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Monthly News From the U.S. Bureau of the Census

# CENSUS

## and you

Volume 30, No. 8  
August 1995

UNIVERSITY OF CALIFORNIA  
RIVERSIDE

## County and City Data Book – Easy-to-Use CD-ROM

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It comes fully loaded, it's easy and simple to use, and it doesn't cost much! It's the Census Bureau's *County and City Data Book CD-ROM*. Long one of the Census Bureau's most popular publications, this data base is again on CD-ROM.

The *Data Book CD-ROM* has all the data found in the book – plus lots more for small places (2,500 population or more). If we put all these data in the already huge printed book, you couldn't lift it.

The *Data Book CD-ROM* has statistics from the Census Bureau and a variety of other sources for –

- All U.S. counties.
- Cities of 25,000 or more.
- Places of 2,500 or more.

The printed *Data Book* has three variables for small places. The CD-ROM has those tables plus 30 more.

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

New information includes race, Hispanic origin, age, number of households, number of housing units, education, poverty, employment, and industry.

Another plus is that the disc comes fully loaded with our easy-to-use *GO* software. *GO* lets you access data through a set of menus that guide you to the information you're after.

The *County and City Data Book CD-ROM* is available for \$150 from

## Local Information Sources on the Internet

The Internet lets you travel around the world for an answer. That's exciting but not always necessary. You can hook up to valuable sources closer to home.

Access the Census Bureau's home page (<http://www.census.gov/>) and you can link up to the home pages of our regional offices and several State Data Centers.

Once you're on our home page, click on "Ask the Experts" and you'll

Customer Services (301-457-4100). You can get the printed *Data Book* for \$40 (plus \$4 handling) from the National Technical Information Service (703-487-4650); use stock number PB94-140993. You can also purchase it, for \$40 (no handling fee), from the U.S. Government Printing Office (202-512-1800); use stock number 003-024-08753-7.

For more information or for a list of tables, contact the Data User Services Division (301-457-1166).

find links to Census regional offices and to agencies of State governments that supply data.

### Inside This Issue!

- Finance, Insurance, and Real Estate, page 3.
- Trucking, pages 4-5.
- Using *TIGER/Line* Files, pages 6-7.
- Poverty, page 8.
- Home Equity Loans, page 9.

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# Order CD-ROM Products Through the Internet

Customers can now order CD-ROM products online through the Internet.

To access the Census Bureau's web site, type <http://www.census.gov/>. Then click on *Market Place* from the home page. You get descriptions of the CD-ROM's followed by *buy buttons*.

Once you click the *buy button*, an order form appears with the description of the product, price, and the availability. Just enter the ordering information and you're done.

At present, you can order only CD-ROM's this way. Soon you will be able to order computer tapes, diskettes, and lots more. We hope to have expanded service by late summer.

Orders can be charged to your VISA, MasterCard, or census deposit account. For credit card users, special encryption software is being used to

provide security for your credit card number. Your credit card will be charged when the order is placed.

For more information about this service, contact our Customer Services (301-457-4100) or send an E-mail to [webmaster@census.gov](mailto:webmaster@census.gov).

## Welcome to Our Happy Home!

Have you visited the Census Bureau's home page on the Internet? It's an essential stop on the information highway for anyone who needs to know the latest. We're constantly updating our offerings.

If you're a "Webmaster," come to our happy home and browse. To get to the Web site, use <http://www.census.gov/>. For FTP access, use <ftp://ftp.census.gov>.

## Questions or Orders

### Press inquiries, contact –

Public Information Office  
Bureau of the Census  
Washington, DC 20233-8200  
301-457-2794

### To order computer tapes, 1990 census maps, microcomputer diskettes, CD-ROM's, and microfiche, contact –

Customer Services  
Bureau of the Census  
Washington, DC 20233-0800  
301-457-4100  
Fax: 301-457-3842  
TDD: 301-457-4611

### To order reproductions of un-published and out-of-print maps or specified publications, contact –

Data Preparation Division  
Bureau of the Census  
Jeffersonville, IN 47132  
812-288-3192 (Maps)  
812-288-3917 (Publications)

### To order reports, contact –

Superintendent of Documents  
Government Printing Office  
Washington, DC 20402-9371  
202-512-1800  
Fax: 202-512-2233  
(subscriptions)  
202-512-2250  
(all other publications)

## Census Regional Offices

Atlanta	404-730-3833
TDD	404-730-3964
Boston	617-424-0510
TDD	617-424-0565
Charlotte	704-344-6144
TDD	704-344-6548
Chicago	708-562-1740
TDD	708-562-1791
Dallas	214-767-7105
TDD	214-767-7181
Denver	303-969-7750
TDD	303-969-6769
Detroit	313-259-1875
TDD	313-259-5169
Kansas City	913-551-6711
TDD	913-551-5839
Los Angeles	818-904-6339
TDD	818-904-6249
New York	212-264-4730
TDD	212-264-3863
Philadelphia	215-597-8313
TDD	215-597-8864
Seattle	206-728-5314
TDD	206-728-5321

## Census and You

Volume 30, No. 8  
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### Editorial Information

Editor: Neil Tillman

Contributors: Molly Abramowitz, Robert Bernstein, Geraldine Blackburn, Patricia Dunton, and Mary Thomas.

