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Measuring the  
Effect of  
Benefits and Taxes  
on Income and  
Poverty: 1990



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# Measuring the Effect of Benefits and Taxes on Income and Poverty: 1990

## INTRODUCTION

Traditionally, income and poverty data presented in Census Bureau reports have been based on the amount of money income received during a calendar year before any taxes and excluding capital gains. This definition of income is narrow and does not provide a completely satisfactory measure of the distribution of income. The omission of data on taxes, capital gains, and the value of noncash benefits has an effect on comparisons over time and between population subgroups.

The narrow income definition reflects the content of the March Current Population Survey questionnaire. The March questionnaire contains no questions about taxes and, until 1980, contained no questions about the receipt of noncash benefits. Since March 1980, the questionnaire has included items on the receipt of benefits from government programs (e.g., food stamps, housing assistance, Medicare, and Medicaid) and from employers (e.g., health insurance).

In the early 1980's the Census Bureau embarked on separate research programs to examine: 1) the effect of government noncash benefits on poverty and 2) the effect of taxes on income distributional measures. An expansion and integration of these research efforts led, in December 1988, to the publication of a report entitled *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1986* (Current Population Reports, Series P-60, No. 164-RD-1). That report presented calculations showing how income and poverty estimates changed when specific taxes were deducted and specific benefits were added to the income definition. This report presents updated estimates of the incremental effect of benefits and taxes on income and poverty for 1989 and 1990.

The 1989 estimates in this report differ from those published in Series P-60, No. 169-RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1989*. The 1989 Federal tax estimates in that report were based, in part, on 1988 IRS statistics, since 1989 IRS data were not available at that time. Both the 1989 and 1990 Federal tax estimates in this report are based on 1989 IRS statistics. For that reason, the 1990 Federal tax estimates in this report should be considered as preliminary.

The income definitions that are shown in this report are explained briefly below.

1. *Money income excluding capital gains before taxes.* This is the official definition used in Census Bureau reports.
2. *Definition 1 less government cash transfers.* Government cash transfers include nonmeans-tested transfers such as Social Security payments, unemployment compensation, and government educational assistance (e.g., Pell Grants) as well as means-tested transfers such as AFDC and SSI.
3. *Definition 2 plus capital gains.* Capital gains and losses are simulated as part of the Census Bureau's Federal individual income tax estimation procedure.
4. *Definition 3 plus health insurance supplements to wage or salary income.* Employer-provided health insurance coverage is treated as part of total worker compensation.
5. *Definition 4 less Social Security Payroll taxes.*
6. *Definition 5 less Federal income taxes.* The effect of the Earned Income Tax Credit is shown separately in Definition 7.
7. *Definition 6 plus the Earned Income Tax Credit.*
8. *Definition 7 less State income taxes.*
9. *Definition 8 plus nonmeans-tested government cash transfers.* Nonmeans-tested government cash transfers include Social Security payments, unemployment compensation, worker's compensation, nonmeans-tested Veteran's payments, U.S. Railroad Retirement, Black Lung payments, Pell Grants, and other government educational assistance (Pell Grants are income-tested but are included here because they are very different from the assistance programs that are included in the means-tested category).
10. *Definition 9 plus the value of Medicare.* Medicare is counted at its fungible value.
11. *Definition 10 plus the value of regular-price school lunches.*
12. *Definition 11 plus means-tested government cash transfers.* Means-tested government cash transfers include AFDC, SSI, other public assistance programs, and means-tested Veteran's payments.
13. *Definition 12 plus the value of Medicaid.* Medicaid is counted at its fungible value.

14. *Definition 13 plus the value of other means-tested government noncash transfers.* These include food stamps, rent subsidies, and free and reduced-price school lunches.
15. *Definition 14 plus net imputed return on equity in own home.*

## MEASUREMENT ISSUES

Some of the methods used to value noncash benefits differ considerably from those used prior to the report *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1986*, Series P-60, No. 164-RD-1. The changes were made on the basis of Census Bureau research and the comments and analysis of data users. A description of some of the basic measurement issues is given below:

1. *What value should be assigned to Medicare and Medicaid coverage?* Technical papers prior to the P-60, No. 164-RD-1 report presented poverty estimates based on an income definition that counted as income the full market value (mean government outlays per enrollee in a given risk class) of Medicare and Medicaid benefits. Comparisons of the market value of these benefits with the official poverty threshold showed that the market value of these benefits was frequently very high compared with the poverty thresholds and sometimes exceeded the thresholds. It became apparent to many analysts that it was inappropriate simply to count the full market value of Medicare and Medicaid and then use the resulting income figure to determine poverty status. The valuation approach adopted for this report is the fungible value approach. The benefits of being covered by Medicare or Medicaid are counted as income to the extent that they free up resources that could have been spent on medical care. The estimated fungible value depends on family income, the cost of food and housing needs, and the market value of the medical benefits. If family income is not sufficient to cover the family's basic food and housing requirements, the fungible value methodology treats Medicare or Medicaid as having no income value and assigns a value of zero. If family income exceeds the cost of food and housing requirements, the fungible value of Medicare and Medicaid is equal to the amount income exceeds food and housing requirements (up to the amount of the market value of the medical benefits).

A separate issue concerns the choice of risk classes to use in calculating mean outlays. The risk classes for Medicare include the aged and the disabled. Those for Medicaid include the elderly, blind or disabled adults, nondisabled adults, and children. For both programs, mean government

outlays and therefore assigned income values vary by State of residence. There are questions as to the appropriateness of these risk classes because a shift from one risk class to another or from one State to another can result in a change in assigned income. A related issue for the purpose of calculating mean outlays for the Medicaid program is whether the universe should include persons who receive benefits because they are "medically needy." These persons were excluded in the universe for these calculations because they have medical expenses much higher than the general population covered by Medicaid.

2. *What method should be used to determine the subsidy value of housing assistance?* The estimates shown in this report are based on a model that attempted to measure the factors that determine the market rental value of nonsubsidized rental units. The model was then used to estimate the market rental value of subsidized units. The model-based estimate of the market rental value of subsidized units was then compared with the actual rent paid by residents of subsidized units and the difference was accepted as the subsidy value. This measurement technique is complex and the results depend on the specification of the model. Additional testing will be conducted to verify that the model is robust.
3. *What method should be used to measure the income flow from housing equity?* Persons with home equity receive housing services that are not included in measures of cash income. Two methods have been used to measure the income flow from owner-occupied housing. The first method estimates net rental income. The procedure estimates the market rent which the owner-occupied unit would receive in the rental market and deducts various costs of homeownership including mortgage interest, depreciation, maintenance costs, and property taxes. There are significant measurement difficulties with this method. For example, the market rental value of owner-occupied housing is usually not directly observable and estimates based on rental units must consider differences in quantity and quality between the two types of units. The second methodology (the one used in this study) applies a rate of return to home equity to obtain an estimate of the income that the household would receive if it chose to shift the amount held as home equity into an interest-earning account. This approach avoids many of the estimation problems of the first approach. The primary measurement problems associated with the net imputed rate of return approach are the lack of home equity data on the CPS data file and the necessity of choosing an appropriate rate of return.

4. *Should an income definition that includes the net imputed return on home equity be used in the determination of poverty status?* A concern with adding this component to an income definition has to do with the way the original poverty thresholds were defined. Because this component (net imputed return on home equity) was not part of the income definition used in calculating the poverty "multiplier," there is an argument for not including it in an income definition that is used to determine poverty status. This argument holds, to some degree, for any income component that was not part of the original definition. A counter-argument, that certain income components (e.g., food stamps) were small or non-existent at the time the poverty definition was developed, clearly does not apply to home equity.
5. *Should school lunch subsidies be counted as income, and if so, how should they be valued?* For this report, school lunch subsidies (including those associated with regular-price lunches) have been counted as income at their full subsidy value. There are two issues of concern. The first is whether it is consistent to count school lunch subsidies when the value of subsidized meals consumed in a business situation are not counted. The latter meals include those consumed by business travelers for which the traveler is reimbursed, and those consumed in a business setting that are paid for by an employer. If a decision is made to count school lunch subsidies, an issue remains about whether the full amount of the subsidy should be counted as income. Families who participate in this program have no choice about the quantity and type of food and their perception of the income value of the benefit may be well below the full subsidy value.
6. *What adjustment should be made for underreporting?* Household respondents tend to underreport some types of income and the problem can be severe for those sources that are received at irregular intervals or for those sources about which the household respondent may have limited information. The Census Bureau expects to intensify its research in this area to obtain more current and accurate estimates of the extent of the problem and to identify methods for adjusting for underreporting.
7. *Should the experimental CPI-U-X1 index be used to adjust poverty thresholds through time?* Poverty data are based on a definition developed in 1965 by researchers at the Social Security Administration. Year-to-year adjustments for inflation are made to the poverty thresholds based on the official Consumer Price Index (CPI-U). The official CPI-U measured housing cost changes using a procedure which included changes in the asset value of homes

and led to excessive growth in the index during the late 1970's as housing prices and interest rates increased rapidly. In 1983, in an effort to solve this problem, the Bureau of Labor Statistics (BLS) introduced a rental equivalence approach to measuring housing cost changes. The official CPI-U time series, therefore, is based on an asset approach to homeownership prior to 1983 and on a rental equivalence approach from 1983 to the present. In order to provide a consistent time series, BLS constructed an experimental series (CPI-U-X1) for 1967 through 1982 based on the rental equivalence approach.

Since the effect of adjusting poverty thresholds for inflation is cumulative, a lower measure of inflation in the past results in lower current thresholds. If poverty thresholds had been updated between 1967 and 1982 based on the experimental CPI-U-X1 rather than the official CPI-U, the current thresholds would be approximately 8 percent lower and fewer people would be classified as below the poverty level.

The use of the CPI-U-X1 produces lower current estimates of the level of poverty, but similar trends in poverty are observed regardless of the CPI used. The use of the CPI-U-X1 index produces estimates of poverty rates of 10.5 percent in 1974, 10.4 percent in 1978, 13.7 percent in 1983, 11.4 percent in 1989, and 12.1 percent in 1990. The official estimates (based on the official CPI-U) for these years are 11.2 percent in 1974, 11.4 percent in 1978, 15.2 percent in 1983, 12.8 percent in 1989, and 13.5 percent in 1990. Both series show a sharp increase from 1978 to 1983, a decline from 1983 to 1989, and an increase between 1989 and 1990.

