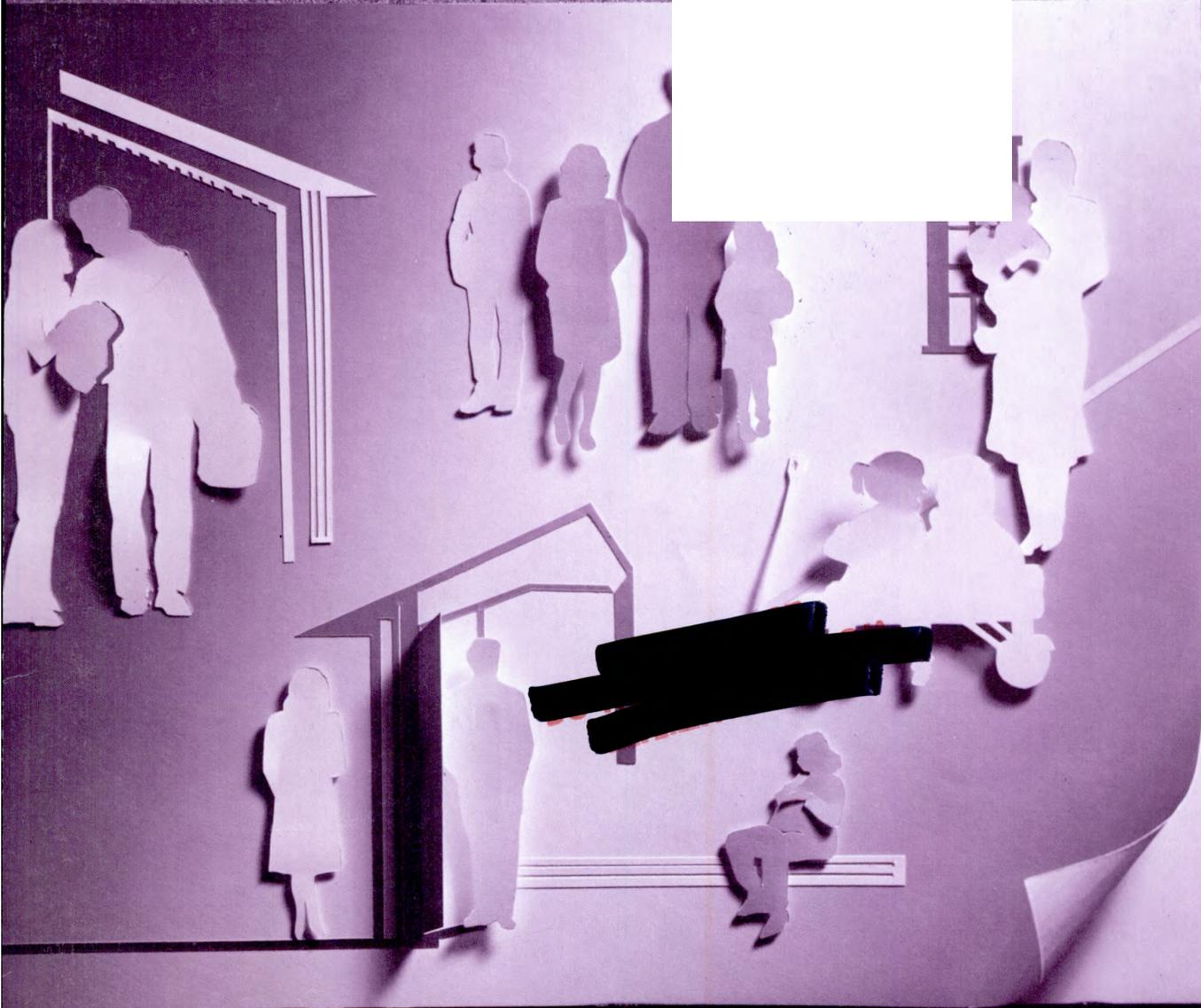


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# Households, Families, and Children: A 30-Year Perspective



U.S. Department of Commerce  
Economics and Statistics Administration  
BUREAU OF THE CENSUS

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P23-181

# **Households, Families, and Children: A 30-Year Perspective**

by Terry Lugaila

Issued November 1992



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# Contents

---

<b>Introduction</b> .....	1
---------------------------	---

## **Section I. Demographic Trends**

### **U.S. Population Ages**

Figure 1. Distribution of the U.S. Population, by Age and Sex: 1960 to 1990 .....	4
---	---

### **Age at First Marriage Increases**

Figure 2. Median Age at First Marriage, by Sex: 1890 to 1990 .....	6
--	---

### **Never-Married Persons Increase**

Figure 3. Percent Never Married, by Age and Sex: 1960 to 1990 .....	7
---	---

### **Marriage, Divorce, and Remarriage Rates Stabilize**

Figure 4. Rates of First Marriage, Divorce, and Remarriage for U.S. Women: 1921 to 1989 (3-year averages) .....	8
--	---

### **Fertility Drops, Then Stabilizes**

Figure 5. Total Fertility Rate and Numbers of Births: 1920 to 1990 .....	9
--	---

### **Likelihood of First Marriage Before a Premaritally Conceived First Birth Declines**

Figure 6. Women 15 to 34 Years With a Premaritally Conceived First Child— Percent Marrying Before the Birth of Child: 1960-64 to 1985-89 .....	10
---	----

### **Premarital Births Increase**

Figure 7. Women 15 to 34 Years With A First Birth—Percent With First Birth Occurring Before First Marriage, by Race and Hispanic Origin: 1960-64 to 1985-89 .....	11
--	----

---

## **Section II. Household and Family Composition**

### **Household and Family Size Declines**

Figure 8. Average Size of Households and Families: 1960 to 1990 .....	14
---	----

### **Household Composition Changes**

Figure 9. Household Composition: 1960 to 1990 .....	15
---	----

### **Distribution of Families, by Type Changes**

Figure 10. Type of Family as a Percent of All Family Householders, by Race and Hispanic Origin: 1970 to 1990 .....	16
---	----

### **Number of Children Per Family Declines**

Figure 11. Families With Own Children Under Age 18, by Number of Children: 1960 to 1990 .....	17
---	----

### **Average Number of Children Differs by Type of Family**

Figure 12. Average Number of Own Children Under Age 18 Per Family With Children, by Type of Family With Children: 1970 to 1990 .....	18
---	----

### **Presence of Children Varies by Family Type and by Age of Parent**

Figure 13. Families With Own Children Under Age 18, by Age of Householder/Parent: 1960 and 1990 .....	19
--	----

### **Two-Parent Family Groups Decline**

Figure 14. Composition of Family Groups With Children, by Race and Hispanic Origin: 1970, 1980, and 1990 .....	20
---	----

### **Proportion of One-Parent Family Groups Maintained by a Never-Married Parent, Varies by Race and Hispanic Origin**

Figure 15. Percent of One-Parent Family Groups With a Never-Married Parent, by Race and Hispanic Origin: 1990 .....	21
--	----

### **Living Arrangements of the Elderly Population Differ by Sex**

Figure 16. Living Arrangements of Persons 65 to 74 Years and Persons 75 Years and Over: 1970 and 1990 .....	22
--	----

---

### **Section III. Social and Economic Circumstances of Families**

#### **Educational Attainment of Parent is Rising**

Figure 17. Educational Attainment of Parent in Families With Own Children: 1960 to 1990 ..... 24

#### **Greater Educational Attainment Means Higher Family Income**

Figure 18. Educational Attainment of Family Householder and Median Family Income, by Selected Age of Householder: 1990 ..... 25

#### **Greater Educational Attainment Means Less Family Poverty**

Figure 19. Poverty Rates of Family Householders 25 Years and Over, by Educational Attainment, Race, and Hispanic Origin: 1990 ..... 26

#### **Wives' Labor Force Participation Rises**

Figure 20. Percentage of Married-Couple Families With Wives in the Labor Force: 1960 to 1990 ..... 27

#### **More Wives Are Working, Especially Those With Children**

Figure 21. Labor Force Participation of Wives, by Presence of Children: 1970, 1980, and 1990 ..... 28

#### **Working Women With Infants Increase**

Figure 22. Labor Force Participation of Women 18 to 44 Years With Children Under Age 1: 1976 to 1990 ..... 29

#### **Family Income Increases and Then Stabilizes**

Figure 23. Median Family Income, by Type of Family: 1947 to 1990 ..... 30

#### **Poverty Among Families With Children Has Fluctuated**

Figure 24. Poverty Rates of Families With Related Children Under Age 18, by Race and Hispanic Origin: 1959 to 1990 ..... 31

#### **Poverty Among Families With Children Differ by Family Type**

Figure 25. Poverty Rates of Families With Related Children Under Age 18 Present, by Type of Family, Race, and Hispanic Origin: 1959 to 1990 ..... 32

#### **Income Inequality Increased Among Families With Children After 1969**

Figure 26. Percent of Families With Related Children Under Age 18, by Relative Income of Family: 1964, 1969, 1974, 1979, 1984, and 1989 ..... 33

---

## **Section IV. Children and Their Families**

### **Living Arrangements of Children Changed Markedly During the Past 30 Years**

Figure 27. Living Arrangements of Children Under Age 18, by Presence of Parents: 1960 to 1990 .....	36
---	----

### **Living Arrangements of Children Differ by Race and Hispanic Origin**

Figure 28. Living Arrangements of Children Under Age 18, by Presence of Parents, Race, and Hispanic Origin: 1960 to 1990 .....	37
--	----

### **About One of Every Six Children Living With Two Parents Is Living With a Stepparent**

Figure 29. Children Under Age 18 Living With Biological, Step, and Adopted Married-Couple Parents: 1990 .....	38
---	----

### **Increasing Proportions of Children Living With One Parent Live With a Never-Married Parent**

Figure 30. Children Under Age 18 Living With One Parent, by Marital Status of Parent: 1970, 1980, and 1990 .....	39
--	----

### **A Majority of Women Maintaining Mother-Child Families Have Been Awarded Child Support Payments**

Figure 31. Women Awarded Child Support Payments: Spring 1990 .....	40
--	----

### **Three-Fourths of Women Awarded Child Support Received Some Payment**

Figure 32. Women Due to Receive Child Support Payments in 1989, by Type of Arrangement and Proportion of Payment Received .....	41
---	----

### **Both Parents Worked in Paid Labor Force in a Majority of Families With Children**

Figure 33. Work Experience of Married-Couple Families and Female Householder, No Spouse Present Families With Related Children Under Age 18, by Race and Hispanic Origin: 1990 .....	42
--	----

### **Parents' Work Experience Varied Across Married-Couple Families**

Figure 34. Work Experience of Husband and Wife in Married-Couple Families With One or More Related Children Under Age 18: 1990 .....	43
--	----

---

**Family Income of Two-Parent Families Varies According to Parents' Work Experience**

Figure 35. Median Family Income by Work Experience of Husband and Wife in Married-Couple Families With One or More Related Children Under Age 18: 1990 ..... 44

**Primary Child Care Arrangements Are Usually in a Private Home for Children With Working Mothers**

Figure 36. Primary Child Care Arrangements for Infants and Preschoolers: Fall 1987 ..... 45

**Parents' Work Experience Affects Family Poverty**

Figure 37. Poverty Rates for Married-Couple Families and Female Householder, No Spouse Present Families With Related Children Under Age 18, by Work Experience and by Race and Hispanic Origin: 1990 ..... 46

**Poverty Rates for Children Have Fluctuated Over Time**

Figure 38. Poverty Rates of All Children Under Age 18, by Race and Hispanic Origin: 1959 to 1990 ..... 47

**Young Children Are Most Likely to Live in Poverty**

Figure 39. Poverty Rates for All Children Under Age 18, by Age, Race, and Hispanic Origin: 1990 ..... 48

**Poverty Rates for Children Vary by Family Type**

Figure 40. Poverty Rates of Related Children Under Age 18, by Family Type, Race, and Hispanic Origin: 1990 ..... 49

**Income Sources Vary for Families With Children in Poverty**

Figure 41. Income From Wages and Salaries and From Means-Tested Cash Assistance for Families With Related Children Under Age 18 Living in Poverty, by Family Type: 1990 ..... 50

**Income Inequality Increased Among Children After 1969**

Figure 42. Percent of Children Under Age 18, by Relative Incomes: 1964, 1969, 1974, 1979, 1984, and 1989 ..... 51

**Children's Health Insurance Varied by Poverty and Family Status**

Figure 43. Health Insurance Coverage, by Poverty Status and Family Type for Children Under Age 18: 1990 ..... 52

**Conclusion—Family Life in the Early 1990's** ..... 53

**Sources for Charts** ..... 55

**Source and Accuracy of Data** ..... 57

# *Introduction*

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Major social, demographic, and economic changes during recent decades have contributed to enormous changes in the daily lives of the U.S. population. Whether we are young, middle-aged, or elderly, the nature of the groups in which we live and the roles we play within these groups have been affected.

This chartbook presents a series of graphs intended to illustrate important trends of the past several decades that have influenced household and family circumstances and the living arrangements of all persons, with a special emphasis on children. The charts are presented in four sections. The first section shows basic

demographic trends. The second section focuses on household and family composition. The social and economic circumstances of families are featured in the third section. The final section concentrates on children and their families.

# *Section I.*

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## *Demographic Trends*

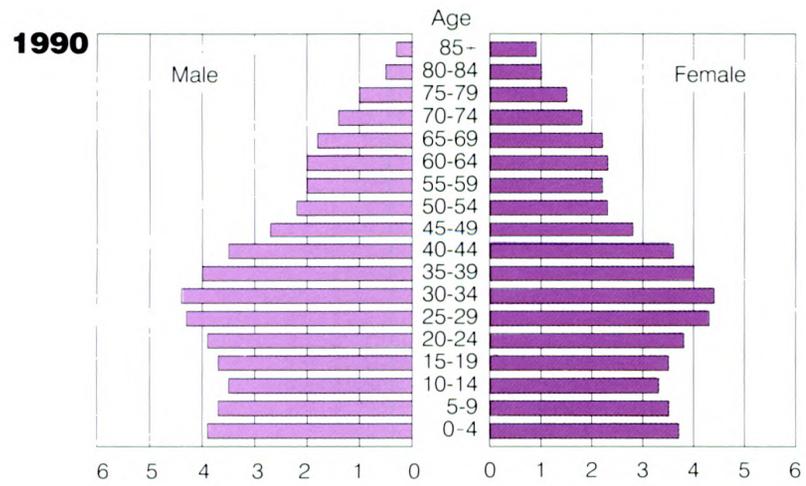
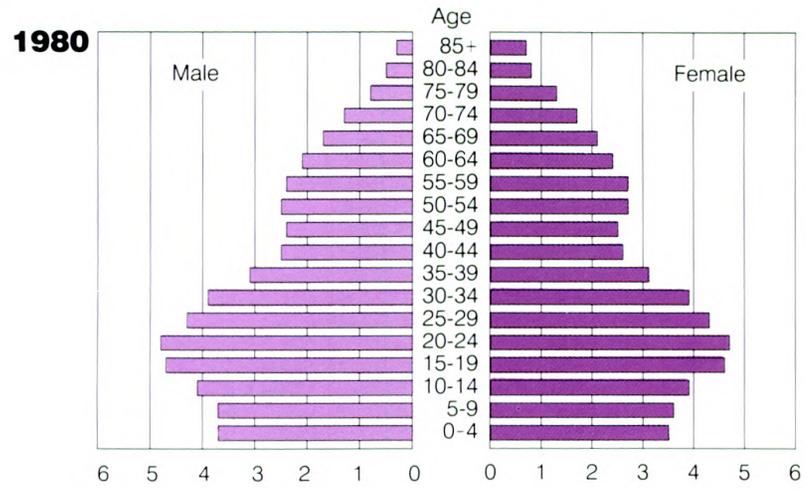
## U.S. Population Ages

The population pyramids here show how baby boomers have aged during the last 30 years. In 1960, some baby boomers had not yet been born, and the majority were not yet in school. In 1990, they were 26 to 44 years of age. Now the majority have jobs and families of their own.

Coinciding with the aging of baby boomers, the median age for the U.S. population has risen, from 29.4 in 1960 to 32.8 in 1990. There are more women than men at older ages. In 1990, women outnumbered men beginning at age 40, with the largest differences occurring for those 65 years and over. As for children, those under age 15 made up 22 percent of the population in 1990 compared to 28 percent in 1970.

Figure 1.  
Distribution of the U.S. Population, by Age and Sex: 1960 to 1990  
(In percent)





## Age at First Marriage Increases

In the last several years, women have had the highest median age at first marriage (23.9) since data were first collected on this subject in 1890. For men the median age of first marriage in 1990 (26.1) equaled that in 1890. For both men and women, the median ages at first marriage were lowest in the mid-1950's and have been rising since. The median has increased 3 full years for both men and women in the past two decades.

Figure 2.  
Median Age at First Marriage, by Sex: 1890 to 1990

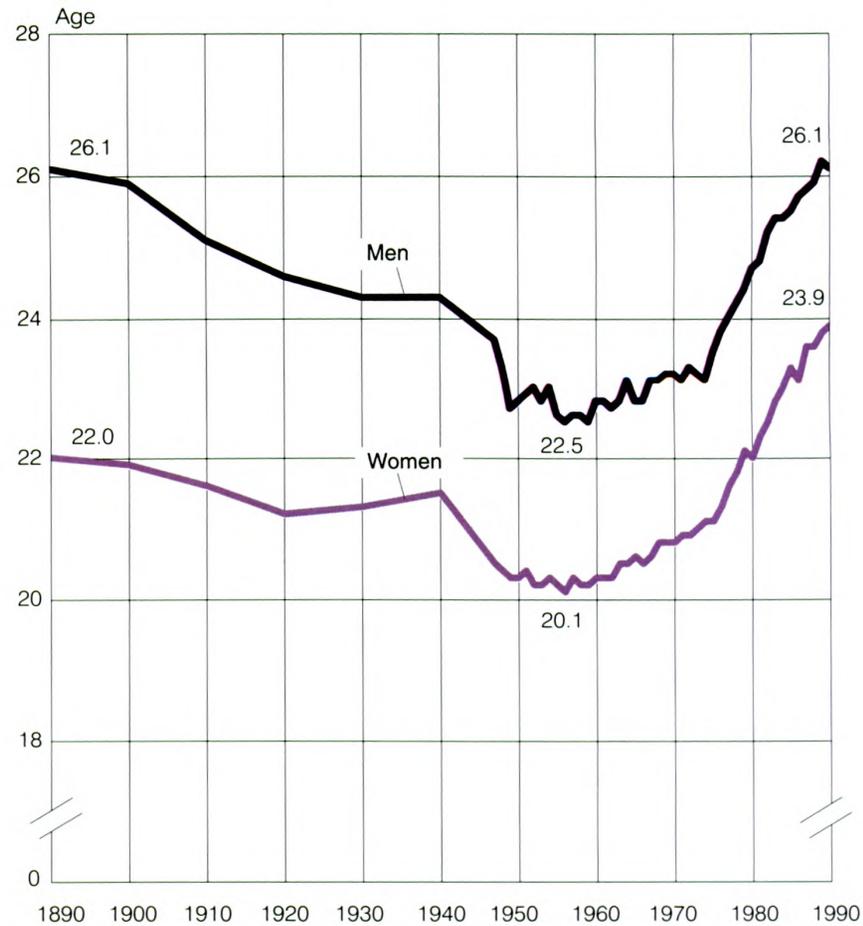
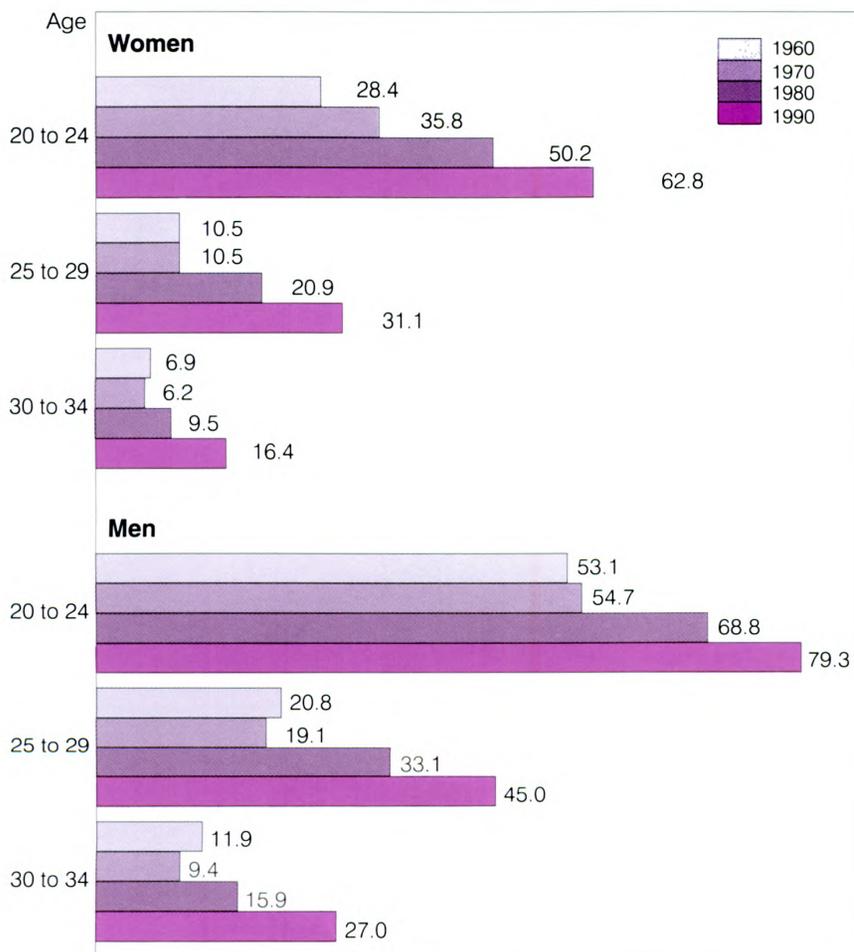


Figure 3.  
**Percent Never Married, by Age and Sex:  
 1960 to 1990**



### Never-Married Persons Increase

Just as age at first marriage has been rising, so are the proportions of men and women who have never married. Increases have occurred for each five-year age group between ages 20 and 34 in the proportions who have never married. For persons age 20 to 24, the majority of both men and women were never married in 1990. For women in this age group in 1990, 63 percent had never married compared to 28 percent in 1960.

