 1,000 mid-year population:						
13	Total increase <sup>3</sup> . . . . .	"	Rate	"	(NA)	10.1
14	Natural increase <sup>3</sup> . . . . .	"	"	"	(NA)	7.3
15	Births <sup>3</sup> . . . . .	"	"	"	(NA)	16.0
16	Deaths <sup>3</sup> . . . . .	"	"	"	(NA)	8.7
17	Net civilian immigration . . . . .	"	"	"	(NA)	2.7
<b>FARM RESIDENT POPULATION</b>						
18	Current farm definition <sup>5</sup> . . . . .	Civ.nonin.	Thousands	Ann.avg. <sup>6</sup>	4,591	4,801
19	Previous farm definition <sup>5</sup> . . . . .	"	"	"	(NA)	(NA)
<b>SEX AND AGE</b>						
20	Male . . . . .	Total	Thousands	July 1	(NA)	121,445
21	Female . . . . .	"	"	"	(NA)	127,317
22	Under 18 years . . . . .	"	"	"	(NA)	64,083
23	Under 5 years . . . . .	"	"	"	(NA)	18,752
24	5 to 13 years . . . . .	"	"	"	(NA)	31,834
25	14 to 17 years . . . . .	"	"	"	(NA)	13,496
26	18 to 44 years . . . . .	"	"	"	(NA)	107,197
27	18 to 24 years . . . . .	"	"	"	(NA)	26,564
28	25 to 34 years . . . . .	"	"	"	(NA)	44,048
29	35 to 44 years . . . . .	"	"	"	(NA)	36,584
30	45 to 64 years . . . . .	"	"	"	(NA)	46,498
31	45 to 54 years . . . . .	"	"	"	(NA)	24,905
32	55 to 64 years . . . . .	"	"	"	(NA)	21,593
33	65 years and over . . . . .	"	"	"	(NA)	30,984
34	Male . . . . .	"	"	"	(NA)	12,636
35	Female . . . . .	"	"	"	(NA)	18,348
36	65 to 74 years . . . . .	"	"	"	(NA)	18,182
37	75 to 84 years . . . . .	"	"	"	(NA)	9,761
38	85 years and over . . . . .	"	"	"	(NA)	3,042

										Change <sup>1</sup>				Line No.
										1980-90			1970-80	
1988	1987	1986	1985	1984	1983	1982	1981	1980	1970	Unit	Period	Amount		
245,208	242,841	240,532	238,207	235,961	233,736	231,405	229,033	226,451	203,849	Percent	80-90	+10.5	+11.1	1
0.98	0.97	0.96	0.98	0.95	0.95	1.01	1.04	1.14	1.28	*Pct.pt.	80-89	-0.13	-0.14	2
244,689	242,324	240,004	237,677	235,444	233,217	230,893	228,542	225,945	202,717	Percent	80-90	+10.5	+11.5	3
242,959	240,582	238,304	235,994	233,763	231,552	229,247	226,918	224,374	200,466	"	"	+10.5	+11.9	4
246,307	243,942	241,625	239,279	237,001	234,799	232,520	230,138	227,757	205,052	Percent	80-90	+10.4	+11.1	5
245,785	243,427	241,107	238,736	236,477	234,284	231,996	229,637	227,255	203,984	"	"	+10.4	+11.4	6
244,103	241,688	239,386	237,031	234,762	232,589	230,327	227,989	225,651	201,895	"	"	+10.5	+11.8	7
2,409	2,367	2,309	2,325	2,246	2,224	2,332	2,371	2,582	2,617	Percent	80-89	-3.0	-1.3	8
1,742	1,686	1,651	1,673	1,629	1,619	1,705	1,651	1,622	1,812	"	"	+12.3	-10.5	9
3,913	3,809	3,757	3,761	3,669	3,639	3,681	3,629	3,612	3,739	"	"	+10.1	-3.4	10
2,171	2,124	2,106	2,087	2,040	2,020	1,975	1,979	1,990	1,927	"	"	+8.3	+3.3	11
667	683	658	650	615	605	626	718	845	438	"	"	-19.3	+92.9	12
9.8	9.7	9.6	9.7	9.5	9.5	10.0	10.3	11.3	12.8	In rate	80-89	-1.2	-1.5	13
7.1	6.9	6.8	7.0	6.9	6.9	7.3	7.2	7.1	8.8	"	"	+0.2	-1.7	14
15.9	15.6	15.5	15.7	15.5	15.5	15.8	15.8	15.9	18.2	"	"	+0.1	-2.3	15
8.8	8.7	8.7	8.7	8.6	8.6	8.5	8.6	8.7	9.4	"	"	-	-0.7	16
2.7	2.8	2.7	2.7	2.6	2.6	2.7	3.1	3.7	2.1	"	"	-1.0	+1.6	17
4,951	4,986	5,226	5,355	5,754	5,787	5,628	5,850	6,051	(NA)	Percent	80-90	-24.1	(NA)	18
(NA)	(NA)	(NA)	(NA)	(NA)	7,029	6,880	7,014	7,241	9,712	"	80-83	-2.9	-25.4	19
120,189	118,997	117,830	116,648	115,494	114,385	113,245	112,064	110,888	100,354	Percent	80-89	+9.5	+10.5	20
126,118	124,945	123,795	122,631	121,507	120,414	119,275	118,074	116,869	104,698	"	"	+8.9	+11.6	21
63,820	63,559	63,302	62,980	62,773	62,781	62,953	63,285	63,695	69,762	"	"	+0.6	-8.7	22
18,432	18,267	18,154	18,004	17,830	17,651	17,298	16,931	16,458	17,166	"	"	+13.9	-4.1	23
31,405	30,824	30,351	30,110	30,238	30,410	30,614	30,754	31,095	36,672	"	"	+2.4	-15.2	24
13,983	14,468	14,797	14,865	14,704	14,720	15,041	15,599	16,142	15,924	"	"	-16.4	+1.4	25
106,109	105,232	104,091	102,825	101,439	99,914	98,139	96,047	93,843	73,184	"	"	+14.2	+28.2	26
26,885	27,335	27,967	28,749	29,391	29,943	30,283	30,428	30,350	24,712	"	"	-12.5	+22.8	27
43,880	43,515	42,979	42,238	41,430	40,602	39,741	39,159	37,626	25,323	"	"	+17.1	+48.6	28
35,344	34,382	33,145	31,839	30,619	29,369	28,115	26,460	25,868	23,150	"	"	+41.4	+11.7	29
46,004	45,310	45,058	44,934	44,818	44,680	44,602	44,569	44,515	41,999	"	"	+4.5	+6.0	30
24,172	23,285	22,823	22,597	22,502	22,446	22,488	22,614	22,754	23,317	"	"	+9.5	-2.4	31
21,832	22,025	22,234	22,337	22,316	22,234	22,114	21,955	21,761	18,682	"	"	-0.8	+16.5	32
30,374	29,841	29,174	28,540	27,971	27,426	26,825	26,235	25,704	20,107	"	"	+20.5	+27.8	33
12,355	12,119	11,820	11,537	11,289	11,063	10,811	10,575	10,366	8,413	"	"	+21.9	+23.2	34
18,018	17,721	17,354	17,003	16,682	16,363	16,014	15,661	15,338	11,693	"	"	+19.6	+31.2	35
17,906	17,674	17,334	17,010	16,740	16,495	16,198	15,915	15,653	12,493	"	"	+16.2	+25.3	36
9,526	9,302	9,062	8,836	8,616	8,399	8,183	7,971	7,782	6,183	"	"	+25.4	+25.9	37
2,942	2,865	2,778	2,695	2,615	2,531	2,444	2,350	2,269	1,430	"	"	+34.1	+58.7	38