It should be noted that which CPI index is most appropriate is only one of many issues surrounding the accuracy of the current poverty definition. The resolution of some of the other poverty definition questions would have considerably more impact on the number of poor and poverty rate. Other definitional issues include (1) the food-to-total income ratio inherent in the current definition; (2) the use of different thresholds for the elderly in one- and two-person households; (3) how and whether to incorporate the value of medical benefits and other noncash benefits; (4) the exclusion of the homeless in the CPS since it is a household survey; (5) the use of pre-tax or after-tax income; (6) regional cost of living differences; and (7) the inclusion of assets and liabilities.

## HIGHLIGHTS

(Figures in parentheses denote 90-percent confidence intervals.)

- The use of a fully adjusted income definition, that is, one that includes the effect of taxes, cash and noncash benefits, capital gains, employee health benefits and net return on home equity results in a more equal distribution of income than under the official money income definition.
- It has long been known that both taxes and transfers have an equalizing effect on the distribution of income. One of the important findings of the Bureau's tax and benefit research is that the effect of government transfers is much more significant than taxes in redistributing income.
- Based on the official money income definition, the median income of Black households was 59.8 ( $\pm 2.3$ ) percent of the White median income in 1990. The use of a definition of income that has been broadened to include the effect of taxes and noncash benefits results in a ratio of 67.3 ( $\pm 1.7$ ) percent.
- The ratio of median income of households with a householder of Hispanic origin to White households was 71.5 ( $\pm 2.5$ ) percent under the official income definition, compared with 76.7 ( $\pm 2.1$ ) percent based on the broadened definition of income that includes taxes and the value of transfer benefits.
- Analyses of the incremental effect of adding or subtracting income sources show that when the current income measure was modified to exclude government money transfers (definition 2), the number of persons below the poverty level rose sharply from 33.6 ( $\pm 0.8$ ) million to 50.9 ( $\pm 1.0$ ) million and the poverty rate rose from 13.5 ( $\pm 0.3$ ) percent to 20.5 ( $\pm 0.4$ ) percent.
- The incremental effect of subtracting income taxes and payroll taxes from income (definitions 5, 6, 7, and 8) was to produce higher estimates of the number of persons in poverty (an increase of 2.3 ( $\pm 0.8$ ) million) and the poverty rate (an increase of 0.9 ( $\pm 0.3$ ) percentage points).
- The addition of nonmeans-tested government cash transfers (primarily Social Security) to an income definition that included only private sector income had a strong effect on poverty estimates; the number of persons in poverty decreased by 15.2 ( $\pm 0.7$ ) million and the poverty rate decreased by 6.1 ( $\pm 0.3$ ) percentage points.
- The effect of adding means-tested cash transfers (primarily AFDC and SSI) was small compared with nonmeans-tested cash transfers. The addition of means-tested cash transfers (definition 12) to an income definition that included private sector income and government nonmeans-tested cash transfers reduced the estimate of persons in poverty by 2.6 ( $\pm 0.6$ ) million and the poverty rate by 1.1 ( $\pm 0.3$ ) percentage points.
- The addition of means-tested noncash transfers (food stamps, housing, and Medicaid) to an income definition that included cash income from the private and government sectors reduced the number in poverty by 5.6 ( $\pm 0.6$ ) million and the poverty rate by 2.2 ( $\pm 0.3$ ) percentage points.
- The incremental effect of some income components was different for Whites than for Blacks or persons of Hispanic origin. For example, the addition of nonmeans-tested government cash transfers to an income definition based on private sector income reduced the number of persons in poverty by 35.3 ( $\pm 1.1$ ) percent for Whites, 13.9 ( $\pm 1.3$ ) percent for Blacks, and 11.7 ( $\pm 1.6$ ) percent for persons of Hispanic origin.

**Table A. Median, Mean and Aggregate Household Income, by Definition of Income: 1990**

(Total households = 94,312,000)

Definition of Income	Median income	Mean income	Aggregate income (in billions)
<b>Income before taxes:</b>			
1. Money income excluding capital gains (current measure).....	\$29,943	\$37,403	\$3,527.5
2. Definition 1 less government cash transfers .....	27,263	34,439	3,248.0
3. Definition 2 plus capital gains .....	27,437	35,604	3,357.9
4. Definition 3 plus health insurance supplements to wage or salary income.....	28,779	37,035	3,492.8
<b>Income after taxes:</b>			
5. Definition 4 less Social Security payroll taxes .....	26,963	35,010	3,301.9
6. Definition 5 less Federal income taxes (excluding the EITC).....	24,673	30,540	2,880.3
7. Definition 6 plus the Earned Income Tax Credit (EITC).....	24,713	30,597	2,885.7
8. Definition 7 less State income taxes .....	23,947	29,286	2,762.0
9. Definition 8 plus nonmeans-tested government cash transfers .....	26,379	31,922	3,010.6
10. Definition 9 plus the value of Medicare.....	27,320	32,700	3,084.0
11. Definition 10 plus the value of regular-price school lunches .....	27,328	32,712	3,085.1
12. Definition 11 plus means-tested government cash transfers .....	27,442	33,040	3,116.1
13. Definition 12 plus the value of Medicaid.....	27,628	33,198	3,131.0
14. Definition 13 plus the value of other means-tested government noncash transfers.....	27,720	33,435	3,153.3
15. Definition 14 plus net imputed return on equity in own home .....	29,615	35,776	3,374.1

- On average, poverty estimates using the CPI-U-X1 to adjust poverty thresholds were approximately 1.3 ( $\pm 0.3$ ) percentage points and 3.3 ( $\pm 0.7$ ) million persons lower than estimates using the CPI-U.

## DISTRIBUTIONAL EFFECTS OF BENEFITS AND TAXES

Taxes, government transfers, and other benefits have substantial effects on the level and distribution of income. These effects can be seen by examining distributional changes under the 15 different definitions of income used in this report. Text tables A through D show data on the distribution of income under the 15 definitions.

Under the official definition of income (definition 1), which is based on money income before taxes and

includes government cash transfers, aggregate household income totaled \$3,528 billion in 1990 for the 94.3 million households in the United States. (See table A.) Median household income was \$29,943. Looking at the distribution of definition 1 household income by income quintiles, 3.9 percent of the total was received by the lowest quintile, 9.6 percent by the second quintile, 16.0 percent by the third quintile, 24.1 percent by the fourth quintile, and 46.4 percent by the highest quintile. The degree of income inequality is summarized by the Gini index, which is a statistic that varies between 0 (perfect equality) and 1 (perfect inequality). In 1990, the Gini index of household income under definition 1 was .426.

Definition 2 shows the effect on the income distribution when income is defined to exclude government cash transfers. This definition represents the amount

**Table B. Percentage of Aggregate Income Received by Income Quintiles and Index of Income Concentration, by Definition of Income: 1989 and 1990**

Definition of income	1990 Quintiles					1990 Gini index	1989 Quintiles					1989 Gini index
	Lowest	Second	Third	Fourth	Highest		Lowest	Second	Third	Fourth	Highest	
Income before taxes:												
1. Money income excluding Capital gains (current measure) .....	3.9	9.6	16.0	24.1	46.4	.426	3.9	9.4	16.1	23.7	46.8	.429
2. Definition 1 less government cash transfers .....	1.2	8.3	15.7	25.0	49.7	.480	1.2	8.4	15.6	25.0	49.8	.481
3. Definition 2 plus capital gains .....	1.2	8.1	15.4	24.5	50.9	.491	1.2	8.1	15.1	24.3	51.3	.493
4. Definition 3 plus health insurance supplements to wage or salary income .....	1.1	7.9	15.5	24.7	50.7	.490	1.1	7.9	15.5	24.5	51.0	.492
Income after taxes:												
5. Definition 4 less Social Security payroll taxes .....	1.1	7.9	15.4	24.5	51.1	.492	1.1	7.8	15.3	24.4	51.3	.495
6. Definition 5 less Federal income taxes (excluding the EITC) .....	1.3	8.5	16.1	25.2	48.8	.471	1.3	8.5	16.2	25.0	49.0	.473
7. Definition 6 plus the Earned Income Tax Credit (EITC) .....	1.3	8.6	16.1	25.2	48.7	.469	1.3	8.6	16.2	24.9	48.9	.472
8. Definition 7 less State income taxes .....	1.4	8.9	16.4	25.2	48.1	.463	1.4	8.8	16.3	25.0	48.5	.465
9. Definition 8 plus nonmeans-tested government cash transfers .....	3.7	10.4	16.6	24.2	45.1	.412	3.8	10.4	16.4	24.1	45.4	.415
10. Definition 9 plus the value of Medicare .....	3.9	10.8	16.7	24.2	44.3	.402	4.0	10.8	16.6	23.9	44.8	.405
11. Definition 10 plus the value of regular-price school lunches .....	3.9	10.8	16.7	24.2	44.3	.402	4.0	10.8	16.5	23.9	44.8	.405
12. Definition 11 plus means-tested government cash transfers .....	4.6	10.9	16.6	24.0	43.9	.394	4.6	10.8	16.6	23.7	44.4	.398
13. Definition 12 plus the value of Medicaid .....	4.6	11.0	16.6	24.0	43.8	.392	4.7	10.9	16.6	23.6	44.3	.395
14. Definition 13 plus the value of other means-tested government noncash transfers .....	5.1	11.1	16.5	23.8	43.5	.384	5.1	10.9	16.5	23.5	44.0	.389
15. Definition 14 plus net imputed return on equity in own home .....	5.2	11.1	16.6	23.6	43.5	.383	5.2	11.0	16.3	23.6	43.9	.387

and distribution of money income generated by the private sector. The exclusion of government cash transfers lowered aggregate household income by \$280 billion to \$3,248 billion, and lowered median household income by 9.0 percent, to \$27,263. The distribution of income generated by the private sector was much more unequal than the distribution under the official definition of income. (See table B.) The exclusion of cash transfers resulted in declines in the shares of income received by the lowest two quintiles of households (from 3.9 percent to 1.2 percent, and from 9.6 percent to 8.3 percent, respectively), and increases in the shares of income received by the two highest quintiles (from 24.1 percent to 25.0 percent, and from 46.4 percent to 49.7 percent, respectively.) The Gini index under this definition of income, .480, was 12.7 percent higher than the index under the official income definition (.426).

The distributional effect of capital gains and losses is shown in definition 3. The addition of net capital gains to the definition of income resulted in an estimated increase of \$110 billion in aggregate income, from \$3,248 billion to \$3,358 billion. Capital gains are concentrated in the upper portion of the income distribution (89.6 percent of aggregate capital gains were received by households in the highest quintile in 1990). Thus, the inclusion of capital gains results in a less equal distribution of income. Under this definition, there were increases in both the share of income received by the highest quintile (from 49.7 percent to 50.9 percent) and in the Gini index (from .480 to .491). There was no significant change in the median income of all households.

