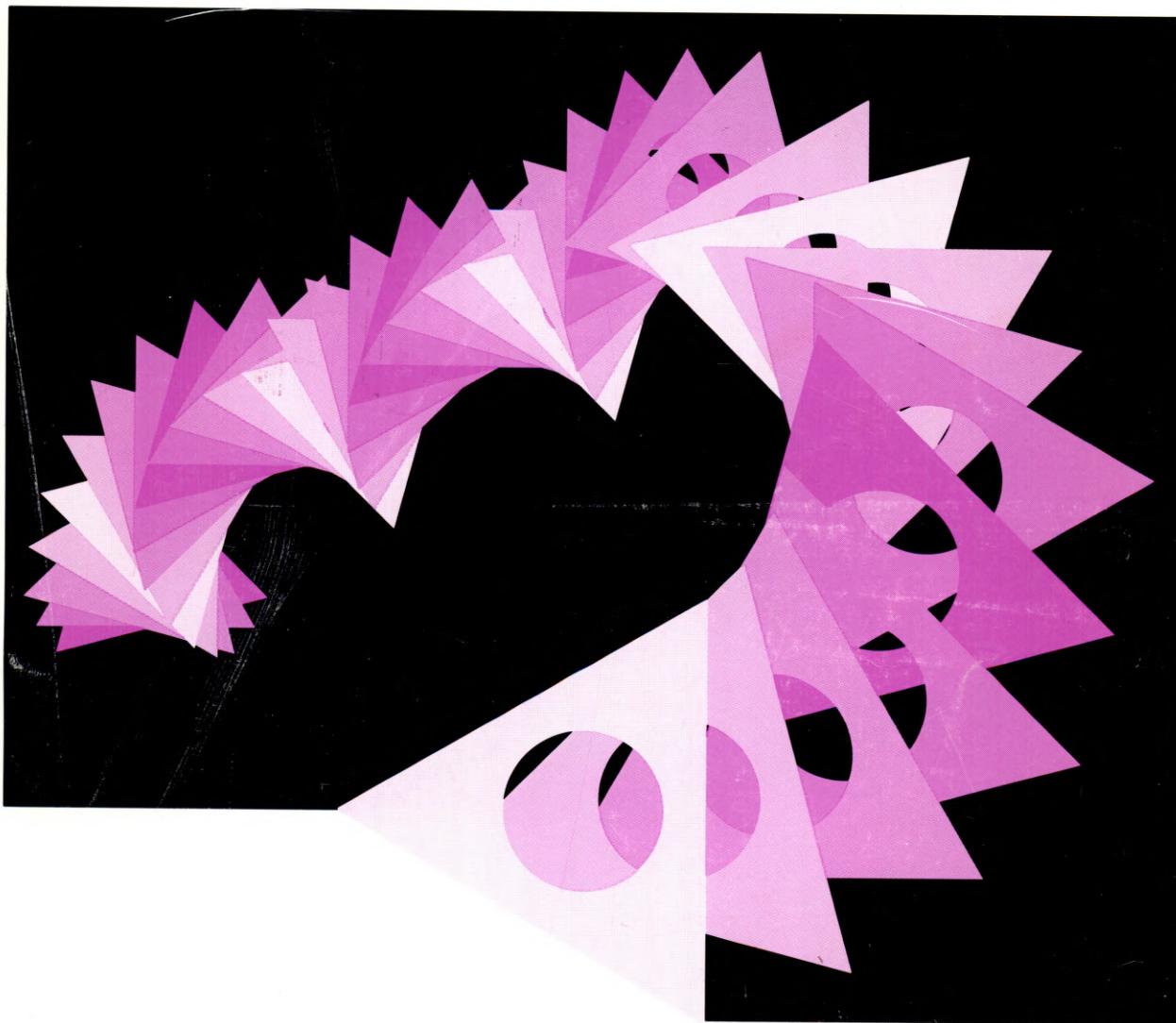


# Studies in Household and Family Formation

When Households Continue, Discontinue, and Form



by Donald J. Hernandez

U.S. Department of Commerce  
Economics and Statistics Administration  
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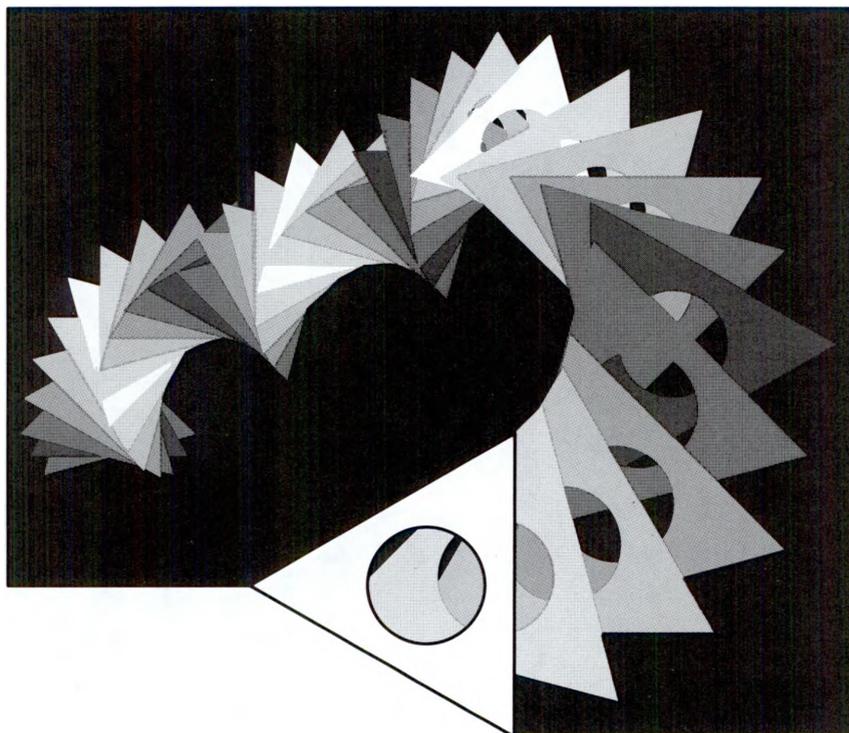
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# Studies in Household and Family Formation



When Households Continue,  
Discontinue, and Form

by Donald J. Hernandez

Issued September 1992



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## Preface

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Descriptive analyses of the dramatic shifts that have taken place in living arrangements in the United States over the past quarter century are contained in a variety of monographs, journal articles, Federal publications, and in the mass media. For the most part, presentations have relied upon a series of period or “snapshot” data sets to illuminate trends. For example, a profile of household and family characteristics for 1970, 1980, and 1990 will show a 20-year pattern of net changes in the distribution of types of families and households—fewer married couples, more nonfamily households, more one-parent families, etc. These results come from cross-sectional surveys and, while they are valuable indicators, tell little about the dynamics underlying the net changes observed over time. Determining the causes and consequences of household dissolution and formation is important for developing some sense of the influence of marriage, divorce, childbearing, employment, income, and other variables on changes in personal living circumstances. In order to more fully identify gross components of overall change a longitudinal data set—data that follows the same people, households, or families over an extended length of time—is needed. The Census Bureau’s Survey of Income and Program Participation (SIPP) provides longitudinal data. In this report Donald Hernandez uses data from the SIPP to develop the first-ever estimates produced by the Census Bureau that shed light on the number and characteristics of households and families that continue, discontinue, and/or are newly formed over short periods of time. He also estimates how much of a role various social and economic factors play in these changes.

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# When Households Continue, Discontinue, and Form

by Donald J. Hernandez

1

## Introduction and Highlights

The family life of Americans has changed enormously during the past two decades. Among families with children, the proportion maintained by a single parent, usually the mother, more than doubled between 1970 and 1990, rising from 11 to 24 percent.<sup>1</sup> The proportion of two-parent families in which both parents were employed expanded by one-half between 1970 and 1990, rising from 40 to 60 percent.<sup>2</sup> During the same two decades, the poverty rate for families with children expanded by one-third, rising from an average of 12.3 percent for 1970-1979 to an average of 16.5 percent for 1981-1990.<sup>3</sup>

Because of these historic changes, the interrelated processes linking

the rise in mother-child families, the rise in dual-earner families, and the rise in family poverty have been the focus of widespread attention. The objective of this report is to shed new light on these processes by presenting results concerning, first, the conditions under which married-couple households (and other households) tend to discontinue, and, second, the extent to which transitions into poverty are associated with the formation of new mother-child households versus declines in paid work or real income of parents (and others) in continuing households.

To accomplish this, data on the timing of changes in family composition, family work, and family poverty must be available for a sample of persons and their families over an extended period of time. The Census Bureau's Survey of Income and Program Participation (SIPP) and the University of Michigan's Panel Study of Income Dynamics (PSID) are the two nationally representative surveys providing such sample data.

Both surveys have been used with individual persons as the unit of analysis to derive various estimates concerning family and economic

change.<sup>4</sup> This report uses SIPP data on month-to-month change to derive the first national estimates for families and households of major interrelated changes in family, work, and poverty.<sup>5</sup>

<sup>4</sup> For examples of studies using the SIPP and additional citations, see Suzanne Bianchi and Edith McArthur, U.S. Bureau of the Census, Current Population Reports, Series P-70, No. 23, *Family Disruption and Economic Hardship: The Short-Run Picture for Children*, U.S. Government Printing Office, Washington, DC, 1991; and Kathleen S. Short and Mark S. Littman, U.S. Bureau of the Census, Current Population Reports, Series P-70, No. 18, *Transitions in Income and Poverty Status: 1985-1986*, U.S. Government Printing Office, Washington, DC, 1990. For examples of studies using the PSID and additional citations, see Greg J. Duncan and Willard Rodgers, "Has Children's Poverty Become More Persistent?" *American Sociological Review* 56(4): 538-550, (August 1991); Greg J. Duncan and Willard L. Rodgers, "Longitudinal Aspects of Childhood Poverty," *Journal of Marriage and the Family* 50: 1007-1021 (November 1988); Greg J. Duncan and Willard Rodgers, "Single-Parent Families: Are Their Economic Problems Transitory or Persistent?" *Family Planning Perspectives* 19(4):171-178 (July/August 1987); and Greg J. Duncan, *Years of Poverty Years of Plenty*, Survey Research Center, Institute for Social Research, University of Michigan: Ann Arbor, MI, 1984.

<sup>5</sup> The weights used to derived estimates in this report are "experimental" ones developed by the U.S. Bureau of the Census specifically for longitudinal household analyses. The Bureau currently is developing alternative weights to more fully take account of apparent biases associated with differential attrition from the SIPP samples. Improved weights may lead to somewhat different results, but the broad conclusions presented here should be unchanged. For an evaluation of SIPP results, longitudinal household estimates, and references to other pertinent studies, see Donald, J. Hernandez, "Components of Longitudinal Household Change for 1984-1985: An Evaluation of National Estimates from the SIPP," Survey of Income and Program Participation (SIPP) Working Paper No. 8922, November 1989, U.S. Bureau of the Census.

<sup>1</sup> Table A, Steve W. Rawlings, U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 447, *Household and Family Characteristics: March 1990 and 1989*, U.S. Government Printing Office, Washington, DC, 1990.

<sup>2</sup> Table 15, Steve W. Rawlings, U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 447, *Household and Family Characteristics: March 1990 and 1989*, U.S. Government Printing Office, Washington, DC, 1990; and Table C-12, Bureau of Labor Statistics, U.S. Department of Labor, Bulletin 2307, *Labor Force Statistics Derived From the Current Population Survey, 1948-1987*, U.S. Government Printing Office, Washington, DC, August 1988.

<sup>3</sup> Table 4, Mark S. Littman, U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, U.S. Government Printing Office, Washington, DC, 1991. The annual poverty rate for families with children varied between 11.4 and 13.3 percent between 1970 and 1979, it increased to 14.7 percent in 1980, and then varied between 15.5 and 17.9 percent between 1981 and 1990.

More specifically, for one-year and two-year periods between 1983 and 1988, this report presents the first national estimates of (1) families and households that continued, discontinued, and formed, (2) demographic, social, and economic conditions under which families and households tended to continue or discontinue, (3) the extent to which continuing families and households rose out of poverty or fell into poverty, (4) the extent to which newly-formed families and households in poverty emerged from pre-existing families and households that were in poverty, and (5) the extent to which family and household transitions into poverty were accounted for by newly-formed families and households versus declines in the amount of paid work or real income of continuing families and households.

Two types of family and household discontinuations are especially prominent in this report, the discontinuation of two-parent families and the discontinuation of mother-child families. First, a two-parent family household is defined as discontinuing when two parents with children in the home experience a marital separation.

A marital separation and the associated discontinuation of a two-parent family often results in the formation of a mother-child family, although the mother and her children may instead join another continuing (already existing) household, such as the one maintained by the mother's own parents. Similarly, the father experiencing the discontinuation of his two-parent family may often form a nonfamily household of his own, or

join some other continuing (already existing) household.

Second, a mother-child family household is defined as discontinuing when a mother maintaining a home with her child(ren) ceases to maintain such a home. This may occur when the mother marries and forms a two-parent family household with her new husband or when the mother and her children join some other continuing (already existing) household, such as the one maintained by the mother's own parents.

Most sections of the report end with a summary of important results, and the concluding section of the report draws together the results and discusses implications for understanding the relationships linking changes in the family, work, and poverty.<sup>6</sup> Highlights of the report include the following:

- During a two-year period, 8 ( $\pm 0.7$ ) percent of two-parent families discontinued through parental separation or death, but Black two-parent families were two-thirds again more likely than White two-parent families to discontinue within two years (12 ( $\pm 2.5$ ) versus 7 ( $\pm 0.7$ ) percent).<sup>7</sup>
- During a two-year period, the proportion of mother-child families that were discontinued through the mother's marriage or other household change was about twice as great for Whites (27 ( $\pm 2.8$ ) percent) as for Blacks

<sup>6</sup> Estimates concerning household change and program participation are of such complexity that they merit a separate report.

<sup>7</sup> The difference between 8 percent and 7 percent is not statistically significant.

or Hispanics (13 ( $\pm 2.5$ ) and 16 ( $\pm 5.4$ ) percent).<sup>8</sup>

- Poor two-parent families were about twice as likely as non-poor two-parent families to be discontinued within two years, at 12 ( $\pm 2.8$ ) versus 7 ( $\pm 0.7$ ) percent for Whites, and 21 ( $\pm 7.7$ ) versus 11 ( $\pm 2.5$ ) percent for Blacks, but there was no significant difference for Hispanics at 11 ( $\pm 6.0$ ) and 9 ( $\pm 2.9$ ) percent.<sup>9</sup>
- Poor and non-poor mother-child families were about equally likely to discontinue through the mother's marriage or other family change, at 27 ( $\pm 3.6$ ) percent and 28 ( $\pm 4.4$ ) percent respectively for Whites, at 13 ( $\pm 3.8$ ) percent and 14 ( $\pm 3.4$ ) percent respectively for Blacks, and 15 ( $\pm 6.5$ ) percent and 17 ( $\pm 8.5$ ) percent respectively for Hispanics.<sup>10</sup>
- Among two-parent families existing for one year and poor at the end of the year, the proportions also poor at the beginning of the year were 59 ( $\pm 4.5$ ), 70 ( $\pm 8.2$ ), and 69 ( $\pm 8.7$ ) percent for Whites, Blacks, and Hispanics. Hence, the one-year poverty turnover rates for continuing

<sup>8</sup> The difference between 13 percent and 16 percent is not statistically significant.

<sup>9</sup> The difference between 12 percent for poor Whites and 11 percent for poor Hispanics is not statistically significant. The difference between 11 percent for non-poor Blacks and 9 percent for non-poor Hispanics is not statistically significant. Also, the difference between 7 percent for non-poor Whites and 9 percent for non-poor Hispanics is not statistically significant.

<sup>10</sup> The difference between 14 percent for non-poor Blacks and 17 percent for non-poor Hispanics is not statistically significant. The difference between 13 percent for poor Blacks and 15 percent for poor Hispanics is not statistically significant.

two-parent families were larger for Whites at 41 ( $\pm$  4.5) percent than for Blacks and Hispanics at 30 ( $\pm$  8.2) and 31 ( $\pm$  8.7) percent, respectively.<sup>11</sup>

- Among mother-child families existing for one year and poor at the end of the year, the proportions also poor at the beginning of the year were quite high for Whites, Blacks, and Hispanics at 84 ( $\pm$  3.7), 88 ( $\pm$  3.0), and 85 ( $\pm$  6.3) percent, respectively. Hence, the one-year poverty turnover rates for continuing White, Black, and Hispanic mother-child families, 16 ( $\pm$  3.7), 12 ( $\pm$  3.0), and 15 ( $\pm$  6.3) percent respectively, were about one-half as large as the corresponding one-year poverty turnover rates for two-parent families.<sup>12</sup>
- Among poor newly-formed mother-child families (that had existed less than one year) the proportions maintained by mothers who had been poor one year earlier for Whites and Blacks, respectively, were 33 ( $\pm$  9.5) and 46 ( $\pm$  11.5) percent. Hence, the proportions of poor newly-formed mother-child families that had come from

<sup>11</sup> The one-year poverty turnover rate for continuing family households is defined here as the proportion of family households in poverty at the end of a year that were not in poverty at the beginning of the year. Poverty is measured on a monthly basis in this report. Hence, the one-year poverty turnover rate measures the extent to which families in poverty at the end of a year were different families from the ones that were in poverty at the beginning of the year. The difference between 70 percent for poor Blacks and 69 percent for poor Hispanics is not statistically significant. The difference between 30 percent for non-poor Blacks and 31 percent non-poor Hispanics is not statistically significant.

non-poor circumstances one year earlier for Whites and Blacks were 67 ( $\pm$  9.5) and 55 ( $\pm$  11.5) percent, respectively.<sup>13</sup>

- Of all one-year transitions into poverty by families with children, the proportions accounted for by families existing throughout the year were 75 ( $\pm$  4.5), 68 ( $\pm$  7.9), and 83 ( $\pm$  9.1) percent, respectively, for Whites, Blacks, and Hispanics.<sup>14</sup> These transitions into poverty resulted mainly from declines in number of hours worked or in real income as consumer price increases outpaced nominal wage gains by household members.
- Of all one-year transitions into poverty by families with children, the proportions accounted for by newly-formed mother-child families were 18 ( $\pm$  4.0), 29 ( $\pm$  7.7), and 12 ( $\pm$  8.0) percent for Whites, Blacks, and Hispanics, respectively, and the proportions accounted for by mother-child families newly-formed through marital separation by mothers who had maintained two-parent families with their husbands one year earlier were 9 ( $\pm$  2.9), 6 ( $\pm$  4.0), and 5 ( $\pm$  5.1) percent for Whites, Blacks, and Hispanics.<sup>15</sup>

## Measuring Household Change

The U.S. Bureau of the Census has published estimates of annual

<sup>12</sup> None of the differences between 84, 88 and 85 percent for Whites, Blacks, and Hispanics are statistically significant. Also, there are no statistical differences between 16, 12, and 15 percent for Whites, Blacks, and Hispanics.

change in the number of households since 1947, for households that differed in type and in social and economic characteristics, based on the Current Population Survey (CPS).<sup>16</sup> This new report, takes advantage of month-to-month household change data from SIPP, to provide more detailed estimates of the dynamic household changes that occurred across one-year and

<sup>13</sup> There is no statistical difference between 33 percent for Whites and 46 percent for Blacks. There is no statistical difference between 67 percent for Whites and 55 percent for Blacks. Also, the difference between 46 percent for Blacks and 55 percent for Blacks is not statistically significant.

<sup>14</sup> One-year transitions into poverty are of two types. First, a family or household which continues to exist for one year experiences a one-year transition into poverty if it was in poverty at the end of the year but was not in poverty at the beginning of the year. Second, a newly-formed family or household, that is, one which existed at the end of the year but which did not exist at the beginning of the year, experiences one-year transition into poverty if it was in poverty at the end of the year, but the person(s) maintaining the newly-formed family or household was not in poverty at the beginning of the year. The differences between 75 percent for Whites and 68 percent for Blacks and between 75 percent for Whites and 83 percent for Hispanics are not statistically significant.