Table A-1.  
**Summary of Annual Data on Demographic, Social, and Economic Characteristics: 1980-90  
 and 1970—Con.**

(See table A-2 for data on income and poverty. Estimates for 1980 to 1990 are consistent with the 1980 census count and do not reflect the results of the 1990 census. See Appendix B, Source and Reliability of Data)

Line no.	Subject <sup>1</sup>	Population universe <sup>2</sup>	Unit	Date or period	1990	1989
<b>SEX AND AGE—Continued</b>						
Percent distribution:						
39	Under 18 years.....	Total	Percent	July 1	(NA)	25.8
40	18 to 44 years.....	"	"	"	(NA)	43.1
41	45 to 64 years.....	"	"	"	(NA)	18.7
42	65 years and over.....	"	"	"	(NA)	12.5
Median age:						
43	Total.....	"	Years	"	(NA)	32.6
44	Male.....	"	"	"	(NA)	31.5
45	Female.....	"	"	"	(NA)	33.8
Age dependency ratio:						
46	Total <sup>7</sup> .....	"	Ratio	"	(NA)	61.9
47	Youth <sup>7</sup> .....	"	"	"	(NA)	41.7
48	Elderly <sup>7</sup> .....	"	"	"	(NA)	20.2
Sex ratio:						
49	Total (males per 100 females).....	"	Ratio	"	(NA)	95.4
50	65 years and over (males per 100 females).....	"	"	"	(NA)	68.9
<b>FERTILITY AND MORTALITY</b>						
51	Total fertility rate <sup>8</sup> .....	Resident	Rate	Annual	(NA)	<sup>P</sup> 2,002
52	General fertility rate <sup>9</sup> .....	"	"	"	<sup>P</sup> 71.1	<sup>P</sup> 68.8
Lifetime births expected per 1,000						
53	wives 18 to 24 years old.....	Civ.nonin.	"	June	2,244	(NA)
54	Births to unmarried women <sup>11</sup> .....	Resident	Thousands	Annual	(NA)	(NA)
Per 1,000 unmarried women 15 to 44						
55	years old <sup>11</sup> .....	"	Rate	"	(NA)	(NA)
56	Percent of total births <sup>11</sup> .....	"	Percent	"	(NA)	(NA)
Average life expectancy at birth:						
57	Both sexes.....	"	Years	"	(NA)	<sup>P</sup> 75.2
58	Male.....	"	"	"	(NA)	<sup>P</sup> 71.8
59	Female.....	"	"	"	(NA)	<sup>P</sup> 78.5
60	Infant mortality rate (under age 1) per 1,000 live births.....	"	Rate	"	<sup>P</sup> 9.1	<sup>P</sup> 9.7
<b>MARRIAGE AND DIVORCE</b>						
61	Median age at first marriage - males.....	Civ.nonin+	Years	March	26.1	26.2
62	Median age at first marriage - females.....	"	"	"	23.9	23.8
Single (never married) males 20 to 24						
63	years old.....	"	Percent	"	79.3	77.4
Single (never married) females 20 to 24						
64	years old.....	"	"	"	62.8	62.5
Divorced persons per 1,000 married persons, spouse present.....						
65	.....	"	Rate	"	142	138
66	Marriages.....	Resident	Thousands	Annual	<sup>P</sup> 2,448	<sup>P</sup> 2,404
Marriage rate per 1,000 unmarried women <sup>12</sup> .....						
67	.....	"	Rate	"	(NA)	(NA)
Per 1,000 unmarried women 15 to 44						
68	years old.....	"	"	"	(NA)	(NA)
First marriages per 1,000 never married women <sup>12</sup> .....						
69	.....	"	"	"	(NA)	(NA)
Remarriages per 1,000 divorced women <sup>12</sup> .....						
70	.....	"	"	"	(NA)	(NA)