The proportion of men in this age group who had never married has been over half since at least 1960, growing from 53 percent in 1960 to 79 percent in 1990.

The proportions never married at ages 25 to 29 also increased greatly between 1960 and 1990, more than doubling for men to 45 percent and tripling for women to 31 percent. At ages 30 to 34 years, the proportions never married have grown to 27 percent for men and 16 percent for women.

## Marriage, Divorce, and Remarriage Rates Stabilize

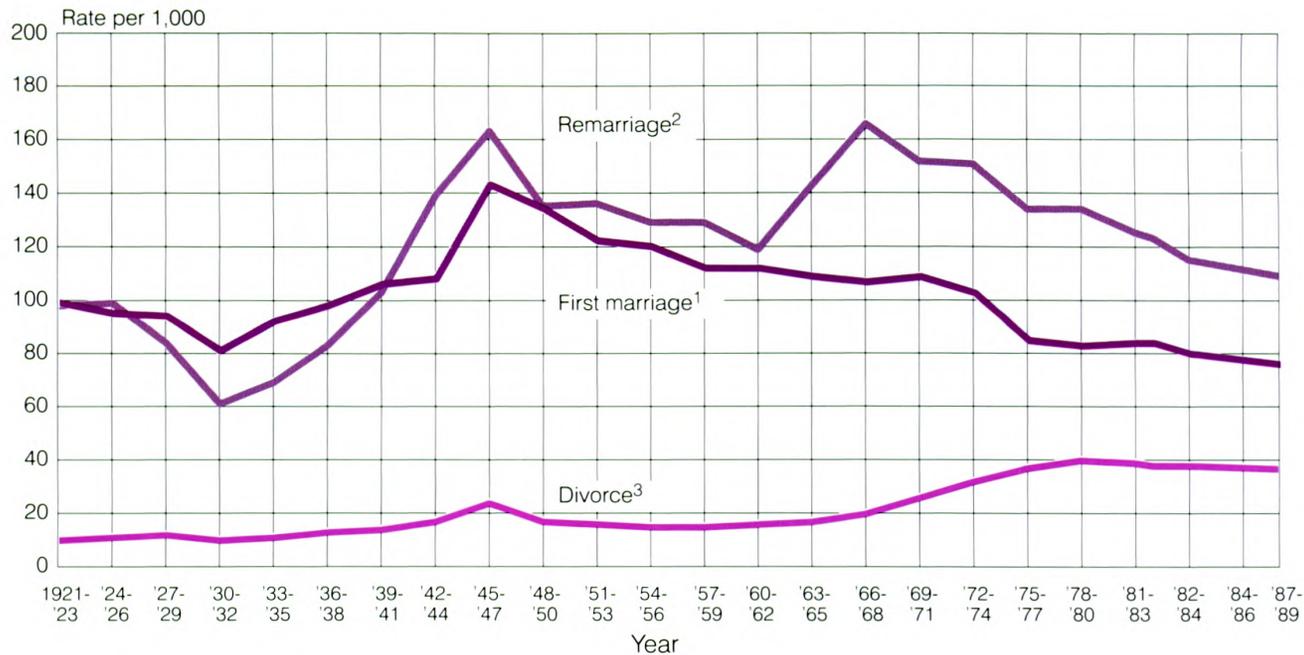
Rates of first marriage, divorce, and remarriage have been fairly stable in recent years following large fluctuations in earlier de-

acades. Rates of first marriage and remarriage declined after the mid 1960's but have remained fairly constant over the last few years. Divorce rates have increased since 1921 with the sharpest increases occurring from the mid 1960's to the late

1970's. These rates have not changed during the last 10 years.

The Census Bureau estimates that half of all marriages occurring since 1970 could end in divorce, with the majority of these divorced persons remarrying.

Figure 4.  
Rates of First Marriage, Divorce, and Remarriage for U.S. Women: 1921 to 1989 (3-year averages)



Source: National Center for Health Statistics

<sup>1</sup>First marriages per 1,000 single women 14 to 44 years old.

<sup>2</sup>Remarriages per 1,000 widowed and divorced women 14 to 54 years old.

<sup>3</sup>Divorces per 1,000 married women 14 to 44 years old.

## Fertility Drops, Then Stabilizes

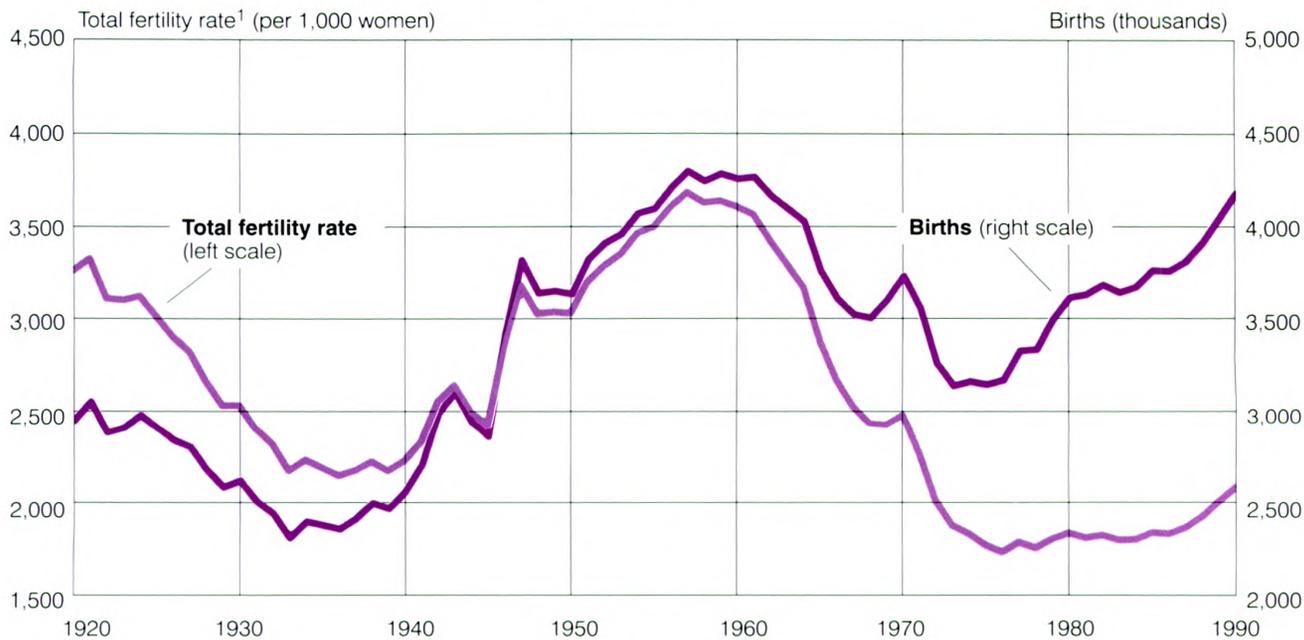
The total fertility rate is the estimated number of children that a woman would have at the end of her childbearing years based on the current fertility rates. At the peak of the baby boom, the total fertility rate was approximately

3.6 children per woman in 1960. After 1960, the total fertility rate declined sharply reaching a low of 1.8 in 1974. Between 1972 and 1990 the total fertility rate varied within the narrow range of 1.8 to 2.1. In 1990 the provisional total fertility rate was 2.1.

The number of births has risen steadily from 1977 to the present

because of the increasing number of women of childbearing age as a result of the Baby Boom. Women still expect to have, on average, two children. The median age at first birth for women was 23.7 years in 1989. Nearly 10 percent of all women of childbearing age expect to never have a child.

Figure 5.  
Total Fertility Rate and Numbers of Births: 1920 to 1990



<sup>1</sup>Number of children that women would have by the end of their childbearing years based on age-specific birthrates of a single year.

### Likelihood of First Marriage Before a Premaritally Conceived First Birth Declines

For women with a premarital pregnancy that results in their first birth, the likelihood that their first marriage will occur before the birth has decreased greatly during the last 20 years. In the 1960-64 and 1965-69 periods, of all women whose first birth was conceived premaritally, 52 percent married for the first time before the birth. This percentage has decreased by one-half to 27 percent for the 1985-89 period. The increasing social acceptance of never-married mothers and the desire to avoid an unstable marriage may be involved in the decline of women marrying before the birth of their first child.

Figure 6.

Women 15 to 34 Years With a Premaritally Conceived First Child — Percent Marrying Before the Birth of Child: 1960-64 to 1985-89

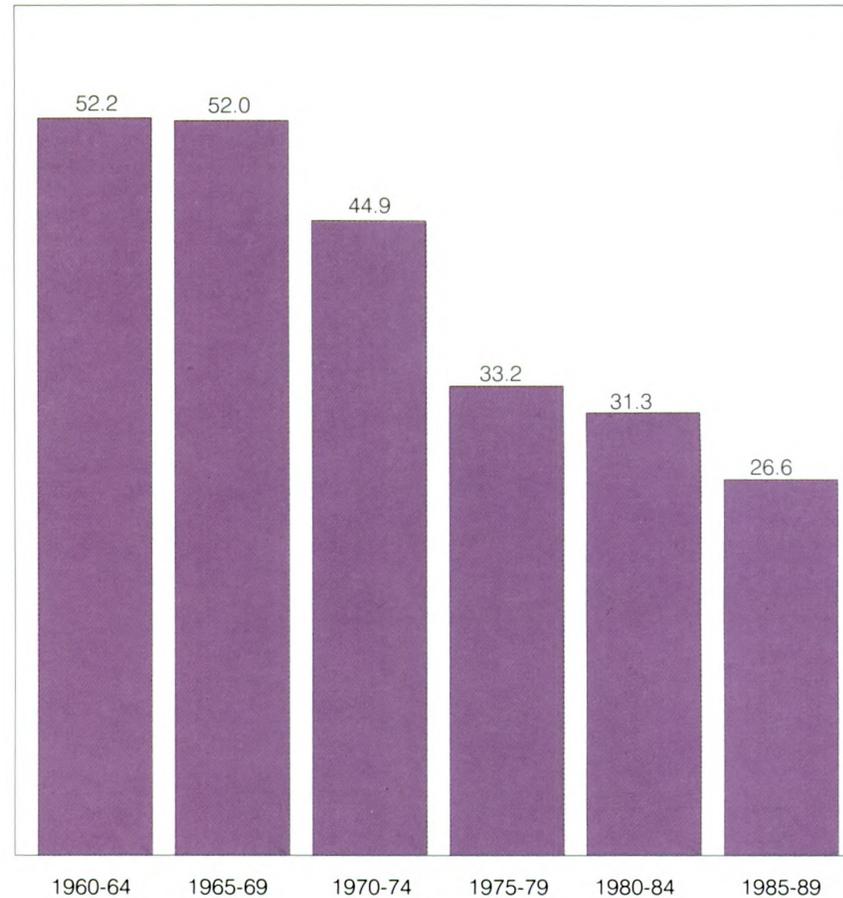
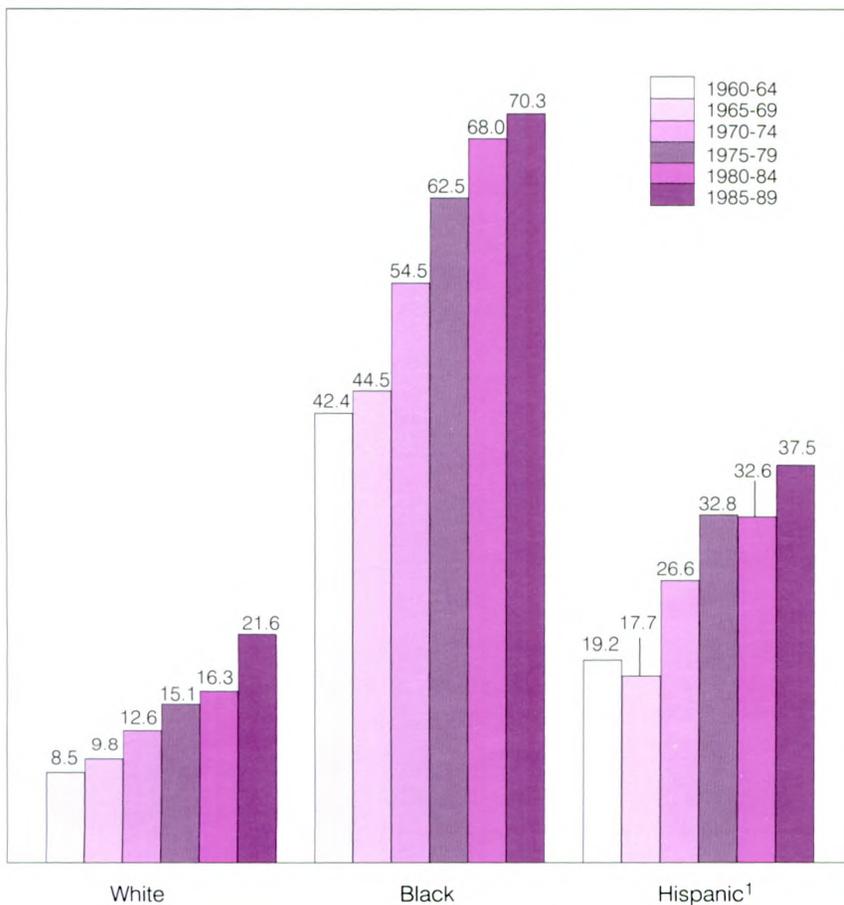


Figure 7.  
**Women 15 to 34 Years With a First Birth — Percent With First Birth Occurring Before First Marriage, by Race and Hispanic Origin: 1960-64 to 1985-89**



<sup>1</sup>May be of any race.

## Premarital Births Increase

Because of the growing percentage of women deciding not to marry before their first birth, the number of premarital births is on the rise. In the 1985-89 period, there were about 2.2 million premarital births compared to about 700,000 premarital births for the 1960-64 period. Premarital births have been more common among Black women than among Whites or persons of Hispanic origin (who may be of any race) since at least the early 1960's. However, the percentage of White women age 15 to 34 with their first birth occurring premaritally more than doubled between the 1960-64 period and the 1985-89 period, from 9 to 22 percent. The proportion also doubled for Hispanics from 19 to 38 percent. The proportion for Blacks increased from 42 to 70 percent.



# *Section II.*

---

***Household and  
Family Composition***

## Household and Family Size Declines

A household consists of all the persons who occupy a housing unit. These persons may be related, unrelated, or living alone. A family is a group of two or more persons related by birth, marriage, or adoption residing together. Because there are fewer children per family, more one-parent families, and a growing number of persons living alone, the average sizes of households and families have declined.

The trend toward smaller families and households began in the mid-1960's with the end of the post-war Baby Boom and has continued to the present reaching a level of 2.63 persons per household, on average, in 1990 and 3.17 persons per family.

Figure 8.  
Average Size of Households and Families: 1960 to 1990

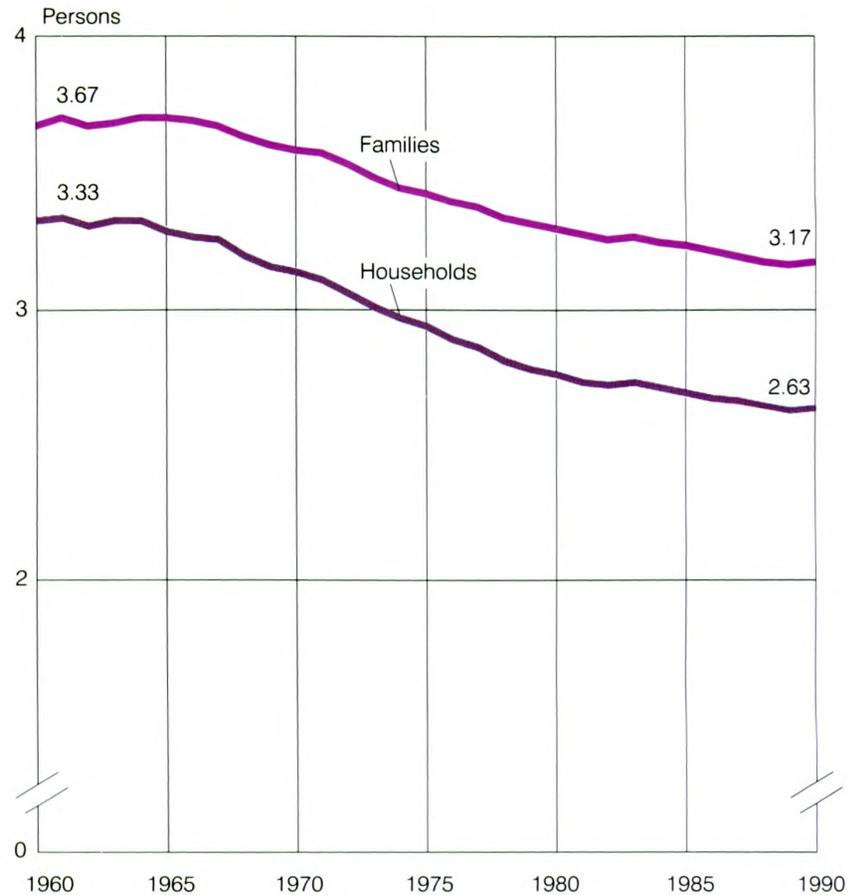
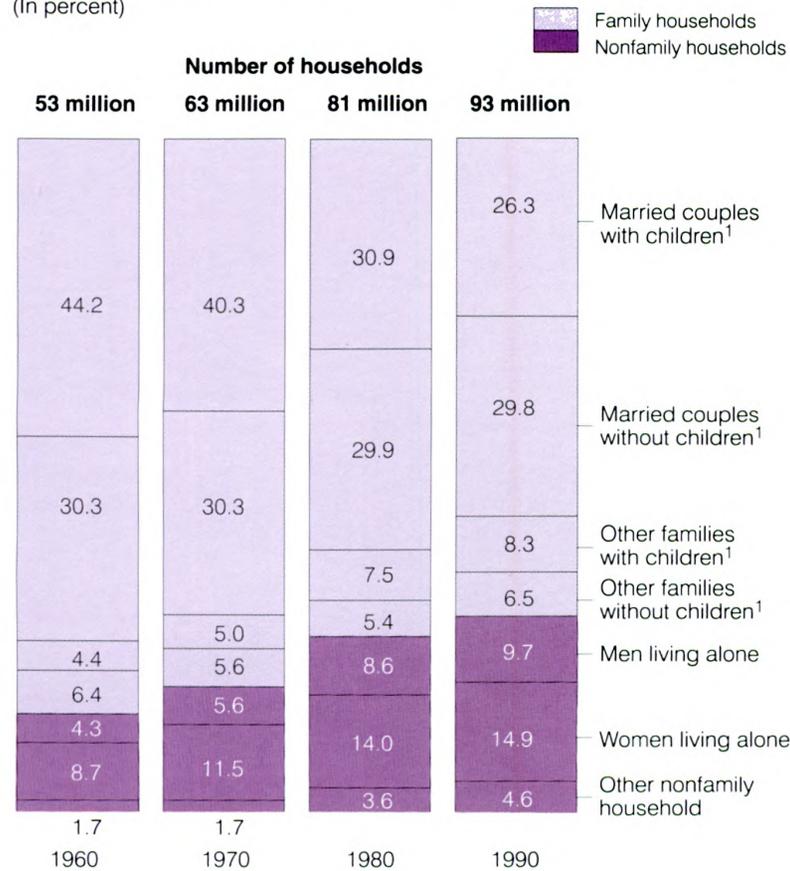


Figure 9.  
**Household Composition: 1960 to 1990**  
(In percent)



<sup>1</sup>Own children under 18

## Household Composition Changes

A household can be either a family household or nonfamily household. A family household consists of the householder and at least one additional person related to the householder through marriage, birth, or adoption. A nonfamily household is composed of a householder who either lives alone or exclusively with persons unrelated to the householder.