Please send your comments to Neil Tillman, Public Information Office, Bureau of the Census, Washington, DC 20233-0820 (301-457-2816).

### Subscription Information

For sale by the Government Printing Office. \$21 per year; \$26.25 for foreign mailing. Make check or money order for the subscription payable to the Superintendent of Documents and send to the Government Printing Office, Washington, DC 20402-9371.

Use the code "DUN" in your order. To subscribe using a MasterCard, VISA, or GPO deposit account, call the Government Printing Office at 202-512-1800. To correct subscription problems, contact GPO at 202-512-2303.

# Banks and Other Depository Institutions Grossed \$532 Billion in 1992

In 1992, depository institutions on the average served 2,577 U.S. residents at each location. Texas had relatively few locations per capita: 1 for every 3,833 residents, while the District of Columbia had 1 for every 1,516 residents.

This information comes from a recent Census Bureau report entitled *1992 Census of Financial, Insurance, and Real Estate Industries, Geographic Area Series – Summary*.

The report covers industries (detail to the four-digit SIC) in –

- Depository institutions (SIC 60).
- Nondepository credit institutions (SIC 61).
- Security and commodity brokers, dealers, exchanges, and services (SIC 62).
- Insurance carriers (SIC 63).
- Insurance agents, brokers, and services (SIC 64).
- Real estate (SIC 65).
- Holding and other investment offices (SIC 67 excluding SIC 673, trusts).

Included in the report are number of establishments, revenue, payroll, and employment for establishments with paid employees. These data are presented for the United States as a whole, each State and

the District of Columbia, and metropolitan areas.

Data for establishments with no paid employees will be in a separate report; nonemployer businesses are particularly numerous among insurance and real estate agencies.

The *1992 Census of Financial, Insurance, and Real Estate Industries, Geographic Area Series – Summary* (FC92-A-1) is available for \$17 from

the Census Bureau's Jeffersonville, Indiana facility (812-288-3917).

This report is on the *1992 Economic Census CD-ROM 1E*, available for \$150 from Customer Services (301-457-4100). Tables are also on the Internet (<http://www.census.gov/>), then click on "Economy".

For more information, contact Sidney Marcus, Services Division (301-457-2777).

## Two Million Employees Worked in America's 105 Thousand Banks, S&L's, and Other Depository Institutions: 1992

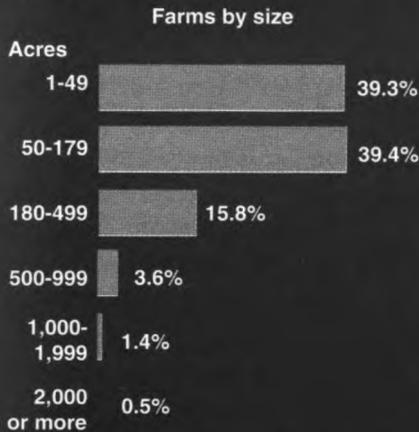
SIC code	Kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	Employees <sup>1</sup> (number)
<b>60</b>	<b>Depository institutions</b>	<b>104,505</b>	<b>\$532,056,958</b>	<b>\$57,339,387</b>	<b>2,100,089</b>
602	Commercial banks	62,761	318,076,750	41,206,500	1,506,055
6021	National commercial banks	31,360	185,985,724	23,188,947	852,039
6022	State commercial banks	31,401	132,091,026	18,017,553	654,016
603	Savings institutions	20,544	92,322,214	8,445,569	341,920
6035	Savings institutions, federally chartered	13,963	63,934,175	5,788,429	233,266
6036	Savings institutions, not federally chartered	6,581	28,388,039	2,657,140	108,654
606	Credit unions	15,665	21,390,416	2,872,047	139,762
6061	Credit unions, federally chartered	9,631	13,031,419	1,771,545	85,622
6062	Credit unions, not federally chartered	6,034	8,358,997	1,100,502	54,140
601,8,9	Other depository institutions	5,535	100,267,578	4,815,271	112,352
601	Central reserve depository institutions	67	29,571,733	870,423	26,334
6011	Federal reserve banks	42	20,262,375	782,522	23,819
6019	Central reserve depository institutions, n.e.c.	25	9,309,358	87,901	2,515
608	Foreign banking and branches and agencies of foreign banks	632	62,689,715	2,263,503	34,310
6081	Branches and agencies of foreign banks	561	58,525,186	2,096,118	31,060
6082	Foreign trade and international banking institutions	71	4,164,529	167,385	3,250
609	Functions related to depository banking	4,836	8,006,130	1,681,345	51,708
6091	Nondeposit trust facilities	410	3,094,236	877,910	19,497
6099	Functions related to depository banking, n.e.c.	4,426	4,911,894	803,435	32,211

<sup>1</sup> Paid employees for pay period including March 12, 1992.

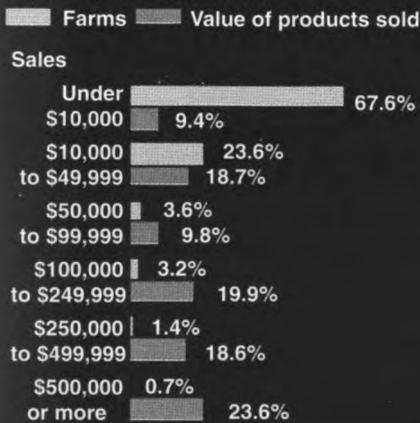
Source: *1992 Census of Financial, Insurance, and Real Estate Industries, Geographic Area Series – Summary, FC92-A-1*.