										Change <sup>1</sup>				Line No.
										1980-90			1970-80	
1988	1987	1986	1985	1984	1983	1982	1981	1980	1970	Unit	Period	Amount		
25.9	26.1	26.2	26.3	26.5	26.7	27.1	27.5	28.0	34.0	<sup>4</sup> Pct.pt.	80-89	-2.2	-6.0	39
43.1	43.1	43.1	43.0	42.8	42.6	42.2	41.7	41.2	35.7	"	"	+1.9	+5.5	40
18.7	18.6	18.6	18.8	18.9	19.0	19.2	19.4	19.5	20.5	"	"	-0.8	-1.0	41
12.3	12.2	12.1	11.9	11.8	11.7	11.5	11.4	11.3	9.8	"	"	+1.2	+1.5	42
32.3	32.0	31.7	31.5	31.2	30.9	30.6	30.3	30.0	27.9	Years	80-89	+2.6	+2.1	43
31.2	30.9	30.6	30.3	29.9	29.6	29.4	29.1	28.8	26.6	"	"	+2.7	+2.2	44
33.5	33.2	32.9	32.7	32.4	32.1	31.8	31.5	31.3	29.2	"	"	+2.5	+2.1	45
61.9	62.0	62.0	61.9	62.0	62.4	62.9	63.7	64.6	78.0	In ratio	80-89	-2.7	-13.4	46
42.0	42.2	42.4	42.6	42.9	43.4	44.1	45.0	46.0	60.6	"	"	-4.3	-14.6	47
20.0	19.8	19.6	19.3	19.1	19.0	18.8	18.7	18.6	17.5	"	"	+1.6	+1.1	48
95.3	95.2	95.2	95.1	95.1	95.0	94.9	94.9	94.9	95.9	In ratio	80-89	+0.5	-1.0	49
68.6	68.4	68.1	67.9	67.7	67.6	67.5	67.5	67.6	71.9	"	"	+1.3	-4.3	50
1,932	1,871	1,836	1,843	1,806	1,803	1,829	1,815	1,840	2,480	Percent	80-89	+8.8	-25.8	51
67.2	65.7	65.4	66.2	65.4	65.8	67.3	67.4	68.4	87.9	"	80-90	+3.9	-22.2	52
2,218	2,206	2,270	2,183	(NA)	2,225	2,096	2,162	2,134	<sup>10</sup> 2,375	"	"	+5.2	<sup>10</sup> -10.1	53
1,005	933	878	828	770	738	715	687	666	399	"	80-88	+50.9	+66.9	54
38.6	36.1	34.3	32.8	31.0	30.4	30.0	29.6	29.4	26.4	"	"	+31.3	+11.4	55
25.7	24.5	23.4	22.0	21.0	20.3	19.4	18.9	18.4	10.7	<sup>4</sup> Pct.pt.	"	+7.3	+7.7	56
74.9	75.0	74.8	74.7	74.7	74.6	74.5	74.2	73.7	70.8	Years	80-89	+1.5	+2.9	57
71.5	71.5	71.3	71.2	71.2	71.0	70.9	70.4	70.0	67.1	"	"	+1.8	+2.9	58
78.3	78.4	78.3	78.2	78.2	78.1	78.1	77.8	77.4	74.7	"	"	+1.1	+2.7	59
10.0	10.1	10.4	10.6	10.8	11.2	11.5	11.9	12.6	20.0	Percent	80-90	-27.8	-37.0	60
25.9	25.8	25.7	25.5	25.4	25.4	25.2	24.8	24.7	23.2	Years	80-90	+1.4	+1.5	61
23.6	23.6	23.1	23.3	23.0	22.8	22.5	22.3	22.0	20.8	"	"	+1.9	+1.2	62
77.7	77.7	75.5	75.6	74.8	73.2	72.0	69.5	68.8	54.7	<sup>4</sup> Pct.Pt.	"	+10.5	+14.1	63
61.1	608	57.9	58.5	56.9	55.5	53.4	51.9	50.2	35.8	"	"	+12.6	+14.4	64
133	130	131	128	121	114	114	109	100	47	Percent	"	+42.0	+112.8	65
<sup>2</sup> 3,389	2,403	2,407	2,413	2,477	2,446	2,456	2,422	2,390	2,159	Percent	80-90	+2.4	+10.7	66
(NA)	55.7	56.2	57.0	59.5	59.9	61.4	61.7	61.4	76.5	"	80-87	-9.3	-19.7	67
(NA)	92.4	93.9	94.9	99.0	99.3	101.9	103.1	102.6	140.2	"	"	-9.9	-26.8	68
(NA)	58.9	59.7	61.5	63.5	63.8	66.0	64.9	66.0	93.4	"	"	-10.8	-29.3	69
(NA)	80.7	79.5	81.8	87.3	91.6	94.4	96.3	91.3	123.3	"	"	-11.6	-26.0	70

Table A-1.  
**Summary of Annual Data on Demographic, Social, and Economic Characteristics: 1980-90  
 and 1970—Con.**

(See table A-2 for data on income and poverty. Estimates for 1980 to 1990 are consistent with the 1980 census count and do not reflect the results of the 1990 census. See Appendix B, Source and Reliability of Data)

Line no.	Subject <sup>1</sup>	Population universe <sup>2</sup>	Unit	Date or period	1990	1989
<b>MARRIAGE AND DIVORCE—Continued</b>						
71	Divorces . . . . .	Resident	Thousands	Annual	P1,175	P1,163
	Divorce rate per 1,000 married women <sup>12</sup> . . . . .	"	Rate	"	(NA)	(NA)
<b>HOUSEHOLDS</b>						
73	Total households . . . . .	Civ.nonin+	Thousands	March	93,347	92,830
Average population per household:						
74	Total . . . . .	"	"	"	2.63	2.62
75	Under 18 years . . . . .	"	"	"	0.69	0.69
76	18 years and over . . . . .	"	"	"	1.94	1.93
77	Family households . . . . .	"	"	"	66,090	65,837
78	Married-couple family . . . . .	"	"	"	52,317	52,100
79	With own children under 18 years . . . . .	"	"	"	24,537	24,735
80	Other family, male householder . . . . .	"	"	"	2,884	2,847
81	With own children under 18 years . . . . .	"	"	"	1,153	1,068
82	Other family, female householder . . . . .	"	"	"	10,890	10,890
83	With own children under 18 years . . . . .	"	"	"	6,599	6,519
84	Nonfamily households . . . . .	"	"	"	27,257	26,994
85	Male householder . . . . .	"	"	"	11,606	11,874
86	Living alone . . . . .	"	"	"	9,049	9,193
87	Female householder . . . . .	"	"	"	15,651	15,120
88	Living alone . . . . .	"	"	"	13,950	13,515
Percent distribution of households by type:						
89	Family households . . . . .	"	Percent	"	70.8	70.9
90	Married-couple family . . . . .	"	"	"	56.0	56.1
91	Other family, male householder . . . . .	"	"	"	3.1	3.1
92	Other family, female householder . . . . .	"	"	"	11.7	11.7
93	Nonfamily households . . . . .	"	"	"	29.2	29.1
94	Male householder . . . . .	"	"	"	12.4	12.8
95	Female householder . . . . .	"	"	"	16.8	16.3
Percent distribution of households by size:						
96	One person . . . . .	"	"	"	24.6	24.5
97	Two persons . . . . .	"	"	"	32.3	32.3
98	Three persons . . . . .	"	"	"	17.3	17.5
99	Four persons . . . . .	"	"	"	15.5	15.7
100	Five or more persons . . . . .	"	"	"	10.3	10.0
<b>SCHOOL ENROLLMENT</b>						
101	All levels, 3 to 34 years old . . . . .	Civ.nonin.	Thousands	October	(NA)	59,236
102	Nursery school . . . . .	"	"	"	(NA)	2,877
	Kindergarten and elementary school (1 to 8) . . . . .	"	"	"	(NA)	32,505
103	Percent private . . . . .	"	Percent	"	(NA)	10.2
104	High school (1 to 4) . . . . .	"	Thousands	"	(NA)	12,786
105	Percent private . . . . .	"	Percent	"	(NA)	6.3
106	College (under age 35) . . . . .	"	Thousands	"	(NA)	11,068
107	Male . . . . .	"	"	"	(NA)	5,234
108	Percent part-time . . . . .	"	Percent	"	(NA)	28.0
109	Female . . . . .	"	Thousands	"	(NA)	5,835
110	Percent part-time . . . . .	"	Percent	"	(NA)	30.8
111						