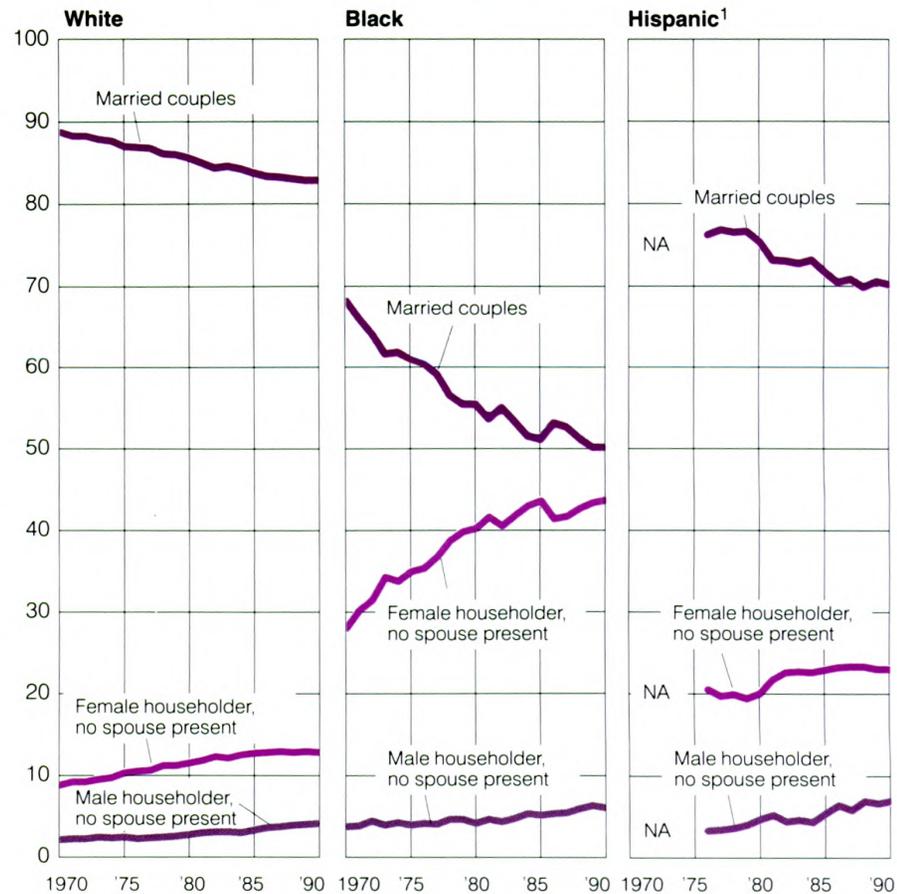
Married-couple households dropped from 75 percent of all households in 1960 to 56 percent in 1990. This decline is due to the drop in the proportion of married couples with children under 18 (largely accounted for by delayed childbearing), to increased one-parent family households, and to increased nonfamily households with 1 or more persons. One-parent family households rose from 4 to 8 percent of all households during the three decades. Nonfamily households with one or more persons made up 29 percent of all households in 1990, almost double compared with the 15 percent in 1960.

## Distribution of Families, by Type Changes

There are three types of family households: those maintained by married couples, by female householders with no spouse present, and by male householders with no spouse present. The latter two family types may consist, for example, of a mother-child or a father-child family, two sisters or brothers living together, or an elderly parent and adult child. The proportion of family households that are maintained by married couples has declined between 1970 and 1990 for Whites, Blacks, and persons of Hispanic origin (who may be of any race). There has been a corresponding increase in families with a female householder, no spouse present. Most of these families are mother-child situations, although some are female householders with other relatives present.

Figure 10.

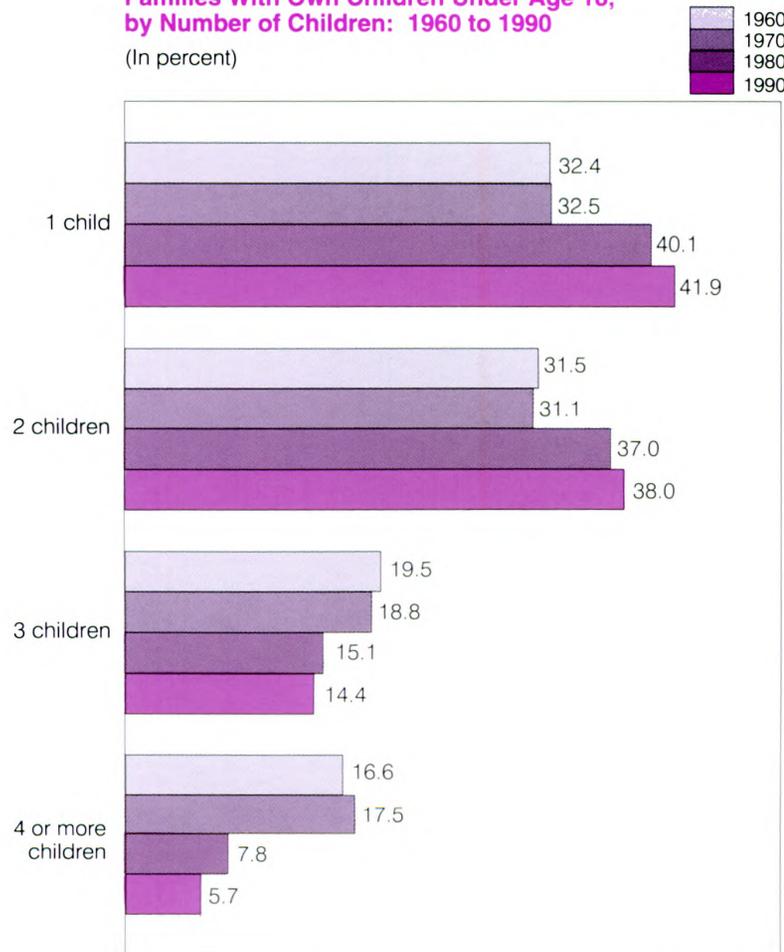
Type of Family as a Percent of All Family Householders, by Race and Hispanic Origin: 1970 to 1990



NA Not available for Hispanic.

<sup>1</sup>May be of any race.

Figure 11.  
**Families With Own Children Under Age 18,  
 by Number of Children: 1960 to 1990**  
 (In percent)



### Number of Children Per Family Declines

Among families with children present, those with only one or two children have become more predominant. The proportion of families in 1990 with one or two children was 80 percent. In 1960, the proportion was not quite two-thirds (64 percent).

The rapid increase in smaller families was counter-balanced by a drop in families with more than two children. The proportion of families with three or more children was only 20 percent in 1990, compared to 36 percent in 1960.

### Average Number of Children Differs by Type of Family

Between 1970 and 1977, there was no difference in the average number of children per family for married-couple families and mother-child families. Since then differences have emerged, with married couples having a slightly larger average number of children. The average number of children for married couples and for mother-child families has declined since 1970. Father-child families have had a substantially smaller number of children than other family types. On average in 1990, married couples had 1.87 children per family compared to 1.72 for mother-child families and 1.50 for father-child families.

Figure 12.  
Average Number of Own Children Under Age 18 Per Family With Children, by Type of Family With Children: 1970 to 1990

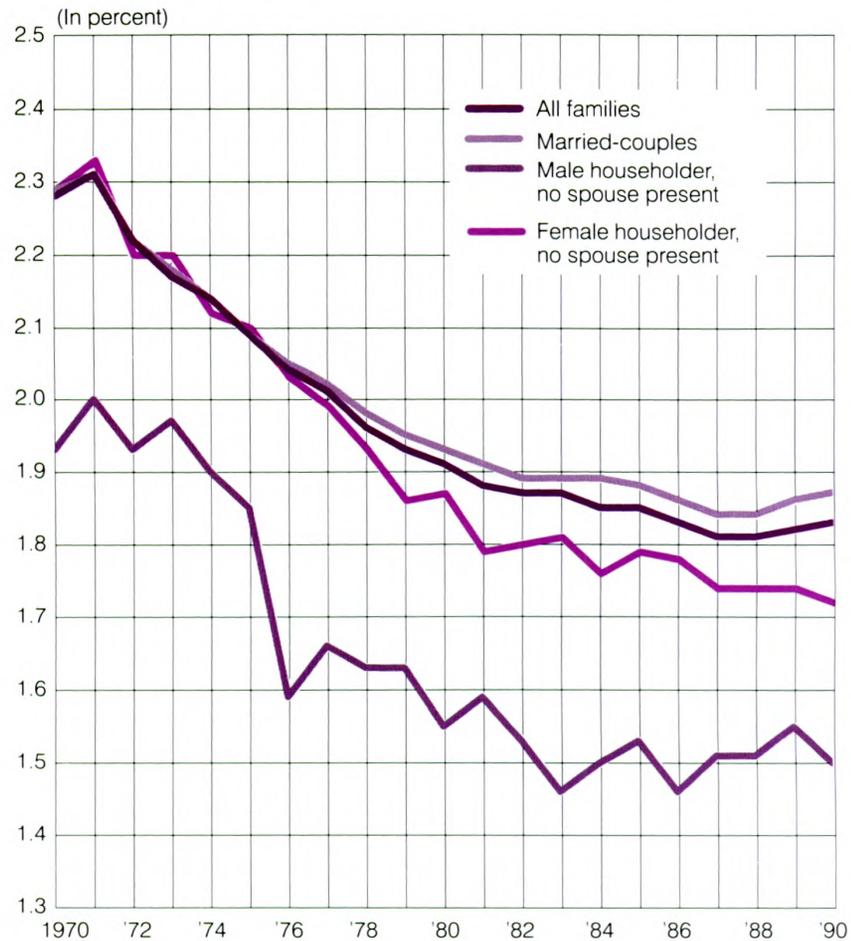
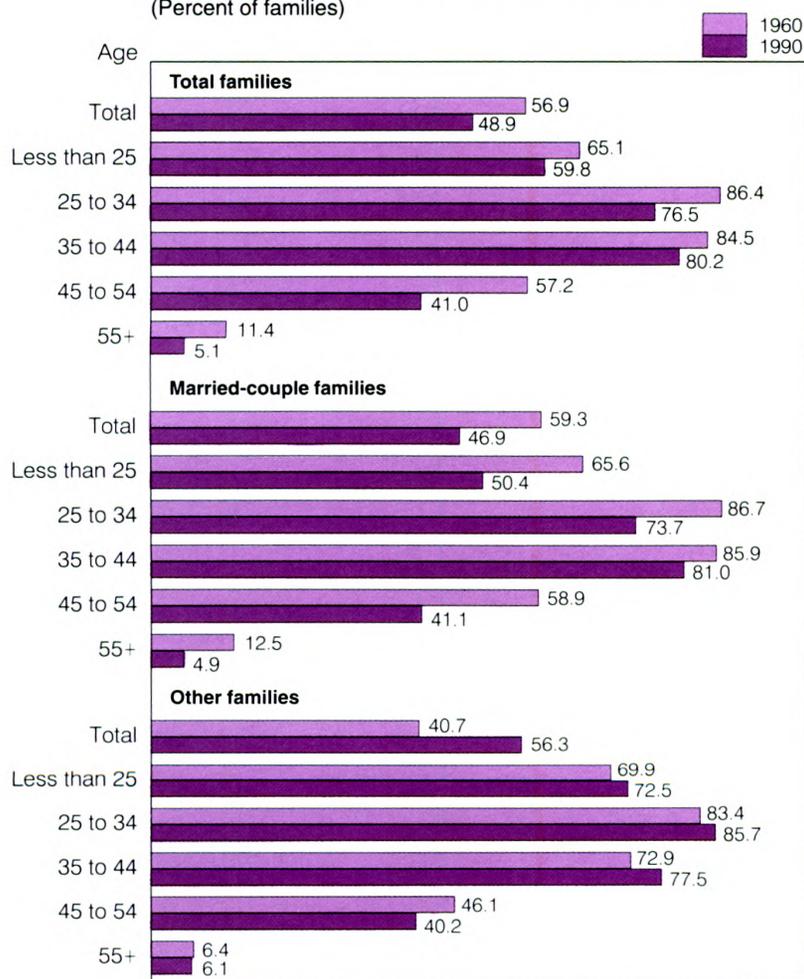


Figure 13.  
**Families With Own Children Under Age 18, by  
 Age of Householder/Parent: 1960 and 1990**  
 (Percent of families)



### Presence of Children Varies by Family Type and by Age of Parent

During the last 30 years the percent of families with children under 18 present declined. In 1990, 49 percent of all families had own children under 18 years of age present. The decline since 1960 in the proportion of total families and married-couple families with children under 18 present occurred for all parental age groups. Overall, other families have not experienced corresponding declines.

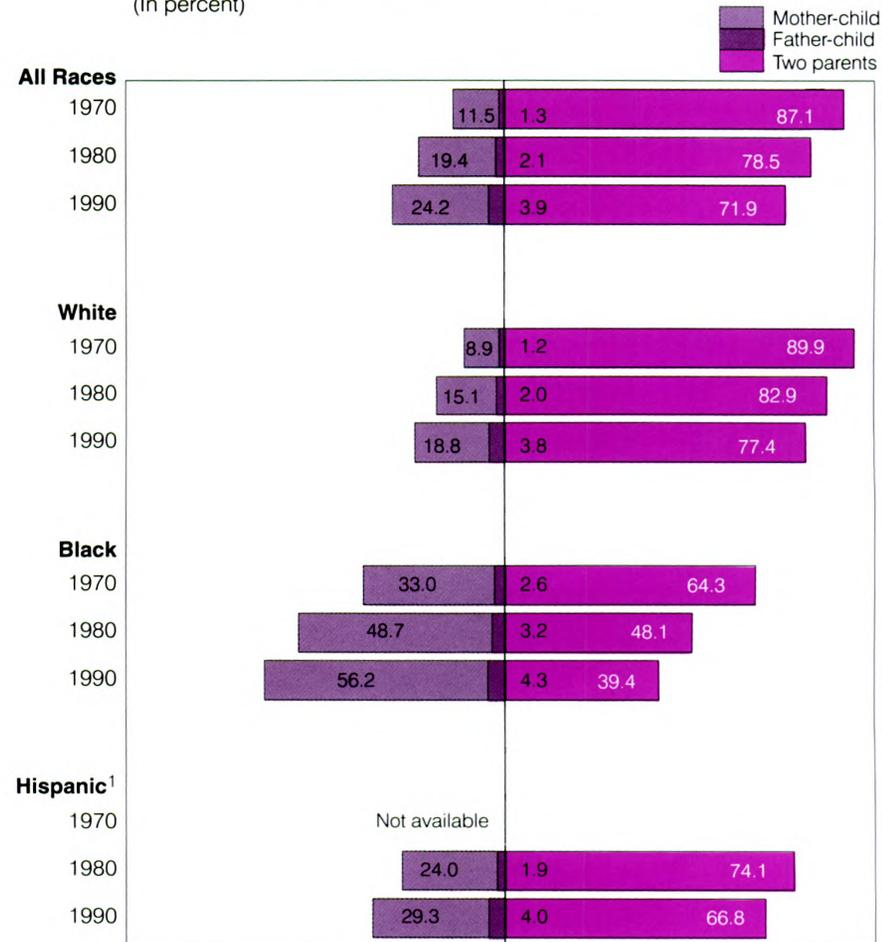
Other families were more likely to have children present in 1990 than in 1960. Further, in 1990 other families compared to married-couple families had a higher proportion with own children under 18 present in the age groups with parents under age 35. For example, 73 percent of other families with the householder under 25 had own children under 18 compared to half of all married couples in that same age group.

## Two-Parent Family Groups Decline

Family groups with children include not only those families maintaining their own household but also subfamilies maintained by persons related to the householder and subfamilies maintained by persons not related to the householder. Subfamilies are maintained by either a single parent or by the husband and wife in married-couple subfamilies. Between 1970 and 1990, the proportion of two-parent family groups has declined for Whites, Blacks, and persons of Hispanic origin (who may be of any race) while father-child and mother-child family groups have increased.

Mother-child family groups have increased most dramatically due to the rise in divorce and births outside of marriage. It should be noted that in mother-child and father-child family groups there may be another adult present in the home. This adult could be the grandparent of the child or children, the other natural parent when a couple is unmarried, or someone with whom the mother or father has a close personal relationship.

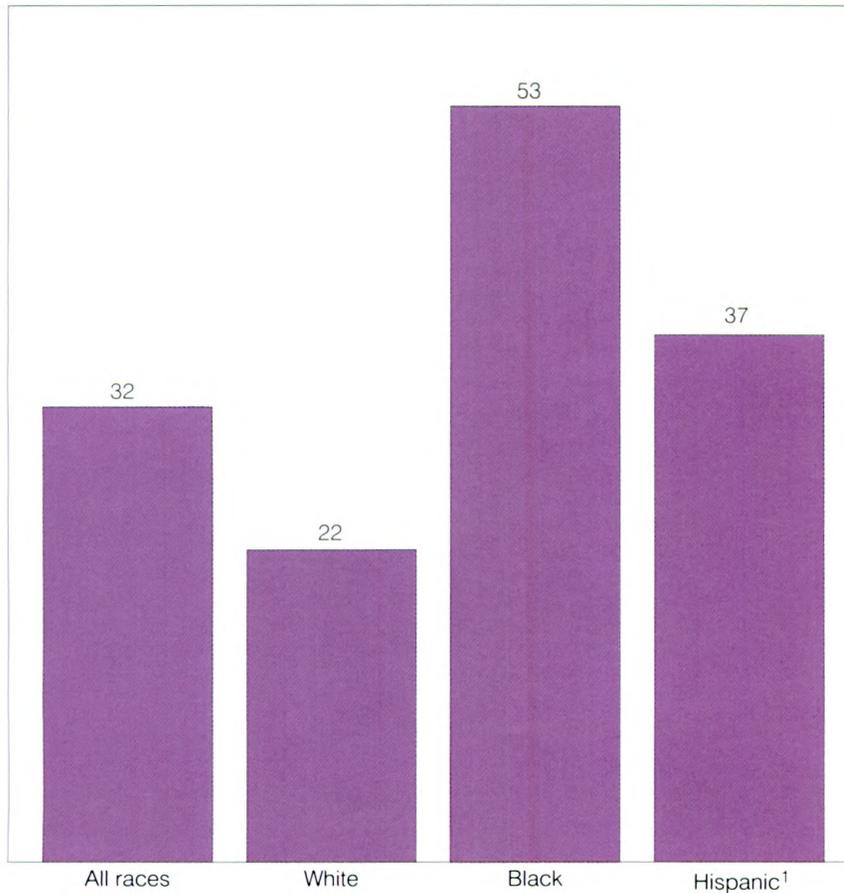
Figure 14.  
Composition of Family Groups With Children,  
by Race and Hispanic Origin: 1970, 1980, and 1990  
(In percent)



Note: Family groups include family households, related subfamilies, and unrelated subfamilies.

<sup>1</sup>May be of any race.

Figure 15.  
**Percent of One-Parent Family Groups With a Never-Married Parent, by Race and Hispanic Origin: 1990**



Note: Family groups include family households, related subfamilies, and unrelated subfamilies.

<sup>1</sup>May be of any race.

### **Proportion of One-Parent Family Groups Maintained by a Never-Married Parent Varies by Race and Hispanic Origin**

For all races, 32 percent of one-parent family groups had a never-married parent. The other 68 percent consisted of those parents who were widowed, divorced, or separated.

By race, there are notable differences. For Whites, 22 percent of the one-parent family groups had a never-married parent, compared to 53 percent for Blacks, and 37 percent for persons of Hispanic origin (who may be of any race).