## Harvest in Tennessee

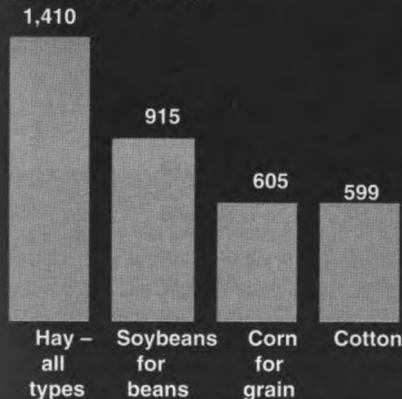
Highlights From the 1992 Census of Agriculture



Percent of farms and of market value of agricultural products sold



Selected crops harvested (thousands of acres)



Source: 1992 Census of Agriculture, Geographic Area Series, Tennessee.

## Microdata From 1992 Truck Inventory and Use Survey

In 1992, an estimated 40,441,900 were used for personal transportation. Most (24,507,600) were pickups. The rest were mainly minivans, panel trucks, utility trucks, and station wagons.

Where can you find statistics like these? In reports based on the 1992 Truck Inventory and Use Survey (TIUS), a component of the 1992 Economic Census, showing data on the physical and operational characteristics of the Nation's trucks.

But what if you wanted to know the number of -

- light trucks (average weight less than 10,000 pounds) refueled at central company-owned fueling facilities?
- trucks with a gross vehicle weight over 130,000 pounds?
- truck trailers operated from a residence or farm?
- leased trucks in fleets of 10,000 or more?
- automobile transport trucks home-based in Michigan?

The standard publications can't help you. Where can you turn?

You can estimate these numbers using the 1992 Truck Inventory and Use Survey Microdata CD-ROM.

With over 75 megabytes of data for over 123,000 individual truck records, the microdata provide unaggregated, detailed data in excess of the reports.

The data file is in ASCII format so you can convert it to other file formats for *your* software or you can use the *QuickTab* software provided on the disc to run frequency distributions or cross-tabulations.

If you have questions about the content, contact the Services Division (301-457-2797). To order the 1992 Truck Inventory and Use Survey Microdata CD-ROM (92 TI-CY), contact Customer Services (301-457-4100).

### America Relies on Trucks

Number of trucks by major use (thousands)

	1992	1987	Percent change '87 to '92
<b>Total trucks</b>	<b>59,200.8</b>	<b>44,572.2</b>	<b>32.8</b>
Agriculture	3,554.6	3,536.9	.5
Forestry and lumbering	264.5	282.2	-6.3
Mining and quarrying	220.4	204.6	7.7
Construction	4,986.3	4,478.5	11.3
Manufacturing	786.7	581.2	35.4
Wholesale trade	1,136.1	969.5	17.2
Retail trade	1,950.9	1,537.1	26.9
For-hire transportation	889.2	796.1	11.7
Utilities	541.2	472.4	14.5
Services	3,123.3	1,980.8	57.7
Daily rental	307.6	147.6	108.4
One-way rental	17.1	33.8	-49.6
Personal transportation	40,441.9	29,291.6	38.1
Other	(S)	(S)	(S)
Not in use	981.0	258.5	279.5

(S) Withheld because estimate did not meet publication standards.

Detail may not add to total because of rounding.

Source: 1992 Census of Transportation: Truck Inventory and Use Survey - U.S. Summary.

# Minivans Are Hot!

Registration of minivans was 6.1 million in 1992, up 258 percent from the 1.7 million in 1987, the Census Bureau says in issuing results from the *1992 Census of Transportation, Truck Inventory and Use Survey* (TC92-T). We have just released a U.S. summary report.

The estimated number of private and commercial trucks registered in 1992 was over 59 million, an increase of 33 percent from the 45 million registered in 1987. "Although the registration of minivans increased sharply, pickups accounted for 56 percent of all trucks registered in the U.S.," according to James Aanestad of the Services Division.

A minivan is a truck, you ask? Yes, according to Kim Moore, also of Services Division. "Some minivans are built on a truck chassis, some are on a car chassis. We don't make any distinction – because users generally don't. We include all minivans."

Kim continues, "The term 'truck' includes all pickups, panel trucks, vans, minivans, utility vehicles, jeeps, station wagons built on a truck chassis, single-unit light trucks, single-unit heavy trucks, and truck tractors."

## Data in Print and on Discs

The U.S. summary follows the release of reports for the 50 States and the District of Columbia. The report highlights comparisons from the 1992 and 1987 surveys on range of operation, hazardous materials carried, base of operation, annual miles, vehicle size, operation classification, miles per

gallon, average weight, equipment type, total length, vehicle acquisition, and year model.

The *1992 Census of Transportation, Truck Inventory and Use Survey* is available for \$15 from the U.S. Government Printing Office (S/N 803-031-00104-1).