										Change <sup>1</sup>				Line No.
										1980-90			1970-80	
1988	1987	1986	1985	1984	1983	1982	1981	1980	1970	Unit	Period	Amount		
P1,183	1,166	1,178	1,190	1,169	1,158	1,170	1,213	1,189	708	Percent	80-90	-1.2	+67.9	71
(NA)	20.8	21.2	21.7	21.5	21.3	21.7	22.6	22.6	14.9	"	80-87	-8.0	+51.7	72
91,066	89,479	88,458	86,789	85,407	83,918	82,527	82,368	80,776	63,401	Percent	80-90	+15.6	+27.4	73
2.64	2.66	2.67	2.69	2.71	2.73	2.72	2.73	2.76	3.14	"	"	-4.7	-12.1	74
0.70	0.71	0.71	0.72	0.73	0.74	0.75	0.76	0.79	1.09	"	"	-1.3	-27.5	75
1.94	1.96	1.96	1.97	1.98	1.99	1.97	1.96	1.97	2.05	"	"	-1.5	-3.9	76
65,133	64,491	63,558	62,706	61,997	61,393	61,019	60,309	59,550	51,456	"	"	+11.0	+15.7	77
51,809	51,537	50,933	50,350	50,090	49,908	49,630	49,294	49,112	44,728	"	"	+6.5	+9.8	78
24,600	24,645	24,630	24,210	24,339	24,363	24,465	24,927	24,961	25,532	"	"	-1.7	-2.2	79
2,715	2,510	2,414	2,228	2,030	2,016	1,986	1,933	1,733	1,228	"	"	+66.4	+41.1	80
1,047	955	935	896	799	737	679	666	616	341	"	"	+87.2	+80.6	81
10,608	10,445	10,211	10,129	9,878	9,469	9,403	9,082	8,705	5,500	"	"	+25.1	+58.3	82
6,273	6,297	6,105	6,006	5,907	5,718	5,868	5,634	5,445	2,858	"	"	+21.2	+90.5	83
25,933	24,988	24,900	24,082	23,410	22,525	22,508	22,059	21,226	11,945	"	"	+28.4	+77.7	84
11,310	10,652	10,648	10,114	9,752	9,514	9,457	9,279	8,807	4,063	"	"	+31.8	+116.8	85
8,788	8,246	8,285	7,922	7,529	7,451	7,482	7,253	6,966	3,532	"	"	+29.9	+97.2	86
14,624	14,336	14,252	13,968	13,658	13,011	13,051	12,780	12,419	7,882	"	"	+26.0	+57.6	87
13,101	12,881	12,893	12,680	12,425	11,799	11,872	11,683	11,330	7,319	"	"	+23.1	+54.8	88
71.5	72.1	71.9	72.3	72.6	73.2	73.1	73.2	73.7	81.2	<sup>4</sup> Pct.pt.	"	-2.9	-7.5	89
56.9	57.6	57.6	58.0	58.6	59.5	59.4	59.8	60.8	70.5	"	"	-4.8	-9.7	90
3.0	2.8	2.7	2.6	2.4	2.4	2.4	2.3	2.1	1.9	"	"	+1.0	+0.2	91
11.6	11.7	11.5	11.7	11.6	11.3	11.3	11.0	10.8	8.7	"	"	+0.9	+2.1	92
28.5	27.9	28.1	27.7	27.4	26.8	26.9	26.8	26.3	18.8	"	"	+2.9	+7.5	93
12.4	11.9	12.0	11.7	11.4	11.3	11.3	11.3	10.9	6.4	"	"	+1.5	+4.5	94
16.1	16.0	16.1	16.1	16.0	15.5	15.6	15.5	15.4	12.4	"	"	+1.4	+3.0	95
24.0	23.6	23.9	23.7	23.4	22.9	23.2	23.0	22.7	17.1	"	"	+1.9	+5.6	96
32.2	32.0	31.4	31.6	31.5	31.5	31.7	31.3	31.4	28.9	"	"	+0.9	+2.5	97
17.7	18.1	18.2	17.8	17.7	17.6	17.5	17.7	17.5	17.3	"	"	-0.2	+0.2	98
15.5	15.6	15.6	15.7	15.9	15.9	15.4	15.5	15.7	15.8	"	"	-0.2	-0.1	99
10.5	10.7	10.9	11.2	11.5	12.1	12.2	12.5	12.8	20.9	"	"	-2.5	-8.1	100
58,847	58,891	58,153	58,014	57,313	57,745	57,905	58,390	58,953	60,357	Percent	80-89	+0.5	-2.3	101
2,639	2,587	2,554	2,491	2,354	2,350	2,153	2,058	2,031	1,096	"	"	+41.7	+85.3	102
32,181	31,542	31,082	30,681	30,322	30,559	30,711	30,956	31,513	37,133	"	"	+3.1	-15.1	103
10.3	10.7	11.6	11.9	10.7	11.9	11.7	11.6	11.5	12.1	<sup>4</sup> Pct.pt.	"	-1.3	-0.6	104
13,093	13,647	13,912	13,979	13,777	14,010	14,123	14,642	14,935	14,715	Percent	"	-14.4	+1.5	105
7.6	7.8	8.4	8.7	7.7	8.7	7.9	7.9	(NA)	8.0	<sup>4</sup> Pct.pt.	80-89	-1.6	<sup>13</sup> -0.1	106
10,937	10,918	10,605	10,863	10,859	10,824	10,919	10,734	10,473	7,413	Percent	80-89	+5.7	+41.3	107
5,223	5,405	5,248	5,345	5,513	5,504	5,409	5,372	5,205	4,401	"	"	+0.6	+18.3	108
27.2	27.9	27.3	26.1	25.1	26.6	25.7	27.2	26.7	21.0	<sup>4</sup> Pct.pt.	"	-0.7	+5.7	109
5,714	5,513	5,357	5,518	5,345	5,321	5,510	5,363	5,268	3,013	Percent	"	+10.8	+74.8	110
30.6	33.6	31.1	31.8	31.0	31.0	32.5	31.8	33.4	24.1	<sup>4</sup> Pct.pt.	"	-2.6	+9.3	111

Table A-1.  
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 and 1970—Con.**

(See table A-2 for data on income and poverty. Estimates for 1980 to 1990 are consistent with the 1980 census count and do not reflect the results of the 1990 census. See Appendix B, Source and Reliability of Data)

