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How We're Changing

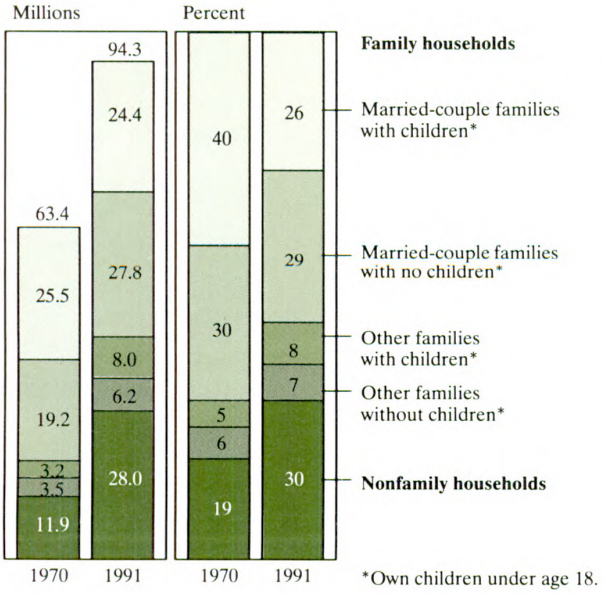
Demographic State of the Nation: 1992

This is an overview of some major findings from national surveys reported by the Census Bureau since January 1991. Data from the 1990 Census of Population and Housing are not included here. If you are interested in additional information on the survey topics in this report, contact one of our subject specialists listed on page 4.

Households are increasing at a slower rate.

There were an estimated 94.3 million households (occupied housing units) in the Nation in 1991, up from 80.8 million in 1980. The number of households has increased by an average of 1.2 million per year since 1980 compared with 1.7 million per year during the 1970's.

Figure 1.
Household Composition: 1970 and 1991



*Own children under age 18.

The average number of persons per household in 1991 was 2.63, not significantly different from the averages for 1989 or 1990, but down from 2.76 in 1980 and 3.14 in 1970.

In 1991, 70 percent of households contained families compared with 74 percent in 1980 and 81 percent in 1970 (figure 1). (Families have at least two members, including at least one relative of the householder.) Married-couple families with three or more children dropped from 15 percent of all households in 1970 to 6 percent in 1991.

Voter turnout has dropped slightly in Congressional elections.

Only 45 percent of the voting-age population reported that they voted in November 1990, down from 46 percent in 1986 and 49 percent in 1982. (Reported voting rates tend to be high; the actual figure in 1990 was about 37 percent.)

Voting rates vary widely by people's characteristics. In 1990, the reported rates increased with age (from 20 percent for persons 18 to 24 years old to 60 percent for persons 65 years and over) and with educational attainment (from 28 percent for persons with 8 or fewer years of school to 63 percent for college graduates). The rate was 27 percent for persons in renter-occupied housing units compared with 53 percent for persons in owner-occupied units.

Computer ownership and use are increasing.

In 1989, 15 percent of households reported that they had a computer, up from 8 percent in 1984. There were increases also in the proportions of children and adults using computers during this period. For persons 3 to 17 years old, the figure rose from 30 percent to 46 percent (home or school); and for persons 18 years and over, the figure rose from 18 percent to 28 percent (home, school, or work).

Among employed adults in 1989, 37 percent used a computer at work compared with 25 percent in 1984. In 1989, work usage ranged from 29 percent for persons with only a high-school diploma to 58 percent for college-educated persons. Work usage of computers was higher for women (43 percent) than for men (32 percent), reflecting the fact that women are more concentrated in occupations where computer use is high, including technical, sales, and administrative support jobs.

Out-of-wedlock childbearing has increased sharply in the past generation.

Among first births to women 15 to 34 years old in the 1985-89 period, 29 percent were born out of wedlock, up from 13 percent in the 1960-64 period. One reason for the increase may be

the sharp decline in the tendency of unmarried couples to marry before the birth of a child to avoid an out-of-wedlock birth. During 1960-64, 52 percent of unmarried women 15 to 34 years old who were pregnant with their first child had married before the child was born. The corresponding figure for 1985-89 was only 27 percent.