All data in the State reports can be found on the *1992 Economic Census CD-ROM*. Disc 1E is available for \$150 from Customer Services

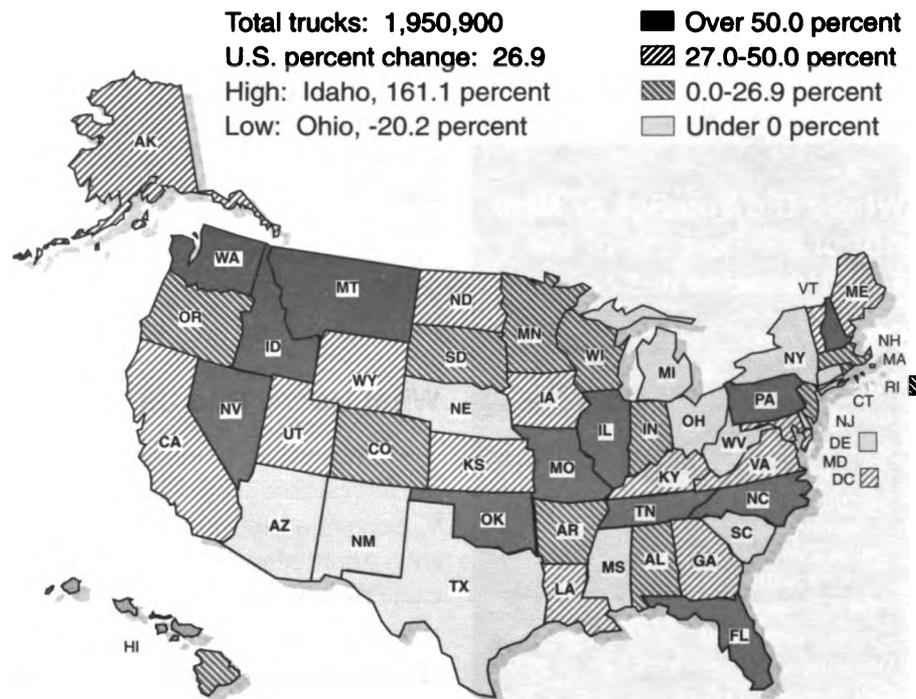
(301-457-4100). The U.S. summary will be on CD at the end of the year.

There also is a separate CD-ROM for the Truck Inventory and Use Survey microdata, a file of over 123,000 individual truck records (see page 4). The CD costs \$150 from Customer Services (301-457-4100).

For more information about the report or microdata, contact Kim Moore, Services Division (301-457-2797).

## Trucks Moving Retail

Percent change in the number of trucks used in retail trade: 1987-1992



Source: *1992 Census of Transportation, Truck Inventory and Use Survey—U.S. Summary, Series TC92-T.*

# Customers Prefer TIGER/Line® Files on CD-ROM, Use Different Software Packages

Customers have told us decisively: they want *TIGER/Line® Files* mainly in one medium: CD-ROM. But the ways they use the files and the software they use (see page 7) vary widely.

In October 1994, the Census Bureau surveyed 1,179 users of the *TIGER/Line® Files 1992* (issued on compact disc with *Landview™* software for computer mapping and linking selected demographic data to block groups).

The survey was designed to identify customers; understand their roles, needs and product uses; learn about their systems environment; measure their satisfaction; and get feedback to help us plan future product versions and adjust services provided.

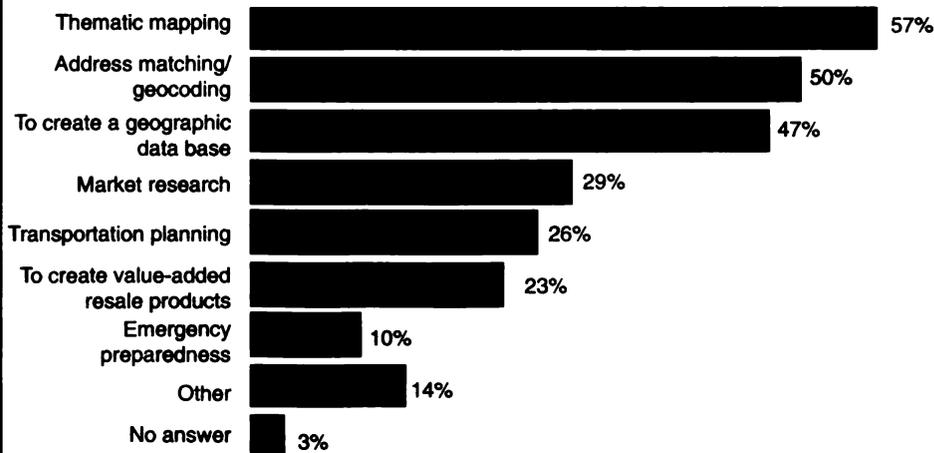
## Where Did You See or Hear About the Release of the TIGER/Line® Files?

Percent of respondents

Word of mouth	27%
<i>Census &amp; You</i>	26%
SDC network	21%
GIS publication	21%
<i>Monthly Product Announcement</i>	20%
Call to Census Bureau headquarters	18%
TIGER Product Profile	12%
Conference/exhibit	11%
GIS vendor	10%
Call to regional office	3%
Other	13%
No answer	3%

Note: More than one answer allowed.