Line no.	Subject <sup>1</sup>	Population universe <sup>2</sup>	Unit	Date or period	1990	1989
<b>SCHOOL ENROLLMENT—Continued</b>						
112	College, 35 years old and over.....	Civ.nonin.	Thousands	October	(NA)	2,112
113	Male.....	"	"	"	(NA)	716
114	Percent part-time.....	"	Percent	"	(NA)	73.6
115	Female.....	"	Thousands	"	(NA)	1,396
116	Percent part-time.....	"	Percent	"	(NA)	74.3
<b>YEARS OF SCHOOL COMPLETED, 25 TO 34 YEARS OLD</b>						
117	High school graduates <sup>14</sup> .....	Civ.nonin.+	Percent	March	86.2	86.6
118	College graduates <sup>15</sup> .....	"	"	"	23.9	24.2
119	Male.....	"	"	"	24.3	24.9
120	Female.....	"	"	"	23.5	23.5
<b>LABOR FORCE</b>						
121	Civilian labor force, total.....	Civ.nonin.	Thousands	Ann.avg.	124,787	123,869
122	Males.....	"	"	"	68,234	67,840
123	Females.....	"	"	"	56,554	56,030
124	Employment, total.....	"	"	"	117,914	117,342
125	Male.....	"	"	"	64,435	64,315
126	Female.....	"	"	"	53,479	53,027
127	Unemployment, total.....	"	"	"	6,874	6,528
128	Male.....	"	"	"	3,799	3,525
129	Female.....	"	"	"	3,075	3,003
130	Unemployment rate, total.....	"	Percent	"	5.5	5.3
131	Males, 20 years and over.....	"	"	"	4.9	4.5
132	Females, 20 years and over.....	"	"	"	4.8	4.7
133	Both sexes, 16 to 19 years.....	"	"	"	15.5	15.0
134	Married men, wife present.....	"	"	"	3.4	3.0
135	Married women, husband present.....	"	"	"	3.8	3.7
136	Female householder, no husband present.....	"	"	"	8.2	8.1

- Represents zero or rounds to zero.

NA Not available.

<sup>P</sup>Provisional.

<sup>1</sup>Data for the items on lines 18-19, 53, 61-65, and 73-136 are from the Current Population Survey. The annual estimates and the 1970-80 and post-1980 changes shown for these items are subject to sampling variability (see appendix B) and should be interpreted with particular caution. The publications cited in this report provide information on sampling variability for data from the Current Population Survey.

<sup>2</sup>The population universes included in this table are total including Armed Forces overseas, resident, civilian, civilian noninstitutional plus Armed Forces living off post or with their families on post (civ.nonin.+), and civilian noninstitutional. See also appendix B.

<sup>3</sup>Figures for total increase for 1970 and 1980 reflect the error of closure between censuses. See appendix B. Provisional data on natural increase, births, and deaths for the resident population, published in National Center for Health Statistics, Monthly Vital Statistics Report, Vol. 39, No. 12 (April 8, 1991) are shown below. The 1989 data reflect an upward revision in births after the estimates were prepared of the components of population change for 1989 (first page of this table).

Line No.	1990	1989
9	2,017	1,866
10	4,179	4,021
11	2,162	2,155
14	8.1	7.5
15	16.7	16.2
16	8.6	8.7

										Change <sup>1</sup>				
										1980-90				
1988	1987	1986	1985	1984	1983	1982	1981	1980	1970	Unit	Period	Amount	1970-80	Line No.
2,179	1,802	1,797	1,661	1,445	1,495	1,390	1,393	1,215	(NA)	Percent	80-89	+73.8	(NA)	112
727	625	600	561	476	506	490	453	412	(NA)	"	"	+73.8	(NA)	113
78.1	75.2	77.8	80.6	80.0	80.8	81.1	81.5	78.9	(NA)	<sup>4</sup> Pct.pt.	"	-5.3	(NA)	114
1,452	1,176	1,197	1,100	970	989	900	940	803	(NA)	Percent	"	+73.8	(NA)	115
80.5	79.0	78.1	81.0	82.5	80.0	79.1	80.5	84.2	(NA)	<sup>4</sup> Pct.pt.	"	-9.9	(NA)	116
6.4	86.5	86.8	86.8	86.5	86.4	86.3	85.6	85.4	73.8	<sup>4</sup> Pct.pt.	80-90	+0.8	+11.6	117
23.6	23.9	24.0	23.8	24.3	24.4	23.8	23.2	24.1	15.8	"	"	-0.2	+8.3	118
25.0	24.9	25.2	25.2	25.9	26.8	26.5	26.1	27.5	19.7	"	"	-3.2	+7.8	119
22.3	22.9	22.8	22.5	22.8	22.1	21.1	20.4	20.9	12.0	"	"	+2.6	+8.9	120
121,669	119,865	117,834	115,461	113,544	111,550	110,204	108,670	106,940	82,715	Percent	80-90	+16.7	+29.3	121
66,927	66,207	65,422	64,411	63,835	63,047	62,450	61,974	61,453	51,195	"	"	+11.0	+20.0	122
54,742	53,658	52,413	51,050	49,709	48,503	47,755	46,696	45,487	31,520	"	"	+24.3	+44.3	123
114,968	112,440	109,597	107,150	105,005	100,834	99,526	100,397	99,303	78,627	"	"	+18.7	+26.3	124
63,273	62,107	60,892	59,891	59,091	56,787	56,271	57,397	57,186	48,960	"	"	+12.7	+16.8	125
51,696	50,334	48,706	47,259	45,915	44,047	43,256	43,000	42,117	29,667	"	"	+27.0	+42.0	126
6,701	7,425	8,237	8,312	8,539	10,717	10,678	8,273	7,636	4,088	"	"	-10.0	+86.8	127
3,655	4,101	4,530	4,521	4,744	6,260	6,179	4,577	4,267	2,235	"	"	-11.0	+90.9	128
3,046	3,324	3,707	3,791	3,794	4,457	4,499	3,696	3,369	1,853	"	"	-8.7	+81.8	129
5.5	6.2	7.0	7.2	7.5	9.6	9.7	7.6	7.1	4.9	<sup>4</sup> Pct.pt.	"	-1.6	+2.2	130
4.8	5.4	6.1	6.2	6.6	8.9	8.8	6.3	5.9	3.5	"	"	-1.0	+2.4	131
4.9	5.4	6.2	6.6	6.8	8.1	8.3	6.8	6.4	4.8	"	"	-1.6	+1.6	132
15.3	16.9	18.3	18.6	18.9	22.4	23.2	19.6	17.8	15.2	"	"	-2.3	+2.6	133
3.3	3.9	4.4	4.3	4.6	6.5	6.5	4.3	4.2	2.6	"	"	-0.8	+1.6	134
3.9	4.3	5.2	5.6	5.7	7.0	7.4	5.9	5.8	4.9	"	"	-2.0	+0.9	135
8.2	9.2	9.8	10.5	10.4	12.2	11.7	10.4	9.2	5.4	"	"	-1.0	+3.8	136

<sup>4</sup>Percentage-point change.