Employer contributions to health insurance represent a major source of private sector compensation, as shown in definition 4. In 1990, these wage supplements were estimated to be \$135 billion, raising aggregate household income to \$3,493 billion. Their effect on median household income was to increase it by 4.9 percent, to \$28,779. Since health insurance benefits are received by persons throughout the income distribution and do not vary by a significant degree in value, the inclusion of these benefits did not have a significant effect on income inequality, as reflected in the fact that there was no significant change in the Gini index under this income definition.

The effect of taxes on the distribution of income are shown in definitions 5 through 8. Definition 5 shows the effect of Social Security payroll taxes. In the aggregate, these taxes totaled \$191 billion in 1990, lowering aggregate income to \$3,302 billion. The inclusion of payroll taxes resulted in a 6.3 percent decline in median household income, to \$26,963. Social Security payroll taxes did not have a significant impact on income inequality, as shown by the fact that their inclusion did not result in a change in the Gini index.

Definition 6 shows the effect of Federal individual income taxes prior to the inclusion of the Earned Income Tax Credit (EITC). Definition 7 shows the effect of the EITC separately.

The 1990 estimate of Federal individual taxes (excluding the EITC) was \$422 billion; its inclusion lowered median household income by 8.5 percent, to \$24,673. Though Federal individual income tax rates are progressive, the effect of Federal income taxes on the redistribution of income was relatively minor. Federal income taxes lowered the Gini index by only 4.3 percent, from .492 to .471.

The aggregate value of the EITC was estimated to be \$5 billion in 1990. About 9 million households were estimated to have been eligible for this credit in 1990; the mean benefit was \$567.<sup>1</sup> The credit had no discernable effect on income summary measures.

The effect of State individual income taxes (definition 8) was to lower aggregate income by \$124 billion, to \$2,762 billion. After accounting for State income taxes, median household income was reduced by 3.1 percent, to \$23,947. State individual income taxes had little or no effect on the share of income going to each quintile. The effect of the taxes on the Gini index was also quite small, reducing it from .469 to .463.

At this point, one can assess the combined effect of Federal and State individual income taxes and Social Security payroll taxes on the distribution of income. Overall, these taxes lowered aggregate household income by \$731 billion, from \$3,493 billion to \$2,762 billion. Their effect on median household income was to lower it by 16.8 percent, from \$28,779 to \$23,947 (see figure 1). The combined effect of taxes on the Gini index was to reduce it by 5.5 percent, from .490 to .463.

The effect of government transfers on the distribution of income are shown in definitions 9 through 14. Nonmeans-tested government cash transfers (definition 9) include Social Security and Railroad Retirement, nonmeans-tested Veterans' payments, unemployment and workers' compensation, and Pell Grants. These benefits, \$249 billion in 1990, raised median household income by 10.2 percent, to \$26,379. Nonmeans-tested cash transfers had a significant effect on income inequality. They increased the share of income going to the lowest quintile (from 1.4 percent to 3.7 percent), and lowered the share of income going to the highest quintile (from 48.1 percent to 45.1 percent). These payments also had a significant effect on the Gini index, lowering it by 11.0 percent, from .463 to .412.

Definitions 10 and 11 show the effect of nonmeans-tested government noncash transfers. Adding the fungible value of Medicare (definition 10) increased aggregate income by \$73 billion, and raised median household income by 3.6 percent, to \$27,320. The effect of Medicare on income inequality was minor; its inclusion in the income definition lowered the Gini index by 2.4 percent,

<sup>1</sup>Since the EITC is a refundable tax credit, this amount includes both the amount taxes were reduced as a result of the credit and the amount received by the recipient (if the credit was greater than Federal income taxes owed).

Figure 1.

**Median Household Income and Gini Index,  
by Income Definition: 1990**

\$29,943		Official definition of income	.426
\$28,779		Less all government transfers*	.490
\$23,947		Less income and payroll taxes	.463
\$27,328		Plus non-means-tested benefits	.402
\$27,720		Plus means-tested benefits	.384
\$29,615		Plus return to equity in home	.383

\*Includes capital gains and employer supplements for health insurance.

to .402. The value of regular-price school lunches (definition 11) had no significant effect on income distribution measures. The aggregate value of this benefit was only \$1 billion in 1990.

Definition 12 shows the effect of adding means-tested cash transfers to the income definition. These include AFDC and other public assistance payments, Supplemental Security Income, and means-tested Veterans' payments. Overall, means-tested cash transfers raised aggregate income by \$31 billion in 1990, though these payments had no statistically significant effect on median household income. Means-tested cash transfers had a significant effect on the share of income received by the lowest quintile, raising it from 3.9 percent to 4.6 percent. None of the other quintiles were affected. Their effect on the Gini index was to lower it from .402 to .394.

Definitions 13 and 14 show the effect of means-tested government noncash transfers on the income distribution. The fungible value of Medicaid (definition 13) was \$15 billion in 1990. The inclusion of the fungible value of Medicaid in the definition of income had no significant effect on the Gini index, but did result in a slight increase in median household income.

The effect of means-tested government noncash benefits other than Medicaid is shown in definition 14. These benefits include food stamps, free or reduced-price school lunches, and rent subsidies. The value of these benefits was \$22 billion in 1990. The addition of

these benefits to the income definition had no statistically significant effect on median household income, though their inclusion did have an effect on the Gini index, lowering it from .392 to .384.

At this point, an assessment of the combined effect of the tax and transfer systems on the distribution of income is possible. The taxes measured in this study lowered aggregate income by \$731 billion, and lowered median household income by 16.8 percent, while the value of all government transfers raised aggregate income by \$391 billion, and raised median household income (from its lower after-tax base) by 15.8 percent. An important finding of the Census Bureau's tax and benefit research is that government transfers are much more significant than taxes in lowering income inequality. In 1990, taxes lowered the Gini index by 5.5 percent (from .490 to .463) while transfers lowered the Gini index by 17.1 percent (from .463 to .384).

Definition 15 shows the effect of including net imputed return on home equity to the definition of income. This income component raised aggregate household income by \$221 billion, and raised median household income by 6.8 percent, to \$29,615. The inclusion of net imputed return on home equity did not have an effect on the Gini index, a reflection of the fact that homeowners are spread throughout the income distribution.

The fully-adjusted income aggregate, one that takes into account the effect of taxes, transfers, and other benefits, was estimated to be \$3,374 billion in 1990,

lower than the aggregate under the official income definition (\$3,528 billion). It is important to note that the distribution of income was more equal under the fully-adjusted income measure, as reflected in the lower Gini index (.383) than under the official measure (.426).

### CHANGES IN INCOME BY DEFINITION: 1989-90

Based on the official definition of income (before taxes and the value of noncash benefits), median household income declined by 1.7 percent for all households between 1989 and 1990 in real terms. As shown in table C, there were declines in real incomes between 1989 and 1990 under each of the other 14 definitions of income shown in this report. The decline under the definition of money income generated by the private sector (definition 2) was 3.2 percent, significantly larger than the decline under the official measure of income that includes government cash transfers (1.7 percent). The decline in median household income under the fully-adjusted income measure (definition 15) was 3.4 percent, not significantly different from the decline in income generated by the private sector, though significantly larger than the decline under the official income measure.

### INCOME CHARACTERISTICS OF SELECTED POPULATION GROUPS

Different income definitions result in quite different income distributions and summary measures for all households. As shown in table D, the equalizing effect

of taxes and transfers also affects income comparisons between subgroups of the population. Under the official income definition, the median income of Black households was 59.8 percent of the White median. Subtracting cash transfers and adding capital gains and health insurance supplements (definition 4) reduced the ratio to 55.2 percent. The subtraction of Federal and State income taxes and payroll taxes (definition 8) results in an increase in the ratio to 59.7 percent,<sup>2</sup> and the addition of cash and noncash transfers (definition 14) results in a further increase in the Black-to-White income ratio to 67.3 percent.

Using a broader definition of income also has an effect on comparisons of the income of White households to those with a householder of Hispanic origin. Based on the official income definition, the median income of Hispanic-origin households (\$22,330) was 71.5 percent of that of White households (\$31,231). Based on a definition of income that has been broadened to include the effects of taxes and transfers (definition 14), the ratio was 76.7 percent.

Differences in income ratios by income definition can be observed when comparing households with a female householder, no husband present, with related children, to married-couple households with children. Under the official income definition, the median income of households with a female householder, no husband present, with children was 34.4 percent of that of married-couple households with children (\$14,211 versus \$41,364).

<sup>2</sup>Black-to-White income ratios under definitions 1 and 8 were not significantly different from one another.

Table C. Median Household Income, by Definition: 1989 and 1990

(Medians are in 1990 dollars)

Definition of income	Median income		Percent change 1989-1990
	1990	1989	
Income before taxes:			
1. Money income excluding capital gains (current measure).....	\$29,943	\$30,468	*-1.7
2. Definition 1 less government cash transfers .....	27,263	28,155	*-3.2
3. Definition 2 plus capital gains .....	27,437	28,344	*-3.2
4. Definition 3 plus health insurance supplements to wage or salary income.....	28,779	29,645	*-2.9
Income after taxes:			
5. Definition 4 less Social Security payroll taxes .....	26,963	27,858	*-3.2
6. Definition 5 less Federal income taxes (excluding the EITC).....	24,673	25,520	*-3.3
7. Definition 6 plus the Earned Income Tax Credit (EITC).....	24,713	25,553	*-3.3
8. Definition 7 less State income taxes .....	23,947	24,800	*-3.4
9. Definition 8 plus nonmeans-tested government cash transfers .....	26,379	27,094	*-2.6
10. Definition 9 plus the value of Medicare .....	27,320	27,999	*-2.4
11. Definition 10 plus the value of regular-price school lunches .....	27,328	28,011	*-2.4
12. Definition 11 plus means-tested government cash transfers .....	27,442	28,139	*-2.5
13. Definition 12 plus the value of Medicaid.....	27,628	28,281	*-2.3
14. Definition 13 plus the value of other means-tested government noncash transfers .....	27,720	28,367	*-2.3
15. Definition 14 plus net imputed return on equity in own home .....	29,615	30,652	*-3.4

\* Significant at the 90-percent confidence level.