<sup>15</sup> The difference between 18 percent for Whites and 12 percent for Hispanics is not statistically significant. None of the differences between 9, 6 and 5 percent for White, Black, and Hispanic newly-formed mother child families formed through marital separation are statistically significant. Also, the difference between 12 percent and 5 percent for Hispanics is not statistically significant.

<sup>16</sup> Estimates for 1947-1949 and 1951-1955 pertain to April, while estimates for 1950 and 1956 to the present pertain to March of the specified years. See table A-2, pp. 200-203, Steve W. Rawlings, U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 447, *Household and Family Characteristics: March 1990 and 1989*, U.S. Government Printing Office, Washington, DC, 1990.

two-year periods during the mid-1980s.

To be specific, this report estimates one-year change by combining results for four annual periods between December 1983 and April 1988, and it estimates two-year change by combining results for two biennial periods between December 1983 and April 1987.<sup>17</sup>

To study households which continue, discontinue, and form, a new longitudinal household concept has been developed and adopted by the U.S. Bureau of the Census. This concept is defined in terms of households which continue through time, as follows: "A household continues from one month to the next if it is maintained by the same reference person or married-couple and if it is the same household type where household types are: (1) married-couple family household, (2) other family household, male householder, (3) other family household, female householder, (4) nonfamily household, male householder, and (5) nonfam-

<sup>17</sup> The specific periods of one-year change from the 1984, 1985, 1986, and 1987 SIPP panels, respectively, are for December 1983 to December 1984, April 1985 to April 1986, April 1986 to April 1987, and April 1987 to April 1988. These dates are selected for study because they are the earliest months for which month-to-month household change can be measured for the full samples of each panel. The results are combined to use the largest possible sample sizes, allowing results for comparatively small subgroups of the population to be studied reliably. The specific periods of two-year change for the 1984 and 1985 SIPP panels are for December 1983 to December 1985 and April 1985 to April 1987. These are the only two panels for which it is possible to measure two full years of household change pertaining to the same months for the entire sample.

ly household, female householder." A household which ceases to exist by these criteria during a specific month is defined as discontinuing during this month. A household which did not exist until a specific month is defined as forming (coming into existence) during this month.<sup>18</sup>

Less formally, a household continues to exist from one month to the next as long as the householder (and spouse in a married-couple household) continues to maintain a household of the same type. A household ceases to exist during a specific month when the householder (and spouse in a married-couple household) ceases to maintain a household of the same type. A household is formed during a given month if it exists during that month, but the householder (and spouse in a married-couple household) did not maintain a household of the same type during the preceding month.

In this report, married-couple family households with own children under age 18 are sometimes referred to simply as two-parent families. Similarly, other family households with female householders and own children under age 18 sometimes are referred to simply as mother-child families.

<sup>18</sup> For a detailed discussion of this definition, an evaluation of SIPP results using it, and references to other pertinent studies, see Donald J. Hernandez, "Components of Longitudinal Household Change for 1984-1985: An Evaluation of National Estimates from the SIPP," Survey of Income and Program Participation (SIPP) Working Paper No. 8922, November 1989, U.S. Bureau of the Census.

Based on these definitions, estimates of continuing households presented in this report pertain to households that continued to exist in each month throughout a specified one-year or two-year period. Estimates of discontinued households pertain to households which existed at the beginning of a specified one-year or two-year period but which did not exist as of the end of the period. Estimates of newly formed households pertain to households which existed at the end of a specified one-year or two-year period but which did not exist at the beginning of the period.

Since the SIPP follows the same sample of persons for about two years, estimates of continuing, discontinuing, and forming households pertain to a sample representing households and persons in households as of the beginning of each panel. Hence, these estimates exclude households formed by persons who were not in the sample universe as of the beginning of the specified year—persons who were in institutions, group quarters, or the military, and persons who were not living in the U.S. at the beginning of the panel.<sup>19</sup>

## Household Type and Household Change

Comparatively small net annual increases during the mid-1980s in the number of households, as estimated from the CPS, resulted from much larger components of household change, that is, much

<sup>19</sup> This approach also ignores households which were formed after the beginning of a one-year or two-year time period, but which dissolved before the end of the period.

larger numbers of discontinuing and newly-forming households.<sup>20</sup> Overall, between 1984-1988 the total number of households increased by 1.7 percent, but the percent that discontinued was 5.2 times larger.

Of all households existing at any one point in time, about one-in-eleven (9.0 percent) had discontinued only one year later (table A). Since the total number of households increased during each year, the total number of households formed during each year was larger than the number discontinued.

The proportions discontinued varied greatly depending on household type. About one-in-twenty married-couple households discontinued during a year, compared to about one-in-six family households with female householders (4.4 versus 16.0 percent). The proportions discontinuing over two-year periods are much larger.

According to the CPS, net increases in the number of married-couple households and in family households with female householders were 1.7 percent and 3.2

<sup>20</sup> For a detailed evaluation of SIPP results using it, and references to other pertinent studies, see Donald J. Hernandez, "Components of Longitudinal Household Change for 1984-1985: An Evaluation of National Estimates from the SIPP," Survey of Income and Program Participation (SIPP) Working Paper No. 8922, November 1989, U.S. Bureau of the Census. This evaluation suggests that compared to the CPS, SIPP may overestimate the net increase in nonfamily households with female householders and underestimate the net increase in family households with female householders. The evaluation also suggests that SIPP may tend to underestimate the formation rate for married-couple households by about one-fourth, and the dissolution rates for the other four types of households, by one-tenth to one-fourth.

percent, respectively, between 1984-1986. But the proportions discontinued within the space of two years were five times larger for married-couple households and eight times larger for family households with female householders (8.4 and 25.8 percent, respectively). Two-year discontinuation rates for two-parent families and mother-child families, 7.8 and 22.9 percent, respectively, were nearly the same as for total married-couple and female family households (table A and figure 1).<sup>21</sup>

Of course, discontinuations of married-couple households and family households with female householders are quite different in nature. Married-couple households discontinue through a marital separation or death, no doubt often leading to the formation of at least one new family or nonfamily household with a female householder. The discontinuation of a fami-

<sup>21</sup> The difference between 8.4 percent and 7.8 percent is not statistically significant.

lyhousehold with a female householder, in contrast, often occurs through the marriage of the householder and involves the formation of a new married-couple household.

During a two-year period, then, about one-in-four family households with female householders were discontinued and replaced by newly-formed ones. About one-in-five nonfamily households with female householders were replaced with new ones every two years. Among other family and nonfamily households with male householders, respectively, about two-fifths and about one-third were replaced with newly-formed households of the same type within a span of only two years.

Especially for other family households and nonfamily households, these results indicate for the mid-1980s that a large minority of the households existing at any one time had been formed fairly recently, within the last two years, and that a large minority were to

Figure 1.  
**Percent of Two-Parent and Mother-Child Families Discontinuing Within Two Years, by Race and Hispanic Origin**

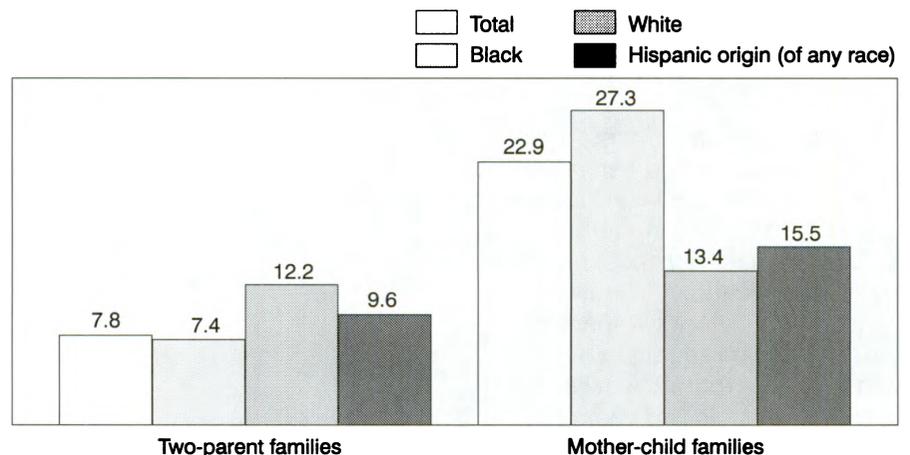


Table A.  
**Household Discontinuation Rates for One-Year and Two-Year Periods by Household Type, Race, Hispanic Origin and Presence of Own Children Under 18: Mid-1980s**  
 (Percent discontinued)

Time period and characteristic	Total	Family households			Nonfamily households	
		Married-couple	Other family		Male householder	Female householder
			Male householder	Female householder		
<b>One-year periods</b>						
<b>Total</b>	<b>9.0</b>	<b>4.4</b>	<b>25.0</b>	<b>16.0</b>	<b>18.7</b>	<b>11.8</b>
White	8.7	4.2	24.5	18.5	18.7	11.4
Black	10.9	6.8	27.1	9.9	16.7	14.7
Hispanic origin*	9.3	5.7	30.0	12.0	18.8	10.2
<b>With own children under 18</b>						
<b>Total</b>	<b>6.3</b>	<b>4.1</b>	<b>19.5</b>	<b>13.8</b>	(X)	(X)
White	6.2	3.9	18.8	16.5	(X)	(X)
Black	7.9	7.3	24.8	7.6	(X)	(X)
Hispanic origin*	6.7	5.1	30.1	9.4	(X)	(X)
<b>Two-year periods</b>						
<b>Total</b>	<b>15.6</b>	<b>8.4</b>	<b>42.2</b>	<b>25.8</b>	<b>32.0</b>	<b>20.1</b>
White	15.2	8.1	44.7	29.9	31.7	19.6
Black	18.5	11.7	35.3	15.7	32.1	24.6
Hispanic origin*	15.6	10.4	50.8	17.6	33.8	19.8
<b>With own children under 18</b>						
<b>Total</b>	<b>11.4</b>	<b>7.8</b>	<b>41.9</b>	<b>22.9</b>	(X)	(X)
White	11.2	7.4	46.2	27.3	(X)	(X)
Black	13.2	12.2	27.0	13.4	(X)	(X)
Hispanic origin*	12.1	9.6	(B)	15.5	(X)	(X)

\* Persons of Hispanic origin may be of any race.

(X) Not applicable

(B) Base less than 200,000

discontinue fairly soon, within the following two years.

In view of the broad interest among policy makers and the general public in the decline in two-parent families and the rise in mother-child families, perhaps the most noteworthy racial and ethnic differences are the following. Black two-parent families were half again more likely than White two-parent families to discontinue within two years (12 versus 7 percent).

In contrast, White mother-child families were about twice as likely to discontinue within two years (27 percent) as Black or Hispanic mother-child families (13 and 16 percent, respectively).<sup>22</sup> Thus White mothers maintaining a single-parent family were much more likely than Black or Hispanic

<sup>22</sup> The difference between 13 percent and 16 percent is not statistically significant.

mothers maintaining such families to marry within a two-year period.

Despite important differences in discontinuation rates across household types, most households newly formed at the end of a one-year period were formed by persons who at the beginning of the year had lived in either a married-couple household or a family household with a female householder. The proportions were 67, 69, and 73 percent for newly-formed White,

Table B.  
**Distribution of Households by Type at Beginning of Year: Mid-1980s**  
 (Percent)

Time period and characteristic	Total households		Family households			Nonfamily households	
	Number	Percent	Married-couple	Other family		Male householder	Female householder
				Male householder	Female householder		
<b>One-year periods</b>							
<b>Total</b>	<b>349,669</b>	<b>100.0</b>	<b>58.9</b>	<b>2.3</b>	<b>11.7</b>	<b>11.4</b>	<b>15.7</b>
White	302,824	100.0	61.5	2.2	9.3	11.0	16.0
Black	38,569	100.0	38.0	3.2	30.5	13.5	14.9
Hispanic origin*	20,411	100.0	60.2	3.5	19.6	8.9	7.9
<b>With own children under 18</b>							
<b>Total</b>	<b>130,603</b>	<b>100.0</b>	<b>78.5</b>	<b>2.3</b>	<b>19.2</b>	<b>(X)</b>	<b>(X)</b>
White	110,191	100.0	82.6	2.3	15.1	(X)	(X)
Black	16,253	100.0	49.2	2.3	48.5	(X)	(X)
Hispanic origin*	11,400	100.0	72.0	1.8	26.2	(X)	(X)
<b>Two-year periods</b>							
<b>Total</b>	<b>172,076</b>	<b>100.0</b>	<b>59.5</b>	<b>2.1</b>	<b>11.6</b>	<b>11.2</b>	<b>15.6</b>
White	149,172	100.0	62.2	1.9	9.2	10.9	15.8
Black	18,828	100.0	37.0	3.4	30.4	13.4	15.8
Hispanic origin*	9,480	100.0	62.3	3.2	18.7	7.7	8.2
<b>With own children under 18</b>							
<b>Total</b>	<b>64,517</b>	<b>100.0</b>	<b>78.8</b>	<b>2.2</b>	<b>19.1</b>	<b>(X)</b>	<b>(X)</b>
White	54,440	100.0	83.1	2.0	14.8	(X)	(X)
Black	7,991	100.0	47.9	2.8	49.3	(X)	(X)
Hispanic origin*	5,484	100.0	72.0	2.3	25.7	(X)	(X)

\* Persons of Hispanic origin may be of any race.

(X) Not applicable

(B) Base less than 200,000

Black, and Hispanic households, respectively (table C).<sup>23</sup> These high proportions mainly reflect the fact that, at the beginning of the year, married-couple households and family households with female householders accounted for 71 percent of White households, 69 percent of Black households, and

80 percent of Hispanic households (table B).<sup>24</sup>

New Black households formed within the last year were substantially less likely than new White households to be formed by

<sup>24</sup> The difference between 69 percent for newly-formed Black households and 69 percent for Black married-couple and family households with female householders is not statistically significant. Also, the difference between 73 percent for newly-formed Hispanic households and 80 percent for Hispanic married-couple and family households with female householders is not statistically significant.

persons who had come from married-couple households (36 versus 49 percent in table C), reflecting the fact that, as of the beginning of the year, married couples maintained 38 percent of all Black households, compared to 62 percent for Whites (table B). Similarly, new Black households formed within the last year were more likely to come from female householder families (32 versus 19 percent), mainly because at year's beginning the proportion of all households maintained by a

<sup>23</sup> None of the differences between 67, 69, and 73 percent for newly-formed White, Black, and Hispanic households, respectively, is statistically significant.

Table C.  
**Household Type at Beginning of Year for Persons Maintaining  
 Newly-Formed Households at End of Year: Mid-1980s**  
 (Household type at beginning of year)

Race and Origin	Total households		Family households			Nonfamily households	
	Number	Percent	Married-couple	Other family		Male householder	Female householder
				Male householder	Female householder		
<b>Total</b>	<b>34,068</b>	<b>100.0</b>	<b>47.2</b>	<b>6.6</b>	<b>20.2</b>	<b>14.1</b>	<b>11.9</b>
White	29,207	100.0	48.7	6.3	18.6	14.6	11.8
Black	4,038	100.0	36.2	7.2	32.4	11.2	13.0
Hispanic origin*	1,988	100.0	53.3	10.0	20.0	9.4	7.4

\* Persons of Hispanic origin may be of any race.

female family householder was 31 percent for Blacks, compared to 9 percent for Whites (table B). In each of these respects, Hispanics were more similar to Whites than to Blacks.

In short, comparatively small net annual changes during the mid-1980s in the number of households of specific types resulted from much larger numbers of discontinuing and newly-forming households. In addition, differences between Whites, Blacks, and Hispanics often were large. Especially noteworthy is that Black two-parent families were about half again more likely than White two-parent families to discontinue within one or two years through a marital separation or death. But White mother-child families were about twice as likely as Black or Hispanic mother-child families to be discontinued within one or two years through the marriage of the mother or some other household change.

## Age and Household Change

Households maintained by young

adults age 15-29 were about twice as likely as households maintained by older adults to discontinue within two years (table D).<sup>25</sup> Among households maintained by persons age 15-29, 29 percent were discontinued within two years, compared to 14, 11, 10, and 16 percent, respectively, for households maintained by adults age 30-39, 40-49, 50-64, and 65 years and older.<sup>26</sup>

Households of each specific type also were more likely to discontinue if maintained by persons under age 30, with married-couple households maintained by persons 65 years and over as the lone exception. Because death rates

<sup>25</sup> For married-couple households these results are based on the husband's age. Since wives are slightly younger than husbands, on average, if results are derived using the wife's age instead, then the alternative results reflect a slight shift in number of households maintained by older persons to households maintained by younger persons.

<sup>26</sup> The differences between one-half of 29 percent, on the one hand, and 11, 10, and 16 percent, on the other hand, are statistically significant.

are comparatively high among older persons, the two-year discontinuation rate for married-couple households with husbands 65 years and older was 14 percent, the same as for those with husbands under age 30. Reflecting higher rates of marital separation among younger adults, the two-year discontinuation rate for married-couple households with husbands under age 30 was 14 percent, compared to 8, 5, and 5 percent, respectively, for those with husbands age 30-39, 40-49, and 50-64.<sup>27</sup>

Family households maintained by young females under age 30 were more likely to discontinue, through marriage or other household change, within two years (37 percent) than similar households maintained by older women (with

<sup>27</sup> Of all the differences between pairs of age categories for married-couple households, the only difference not statistically significant is that between 5.3 percent for ages 40-49 and 5.1 percent for ages 50-64. Results using wife's age differ only slightly.

Table D.  
**Household Discontinuation Rates for Two-Year Periods by Age of Husband or Householder, by Household Type, Race, Hispanic Origin, and Presence of Own Children Under 18: Mid 1980s**

Characteristic	Total	Age of Husband or Housholder**				
		15-29	30-39	40-49	50-64	65+
<b>All Races and Origins</b>						
<b>Total</b>	<b>15.6</b>	<b>28.6</b>	<b>14.2</b>	<b>10.9</b>	<b>10.3</b>	<b>15.8</b>
Without own children	18.1	36.3	22.1	16.6	10.8	15.8
With own children	11.4	19.3	10.9	7.1	7.4	15.3
<b>Married-couple households</b>	<b>8.4</b>	<b>13.8</b>	<b>7.5</b>	<b>5.3</b>	<b>5.1</b>	<b>13.5</b>
Without own children	9.0	14.0	8.8	6.2	5.0	13.4
With own children	7.8	13.7	7.3	4.9	5.7	15.8
<b>Other families, female householder</b>	<b>25.8</b>	<b>36.6</b>	<b>22.7</b>	<b>21.3</b>	<b>24.2</b>	<b>25.1</b>
Without own children	30.4	63.4	41.7	32.9	27.7	25.1
With own children	22.9	33.4	21.5	14.9	10.9	—
<b>White</b>						
<b>Total</b>	<b>15.2</b>	<b>28.4</b>	<b>13.7</b>	<b>10.8</b>	<b>9.5</b>	<b>15.5</b>
Without own children	17.5	35.8	20.9	15.8	10.0	15.5
With own children	11.2	18.9	10.7	7.6	7.1	(B)
<b>Married-couple households</b>	<b>8.1</b>	<b>13.7</b>	<b>7.2</b>	<b>5.0</b>	<b>4.9</b>	<b>13.1</b>
Without own children	8.7	14.2	8.6	5.4	4.8	13.2
With own children	7.4	13.3	6.9	4.8	5.1	(B)
<b>Other families, female householder</b>	<b>29.9</b>	<b>45.4</b>	<b>26.4</b>	<b>26.7</b>	<b>27.2</b>	<b>26.3</b>
Without own children	33.5	71.1	50.8	39.5	31.0	26.3
With own children	27.3	41.7	25.0	20.1	12.8	—
<b>Black</b>						
<b>Total</b>	<b>18.5</b>	<b>27.6</b>	<b>17.7</b>	<b>12.4</b>	<b>16.2</b>	<b>18.8</b>
Without own children	22.4	39.0	30.9	20.2	17.1	18.4
With own children	13.2	20.3	12.7	5.4	11.1	(B)
<b>Married-couple households</b>	<b>11.7</b>	<b>15.1</b>	<b>12.3</b>	<b>8.1</b>	<b>7.7</b>	<b>19.0</b>
Without own children	11.1	11.5	(B)	11.4	5.9	17.7
With own children	12.2	16.6	12.5	6.9	13.2	(B)
<b>Other families, female householder</b>	<b>15.7</b>	<b>21.0</b>	<b>12.9</b>	<b>10.0</b>	<b>18.3</b>	<b>17.3</b>
Without own children	20.6	(B)	(B)	21.0	21.8	17.3
With own children	13.4	21.3	11.9	2.2	(B)	—
<b>Hispanic origin*</b>						
<b>Total</b>	<b>15.6</b>	<b>29.1</b>	<b>12.0</b>	<b>10.5</b>	<b>12.8</b>	<b>8.0</b>
Without own children	20.3	50.0	23.6	15.8	14.4	8.0
With own children	12.1	19.8	9.6	7.8	9.1	(B)
<b>Married-couple households</b>	<b>10.4</b>	<b>15.0</b>	<b>12.7</b>	<b>4.8</b>	<b>6.1</b>	<b>10.0</b>
Without own children	12.0	19.1	(B)	9.9	4.8	10.1
With own children	9.6	14.0	10.0	2.8	8.3	(B)
<b>Other families, female householder</b>	<b>17.6</b>	<b>29.6</b>	<b>8.6</b>	<b>19.8</b>	<b>16.6</b>	<b>(B)</b>
Without own children	26.0	(B)	(B)	(B)	(B)	(B)
With own children	15.5	27.3	6.8	14.8	(B)	—

\* Persons of Hispanic origin may be of any race.