In 1990, 53 percent of women 18 to 44 years old with infants under 1 year old were in the labor force, compared with 38 percent in 1980. For women with less than a high school education, the rate in 1990 was 30 percent, not significantly different from the 1980 rate of 28 percent. For women who were college graduates, the rate rose sharply, from 44 percent in 1980 to 68 percent in 1990.

One-half of women due child support receive the full amount.

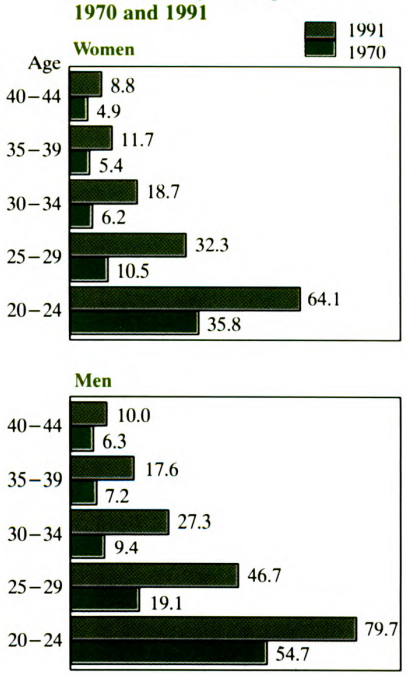
In 1990, there were 10 million women living with children whose father was absent from the home. (These households included 16 million children under age 21 with absent fathers.) Among these women, 3 million were never married. Among the 7 million ever married, 2.5 million were currently married women whose previous marriage ended in divorce. The other 4.5 million women were divorced (3.1 million), separated (1.4 million), or widowed (0.1 million) at the date of the survey. (The numbers of never-married and divorced women did not differ significantly.)

Of the 10 million women noted above, 5 million had been awarded child support and were supposed to receive child support payments in 1989. Among these women, about half (2.5 million) received the full amount due. The other half were about equally divided between those receiving partial payment and those receiving nothing (1.2 million each).

The age at first marriage continues to rise.

The estimated median age at first marriage in 1991 for women was 24.1 years, up from 22.0 in 1980 and 20.8 in

Figure 2.
Percent Never Married in Selected Age Groups: 1970 and 1991



1970. For men, the median increased from 23.2 in 1970 to 24.7 in 1980 and to 26.3 in 1991. Among persons in the 20 to 44 age range, the proportions never married increased from 1970 to 1991 (figure 2).

The divorce ratio, defined as the number of currently divorced persons per 1,000 persons who are married and living with their spouse, rose from 47 in 1970 to 148 in 1991. The higher ratios for women (60 in 1970 and 172 in 1991) than for men (35 in 1970 and 124 in 1991) reflect the higher incidence of remarriage among divorced men than among divorced women.

Most workers are covered by pension plans.

Of the 84 million wage and salary workers 25 years and over in 1987, 55.7 million were covered by (that is, their companies offered) employer- sponsored pension plans. (These data on pension plans exclude Social Security, which covered 92 percent of civilian wage and salary workers.) Among covered workers, 44.3 million participated in these pension plans, and 37.6 million of these workers were vested: that is, they were eligible to receive payments either upon reaching retirement age or in a lump sum distribution. Since vesting is usually linked to the number of years of service on a job, the likelihood of being vested increases with age: from 29 percent for workers 25 to 29 years old to 58 percent for workers 50 to 59 years old.