## For What Purposes Do You Use the 1992 TIGER/Line® Files?



Note: More than one answer allowed.

Users included all retail purchasers through September 1994; Federal depository libraries who had received CD-ROM discs (1-in-10 sample); State Data Center (SDC) lead agencies; State Data Center/Business and Industry Data Center affiliates (1-in-10 sample) and Census Information Center lead agencies.

## What Users Told Us

- Business, government, and academic/research sectors accounted for 93 percent of the universe of recipients. About nine out of ten responses came from business.
- Forty-one percent of respondents identified themselves as working for private domestic companies.
- Seven out of ten respondents had no affiliation with professional societies with which the Census Bureau

maintains some form of ongoing communication about its programs and products.

- Decisionmakers (business owners and managers) as well as technicians are working with the *TIGER/Line® Files*.

- “Word of mouth” and *Census and You* were the principal ways in which users found out about *TIGER/Line® Files*. State Data Centers also played a key role in spreading the word.

- Eighty-two percent of respondents worked with *TIGER/Line® Files* from their PC desktop-based DOS® systems.

- “Other software” received the most responses to the “software used” question and *LandView™* (the software on the CD-ROM disc) accounted for 1 of every 4 write-ins.

• An overwhelming majority (96 percent) listed discs as preferred media for *TIGER/Line® Files* and future Census Bureau products. This percentage is consistent with previous customer surveys.

• Two-thirds of users agreed that *TIGER/Line® Files* were available in a timely manner and were accurate, reliable, easy-to-use, and a good value.

• Users most often used *TIGER/Line® Files* for thematic mapping,

### How Useful Would You Find the Following Data Items?

Percent of respondents citing potential use of data items

	Very useful	Useful	Of little use	Not needed	No answer
Highway route numbers	61%	28%	4%	2%	5%
ZIP+4	44%	27%	14%	9%	7%
Land use	44%	31%	14%	5%	6%
Permanent features	45%	39%	9%	2%	6%
Directional indicators	34%	35%	15%	7%	9%

Note: Totals may not add to 100 due to rounding.

and directional indicators would be “useful” or “very useful” additions to this product. (Highway route numbers and ZIP + 4 information were included in the 1994 *TIGER/Line® Files* released earlier this year.)

Four out of five respondents found the *TIGER/Line® Files 1992* to be “satisfactory” to “very satisfactory.”

address matching/geocoding, and creating a geographic base.

• Although the preferred medium is CD-ROM, users still want technical documentation in print format.

Four out of five users indicated highway route number, ZIP + 4, land use information, permanent features,

For a copy of the survey results, contact the Customer and Product Development Office (301-457-4094).

For information about the *TIGER/Line® Files*, get a copy of our Product Profile on this subject from Customer Services (301-457-4100).

### What Software Do You Use?

Percent of respondents

ARC/INFO	25%
ARC VIEW	16%
ATLAS/GIS	19%
ATLAS Pro	3%
Auto CAD	7%
Dr. Doolittle	5%
FMS/AC	under 1%
FMS/CENSUS	under 1%
Genasys	0%
GeoLink	0%
GeoSight	2%
GIS Plus	3%
Integrgraph MGE	3%
MapGrafix	1%
MAPInfo	21%
MAPTITUDE	1%
Matchmaker/2000	2%
Scan/US	1%
Spans	1%
SAS	4%
Tactician	1%
TransCAD	3%
In-House program	20%
Don't know	4%
Other software	27%
No answer	6%

Note: More than one answer allowed.

### The State of Business in 1992

#### Services

46,552 establishments  
\$38.9 billion in receipts

#### Retail

38,491 establishments  
\$47.7 billion in sales

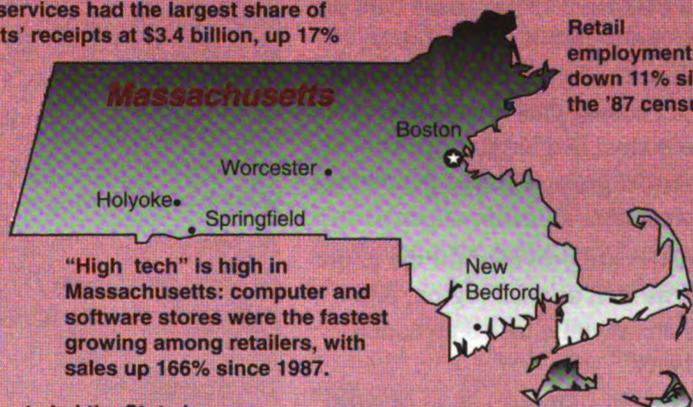
#### Wholesale

10,950 establishments  
\$86.7 billion in sales

Engineering services had the largest share of Massachusetts' receipts at \$3.4 billion, up 17% from 1987.

Auto wholesalers led wholesalers in the State with \$7.8 billion in sales; this was down 15% from the '87 figure.

Middlesex County led the State in receipts from services, with 39% of the total receipts. Middlesex had 23% of the total retail sales and 33% of the wholesale sales.



“High tech” is high in Massachusetts: computer and software stores were the fastest growing among retailers, with sales up 166% since 1987.

Retail employment was down 11% since the '87 census.

Prepackaged software grew by \$1.4 billion in receipts (a 141% increase), the largest dollar-volume increase among service industries.