Table D. Median Household Income, by Selected Characteristics and Definition of Income: 1990

Characteristics	Definition 1 (current measure)	Definition 4 (Definition 1 less govern- ment cash transfers plus capital gains and employee health benefits)	Definition 8 (Definition 4 less taxes)	Definition 14 (Definition 8 plus govern- ment transfers)	Definition 15 (Definition 14 plus return on home equity)
All households .....	\$29,943	\$28,779	\$23,947	\$27,720	\$29,615
<b>RACE AND HISPANIC ORIGIN OF HOUSEHOLDER</b>					
White .....	31,231	30,330	25,069	28,812	30,828
Black .....	18,676	16,757	14,966	19,391	20,391
Asian or Pacific Islander .....	38,450	39,128	31,727	34,151	36,257
Hispanic origin <sup>1</sup> .....	22,330	21,802	19,072	22,087	23,193
<b>TYPE OF HOUSEHOLD</b>					
Married-couple households with related children under 18 .....	41,364	43,223	35,654	36,851	38,591
Female householder, no husband present with related children under 18 .....	14,211	12,466	12,108	16,446	16,929
<b>AGE OF HOUSEHOLD MEMBERS</b>					
With members 65 years old and over .....	18,062	8,728	8,274	21,700	24,590
With related children under 18 .....	34,822	35,798	30,022	31,691	33,129

<sup>1</sup>Persons of Hispanic origin may be of any race.

Based on a definition of income that includes the effect of taxes and transfers (definition 14), the ratio increased to 44.6 percent.

The importance of income definitions to differences between population subgroups are particularly apparent in the comparison of households with children under 18 years of age to those with members 65 years old and over. In 1990 the median income of the latter group was 51.9 percent of the median income of the former group. Subtracting cash transfers and adding capital gains and employer-provided health insurance (definition 4) lowered the ratio to 24.4 percent. The payment of taxes (definition 8) raised the ratio slightly, to 27.6 percent. The addition of cash and noncash transfers (definition 14) more than doubled the ratio, bringing it to 68.5 percent, and adding the effect of home equity resulted in a further increase in the ratio to 74.2 percent.

### CHANGES IN HEALTH INSURANCE COVERAGE: 1989-90

This report, in estimating the effect of employer-subsidized health insurance, Medicaid, and Medicare on income and poverty estimates, provides a clear indication that health insurance coverage is important to overall economic well-being. Thus, it is important to examine year-to-year changes in health insurance coverage, just as we examine annual changes in income, to provide a comprehensive picture of changes in economic status. As shown in table E, the percentage of the

population without health insurance rose from 13.6 percent to 14.0 percent between 1989 and 1990. The number of persons without health insurance in 1990 was 34.7 million, an increase from the 1989 estimate of 33.4 million. The decline in the overall health insurance coverage rate between 1989 and 1990 appears to be largely the result of a decline in the group health insurance coverage rate of the population (from 61.6 percent in 1989 to 60.4 percent in 1990), though there was a partially offsetting increase in the government health insurance coverage rate between 1989 and 1990 (and in Medicaid coverage, in particular).

Of persons between the ages of 18 and 24, 26.1 percent lacked health insurance coverage in 1990, the highest percentage of any age group. In contrast, only 0.9 percent of persons 65 years old and over lacked health insurance coverage (96.0 percent of the elderly were covered by Medicare). A majority (68.3 percent) of the elderly were covered by private health insurance in 1990, an indication of the extent to which the elderly supplement their Medicare coverage with private health plans.

### POVERTY STATUS

Text tables F through J show how poverty estimates changed when income was defined to include or exclude certain components. The starting point for each of the tables was the current CPS income measure (money income excluding capital gains before taxes) that is

Table E. Health Insurance Coverage Status of Persons, by Age: 1989 and 1990

(Persons as of March of the following year)

Year and age	Total (thous.)	Private or government health insurance (percent covered)							Not covered
		Total	Private health insurance		Government health insurance				
			Total	Group health	Total	Medicaid	Medicare	CHAMPUS	
<b>1990</b>									
All Persons .....	248,886	86.0	73.2	60.4	24.5	9.7	13.0	4.0	14.0
Under 18 years .....	65,290	87.0	71.1	61.2	21.9	18.5	0.1	3.7	13.0
Under 15 years .....	55,366	87.4	71.0	61.5	22.7	19.6	-	3.5	12.6
18 to 24 years .....	24,901	73.9	63.9	48.2	13.1	8.9	0.6	4.4	26.1
25 to 34 years .....	42,905	80.6	72.0	65.1	10.8	7.4	1.1	3.0	19.4
35 to 44 years .....	38,665	86.7	80.3	72.8	9.2	4.9	1.5	3.5	13.3
45 to 54 years .....	25,686	87.1	80.6	72.0	10.3	4.4	2.5	4.5	12.9
55 to 64 years .....	21,345	87.4	77.7	64.1	17.2	5.5	7.1	6.8	12.6
65 years and over .....	30,093	99.1	68.3	33.2	96.0	8.6	95.7	3.8	0.9
<b>1989</b>									
All Persons .....	246,191	86.4	74.6	61.6	23.3	8.6	12.8	4.0	13.6
Under 18 years .....	64,343	86.7	73.6	63.1	19.2	15.7	0.1	3.8	13.3
Under 15 years .....	54,399	87.1	73.5	63.4	20.0	16.7	-	3.6	12.9
18 to 24 years .....	25,311	74.9	65.7	51.1	12.3	8.1	0.7	4.1	25.1
25 to 34 years .....	43,240	81.7	73.8	66.8	9.8	6.2	0.8	3.2	18.3
35 to 44 years .....	37,195	87.5	81.5	74.3	8.5	4.3	1.4	3.5	12.5
45 to 54 years .....	25,304	87.6	81.6	72.9	9.9	4.0	2.3	4.4	12.4
55 to 64 years .....	21,232	88.4	78.6	64.6	17.5	5.4	7.4	7.0	11.6
65 years and over .....	29,566	99.0	67.7	32.0	95.8	8.7	95.6	3.7	1.0

used to produce the official poverty estimates. Table F shows how the overall poverty figures changed when specific components were subtracted or added to the definition of income. In 1990, the official estimate of the number of persons in poverty (definition 1) was 33.6 million, or 13.5 percent of the population, an increase of 2.1 million and 0.7 percentage points from the corresponding 1989 estimates (31.5 million persons in poverty and 12.8 percent).

When the current income measure was modified to exclude government money transfers (definition 2) the number of persons below the poverty line rose sharply, from 33.6 million to 50.9 million, and the poverty rate rose from 13.5 percent to 20.5 percent.

Adding in capital gains and the value of employer-provided health insurance (definitions 3 and 4) had a relatively minor effect on the poverty estimates. The combined effect of the two additions was to reduce the number in poverty from 50.9 million to 49.4 million and the proportion in poverty from 20.5 percent to 19.9 percent.

Income definitions 5, 6, 7, and 8 deduct income taxes (Federal and State) and payroll taxes and add the Earned Income Tax Credit (ETIC) to income definition 4. Adjusting the income definition for taxes produced an increase of 2.3 million in the estimate of the number of persons in poverty (from 49.4 to 51.8 million) an increase of 0.9 percentage points in the poverty rate (from 19.9

percent to 20.8 percent). Definition 7 shows the effect of the EITC on poverty separately. The data show that when the EITC was added to a measure of income which excluded Federal income taxes, the number of poor decreased by 1.1 million and the poverty rate declined by 0.5 percentage points.

Definitions 9 through 14 introduce specific types of government transfers, both cash and noncash, and table F shows the extent to which these transfers reduced poverty estimates. The addition of nonmeans-tested government cash transfers (primarily Social Security) had a very strong effect. The addition of this income component reduced the estimate of the number of persons in poverty by 15.2 million persons (from 51.8 to 36.5 million), and reduced the estimated poverty rate from 20.8 to 14.7 percent (see definition 9). The addition of the fungible value of Medicare (definition 10) had a relatively minor effect on poverty estimates, reducing the number from 36.5 to 35.5 million and the rate from 14.7 to 14.3 percent. Adding the subsidy value of regular-price school lunches to the definition of income (definition 11) did not have a statistically significant effect on the number of poor or the poverty rate.

The effect on poverty estimates of adding means-tested cash transfers (primarily AFDC and SSI) was small compared to the effect of adding nonmeans-tested cash transfers. Adding in means-tested cash transfers (definition 12) reduced the estimate of the

**Table F. Number and Percent of Persons in Poverty, by Definition of Income: 1990 and 1989**

(Total number of persons was 248,644,000 in 1990 and 245,992,000 in 1989. Numbers in thousands)

Definition of income	1990		1989		1990-1989 difference	
	Number below poverty	Poverty rate	Number below poverty	Poverty rate	Number below poverty	Poverty rate
<b>Income before taxes:</b>						
1. Money income excluding capital gains (current measure) .....	33,585	13.5	31,528	12.8	*2,057	*0.7
2. Definition 1 less government cash transfers .....	50,944	20.5	49,142	20.0	*1,802	*0.5
3. Definition 2 plus capital gains .....	50,754	20.4	49,035	19.9	*1,719	*0.5
4. Definition 3 plus health insurance supplements to wage or salary income .....	49,423	19.9	47,762	19.4	*1,661	*0.5
<b>Income after taxes:</b>						
5. Definition 4 less Social Security payroll taxes .....	51,875	20.9	50,041	20.3	*1,834	*0.6
6. Definition 5 less Federal income taxes (excluding the EITC) .....	52,367	21.1	50,527	20.5	*1,840	*0.6
7. Definition 6 plus the Earned Income Tax Credit (EITC) .....	51,285	20.6	49,400	20.1	*1,885	*0.5
8. Definition 7 less State income taxes .....	51,758	20.8	49,884	20.3	*1,874	*0.5
9. Definition 8 plus nonmeans-tested government cash transfers .....	36,526	14.7	34,356	14.0	*2,170	*0.7
10. Definition 9 plus the value of Medicare .....	35,463	14.3	33,132	13.5	*2,331	*0.8
11. Definition 10 plus the value of regular-price school lunches .....	35,450	14.3	33,100	13.5	*2,350	*0.8
12. Definition 11 plus means-tested government cash transfers .....	32,884	13.2	30,756	12.5	*2,128	*0.7
13. Definition 12 plus the value of Medicaid .....	30,945	12.4	28,821	11.7	*2,124	*0.7
14. Definition 13 plus the value of other means-tested government noncash transfers .....	27,279	11.0	25,595	10.4	*1,684	*0.6
15. Definition 14 plus net imputed return on equity in own home .....	24,406	9.8	22,344	9.1	*2,062	*0.7

\*Significant at the 90-percent confidence level.

number of persons in poverty by 2.6 million (from 35.5 to 32.9 million), compared with the previously cited reduction of 15.2 million. The poverty rate associated with definition 12 was 13.2 percent, down 1.1 percentage points from the previous definition. The next definition (13) shows the effect of defining income to include the fungible value of Medicaid. The addition of this component had a relatively small effect: the estimated number in poverty fell from 32.9 to 30.9 million, and the rate fell from 13.2 percent to 12.4 percent. The addition of other means-tested noncash benefits including the income value of food stamps, school lunches, and rent subsidies (definition 14) lowered the estimate of the number of persons in poverty from 30.9 to 27.3 million and lowered the poverty rate from 12.4 to 11.0 percent.