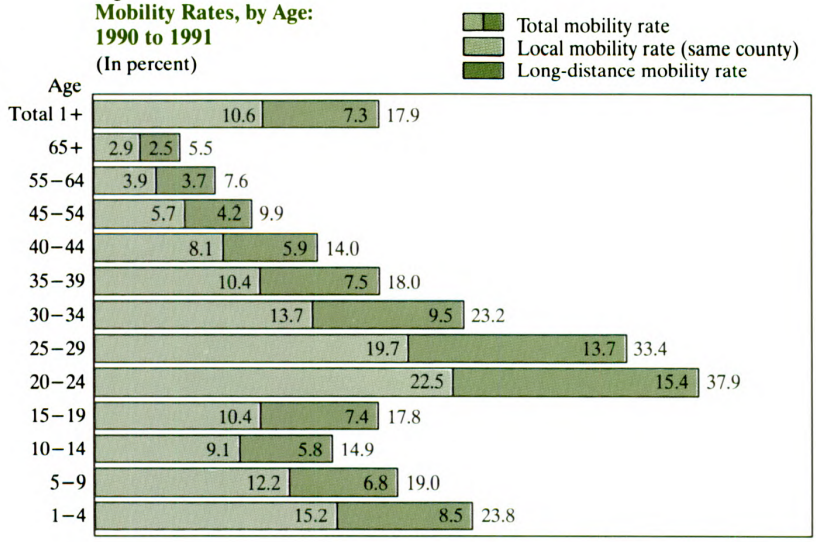
The overall coverage rate in employer-sponsored pension plans was 66 percent in 1987. The rate was 64 percent for women and 69 percent for men. The coverage rate differed greatly by various characteristics: from 37 percent for workers earning less than $500 monthly to 83 percent for workers earning $2,000 or more monthly; and from 23 percent in firms with fewer than 25 employees to 89 percent in firms with 1,000 or more employees.

Most movers make local moves.

Between March 1989 and March 1990, 43.4 million persons, or 17.9 percent of persons 1 year old and over, moved from one residence to another. This rate coincides with the average mobility rate of the 1980's, but is below the rate for the 1950's and 1960's when 20 percent or more of the population moved every year. Local movers (that is, within the same county) totaled 25.7 million in the 1989-90 year. Of the 17.7 million long-distance movers, the numbers of same-State movers (8.1 million) and different-State movers (8.0 million) were about equal and exceeded the number of movers from abroad (1.6 million).

The pattern of mobility rates by age reflects many factors, some of which are life-cycle changes such as marriage, parenthood, divorce, or widowhood. Other factors include job changes, college education, and retirement. The mobility rate peaks in the early twenties and then declines with age (figure 3). In the 1989-90 year, the mobility rate was much higher for persons living in renter-occupied housing units (35.7 percent) than for persons in owner-occupied units (9.2 percent).

Figure 3.
Mobility Rates, by Age: 1990 to 1991
(In percent)



Median family income dropped in 1990.

After increasing 1.4 percent from 1988 to 1989, median family income dropped 2.0 percent to $35,350 in 1990. (These estimates are in constant 1990 dollars.) Real per capita income was $14,390 in 1990. This was down 2.9 percent from a year earlier and represented the first decline in 8 years (figure 4).

Real median earnings in 1990 of women working year round, full time ($19,820) were unchanged from 1989, while their male counterparts' earnings ($27,870) declined for the third consecutive year. As a result, the ratio of female to male earnings reached a record high of .71 in 1990, up from .68 in 1989 and .60 in 1980.

The above income data are based on money income from regularly received sources. A broader definition of income that includes the effect of taxes, cash and noncash benefits, and capital gains shows a more equal distribution of income. The ratio of Black-to-White median household income in 1990 rises from 60 percent based on money income only to 67 percent using the broader definition. The corresponding change in the Hispanic-to-White ratio is 71 percent to 77 percent.

Poverty increased in 1990.

The official poverty rate rose from 12.8 percent in 1989 to 13.5 percent in 1990, and the number of persons below the poverty level increased from 31.5 million to 33.6 million. The 1990 poverty rates for Whites (10.7 percent) and Hispanics (28.1 percent) were higher than in 1989 while the 1990 rate for Blacks (31.9 percent) did not change significantly.

At 20.6 percent in 1990, the poverty rate for children under 18 years remained higher than that of other age groups. The poverty rate for persons 65 years and over was 12.2 percent.

The broader definition of income noted in the previous section would reduce the official poverty rate in 1990 from 13.5 percent to 11.0 percent. The broader definition would reduce the poverty rate in 1990 for Whites (from 10.7 percent to 9.0 percent), Blacks (from 31.9 percent to 24.3 percent), and Hispanics (from 28.1 percent to 22.7 percent).

Most renter families cannot afford to buy a modestly-priced home.

In Spring 1988, 48 percent of the Nation's 68 million families could not afford to buy a median-priced home in the region where they lived using a conventional, fixed-rate, 30-year mortgage with a 5-percent down payment. The rate was much higher for renter families (90 percent) than for families who already owned a home (31 percent). Use of FHA financing reduces these rates by 2 to 3 percentage points.