Source: 1992 Censuses of Retail Trade, Service Industries, and Wholesale Trade, Geographic Area Series for Massachusetts.

# One in Five Americans Live in Poverty Areas

In 1989, according to the 1990 census, 52 million Americans – or more than one in five – lived in a “poverty area.” Poverty areas are census tracts or block numbering areas (BNA’s) where at least 20 percent of the residents are poor.

About 1 in 25 Americans lived in a tract or BNA known as an “*extreme* poverty area”; that is, an area where 40 percent or more of the residents were poor.

But not *everyone* living in poverty areas is poor. In fact, most poverty area residents (69 percent) were *above* the poverty line in 1989.

Find out more about this population in a 1990 census file, *Subject Summary Tape File (SSTF) 17, Poverty Areas in the United States*.

## Easy-to-Use CD-ROM

Available on CD-ROM (\$150), the file has extensive 1990 census data on persons, households, and families; they show children born, family size and type, educational attainment, veteran status, language spoken, owner costs, gross rent as a percentage of income, etc.

Statistics are provided for the entire Nation, as well as each region, division, State, county, metro area, and central city.

The file also allows one to identify which census tracts were poverty areas (i.e., at least 20 percent of residents were poor), which were extreme poverty areas (i.e., 40 percent or more were poor), and which were neither.

The disc comes with our simple *GO* software for retrieval and display (just type “GO” and you’re off).

We have also released a *Statistical Brief* comparing people in poverty areas to those outside poverty areas.

To order the CD-ROM or the free *Statistical Brief* (SB95-13), contact Customer Services (301-457-4100).

The *Brief* can also be accessed through the Internet (<http://www.census.gov/>), then click on “Population and Housing”) or the Census Bureau’s *FastFax* service (1-900-555-2329).

For more information about the data, contact Leatha Lamison-White, Housing and Household Economic Statistics Division (301-763-8578).

## Female-Householder Families Most Likely to Stay Poor

Persons in female-householder families were the most likely group to be chronically poor in 1991 and 1992, according to the survey results found in a recent report.

One in five female-householder families (19.5 percent) reported income below the poverty threshold during the entire 24-month period of 1991-92.

The report covers poverty status, by family type, race and Hispanic origin, age, and employment and disability status.

The publication, *Dynamics of Economic Well-Being: Poverty, 1991 to 1993*, P70-45, is based on data from the Survey of Income and Program Participation (SIPP). It shows the incidence of poverty at one point in time and over a 32-month period.

It presents data from the complete panel file of the 1991 SIPP covering October 1990 through August 1993,

with monthly information on income and other topics.

Among children under 18, 8.5 percent were chronically poor, compared with 3.2 percent of adults 18 to 64. Children constituted 48 percent of the chronically poor.

The Office of Management and Budget determines the official poverty index for families based on such factors as family size, family income, number of children under 18 years old, and the consumer price index. Chronic poverty refers to being poor for all 24 months of 1991-1992.

*Dynamics of Economic Well-Being: Poverty, 1991 to 1993*, P70-45, is available for \$4.50 from the U.S. Government Printing Office (S/N 803-044-00031-7).

For more information about the findings, contact Martina Shea of the Housing and Household Economic Statistics Division (301-763-8578).

# Borrowing on Home Equity

## *Middle-Aged White Homeowners in the Northeast Most Likely to Borrow*

Single-family-home owners with home equity lines of credit (HEL's) in 1991 generally lived in the Northeast, in a metro area, and in a suburb, so says a Census Bureau *Statistical Brief*.

And most of these homeowners were White, couples, and in their mid-40's. Also, most had purchased their homes before 1980.

In a *Statistical Brief*, "Home Equity Lines of Credit – A Look at the People Who Obtain Them," SB/95-15, the Census Bureau profiles the 3.4 million single-family-home owners who had HEL's 4 years ago and compares them with the 26.5 million single-family

homeowners with other types of mortgages. The data come from the 1991 Residential Finance Survey.

Over one-third (35 percent) of owners with HEL's resided in the Northeast, a region with only 20 percent of the Nation's single-family-home owners.

The remaining owners with HEL's were divided among the South (24 percent), Midwest (23 percent), and West (18 percent).

The *Statistical Brief* itself is on the Internet. Access the Census Bureau's home page (<http://www.census.gov/>) and click on "Population and

Housing" and then "Housing and Household Economics." You can also get the *Brief* from Customer Services (301-457-4100).

For more information, contact Howard Savage, Housing and Household Economic Statistics Division (301-763-8165).

## Attend an Advisory Committee Meeting

Several times a year the Census Bureau turns to various advisory committees for guidance. These committees are made up of experts in a particular field who advise us on their specialty. You can attend too and see the advisory process in action.