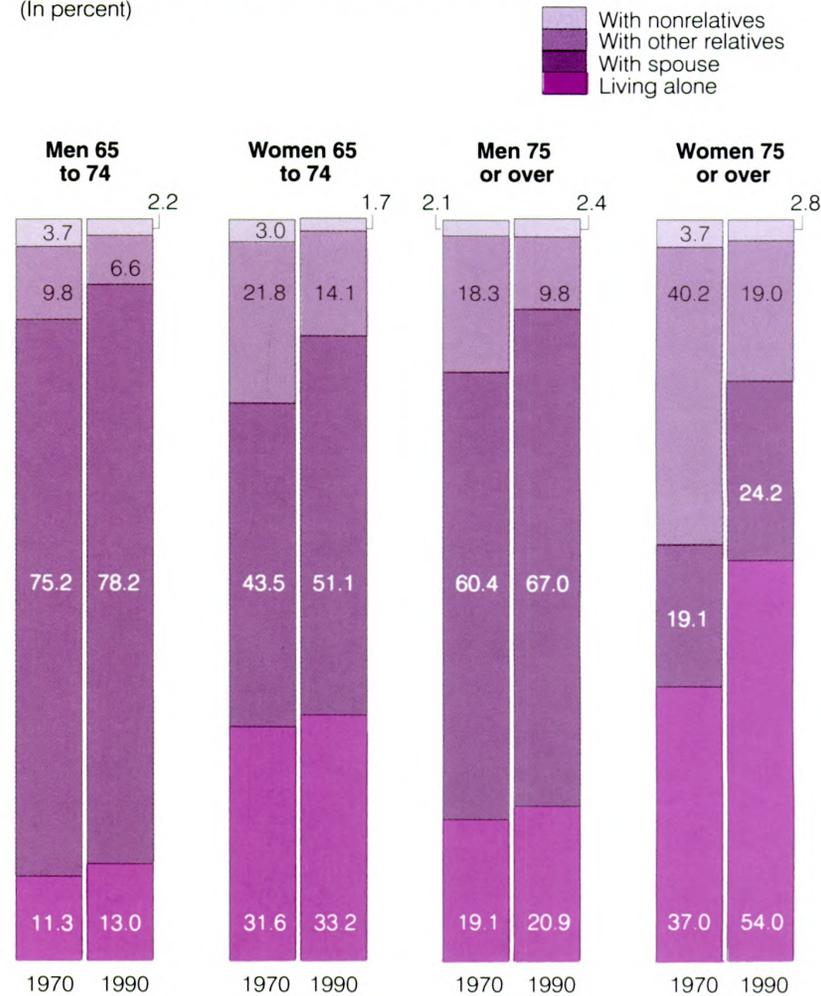
The growth in one-parent family groups is important to monitor since these families may be in special need of assistance with day care, health care, and daily living expenses.

## Living Arrangements of the Elderly Population Differ by Sex

Increases in longevity have led to more elderly men and women living together as spouses in their later years. However, men are far more likely than women to be living with a spouse because women usually live longer than men. The majority of men 65 to 74 years and 75 years and over were living with their spouse in 1970 and 1990. The proportion of men age 65 to 74 living with their spouse changed little between 1970 and 1990. For men 75 years and over the proportion living with their spouse rose from 60 to 67 percent. In contrast, slightly over half of all women 75 years and over in 1990 lived alone (54 percent) while 24 percent lived with a spouse. Between 1970 and 1990, the proportion of women 75 years and over living with other relatives declined from 40 to 19 percent while the proportion living with a spouse increased from 19 to 24 percent.

Percentages shown are only for those persons in the noninstitutional population and do not include persons who are in nursing homes. Data from the 1990 census show that 5.4 percent of the population 65 years old and older were living in institutions.

Figure 16.  
**Living Arrangements of Persons 65 to 74 Years and Persons 75 Years and Over: 1970 and 1990**  
 (In percent)



# *Section III.*

---

***Social and Economic  
Circumstances of Families***

## Educational Attainment of Parent is Rising

For married couples, educational attainment data presented in figure 17 are for the reference person, which usually is the husband. Single mothers include never-married, widowed, and divorced women.

Educational attainment of parents increased greatly between 1960 and 1990. One-quarter of single mothers had less than a high school education in 1990, down from 62 percent in 1960. In 1990, there was no difference in the proportion of married-couple families and mother-child families completing 4 or more years of college than did mother-child families, 28 percent versus 10 percent, respectively.

Figure 17.  
Educational Attainment of Parent in Families With Own Children: 1960 to 1990  
(In percent)

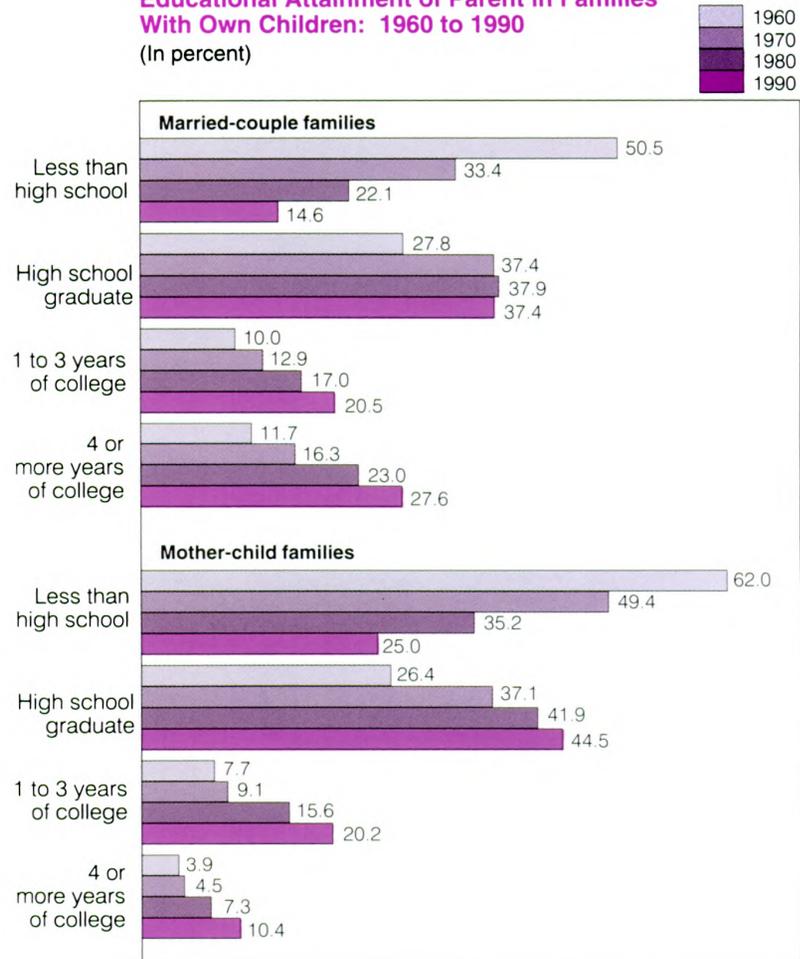
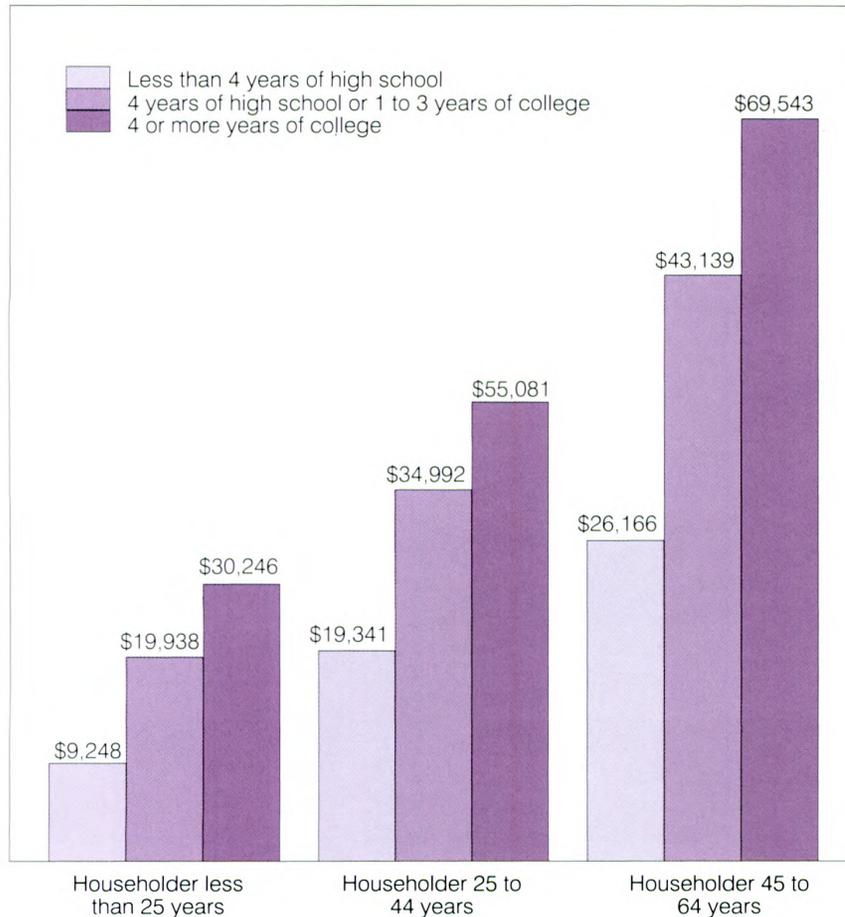


Figure 18.  
**Educational Attainment of Family Householder  
 and Median Family Income, by Selected Age of  
 Householder: 1990**



### **Greater Educational Attainment Means Higher Family Income**

Higher educational attainment is associated with higher incomes. Among householders less than 25 years old, each higher level of educational attainment shown in figure 18 is associated with an additional \$10,000 in median family income.

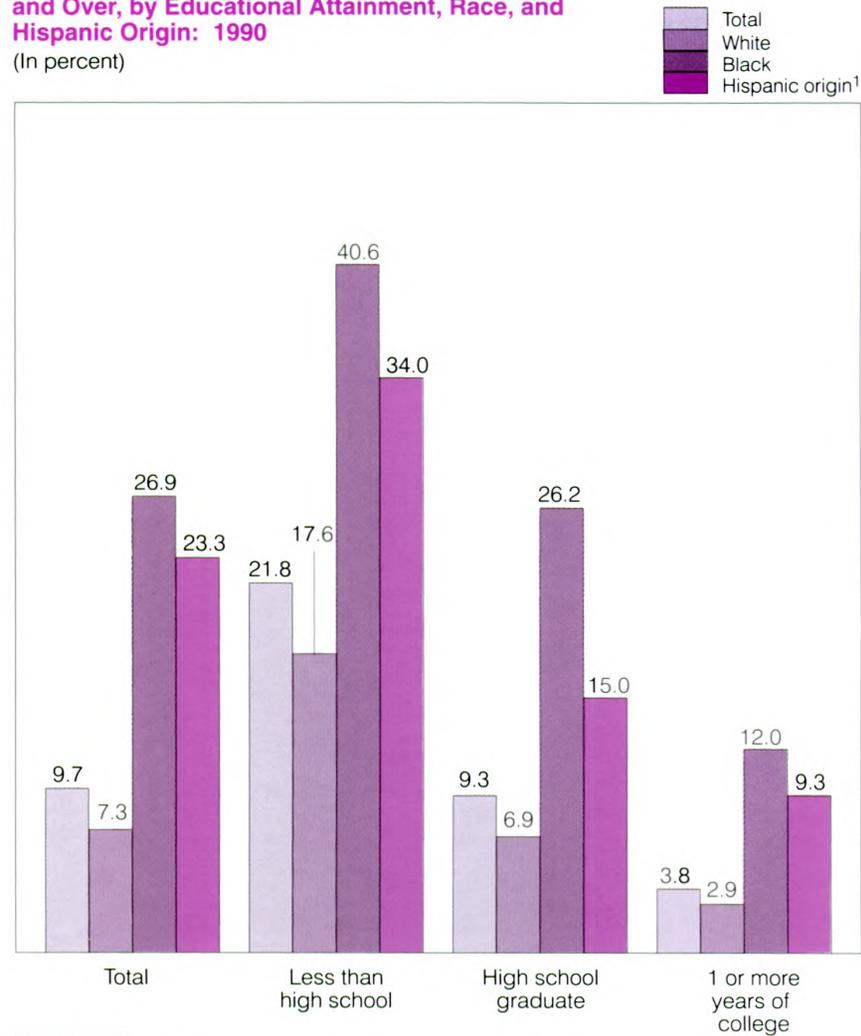
Income differences across educational attainment levels were still larger for older householders. Among householders 45 to 64 years old, the median family income for householders with 4 years of high school or 1 to 3 years of college was about \$17,000 greater than for householders with less than 4 years of high school, and the median income for householders with 4 or more years of college was an additional \$26,000 greater at about \$69,500. Some of the differences between these median family incomes are accounted for by differences in incomes earned by spouses and other relatives living with householders.

## Greater Educational Attainment Means Less Family Poverty

Since higher educational attainments are associated with higher incomes, they also are associated with lower poverty rates. For family householders age 25 years and over in 1990, the poverty rate fell from 22 percent for those with less than a high school education, to 9 percent for high school graduates, to 4 percent for those with 1 or more years of college.

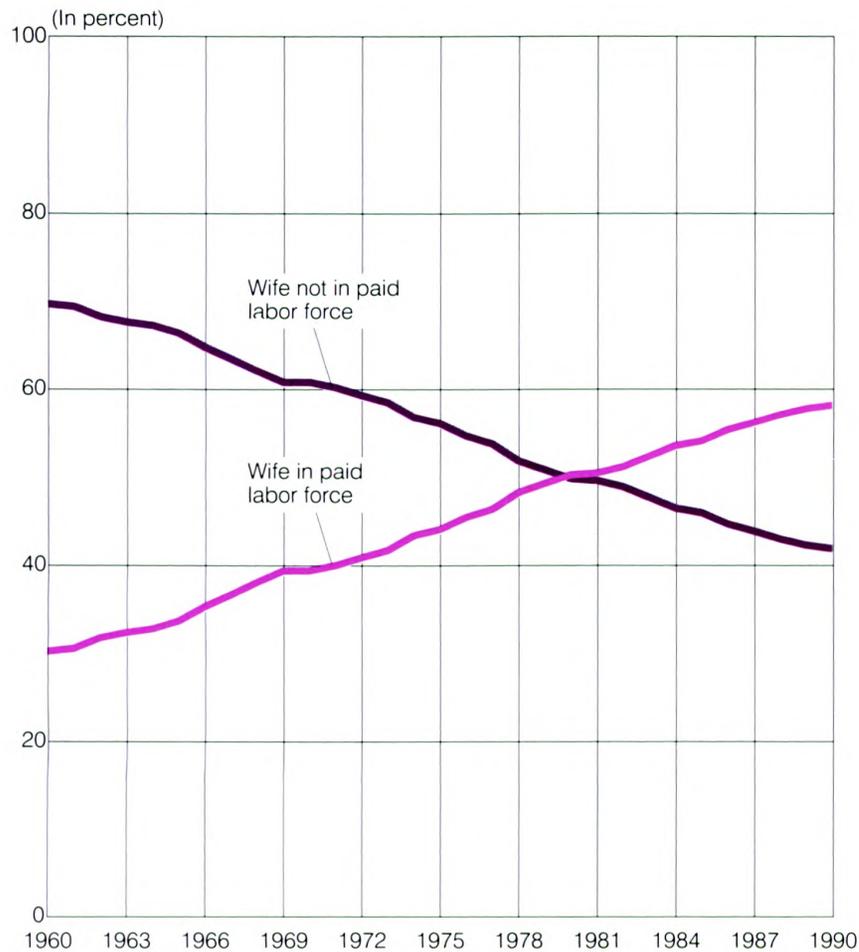
White, Black, and Hispanic origin householders (who may be of any race) with higher educational attainments were each less likely to live in poverty, but within educational levels the poverty rates for Blacks and Hispanics were much greater than for Whites.

Figure 19.  
Poverty Rates of Family Householders 25 Years and Over, by Educational Attainment, Race, and Hispanic Origin: 1990  
(In percent)



<sup>1</sup>May be of any race.

Figure 20.  
**Married-Couple Families With Wives in the  
Labor Force: 1960 to 1990**



Note: Data for 1983 are not available.

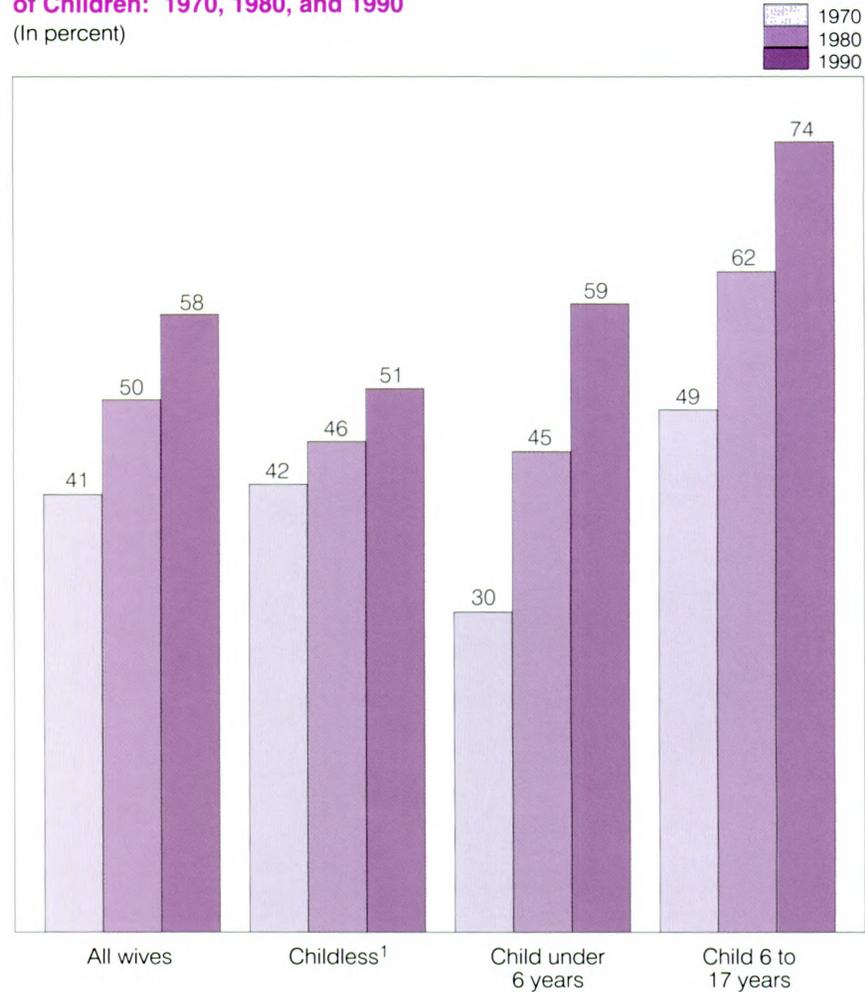
### **Wives' Labor Force Participation Rises**

The labor force participation rate for married women has increased dramatically during the last 30 years. In 1960, fewer than one-third of married women (30 percent) were in the paid labor force. By 1990 the proportion of married women in the labor force had nearly doubled, reaching 58 percent.

**More Wives Are Working, Especially Those With Children**

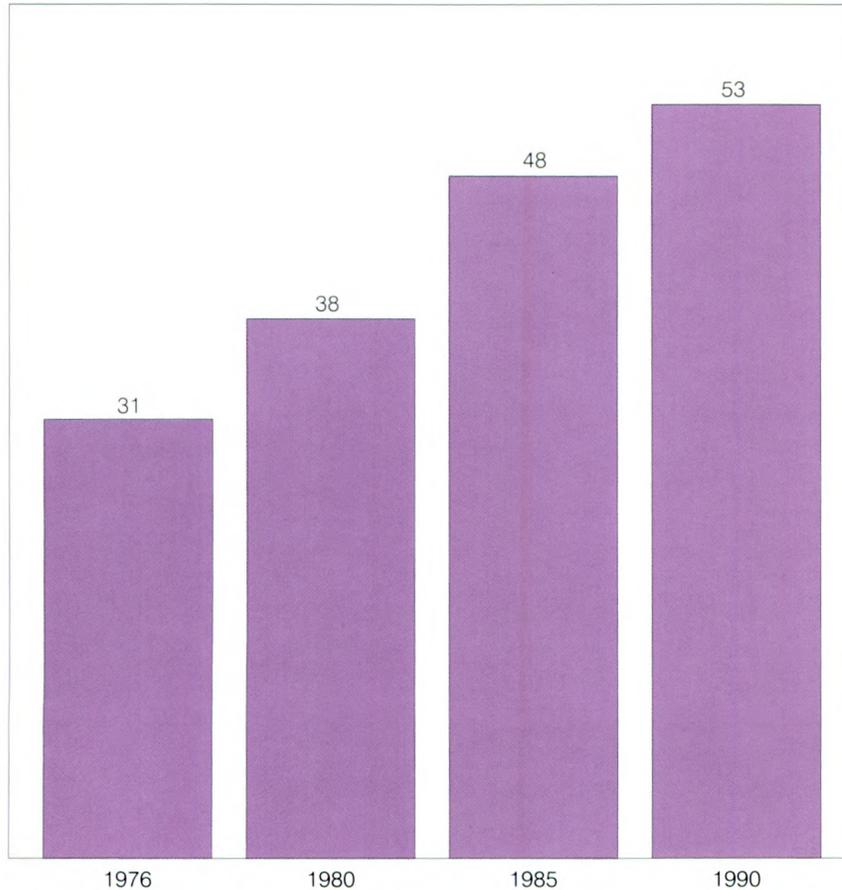
Labor force participation by married women is increasing, especially for those women with children less than 6 years old. Between 1970 and 1990, among married women with preschool children in the home, the proportion in the labor force doubled, jumping from 30 percent to 59 percent. By 1990, almost three-fourths of married women with children of school age were in the labor force (74 percent) compared to just over half of the childless wives (51 percent) and three-fifths of all wives with children less than 6 years old (59 percent). Childless wives in this figure refer to wives, including elderly wives, who have no children under the age of 18 at home or who have not had children by the survey date.