It is reasonable to assume that first-time home buyers would seek homes priced below the median, and thus estimates of affordability based on a modestly-priced home—defined here as a home priced such that 25 percent of all homes in the region are below this value and 75 percent are above—are of interest. This lowers the percentage of renter families who cannot

Figure 4.
Income, by Race and Hispanic Origin: 1990

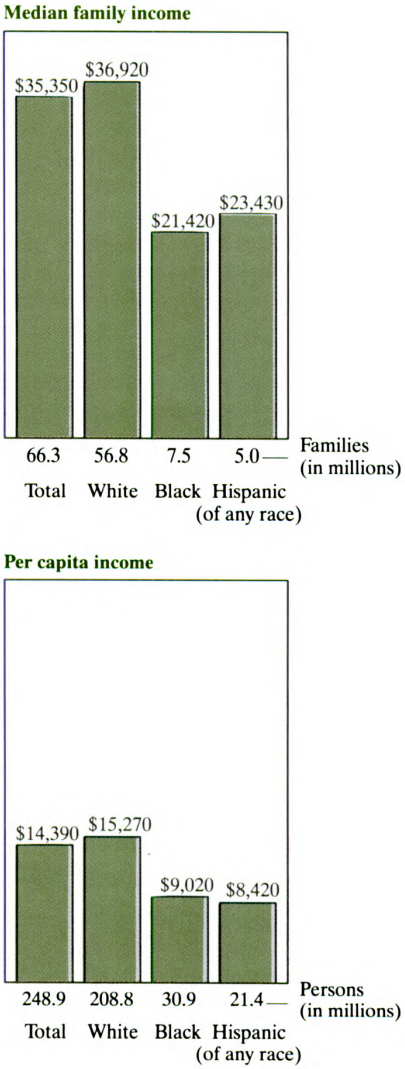
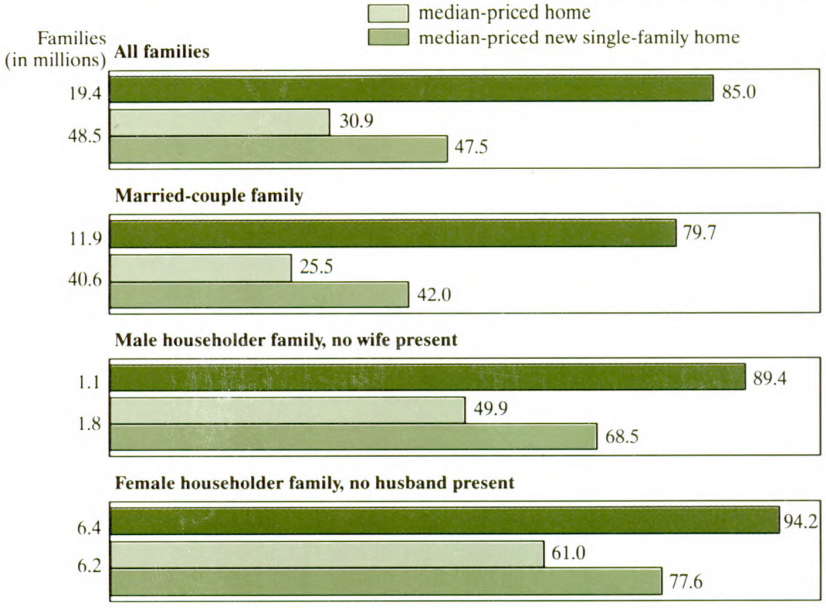


Figure 5.
Affordability of Housing, by Type of Family: 1988



afford to buy a home only slightly, from 90 to 85.

Housing is more affordable for married-couple families than for other families. This is true for renter families seeking a modestly-priced home and for owner families seeking a median-priced home or a median-priced new, single-family home (figure 5).

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Source and Accuracy of Estimates

The data presented here are from the Current Population Survey and the Survey of Income and Program Participation. All these statistics are subject to sampling variability as well as to survey design errors, respondent classification and reporting errors, and data processing mistakes. The Census Bureau has taken steps to minimize errors, and statistical statements have been tested and meet statistical standards. Further information can be found in detailed reports.

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