\*\* Husband in married-couple households, householder in other family households.

(B) Base less than 200,000.

— Represents zero.

a sample estimate of 25 percent or lower).<sup>28</sup>

The presence of children appears not to deter the discontinuation of married-couple families with husbands under 65 years. For example, the two-year discontinuation rates for married-couple households with and without own children were about 14 percent if the husband was under age 30, 7-9 percent if the husband was age 30-39, and 5-6 percent if the husband was age 40-64.<sup>29</sup>

Black two-parent families with fathers between ages 30-39 were more likely than corresponding White families to discontinue through marital separation or death. The two-year discontinuation rates for Black and White two-parent families, respectively, were 13 versus 7 percent if the father was age 30-39.

In contrast, White mother-child families with mothers of specific ages were much more likely to discontinue through the mother's marriage or other household change than were corresponding Black or Hispanic mother-child families. For example, the two-year discontinuation rates for White, Black, and Hispanic mother-child families, respectively, were 42, 21,

<sup>28</sup> Of all the differences between pairs of age categories for family households maintained by older women, the only difference that was statistically significant was that between 21.3 percent for women 40-49 and 25.1 percent for women ages 65 years and over.

<sup>29</sup> Of the percents 4.9, 5.0, 5.7, and 6.2 represented by the range of 5-6 percent, the only difference that is statistically significant is that between 6.2 percent and 4.9 percent for husbands age 40-49 with and without children, respectively.

and 27 percent if the mother was 15-29 years old, and 25, 12, and 7 percent if the mother was 30-39.<sup>30</sup>

In short, households maintained by young adults age 15-29 generally have higher discontinuation rates than households maintained by older adults. Among households maintained by persons under age 40, Black two-parent families were more likely than White ones to discontinue within two years through marital separation or death. In contrast, White mother-child families maintained by mothers under age 40 were more likely to discontinue through mother's marriage, or other household change, than corresponding Black and Hispanic families. Hence, Black and Hispanic mother-child families with mothers under age 40 are more likely than corresponding White families to continue to exist for more than one or two years.

### **Educational Attainment and Household Change**

Households maintained by persons with four or more years of college are somewhat less likely to discontinue within two years than households maintained by persons with fewer years of education, at 13 percent versus a sample estimate of 16 percent or higher (table E).<sup>31</sup>

<sup>30</sup> The difference between 21 percent and 27 percent is not statistically significant. Also, the difference between 12 percent for Blacks and 7 percent for Hispanics if the mother was age 30-39 is not statistically significant.

<sup>31</sup> For married-couple households these results are based on husband's age. Corresponding estimates based on wife's age are 14 vs. 15-18 percent.

Among married-couple households, the two-year discontinuation rates vary from a low of 6 percent for households maintained by persons with four or more years of college, to a high of 13 percent for households maintained by persons with 0-8 years of schooling.<sup>32</sup> Among family households maintained by females, however, the two-year discontinuation rates for those maintained by women with four or more years of college differ little from those maintained by women with at least some high school through some college (25-28 percent). The discontinuation rate for families maintained by women with only 0-8 years of education was somewhat lower at 20 percent.<sup>33</sup>

Turning to racial differences for two-parent families, Whites with education levels of 1-3 years of college have lower discontinuation rates than Blacks.<sup>34</sup> Among mother-child families, at each of four specific education levels below four or more years of college, Blacks have lower two-year discontinuation rates than Whites, with

<sup>32</sup> Among all possible pairs of differences across categories of educational attainment for married-couple households, the following differences were not statistically significant: (1) 10 percent for 1-3 years of high school compared to 8 percent for 4 years of high school, (2) 10 percent for 1-3 years of high school compared to 8 percent for 1-3 years of college, and (3) 8 percent for 4 years of high school compared to 8 percent for 1-3 years of college.

<sup>33</sup> The difference between 20 percent for 0-8 years of education is not statistically different from 25 percent for 1-3 years of high school and is not statistically different from 25 percent for 4 years of college.

<sup>34</sup> This is the only racial differences for two-parent families at specific education levels that is statistically significant.

Table E.  
**Household Discontinuation Rates for Two-Year Periods by Educational Attainment of  
 Husband or Householder by Household Type, Race, Hispanic Origin, and Presence of Own  
 Children: Mid-1980s\***  
 (Percent discontinued)

Characteristic	Total	Elementary	High school		College	
		0 to 8 years	1 to 3 years	4 years	1 to 3 years	4 years or more
<b>All races and origins</b>						
<b>Total</b>	<b>15.6</b>	<b>16.5</b>	<b>16.8</b>	<b>15.9</b>	<b>16.9</b>	<b>12.5</b>
With own children	11.4	12.8	13.2	13.0	11.0	7.4
<b>Married-couple households</b>	<b>8.4</b>	<b>12.5</b>	<b>9.5</b>	<b>8.0</b>	<b>8.3</b>	<b>5.8</b>
With own children	7.8	10.4	8.7	8.6	7.9	5.2
<b>Other families, female householder</b>	<b>25.8</b>	<b>19.9</b>	<b>25.1</b>	<b>28.0</b>	<b>27.5</b>	<b>25.3</b>
With own children	22.9	18.7	22.1	24.8	21.6	23.3
<b>White</b>						
<b>Total</b>	<b>15.2</b>	<b>16.2</b>	<b>16.4</b>	<b>15.7</b>	<b>16.4</b>	<b>11.9</b>
With own children	11.2	12.7	14.0	13.0	10.4	6.9
<b>Married-couple households</b>	<b>8.1</b>	<b>12.3</b>	<b>9.6</b>	<b>7.8</b>	<b>7.8</b>	<b>5.5</b>
With own children	7.4	9.8	8.7	8.5	7.2	4.9
<b>Other families, female householder</b>	<b>29.9</b>	<b>23.2</b>	<b>30.7</b>	<b>32.7</b>	<b>31.6</b>	<b>25.2</b>
With own children	27.3	21.7	29.9	29.6	26.2	22.0
<b>Black</b>						
<b>Total</b>	<b>18.5</b>	<b>18.9</b>	<b>18.7</b>	<b>17.6</b>	<b>20.2</b>	<b>17.4</b>
With own children	13.2	14.3	10.5	13.2	16.0	12.4
<b>Married-couple households</b>	<b>11.7</b>	<b>15.0</b>	<b>8.6</b>	<b>10.8</b>	<b>14.3</b>	<b>8.6</b>
With own children	12.2	16.9	10.4	10.9	16.6	9.5
<b>Other families, female householder</b>	<b>15.7</b>	<b>13.3</b>	<b>15.3</b>	<b>16.1</b>	<b>15.4</b>	<b>22.7</b>
With own children	13.4	10.7	11.0	14.6	13.5	(B)
<b>Hispanic origin**</b>						
<b>Total</b>	<b>15.6</b>	<b>12.3</b>	<b>19.7</b>	<b>18.2</b>	<b>19.6</b>	<b>10.1</b>
With own children	12.1	13.4	12.6	12.4	12.4	4.1
<b>Married-couple households</b>	<b>10.4</b>	<b>9.6</b>	<b>10.6</b>	<b>8.9</b>	<b>16.0</b>	<b>9.6</b>
With own children	9.6	10.8	7.7	8.6	15.9	2.1
<b>Other families, female householder</b>	<b>17.6</b>	<b>19.3</b>	<b>28.3</b>	<b>15.3</b>	<b>(B)</b>	<b>(B)</b>
Other families, female householder	15.5	19.5	18.4	15.4	(B)	(B)

\* Husband in married-couple households, householder in other family households.

\*\* Persons of Hispanic origin may be of any race.

(B) Base less than 200,000.

differences of 11-19 percentage points at specific education levels.<sup>35</sup>

Hence, higher-education married-couple households tend to exist longer than lower-education married-couple households, and higher-education family households with female householders tend to exist for shorter periods than

<sup>35</sup> Within race across education levels, however, only the following differences were statistically significant, (1) among Whites, 21.7 percent for 0-8 years of elementary versus 29.9 percent for 1-3 years of high school, (2) among Whites, 21.7 percent for 0-8 years of elementary versus 29.6 percent for 4 years of high school, (3) among Whites, 29.9 percent for 1-3 years high school versus 22.0 percent for 4 or more years of college, and (4) among Whites, 29.6 percent for 4 or more years of high school versus 22.0 percent for 4 or more years of college. None of the differences across education levels for Blacks were statistically significant.

lower-education family households with female householders. In addition, within the educational level of 1-3 years of college, Black two-parent families are more likely to discontinue within two years than White two-parent families. However, within specific education levels below four years of college, White mother-child families are substantially less likely than Black mother-child families to continue to exist for more than two years.

### Paid Work and Household Change

The SIPP measures the number of weeks persons worked for pay during each month they were

interviewed.<sup>36</sup> In this section of the report, husbands and wives in married-couple households and female householders in other family households are designated as working if they worked for pay at least one week during the month beginning the specified two-year period. If they did not work for pay during this initial month, they are designated to be nonworking (table F).

This approach to measuring employment, that is, using the first month of the two-year period, is only one of many possible approaches. For example, employ-

<sup>36</sup> The next section of the report presents additional employment data using an alternative measure, and it gives citations to research comparing employment concepts in the SIPP and the CPS.

Table F.  
**Household Discontinuation Rates for Two-Year Periods by Whether Husband, Wife, or Householder Worked, by Household Type, Race, Hispanic Origin, and Presence of Own Children Under 18: Mid-1980s**

(Percent discontinued)

Characteristic	Married-couple households				Other families, female householder	
	Husband & wife worked	Husband only worked	Wife only worked	Neither worked	Householder worked	Householder did not work
<b>Total</b>	<b>6.9</b>	<b>6.9</b>	<b>10.9</b>	<b>14.2</b>	<b>27.5</b>	<b>23.6</b>
White	6.9	6.5	10.7	13.6	30.9	28.4
Black	7.6	12.3	13.6	22.0	18.1	13.2
Hispanic origin*	9.5	10.7	8.8	12.4	19.2	16.3
<b>Without Own Children</b>	<b>6.6</b>	<b>6.5</b>	<b>9.9</b>	<b>14.0</b>	<b>34.1</b>	<b>26.6</b>
White	6.6	6.3	9.7	13.4	37.7	29.2
Black	5.7	5.2	12.4	22.1	23.3	18.0
Hispanic origin*	11.2	15.0	(B)	12.0	(B)	16.3
<b>With Own Children</b>	<b>7.2</b>	<b>7.2</b>	<b>12.9</b>	<b>15.6</b>	<b>24.0</b>	<b>21.3</b>
White	7.1	6.7	12.9	14.5	27.1	27.7
Black	8.6	17.5	15.7	21.8	15.8	10.9
Hispanic origin*	8.8	9.3	(B)	13.1	14.6	16.3

\* Persons of Hispanic origin may be of any race.  
B Base less than 200,000.

ment often is measured on an annual basis for a full twelve months. Employment measures using time periods of different lengths may yield different results. The approach to measuring employment in this report was selected, in view of SIPP's short interview period of little more than two years, because it allows analyses of household change to be measured for time periods as long as possible, and because it allows amount of paid work and amount of income to be measured for time periods that correspond as closely as possible to each other.

Among married-couple households, the two-year discontinuation rate was 7 percent if the husband worked, regardless of whether the wife worked.<sup>37</sup> The two-year discontinuation rates were substantially higher, however, at 11 percent if only the wife worked, and 14 percent if neither spouse worked.<sup>38</sup> These results suggest that in many cases the stresses associated with economic insecurity or need, reflected in having husbands who did not work, may contribute to marital separation and the discontinuation of married-couple households. The results also suggest that still greater stresses associated with greater economic insecurity or need, reflected in having neither spouse work, may have made the

<sup>37</sup> In this report, the term married-couple households where "only" the husband works pertains to households where the husband but not the wife works. Persons other than the husband and wife in the household may or may not be working.

<sup>38</sup> The difference between 11 percent if only the wife worked and 14 percent if neither spouse worked is not statistically significant.

likelihood of marital separation still greater.<sup>39</sup>

The same appears to be true for White married-couple households, since the two-year discontinuation rate was about 7 percent if the husband worked, regardless of whether the wife worked, but it was notably higher at 11 percent if only the wife worked, and still higher at 14 percent if neither spouse worked. Among Black married-couple households, however, a two-year discontinuation rate as low as 8 percent was found only if both the husband and the wife worked. The Black two-year

<sup>39</sup> Additional research shows, for example, that during the economic recessions between the mid-1960s and the early 1980s, comparatively large jumps occurred in the average annual increase in the proportion of own children living in mother-only families, suggesting the economic insecurity associated with economic recessions may have contributed substantially to the rise in mother-child families between the mid-1960s and the early 1980s (Donald J. Hernandez, Chapter 10, *America's Children: Resources from Family, Government, and the Economy*, Russell Sage Foundation: New York (1992)). Also, research by Glen H. Elder, Jr., and his colleagues, for example, has found that instability in husband's work, a drop in family income, and a low ratio of family income to family needs can lead to increased hostility between husbands and wives, decreased marital quality, and increased risk of divorce (Rand D. Conger, Glen H. Elder, Jr., Frederick O. Lorenz, Katherine J. Conger, Ronald L. Simons, Les B. Whitbeck, Shirley Huck, and Janet N. Melby, "Linking Economic Hardship to Marital Quality and Instability," *Journal of Marriage and the Family* 52: 643-656 (August 1990); Glen H. Elder, Jr., E. Michael Foster, and Rand D. Conger, "Families under Economic Pressure," presented at the 1990 annual meeting of the American Sociological Association; and Jeffrey K. Liker and Glen H. Elder, Jr., "Economic Hardship and Marital Relations in the 1920s," *American Sociological Review* 48: 343-359 (1983). Of course, some additional factor or set of factors may contribute to job and income losses, and hence to a sense economic insecurity and marital instability.

discontinuation rates were 12, 14, and 22 percent, respectively, if only the husband worked, if only the wife worked, and if neither worked.<sup>40</sup>

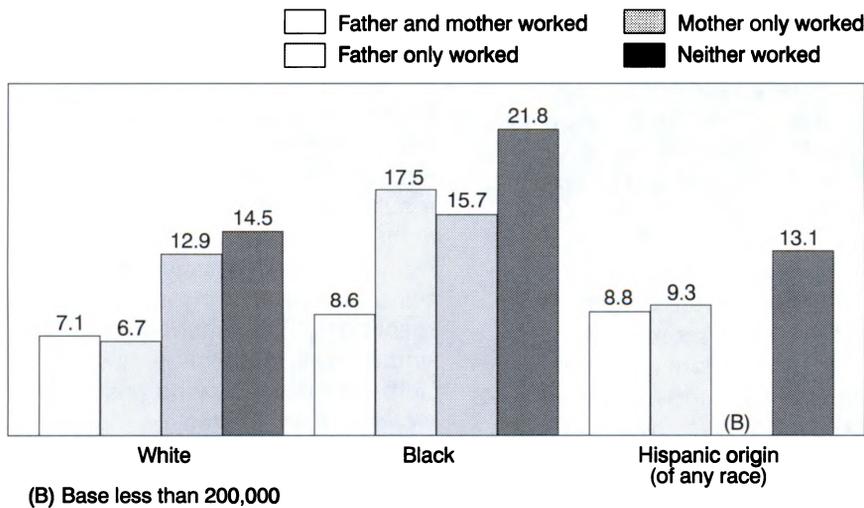
Insofar as stresses associated with economic insecurity or need contribute to the discontinuation of married-couple households, these results suggest the level of security achieved by White married-couple households where only the husband works may not have been reached by Black married-couple households, on average, unless both the Black husband and wife worked. If so, the reason may be that Black men had a much lower average income than White men. For example, among married, spouse present, men who worked year round full time in 1990, the median income of Blacks was 23 percent less than for Whites (\$24,960 versus \$32,464).<sup>41</sup>

Results for two-parent families (all of which are married-couple families with children) were fairly similar to results for married-couple households as a whole (including those with and without children). Two-year discontinuation rates among White two-parent families, were 7 percent if the father worked, and

<sup>40</sup> Among Blacks, the difference between 12.3 percent if only the husband worked and 13.6 percent if only the wife worked is not statistically significant. The difference between 11 percent for Whites if only the wife worked and 14 percent for Blacks if only the wife worked is not statistically significant. The difference between 7 percent for Whites if both the husband and wife worked and 8 percent for Blacks is not statistically significant.

<sup>41</sup> Table 28, Carmen DeNavas and Edward J. Welniak, Jr., U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 174, *Money Income of Households, Families, and Persons in the United States: 1990*, U.S. Government Printing Office, Washington, DC 1991.

Figure 2.  
**Percent of Two-Parent Families Discontinuing Within Two Years by Whether Fathers and Mothers Worked, by Race and Hispanic Origin**



13-15 percent if the father did not work, in both cases regardless of whether the mother worked (figure 2).<sup>42</sup> Two-year discontinuation rates among Black two-parent families were 9 percent if both parents worked, 16-18 percent if only the father or only the mother worked, and 22 percent if neither parent worked.<sup>43</sup>

Turning to mother-child families, the two-year discontinuation rates for Whites were essentially the same, at 27-28 percent, regardless of whether the mother worked. Among Black mother-child families however, if the mother worked she was more likely to marry or make

<sup>42</sup> The difference between 12.9 (13) percent if the wife only worked and 14.5 (15) percent if neither worked is not statistically significant.

<sup>43</sup> None of the pairs of differences between 16, 18, and 22 percent are statistically significant. Also, there is no statistical difference between 9 percent if both parents worked and 16 percent if only the mother worked.

some other household change to discontinue her household than if she did not work (16 versus 11 percent).

In short, among White two-parent families, two-year discontinuation rates were lowest if the father worked regardless of whether the wife worked, suggesting that the stresses associated with economic insecurity or need when the father did not work may have contributed to marital separation. Among Black two-parent families, however, the two-year discontinuation rate was especially low only if both parents worked, suggesting that both spouses must work to achieve a level of economic security and family stability similar to White two-parent families where only the father works.

The next section shows, however, that these conclusions must be modified somewhat when the full-time or part-time work status of

husbands and wives is taken into account.

### Usual Hours Worked and Household Change

In addition to data about number of weeks worked during each month, SIPP asked about the usual number of hours worked during the weeks that the person did work. Using these data, this section distinguishes full-time workers and part-time workers who, respectively, usually worked 35 or more hours per week, or 1-34 hours per week (table G).<sup>44</sup> Persons who did not work during the month also are identified. As in the preceding section, the reference month for work behavior is the month beginning the specified two-year period.