<sup>5</sup>The current definition is persons living in rural territory on places which had, or normally would have had, sales of agricultural products or \$1,000 or more during the reporting year. The previous definition included places of 10 or more acres with sales of at least \$50 and places under 10 acres with sales of at least \$250. The 1980 estimate (current definition) of 6,051,000 is higher than the sample figure of 5,617,903 from the 1980 census.

<sup>6</sup>Before 1984, five-quarter average centered on April.

<sup>7</sup>Youth: persons under 18 years per 100 persons 18 to 64 years. Old-age: persons 65 years and over per 100 persons 18 to 64 years. Total: sum of youth and old-age.

<sup>8</sup>Lifetime births per 1,000 women implied by the age-specific childbearing rates of a single year.

<sup>9</sup>Births per 1,000 women 15 to 44 years.

<sup>10</sup>Rate for 1971 and percent change for 1971-80.

<sup>11</sup>1980 data on births to unmarried women are not totally comparable with data for 1970 due to a change in methodology. Comparable figures for 1980 are 645,000 births, a rate of 28.4, and 17.9 percent of all births. See National Center for Health Statistics, Monthly Vital Statistics Report, Vol. 31, No. 8, Supplement (November 30, 1982).

<sup>12</sup>Rates for women 15 years and over.

<sup>13</sup>Percentage-point change for 1970-81.

<sup>14</sup>Four years of high school, or more education.

<sup>15</sup>Four or more years of college.

Source: Compiled from reports published by the Bureau of the Census (lines 1-50, 51 for 1989, 53, 61-65, 73-120), the National Center for Health Statistics (lines 51 for 1970-1988, 52, 54-60, 66-72), and the Bureau of Labor Statistics (lines 121-136).

Table A-2. Summary of Annual Data on Income and Poverty: 1979-89 and 1969

(Families or persons as of March of the following year. Estimates for 1979 to 1989 are consistent with the 1980 census and do not reflect the results of the 1990 census. See Appendix B, Source and Reliability of Data)

Line No.	Subject <sup>1</sup>	Population universe <sup>2</sup>	Unit	Date or period	1989	1988
<b>INCOME<sup>3</sup></b>						
Median family income:						
1	All families .....	Civ.nonin.+	1989 dol.	Annual	34,213	33,742
2	Married-couple families.....	"	"	"	38,547	38,142
3	With one or more own children under 18	"	"	"	(NA)	(NA)
4	Female householder, no husband present..	"	"	"	16,442	16,085
5	65 years and over .....	"	"	"	20,623	20,644
Mean income per family member:						
6	All families.....	"	"	"	13,093	12,807
7	Married-couple families.....	"	"	"	14,234	13,927
8	Female householder, no husband present..	"	"	"	7,275	7,149
Mean income of persons 15 years and over <sup>4</sup> :						
9	Males with income.....	"	"	"	25,746	25,213
10	Year-round, full-time workers.....	"	"	"	34,746	34,210
11	Females with income .....	"	"	"	13,226	12,904
12	Year-round, full-time workers.....	"	"	"	22,329	22,087
<b>EARNERS</b>						
Number of earners <sup>5</sup> :						
13	All families.....	Civ.nonin.+	Thousands	Annual	66,090	65,837
14	No earners .....	"	"	"	9,439	9,438
15	One earner .....	"	"	"	18,146	18,189
16	Two earners .....	"	"	"	29,235	28,984
17	Three or more earners .....	"	"	"	9,270	9,226
Percent distribution of families by number of earners:						
18	No earners .....	"	Percent	"	14.3	14.3
19	One earner .....	"	"	"	27.5	27.6
20	Two earners .....	"	"	"	44.2	44.0
21	Three or more earners .....	"	"	"	14.0	14.0
<b>POVERTY<sup>3</sup></b>						
22	Persons below the poverty level .....	Civ.nonin.+	Thousands	Annual	31,528	31,745
Poverty rate for persons:						
23	All persons .....	"	Percent	"	12.8	13.0
24	Related children under 18 years <sup>7</sup> .....	"	"	"	19.0	19.0
25	Persons 65 years and over .....	"	"	"	11.4	12.0
26	Males 65 years and over .....	"	"	"	7.8	8.0
27	Females 65 years and over.....	"	"	"	13.9	14.9
28	Persons in female householder families, no husband present .....	"	"	"	35.9	37.2
29	Unrelated individuals (not living with any relatives) .....	"	"	"	19.2	20.6
30	Families below the poverty level.....	"	Thousands	"	6,784	6,874
Poverty rate for families:						
31	All families:	"	Percent	"	10.3	10.4
32	Female householder families, no husband present.....	"	"	"	32.2	33.4
33	All other families .....	"	"	"	5.9	5.9

<sup>1</sup>Data are from the Current Population Survey. The annual estimates and the 1969-79 and 1979-89 changes shown are subject to sampling variability (see appendix B) and should be interpreted with particular caution. The source cited for this table provides information on sampling variability for data on income and poverty.

<sup>2</sup>Civilian noninstitutional population plus Armed Forces living off post or with their families on post. See appendix B.

<sup>3</sup>Data on income and poverty are based on money income from regularly received sources (e.g., wages,