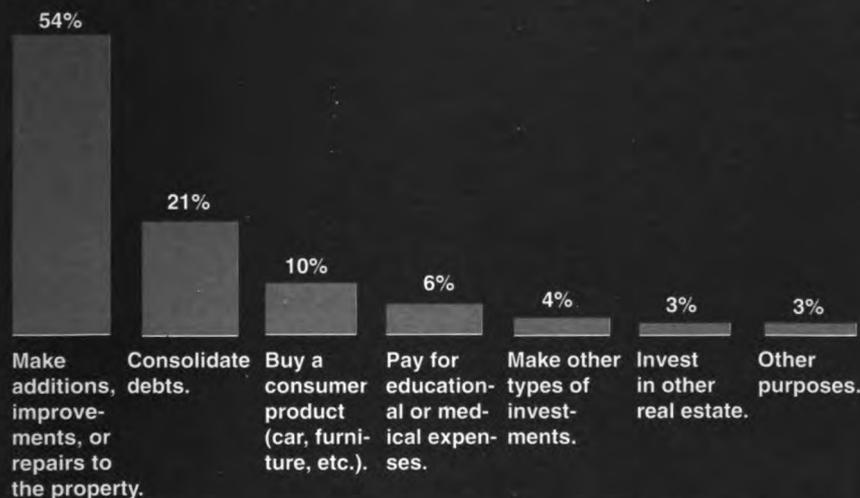
These meetings are an excellent opportunity to learn about the direction the Census Bureau is planning for its various programs.

Upcoming this fall (October 4-6) is the third meeting of the Joint Census Advisory Committees on the African American, American Indian and Alaska Native, Asian and Pacific Islander, and Hispanic Populations, at the Census Bureau Conference Center, Suitland, Maryland. The committees each consist of nine members and represent a balance of viewpoints.

To get additional information on the meeting or to submit written statements, contact Diana Harley, Decennial Management Division (301-457-4047).

### Why Homeowners Get a Home Equity Line of Credit

Percent of single-family-home owners with a home equity line of credit (HEL), by why they took out the HEL: 1991



Note: Percentages do not add to 100 due to rounding. Reasons are mutually exclusive. The universe includes only those who reported a reason.

Source: "Home Equity Lines of Credit – A Look at the People Who Obtain Them," *Statistical Brief*, SB/95-15.

News from other Federal agencies

## Medical Equipment, Other "High Tech" Industries Show Trade Surplus

### World View From U.S. Department of Commerce

CAT scanners, MRI equipment, surgical appliances and supplies – medical equipment and supplies do a booming business abroad – showing a \$4.3 billion trade surplus in 1994. Western Europe remains the industry's largest market, but most future growth should come in developing countries which have rising income levels and a need for better health care.

You can track this and other key industries in *U.S. Global Trade Outlook: 1995-2000*, published by the International Trade Administration of the U.S. Department of Commerce. The *Outlook* is the successor to the *U.S. Industrial Outlook*.

The 224-page *Global Trade Outlook* profiles established markets (for example, Europe, Canada, and Japan) and selected big emerging markets,

BEM's (such as Brazil, China, India, and Mexico).

It also profiles seven major industries (medical equipment and supplies, computer equipment, computer software, motor vehicles, auto parts, paper products, and information services). It discusses export opportunities for 27 other industries.

The book also has a glossary and identifies trade district offices throughout the country.

The *U.S. Global Trade Outlook: 1995-2000* is available for \$19 from the U.S. Government Printing Office (S/N 003-009-00650-3).

### CD-ROM Too!

The Department of Commerce has released a CD-ROM version.

The CD-ROM features all 140 color graphics and tables of the printed version.

The pages are formatted in Adobe® Acrobat portable document format (PDF), and the CD-ROM comes with a licensed copy of the Acrobat Reader software, giving both Windows® and Macintosh® computers full access to the electronic document – viewing, printing, and searching.

The CD-ROM also contains the complete ASCII text of the *U.S. Global Trade Outlook* in chapter-by-chapter text files you can print or view with your word processing software.

In addition, the CD-ROM features 119 *Industry Trends Tables* created with the input of the International Trade Administration's industry analysts. These 119 spreadsheet files contain updated statistics for many of the industries and groupings formerly covered in the *U.S. Industrial Outlook*. (They contain historical information and estimates through 1994, but do not include forecasts.)

You can order the *U.S. Global Trade Outlook, 1995-2000* CD-ROM for \$24.95 (1-800-782-8872; fax, 202-482-2164). Address mail orders to STAT-USA, U.S. Department of Commerce, Washington, DC 20230.

### Internet Access!

You can also order via the Internet. Access the Commerce Department's home page (<http://www.doc.gov/>) and select STAT-USA.



**U.S. STATISTICS AT A GLANCE**

**Economic Indicators**

	Latest data	Unit	Latest month	Previous month	Last year	Percent change from previous -	
						Month	Year
<b>Business</b> .....			<i>Sources: Census Bureau, Federal Reserve Board</i>				
Retail: Sales	June	\$bil.	196.0	194.7	185.2	0.7	5.9
Inventory	May	\$bil.	300.8	299.7	274.9	0.4	9.4
Inv./sales ratio	May	ratio	1.54	1.55	1.50	(X)	(X)
Consumer installment credit	May	\$bil.	956.8	945.3	832.2	1.2	15.0
Merchant wholesalers: Sales	May	\$bil.	184.9	184.6	169.3	0.2	9.3
Inventory	May	\$bil.	247.2	246.9	223.1	0.1	10.8
Stock/sales ratio	May	ratio	1.34	1.34	1.32	(X)	(X)