Definition 15 adds to income the net imputed return on equity in one's home. The appropriateness of determining poverty status by using an income definition that includes this component was discussed earlier in this report. There is a serious measurement issue, but the data are presented in this report for reasons of completeness. The addition of this component reduced the estimated number of persons in poverty by 2.9 million

(from 27.3 to 24.4 million) and reduced the estimated poverty rate by 1.2 percentage points (from 11.0 to 9.8 percent).

A review of the data shows that the income component that had the largest effect on the poverty estimate was Social Security (the primary component of nonmeans-tested government cash transfers). Other types of government transfers had smaller incremental effects.

The 15 definitions of income produced similar results when year-to-year comparisons were made in poverty estimates. All definitions showed an increase in the number of poor persons and the poverty rate between 1989 and 1990. From 1989 to 1990, the official estimate of the number of persons in poverty (definition 1) increased by 2.1 million persons (from 31.5 to 33.6 million) and the poverty rate increased by 0.7 percentage points (from 12.8 to 13.5 percent). When income was modified to exclude government cash transfers (definition 2), the number of poor increased from 1989 to 1990 by 1.8 million (from 49.1 to 50.9 million) and the poverty rate increased by 0.5 percentage points (from 20.0 to 20.5 percent). Using a definition which includes only private sector income (definition 4), the number of poor increased by 1.7 million and the poverty rate

increased from 19.4 to 19.9 percent. When income was defined to exclude income and payroll taxes from private sector income (definition 8), the poverty rate showed a year-to-year increase from 20.3 to 20.8 percent. When all government nonmeans-tested cash and noncash benefits were included in income (definition 11), the poverty rate increased between 1989 and 1990 from 13.5 to 14.3 percent, and when all means-tested benefits were included (definition 14), the poverty rate increased from 10.4 to 11.0 percent. Finally, under the most comprehensive definition of income which includes the net return on home equity (definition 15), the poverty rate showed a one-year increase from 9.1 to 9.8 percent.

Tables G and H show data for persons of all races and for Whites, Blacks, Asians or Pacific Islanders, and persons of Hispanic origin. The data show that the poverty rate for Whites is lower than the rates for Blacks and persons of Hispanic origin regardless of the income definition and not significantly different from the poverty rate for Asians or Pacific Islanders. However, the data also show that the incremental effect of some income components is different for Whites than for Blacks,

Asians or Pacific Islanders, or persons of Hispanic origin. Among Whites, the incremental effect of adding nonmeans-tested government cash transfers (primarily Social Security) to the income definition was to reduce the poverty estimate by 35.3 percent (from 37.6 to 24.3 million). The effect on Blacks was to reduce the poverty estimate by 13.9 percent (from 12.4 to 10.6 million), the effect on Asians or Pacific Islanders was to reduce the estimate by 14.4 percent (from 1.2 to 1.0 million), and the effect on persons of Hispanic origin was to reduce the estimate by 11.7 percent (from 7.4 to 6.5 million).<sup>3</sup>

The incremental effect of income components on the poverty status of persons by age group is shown in table I. The data show that the effect of government transfers on the poverty status of persons 65 years and over is large compared to the effect of such transfers on the poverty status of young persons. The percent of older persons (65 years and over) in poverty was 46.8 percent before government transfers were added to the income definition (definition 8). The addition of nonmeans-tested cash transfers (primarily Social Security) reduced

<sup>3</sup>The percentage reduction for Asian or Pacific Islanders was not statistically different from that of Blacks or persons of Hispanic origin.

**Table G: Number of Persons in Poverty, by Race, Hispanic Origin, and Definition of Income: 1990**

(Numbers in thousands)

Definition of income	All races	White	Black	Asian or Pacific Islander	Hispanic origin <sup>1</sup>
<b>ALL INCOME LEVELS</b>					
All persons.....	248,644	208,611	30,806	7,014	21,405
<b>IN POVERTY</b>					
Income before taxes:					
1. Money income excluding capital gains (current measure).....	33,585	22,326	9,837	858	6,006
2. Definition 1 less government cash transfers.....	50,944	36,827	12,235	1,188	7,221
3. Definition 2 plus capital gains.....	50,754	36,659	12,223	1,179	7,148
4. Definition 3 plus health insurance supplements to wage or salary income.....	49,423	35,717	11,889	1,145	6,956
Income after taxes:					
5. Definition 4 less Social Security payroll taxes...	51,875	37,589	12,372	1,213	7,429
6. Definition 5 less Federal income taxes (excluding the EITC).....	52,367	37,962	12,470	1,223	7,550
7. Definition 6 plus the Earned Income Tax Credit (EITC).....	51,285	37,170	12,235	1,184	7,323
8. Definition 7 less State income taxes.....	51,758	37,576	12,293	1,188	7,378
9. Definition 8 plus nonmeans-tested government cash transfers.....	36,526	24,330	10,588	1,017	6,516
10. Definition 9 plus the value of Medicare.....	35,463	23,556	10,349	980	6,344
11. Definition 10 plus the value of regular-price school lunches.....	35,450	23,542	10,349	980	6,344
12. Definition 11 plus means-tested government cash transfers.....	32,884	22,050	9,504	791	5,963
13. Definition 12 plus the value of Medicaid.....	30,945	20,812	8,895	757	5,628
14. Definition 13 plus the value of other means-tested government noncash transfers.....	27,279	18,722	7,478	650	4,856
15. Definition 14 plus net imputed return on equity in own home.....	24,406	16,532	6,865	617	4,580

<sup>1</sup> Persons of Hispanic origin may be of any race.

Table H. Percent of Persons in Poverty, by Race, Hispanic Origin, and Definition of Income: 1990

Definition of income	All races	White	Black	Asian or Pacific Islander	Hispanic origin <sup>1</sup>
<b>ALL INCOME LEVELS</b>					
All persons.....	248,644	208,611	30,806	7,014	21,405
<b>IN POVERTY</b>					
Income before taxes:					
1. Money income excluding capital gains (current measure).....	13.5	10.7	31.9	12.2	28.1
2. Definition 1 less government cash transfers....	20.5	17.7	39.7	16.9	33.7
3. Definition 2 plus capital gains.....	20.4	17.6	39.7	16.8	33.4
4. Definition 3 plus health insurance supplements to wage or salary income.....	19.9	17.1	38.6	16.3	32.5
Income after taxes:					
5. Definition 4 less Social Security payroll taxes...	20.9	18.0	40.2	17.3	34.7
6. Definition 5 less Federal income taxes (excluding the EITC).....	21.1	18.2	40.5	17.4	35.3
7. Definition 6 plus the Earned Income Tax Credit (EITC).....	20.6	17.8	39.7	16.9	34.2
8. Definition 7 less State income taxes.....	20.8	18.0	39.9	16.9	34.5
9. Definition 8 plus nonmeans-tested government cash transfers.....	14.7	11.7	34.4	14.5	30.4
10. Definition 9 plus the value of Medicare.....	14.3	11.3	33.6	14.0	29.6
11. Definition 10 plus the value of regular-price school lunches.....	14.3	11.3	33.6	14.0	29.6
12. Definition 11 plus means-tested government cash transfers.....	13.2	10.6	30.8	11.3	27.9
13. Definition 12 plus the value of Medicaid.....	12.4	10.0	28.9	10.8	26.3
14. Definition 13 plus the value of other means-tested government noncash transfers.....	11.0	9.0	24.3	9.3	22.7
15. Definition 14 plus net imputed return on equity in own home.....	9.8	7.9	22.3	8.8	21.4

<sup>1</sup>Persons of Hispanic origin may be of any race.

the rate to 13.7 percent (definition 9) and the addition of other government transfers brought the rate to 9.5 percent (definition 14). The total effect of adding government transfers was to reduce the poverty rate of older persons by 79.7 percent. Among those under 18 years of age, the before-transfer poverty rate was 23.4 percent (definition 8) and the addition of all government transfers brought the rate to 15.8 percent (definition 14). The effect of government transfers was to reduce the poverty rate of young persons by 32.5 percent.

Counting the net imputed return on equity in one's own home has a larger effect on poverty rates for older persons than for other age groups. Table I shows that counting this component would reduce the poverty rate of persons 65 years and over by 34.7 percent (from 9.5 to 6.2 percent), compared with 21.1 percent (from 7.6 to 6.0 percent) for persons 45 to 64 years, and 5.8 percent (from 8.6 to 8.1 percent) for persons 25 to 44 years.<sup>4</sup>

The probability of being in poverty is strongly associated with the type of family to which a person belongs. Table J shows poverty rates for persons in families with

children by whether the family is a married-couple family or a family with a female householder, no husband present. The estimates are shown for Whites, Blacks, Asians or Pacific Islanders, and persons of Hispanic origin.

The official poverty figures show that persons in married-couple families had much lower poverty rates than persons in families with a female householder, no husband present. Among Whites, the rate was 7.9 percent for those in a married-couple family with children and 40.3 percent for those in a female householder family with children and no husband present. The comparable figures were 16.0 and 57.9 percent for Blacks, 11.8 and 27.4 percent for Asians or Pacific Islanders, and 22.6 and 60.4 percent for persons of Hispanic origin.<sup>5</sup>

The data in table J also show the incremental effect on poverty rates of adding various components to and subtracting taxes from the definition of income. The

<sup>4</sup>The difference in the poverty rates based on definition 15 for persons 65 years and over (6.2 percent) was not statistically different from the poverty rate for persons 45 to 64 years (6.0 percent).

<sup>5</sup>The poverty rate for Asians or Pacific Islanders in families with a female householder, no spouse present, with children (27.4 percent) was not statistically different from the poverty rate for Hispanic-origin married-couple families (22.6 percent). Similarly, the poverty rate for persons in families with a female householder, no spouse present, with children was not statistically different for Blacks (57.9 percent) as compared with persons of Hispanic origin (60.4 percent).