As noted in the preceding section, this approach to measuring employment, that is, using the first month of the two-year period, is only one of many possible approaches. For example, employment often is measured on an annual basis for a full twelve months. Employment measures using time periods of different

<sup>44</sup> Full-time and part-time workers include persons who worked at least one week during the month. Most persons who worked at least one week during the month worked all the weeks during the month. For a detailed discussions of similarities and differences between labor force concepts as measured in the SIPP and the CPS, see Paul M. Ryscavage and John E. Bregger, "New Household Survey and the CPS: A Look at Labor Force Differences," *Monthly Labor Review*, September, 1985; Paul M. Ryscavage and Angela Feldman-Harkins, "A Comparison of Gross Changes in Labor Force Status from SIPP and CPS," *SIPP Report Series No. 8816*, July 1988, U.S. Bureau of the Census, Washington, DC; Alberto Martini and Paul M. Ryscavage, "The Impact of survey and Questionnaire Design on Longitudinal Labor Force Measures," Paper presented at 1991 U.S. Bureau of the Census, Annual Research Conference, Arlington, VA, March 17-20, 1991.

Table G.  
**Household Discontinuation Rates for Two-Year Periods by Full-Time or Part-Time Work Status of Husband, Wife or Householder, by Race, Hispanic Origin, and Presence of Own Children Under 18: Mid-1980s**

(Percent Discontinued)

Characteristic	Married-couple households						Other families, female householder		
	Husband and wife both worked			Husband only worked		Husband did not work	Householder worked full-time	Householder Worked part-time	Householder Did not work
	Both full-time	Husband full-time wife part-time	Husband part-time	Full-time	Part-time				
<b>Total</b>	<b>7.5</b>	<b>5.5</b>	<b>8.6</b>	<b>6.7</b>	<b>8.5</b>	<b>13.4</b>	<b>27.6</b>	<b>27.4</b>	<b>23.6</b>
White	7.4	5.6	8.3	6.3	8.0	12.9	31.3	29.7	28.4
Black	8.4	4.6	9.3	13.1	8.3	18.8	18.1	18.3	13.1
Hispanic origin*	12.1	5.9	5.7	10.3	14.3	11.4	16.0	(B)	16.3
<b>With Own Children</b>	<b>8.3</b>	<b>5.3</b>	<b>8.8</b>	<b>7.2</b>	<b>7.3</b>	<b>14.3</b>	<b>23.5</b>	<b>26.2</b>	<b>21.2</b>
White	8.2	5.5	8.3	6.7	7.5	13.7	27.0	27.9	27.5
Black	9.8	3.8	(B)	18.5	(B)	18.7	14.8	21.0	10.8
Hispanic origin*	11.8	4.3	(B)	9.0	(B)	13.1	9.9	(B)	16.3

\* Persons of Hispanic origin may be of any race.  
 B Base less than 200,000.

lengths may yield different results. Also as noted in the preceding section, the approach to measuring employment in this report was selected, in view of SIPP's short interview period of little more than two years, because it allows analyses of household change to be measured for time periods as long as possible, and because it allows amount of paid work and amount of income to be measured for time periods that correspond as closely as possible to each other.

Since results for married-couples as a whole and two-parent families are generally similar, the discussion here focuses on two-parent families. Among White two-parent families where both parents worked, the two-year discontinuation rate was smaller if the father worked full-time and the mother

worked part-time (5.5 percent) than if the father worked part-time (8.3 percent).

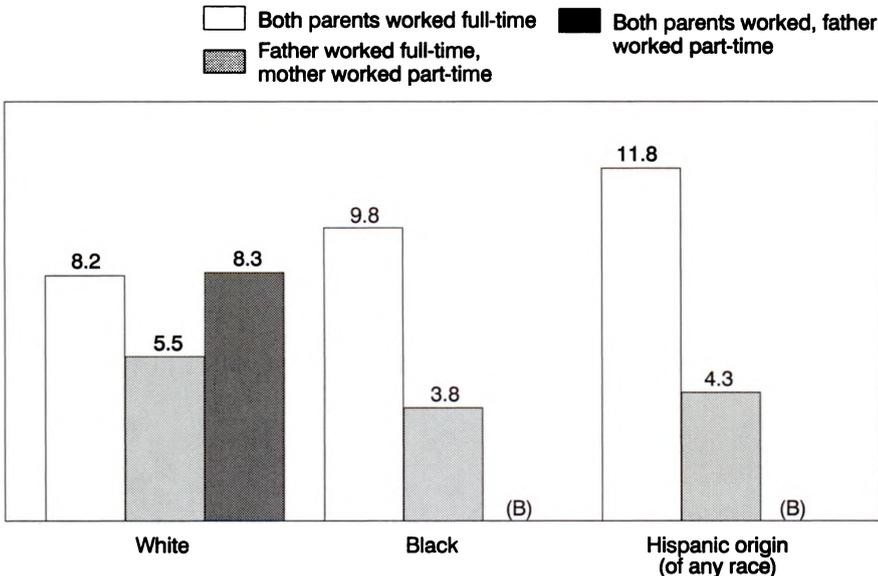
Although the differences are small, the results suggest the possibility for White two-parent families that greater stresses associated with greater economic insecurity or need, reflected in having fathers who worked part-time instead of full-time, may have contributed to marital instability and hence the discontinuation of married-couple families.

Also among White two-parent families, however, the two-year discontinuation rate where both parents worked full-time was as high as where the father worked part-time (8.2 percent) (figure 3). Hence, it may be that some couples where both parents worked

full-time did so out of a special sense of economic insecurity, perhaps because even with fathers' full-time work the families' needs were large compared to the fathers' income. It may also be that couples where both parents worked full-time experienced additional stresses because of complications associated with balancing large amounts of time at work with child care needs of their children. Finally, it also may be that some couples where both parents worked full-time found it easier, because of comparatively high available income, to discontinue their households through marital separation.

Among Black two-parent families, as among Whites, where both parents worked the two-year discontinuation rate was lower if the

Figure 3.  
**Percent of Dual-Earner Two-Parent Families Discontinuing within Two Years by Whether Fathers and Mothers Worked Full-Time or Part-Time, by Race and Hispanic Origin**



father worked full-time and the mother worked part-time (4 percent) than if both parents worked full-time (10 percent).

### Increased and Decreased Work In Continuing Households

In this section, persons are classified as having experienced a change in the amount of paid work performed by comparing their number of weeks worked and their usual number of hours worked during two reference months at the beginning and the end of specified two-year periods (table H).

Persons are classified as having experienced increased work if their number of weeks worked increased (1) from no weeks to some weeks or to all weeks, or (2) from some weeks to all weeks, or if their usual

number of hours worked increased by one or more hours. Similarly, decreased work involved a decline in their number of weeks worked or in their usual number of hours worked. In married-couple households, the couples are classified as having experienced increased work if either the husband or the wife experienced an increase in the amount of work, and they are classified as having experienced decreased work if either one experienced a decrease.

Again, as noted in the two preceding sections, this approach to measuring employment, that is, using the first month of the two-year period, is only one of many possible approaches. For example, employment often is measured on an annual basis for a full twelve months. Employment measures

using time periods of different lengths may yield different results.

Comparatively small two-year net changes during the mid-1980s in the proportion of households maintained by persons in or out of the labor force, as estimated from the CPS, were associated with much larger proportions with increased or decreased work.

For example, between 1984 and 1986, the proportion of married-couple households with both spouses in the labor force increased by 1.3 percentage points, while the proportion with only the husband working declined by 1.8 percentage points.<sup>45</sup> In sharp contrast, among married-couple households continuing to exist for two years, 69 percent experienced increased work or decreased work by the husband, the wife, or both. Hence, small two-year changes in the proportion of married-couple households with specific patterns of work occurred because the large number with increased work approximately counter-balanced the large number with decreased work.

The presence of own children is associated with still larger proportions experiencing increased or decreased work. For example, among continuing two-parent

<sup>45</sup> The proportion with both working increased from 48.6 to 49.9 percent, and the proportion with husband only working decreased from 30.6 to 28.8 percent. See Table 18, Steve W. Rawlings, U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 398, *Household and Family Characteristics: March 1984*, U.S. Government Printing Office, Washington, DC, 1985; and Table 18, Steve W. Rawlings, U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 419, *Household and Family Characteristics: March 1986*, U.S. Government Printing Office, Washington, DC, 1987.

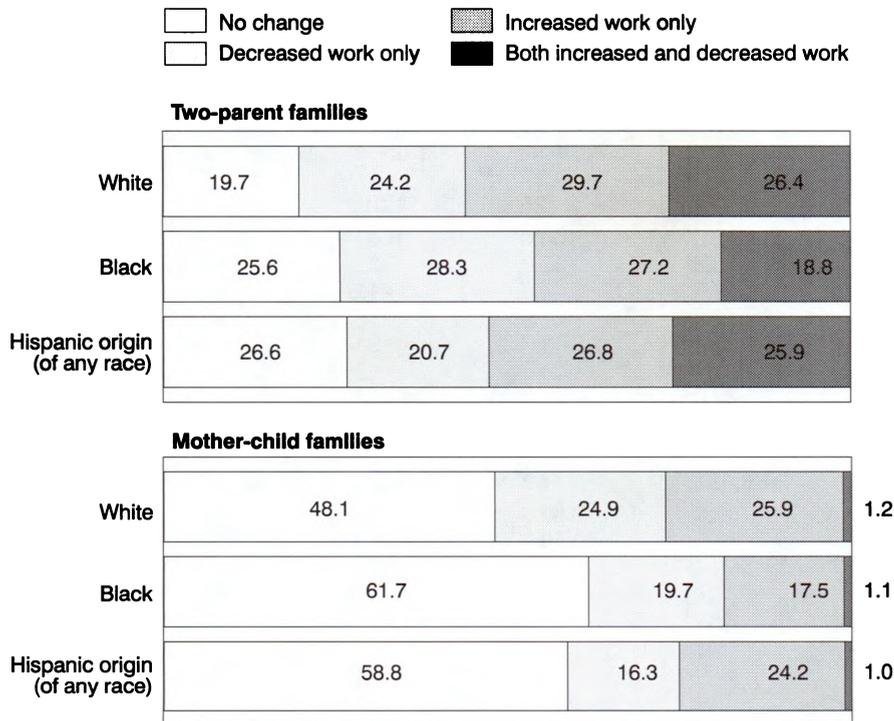
Table H.  
**Households Continuing to Exist for Two Years by Percent Experiencing Change in Hours Worked  
for Husband, Wife, or Householder: Mid-1980s**

(Percent discontinued)

Work Status Change	Family households				Nonfamily households	
	Total	Married-couple	Other family		Male householder	Female householder
			Male householder	Female householder		
<b>Total (number)</b>	<b>145,243</b>	<b>93,771</b>	<b>2,126</b>	<b>14,819</b>	<b>13,131</b>	<b>21,396</b>
Percent	100.0	100.0	100.0	100.0	100.0	100.0
No change	42.0	30.8	57.7	58.5	51.7	72.4
Change	58.0	69.2	42.3	41.5	48.3	27.6
Decreased work only	22.6	22.9	27.6	21.7	29.1	17.4
Increased work only	20.2	23.4	13.7	19.0	18.1	9.3
Both decreased and increased work	15.2	23.0	1.1	0.8	1.0	0.9
<b>White</b>						
<b>Total (number)</b>	<b>126,516</b>	<b>85,237</b>	<b>1,603</b>	<b>9,624</b>	<b>11,105</b>	<b>18,947</b>
Percent	100.0	100.0	100.0	100.0	100.0	100.0
No change	40.9	30.6	56.1	55.7	51.3	72.5
Change	59.1	69.4	43.9	44.4	48.7	27.6
Decreased work only	22.5	22.7	28.8	22.9	28.9	17.1
Increased work only	20.6	23.4	14.6	20.6	18.9	9.5
Both decreased and increased work	16.1	23.3	0.5	0.9	1.0	1.0
<b>Black</b>						
<b>Total (number)</b>	<b>15,349</b>	<b>6,153</b>	<b>413</b>	<b>4,829</b>	<b>1,714</b>	<b>2,240</b>
Percent	100.0	100.0	100.0	100.0	100.0	100.0
No change	51.9	32.2	69.0	64.0	58.7	71.6
Change	48.1	67.9	31.0	36.1	41.3	28.4
Decreased work only	23.1	26.4	19.0	18.8	27.8	20.5
Increased work only	17.0	22.7	8.2	16.6	12.0	7.4
Both decreased and increased work	8.1	18.8	3.8	0.7	1.5	0.5
<b>Hispanic origin*</b>						
<b>Total (number)</b>	<b>8,002</b>	<b>5,289</b>	<b>147</b>	<b>1,458</b>	<b>486</b>	<b>621</b>
Percent	100.0	100.0	(B)	100.0	100.0	100.0
No change	42.3	32.7	(B)	62.4	54.0	61.5
Change	57.8	67.4	(B)	37.6	46.0	38.5
Decreased work only	19.2	18.6	(B)	15.4	24.8	29.1
Increased work only	22.3	24.6	(B)	21.7	21.2	7.2
Both decreased and increased work	16.2	24.2	(B)	0.5	0.0	2.2

\* Persons of Hispanic origin may be of any race.  
(B) Base less than 200,000.

**Figure 4.**  
**Percent of Two-Parent Families and Mother-Child Families that Experienced Increase, Decrease, or No Change in Amount of Work over a two-year period, by Race and Hispanic Origin**



families, the proportions that experienced increased or decreased work within two years were 80, 74, and 73 percent, respectively, for Whites, Blacks, and Hispanics.<sup>46</sup>

Moreover, the proportions of continuing two-parent families that experienced both increased and decreased work among Whites, Blacks, and Hispanics, respectively, were 26, 19, and 26 percent (figure

<sup>46</sup> The difference between 74 percent for Blacks and 73 percent for Hispanics is not statistically significant.

4).<sup>47</sup> This combination of increased and decreased work, in about one-fourth of White and Hispanic two-parent families and in about one-fifth of Black two-parent families, suggest that within a two-year period many couples may have attempted to offset a decline in amount of work, and hence income, from one parent with an increase in the amount of work, and hence income, from the other parent.

Among mother-child families continuing to exist for two years,

<sup>47</sup> The difference between 26.4 percent for Whites and 25.9 percent for Hispanics is not statistically significant.

the proportions that experienced increased or decreased work for Whites, Blacks, and Hispanics, respectively, were 52, 38, and 41 percent.<sup>48</sup>

### Poverty Status and Household Change

The poverty status of family households and nonfamily householders is measured here on a monthly basis, applying the official poverty thresholds. Poverty estimates presented in this section and in the following sections pertain to poverty status during the beginning month and the ending month of specified one-year and two-year periods (table I).<sup>49</sup>

Poor households were substantially more likely than non-poor

<sup>48</sup> The difference between 38.3 percent for Blacks and 41.2 percent for Hispanics is not statistically significant.

<sup>49</sup> Poverty estimates typically are calculated on an annual basis. Annual and monthly poverty estimates will tend to differ, especially in certain months because some occupational groups, such as teachers, construction workers, agricultural workers, and retail sales person, may not work every month in the year, and because of the salary payment schedules of some groups. For a comparison of annual income and poverty estimates as obtained from SIPP and the CPS, see John F. Coder, Dan Burkhead, Angela Feldman-Harkins, and Jack McNeil, "Preliminary Data from the SIPP 1983-1984 Longitudinal Research File," SIPP Research Report No. 8702, U.S. Bureau of the Census, Washington, DC (March 1987). For another set of annual poverty estimate comparisons for SIPP and the CPS, as well as estimates of annual poverty transitions for persons, see Kathleen Short and Martina Shea, U.S. Bureau of the Census, Current Population Reports, Series P-70, No. 24, *Transitions in Income and Poverty Status: 1987-88*, U.S. Government Printing Office, Washington, DC, (August 1991). For a discussion of monthly poverty transitions for persons, see Patricia Ruggles and Robertson Williams, "Transitions In and Out of Poverty," SIPP Report No. 8716, U.S. Bureau of the Census (December 1987).

Table I.  
**Initial Poverty Rates of Households, and Household Discontinuation Rates for Two-Year Periods  
 by Poverty Status, Household Type, Race, Hispanic Origin, and Presence of Own Children Under  
 18: Mid-1980s**

(Initial Poverty Rate)

Characteristics	Total	Family households			Nonfamily households	
		Married-couple	Other family		Male householder	Female householder
			Male householder	Female householder		
<b>Total</b>	<b>13.9</b>	<b>7.7</b>	<b>9.8</b>	<b>33.6</b>	<b>16.2</b>	<b>21.8</b>
White	11.6	7.0	7.5	28.1	14.3	18.0
Black	30.8	14.1	16.9	47.5	28.2	42.9
Hispanic origin*	26.1	18.7	7.2	52.4	23.3	31.6
<b>With Own Children Under 18</b>	<b>17.2</b>	<b>10.3</b>	<b>13.0</b>	<b>46.2</b>	<b>(X)</b>	<b>(X)</b>
White	14.2	9.4	8.3	41.8	(X)	(X)
Black	35.8	16.2	28.1	55.3	(X)	(X)
Hispanic origin*	31.9	22.4	(B)	60.3	(X)	(X)

(Percent discontinued)

Characteristic	Total	Family households								Nonfamily households			
		Total		Married-couple families		Other family				Male householder		Female householder	
		Not poor	Poor	Not poor	Poor	Male householder	Female householder	Male householder	Female householder	Not poor	Poor	Not poor	Poor
<b>Total</b>	<b>15.6</b>	<b>14.5</b>	<b>23.3</b>	<b>7.9</b>	<b>14.1</b>	<b>40.8</b>	<b>54.9</b>	<b>27.3</b>	<b>22.7</b>	<b>30.7</b>	<b>39.0</b>	<b>19.6</b>	<b>22.0</b>
White	15.2	14.2	23.1	7.7	13.5	43.7	57.1	30.2	29.1	30.7	37.6	18.9	22.4
Black	18.8	17.8	19.2	10.3	20.1	32.4	(B)	17.7	13.4	29.0	39.9	28.0	20.1
Hispanic origin*	15.6	15.9	14.8	10.0	12.2	49.4	(B)	21.4	14.2	35.2	(B)	22.5	14.0
<b>With Own Children Under 18</b>	<b>11.4</b>	<b>9.9</b>	<b>18.5</b>	<b>7.1</b>	<b>13.2</b>	<b>41.5</b>	<b>(B)</b>	<b>23.1</b>	<b>22.6</b>	<b>(X)</b>	<b>(X)</b>	<b>(X)</b>	<b>(X)</b>
White	11.2	9.8	19.7	6.9	12.3	45.9	(B)	26.6	28.3	(X)	(X)	(X)	(X)
Black	13.2	11.9	15.6	10.5	21.2	22.0	(B)	13.6	13.3	(X)	(X)	(X)	(X)
Hispanic origin*	12.1	11.6	13.2	9.1	11.1	(B)	(B)	16.6	14.7	(X)	(X)	(X)	(X)

\* Persons of Hispanic origin may be of any race.

(B) Base less than 200,000.

(X) Not applicable.

households to discontinue within two years (23 versus 15 percent). This conclusion holds true for all but family and nonfamily households with female householders. There was no statistical difference between the poor and nonpoor nonfamily households with female householders.