Figure 21.  
**Labor Force Participation of Wives, by Presence of Children: 1970, 1980, and 1990**  
 (In percent)



<sup>1</sup>Besides wives who have not had children by the survey date, childless wives include wives who have no children under 18 present, including elderly wives.

Figure 22.  
**Labor Force Participation of Women 18 to 44 Years  
With Children Under Age 1: 1976 to 1990**  
(In percent)



### **Working Women With Infants Increase**

The increase in labor force participation among mothers with preschool children was not limited to mothers with older preschoolers. By 1990, 53 percent of women 18 to 44 years old who had given birth within the last 12 months were in the labor force. Only 14 years earlier, in 1976, the proportion of women with children under age 1 who were in the labor force was only 31 percent.

The rapid increase in the proportion of women with infants who were in the labor force has produced a corresponding increase in the demand for child care for children under age 1. Child care arrangements are discussed in the final section of the chartbook.

### Family Income Increases and Then Stabilizes

Median family income increased by 104 percent during the 26 years between 1947 and 1973. The median income of married-couple families increased by 115 percent.

During the subsequent 17 years between 1973 and 1990, the median incomes for all families and for married-couple families experienced three periods of decline and two periods of increase. Despite these fluctuations and the increase in wives' labor force participation, by 1990 the median income for all families was only 6 percent more in 1990 than in 1973 and the median income for married-couple families was only 11 percent greater than in 1973.

For families with male householders, no spouse present, median family income grew by 88 percent between 1947 and 1973, but it declined by 2.3 percent between 1973 and 1990. Hence, male householder families had median incomes 6 percent smaller than married-couple families in 1947, but 27 percent smaller in 1990.

Among families with female householders, no spouse present, median family income grew by 37 percent between 1947 and 1973, and increased by 5 percent between 1973 and 1990. Hence,

female householder families had median incomes 56 percent smaller than married-couple families in 1973 and 58 percent smaller in 1990.

Figure 23.  
**Median Family Income, by Type of Family: 1947 to 1990**  
(In 1990 dollars)

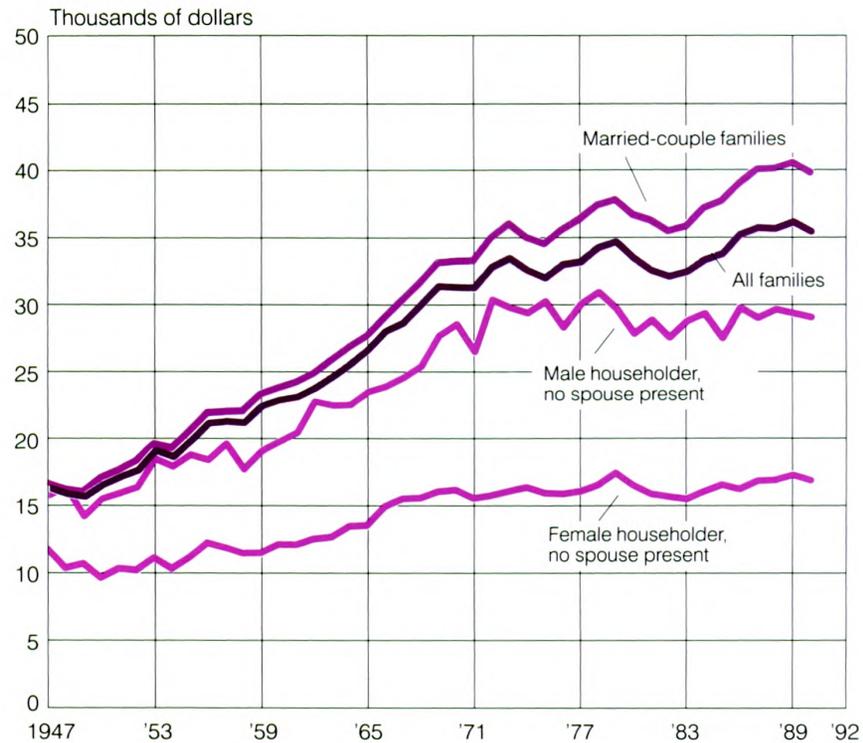
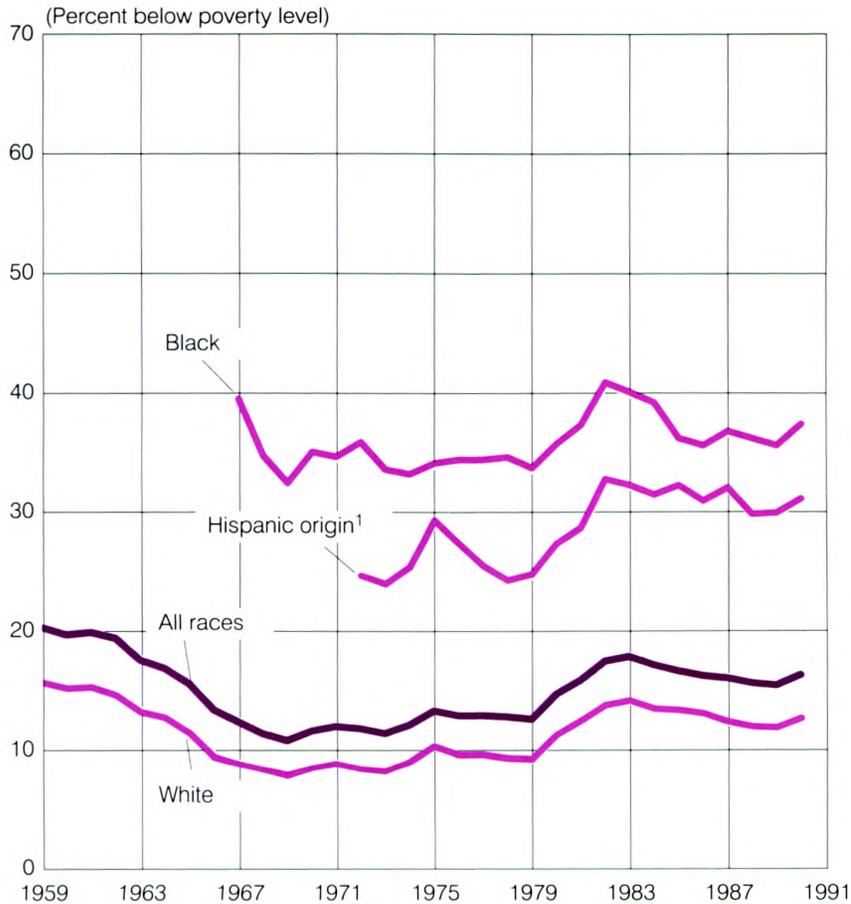


Figure 24.  
**Poverty Rates of Families With Related Children Under Age 18, by Race and Hispanic Origin: 1959 to 1990**



Note: Prior to 1979 unrelated subfamilies were included in all families. Beginning in 1979 unrelated subfamilies are excluded from all families.

<sup>1</sup>May be of any race.

### **Poverty Among Families With Children Has Fluctuated**

Families with children under 18 years experienced a decline in poverty from 20.3 percent in 1959 to 10.8 in 1969. Between 1966 and 1979 the poverty rate was within 2.5 percentage points of this low, varying from 10.8 to 13.3 percent. In 1980 the poverty rate for families with children rose to 14.7 percent, and between 1980 and 1990 the poverty rate for families with children varied from 15.5 to 17.9 percent.

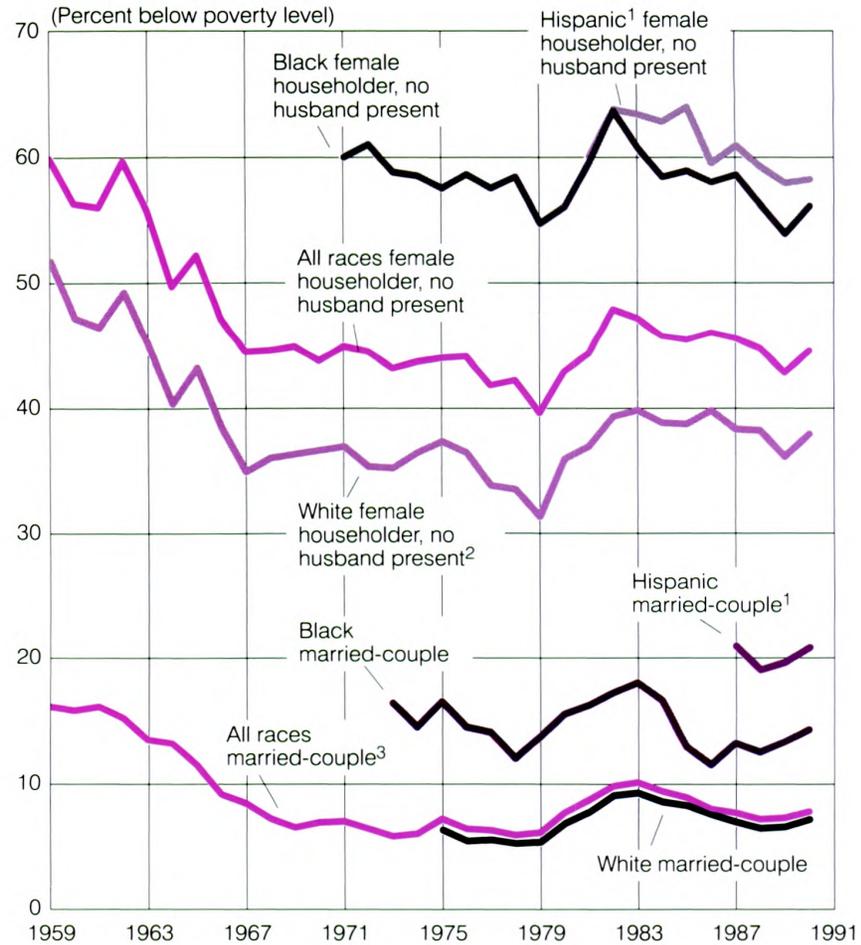
Fluctuations in poverty rates may be seen for White families, Black families, and Hispanic families (who may be of any race). White families had the lowest poverty rates and Black families had the highest poverty rates.

## Poverty Among Families With Children Differ by Family Type

Poverty rates for White, Black, and Hispanic married-couple families with children have been much lower than corresponding poverty rates for female householder families with children. But within these two family types the poverty rates for Blacks and Hispanics have been substantially higher than for Whites. Hispanics may be of any race.

Figure 25.

**Poverty Rates of Families With Related Children Under Age 18 Present, by Type of Family, Race, and Hispanic Origin: 1959 to 1990**

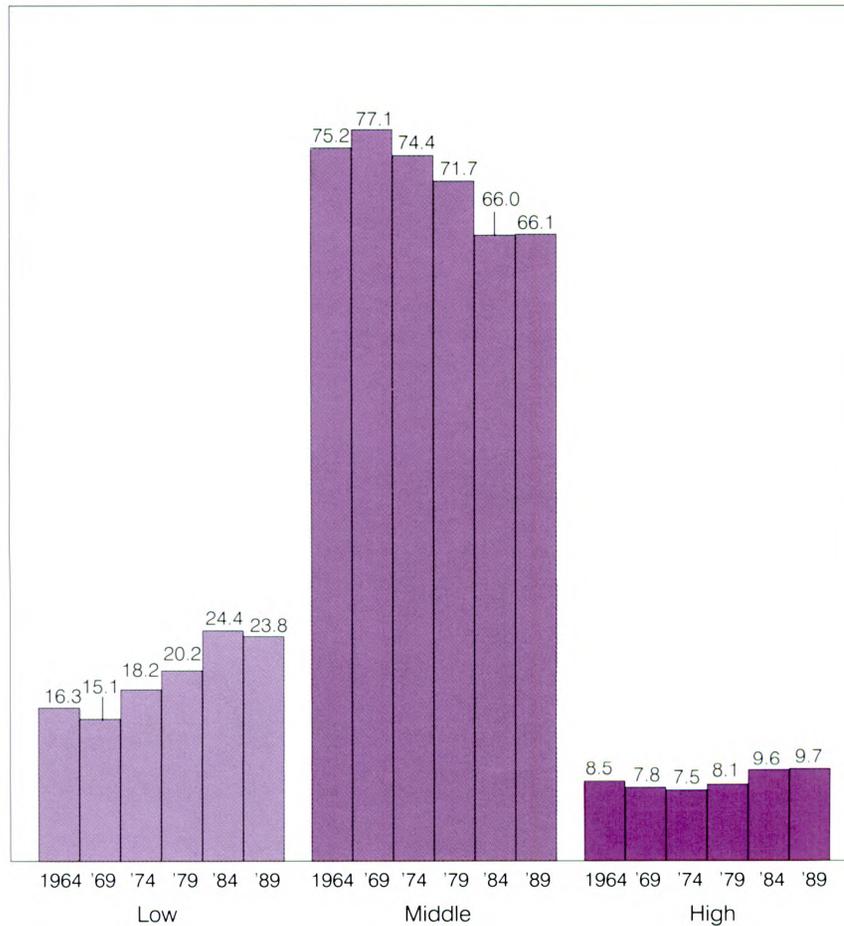


<sup>1</sup>May be of any race.

<sup>2</sup>Data for 1969 and 1970 are not available.

<sup>3</sup>Data for 1959-73 are for married couples and male householders, no spouse present.

Figure 26.  
**Percent of Families With Related Children Under Age 18, by  
 Relative Income of Family: 1964, 1969, 1974, 1979, 1984, and 1989**



Note: For an explanation of low, middle, and high relative incomes, see text.

### **Income Inequality Increased Among Families With Children After 1969**

Inequality in the distribution of income increased among families with children between 1969 and 1989. The proportion with a low relative income increased from 15 percent to 24 percent, while the proportion with a high relative income increased from 8 to 10 percent. The proportion with a relative income in the middle range declined from 77 percent in 1969 to 66 percent in 1989.

The relative income measure indicates the extent to which the income of a family diverged from the middle income for all persons in the specified year, with adjustments for family size. Low income was measured as equal to less than one-half of the income value for the person in the middle of the distribution. High income was measured as equal to more than twice the income value for the person in the middle of the distribution.



# *Section IV.*

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***Children and  
Their Families***

### Living Arrangements of Children Changed Markedly During the Past 30 Years

The proportion of children living with two parents has decreased in each decade since 1960. This decline was accounted for by the increasing proportion of children living with only one parent. The proportion living with only their mother has grown from 8.0 percent in 1960 to 21.6 percent in 1990. The proportion living with only their father grew from 1.1 percent in 1960 and 1970 to 3.1 percent in 1990.

Figure 27.  
**Living Arrangements of Children Under Age 18, by Presence of Parent: 1960 to 1990**  
 (Percent distribution)

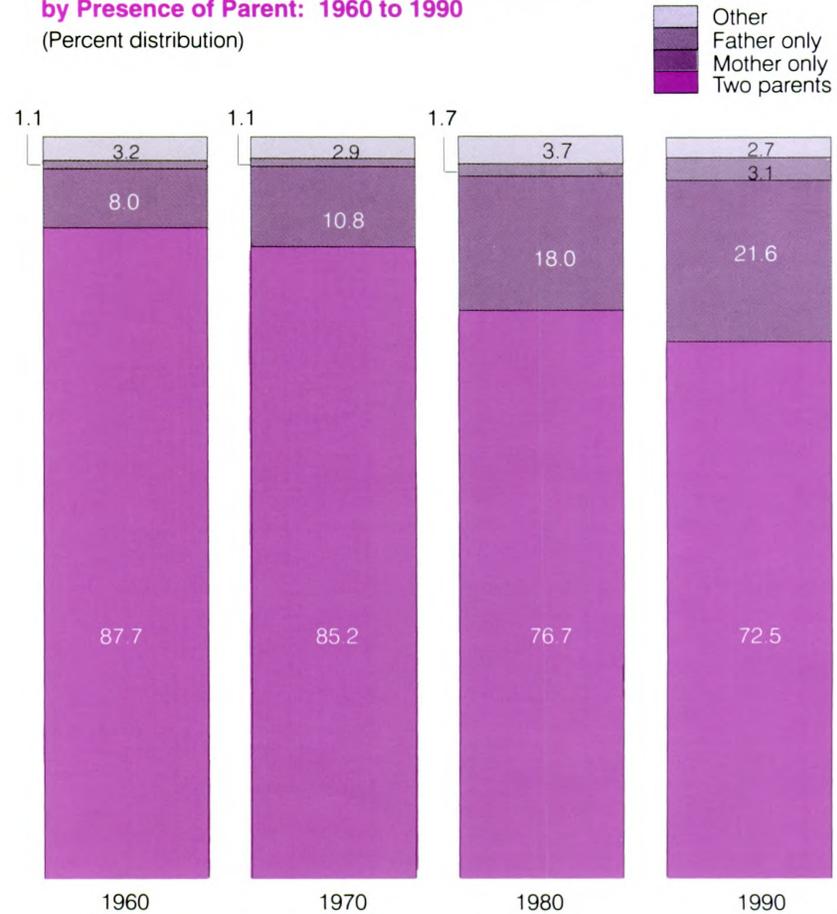
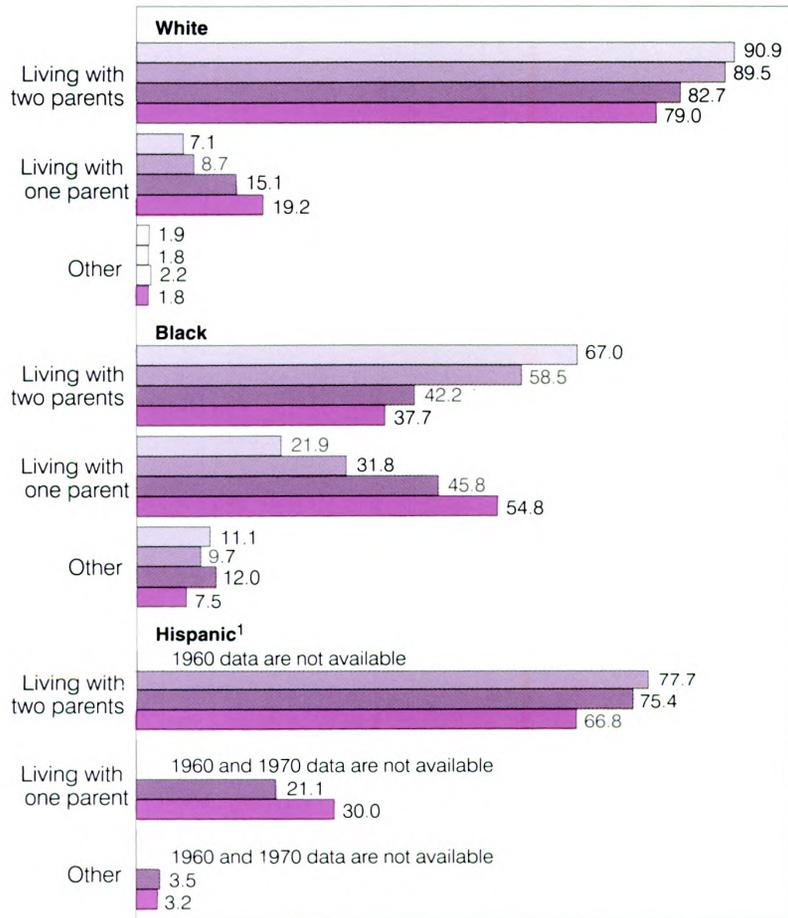
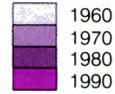


Figure 28.  
**Living Arrangements of Children Under Age 18, by Presence of Parent, Race, and Hispanic Origin: 1960 to 1990**

(In percent)



<sup>1</sup>May be of any race.

### Living Arrangements of Children Differ by Race and Hispanic Origin

In 1990, the majority of White children and Hispanic children (who may be of any race) lived with two parents, while the majority of Black children lived in one-parent situations. The proportion of White children living with one parent more than doubled between 1960 and 1990, rising from 7.1 to 19.2 percent. For Black children, the proportion living with one parent also more than doubled from 21.9 percent in 1960 to 54.8 percent in 1990.

### About One of Every Six Children Living With Two Parents Is Living With a Stepparent

Of children living with two parents in 1990, 16 percent lived with a stepparent. The vast majority of these stepfamily situations consists of a biological mother and a stepfather combination, because children usually remain with their mother after divorce and, in the case of unmarried parents, the children also usually remain with the mother.

About one-half of all recent marriages may end in divorce, and the children of these divorces will typically live in one-parent families. If their custodial parent remarries, these children will live with a stepparent. Hence, many of today's children will experience two or three different parental living arrangements before they reach the age of 18.