Table I. Percent of Persons in Poverty, by Age and Definition of Income: 1990

Definition of income	Under 18 years		18 to 24 years	25 to 44 years	45 to 64 years	65 years and over
	Total	Related children				
<b>ALL INCOME LEVELS</b>						
All persons (thousands) .....	65,049	63,908	24,901	81,570	47,031	30,093
<b>IN POVERTY</b>						
Income before taxes:						
1. Money income excluding capital gains (current measure) .....	20.6	19.9	15.9	10.4	8.6	12.2
2. Definition 1 less government cash transfers .....	23.5	22.7	19.0	12.6	14.2	46.4
3. Definition 2 plus capital gains .....	23.4	22.6	18.9	12.6	14.2	46.3
4. Definition 3 plus health insurance supplements to wage or salary income .....	22.5	21.7	18.4	12.1	13.8	46.1
Income after taxes:						
5. Definition 4 less Social Security payroll taxes .....	23.9	23.1	19.7	13.0	14.5	46.5
6. Definition 5 less Federal income taxes (excluding the EITC) .....	24.0	23.3	20.1	13.2	14.7	46.6
7. Definition 6 plus the Earned Income Tax Credit (EITC) .....	23.2	22.5	19.6	12.8	14.5	46.6
8. Definition 7 less State income taxes .....	23.4	22.7	19.8	13.0	14.7	46.8
9. Definition 8 plus nonmeans-tested government cash transfers .....	21.8	21.0	17.5	11.3	9.9	13.7
10. Definition 9 plus the value of Medicare .....	21.5	20.8	17.3	11.1	9.5	12.1
11. Definition 10 plus the value of regular-price school lunches .....	21.5	20.8	17.3	11.1	9.5	12.1
12. Definition 11 plus means-tested government cash transfers .....	20.2	19.4	16.3	10.3	8.6	10.7
13. Definition 12 plus the value of Medicaid .....	18.7	18.0	15.5	9.7	8.2	10.4
14. Definition 13 plus the value of other means-tested government noncash transfers .....	15.8	15.1	14.3	8.6	7.6	9.5
15. Definition 14 plus net imputed return on equity in own home .....	14.9	14.2	13.6	8.1	6.0	6.2

incremental effect of subtracting taxes from income is shown by comparing the poverty rates associated with definition 4 with the rates associated with definition 8. Among persons in married-couple families with children, for example, the effect of subtracting taxes from income definition 4 (definition 4 includes money income less government transfers plus capital gains and employer health insurance contributions) was to increase the poverty rate from 8.9 to 9.9 percent among Whites and from 24.4 to 26.7 percent among persons of Hispanic origin. Subtracting taxes from income did not have a statistically significant effect on the poverty rate of Blacks in these families. Among persons in families with a female householder, no husband present, subtracting taxes did not have a statistically significant effect on the poverty rates for Whites, Blacks, or persons of Hispanic origin.

The poverty rates associated with income definitions 9 through 14 show the extent to which government transfers lower the poverty rate among the universe of persons who live in families with children. In total, government transfers produced sizable reductions in

the poverty rates, but some groups were characterized by high rates of poverty even after all government transfers were included. A comparison of the poverty rates associated with definitions 8 and 14 (pre- and post-transfers) show that transfers reduced the poverty rate of Whites in married-couple families with children from 9.9 percent to 6.3 percent, a reduction of 36.4 percent. Among Blacks and persons of Hispanic origin in married-couple families with children, government transfers reduced the poverty rate by 44.1 percent (from 18.6 percent to 10.4 percent) and 31.5 percent (from 26.7 percent to 18.3 percent), respectively.<sup>6</sup> Persons in families with a female householder, no husband present had much higher pre-transfer and post-transfer poverty rates. The effect of government transfers was to reduce the poverty rate of Whites in this family category from 45.6 to 30.3 percent. Among Blacks and persons of

<sup>6</sup>The reductions of 36.4 percent for Whites, 44.1 percent for Blacks, and 31.5 percent for persons of Hispanic origin in the previous sentences were not statistically different.

**Table J. Percent of Persons in Poverty in Families With Related Children Under 18 Years, by Type of Family, Race, Hispanic Origin, and Definition of Income: 1990**

Definition of income	Married-couple family				Family with female householder, no husband present			
	White	Black	Asian or Pacific Islander	Hispanic origin <sup>1</sup>	White	Black	Asian or Pacific Islander	Hispanic origin <sup>1</sup>
<b>ALL INCOME LEVELS</b>								
All persons (thousands) .....	91,962	9,271	4,013	11,081	14,270	9,745	469	3,355
<b>IN POVERTY</b>								
Income before taxes:								
1. Money income excluding capital gains (current measure) .....	7.9	16.0	11.8	22.6	40.3	57.9	27.4	60.4
2. Definition 1 less government cash transfers .....	9.7	18.9	15.3	26.1	46.3	65.0	36.8	67.5
3. Definition 2 plus capital gains .....	9.6	18.9	15.2	25.6	46.2	65.0	36.8	67.4
4. Definition 3 plus health insurance supplements to wage or salary income .....	8.9	17.3	14.3	24.4	45.3	63.6	36.8	66.5
Income after taxes:								
5. Definition 4 less Social Security payroll taxes .....	10.1	19.1	15.5	27.3	46.7	65.2	38.8	68.0
6. Definition 5 less Federal income taxes (excluding the EITC) .....	10.2	19.3	15.6	27.9	46.8	65.7	38.8	68.6
7. Definition 6 plus the Earned Income Tax Credit (EITC) .....	9.6	18.4	14.9	26.4	45.4	64.4	37.3	67.4
8. Definition 7 less State income taxes .....	9.9	18.6	14.9	26.7	45.6	64.7	37.3	67.7
9. Definition 8 plus nonmeans-tested government cash transfers .....	8.6	16.4	13.6	24.1	42.2	61.8	35.1	64.7
10. Definition 9 plus the value of Medicare .....	8.4	16.1	13.4	23.4	42.0	61.3	33.3	64.0
11. Definition 10 plus the value of regular-price school lunches .....	8.4	16.1	13.4	23.4	41.9	61.3	33.3	64.0
12. Definition 11 plus means-tested government cash transfers .....	7.8	14.8	10.5	22.4	39.2	56.6	24.2	59.8
13. Definition 12 plus the value of Medicaid .....	7.2	12.9	10.3	21.3	36.2	53.4	22.8	54.6
14. Definition 13 plus the value of other means-tested government noncash transfers .....	6.3	10.4	8.5	18.3	30.3	44.0	18.4	44.0
15. Definition 14 plus net imputed return on equity in own home .....	5.8	8.8	7.9	17.0	28.7	42.5	18.4	43.0

<sup>1</sup> Persons of Hispanic origin may be of any race.

Hispanic origin in this family category, government transfers reduced the poverty rate from 64.7 percent to 44.0 percent and from 67.7 percent to 44.0 percent, respectively.<sup>7</sup>

Poverty estimates based on poverty thresholds adjusted over time for inflation by the CPI-U-X1 series are shown in table K. Since the poverty thresholds based on the CPI-U-X1 are approximately 8 percent lower than the

official thresholds based on the CPI-U, the poverty estimates shown are lower than estimates based on the CPI-U. The section on measurement issues in this report noted that which price index is most appropriate to use is only one of many issues surrounding the current poverty definitions. The resolution of other issues could have a considerably larger impact on estimates of the number of poor and poverty rate than the issue of which price index should be used. Nonetheless, poverty estimates based on the CPI-U-X1 are presented in this report for reasons of completeness.

On average, the poverty rates based on the CPI-U-X1 are approximately 1.3 percentage points and 3.3 million persons lower than estimates based on the official thresholds. Figure 2 presents a time series of the

<sup>7</sup>The poverty rate for Blacks in families with a female householder, no spouse present, with children based on definition 14 (44.0 percent) was not statistically different from the comparable rate for persons of Hispanic origin (44.0 percent). The poverty rate for Blacks in married-couple families with children under definition 8 (18.6 percent) was not statistically different from the poverty rate for persons of Hispanic origin in similar families under definition 14 (18.3 percent).

**Table K. Number and Percent of Persons in Poverty, by Definition of Income: 1990 and 1989 (Poverty Thresholds Based on CPI-U-X1)**

(Total number of persons was 248,644,000 in 1990 and 245,992,000 in 1989. Numbers in thousands)

Definition of income	1990		1989		1990-1989 difference	
	Number below poverty	Poverty rate	Number below poverty	Poverty rate	Number below poverty	Poverty rate
<b>IN POVERTY.</b>						
Income before taxes:						
1. Money income excluding capital gains (current measure).....	30,097	12.1	27,968	11.4	*2,129	*0.7
2. Definition 1 less government cash transfers.....	47,979	19.3	46,213	18.8	*1,766	*0.5
3. Definition 2 plus capital gains.....	47,816	19.2	46,053	18.7	*1,763	*0.5
4. Definition 3 plus health insurance supplements to wage or salary income.....	46,781	18.8	44,897	18.3	*1,884	*0.5
Income after taxes:						
5. Definition 4 less Social Security payroll taxes.....	48,590	19.5	47,069	19.1	*1,521	0.4
6. Definition 5 less Federal income taxes (excluding the EITC).....	49,020	19.7	47,358	19.3	*1,662	0.4
7. Definition 6 plus the Earned Income Tax Credit (EITC).....	47,900	19.3	46,062	18.7	*1,838	*0.6
8. Definition 7 less State income taxes.....	48,328	19.4	46,369	18.8	*1,959	*0.6
9. Definition 8 plus nonmeans-tested government cash transfers.....	32,943	13.2	30,916	12.6	*2,027	*0.6
10. Definition 9 plus the value of Medicare.....	32,161	12.9	29,974	12.2	*2,187	*0.7
11. Definition 10 plus the value of regular-price school lunches.....	32,144	12.9	29,900	12.2	*2,244	*0.7
12. Definition 11 plus means-tested government cash transfers.....	29,340	11.8	27,353	11.1	*1,987	*0.7
13. Definition 12 plus the value of Medicaid.....	27,548	11.1	25,525	10.4	*2,023	*0.7
14. Definition 13 plus the value of other means-tested government noncash transfers.....	23,618	9.5	21,959	8.9	*1,659	*0.6
15. Definition 14 plus net imputed return on equity in own home.....	21,118	8.5	19,037	7.7	*2,081	*0.8

\*Significant at the 90-percent confidence level.

poverty rate based on the CPI-U and the CPI-U-X1. Using the official definition of income (definition 1), the 1990 poverty rate based on the CPI-U-X1 was 12.1 percent compared to 13.5 percent based on the CPI-U. Using definition 14 (which includes the effect of taxes, cash and noncash benefits, capital gains, employee health benefits) the poverty rate under the CPI-U-X1 was 9.5 percent compared to 11.0 percent based on the CPI-U. Adding net equity in own home to the income definition (definition 15) results in a poverty rate based on the CPI-U-X1 of 8.5 percent compared with 9.8 percent based on the CPI-U.