Married-couple households were more likely to discontinue within two years if they were poor than if they were not poor (14 versus 8 percent), but poor family households with female householders were less likely to discontinue than non-poor ones (23 versus 27 percent). These results suggest that stresses associated with economic insecurity or need, as reflected in a below-poverty income, may have contributed to the discontinuation of married-couple households through marital separation, but may have hindered the discontinuation of family households with female householders.<sup>50</sup>

For White married-couple households, the poor were about 6 percentage points more likely than the non-poor to discontinue within two years (14 versus 8 percent), and the difference was even larger for Black married-couple households at 10 percentage points (20 versus 10 percent). On the other hand, poor and non-poor Hispanic married-couple households were

about equally likely to discontinue within two years (10-12 percent).<sup>51</sup>

Among White family households with female householders, poor and non-poor households were equally likely to discontinue within two years (29-30 percent). But among Black and Hispanic family households with female householders who were poor, the two-year discontinuation rates of 13-14 percent were notably smaller than for those of the non-poor, at 18 and

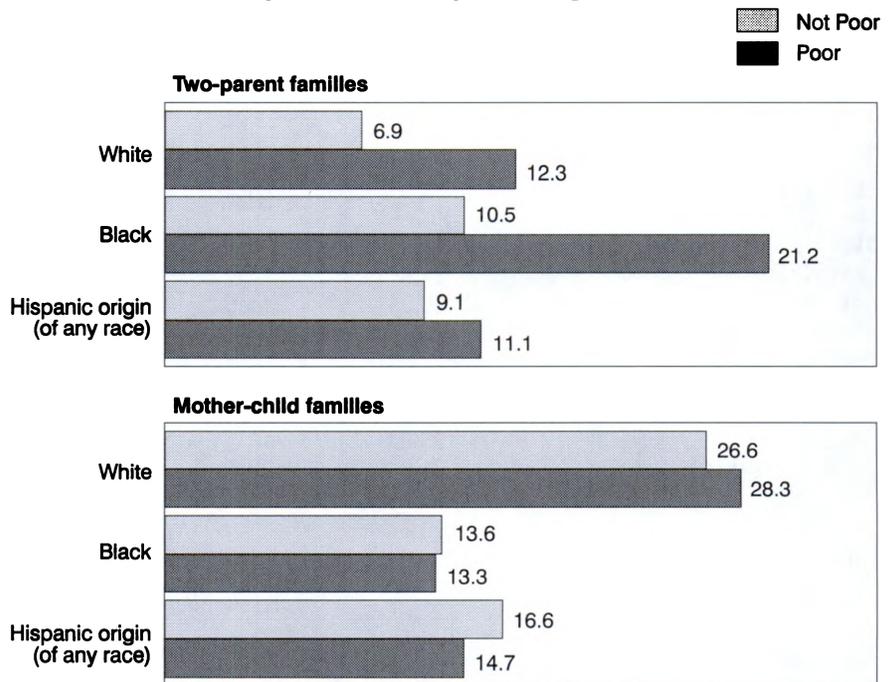
<sup>51</sup> The following differences are not statistically significant: (1) 13.5 (14) percent for poor Whites versus 12.2 (12) percent for poor Hispanics, (2) 10.3 percent for non-poor Blacks versus 10.0 percent for non-poor Hispanics, (3) 8 percent for non-poor Whites versus 10 percent for non-poor Hispanics and (4) 20 percent for poor Blacks versus 12 percent for poor Hispanics.

21 percent, respectively, for Blacks and Hispanics.<sup>52</sup>

Two-year discontinuation rates for poor and non-poor families with own children were smaller than for corresponding poor and non-poor households as a whole (that is, including those both with and without own children). But among households with own children, the two-year discontinuation rate for the poor was nearly twice as high as for the non-poor (19 versus 10 percent).

<sup>52</sup> The difference between 13 percent and 14 percent is not statistically significant, and the difference between 18 percent and 21 percent is not statistically significant. Also, the difference between the poor and non-poor Hispanics is not statistically different.

Figure 5. Percent of Poor and Non-Poor Two-Parent and Mother-Child Families Discontinuing within Two Years, by Race and Hispanic Origin



<sup>50</sup> See Footnote 36.

Poor two-parent families were nearly twice as likely as non-poor two-parent families to discontinue within two years (13 versus 7 percent), but poor and non-poor mother-child families were equally likely to discontinue within two years (23 percent).

These last conclusions held true for Whites, Blacks, and Hispanics, separately, except for Hispanic two-parent families. Among two-parent families, the two-year discontinuation rate was about twice as high for poor as for the non-poor, at 12 versus 7 percent for Whites, and 21 versus 10 percent for Blacks, but for Hispanics there was little difference, at 11 at 9 percent (figure 5).<sup>53</sup> For mother-child families, the poor and non-poor were about equally likely to discontinue after two years, at 27-28 percent for Whites, 13-14 percent for Blacks, and 15-17 percent for Hispanics.<sup>54</sup>

In short, the results suggest, at least for Whites and Blacks, that couples maintaining poor two-parent families were about twice as likely to seek a major change in family and living arrangements than were non-poor parents. Hence, at least among White parents and Black parents, stresses associated with economic insecurity or need, as reflected in below-poverty income, may have contributed to

<sup>53</sup> The following differences are not statistically significant: (1) 12.3 percent for poor Whites versus 11.1 percent for poor Hispanics, (2) 10.5 percent for non-poor Blacks versus 9.1 percent for non-poor Hispanics, (3) 12.3 percent for poor Whites versus 21.2 percent for poor Hispanics and (4) 6.9 percent for non-poor Whites versus 9.1 percent for non-poor Hispanics.

<sup>54</sup> None of the pairs of differences between poor and non-poor Blacks and Hispanics is statistically significant.

marital separation and the discontinuation of two-parent households.<sup>55</sup> For White, Black, and Hispanic mother-child families, however, poverty appeared to neither hinder nor foster a marriage or other family change leading to the discontinuation of the mother-child family.

### Poverty Turnover Rates In Continuing Households

Annual changes in official poverty rates during the mid-1980s were small compared to the number of households that rose out of poverty or fell into poverty during each year, that is, compared to the annual turn-over in poor households.

Between 1983 and 1987, for example, overall annual changes in the number of poor family households represented no more than 5 percent of the total number of poor, both for family households as a whole and for family households with female householders.<sup>56</sup> But among households which continued to exist for one year and which were poor during the month ending the year, the proportions which had not been poor in the month begin-

<sup>55</sup> See Footnote 39.

<sup>56</sup> For example, the largest annual poverty rate change between 1983 and 1987 was the decline from 11.4 to 10.9 percent between 1985 and 1986, representing a 5 percent drop in the number of poor family households from 7,223,000 to 7,023,000. Similarly, the largest annual poverty rate change for family households with female householders between 1983 and 1987 was the increase between 1985 and 1986 from 34.0 to 34.6 percent, representing a 4 percent increase in the number of poor family households with female householders from 3,613,000 to 3,474,000. Table C, Mark S. Littman, U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 175, *Poverty in the United States: 1990*, U.S. Government Printing Office, Washington, DC, 1991.

ning the year were 39 percent for married-couple households and 16 percent for family households with female householders (table J).

Hence, despite comparatively small year-to-year net changes of no more than one-twentieth in the number of families that were poor in any specific year, among continuing households about two-fifths of poor married-couple households rose out of poverty in any given year, and they were replaced by a different set of married-couple households who had fallen into poverty. Similarly, among continuing family households with female householders, about one-sixth that were poor at the beginning of a year rose out of poverty by the end of the year, only to be replaced by other family households with female householders whose family income had dropped below the poverty threshold.

Family poverty turnover rates were higher for Whites than for Blacks and Hispanics. Among continuing married-couple households that were poor at the end of the year, the proportion that had not been poor at the beginning of the year was 42 percent for Whites, 28 percent for Blacks, and 32 percent for Hispanics.<sup>57</sup> Among continuing family households with female householders that were poor at the end of a year, the corresponding poverty turnover rates were 18 percent for Whites and 13 percent for blacks. During any one year, then, these Whites were more likely than these Blacks or Hispanics to escape from poverty.

<sup>57</sup> The difference between 28 percent for Blacks and 32 percent for Hispanics is not statistically significant.

Table J.  
**Households Continuing to Exist for One Year and Poor at the End of the Year — Proportions that Were Poor or Not Poor at the Beginning of the Year: Mid-1980s**

(Households continuing one year and poor at end of year, percent poor or not poor at beginning of year)

Characteristic	Married-couple households		Other families, female householder		With own children under 18			
					Married-couple households		Other families, female householder	
	Poor	Not poor	Poor	Not poor	Poor	Not poor	Poor	Not poor
<b>Total</b>	<b>60.6</b>	<b>39.4</b>	<b>84.2</b>	<b>15.8</b>	<b>61.5</b>	<b>38.5</b>	<b>86.1</b>	<b>13.9</b>
White	57.7	42.3	81.7	18.4	58.8	41.2	84.3	15.7
Black	71.6	28.4	87.1	12.9	70.3	29.7	88.1	12.0
Hispanic origin*	68.1	31.9	84.5	15.5	69.0	31.0	85.1	14.9

\* Persons of Hispanic origin may be of any race.

These poverty turnover rates were about the same as the corresponding poverty turnover rates for married-couple families with own children under 18 in the home, that is, for two-parent families and mother-child families, respectively (figure 6). Consequently, the total number of continuing two-parent families and mother-child families that experienced poverty over the course of a few years was substantially higher than the total number that were poor at any one time, especially among two-parent families, and especially among whites.

Also, for families that continued to exist for one year, poor two-parent families were at least twice as likely as poor mother-child families to rise out of poverty within a year. Similarly, compared to Black two-parent and mother-child families, and compared to Hispanic married-couple families, corresponding White families were more likely to rise out of poverty within a year.

Finally, the total number of White and Black two-parent families over

several years that are exposed to the elevated risk of disruption associated with living in poverty is larger than the number in poverty in any specific year. This is because, first, the number of two-parent families that experienced poverty over the course of more than one year was substantially larger than the proportion in poverty in any specific year. Second, as shown in the preceding section, poor two-parent White and Black families have higher discontinuation rates than non-poor two-parent White and Black families.

### Family Poverty In Newly-formed Households

To what extent did newly-formed poor households come from pre-existing households that also were poor? Among poor married-couple families formed by the last month of a year, 40 percent were maintained by persons who had been poor in the beginning month of the year, while 60 percent had not been poor a year earlier (table K). Similarly, among poor families with female householders formed by the end of a year, 36 percent

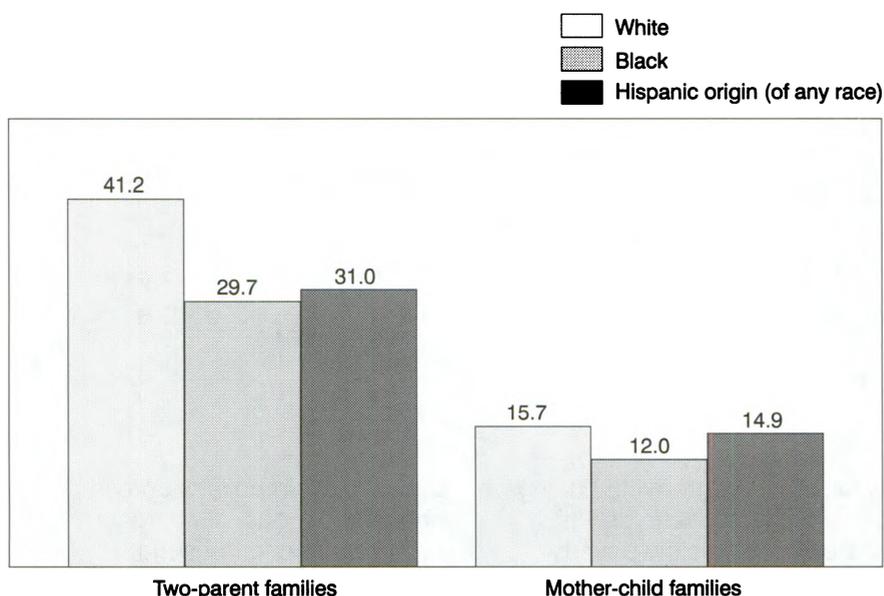
were maintained by mothers who also had been poor a year earlier, while 64 percent had not been poor a year earlier.

Although continuing Black families, as noted in the preceding section, have had lower poverty turnover rates than continuing White families, newly-formed poor Black families were much more likely than newly-formed poor White families to be maintained by persons who were poor a year earlier. For example, of female householder families that had existed for less than one year and that were poor in the month ending the year, the proportions with female householders who also had been poor one year earlier were 32 percent for Whites, 47 percent for Blacks, and 42 percent for Hispanics.<sup>58</sup>

Focusing only on poor mother-child families that emerged from married-couple households, the proportions who also had been poor in the earlier married-couple households

<sup>58</sup> The difference between Whites and Blacks is statistically significant, but the differences between Whites and Blacks and between Blacks and Hispanics are not statistically significant.

Figure 6.  
Percent of Continuing Households Poor at End of Year That Were Not Poor at Beginning of Year, for Two-Parent and Mother-Child Families



families were 26 percent for Whites and 39 percent for Blacks.<sup>59</sup> These proportions were about three times larger than the overall poverty rate for White two-parent families (9 percent) and about two times larger than the overall poverty rate for Black two-parent families (16 percent) because, as shown earlier in this report, poor White and Black two-parent families were about twice as likely to discontinue as non-poor ones (table I).

Hence, of poor mother-child families emerging from married-couple households, the proportions who

<sup>59</sup> Of these newly-formed mother-child families, the proportions involving a new family formed through the marital separation of a mother who one year earlier had maintained a two-parent family with her husband was 67 percent for Whites and 48 percent for Blacks. There is no statistical difference between 26 percent for Whites and 39 percent for Blacks.

had not been poor in the married-couple family from which they came were large majorities of 74 and 61 percent, respectively, for Whites and Blacks.<sup>60</sup> These proportions are large because substantial minorities of the mothers not poor in the earlier married-couple families from which they emerged had fallen into poverty in their newly-formed mother-child families a year later, 34 and 49 percent, respectively for Whites and Blacks.<sup>61</sup>

These results pertain to all mother-child families emerging from married-couple households, regardless of whether the mother in the mother-child family was the wife

<sup>60</sup> There is no statistical difference between 74 percent for Whites and 61 percent for Blacks.

<sup>61</sup> The base of 191,000 for Hispanics is too small to provide the foundation for reporting results for Hispanics.

in the earlier married-couple family.<sup>62</sup> But corresponding results are quite similar for children in poor mother-child families newly-formed through marital separation by mothers who had maintained two-parent families with their husbands one year earlier.<sup>63</sup>

Of those children who were poor in these newly-formed mother-child families, the proportions also poor in their two-parent families

<sup>62</sup> For mother-child families who were poor in the newly-formed family, the proportion of mothers who also were the wife in the earlier married-couple family is 82 percent for Whites and 56 percent for Blacks, that is, 636,000 women out of 777,000 for Whites, and 127,000 women out of 225,000 for Blacks. The remaining mothers, 18 percent for Whites and 44 percent for Blacks, were probably living mostly with their own married parents before forming their own mother-child family household. In turn, of these 636,000 White women and 127,000 Black women who were wives in the earlier married-couple family 82 percent of Whites (522,000) and 85 percent of Blacks (108,000) formed their new mother-child family following marital separation from their husband with whom they had maintained a two-parent family one year earlier.

The numbers of women in newly-formed mother-child families that were not in poverty in their earlier married-couple families are as follows. For Whites and Blacks, respectively, the estimates are 1,719,000 and 276,000 for women formerly living in a married-couple household, 1,504,000 and 205,000 for women who were the wives maintaining the household with their husbands, and 1,368,000 and 180,000 for women who experienced marital separation from their husband in the earlier two-parent family.

<sup>63</sup> The number of children poor in their newly-formed mother-child family formed through the marital separation of their parents were 1,074,000 for Whites, 328,000 for Blacks, and 119,000 for Hispanics. The small size of the estimate for Hispanics precludes the presentation of results using the number as a base. The number of children entering newly-formed mother-child families through the marital separation of their parents and not in poverty in the earlier two-parent families were 2,398,000 for Whites, 462,000 for Blacks, and 253,000 for Hispanics.

**Table K.**  
**Newly Formed Households Less Than One Year Old and Poor at the End of the Year — Proportion Maintained by Persons Poor or Not Poor at Beginning of the Year: Mid-1980s**

(Poor households newly formed within one year: percent poor and not poor at beginning of year)

Characteristic	Married-couple households		Other families, female householder		With own children under 18					
					Married-couple households		Other families, female householder		Other families, female householder emerged from married-couple household	
	Poor	Not poor	Poor	Not poor	Poor	Not poor	Poor	Not poor	Poor	Not poor
<b>Total</b>	<b>39.5</b>	<b>60.5</b>	<b>36.1</b>	<b>63.9</b>	<b>40.1</b>	<b>59.9</b>	<b>36.5</b>	<b>63.6</b>	<b>27.6</b>	<b>77.4</b>
White	36.6	63.5	31.7	68.3	36.4	63.6	33.4	66.6	25.8	74.2
Black	(B)	(B)	46.9	53.1	(B)	(B)	45.5	54.5	39.4	60.6
Hispanic origin*	(B)	(B)	41.7	58.3	(B)	(B)	(B)	(B)	(B)	(B)

\* Persons of Hispanic origin may be of any race.  
 (B) Base less than 200,000.

one year earlier for Whites and Blacks, respectively, were 27 and 37 percent. Similarly, of those not poor in their two-parent families one year earlier, the proportions of children who fell into poverty in their newly-formed mother-child families for Whites, Blacks, and Hispanics, respectively, were 33 percent, 45 percent, and 42 percent.<sup>64</sup>

In conclusion, among non-poor White and Black mothers living in married-couple families, but who formed mother-child families within a year, the proportions falling into poverty in their newly-formed mother-child families were substantial minorities ranging from about one-third to almost one-half. Still, many newly-formed poor family households, especially among

<sup>64</sup> The difference between 33 percent for Whites and 42 percent for Hispanics and the difference between 45 percent for Blacks and 42 percent for Hispanics are not statistically significant. Also, not statistically significant are each of the three differences between the three results in this sentence and the result for Blacks (37 percent) in the preceding sentence.

Blacks, emerged from continuing or discontinuing households which themselves had below-poverty incomes.

Hence, depending on the new family type, race, and Hispanic origin, between one-fourth and nearly one-half of newly-formed poor married-couple and female householder families resulted from a reshuffling of persons who a year earlier had lived in different, previously-existing poor households. Especially noteworthy is that among poor mother-child families existing for less than one year and maintained by mothers who one year earlier had lived in married-couple families, the proportions who also had been poor in the earlier married-couple families were about one-fourth for Whites and two-fifths for Blacks.

### Changes In Household Type, Work, and Poverty

To what extent were recent transitions into poverty accounted for by continuing versus newly-formed households? Of all household

transitions into poverty across one-year periods, 68 percent occurred among households which existed continuously throughout the year (table L). Nearly one-half of the continuing households that fell into poverty were married-couple households (32 of 68 percent), and about one-sixth were family households with female householders (12 of 68 percent).<sup>65</sup>

Among Whites, Blacks, and Hispanics, continuously existing households accounted for approximately equal proportions of one-year transitions into poverty (68-71 percent). In contrast, continuing family households with female householders accounted for quite different proportions of one-year transitions into poverty for Whites, Blacks, and Hispanics, at 9, 26, and 19 percent, respectively.<sup>66</sup> The

<sup>65</sup> The difference between 32 percent and one-half of 68 percent is statistically significant.

<sup>66</sup> The difference between 26 percent for Blacks and 19 percent for Hispanics is not statistically significant.