Figure 29.  
**Children Under Age 18 Living With Biological, Step, and Adopted Married-Couple Parents: 1990**  
(Percent distribution)

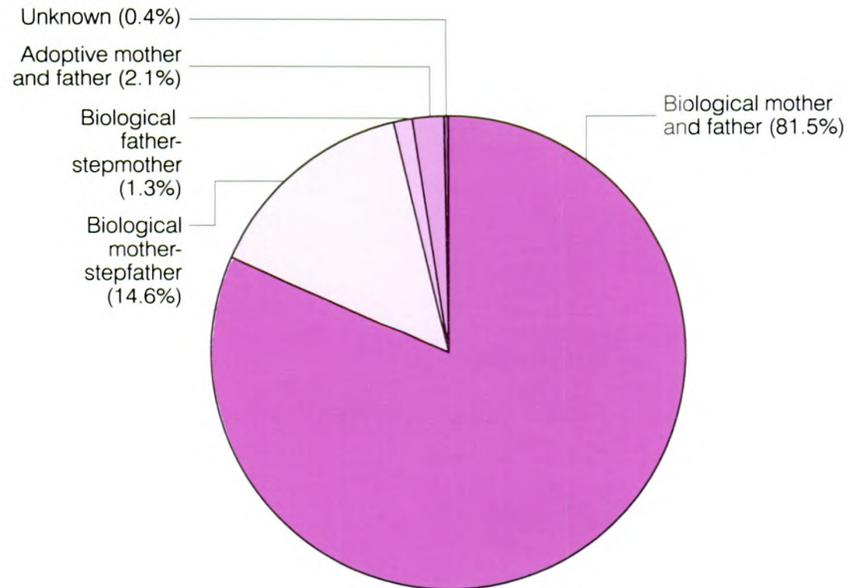
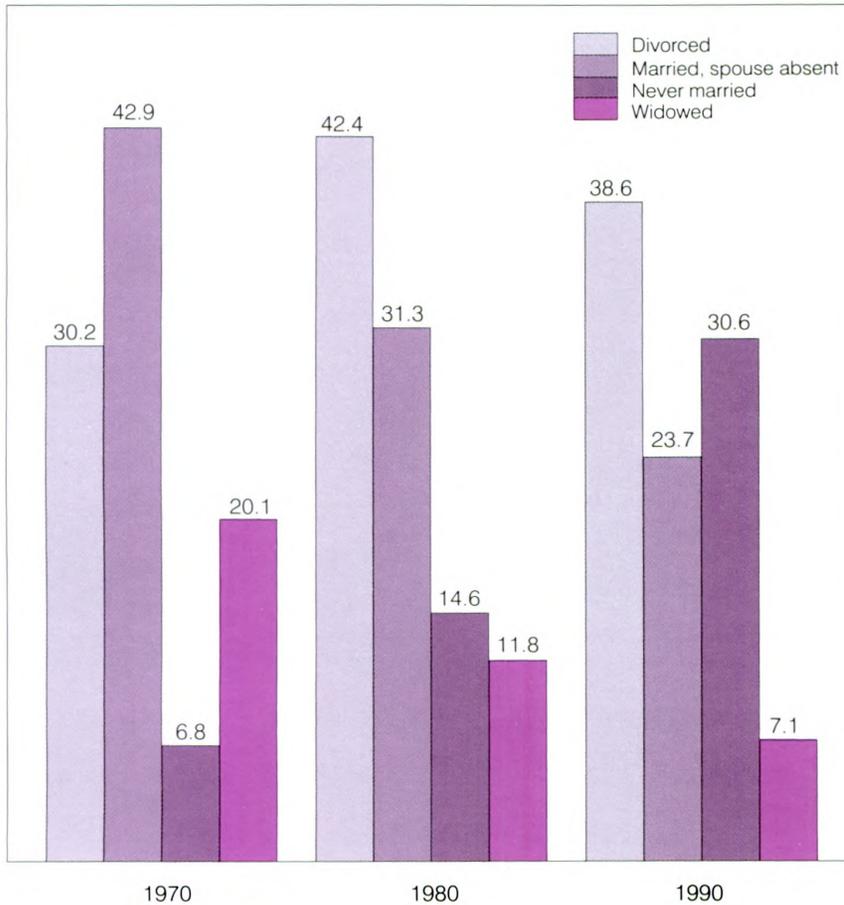


Figure 30.  
**Children Under Age 18 Living With One Parent,  
 By Marital Status of Parent: 1970, 1980, and 1990**  
 (In percent)



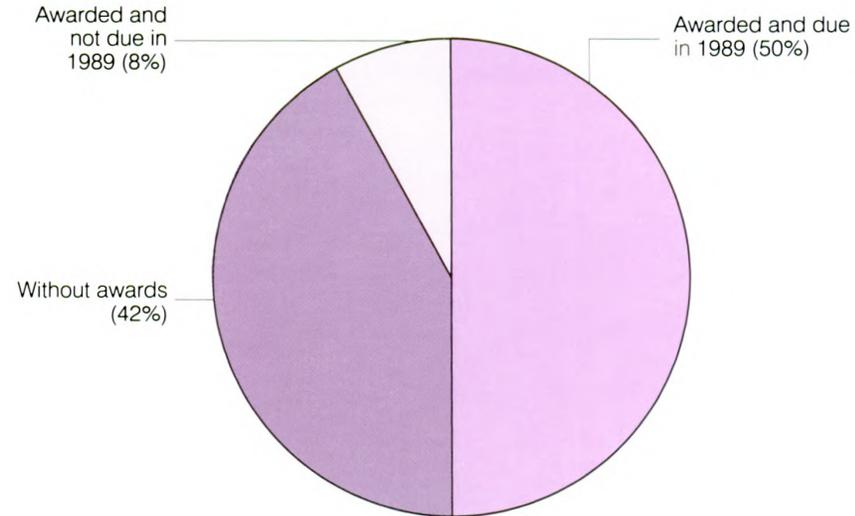
### **Increasing Proportions of Children Living With One Parent Live With a Never-Married Parent**

In 1990 the majority of children living with one parent were living with a parent who was divorced or whose spouse was absent (either separated or living elsewhere). This proportion declined from 73 percent in 1970 to 62 percent in 1990. The proportion living with a widowed parent also declined during the past 20 years from 20 percent to 7 percent. The proportion of children in one-parent families who lived with a never-married mother increased from 7 percent in 1970 to 31 percent in 1990.

### **A Majority of Women Maintaining Mother-Child Families Have Been Awarded Child Support Payments**

The lack of access to the income of an absent father contributes to the high poverty rate for mother-child families. Of the 10 million women with children whose fathers were absent from the home in 1990, a majority (58 percent) had been awarded child support payments. The remaining 42 percent of women with children but no father in the home were without awards. Reasons for not having awards include: action on a child support award was still pending; a property settlement was accepted instead of child support; joint custody was granted (no money exchanged); the mother did not request child support; the father could not be located; or inability to establish paternity.

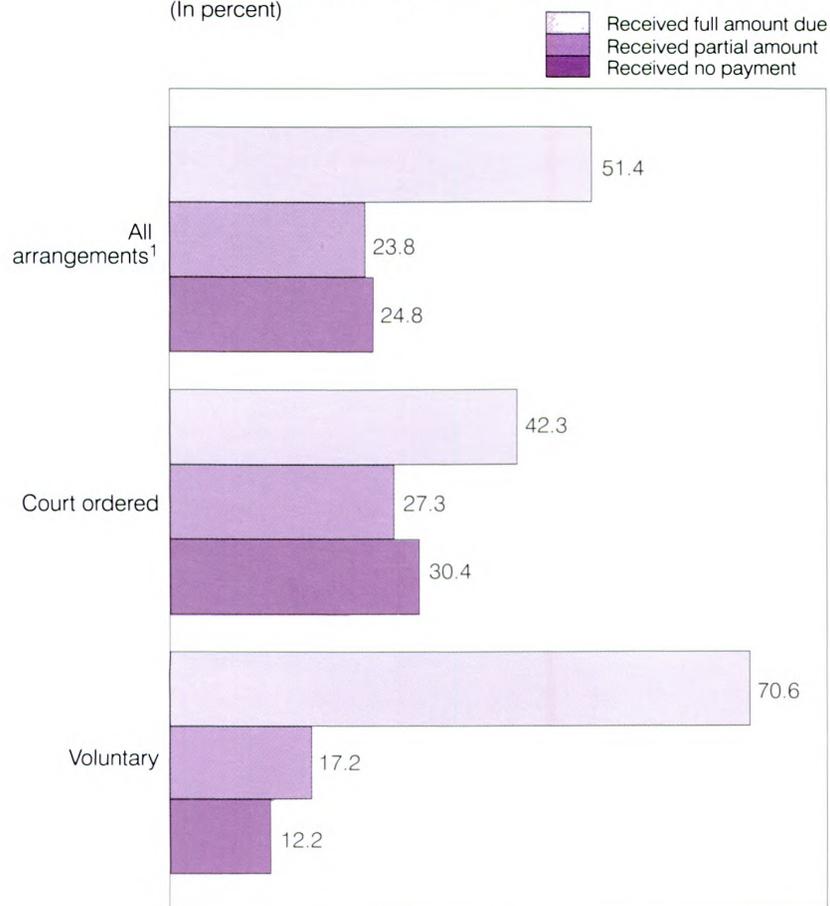
Figure 31.  
**Women Awarded Child Support Payments: Spring 1990**  
(Percent distribution)



Base: 10 million women with children (under 21 years as of spring 1990) from absent fathers.

Note: Awarded refers to court-ordered payments as well as voluntary written agreements and other arrangements.

Figure 32.  
**Women Due to Receive Child Support  
 Payments in 1989, by Type of Arrangement  
 and Proportion of Payment Received**  
 (In percent)



<sup>1</sup>A small number of women had "other" arrangement types, not shown separately.

### **Three-Fourths of Women Awarded Child Support Received Some Payment**

Of the approximately 5 million women due to receive child support payments in 1989, three-quarters received full or partial payments, while one-quarter received no payment. Women with voluntary child support arrangements were much more likely to receive the full amount due than were women due court-ordered child support payments. Women due to receive court-ordered payments were more likely than women due voluntary payments to receive no payment or only partial payment.

**Both Parents Worked in Paid Work Force in a Majority of Families With Children**

Among married-couple families with children in 1990, the proportion in which both the husband and wife worked was 70 percent.

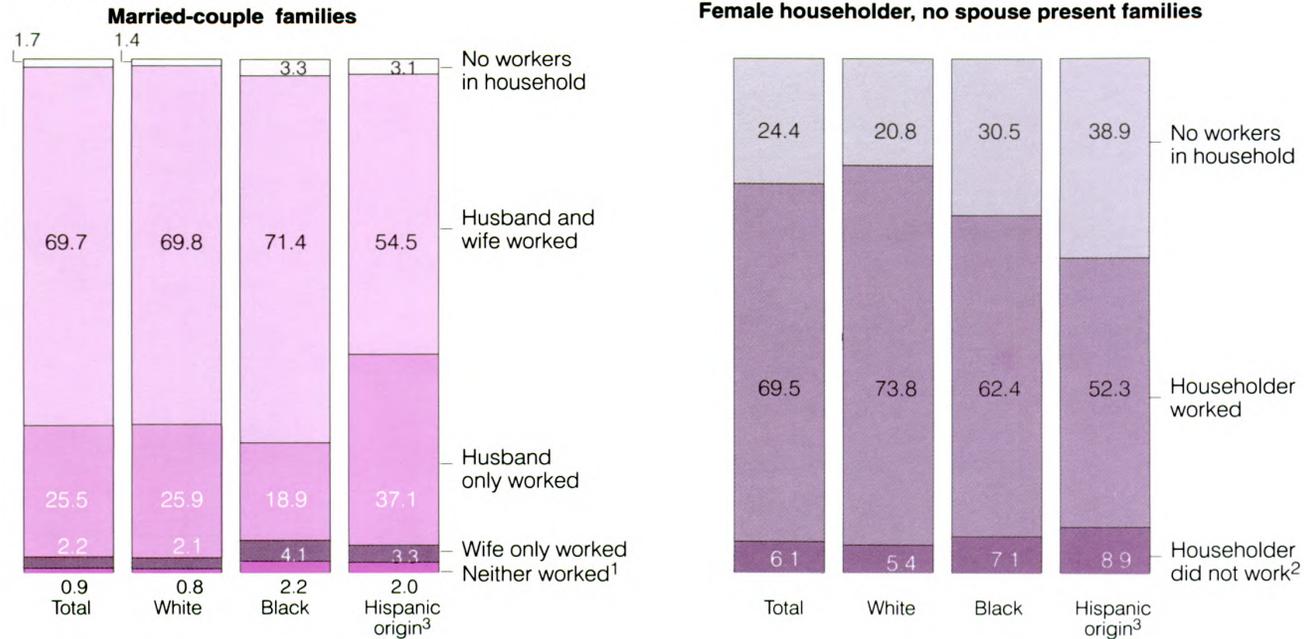
The proportion of married-couple families with children in which the husband worked and the wife did not work was 26 percent.

A majority of female householder families with children had householders who worked. These households may also have included other persons who

worked. In addition, in some of these households the householder did not work but another household member did work.

However, substantial proportions of female householder families with children had no one in the home who had worked during the previous year.

Figure 33.  
**Work Experience of Married-Couple Families and Female Householder, No Spouse Present Families With Related Children Under Age 18, by Race and Hispanic Origin: 1990**  
 (In percent)



<sup>1</sup>Someone other than married couple worked.  
<sup>2</sup>Someone other than female householder worked.  
<sup>3</sup>May be of any race.

Note: Work experience refers to actual work performed in 1990, either on a full- or part-time basis.

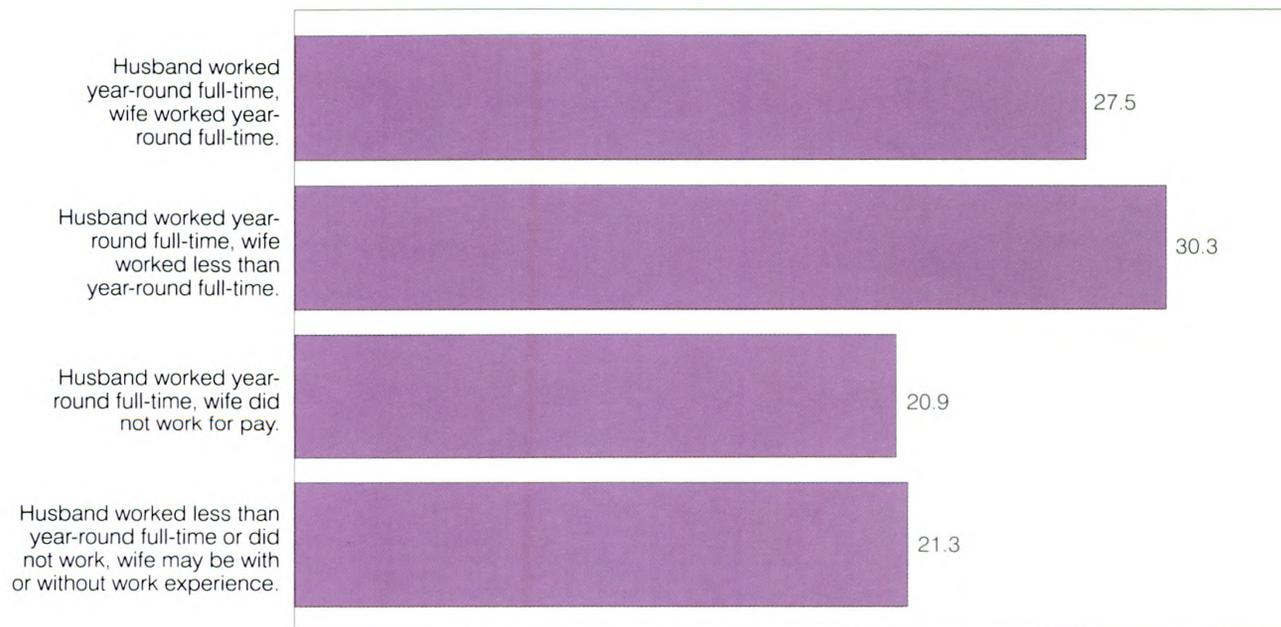
### Parents' Work Experience Varied Across Married-Couple Families

Married-couple families with related children experienced important differences in the amount of paid work performed by husbands and wives. In 1990, 28

percent of married-couple families with children had both husbands and wives who worked year-round full-time. About the same proportion (30 percent) had husbands who worked year-round full-time and wives who worked part-time. A substantially

smaller proportion of married-couple families with related children (21 percent) had husbands who worked year-round full-time and wives who did not work. A similar proportion (21 percent) had husbands who worked part-time or who did not work.

Figure 34.  
**Work Experience of Husband and Wife in Married-Couple Families With One or More Related Children Under Age 18: 1990**  
(Percent distribution)

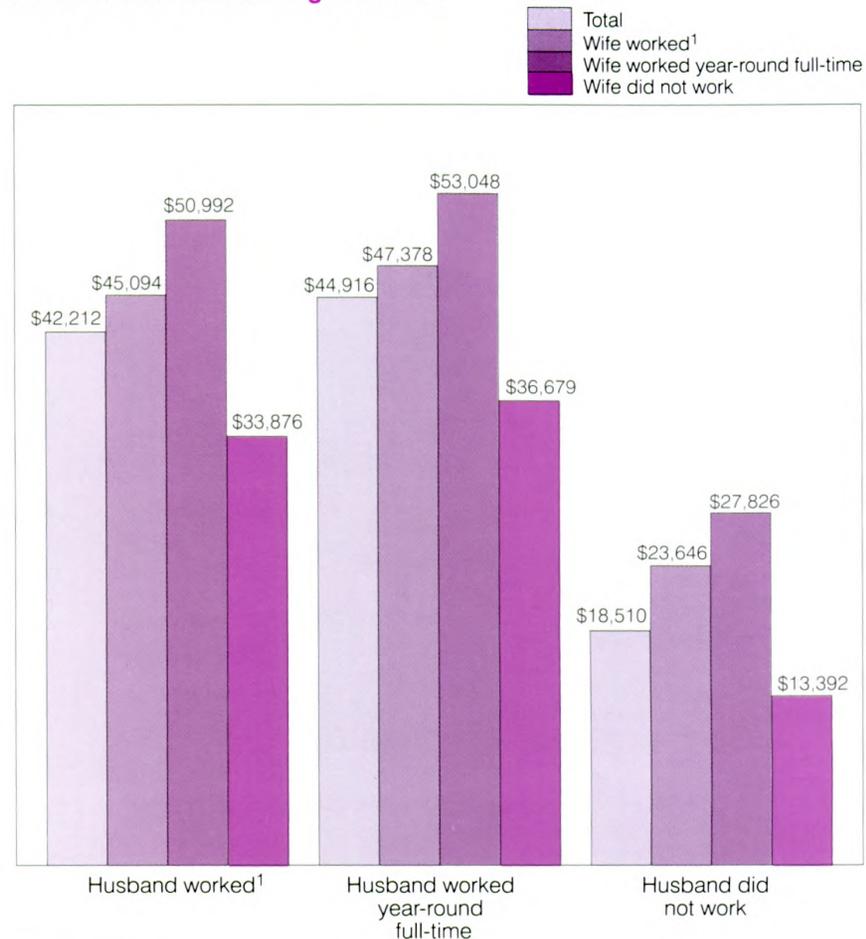


Note: Work experience refers to actual work performed in 1990, either on a full- or part-time basis.

### Family Income of Two-Parent Families Varies According to Parents' Work Experience

The median incomes of married-couple families with children differed greatly depending on whether the husband worked, on whether the wife worked, and on how much the wife worked. Incomes were highest in married-couple families with children in which both the husband and wife worked year-round full-time. They were lowest in married-couple families with children in 1990 in which the husband did not work. In families with wives who did not work, however, median incomes were much lower regardless of the work experience of the husband.