The poverty estimates based on the CPI-U-X1 and the CPI-U show the same general patterns as the income definition changes. Nonmeans-tested government cash transfers (primarily Social Security) had the largest effect on the CPI-U-X1 based poverty estimates. The addition of this income component reduced the estimate of the number of persons in poverty by 15.4 million (from 48.3 to 32.9 million) and reduced the estimated poverty rate by 6.2 percentage points (from

19.4 to 13.2 percent). Other types of government transfers had smaller incremental effects. The addition of means-tested cash transfers reduced the estimate of the number of persons in poverty by 2.8 million and the poverty rate by 1.1 percentage points and means-tested noncash transfers reduced the number of poor by 5.7 million and the poverty rate by 2.3 percentage points.

As with the poverty estimates based on the official poverty thresholds, definitions of income numbers 1, 8, 14 and 15 all showed a statistically significant increase between 1989 and 1990 in the number of persons below poverty and the poverty rate when poverty thresholds were based on the CPI-U-X1. Using money income excluding capital gains (definition 1), the CPI-U-X1 poverty estimates increased by 2.1 million persons (from 28.0 to 30.1 million) and 0.7 percentage points (from 11.4 to 12.1 percent) between 1989 and 1990. When after-tax private sector income is used to estimate poverty (definition 8), the poverty estimates increased by 2.0 million persons (from 46.4 to 48.3 million) and 0.6 percentage points (from 18.8 to 19.4 percent). When

income was defined to include all cash and noncash transfers (definition 14), the CPI-U-X1 poverty estimates increased by 1.7 million to 23.6 million poor and the poverty rate increased by 0.6 percentage points to 9.5 percent. Under the most comprehensive definition of income which includes the net return on equity in own home (definition 15), the poverty estimates increased between 1989 and 1990 by 2.1 million persons to 21.1 million and the poverty rate increased by 0.8 percentage points to 8.5 percent.<sup>8</sup>

receiving comments about this report because of its experimental nature. If you have suggestions or comments, please write to:

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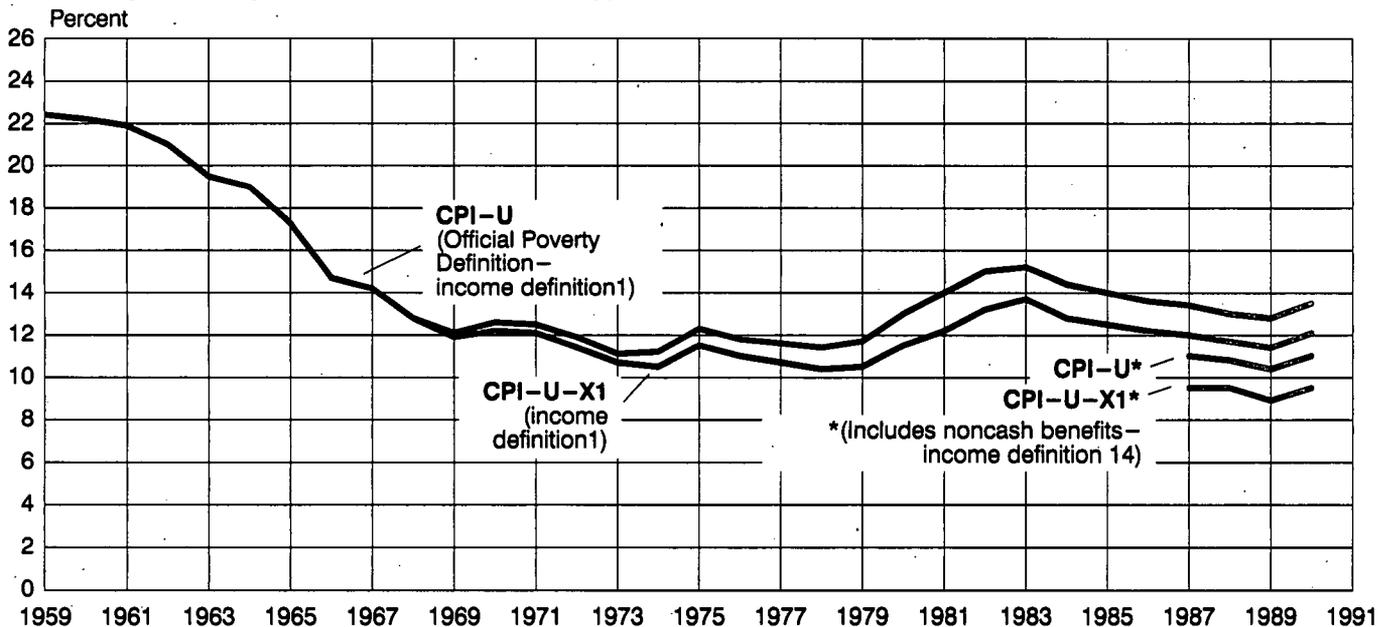
## USER COMMENTS

The Census Bureau welcomes the comments and advice of data users. We are particularly interested in

<sup>8</sup>Between income definitions mentioned in this paragraph there was no statistically significant difference in the size of the 1989-90 changes indicated.

Figure 2.

### Poverty Rates, by Definition of Income and Type of Deflator: 1959-90



Note: Income definition 1 is the official definition of income in Census Bureau reports. Income definition 14 includes the effect of taxes, capital gains, employee health benefits, and cash and noncash benefits..

Table 1. Income Distribution Measures, by Definition of Income: 1990

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
1	2	3	4	5	6	7	
<b>ALL HOUSEHOLDS</b>							
Total .....	94 312	94 312	94 312	94 312	94 312	94 312	94 312
<b>Reclency Status</b>							
With income as defined .....	93 998	88 511	88 514	88 514	88 514	88 517	88 517
With addition or deduction .....	(X)	41 050	13 531	51 319	71 002	71 311	9 442
Mean addition or deduction .....	(X)	6 810	8 120	2 630	2 889	5 912	567
Standard error .....	(X)	36	328	9	11	51	5
Mean total income .....	(X)	20 932	70 511	52 641	42 353	39 078	17 012
Standard error .....	(X)	191	893	274	226	174	180
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	5.2	16.5	16.4	16.3	16.7	16.7	16.5
\$5,000 to \$9,999 .....	9.7	7.0	7.1	6.8	7.4	7.9	7.7
\$10,000 to \$14,999 .....	9.5	7.8	7.7	7.3	7.8	8.6	8.7
\$15,000 to \$19,999 .....	8.8	7.5	7.5	7.1	7.6	8.7	8.9
\$20,000 to \$24,999 .....	8.9	7.7	7.7	7.3	7.7	8.6	8.7
\$25,000 to \$29,999 .....	8.0	7.1	7.0	6.8	7.2	8.3	8.3
\$30,000 to \$34,999 .....	7.8	7.1	7.1	6.7	6.8	7.1	7.1
\$35,000 to \$39,999 .....	6.8	6.1	6.0	6.1	6.0	6.3	6.3
\$40,000 to \$44,999 .....	5.7	5.2	5.2	5.1	5.2	5.7	5.7
\$45,000 to \$49,999 .....	5.0	4.6	4.5	4.8	4.6	4.6	4.6
\$50,000 to \$59,999 .....	7.8	7.3	7.4	7.7	7.2	6.4	6.5
\$60,000 to \$74,999 .....	7.2	6.8	6.8	7.3	6.6	5.2	5.2
\$75,000 to \$99,999 .....	5.4	5.1	5.2	5.8	4.9	3.3	3.3
\$100,000 and over .....	4.3	4.2	4.5	4.9	4.3	2.5	2.5
<b>Summary Measures</b>							
Median .....	29 943	27 263	27 437	28 779	26 963	24 673	24 713
Standard error .....	153	152	162	180	164	142	141
Mean .....	37 403	34 439	35 604	37 035	35 010	30 540	30 597
Standard error .....	158	183	189	194	188	149	149
Gini ratio .....	.426	.480	.491	.490	.492	.471	.469
Standard error .....	.0037	.0036	.0038	.0038	.0038	.0037	.0037
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 535	7 452	7 482	7 625	7 223	7 126	7 299
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	(X)	16 350	475	431	5 100	1 157	1 448
Mean amount .....	(X)	7 364	49	1 086	305	208	486
Standard error .....	(X)	50	124	45	5	12	9
<b>Second quintile:</b>							
Upper limit .....	23 682	20 710	20 805	21 635	20 324	18 894	18 981
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	(X)	9 865	1 392	6 323	14 229	13 891	5 281
Mean amount .....	(X)	7 365	545	1 438	1 091	986	641
Standard error .....	(X)	77	87	13	7	8	6
<b>Third quintile:</b>							
Upper limit .....	36 349	34 432	34 660	36 275	34 028	30 752	30 775
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	(X)	6 233	2 019	12 651	16 532	18 548	1 781
Mean amount .....	(X)	6 227	1 313	1 974	2 051	2 359	422
Standard error .....	(X)	102	92	11	9	12	12
<b>Fourth quintile:</b>							
Upper limit .....	55 403	53 944	54 624	57 149	53 563	47 143	47 159
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	(X)	4 753	3 073	15 633	17 301	18 895	659
Mean amount .....	(X)	5 340	2 619	2 635	3 116	4 593	553
Standard error .....	(X)	108	106	13	13	19	21
<b>Fifth quintile:</b>							
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of deduction .....	(X)	3 848	6 572	16 283	17 840	18 820	273
Mean amount .....	(X)	5 791	14 872	3 637	4 822	14 725	528
Standard error .....	(X)	137	651	18	22	155	34