Table L.  
**Household Transitions into Poverty During a Year — Percent Involving Specified Household or Work Status Changes: Mid-1980s**

	All households				Family households with own children			
	Total	White	Black	Hispanic origin*	Total	White	Black	Hispanic origin*
<b>Total transitions into poverty (number)</b>	<b>14,415</b>	<b>11,476</b>	<b>2,498</b>	<b>1,407</b>	<b>5,894</b>	<b>4,460</b>	<b>1,185</b>	<b>822</b>
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Percent involving:</b>								
Continuing household	68.1	67.5	71.2	71.1	73.1	74.9	68.0	83.2
Continuing married-couple household	31.5	34.0	18.1	38.9	49.4	55.1	26.1	51.8
Continuing female family household	11.8	8.9	26.0	19.4	20.9	16.5	40.7	28.2
Newly-formed household	31.9	32.5	28.8	28.9	26.9	25.1	32.0	16.8
Newly formed female family household	10.9	9.2	18.1	8.5	20.4	17.8	28.9	12.2
Newly formed female family household, where householder lived in a married-couple household one year earlier	7.0	6.5	8.0	5.8	13.1	12.9	11.5	8.5
Newly-formed female family household with children, formed through dissolution by marital separation of married-couple household with own child	3.5	3.3	2.8	2.7	8.5	8.6	6.0	4.5
Newly-formed female family household with children, formed by never-married mother	2.4	1.3	7.5	2.4	5.6	3.2	15.8	4.1
Continuing household with decrease in husband's or wife's or householder's work	36.6	36.3	38.7	33.5	45.1	46.7	40.1	41.5
Continuing married-couple household with decrease in husband's or wife's work	19.4	21.1	10.9	21.5	32.0	35.6	18.3	31.5
Continuing married-couple household with decrease and increase in husband's or wife's work	11.7	13.5	4.0	10.5	19.9	23.6	7.6	16.6
Continuing female family household with decrease in householder's work	5.1	3.7	11.9	4.4	11.0	8.7	20.6	7.6
Continuing household with no decrease in husband's, wife's, or householder's work	31.6	31.2	32.5	37.6	28.0	28.3	27.9	41.6
Continuing married-couple household with no decrease in husband's or wife's work	12.1	12.9	7.3	17.4	17.3	19.5	7.8	20.3
Continuing female family household with no decrease in householder's work	6.7	5.2	14.0	15.0	9.9	7.8	20.1	20.6

\* Persons of Hispanic origin may be of any race.

reason for these differences was partly that family households with female householders accounted for quite different proportions of all continuing households among Whites, Blacks, and Hispanics (8, 31, and 19 percent, respectively).<sup>67</sup>

Among family households with own children under 18 that experienced one-year transitions to poverty, the proportions of transitions accounted for by continuing family households were 75, 68, and 83 percent, respectively, for Whites, Blacks, and Hispanics.<sup>68</sup> The proportions of one-year transitions into poverty by families accounted for by continuing mother-child families were 17, 41, and 28 percent, for Whites, Blacks, and Hispanics, respectively.<sup>69</sup> These latter differences were accounted for partly by the quite different proportions of all continuing families with own children which involved mother-child families, 13, 49, and 25 percent, respectively, for Whites, Blacks, and Hispanics.<sup>70</sup>

About one-third of all one-year household transitions to poverty were accounted for by newly-formed households, 33 percent for Whites, and 29 percent for Blacks and Hispanics.<sup>71</sup> Since this in-

<sup>67</sup> The population bases are 276,397,000 for Whites, 34,368,000 for Blacks, and 18,518,000 for Hispanics.

<sup>68</sup> There is no statistical difference between the Whites and Blacks and between the Whites and Hispanics.

<sup>69</sup> There is no statistical difference between 41 percent of Black mother-child families and 28 percent of Hispanic mother-child families.

<sup>70</sup> The population bases are 103,413,000 for Whites, 14,976,000 for Blacks, and 10,641,000 for Hispanics.

<sup>71</sup> None of the differences between 33 percent for Whites and 29 percent for Blacks and Hispanics are statistically significant.

cluded poverty among all newly-formed households, the proportions of all one-year household transitions into poverty that were accounted for by newly-formed family households maintained by females who a year earlier had lived in married-couple households were much smaller, 7 percent for Whites, 8 percent for Blacks, and 6 percent for Hispanics.<sup>72</sup>

Focusing only on family households with children under 18, the proportions of one-year transitions to poverty accounted for by newly-formed family households were 25, 32, and 17 percent, respectively, for Whites, Blacks, and Hispanics, and the proportions accounted for by newly-formed mother-child families were 18, 29, and 12 percent, respectively, for Whites, Blacks, and Hispanics.<sup>73</sup> Still smaller were the proportions of one-year transitions to poverty among family households with children accounted for by mother-child families newly formed through marital separation by mothers who one year earlier had maintained two-parent families with their husbands, at 9, 6, and 5

<sup>72</sup> None of the differences between 6.5 percent for Whites, 8.0 percent for Blacks, and 5.8 percent for Hispanics is statistically significant.

<sup>73</sup> Differences that are not statistically significant are those between (1) 32 percent of Blacks overall and 28.9 percent for Black mother-child families, (2) 16.8 percent for Hispanics overall, and 12.2 percent for Hispanic mother-child families, (3) 25 percent for Whites overall and 32 percent for Blacks overall, (4) 25 percent for Whites overall and 17 percent for Hispanics overall and (5) 18 percent for White mother-child families and 12 percent for Hispanic mother-child families.

percent for Whites, Blacks, and Hispanics, respectively.<sup>74</sup>

Many of the newly-formed mother-child families that fell into poverty were maintained by never-married mothers, an increasingly important component of mother-child families. Of all one-year transitions to poverty among family households with children, the proportions accounted for by mother-child families with never-married mothers were 3, 16, and 4 percent, respectively, for Whites, Blacks, and Hispanics.<sup>75</sup>

Why, regardless of race or Hispanic origin, did at least two-thirds of the one-year household transitions to poverty occur among households that existed continuously throughout the year? One obvious possibility is that many continuing households experienced income declines because the persons maintaining them experienced declines in the amount of time that they worked.

SIPP data do show clearly for White, Black, and Hispanic households maintained by at least one person who works that poverty rates tended to be higher among households with fewer workers who worked fewer hours (table M). SIPP data also show, in fact, that poverty rates for married-couple

<sup>74</sup> The difference between 6.0 percent for Blacks and 4.5 percent for Hispanics is not statistically significant. Also, there is no statistically significant difference between 5 percent and 12 percent for Hispanic newly-formed mother-child families and those Hispanic newly-formed mother-child families formed through a marital separation.

<sup>75</sup> The difference between 3.2 percent for Whites and 4.1 percent for Hispanics is not statistically significant, and the following difference between results in this sentence and the result given two sentences earlier also is not statistically significant: 4.1 percent for Hispanic never-married mother families versus 4.5 percent for Hispanic separated mother-child families.

Table M.  
**Poverty Rates at the End of a Year for Households that Continued to Exist Throughout the Year  
 and New Households Formed by the End of the Year: Mid-1980s**

(Poverty rates)

Characteristics	Married-couple households					Other families, female householder	
	Husband and wife both worked			Husband only worked		Householder worked full- time	Householder Worked part- time
	Both full-time	Husband full-time wife part-time	Husband part-time	Full- time	Part- time		
<b>Total</b>	<b>1.2</b>	<b>2.2</b>	<b>7.0</b>	<b>6.4</b>	<b>20.2</b>	<b>9.3</b>	<b>36.4</b>
White	1.1	2.2	6.7	5.7	18.6	7.6	30.1
Black	1.2	3.1	12.2	16.0	32.7	14.1	55.4
Hispanic origin*	1.3	3.8	14.7	18.4	43.8	17.7	51.6
<b>With Own Children Total</b>	<b>1.6</b>	<b>2.4</b>	<b>12.4</b>	<b>8.2</b>	<b>48.9</b>	<b>11.3</b>	<b>46.9</b>
White	1.4	2.4	12.3	7.2	42.3	9.3	39.0
Black	1.7	3.2	13.4	21.4	(B)	16.7	68.8
Hispanic origin*	1.9	4.8	19.9	20.3	51.6	22.1	55.4

\* Persons of Hispanic origin may be of any race.

(B) Base less than 200,000.

households and for family households with female householders tended to be quite similar if these households had a similar number of workers who worked a similar number of hours.

For example, among continuing and newly-formed households with own children, the following results are found at the end of a year. First, for White, Black, and Hispanic two-parent families where both parents worked, the poverty rates were quite similar at only 1-5 percent, if the father worked full-time, regardless of whether the mother worked full-time or part-time (figure 7).<sup>76</sup>

<sup>76</sup> Statistically significant differences exist between the following differences: (1) 1.4 percent for White mothers working full-time and 2.4 percent for White mothers working part-time.

Second, for Whites the poverty rate was only 1-2 percent in dual-earner two-parent families if the father worked full-time,<sup>77</sup> but in White two-parent families where only the father worked and in mother-child families with mothers who worked, the poverty rate was to 7-9 percent if they worked full-time,<sup>78</sup> and to 39-42 percent if they worked part-time.<sup>79</sup>

<sup>77</sup> The difference between 1.4 percent with both working full-time and 2.4 percent with the father working full-time and the mother working part-time is statistically significant.

<sup>78</sup> The difference between 7.2 percent with the husband only working (full-time) and 9.3 percent with the female householder working full-time is statistically significant.

<sup>79</sup> The differences between 39 percent and 42 percent is not statistically significant. Also, the difference between 7 percent if only the husband works full-time and 9 percent if in a mother-child family the mother works full-time, is not statistically significant.

Third, for Blacks the poverty rate was only 2-3 percent in dual-earner two-parent families if the father worked full-time,<sup>80</sup> but in two-parent families where only the father worked and in mother-child families with mothers who worked, the poverty rate was to 17-21 percent if they worked full-time.<sup>81</sup>

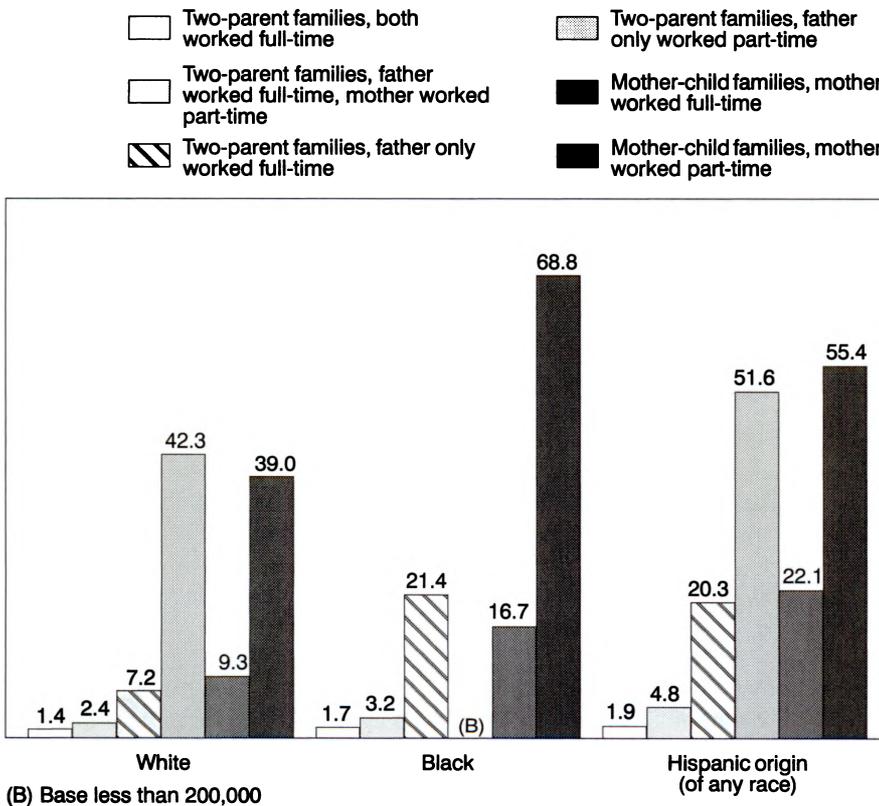
Fourth, for Hispanics the poverty rate was only 2-5 percent in dual-earner two-parent families if the father worked full-time,<sup>82</sup> but in two-parent families where only the father worked and in mother-child

<sup>80</sup> The difference between 1.7 percent and 3.2 percent is not statistically significant. The difference between 21 percent for husbands working full-time and 17 percent with the female householder working full-time is not statistically significant.

<sup>81</sup> The difference between 16.7 percent and 21.4 percent is not statistically significant.

<sup>82</sup> The difference between 1.9 percent and 4.8 percent is not statistically significant.

**Figure 7.**  
**Poverty Rates at End of Year for Two-Parent and Mother-Child Families by Parent's Amount of Work**



families with mothers who worked, the poverty rate was to 20-22 percent if they worked full-time,<sup>83</sup> and to 52-55 percent if they worked part-time.<sup>84</sup>

In sum, for Whites, Blacks, and Hispanics, these results indicate the following for continuing and newly-formed two-parent families and mother-child families at the end of a year. First, in two-parent

families where only the father worked and in mother-child families with mothers who worked, the poverty rate was more than 3 times as great as in dual-earner two-parent families where the father worked full-time.

In two-parent families where only the father worked and in mother-only families maintained by mothers who worked, if they worked part-time the poverty rate was 3-6 times greater than if they worked full-time. Also, in two-parent families where only the father worked and in mother-child families with mothers who worked, poverty rates were essentially the same if these fathers

and mothers worked similar amounts of time.

In view of these results showing that poverty rates at specific points in time were greatly influenced by the number of workers in a household and the amount of time that they worked, it is not surprising to find that many one-year transitions into poverty can be accounted for by reductions in work among continuously existing households.

For example, among households with own children that experienced a one-year transition to poverty, the proportions which existed continuously throughout the year and which experienced a decrease in weeks or hours worked by the father or mother were 47, 40, and 42 percent, respectively, for Whites, Blacks, and Hispanics (table L).<sup>85</sup> Of these households experiencing a decrease in work, two-parent families accounted for about three-fourths for Whites (36 of 47 percent), nearly one-half for Blacks (18 of 40 percent).<sup>86</sup>

Furthermore, many of these two-parent families experienced not only a decrease but also an increase in parents' time worked during the year, about two-thirds for Whites (24 of 36 percent), nearly one-half for Blacks (8 of 18 percent), and about one-half for

<sup>83</sup> The difference between 20.3 and 22.1 percent is not statistically significant.

<sup>84</sup> The difference between 51.6 percent and 55.4 percent is not statistically significant.

<sup>85</sup> None of the differences between 47, 40, and 42 percent for Whites, Blacks, and Hispanics are statistically significant.

<sup>86</sup> The difference between 35.6 percent for Whites and 31.5 percent for Hispanics is not statistically significant.

Hispanics (17 of 32 percent).<sup>87</sup> Although many of these increases in parent's time worked may have been intended to counter-balance, at least partly, a decrease in the other parents' time worked, the overall result for all of these families was that their income fell below the monthly poverty threshold.

The proportion of one-year poverty transitions for family households with own children that were accounted for by decreased work by mothers in mother-child families was 8-9 percent for Whites and Hispanics and 21 percent for Blacks.<sup>88</sup> This proportion was about twice as large for Blacks as for Whites and Hispanics, at least partly because the overall proportions of continuing and newly-formed households with children that are mother-child families are 15, 50, and 26 percent, respectively, for Whites, Blacks, and Hispanics.<sup>89</sup>

Despite the important combined role of newly-formed households and of continuing households with decreased work by parents in accounting for one-year transitions into poverty among family households with own children, substantial proportions of the poverty transitions were not associated with such situations, at 28, 28, 42 percent,

<sup>87</sup> There is no statistical difference between 24 percent for Whites and 17 percent for Hispanics experiencing both an increase and decrease in work, and there is no statistical difference between 7 percent for Blacks and 17 percent for Hispanics experiencing both an increase and decrease in work.

<sup>88</sup> The difference between 7.6 percent for Hispanics and 8.7 percent for Whites is not statistically significant.

<sup>89</sup> The population bases are 109,000,000 for Whites, 15,970,000 for Blacks, and 11,422,000 for Hispanics.

respectively, for Whites, Blacks, and Hispanics (table L).<sup>90</sup>

Of these one-year transitions into poverty not accounted for by newly-formed families or by declines in parents' work, the proportions that involved two-parent families versus mother-child families, respectively, were 20 versus 8 percent for Whites, 8 versus 20 percent for Blacks, and about 20-21 percent for Hispanics.<sup>91</sup>

One or more of the following factors must have accounted for these one-year transitions into poverty that did not involve newly-formed households or continuing households with declines in parents' work.<sup>92</sup> First, parents in these households may have experienced drops in real income earned per hour worked, even though, for example, they worked full-time. Second, persons in the home other than the parents may have experienced declines in work and/or income. Third, the number of persons living in the home may

<sup>90</sup> The difference between 28.3 percent for Whites and 27.9 percent for Blacks is not statistically significant.

<sup>91</sup> The difference between 20.3 percent for Hispanic two-parent families and 20.6 percent for Hispanic mother-child families is not statistically significant. The difference between 19.5 percent for White married couples and 20.3 percent for Hispanic married couples is not statistically significant. The difference between 20.1 percent for Black female householders and 20.6 percent for Hispanic female householders is not statistically significant.

<sup>92</sup> Since weeks worked is measured here as all, some, or no weeks worked during a month, a more refined measure by specific number of weeks worked also might account for a somewhat higher proportion of one-year poverty transitions, as might a more refined measure based on actual hours worked instead of usual hours worked.

have increased, and hence the poverty threshold for the continuing household may have increased with no commensurate rise in income.

In sum, for White, Black, and Hispanic families with children, 40-47 percent of one-year transitions into poverty involved decreases in the amount of paid work by the parents in families that existed throughout the year. In addition, a total of 68-83 percent of the one-year family transitions into poverty were accounted for by continuing families that fell into poverty, and most of these transitions probably involved decreases in the hourly earnings or the amount of paid work by parents or other household members.

Hence, newly-formed families accounted for a much smaller 17-32 percent of one-year transitions into family poverty. In addition, mother-child families newly-formed through marital separation by mothers who one year earlier had maintained two-parent families with their husbands accounted for only 5-9 percent of one-year transitions into family poverty.

## Conclusion

The purpose of this report is to illuminate the nature of household change and the relationship of household change to economic status. Results show that two-parent families maintained by young adults or by persons with low educational attainments had higher discontinuation rates, in general, than two-parent families maintained by older or more highly educated adults. Aside from these demographic and social characteristics, it appears that stresses arising from low income and poverty may have

contributed substantially to discontinuation rates for two-parent families.

For example, in White and Hispanic two-parent families, discontinuation rates were much higher if the father did not work than if he did work. In Black two-parent families, discontinuation rates were much higher if the father did not work, or if he worked but the mother did not, than if both parents worked, suggesting the possibility that Black two-parent families reached a level of economic security and family stability similar to White two-parent families where the father worked only if both Black parents worked. Similarly, for White two-parent families where the father worked, the discontinuation rates were higher if the father worked part-time than if he worked full-time.

One exception is quite noteworthy, however. The exception is that for two-parent families where both parents worked full-time, the discontinuation rate was much higher than if the father worked full-time and the mother worked part-time. The comparatively high discontinuation rate in two-parent families where both parents worked full-time may be accounted for partly by (1) stress associated with a special sense of economic insecurity reflected for some of these families in the need for both parents to work full-time, or (2) stress associated with the complexities for some parents associated with both working full-time and providing child care for their children, or alternatively (3) some parents who both worked full-time may have found marital separation somewhat easier because of greater available income.

The apparent role of stress associated with economic insecurity or need in fostering marital separation among Whites and Blacks also is suggested by the fact that poor two-parent families were about twice as likely as non-poor ones to discontinue within two years.<sup>93</sup> Because poor two-parent families experienced comparatively high discontinuation rates, many poor mother-child families emerged from married-couples that one year earlier already were poor, at 26 percent for Whites and 39 percent for Blacks.

Hence, a substantial portion of the poverty among newly-formed mother-child families was a reflection of ongoing economic insecurity and prior experience with poverty. Still, when mother-child families emerged from non-poor married-couple families, this family transition often involved falling into poverty for the newly-formed mother-child family, at 34 percent for Whites and 49 percent for Blacks.

Even for two-parent families that did not discontinue, however, the turnover rate in the poverty population was substantial. Among continuing two-parent families poor at the end of a year, the proportions that had not been poor one year earlier were 41 percent for Whites and 30 percent for Blacks and 31 percent for Hispanics.<sup>94</sup> With annual poverty turnover rates of 30-41 percent, the number of two-parent families exposed within a few years to the comparatively high risk of discontinuation associated with living in poverty was substantially higher

<sup>93</sup> See footnote 39.

<sup>94</sup> The difference between 30 and 31 percent is not statistically significant.

than the number living in poverty in any one year.

These high poverty turnover rates appear are associated with high proportions of increased or decreased work by parents in two-parent families existing for a full two years — at 80, 74, and 73 percent, respectively, for Whites, Blacks, and Hispanics.<sup>95</sup> In fact, 26 percent of White, 19 percent of Black, and 26 percent Hispanic two-parent families that continued to exist for two years experienced both increased and decreased work by parents, suggesting that within two years many two-parent families may have attempted to offset decreased work (and income) by one parent with increased work (and income) by the other parent.<sup>96</sup>

The importance of amount of parents' work for poverty also was reflected in the enormous differences in poverty rates for families that differed with regard to number of workers and in the amount that they worked. For example, among White families existing at the end of a year, the poverty rates were 1 percent and 2 percent in two-parent families where both parents worked and the father worked full-time, but in two-parent families where only the father worked and mother-child families where the mother worked, the poverty rates jumped to 7 and 9 percent if they worked full time and 39 and 42 percent if they worked part time.