1987	1986	1985	1984	1983	1982	1981	1980	1979	1969	Change <sup>1</sup>			Line No.
										Unit	1979-89	1969-79	
33,805	33,328	31,962	31,547	30,719	30,111	30,540	31,637	33,454	31,872	Percent	+2.3	+5.0	1
38,072	37,115	35,840	35,341	34,085	33,434	34,192	34,824	36,600	33,791	"	+5.3	+8.3	2
39,695	38,848	37,280	36,688	35,065	34,879	35,768	36,577	38,783	23,946	"	(X)	+62.0	3
16,027	15,440	15,742	15,280	14,734	14,757	14,951	15,663	16,875	16,292	"	-2.6	+3.6	4
20,973	19,980	19,842	18,952	17,669	17,992	16,955	18,487	19,176	16,846	"	+7.5	+13.8	5
12,580	12,402	11,831	11,488	10,989	10,784	10,833	11,047	11,666	9,876	Percent	+12.2	+18.1	6
13,641	13,452	12,784	12,419	11,845	11,572	11,617	11,801	12,453	10,275	"	+14.3	+21.2	7
7,067	6,731	6,725	6,467	6,185	6,176	6,180	6,423	6,697	6,082	"	+8.6	+10.1	8
24,885	24,689	23,800	23,198	22,545	22,334	22,529	23,084	24,542	24,334	Percent	+4.9	+0.9	9
34,335	34,086	33,129	32,507	32,061	31,879	31,674	32,258	34,102	32,899	"	+1.9	+3.7	10
12,594	12,152	11,724	11,438	10,931	10,530	10,149	10,191	10,303	9,950	"	+28.4	+3.5	11
21,858	21,404	20,845	20,370	19,912	19,457	18,921	19,158	19,575	18,262	"	+14.1	+7.2	12
65,204	63,618	62,636	61,930	61,243	60,653	60,312	59,640	58,793	51,586	"	+12.4	+14.0	13
9,421	9,391	9,162	9,221	9,266	8,943	8,526	8,050	7,601	4,367	"	+24.2	+74.1	14
18,133	17,945	18,217	17,949	18,459	18,761	18,555	18,586	18,236	19,382	"	-0.5	-5.9	15
28,481	27,228	26,350	26,160	25,437	24,776	24,856	24,650	24,423	20,262	"	+19.7	+20.5	16
9,169	9,055	8,906	8,599	8,081	8,174	8,375	8,354	8,534	7,575	"	+8.6	+12.7	17
14.4	14.8	14.6	14.9	15.1	14.7	14.1	13.5	12.9	8.5	<sup>9</sup> Pct.Pt.	+1.4	+4.4	18
27.8	28.2	29.1	29.0	30.1	30.9	30.8	31.2	31.0	37.6	"	-3.5	-6.6	19
43.7	42.8	42.1	42.2	41.5	40.8	41.2	41.3	41.5	39.3	"	+2.7	+2.2	20
14.1	14.2	14.2	13.9	13.2	13.5	13.9	14.0	14.5	14.7	"	-0.5	-0.2	21
32,546	32,370	33,064	33,700	35,303	34,398	31,822	29,272	26,072	24,147	Percent	+20.9	+8.0	22
13.5	13.6	14.0	14.4	15.2	15.0	14.0	13.0	11.7	12.1	<sup>9</sup> Pct.Pt.	+1.1	-0.4	23
20.0	19.8	20.1	21.0	21.8	21.3	19.5	17.9	16.0	13.8	"	+3.0	+2.2	24
12.2	12.4	12.6	12.4	13.8	14.6	15.3	15.7	15.2	25.3	"	-3.8	-10.1	25
8.5	8.5	8.5	8.7	10.0	10.4	10.5	10.9	11.1	20.2	"	-3.3	-9.1	26
14.9	15.2	15.6	15.0	17.0	17.5	18.6	19.0	17.9	29.2	"	-4.0	-11.3	27
33.6	34.2	33.5	34.0	35.6	36.2	35.2	33.8	32.0	38.4	"	+3.9	-6.4	28
20.8	21.6	21.5	21.8	23.1	23.1	23.4	22.9	21.9	34.0	"	-2.7	-12.1	29
7,059	7,023	7,223	7,277	7,647	7,512	6,851	6,217	5,461	5,008	Percent	+24.2	+9.0	30
10.8	10.9	11.4	11.6	12.3	12.2	11.2	10.3	9.2	9.7	<sup>9</sup> Pct.Pt.	+1.1	-0.5	31
34.3	34.6	34.0	34.5	36.0	36.3	34.6	32.7	30.4	32.7	"	+1.8	-2.3	32
6.3	6.3	7.0	7.2	7.8	7.9	7.0	6.3	5.5	6.9	"	+0.4	-1.4	33

self-employment income, Social Security, public assistance, interest, rent, royalties, unemployment compensation, pensions, alimony, child support) before taxes and other types of deductions. Capital gains (or losses), lump sum or one-time payments such as life insurance settlements, and noncash benefits are excluded. For a detailed discussion, see source. <sup>4</sup>For 1969, persons 14 years old and over. <sup>5</sup>Before 1982, excludes families with any members in the Armed Forces. <sup>6</sup>Percentage-point change. <sup>7</sup>Excludes children in unrelated subfamilies, which are groups of two or more persons related to each other who live in a household maintained by a person to whom they are not related.

Source: U.S. Bureau of the Census, Current Population Reports, Series P-60, annual reports on income and poverty.

# Source and Reliability of Data

## Source of Data

This report includes data from the Bureau of the Census, the Bureau of Labor Statistics, and the National Center for Health Statistics. The Census Bureau data in this report, which cover a wide range of topics and years, were collected primarily in the Current Population Survey (CPS) and the Survey of Income and Program Participation (SIPP). The Bureau of Labor Statistics data are from the CPS. Data from the National Center for Health Statistics are from its registration system. The CPS deals mainly with labor force data for the civilian noninstitutional population.

**Survey estimates.** The estimation procedures used for CPS and SIPP data inflates weighted sample results to independent estimates of the civilian noninstitutional population of the United States by

age, sex, race, and Hispanic/non-Hispanic categories. These independent estimates are based on statistics from decennial censuses; statistics on births, deaths, immigration, and emigration; and statistics on the size of the Armed Forces. The estimation procedure for 1980 through 1990 data used independent estimates based on the 1980 decennial census; 1970 through 1979 data used independent estimates based on the 1970 decennial census. This change in independent estimates had relatively little impact on summary measures, such as medians and percent distributions, but did have a significant impact on levels. For example, use of the 1980 based population controls resulted in about a 2 percent increase in the civilian noninstitutional population and in the number of families and households. Thus, estimates

of levels for 1980 and later will differ from those for earlier years by more than what could be attributed to actual changes in the population. These differences could be disproportionately greater for certain population subgroups than for the total population.

The estimation procedures used for CPS and SIPP data are discussed in more detail in the reports cited at the end of the sections in this report.

**Census of Population.** Full-count data from the 1980 Census of Population were published for all States in Number of Inhabitants (PC80-1-A) and General Population Characteristics (PC80-1-B). Sample data were published in General Social and Economic Characteristics (PC80-1-C) and Detailed Population Characteristics (PC80-1-D). Data on various topics were published in Supplementary Reports (PC80-S1). More detailed data on several topics were published in Subject Reports (PC80-2).

**Table B-1.**  
**Components of Selected Population Universes:**  
**July 1, 1989**

(Numbers in thousands. These estimates are consistent with the 1980 census and do not reflect the results of the 1990 census.)

Population universe	Number	Percent
Total population including Armed Forces overseas . . . .	248,762	100.0
Armed Forces overseas . . . . .	522	0.2
Resident population . . . . .	248,239	99.8
Armed Forces in the United States <sup>1</sup> . . . . .	1,688	0.7
Civilian population . . . . .	246,552	99.1
Institutional population <sup>2</sup> . . . . .	2,996	1.2
Noninstitutional population <sup>2</sup> . . . . .	243,556	97.9
Summary of population universes		
Total population including Armed Forces overseas: .	248,762	100.0
Resident population . . . . .	248,239	99.8
Civilian population . . . . .	246,552	99.1
Civilian noninstitutional population <sup>2</sup> . . . . .	243,556	97.9

<sup>1</sup>In March 1989, an estimated 904,000 Armed Forces in the United States were living off post or with their families on post.