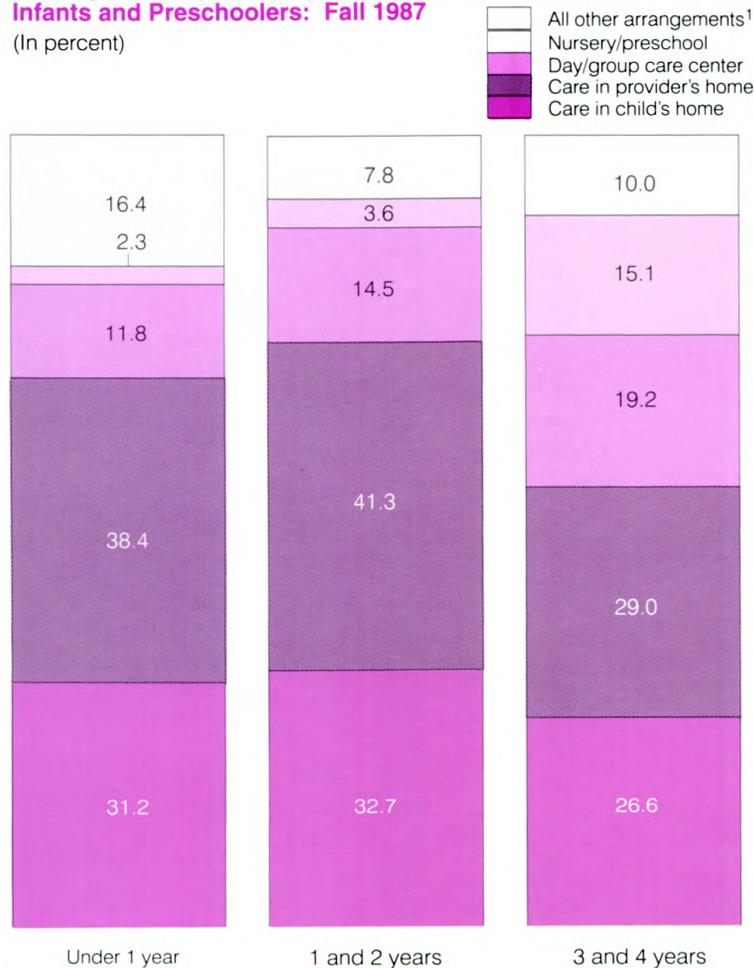
Figure 35.  
**Median Family Income by Work Experience of Husband and Wife in Married-Couple Families With One or More Related Children Under Age 18: 1990**



Note: Work experience refers to actual work performed in 1990, either on a full- or part-time basis.

<sup>1</sup>Totals, includes both full- and part-time work.

Figure 36.  
**Primary Child Care Arrangements for  
 Infants and Preschoolers: Fall 1987**  
 (In percent)



<sup>1</sup>Includes kindergarten/grade school, child caring for self, and mother caring for child at work (at home or away from home).

### **Primary Child Care Arrangements Are Usually in a Private Home for Children With Working Mothers**

Most children of elementary school age spend much of the day in school. But where do younger children stay when their parents are at work? This chart shows the primary child care arrangements used by working mothers with infants and preschool children. Care was provided in the child's home or the provider's home for over half of employed mothers with children 3 and 4 years old in 1987. Day care/nursery school was the arrangement used by 34 percent of employed women with children 3 and 4 years old in 1987.

Almost three-fourths of employed mothers with 1- and 2-year-olds and similarly 70 percent of those with a child under 1 year old had care provided at the child's home or at the provider's home.

## Parents' Work Experience Affects Family Poverty

Families with children had very different poverty rates in 1990 depending on the work status of their adult family members and their race and Hispanic origin.

In married-couple families with children where both parents worked, poverty rates were particularly low, although they varied notably for Whites, Blacks, and Hispanics (who may be of any race). Poverty rates were much larger among married-couple families with children where only the husband worked.

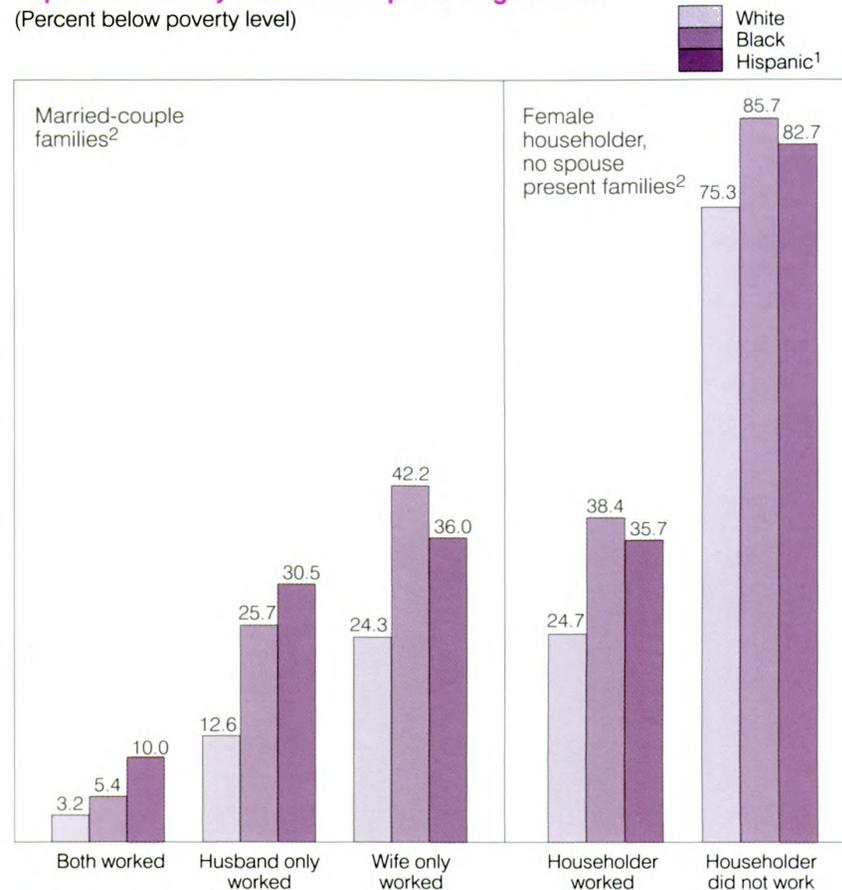
Poverty rates were also higher among two family types with children that depended mainly on female workers: two-parent families where only the wife worked, and female householder families where the householder worked.

Since all of these families had one or more workers, the poor ones were all working poor families. Because the vast majority (93 percent) of family households with children included one or more workers in 1990, a large majority of poor families with children (63 percent) were working poor families. Families maintained by non-workers had very high poverty rates.

Figure 37.

### Poverty Rates for Married-Couple Families and Female Householder, No Spouse Present Families With Related Children Under Age 18, by Work Experience and by Race and Hispanic Origin: 1990

(Percent below poverty level)

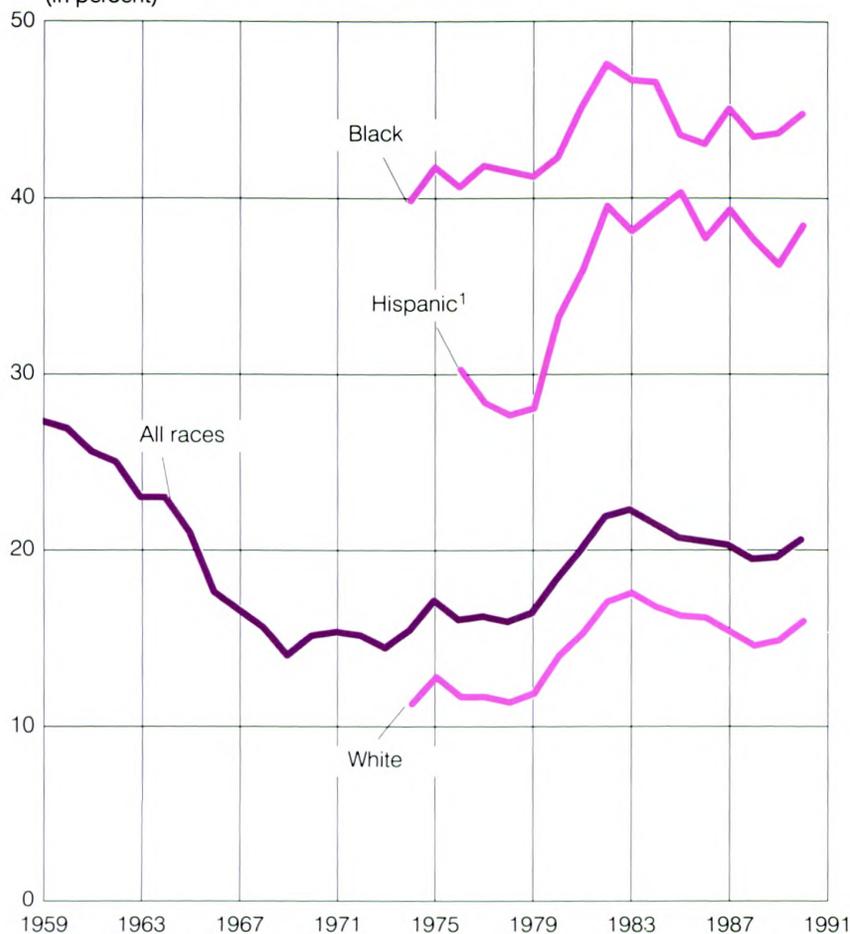


Note: Work experience refers to actual work performed in 1990, either on a full-time or part-time basis.

<sup>1</sup>May be of any race.

<sup>2</sup>Both married-couple families and female householder families may contain other members with work experience.

Figure 38.  
**Poverty Rates of All Children Under Age 18, by  
 Race and Hispanic Origin: 1959 to 1990**  
 (In percent)



<sup>1</sup>May be of any race.

### Poverty Rates for Children Have Fluctuated Over Time

Previously we looked at poverty rates for families with children. Here we present poverty rates for children themselves. Between 1959 and 1969 the poverty rate for children dropped sharply from 27.3 to 14.0 percent. Subsequently during the 1970's, the poverty rate for children fluctuated from 14.4 to 17.1 percent.

All told, during the 1980's, the poverty rate for children fluctuated between 18.3 and 22.3 percent. By 1990, the childhood poverty rate of 20.6 percent was about midway between the initial high of 27.3 percent in 1959 and the historic low of 14.0 percent in 1969.

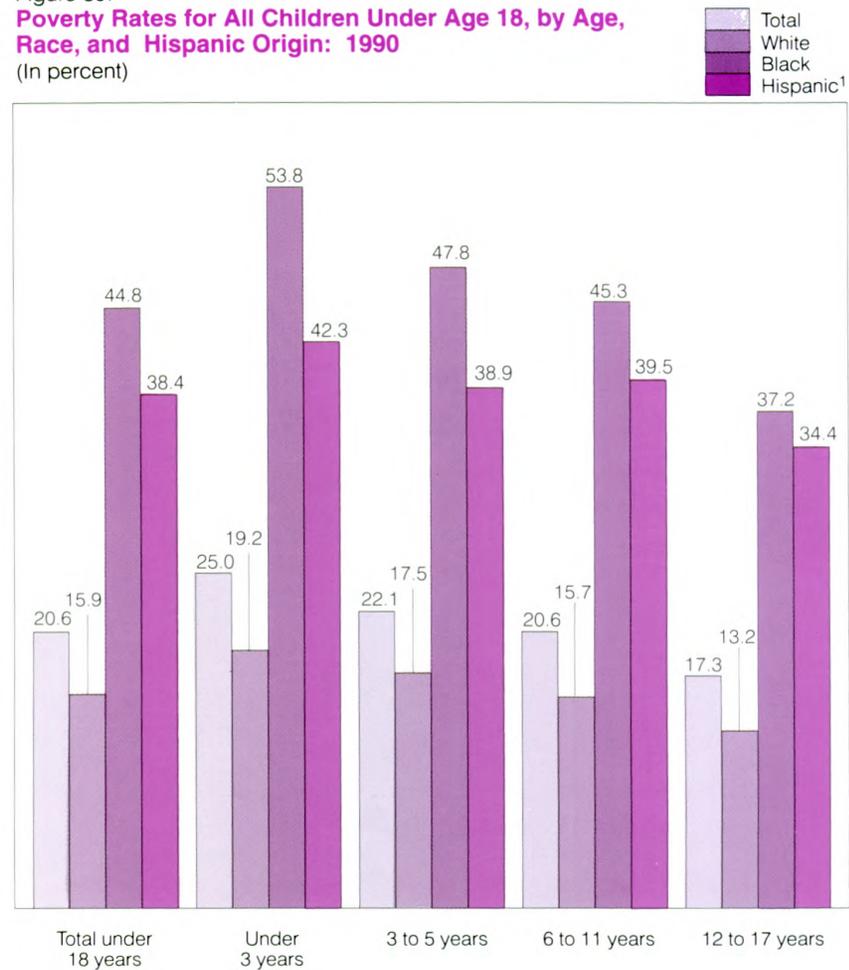
Overall, among children under 18 years, poverty rates for Black and Hispanic children (who may be of any race) are much higher than for Whites.

## Young Children Are Most Likely to Live in Poverty

Among children, the youngest were most at risk of living in poverty in 1990. Twenty-five percent of children under age 3 lived in poverty, and 22.1 percent age 3 to 5 years lived in poverty, compared to 17.3 percent for adolescents age 12 to 17.

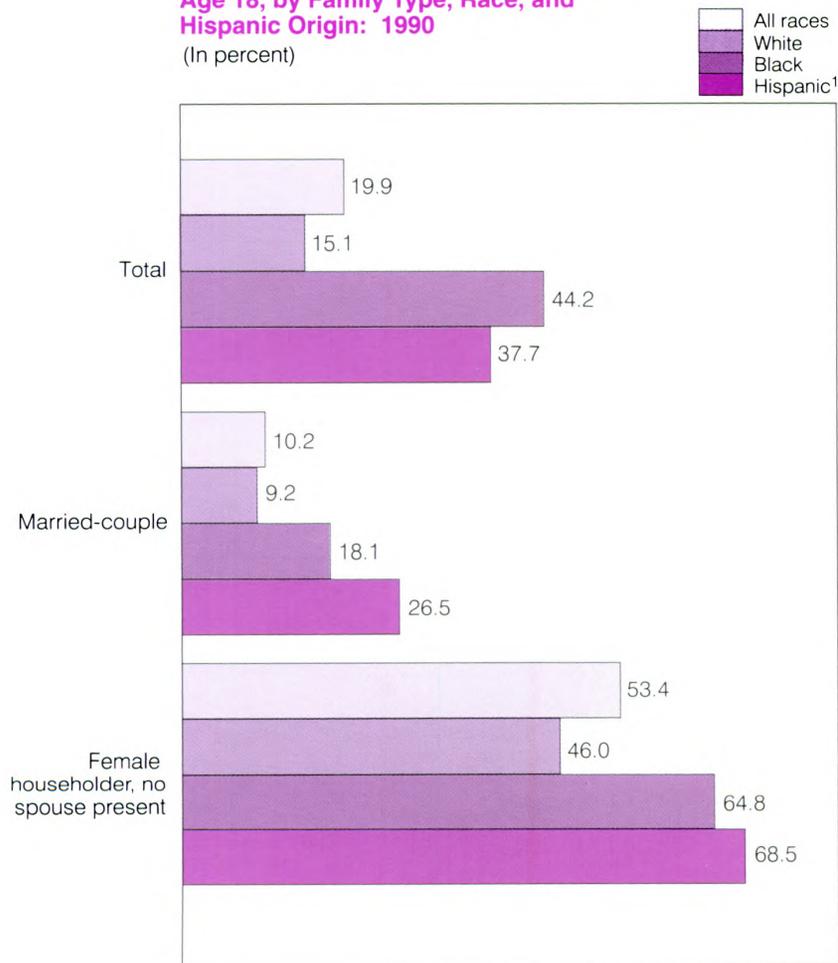
Overall, Black children were 3 times as likely as Whites to live in poverty. Hispanic children (who may be of any race) were less likely than Blacks to live in poverty, but they were more than twice as likely to live in poverty as White children.

Figure 39.  
Poverty Rates for All Children Under Age 18, by Age, Race, and Hispanic Origin: 1990  
(In percent)



<sup>1</sup>May be of any race.

Figure 40.  
**Poverty Rates of Related Children Under  
 Age 18, by Family Type, Race, and  
 Hispanic Origin: 1990**  
 (In percent)



<sup>1</sup>May be of any race.

### **Poverty Rates for Children Vary by Family Type**

The overall poverty rate in 1990 for children under 18 years was much smaller for children in married-couple families (10.2 percent) than for children in female householder families (53.4 percent).

In each of these two family situations, poverty rates were much larger for Black and Hispanic children (who may be of any race) than for White children.

### Income Sources Vary for Families With Children in Poverty

About 6 of every 10 families with children that were in poverty in 1990 had one or more members who had worked to earn wage or salary income. The proportion was much higher for poor married-couple families with children. About one-half of poor female householder families with children had one or more members who worked and earned wage or salary income in 1990.

Among poor married-couple families with children, 27 percent received means-tested cash assistance, but 78 percent had one or more members who worked to earn wages or salaries. Poor female householder families with children, on the other hand, were more likely to have received means-tested cash assistance than to have one or more members with income earned through work (67 percent versus 49 percent). Means-tested cash assistance includes public assistance or welfare payments and Supplemental Security Income.

Some families received means-tested cash assistance and had one or more members

with earned wages or salaries. Of the total income of poor families, about 80 percent was received from these two sources.

The remaining 20 percent of total income for poor families with children came from other sources, such as Social Security.

Figure 41.  
Income From Wages and Salaries and From Means-Tested Cash Assistance for Families With Related Children Under Age 18 Living in Poverty, by Family Type: 1990

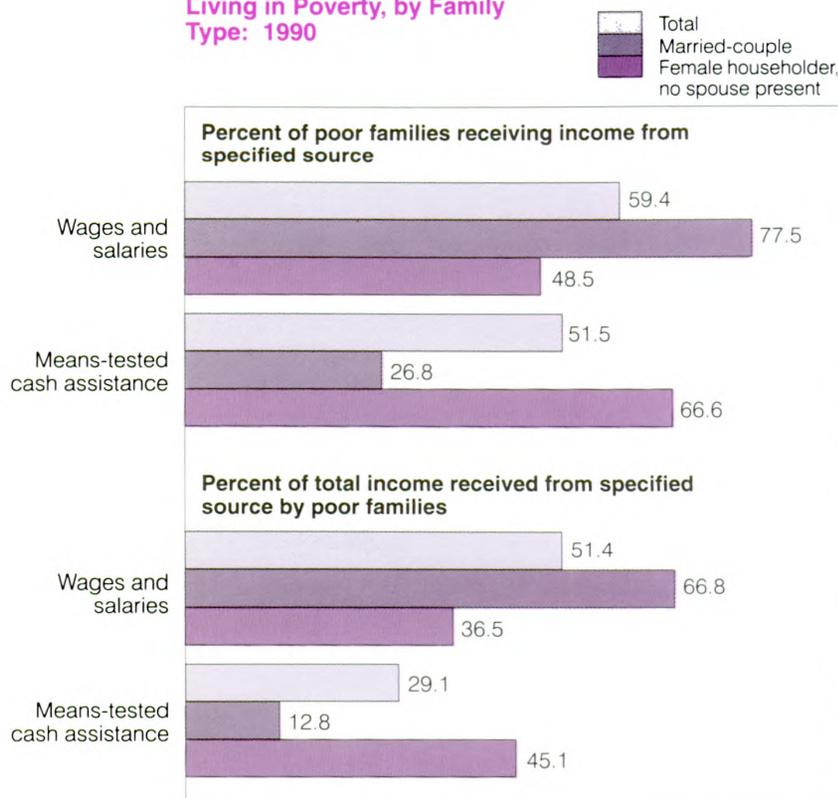
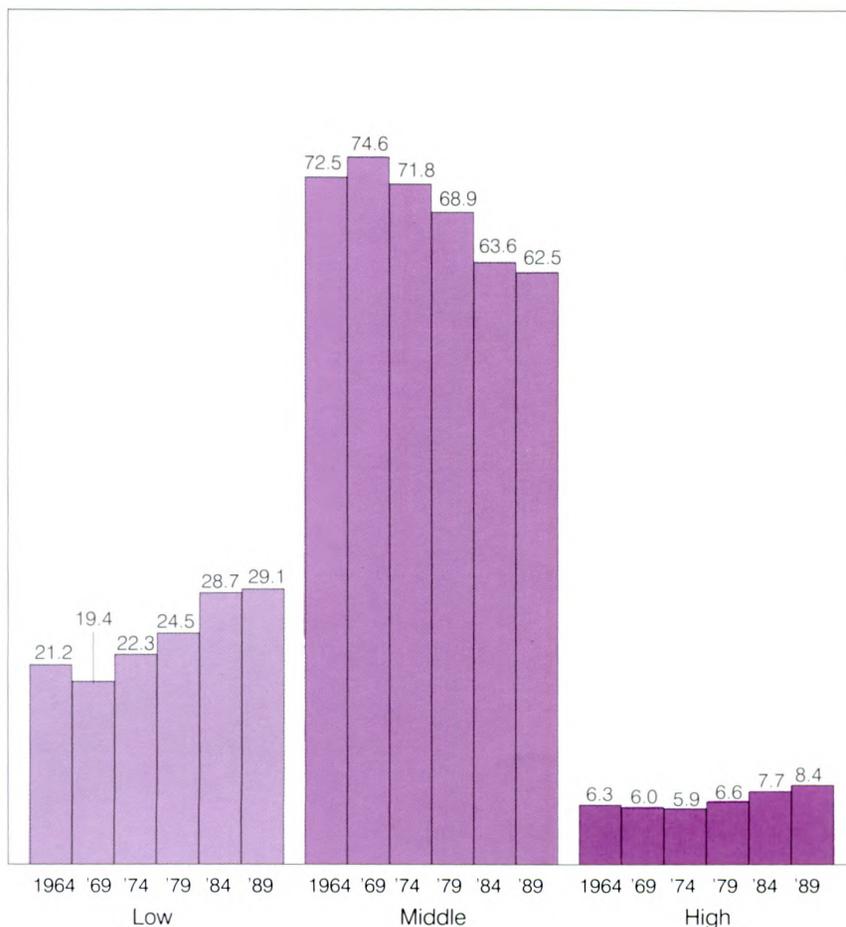


Figure 42.  
**Percent of Children Under Age 18, by Relative  
 Incomes: 1964, 1969, 1974, 1979, 1984, and 1989**



Note: For an explanation of low, middle, and high relative incomes, see text.