Similarly, among Black families existing at the end of a year, the poverty rates were 2 and 3 percent

<sup>95</sup> The difference between 74 percent and 73 percent is not statistically significant.

<sup>96</sup> The difference between 26 percent for Whites and 26 percent for Blacks is not statistically significant.

if both parents worked and the father worked full time, but in two-parent families where only the father worked and mother-child families where the mother worked, the poverty rates jumped to 17 and 21 percent if they worked full time. Also for Hispanic families existing at the end of a year, the poverty rates were 2 and 5 percent if both parents worked and the father worked full time, but in two-parent families where only the father worked and mother-child families where the mother worked, the poverty rates jumped to 20 and 22 percent if they worked full time, and 52 and 55 percent if they worked part time.

Because of substantial poverty turnover rates among the large majority of family households with children that continued to exist from one year to the next, a large majority of one-year transitions into poverty among families with children involved continuing households that fell into poverty, at 75, 68, and 83 percent for Whites, Blacks, and Hispanics. Most of these transitions into poverty were associated with decreased work or decreased income per hour of work for parents or other household members.

Hence, of all one-year transitions into poverty among family households with children, the proportions that involved newly-formed family households were 25, 32, and 17 percent, respectively, for Whites, Blacks, and Hispanics, and the proportions that involved newly-formed mother-child families were 18, 29, and 12 percent, respectively, for Whites, Blacks, and Hispanics.<sup>97</sup> The proportions that involved mother-child families newly formed through marital separation by mothers who one year earlier had maintained two-parent families with their husbands were 9, 6, and 5 percent, respectively, for Whites, Blacks, and Hispanics;<sup>98</sup> while the proportions that involved newly-formed mother-child families maintained by never-married mothers were 3, 16, and 4 percent, respectively, for Whites, Blacks, and Hispanics.<sup>99</sup>

In sum, when mother-child families emerged from non-poor married-couple families, substantial minorities (34 and 49 percent) involved the creation of mother-child families

<sup>97</sup> The difference between 32 percent and 29 percent is not statistically significant.

<sup>98</sup> None of the differences between 9, 6 and 5 percent for Whites, Blacks, and Hispanics is statistically significant.

<sup>99</sup> The difference between 3 percent and 4 percent is not statistically significant.

that were poor one year later. Still, because poor two-parent families were twice as likely as non-poor ones to discontinue, many poor newly-formed mother-child families that emerged from married-couple families were already poor in the married-couple family (26 percent for Whites and 39 percent for Blacks).

In addition, since the two-year poverty turnover rates for continuing two-parent families were 30 and 41 percent, the total number of two-parent families exposed within a few years to the high discontinuation rates associated with stresses of poverty was substantially higher than poverty rates at any one time, that is, substantially higher than 9 and 16 percent for Whites and Blacks, respectively.

Finally, because most households continued to exist from one year to the next, because poverty rates differed greatly depending on the number of workers in families and the amount that they worked, and because increased and decreased work were quite common, a large majority of one-year transitions into poverty occurred among continuing family households which experienced decreased work and income.

## Appendix

# Source and Accuracy Statement

### Source of Data

The SIPP universe is the noninstitutionalized resident population living in the United States. This population includes persons living in group quarters, such as dormitories, rooming houses, and religious group dwellings. Crew members of merchant vessels, Armed Forces personnel living in military barracks, and institutionalized persons, such as correctional facility inmates and nursing home residents, were not eligible to be in the survey. Also, United States citizens residing abroad were not eligible to be in the survey. Foreign visitors who work or attend school in this country and their families were eligible; all others were not eligible. With the exceptions noted above, persons who were at least 15 years of age at the time of the interview were eligible to be interviewed in the survey.

The 1984 panel SIPP sample is located in 174 areas comprising 450 counties (including one partial county) and independent cities. Within these areas, clusters of two to four living quarters were systematically selected from lists of addresses prepared for the 1970 decennial census to form the bulk of the sample. To account for living quarters built within each of the sample areas after the 1970 census, a sample was drawn of permits issued for construction of residential living quarters through March 1983.

The 1985-1987 panels SIPP sample is located in 230 Primary Sampling Units (PSUs) each consisting of a county or a group of contiguous counties. Within these PSUs, expected clusters of two living

quarters (LQs) were systematically selected from lists of addresses prepared for the 1980 decennial census to form the bulk of the sample. To account for LQs built within each of the sample areas after the 1980 census, a sample containing clusters of four LQs was drawn from permits issued for construction of residential LQs up until shortly before the beginning of the panel.

In jurisdictions that don't issue building permits or have incomplete addresses, small land areas were sampled and expected clusters of four LQs within were listed by field personnel and then subsampled. In addition, sample LQs were selected from a supplemental frame that included LQs identified as missed in each respective census.

For the 1984 panel, the first interview was conducted during October 1983 through January 1984. For the 1985-1987 panel, the first interview was conducted during February, March, April, and May of the respective panel year. Approximately one-fourth of the sample was interviewed in each of these months. Each sample person was visited every four months thereafter. At each interview the reference period was the four months preceding the interview month.

In the 1984 panel, occupants of about 95 percent of all eligible living quarters participated in the first interview of the panel. Occupants of about 93 percent of all eligible living quarters participated in the first interview of each of the remaining panels. For subsequent interviews, only original sample persons (those in Wave 1 sample households and interviewed in Wave 1

and/or 2 for 1985 panel) and persons living with them were eligible to be interviewed. Original sample persons were followed if they moved to a new address, unless the new address was more than 100 miles from a SIPP sample area. Then, telephone interviews were attempted. All first wave noninterviewed households were automatically designated as noninterviews for all subsequent interviews. When original sample persons moved to remote parts of the country and couldn't be reached by telephoning, moved without leaving a forwarding address; or refused to be interviewed, additional noninterviews resulted.

A person was classified as interviewed or noninterviewed for the entire panel based on the following definitions: interviewed sample persons were defined to be (1) those for whom self or proxy responses were obtained for each reference month of the appropriate longitudinal period or (2) those for whom self or proxy responses were obtained for the first reference month of the panel and for each subsequent reference month until they were known to have died or moved to an ineligible address (foreign living quarters, institutions, or military barracks). Noninterviewed persons were defined to be those for whom neither self nor proxy responses were obtained for one or more reference months of the appropriate longitudinal period (but not because they were deceased or moved to an ineligible address). Details on classification are found in "Weighting of Persons for SIPP Longitudinal Tabulations" (paper by Judkins, Hubble, Dorsch, McMillen and Ernst in the *1984 Proceedings of the Survey Re-*

search Methods Section, American Statistical Association). Details on patterns of nonresponse can be found in "Weighting Adjustment for Partial Nonresponse in the 1984 SIPP Panel" (paper by Lepkowski, Kalton and Kasprzyk in the 1989 Proceedings of the Survey Research Methods Section, American Statistical Association).

Table 1.  
Person Statistics for Longitudinal Panels

Panel	Initially Eligible	Classified as Interviewed	Person Nonresponse Rate
84P	52,800	32,400	30%
85P <sup>1</sup>	32,000	23,000	28%
86P	32,800	24,000	27%
87P	33,100	24,400	26%

<sup>1</sup> In the 1985 panel, persons who missed interviews due to the February 1986 sample cut were not classified as noninterviews but were adjusted for in the weighting procedure by a special factor.

Some respondents did not respond to some of the questions; therefore, the overall nonresponse rate for some items, especially sensitive income and money related items, is higher than the person nonresponse rate. For more discussion of nonresponse, see the *Quality Profile for the Survey of Income and Program Participation*, May 1990, by T. Jabine, K. King, and R. Petroni, available from Customer Services, Data Users Services Division (301-763-6100).

## Estimation

Several stages of weight adjustments were involved in the estimation procedure used to derive the SIPP longitudinal person weights. Each person received a base weight equal to the inverse of his/her probability of selection. Two noninterview adjustment factors

were applied. One adjusted the weights of interviewed persons in interviewed households to account for households which were eligible for the sample but could not be interviewed at the first interview. The second was applied to compensate for person noninterviews occurring in subsequent interviews. The Bureau has used complex techniques to adjust the weights for nonresponse, but the success of these techniques in avoiding bias is unknown. For more detail on noninterview adjustment for longitudinal estimates, see *Nonresponse Adjustment Methods for Demographic Surveys at the U.S. Bureau of the Census*, November 1988, Working paper 8823, by R. Singh and R. Petroni.

Another factor was applied to each interviewed person's weight to account for the SIPP sample areas not having the same population distribution as the strata from which they were selected.

An additional stage of adjustment to longitudinal person weights was performed to reduce the mean square error of the survey estimates. This was accomplished by ratio adjusting the sample estimates to agree with monthly Current Population Survey (CPS) type estimates of the civilian (and some military) noninstitutional population of the United States by demographic characteristics including age, sex, and race, as of the specified control date. For the 1984 Panel, the control date is November 1, 1983. For each of the 1985, 1986, and 1987 Panels, the control date is March 1 of the respective panel year. The CPS estimates by age, race, and sex, were brought into agreement

with estimates from the 1980 decennial census which have been adjusted to reflect births, deaths, immigration, emigration, and changes in the Armed Forces since 1980. Also, SIPP estimates were controlled to independent Hispanic controls.

## Accuracy of Estimates

SIPP estimates are based on a sample; they may differ somewhat from the figures that would have been obtained if a complete census had been taken using the same questionnaire, instructions, and enumerators. There are two types of errors possible in an estimate based on a sample survey- nonsampling and sampling. We are able to provide estimates of the magnitude of SIPP sampling error, but this is not true of nonsampling error. Found in the next sections are descriptions of sources of SIPP nonsampling error, followed by a discussion of sampling error, its estimation, and its use in data analysis.

### Nonsampling 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 the following: collection such as in recording or coding the data, processing the data, estimating values for missing data, biases resulting from the differing recall periods caused by the interviewing pattern used; and undercoverage. Quality control and edit procedures were used to reduce errors made

by respondents, coders and interviewers. More detailed discussions of the existence and control of nonsampling errors in the SIPP can be found in the *SIPP Quality Profile*.

Undercoverage in SIPP results from missed living quarters and missed persons within sample households. It is known that undercoverage varies with age, race, and sex. Generally, undercoverage is larger for males than for females and larger for Blacks than for Nonblacks. Ratio estimation to independent age-race-sex population controls partially corrects for the bias due to survey undercoverage. However, biases exist in the estimates to the extent that persons in missed households or missed persons in interviewed households have characteristics different from those of interviewed persons in the same age-race-sex group. Further, the independent population controls used have not been adjusted for undercoverage in the Census.

**Comparability with Other Estimates.** Caution should be exercised when comparing data from this report with data from other SIPP publications or with data from other surveys. The comparability problems are caused by such sources as the seasonal patterns for many characteristics, different nonsampling errors, and different concepts and procedures. Refer to the *SIPP Quality Profile* for known differences with data from other sources and further discussion.

**Sampling Variability.** Standard errors indicate the magnitude of the sampling error. They also partially measure the effect of some non-

sampling errors in response and enumeration, but do not measure any systematic biases in the data. The standard errors for the most part measure the variations that occurred by chance because a sample rather than the entire population was surveyed.

### Uses and Computation of Standard Errors

**Confidence Intervals.** The sample estimate and its standard error enable one to construct confidence intervals, ranges that would include the average result of all possible samples with a known probability. For example, if all possible samples were selected, each of these being surveyed under essentially the same conditions and using the same sample design, and if an estimate and its standard error were calculated from each sample, then:

1. Approximately 68 percent of the intervals from one standard error below the estimate to one standard error above the estimate would include the average result of all possible samples.
2. Approximately 90 percent of the intervals from 1.6 standard errors below the estimate to 1.6 standard errors above the estimate would include the average result of all possible samples.
3. Approximately 95 percent of the intervals from two standard errors below the estimate to two standard errors above the estimate would include the average result of all possible samples.

The average estimate derived from all possible samples is or is not

contained in any particular computed interval. However, for a particular sample, one can say with a specified confidence that the average estimate derived from all possible samples is included in the confidence interval.

**Hypothesis Testing.** Standard errors may also be used for hypothesis testing, a procedure for distinguishing between population characteristics using sample estimates. The most common types of hypotheses tested are (1) the population characteristics are identical versus (2) they are different. Tests may be performed at various levels of significance, where a level of significance is the probability of concluding that the characteristics are different when, in fact, they are identical.

All statements of comparison in the report have passed a hypothesis test at the 0.10 level of significance or better. This means that, for differences cited in the report, the estimated absolute difference between parameters is greater than 1.6 times the standard error of the difference.

To perform the most common test, compute the difference  $X_A - X_B$ , where  $X_A$  and  $X_B$  are sample estimates of the characteristics of interest. A later section explains how to derive an estimate of the standard error of the difference  $X_A - X_B$ . Let that standard error be  $S_{DIFF}$ . If  $X_A - X_B$  is between  $-1.6$  times  $S_{DIFF}$  and  $+1.6$  times  $S_{DIFF}$ , no conclusion about the characteristics is justified at the 10 percent significance level. If, on the other hand,  $X_A - X_B$  is smaller than  $-1.6$  times  $S_{DIFF}$  or larger than  $+1.6$  times  $S_{DIFF}$ , the observed difference is significant at the 10 percent level.

In this event, it is commonly accepted practice to say that the characteristics are different. Of course, sometimes this conclusion will be wrong. When the characteristics are, in fact, the same, there is a 10 percent chance of concluding that they are different.

Note that as more tests are performed, more erroneous significant differences will occur. For example, at the 10 percent significance level, if 100 independent hypothesis tests are performed in which there are no real differences, it is likely that about 10 erroneous differences will occur. Therefore, the significance of any single test should be interpreted cautiously.

**Note Concerning Small Estimates and Small Differences.** Summary measures are shown in the report only when the base is 200,000 or greater. Because of the large standard errors involved, there is little chance that estimates will reveal useful information when computed on a base smaller than 200,000. Also, nonsampling error in one or more of the small number of cases providing the estimate can cause large relative error in that particular estimate. Estimated numbers are shown, however, even though the relative standard errors of these numbers are larger than those for the corresponding percentages. These smaller estimates are provided primarily to permit such combinations of the categories as serve each user's needs. Therefore, care must be taken in the interpretation of small differences since even a small amount of nonsampling error can cause a borderline difference to appear significant or not, thus distorting a seemingly valid hypothesis test.

**Standard Error Parameters and Their Use.** Most SIPP estimates have greater standard errors than those obtained through a simple random sample because clusters of living quarters are sampled for the SIPP. To derive standard errors that would be applicable to a wide variety of estimates and could be prepared at a moderate cost, a number of approximations were required. Estimates with similar standard error behavior were grouped together and two parameters (denoted "a" and "b") were developed to approximate the standard error behavior of each group of estimates. Because the actual standard error behavior was not identical for all estimates within a group, the standard errors computed from these parameters provide an indication of the order of magnitude of the standard error for any specific estimate. These "a" and "b" parameters vary by characteristic and by demographic subgroup to which the estimate applies. For this report, the "a" and "b" parameters are used for household/family estimates only.

**Standard Errors of Estimated Numbers.** There are two ways to compute the approximate

standard error,  $s_x$ , of an estimated number shown in this report. The first uses formula

$$s_x = fs$$

where  $f$  is a factor from table 2, and  $s$  is the standard error of the estimate obtained by interpolation from table 3. Alternatively,  $s_x$  may be approximated by the formula,

$$s_x = \sqrt{ax^2 + bx}$$

from which the standard errors in tables 3 and 4 were calculated. Here  $x$  is the size of the estimate and  $a$  and  $b$  are the parameters, provided in table 2, associated with the particular type of characteristic. Use of formula 2 will provide more accurate results than use of formula 1. When calculating standard errors for numbers from cross-tabulations involving different characteristics, use the factor or set of parameters for the characteristic which will give the largest standard error.

**Illustration.** Suppose that we have an estimate of 110,191,000 from table B. This number represents the combination of the SIPP one-year estimates from the 1984, 1985, 1986 and 1987 panels. To arrive at the base needed for the standard error calculation, divide

Table 2.  
**SIPP Generalized Variance Parameters for Estimates Using Panel Weights – 1984, 1985, 1986, 1987 Longitudinal Panel Files**

Characteristics	a	b	f
<b>Households/Families</b>			
<b>One Year Estimates</b>			
Total, White or Hispanic	-0.0000497	4525	1.00
Black	-0.0003117	3126	0.83
<b>Two Year Estimates</b>			
Total, White or Hispanic	-0.0006572	5884	1.14
Black	-0.0004053	4066	0.95

110,191,000 by 4. So, 27,547,750 represents the number of white households with children under 18 that have existed for a one year period. The appropriate "a" and "b" parameters and "f" factor from table 2 and the appropriate general standard from table 3 are a = -0.0000497, b = 4525, f = 1.00, and s = 294,643, respectively. Using formula (1), the approximated standard error is

$$1.00 \times 294,643 = 294,643$$

and using formula 2, the approximate standard error is

$$\sqrt{(-0.0000497)(27,547,750)^2 + (4525)(27,547,750) \doteq 294,851}$$

The 90 percent confidence interval as shown by the data is from 27,075,989 to 28,019,511. Therefore, a conclusion that the average estimate derived from all possible samples lies within a range computed in this way would be correct for roughly 90-percent of all samples.

**Standard Errors of Estimated Percentages.** The reliability of an estimated percentage, computed using sample data for both numerator and denominator, depends on the size of the percentage and its base. When the numerator and denominator of the percentage have different parameters, use the parameter (or appropriate factor) from table 2 indicated by the numerator.

The approximate standard error,  $s_{(x,p)}$ , of an estimated percentage p can be obtained by use of the formula

$$s_{(x,p)} = fs$$

where p is the percentage of persons/families/households/ with a particular characteristic such as the percent of persons owning their own homes.

In this formula, f is the appropriate "f" factor from table 2, and s is the standard error obtained by interpolation from table 4.

Alternatively, the standard error,  $s_{(x,p)}$ , may be approximated by the formula:

$$s_{(x,p)} = \sqrt{\frac{b}{x}(p)(100-p)}$$

from which the standard errors in tables 3 and 4 were calculated. Here x is the total number of persons, families, households, or unrelated individuals in the base of the percentage, p is the percentage ( $0 \leq p \leq 100$ ), and b is the "b" parameter, provided in table 2, associated with the characteristic in the numerator of the percentage. Use of this formula will give more accurate results than use of formula (3) above.

**Illustration.** Suppose that the SIPP estimates that 10.0 percent of Black households with a female householder age 40-49 dissolve within a two year period, as shown in table D. Calculate the base of the percentage by dividing the combined two year estimate by 2. Thus, the base is 1,050,000/2 or 525,000.

Using formula (3) and the appropriate standard error from table 4, the approximate standard error is

$$s_{(x,p)} = (0.95)(2.88) = 2.7\%$$

Using formula (4) and the appropriate "b" parameter from table 2, the approximate standard error is

$$\sqrt{\frac{4066}{525,000}(10)(100-10)} = 2.6\%$$

The 90 percent confidence interval as shown is from 5.8 to 14.2. Therefore, a conclusion that the average percentage derived from all possible samples lies within a range computed in this way would be correct for roughly 90 percent of all samples.

**Standard Error of a Difference.** The standard error of a difference between two sample estimates, x and y, is approximately equal to

$$s_{(x-y)} = \sqrt{s_x^2 + s_y^2 - 2rs_x s_y}$$

where  $s_x$  and  $s_y$  are the standard errors of the estimates x and y and r is the correlation coefficient between the characteristics estimated by x and y. The estimates can be numbers, averages, percents, ratios, etc. Underestimates or overestimates of standard error of differences result if the estimated correlation coefficient is overestimated or underestimated, respectively. In this report, r is assumed to be zero.

**Illustration.** Suppose that we are interested in the difference in the percentage of Black and White married couples that discontinued within a one year period. First, we need to determine the bases for the standard error calculations. The combined 4 panel estimate for Black married couples that discontinued within a one year period is 14,641,000. The corresponding figure for Whites is 186,188,000. Dividing both these numbers by 4, we arrive at the appropriate bases. Thus, of the 3,660,250 Black married couples and 46,547,000 White married couples, 6.8 percent and 4.2

percent discontinued within a one year period. (See Table A of the report.) Using formula (4) and the appropriate "b" parameters, the standard errors of these percentages are approximately 0.7 and 0.2, respectively.