<sup>2</sup>Institutional population is estimated from proportions of total population residing in institutions at the time of the 1980 census, applied to current estimates of total population by age, sex, and race. Civilian noninstitutional population is computed as the difference of civilian population and institutional population.

SOURCE: Current Population Reports, Series P-25, No. 1057, *U.S. Population Estimates by Age, Sex, Race, and Hispanic Origin: 1989*.

## Reliability of Estimates

Since the CPS and SIPP estimates are based on samples, they may differ somewhat from the figures from a complete census using the same questionnaires, instructions, and enumerators. There are two types of errors possible in an estimate based on a sample survey: sampling and non-sampling. The standard errors provided in most Current Population Reports primarily indicate the magnitude of the sampling errors. They also partially measure the effect of some

nonsampling errors in response and enumeration, but do not measure any systematic biases in the data. Bias is the difference, averaged over all possible samples, between the estimate and the desired value. The accuracy of a survey result depends on the net effect of sampling and nonsampling errors. Particular care should be exercised in the interpretation of figures based on a relatively small number of cases or on small differences between estimates.

**Nonsampling variability.** As in any survey work, the results are subject to errors of response and nonreporting in addition to sampling variability. Nonsampling errors can be attributed to many sources, e.g., inability to obtain information about all cases in the sample, definitional difficulties, differences in the interpretation of questions, inability or unwillingness on the part of the respondents to provide correct information, inability to recall information, errors made in collection such as in record-

ing or coding data, errors made in processing data, errors made in estimating values for missing data, and failure to represent all units with the sample (undercoverage).

**Sampling variability.** Standard errors are primarily measures of sampling variability, that is, of the variations that occur by chance because a sample rather than the entire population is surveyed. Standard errors are not given in this report because of the wide range of topics included and the wide

variety of data sources. Standard errors may be found in the publications that are noted at the end of each section or by contacting the subject specialist.

Some statements may contain estimates followed immediately by another number. For those statements one has only to add to and subtract from the estimate that number to calculate upper and lower bounds of the 90-percent confidence interval. For example, if a statement contains the phrase "grew by 1.7 (+/-1.0) percent," the 90-percent confidence interval for the estimate, 1.7 percent, would be from 0.7 percent to 2.7 percent.

**Comparability with other data.** Data obtained from sample surveys and other sources are not entirely comparable. This is due largely to differences in interviewer training and experience and in differing survey procedures. This is an additional component of error that is not reflected in the standard errors. Therefore, caution should be used in comparing results among these sources.

The April 1, 1980, census population was about 5.2 million greater than the estimate for the same date obtained by carrying forward the 1970 census population with data on births, deaths, and legal international migration. There are several possible explanations for the difference, or "error of closure," including undocumented immigrants enumerated in the 1980 census, better coverage in the 1980 census than in the 1970 census, and duplications and erroneous enumerations in the 1980 census. For a detailed discussion, see Robert E. Fay, Jeffrey S. Passel, and

**Table B-2.**  
**Selected Population Universes, by Sex and Broad Age Group: July 1, 1989**  
(Numbers in thousands. These estimates are consistent with the 1980 census and do not reflect the results of the 1990 census.)

Population universe and age	Population			Percent of population universe		
	Total	Male	Female	Total	Male	Female
<b>Total Population Including Armed Forces Overseas</b>						
Total .....	248,762	121,445	127,317	100.0	48.8	51.2
Under 18 years .....	64,083	32,822	31,261	25.8	13.2	12.6
18 to 64 years .....	153,695	75,986	77,709	61.8	30.5	31.2
65 years and older .....	30,984	12,636	18,348	12.5	5.1	7.4
<b>Armed Forces (Worldwide)</b>						
Total .....	2,210	1,977	233	100.0	89.5	10.5
Under 18 years .....	4	3	-	0.2	0.1	-
18 to 64 years .....	2,207	1,974	233	99.8	89.3	10.5
65 years and older .....	-	-	-	-	-	-
<b>Institutional Population<sup>1</sup></b>						
Total .....	2,996	1,417	1,578	100.0	47.3	52.7
Under 18 years .....	155	108	47	5.2	3.6	1.6
18 to 64 years .....	1,112	844	268	37.1	28.2	8.9
65 years and older .....	1,729	465	1,264	57.7	15.5	42.2
<b>Civilian Noninstitutional Population<sup>1</sup></b>						
Total .....	243,556	118,050	125,506	100.0	48.5	51.5
Under 18 years .....	63,923	32,710	31,213	26.2	13.4	12.8
18 to 64 years .....	150,377	73,169	77,208	61.7	30.0	31.7
65 years and older .....	29,256	12,171	17,084	12.0	5.0	7.0

- Represents zero or rounds to zero.

<sup>1</sup>Institutional population is estimated from proportions of total population residing in institutions at the time of the 1980 census, applied to current estimates of total population by age, sex, and race. Civilian noninstitutional population is computed as the difference of civilian population and institutional population.

SOURCE: Current Population Reports, Series P-25, No. 1057, *U.S. Population Estimates by Age, Sex, Race, and Hispanic Origin: 1989*.

J. Gregory Robinson, *The Coverage of Population in the 1980 Census, 1980 Census of Population and Housing, Evaluation and Research Reports (PHC80-E-4)*, especially Chapter 3.

This report includes data for five different population universes; total population including Armed Forces overseas, resident population (census universe), civilian population, civilian noninstitutional population, plus Armed Forces living off post or with their families on post (SIPP and March CPS universes), and civilian noninstitutional population (CPS universe in months other than March).

The estimated size of the total population including Armed Forces overseas on July 1, 1989, was 248,762,000. The estimated civilian noninstitutional population on July 1, 1989, was 243,556,000 (table B-1).

The Armed Forces and the institutional population differ greatly from the total population in age-sex structure (table B-2). On July 1, 1989, males 18 to 64 years old constituted 89.3 percent of the Armed Forces population as compared with 30.5 percent of the total population, and females 65 years and over constituted 42.2 percent of the institutional population

as compared with 7.4 percent of the total population. However, these two groups together accounted for only 2.1 percent of the total population, and as a result, the civilian noninstitutional population (which accounted for 97.9 percent of the total) had an age-sex structure very similar to that of the total population. Similarly, the social and economic characteristics of the Armed Forces and of the institutional population could differ greatly from those of the total population with relatively small differences between the characteristics of the total population and of the civilian noninstitutional population.