### **Income Inequality Increased Among Children After 1969**

Inequality in the distribution of income increased among children between 1969 and 1989. The proportion of children with a low relative income increased from 19 percent to 29 percent, while the proportion with a high relative income increased from 6 percent to 8 percent. The proportion of children with a relative income in the middle range declined from 75 percent in 1969 to 63 percent in 1989.

The relative income measure indicates the extent to which the income of the child's family diverged from the middle income for all persons in the specified year, with adjustments for family size. Low income was measured as equal to less than one-half of the income value for the person in the middle of the distribution. High income was measured as equal to more than twice the income value of the person in the middle of the distribution.

### Children's Health Insurance Varied by Poverty and Family Status

As health care costs rise, health insurance coverage becomes increasingly important for children. In 1990, poor children were twice as likely as non-poor children not to be covered by private or public health insurance at any time during the year (22 versus 11 percent).

Among non-poor children, those in female householder families were about twice as likely as those in married-couple families not to be covered by health insurance during the year (17 versus 9 percent). The reverse held true for poor children. Poor children in married-couple families were more than twice as likely as poor children in female householder families not to be covered by health insurance during the year (33 versus 13 percent).

It should be noted that some children covered by health insurance during 1990 had coverage for only part of the year. Hence, the proportions of children

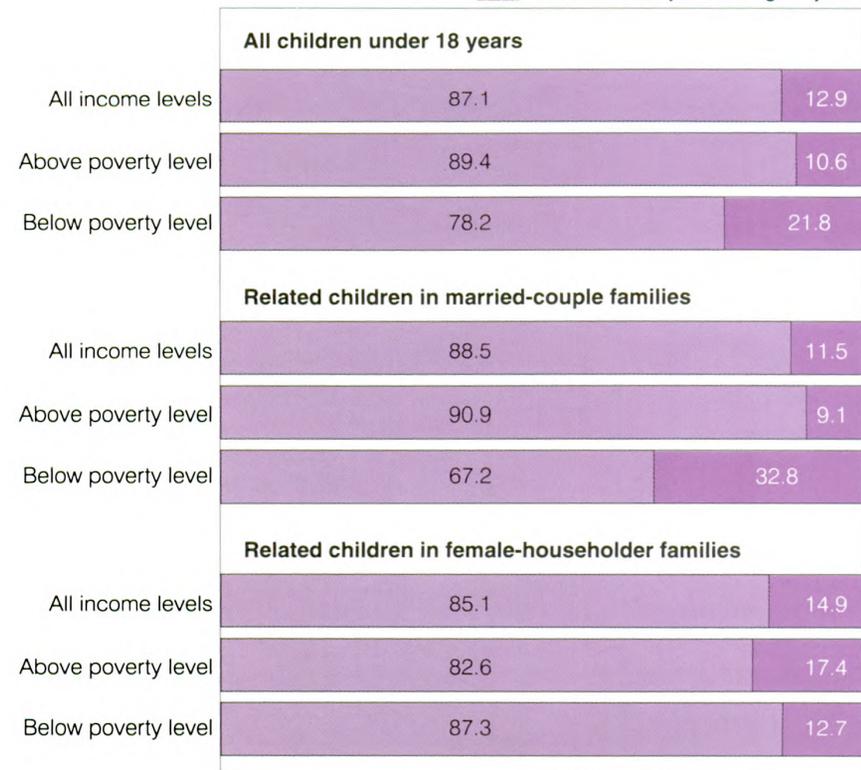
not covered at all during the year, and discussed here, are certainly smaller than the proportions who did not have full-year coverage. In addition, children who did have

health insurance coverage may also differ in the extent to which specific health care costs were fully, partly, or not paid by their health insurance.

Figure 43.  
Health Insurance Coverage, by Poverty Status and Family Type for Children Under Age 18: 1990

(In percent)

 Covered by some form of health insurance during all or part of the year  
 Not covered anytime during the year



# Conclusion

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## Family Life in the Early 1990's

American family life has changed dramatically during the past three decades, but especially since the mid-1970's. Some trends continue, and others have reached a plateau, but no major reversals have occurred since the mid-1970's.

Small families with one or two children increased sharply as a proportion of all families with children during the 1970's and more slowly during the 1980's. The total number of births per year rose sharply between the mid-1970's and 1990, as the large baby-boom cohorts reached the main childbearing ages.

Both median age at first marriage and the proportion of young adults who had never married increased rapidly during the 1970's and 1980's. With these changes in marriage, a sharp increase occurred in the proportion of women having their first birth before marriage. Divorce, however, had reached a plateau by the late 1970's, following a decade of especially rapid increase.

With continuing high levels of divorce and increasing premarital childbearing, the proportion of children living with a lone parent doubled between 1970 and 1990, reaching 25 percent.

The proportion of parents who had completed at least some college increased rapidly during the 1970's but more slowly during the 1980's. Families with higher educational attainments had much higher median incomes and much lower poverty rates than families with lower educational attainments.

The steady increase since 1960 in labor force participation among married women was especially large among wives with young children during the 1970's and 1980's. Even among mothers with infants under age 1, labor force participation rose from 31 percent in 1976 to 53 percent in 1990. These increases in mothers' work involved corresponding increases in the need for child care, especially for preschool-age children.

Along with rising labor force participation for wives, 28 percent of married-couple families with children by 1990 had both

spouses working year-round full-time, and 30 percent had a husband working year-round full-time and a wife working part-time. Since another 21 percent had a husband working part-time or not at all, this left only 21 percent as "traditional" families with a husband working year-round full-time and a wife not working.

Median family incomes and poverty rates varied greatly among married-couple families with children according to work input. Female householder families with children whose householders worked had comparatively low incomes, with poverty rates similar to married-couple families with children where the wife worked but the husband did not work.

In the 26 years from 1947 to 1973, median family income doubled. Despite rising educational attainments and married women's increasing labor force participation during the subsequent 17 years, however, median family income in 1990 was only 6 percent higher than in 1973. The large increase in one-parent families after 1970 tended to hold down the increase in overall

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median family income. But even among married-couple families with related children, median income in 1990 was only 11 percent higher than in 1973.

With median family income changing little, the poverty rate for children varied from 19.5 to 22.3 percent between 1981 and 1990, with a level of 20.6 percent in 1990, compared to the historically low range of 14.0 to 15.6 percent between 1968 and 1974. In the 20 years between 1969 and 1989, inequality in the

distribution of income increased, as the proportion of children with relative incomes in the middle range declined from 75 percent to 63 percent, and the proportion with incomes below the middle range rose from 19 to 29 percent.

The higher proportion of children living in one-parent families, especially among Blacks, is often noted as contributing to childhood poverty. But this is only part of the story, since Blacks also have much lower median family incomes and much higher poverty

rates than Whites with similar educational attainments and with similar family composition and patterns of adult work.

Finally, lack of health insurance coverage is often noted as a problem for poor children living in mother-only families, but even among children living in married-couple families, the proportion not covered by health insurance anytime during 1990 was 9 percent for the non-poor, and 33 percent for poor.

# Source for Charts

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## Figure 1.

U.S. Bureau of the Census, 1990 Census of Population and Housing, 1990, CPH-L-74, *Age, Sex, Race, and Hispanic Origin Information From the 1990 Census: A Comparison of Census Results With Results Where Age and Race Have Been Modified*, and Current Population Reports, Series P-25, Nos. 519, 917, and 1045.

## Figure 2.

\_\_\_\_\_. Current Population Reports, Series P-20, No. 450, *Marital Status and Living Arrangements: March 1990* (May 1991).

## Figure 3.

\_\_\_\_\_. Series P-20, No. 450, *Marital Status and Living Arrangements: March 1990* (May 1991), and 1960 Census of Population, Volume I, U.S. Summary.

## Figure 4.

U.S. National Center for Health Statistics, Division of Vital Statistics.

## Figure 5.

\_\_\_\_\_. Monthly Vital Statistics Report, Vol. 40, No. 8, *Advance Report of Final Natality Statistics, 1989* (December 1991), earlier reports and unpublished data.

## Figures 6 and 7.

U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 454, *Fertility of American Women: June 1990* (October 1991).

## Figures 8 and 9.

\_\_\_\_\_. Series P-20, No. 447, *Household and Family Characteristics: March 1990 and 1989* (December 1990).

## Figure 10.

\_\_\_\_\_. Series P-20, No. 447, *Household and Family Characteristics: March 1990 and 1989* (December 1990), and Series P-23, No. 163, *Changes in American Family Life* (August 1989).

## Figures 11-15.

\_\_\_\_\_. Series P-20, No. 447, *Household and Family Characteristics: March 1990 and 1989* (December 1990), and earlier reports.

## Figure 16.

\_\_\_\_\_. Series P-20, No. 450, *Marital Status and Living Arrangements: March 1990* (May 1991), and revised 1970 and 1980 Current Population Survey data.

## Figure 17.

\_\_\_\_\_. Series P-20, No. 447, *Household and Family Characteristics: March 1990 and 1989* (December 1990), and Series P-23, No. 163, *Changes in American Family Life* (August 1989).

## Figure 18.

U.S. Bureau of the Census, March 1991 Current Population Survey, unpublished data.

## Figure 19.

\_\_\_\_\_. Series P-60, No. 175, *Poverty in the United States: 1990* (August 1991).

## Figure 20.

\_\_\_\_\_. Series P-60, No. 174, *Money Income of Households, Families, and Persons in the United States: 1990* (August 1991).

## Figure 21.

U.S. Bureau of Labor Statistics, 1990 unpublished data, and Handbook of Labor Statistics, Bulletin 2340 (August 1989).

## Figure 22.

U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 454, *Fertility of American Women: June 1990* (October 1991).

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**Figure 23.**

\_\_\_\_\_. Series P-60, No. 174, *Money Income of Households, Families, and Persons in the United States: 1990* (August 1991), and unpublished data, adjusted with the CPI-U-X1.

**Figures 24 and 25.**

\_\_\_\_\_. Series P-60, No. 175, *Poverty in the United States: 1990* (August 1991).

**Figure 26.**

\_\_\_\_\_. Series P-60, No. 177, *Trends in Relative Income: 1964 to 1989* (December 1991).

**Figures 27 and 28.**

\_\_\_\_\_. Series P-20, No. 450, *Marital Status and Living Arrangements: March 1990* (May 1991).

**Figure 29.**

\_\_\_\_\_. Series P-23, No. 180, *Marriage, Divorce, and Remarriage in the 1990's* (forthcoming).

**Figure 30.**

\_\_\_\_\_. Series P-20, No. 450, *Marital Status and Living Arrangements: March 1990* (May 1991).

**Figures 31 and 32.**

\_\_\_\_\_. Series P-60, No. 173, *Child Support and Alimony: 1989* (September 1991).

**Figure 33.**

\_\_\_\_\_. Series P-60, No. 175, *Poverty in the United States: 1990* (August 1991).

**Figure 34 and 35.**

\_\_\_\_\_. Series P-60, No. 174, *Money Income of Households, Families, and Persons in the United States: 1990* (August 1991).

**Figure 36.**

\_\_\_\_\_. Series P-70, No. 20, *Who's Minding the Kids? Child Care Arrangements: 1986-87* (July 1990).

**Figures 37-41.**

\_\_\_\_\_. Series P-60, No. 175, *Poverty in the United States: 1990* (August 1991).

**Figure 42.**

\_\_\_\_\_. Series P-60, No. 177, *Trends in Relative Income: 1964 to 1989* (December 1991).

**Figure 43.**

\_\_\_\_\_. Series P-60, No. 175, *Poverty in the United States: 1990* (August 1991).

# Source and Accuracy of Estimates

## Source of Data

Most estimates in this chart book come from data obtained from the Current Population Survey (CPS) conducted in March of years 1960 through 1990. The fertility data are from the June CPS, and child support data are from the April CPS. The Bureau of the Census conducts the survey every month, although this chart book uses mostly March data for its estimates. Also, some estimates come from 1960 and 1970 decennial census data. The March survey uses two sets of questions, the basic CPS and the supplements.

**Basic CPS.** The basic CPS collects primarily labor force data about the civilian noninstitutional population. Interviewers ask questions concerning labor force participation about each member 15 years old and over in every sample household.

The present CPS sample was selected from the 1980 Decennial Census files with coverage in all 50 States and the District of Columbia. The sample is continually updated to account for new residential construction. It is located in 729 areas comprising

## Description of Current Population Survey

Time period	Number of sample areas	Housing units eligible <sup>1</sup>	
		Interviewed	Not interviewed
1990 .....	729	57,400	2,600
1989 .....	729	53,600	2,500
1986 to 1988 .....	729	57,000	2,500
1985 .....	<sup>2</sup> 629/729	57,000	2,500
1982 to 1984 .....	629	59,000	2,500
1980 to 1981 .....	629	65,500	3,000
1977 to 1979 .....	614	55,000	3,000
1973 to 1976 .....	461	46,500	2,500
1972 .....	449	45,000	2,000
1967 to 1971 .....	449	48,000	2,000
1963 to 1966 .....	357	33,500	1,500
1960 to 1962 .....	333	33,500	1,500

<sup>1</sup>Excludes about 2,500 Hispanic households added from the previous November sample. (See "March Supplement.")

<sup>2</sup>The CPS was redesigned following the 1980 Decennial Census of Population and Housing. During phase-in of the new design, housing units from the new and old designs were in the sample.

1,973 counties, independent cities, and minor civil divisions. About 60,000 occupied housing units are eligible for interview every month. Interviewers are unable to obtain interviews at about 2,600 of these units because the occupants are not found at home after repeated calls or are unavailable for some other reason.

Since the introduction of the CPS, the Bureau of the Census has redesigned the CPS sample several times to improve the quality and reliability of the data

and to satisfy changing data needs. The most recent changes were completely implemented in July 1985.

The above table summarizes changes in the CPS designs for the years for which data appear in this chart book.

**March, April, and June Supplements.** In addition to the basic CPS questions, interviewers asked supplementary questions in March about household and family size and number of children. In June

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they asked about fertility and birth expectations. The April supplement asked about child support and alimony.

To obtain more reliable data for the Hispanic population, the March CPS sample was increased by about 2,500 eligible housing units. These housing units were interviewed the previous November and contained at least one sample person of Hispanic origin. In addition, the sample included persons in the Armed Forces living off post or with their families on post.

**Estimation Procedure.** This survey's estimation procedure inflates weighted sample results to independent estimates of the civilian noninstitutional population of the United States by age, sex, race, and Hispanic/non-Hispanic categories. The independent estimates were based on statistics from decennial censuses of population; statistics on births, deaths, immigration, and emigration; and statistics on the size of the Armed Forces. The independent population estimates used for 1981 to present were

based on updates to controls established by the 1980 Decennial Census. Before 1981 independent population estimates from the most recent decennial census were used. For more details on the change in independent estimates, see the section entitled "Introduction of 1980 Census Population Controls" in an earlier report (Series P-60, No. 133). The estimation procedure for the March supplement included a further adjustment so husband and wife of a household received the same weight.

The estimates in this chart book for 1985 and later also employ a revised survey weighting procedure for persons of Hispanic origin. In previous years, weighted sample results were inflated to independent estimates of the noninstitutional population by age, sex, and race. There was no specific control of the survey estimates for the Hispanic population. Since then, the Bureau of the Census developed independent population controls for the Hispanic population by sex and detailed age groups. Revised weighting procedures

incorporate these new controls. The independent population estimates include some, but not all, undocumented immigrants.

### **Accuracy of Estimates**

Since the CPS estimates come from a sample, they may differ from figures from a complete census using the same questionnaires, instructions, and enumerators. A sample survey estimate has two possible types of errors: sampling and non-sampling. The accuracy of an estimate depends on both types of errors, but the full extent of the nonsampling error is unknown. Consequently, one should be particularly careful when interpreting results based on a relatively small number of cases or on small differences between estimates. The standard errors for CPS estimates primarily indicate the magnitude of sampling error. They also partially measure the effect of some nonsampling errors in responses and enumeration but do not measure systematic biases in the data. (Bias is the average over all possible samples of the differences between the sample estimates and the desired value.)

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**Nonsampling Variability.** There are several sources of nonsampling errors including the following:

- Inability to get information about all sample cases.
- Definitional difficulties.
- Differences in interpretation of questions.
- Respondents' inability or unwillingness to provide correct information.
- Respondents' inability to recall information.
- Errors made in data collection, such as recording and coding data.
- Errors made in processing the data.
- Errors made in estimating values for missing data.
- Failure to represent all units with the sample (undercoverage).

CPS undercoverage results from missed housing units and missed persons within sample households. Compared with the level of the 1980 Decennial Census, overall CPS undercoverage is about 7 percent. CPS undercoverage varies with age, sex, and race. Generally, undercoverage is larger for males than for

females and larger for Blacks and other races combined than for Whites. As described previously, ratio estimation to independent age-sex-race-Hispanic population controls partially corrects for the bias caused by undercoverage. However, biases exist in the estimates to the extent that missed persons in missed households or missed persons in interviewed households have different characteristics from those of interviewed persons in the same age-sex-race-Hispanic group. Furthermore, the independent population controls have not been adjusted for undercoverage in the 1980 census.

For additional information on nonsampling error, including the possible impact on CPS data when known, refer to Statistical Policy Working Paper 3, *An Error Profile: Employment as Measured by the Current Population Survey*, Office of Federal Statistical Policy and Standards, U.S. Department of Commerce, 1978 and Technical Paper 40, *The Current Population Survey: Design and Methodology*, Bureau of the Census, U.S. Department of Commerce.

**Comparability of Data.** Data obtained from the CPS and other sources are not entirely comparable. This results from differences in interviewer training and experience and in differing survey processes. This is an example of nonsampling variability not reflected in the standard errors. Use caution when comparing results from different sources.

Caution should also be used when comparing estimates in this report (which reflect 1980 census-based population controls) with estimates for 1980 and earlier years (which reflect 1970 census-based population controls). This change in population controls had relatively little impact on summary measures such as means, medians, and percent distributions. It did have a significant impact on levels. For example, use of 1980-based population controls results in about a 2-percent increase in the civilian noninstitutional population and in the number of families and households. Thus, estimates of levels for data collected in 1981 and later years will differ from those for earlier years by more

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than what could be attributed to actual changes in the population. These differences could be disproportionately greater for certain subpopulation groups than for the total population.

Since no independent population control totals for persons of Hispanic origin were used before 1985, compare Hispanic estimates over time cautiously.

**Note When Using Small Estimates.** Summary measures (such as medians and percentage distributions) are shown only when the base is 75,000 or greater. Because of the large standard errors involved, summary measures would probably not reveal useful information when computed on a smaller base. However, estimated numbers are shown even though the relative standard errors of these numbers are larger than those for corresponding percentages. These smaller estimates permit combinations of the categories to suit data users' needs. These estimates may not be reliable

for the interpretation of small differences. For instance, even a small amount of nonsampling error can cause a borderline difference to appear significant or not, thus distorting a seemingly valid hypothesis test.

**Sampling Variability.** Sampling variability is variation that occurred by chance because a sample was surveyed rather than the entire population. Standard errors are primarily measures of sampling variability, although they may include some nonsampling errors.

**Standard Errors and Their Use.** Standard errors may be used to perform hypothesis testing. This is a procedure for distinguishing between population parameters using sample estimates. The most common type of hypothesis appearing in this chart book is that the population parameters are different. An example of this would be comparing White families with Black families.

Tests may be performed at various levels of significance. The significance level of a test is the

probability of concluding that the characteristics are different when, in fact, they are the same. All statements of comparison in the text have passed a hypothesis test at the 0.10 level of significance or better. This means that the absolute value of the estimated difference between characteristics is greater than or equal to 1.645 times the standard error of the difference.

Some statements in the chart book may contain estimates followed by a number in parentheses. This number can be added to and subtracted from the estimate to calculate upper and lower bounds of the 90-percent confidence interval. For example, if a statement contains the phrase "grew by 1.7 percent ( $\pm 1.0$ )," the 90-percent confidence interval for the estimate, 1.7 percent, is 0.7 percent to 2.7 percent.

For further discussions on standard errors, their use, and examples of their calculation, see the reports listed in the reference section.