The standard error of the difference is computed using formula (5):

$$\sqrt{(.7)^2 + (.2)^2} = 0.7 \text{ percent}$$

Suppose that we want to test at the 10 percent significance level whether the above two percentages differ significantly. To perform the test, compare the difference of 2.6 percent to the product of 1.6 x 0.7 percent = 1.12 percent. Since the difference is larger than 1.6 times the standard error of the difference, the data does support the hypothesis that the two percentages are significantly different at the 10 percent level.

**Table 4.**  
**Standard Errors of Estimated Percentages of Households and/or Families**

Base of Estimated Percentage (Thousands)	Estimated Percentages					
	≤ 1 or ≥ 99	2 or 98	5 or 95	10 or 90	25 or 75	50
200	1.5	2.1	3.3	4.5	6.5	7.5
300	1.2	1.7	2.7	3.7	5.3	6.1
600	0.9	1.2	1.9	2.6	3.8	4.3
1,000	0.7	0.9	1.5	2.0	2.9	3.4
2,000	0.5	0.7	1.0	1.4	2.1	2.4
5,000	0.3	0.4	0.7	0.9	1.3	1.5
8,000	0.2	0.3	0.5	0.7	1.0	1.2
10,000	0.2	0.3	0.5	0.6	0.9	1.1
13,000	0.2	0.3	0.4	0.6	0.8	0.9
17,000	0.2	0.2	0.4	0.5	0.7	0.8
22,000	0.1	0.2	0.3	0.4	0.6	0.7
26,000	0.1	0.2	0.3	0.4	0.6	0.7
30,000	0.1	0.2	0.3	0.4	0.5	0.6
50,000	0.1	0.1	0.2	0.3	0.4	0.5
80,000	0.1	0.1	0.2	0.2	0.3	0.4

**Table 3.**  
**Standard Errors of Estimated Numbers of Households and/or Families**

(Numbers in Thousands)

Size of Estimate	Standard Error
200	30
300	37
600	52
1,000	67
2,000	94
5,000	147
8,000	182
10,000	201
13,000	225
15,000	238
17,000	250
22,000	275
26,000	290
30,000	302
50,000	319
80,000	210

Appendix Table 1.  
Base Populations for Table A.

Time period and characteristic	Total	Family households			Nonfamily households	
		Married-couple	Other family		Male householder	Female householder
			Male householder	Female householder		
<b>One-year Periods</b>						
<b>Total</b>	<b>349,669</b>	<b>206,103</b>	<b>8,117</b>	<b>40,823</b>	<b>39,681</b>	<b>54,946</b>
White	302,824	186,188	6,560	28,165	33,365	48,545
Black	38,569	14,641	1,215	11,771	5,204	5,738
Hispanic origin*	20,411	12,291	713	3,989	1,808	1,609
<b>With Own Children Under 18</b>						
<b>Total</b>	<b>130,603</b>	<b>102,569</b>	<b>3,021</b>	<b>25,013</b>	(X)	(X)
White	110,191	91,007	2,548	16,636	(X)	(X)
Black	16,253	7,995	372	7,885	(X)	(X)
Hispanic origin*	11,400	8,202	207	2,991	(X)	(X)
<b>Two-year Periods</b>						
<b>Total</b>	<b>172,076</b>	<b>102,328</b>	<b>3,679</b>	<b>19,965</b>	<b>19,315</b>	<b>26,789</b>
White	149,172	92,748	2,898	13,722	16,248	23,557
Black	18,828	6,970	637	5,727	2,525	2,969
Hispanic origin*	9,480	5,901	300	1,770	734	775
<b>With Own Children Under 18</b>						
<b>Total</b>	<b>64,517</b>	<b>50,839</b>	<b>1,387</b>	<b>12,291</b>	(X)	(X)
White	54,440	45,254	1,106	8,080	(X)	(X)
Black	7,991	3,829	221	3,940	(X)	(X)
Hispanic origin*	5,484	3,950	124	1,410	(X)	(X)

\* Persons of Hispanic origin may be of any race.  
(X) Not applicable

NOTE: The numbers shown are in thousands.

To calculate the appropriate base for statistical testing, divide the selected base by 4 for one year estimates and by 2 for two year estimates.

Appendix Table 2.  
Base Populations for Table D.

Characteristic	Age of Husband or Housholder**					
	Total	15-29	30-39	40-49	50-64	65+
<b>All races and origins</b>						
<b>Total</b>	<b>172,076</b>	<b>29,675</b>	<b>39,529</b>	<b>28,040</b>	<b>38,551</b>	<b>36,280</b>
Without own children	107,559	16,166	11,527	11,254	32,585	36,027
With own children	64,517	13,510	28,002	16,786	5,966	254
<b>Married-couple households</b>	<b>102,328</b>	<b>15,408</b>	<b>25,796</b>	<b>19,709</b>	<b>25,475</b>	<b>15,940</b>
Without own children	51,490	5,585	3,904	5,804	20,504	15,693
With own children	50,839	9,823	21,892	13,905	4,971	247
<b>Other families, female householder</b>	<b>19,965</b>	<b>3,966</b>	<b>5,874</b>	<b>3,796</b>	<b>3,777</b>	<b>2,552</b>
Without own children	7,674	422	361	1,352	2,985	2,552
With own children	12,291	3,544	5,513	2,444	790	—
<b>White</b>						
<b>Total</b>	<b>149,172</b>	<b>25,328</b>	<b>33,585</b>	<b>23,862</b>	<b>33,762</b>	<b>32,634</b>
Without own children	94,732	14,216	9,929	9,483	28,627	32,476
With own children	54,440	11,112	23,657	14,378	5,135	158
<b>Married-couple households</b>	<b>92,748</b>	<b>14,133</b>	<b>23,140</b>	<b>17,546</b>	<b>23,274</b>	<b>14,655</b>
Without own children	47,494	5,168	3,666	5,293	18,869	14,497
With own children	45,254	8,985	19,473	12,253	4,404	158
<b>Other families, female householder</b>	<b>13,722</b>	<b>2,353</b>	<b>3,932</b>	<b>2,638</b>	<b>2,719</b>	<b>2,080</b>
Without own children	5,642	299	219	893	2,151	2,080
With own children	8,081	2,053	3,714	1,745	568	—
<b>Black</b>						
<b>Total</b>	<b>18,828</b>	<b>3,503</b>	<b>4,733</b>	<b>3,273</b>	<b>4,028</b>	<b>3,291</b>
Without own children	10,837	1,367	1,311	1,549	3,401	3,209
With own children	7,991	2,136	3,422	1,724	627	82
<b>Married-couple households</b>	<b>6,970</b>	<b>944</b>	<b>1,786</b>	<b>1,425</b>	<b>1,722</b>	<b>1,092</b>
Without own children	3,141	279	179	371	1,295	1,017
With own children	3,829	665	1,607	1,055	427	75
<b>Other families, female householder</b>	<b>5,727</b>	<b>1,408</b>	<b>1,835</b>	<b>1,050</b>	<b>917</b>	<b>437</b>
Without own children	1,787	53	118	437	742	437
With own children	3,940	1,434	1,717	614	176	—
<b>Hispanic origin*</b>						
<b>Total</b>	<b>9,480</b>	<b>2,294</b>	<b>2,691</b>	<b>1,652</b>	<b>1,812</b>	<b>1,032</b>
Without own children	3,996	706	461	556	1,273	999
With own children	5,484	1,588	2,229	1,096	539	32
<b>Married-couple households</b>	<b>5,901</b>	<b>1,350</b>	<b>1,851</b>	<b>1,029</b>	<b>1,087</b>	<b>585</b>
Without own children	1,951	269	149	294	666	553
With own children	3,950	1,080	1,702	734	401	32
<b>Other families, female householder</b>	<b>1,770</b>	<b>489</b>	<b>530</b>	<b>401</b>	<b>251</b>	<b>98</b>
Without own children	360	16	24	88	134	98
With own children	1,410	474	506	313	117	—

\* Persons of Hispanic origin may be of any race.

\*\* Husband in married-couple households, householder in other family households.

— Represents zero.

NOTE: The numbers shown are in thousands.

To calculate the appropriate base for statistical testing, divide the selected base by 4 for one year estimates and by 2 for two year estimates.

Appendix Table 3.  
Base Populations for Table E.\*

Characteristic	Total	Elementary	High school		College	
		0 to 8 years	1 to 3 years	4 years	1 to 3 years	4 years or more
<b>All races and origins</b>						
<b>Total</b>	<b>172,076</b>	<b>26,770</b>	<b>22,788</b>	<b>58,180</b>	<b>29,659</b>	<b>34,679</b>
With own children	64,517	5,484	7,803	24,687	12,434	14,109
<b>Married-couple households</b>	<b>102,328</b>	<b>14,286</b>	<b>12,283</b>	<b>35,467</b>	<b>17,617</b>	<b>22,675</b>
With own children	50,839	3,956	5,322	18,741	9,994	12,826
<b>Other families, female householder</b>	<b>19,965</b>	<b>3,362</b>	<b>3,823</b>	<b>7,927</b>	<b>3,148</b>	<b>1,705</b>
With own children	12,291	1,386	2,320	5,342	2,229	1,013
<b>White</b>						
<b>Total</b>	<b>149,172</b>	<b>21,792</b>	<b>19,012</b>	<b>50,798</b>	<b>26,157</b>	<b>31,413</b>
With own children	54,440	4,483	6,122	20,675	10,630	12,530
<b>Married-couple households</b>	<b>92,748</b>	<b>12,269</b>	<b>11,142</b>	<b>32,371</b>	<b>16,128</b>	<b>20,838</b>
With own children	45,254	3,379	4,684	16,687	9,003	11,501
<b>Other families, female householder</b>	<b>13,722</b>	<b>2,278</b>	<b>2,341</b>	<b>5,491</b>	<b>2,271</b>	<b>1,341</b>
With own children	8,081	993	1,322	3,516	1,465	784
<b>Black</b>						
<b>Total</b>	<b>18,828</b>	<b>4,317</b>	<b>3,464</b>	<b>6,259</b>	<b>2,827</b>	<b>1,960</b>
With own children	7,991	709	1,522	3,418	1,495	847
<b>Married-couple households</b>	<b>6,970</b>	<b>1,653</b>	<b>993</b>	<b>2,323</b>	<b>1,049</b>	<b>952</b>
With own children	3,829	361	551	1,550	718	649
<b>Other families, female householder</b>	<b>5,727</b>	<b>925</b>	<b>1,379</b>	<b>2,301</b>	<b>825</b>	<b>296</b>
With own children	3,940	317	926	1,772	734	191
<b>Hispanic origin**</b>						
<b>Total</b>	<b>9,480</b>	<b>3,555</b>	<b>1,350</b>	<b>2,477</b>	<b>1,197</b>	<b>901</b>
With own children	5,484	1,869	856	1,649	686	424
<b>Married-couple households</b>	<b>5,901</b>	<b>2,239</b>	<b>859</b>	<b>1,495</b>	<b>757</b>	<b>552</b>
With own children	3,950	1,318	606	1,124	535	367
<b>Other families, female householder</b>	<b>1,770</b>	<b>713</b>	<b>271</b>	<b>560</b>	<b>147</b>	<b>78</b>
With own children	1,410	521	232	480	131	47

\* Husband in married-couple households, householder in other family households.

\*\* Persons of Hispanic origin may be of any race.

NOTE: The numbers shown are in thousands.

To calculate the appropriate base for statistical testing, divide the selected base by 4 for one year estimates and by 2 for two year estimates.

Appendix Table 4.  
Base Populations for Table F.

Characteristic	Married-couple households				Other families, female householder	
	Husband & wife worked	Husband only worked	Wife only worked	Neither worked	Householder worked	Householder did not work
<b>Total</b>	<b>48,585</b>	<b>30,904</b>	<b>5,800</b>	<b>17,034</b>	<b>11,136</b>	<b>8,829</b>
White	43,762	28,467	4,929	15,590	7,909	5,813
Black	3,522	1,619	697	1,129	2,937	2,790
Hispanic origin*	2,298	2,385	328	890	806	964
<b>Without Own Children</b>	<b>20,428</b>	<b>12,253</b>	<b>3,905</b>	<b>14,904</b>	<b>3,873</b>	<b>3,801</b>
White	18,876	11,368	3,390	13,861	2,840	2,802
Black	1,141	684	435	881	892	895
Hispanic origin*	641	592	169	549	159	201
<b>With Own Children</b>	<b>28,157</b>	<b>18,651</b>	<b>1,896</b>	<b>2,130</b>	<b>7,263</b>	<b>5,028</b>
White	24,886	17,100	1,539	1,729	5,069	3,011
Black	2,381	932	263	248	2,045	1,895
Hispanic origin*	1,658	1,793	160	340	647	763

\* Persons of Hispanic origin may be of any race.

NOTE: The numbers shown are in thousands.

To calculate the appropriate base for statistical testing, divide the selected base by 4 for one year estimates and by 2 for two year estimates.

Appendix Table 5.  
Base Populations for Table G.

Characteristic	Married-couple households						Other families, female householder		
	Husband and wife both worked			Husband only worked		Husband did not work	House- holder worked full- time	House- holder Worked part- time	House- holder Did not work
	Both full-time	Husband full-time wife part-time	Husband part-time	Full- time	Part- time				
<b>Total</b>	<b>28,737</b>	<b>15,675</b>	<b>4,173</b>	<b>27,075</b>	<b>3,829</b>	<b>22,834</b>	<b>8,668</b>	<b>2,430</b>	<b>8,866</b>
White	25,325	14,638	3,800	24,987	3,480	20,519	6,028	1,852	5,841
Black	2,520	740	262	1,345	271	1,827	2,411	517	2,799
Hispanic origin*	1,345	712	241	2,154	230	1,218	664	142	964
<b>With Own Children</b>	<b>15,604</b>	<b>10,696</b>	<b>1,857</b>	<b>17,479</b>	<b>1,172</b>	<b>4,026</b>	<b>5,645</b>	<b>1,597</b>	<b>5,049</b>
White	13,283	9,953	1,650	1,604	1,036	3,268	3,827	1,229	3,024
Black	1,702	521	158	836	96	511	1,677	358	1,904
Hispanic origin*	923	545	189	1,662	130	500	522	125	763

\* Persons of Hispanic origin may be of any race.

NOTE: The numbers shown are in thousands.

To calculate the appropriate base for statistical testing, divide the selected base by 4 for one year estimates and by 2 for two year estimates.

Appendix Table 6.  
Base Populations for Table I.

Characteristics	Total	Family households			Nonfamily households	
		Married-couple	Other family		Male householder	Female householder
			Male householder	Female householder		
<b>Total</b>	<b>172,076</b>	<b>102,328</b>	<b>3,679</b>	<b>19,965</b>	<b>19,315</b>	<b>26,789</b>
White	149,172	92,748	2,892	13,722	16,248	23,557
Black	18,828	6,970	637	5,727	2,525	2,969
Hispanic origin*	9,480	5,901	300	1,770	735	775
<b>With Own Children Under 18</b>						
<b>Total</b>	<b>64,517</b>	<b>50,839</b>	<b>1,387</b>	<b>12,291</b>	<b>(X)</b>	<b>(X)</b>
White	54,440	45,254	1,106	8,080	(X)	(X)
Black	7,991	3,829	221	3,940	(X)	(X)
Hispanic origin*	5,484	3,950	124	1,410	(X)	(X)

Percent discontinued

Characteristic	Total	Family households								Nonfamily households			
		Total		Married-couple families		Other family				Male householder		Female householder	
		Not poor	Poor	Not poor	Poor	Male household		Female household		Male householder		Female householder	
		Not poor	Poor	Not poor	Poor	Not poor	Poor	Not poor	Poor	Not poor	Poor	Not poor	Poor
<b>Total</b>	<b>172,076</b>	<b>148,178</b>	<b>23,898</b>	<b>94,476</b>	<b>7,852</b>	<b>3,318</b>	<b>361</b>	<b>13,252</b>	<b>6,713</b>	<b>16,185</b>	<b>3,131</b>	<b>20,948</b>	<b>5,841</b>
White	149,172	131,867	17,305	86,271	6,477	2,681	218	9,867	3,855	13,920	2,328	19,128	4,429
Black	18,828	13,032	5,796	5,985	985	529	107	3,008	2,719	1,814	711	1,695	1,274
Hispanic origin*	9,480	7,010	2,470	4,796	1,105	279	22	842	927	563	171	530	245
<b>With Own Children Under 18</b>													
<b>Total</b>	<b>64,517</b>	<b>53,447</b>	<b>11,070</b>	<b>45,626</b>	<b>5,213</b>	<b>1,207</b>	<b>180</b>	<b>6,614</b>	<b>5,677</b>	<b>(X)</b>	<b>(X)</b>	<b>(X)</b>	<b>(X)</b>
White	54,440	46,705	7,735	40,988	4,266	1,015	92	4,703	3,377	(X)	(X)	(X)	(X)
Black	7,991	5,131	2,860	3,209	620	159	62	1,762	2,178	(X)	(X)	(X)	(X)
Hispanic origin*	5,484	3,736	1,749	3,065	885	111	14	560	850	(X)	(X)	(X)	(X)

\* Persons of Hispanic origin may be of any race.  
(X) Not applicable.

NOTE: The numbers shown are in thousands.

To calculate the appropriate base for statistical testing, divide the selected base by 4 for one year estimates and by 2 for two year estimates.

Appendix Table 7.  
Base Populations for Table J.

	Married-couple households	Other families female householder	With own children under 18	
			Married-couple households	Other families female householder
<b>Total</b>	<b>11,533</b>	<b>10,738</b>	<b>7,562</b>	<b>8,825</b>
White	9,235	5,550	5,959	4,665
Black	1,594	5,034	1,041	4,043
Hispanic origin*	1,714	1,764	1,374	1,552

\* Persons of Hispanic origin may be of any race.

NOTE: The numbers shown are in thousands.

To calculate the appropriate base for statistical testing, divide the selected base by 4 for one year estimates and by 2 for two year estimates.

Appendix Table 8.  
Base Populations for Table K.

	Married-couple households	Other families, female householder	With own children under 18		
			Married-couple households	Other families, female householder	Other families, female householder emerged from married-couple family
<b>Total</b>	<b>752</b>	<b>2,468</b>	<b>553</b>	<b>1,891</b>	<b>1,063</b>
White	619	1,538	443	1,195	777
Black	88	852	65	629	225
Hispanic origin*	74	205	44	175	103

\* Persons of Hispanic origin may be of any race.

NOTE: The numbers shown are in thousands.

To calculate the appropriate base for statistical testing, divide the selected base by 4 for one year estimates and by 2 for two year estimates.

Appendix Table 9.  
Base Populations for Table M.

Characteristic	Married-couple households					Other families, female householder	
	Husband and wife both worked			Husband only worked		Householder worked full- time	Householder Worked part- time
	Both full-time	Husband full-time wife part-time	Husband part-time	Full- time	Part- time		
<b>Total</b>	<b>62,079</b>	<b>32,341</b>	<b>8,658</b>	<b>49,214</b>	<b>6,750</b>	<b>18,630</b>	<b>4,876</b>
White	55,105	30,206	7,788	45,026	6,151	13,315	3,624
Black	5,195	1,488	624	2,680	452	4,877	1,165
Hispanic origin*	3,540	1,591	529	3,619	530	1,614	472
<b>With Own Children Total</b>	<b>34,619</b>	<b>22,641</b>	<b>3,689</b>	<b>31,787</b>	<b>2,162</b>	<b>12,111</b>	<b>3,250</b>
White	29,875	21,216	3,198	28,885	1,889	8,546	2,373
Black	3,487	923	369	1,730	181	3,290	825
Hispanic origin*	2,505	1,266	389	2,965	310	1,175	372

\* Persons of Hispanic origin may be of any race.

NOTE: The numbers shown are in thousands.

To calculate the appropriate base for statistical testing, divide the selected base by 4 for one year estimates and by 2 for two year estimates.

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