<b>Construction and Housing</b> .....			<i>Sources: Census Bureau, Federal Housing Finance Board</i>				
Residential: Building permits - AR	May	1,000	1,245	1,243	1,377	0.2	-9.6
Housing starts - AR	May	1,000	1,239	1,255	1,489	-1.3	-16.8
New home sales - AR	May	1,000	722	602	689	19.9	4.8
New home mortgage rate - NSA	May	pct.	7.99	8.15	7.43	-2.0	7.5
New construction: Total expenditures - AR	May						
Current dollars		\$bil.	514.7	522.4	501.2	-1.5	2.7
Constant (1987) dollars		\$bil.	463.4	470.3	467.8	-1.5	-0.9

<b>Manufacturing</b> .....			<i>Sources: Census Bureau, Federal Reserve Board</i>				
Durable goods: Shipments	May	\$bil.	159.5	158.0	148.5	1.0	7.4
New orders	May	\$bil.	159.7	155.6	149.4	2.7	6.9
Unfilled orders	May	\$bil.	436.1	435.9	424.6	0.0	2.7
Total goods: Shipments	May	\$bil.	296.9	295.3	276.2	0.5	7.5
Inventories	May	\$bil.	408.2	405.7	382.4	0.6	6.8
Inv./ship ratio	May	ratio	1.37	1.37	1.38	(X)	(X)
Index of industrial production	May	1987=100	120.9	121.2	117.4	-0.2	3.0

<b>U.S. International Trade in Goods and Services</b> .....			<i>Source: Census Bureau</i>				
Exports of goods and services	April	\$bil.	64.0	64.8	56.3	-1.3	13.5
Imports of goods and services	April	\$bil.	75.4	74.6	65.2	1.0	15.6
Trade balance	April	\$bil.	-11.4	-9.8	-8.9	16.2	28.5

<b>Money Supply, Prices, Interest Rates</b> .....			<i>Sources: Federal Reserve Board, Bureau of Labor Statistics, Treasury</i>				
Money supply (M1)	May	\$bil.	1,143	1,150	1,144	-0.6	-0.1
Consumer Price Index - NSA	June	1982-84=100	152.5	152.2	148.0	0.2	3.0
Producer Price Index <sup>1</sup>	June	1982=100	127.8	127.9	125.2	-0.1	2.1
Prime rate charged by banks <sup>2</sup>	June	pct.	9.00	9.00	7.25	0.0	24.1
Three-month U.S. T-bill - NSA	June	pct.	5.50	5.70	4.18	-3.5	31.6

<b>Other Principal Indicators</b> .....			<i>Sources: Bureau of Labor Statistics, Bureau of Economic Analysis</i>				
Civilian labor force <sup>3</sup>	June	mil.	131.9	131.8	130.5	0.0	1.0
Unemployment rate <sup>3</sup>	June	rate	5.6	5.7	6.1	-1.8	-8.2
Index of leading indicators	April	1987=100	101.1	101.7	101.4	-0.6	-0.3
Personal income - AR	April	\$bil.	6,012	5,994	5,639	0.3	6.6
				Qtr. 1 1995	Qtr. 4 1994	Percent change <sup>4</sup>	
Constant (1987) dollars:							
Gross domestic product (GDP)		\$bil.	5,470	5,434	2.7		
Personal consumption expenditures		\$bil.	3,644	3,630	1.6		
Gross private domestic investment		\$bil.	1,024	989	14.9		

AR Annual rate. NSA Not seasonally adjusted. (X) Not applicable. <sup>1</sup>Finished goods. <sup>2</sup>As of end of month. <sup>3</sup>Data for latest month not comparable with data for same month last year due to change in survey methodology. <sup>4</sup>Annualized rate.

Note: Figures are seasonally adjusted except as noted.

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## Redistricting After the 2000 Census

State and local governments use decennial census data in apportioning legislative seats and redrawing legislative districts. Under Public Law 94-171, the Census Bureau has to supply State legislatures and governors with the necessary decennial census data by April 1 of the year after the census.

This summer we are taking a major step toward that day in April 2001. State governments will be given the opportunity to identify which features (i.e., streets, rivers, canals, etc.) they wish to see recognized as the boundaries of census blocks to be used in the 2000 census. This is Phase 1 of the Census 2000 Redistricting Data Program.

Phase 2 takes place in 1998: States get to specify which census blocks make up each election precinct. Ultimately, this process will allow us to provide States in 2001 with census population totals by election precinct and with maps that will reflect these voting districts, thereby simplifying the process of adjusting district boundaries.

For a discussion of the process, see the May 15, 1995, *Federal Register* (Vol. 60, No. 93, pages 25884-25885) or contact Marshall Turner at the Census Bureau (301-457-4039; fax: 301-457-4348; E-mail: [mturner@census.gov](mailto:mturner@census.gov)).

## Maine Led Nation in Reliance on Wells for Water

About 39 percent of the homes in Maine relied on individual wells for water. Nationwide, 15 percent of homes relied on wells; of these, 90 percent were "drilled" and usually less than 1' feet wide.

Get some brief facts about "Source of Water and Sewage Disposal" in the latest *We Asked . . . You Told Us*, a series of Census Questionnaire Content bulletins containing data based on specific questions asked in the 1990 census.

You can get a free copy of this and other bulletins in this series from Customer Services (301-457-4100).