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>ALL HOUSEHOLDS</b>								
Total .....	94 312	94 312	94 312	94 312	94 312	94 312	94 312	94 312
<b>Reciprocity Status</b>								
With income as defined .....	88 528	92 179	92 293	92 350	94 007	94 007	94 121	94 193
With addition or deduction .....	63 660	36 543	21 336	13 225	8 149	6 923	12 463	60 384
Mean addition or deduction .....	1 942	6 804	3 439	83	3 794	2 156	1 795	3 656
Standard error .....	19	39	17	1	52	32	22	31
Mean total income .....	35 432	26 344	28 755	43 286	15 073	23 233	15 391	42 708
Standard error .....	168	176	227	386	264	326	128	192
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	16.6	7.5	7.3	7.3	5.1	5.0	3.5	2.8
\$5,000 TO \$9,999 .....	7.9	9.0	7.6	7.6	8.7	8.4	8.4	7.6
\$10,000 to \$14,999 .....	8.9	10.0	9.4	9.4	9.8	9.7	10.4	9.5
\$15,000 to \$19,999 .....	9.4	10.5	10.6	10.5	10.7	10.7	11.1	10.3
\$20,000 to \$24,999 .....	9.1	10.2	10.4	10.4	10.6	10.7	10.9	10.6
\$25,000 to \$29,999 .....	8.5	9.4	9.9	9.9	10.0	10.1	10.3	9.9
\$30,000 to \$34,999 .....	7.4	8.3	8.5	8.5	8.6	8.7	8.7	8.8
\$35,000 to \$39,999 .....	6.4	7.1	7.5	7.5	7.6	7.6	7.7	7.8
\$40,000 to \$44,999 .....	5.7	6.2	6.4	6.4	6.4	6.5	6.5	6.7
\$45,000 to \$49,999 .....	4.5	4.8	5.0	5.0	5.1	5.1	5.1	5.4
\$50,000 to \$59,999 .....	6.1	6.5	6.7	6.7	6.8	6.8	6.8	7.5
\$60,000 to \$74,999 .....	4.7	5.1	5.2	5.2	5.3	5.3	5.3	6.3
\$75,000 to \$99,999 .....	3.0	3.1	3.2	3.2	3.2	3.2	3.2	4.1
\$100,000 and over .....	2.0	2.1	2.1	2.1	2.1	2.2	2.2	2.7
<b>Summary Measures</b>								
Median .....	23 947	26 379	27 320	27 328	27 442	27 628	27 720	29 615
Standard error .....	131	120	114	114	115	120	118	122
Mean .....	29 286	31 922	32 700	32 712	33 040	33 198	33 435	35 776
Standard error .....	139	136	136	136	135	135	134	141
Gini ratio .....	.463	.412	.402	.402	.394	.392	.384	.383
Standard error .....	.0037	.0037	.0037	.0037	.0037	.0037	.0037	.0037
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	7 219	11 708	12 854	12 859	13 233	13 482	13 956	15 011
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	3 374	9 904	4 391	566	5 153	2 446	6 614	6 643
Mean amount .....	76	5 325	1 618	73	3 511	1 061	2 001	1 415
Standard error .....	2	38	20	2	50	25	29	70
<b>Second quintile:</b>								
Upper limit .....	18 532	21 393	22 474	22 482	22 656	22 885	23 044	24 581
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	13 535	8 807	5 848	1 459	1 392	1 871	3 603	9 708
Mean amount .....	348	7 354	3 325	75	4 173	2 296	1 733	2 273
Standard error .....	3	68	21	1	143	44	44	41
<b>Third quintile:</b>								
Upper limit .....	29 783	31 854	32 729	32 743	32 846	32 990	33 046	35 274
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	15 225	7 157	4 693	2 671	739	1 169	1 641	12 478
Mean amount .....	951	7 329	4 122	85	4 385	3 001	1 266	2 707
Standard error .....	7	94	34	1	244	83	50	40
<b>Fourth quintile:</b>								
Upper limit .....	45 137	46 552	47 154	47 173	47 258	47 354	47 368	50 745
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	15 675	5 816	3 501	4 164	469	831	479	14 633
Mean amount .....	1 817	7 283	4 286	86	4 321	3 145	1 375	3 264
Standard error .....	13	118	41	1	276	121	101	44
<b>Fifth quintile:</b>								
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of deduction .....	15 853	4 859	2 915	4 164	395	605	128	18 821
Mean amount .....	4 775	7 475	4 285	85	4 413	3 160	1 250	6 367
Standard error .....	62	152	44	1	348	161	188	83

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Eamed Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>HOUSEHOLDS WITH A WHITE HOUSEHOLDER</b>							
Total .....	80 968	80 968	80 968	80 968	80 968	80 968	80 968
<b>Reciency Status</b>							
With income as defined .....	80 771	77 079	77 082	77 082	77 082	77 084	77 084
With addition or deduction .....	(X)	34 712	12 183	44 833	61 357	62 859	7 101
Mean addition or deduction .....	(X)	7 021	8 324	2 638	2 777	6 101	562
Standard error .....	(X)	40	351	10	11	55	6
Mean total income .....	(X)	22 021	71 719	53 805	43 820	39 711	17 349
Standard error .....	(X)	213	956	289	249	188	207
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	4.0	14.8	14.7	14.7	15.0	15.0	14.8
\$5,000 to \$9,999 .....	8.8	6.9	6.9	6.7	7.2	7.7	7.6
\$10,000 to \$14,999 .....	9.2	7.6	7.5	7.1	7.6	8.5	8.5
\$15,000 to \$19,999 .....	8.7	7.4	7.3	7.0	7.6	8.7	8.8
\$20,000 to \$24,999 .....	9.0	7.8	7.7	7.3	7.7	8.7	8.7
\$25,000 to \$29,999 .....	8.1	7.2	7.1	6.8	7.3	8.5	8.5
\$30,000 to \$34,999 .....	8.0	7.3	7.2	6.8	6.9	7.3	7.3
\$35,000 to \$39,999 .....	6.9	6.2	6.2	6.3	6.2	6.5	6.5
\$40,000 to \$44,999 .....	5.9	5.4	5.4	5.3	5.4	6.0	6.0
\$45,000 to \$49,999 .....	5.2	4.7	4.6	4.9	4.8	4.8	4.8
\$50,000 to \$59,999 .....	8.2	7.7	7.8	8.0	7.5	6.9	6.9
\$60,000 to \$74,999 .....	7.6	7.2	7.1	7.7	6.9	5.5	5.5
\$75,000 to \$99,999 .....	5.7	5.4	5.5	6.1	5.2	3.4	3.4
\$100,000 and over .....	4.7	4.5	4.9	5.3	4.6	2.7	2.7
<b>Summary Measures</b>							
Median .....	31 231	28 830	29 026	30 330	28 377	25 858	25 887
Standard error .....	143	193	190	178	169	143	142
Mean .....	38 912	35 902	37 152	38 618	36 512	31 775	31 824
Standard error .....	174	179	210	214	208	165	164
Gini ratio .....	.417	.470	.482	.480	.483	.461	.460
Standard error .....	.0040	.0039	.0041	.0041	.0041	.0040	.0040
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 535	7 452	7 482	7 625	7 223	7 126	7 299
Percent of households .....	17.8	18.3	18.3	18.3	18.3	18.3	18.3
With type of addition or deduction .....	(X)	12 947	420	335	3 778	984	1 009
Mean amount .....	(X)	7 683	-13	1 039	318	208	498
Standard error .....	(X)	57	131	47	6	14	11
<b>Second quintile:</b>							
Upper limit .....	23 682	20 710	20 805	21 635	20 324	18 894	18 981
Percent of households .....	19.8	19.8	19.8	19.8	19.8	19.5	19.5
With type of addition or deduction .....	(X)	8 560	1 226	5 075	11 620	11 829	3 982
Mean amount .....	(X)	7 644	588	1 449	1 103	990	630
Standard error .....	(X)	83	93	15	8	8	7
<b>Third quintile:</b>							
Upper limit .....	36 349	34 432	34 660	36 275	34 028	30 752	30 775
Percent of households .....	20.5	20.1	20.1	20.2	20.2	20.2	20.2
With type of addition or deduction .....	(X)	5 516	1 766	10 899	14 382	16 168	1 383
Mean amount .....	(X)	6 373	1 336	1 951	2 059	2 374	417
Standard error .....	(X)	109	99	12	10	13	13
<b>Fourth quintile:</b>							
Upper limit .....	55 403	53 944	54 624	57 149	53 563	47 143	47 159
Percent of households .....	20.8	20.6	20.6	20.6	20.6	20.7	20.7
With type of addition or deduction .....	(X)	4 244	2 731	13 816	15 353	16 759	520
Mean amount .....	(X)	5 451	2 618	2 618	3 143	4 628	561
Standard error .....	(X)	116	114	13	14	20	24
<b>Fifth quintile:</b>							
Percent of households .....	21.1	21.2	21.2	21.2	21.2	21.2	21.2
With type of deduction .....	(X)	3 445	6 020	14 810	16 224	17 119	207
Mean amount .....	(X)	5 958	15 120	3 605	4 839	14 933	532
Standard error .....	(X)	148	683	18	23	165	40

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH A WHITE HOUSEHOLDER</b>								
Total .....	80 968	80 968	80 968	80 968	80 968	80 968	80 968	80 968
<b>Reciprocity Status</b>								
With income as defined .....	77 092	79 787	79 864	79 896	80 774	80 774	80 827	80 887
With addition or deduction .....	55 820	31 955	19 147	11 281	5 287	4 763	8 305	54 517
Mean addition or deduction .....	1 991	7 009	3 501	84	3 730	2 164	1 555	3 641
Standard error .....	20	42	18	1	66	39	23	32
Mean total income .....	36 066	27 052	29 313	43 944	16 451	24 089	15 740	43 209
Standard error .....	183	192	242	423	350	408	156	204
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	14.9	5.7	5.5	5.5	4.0	3.9	3.0	2.4
\$5,000 TO \$9,999 .....	7.8	8.6	7.0	7.0	7.7	7.5	7.4	6.6
\$10,000 to \$14,999 .....	8.7	9.8	9.1	9.1	9.4	9.3	9.8	8.8
\$15,000 to \$19,999 .....	9.3	10.5	10.6	10.6	10.7	10.6	10.9	10.2
\$20,000 to \$24,999 .....	9.2	10.4	10.5	10.5	10.7	10.8	10.9	10.5
\$25,000 to \$29,999 .....	8.7	9.7	10.2	10.2	10.3	10.3	10.4	10.0
\$30,000 to \$34,999 .....	7.6	8.5	8.8	8.8	8.8	8.9	8.9	9.0
\$35,000 to \$39,999 .....	6.7	7.4	7.9	7.9	7.9	7.9	8.0	8.1
\$40,000 to \$44,999 .....	5.9	6.4	6.7	6.7	6.7	6.8	6.8	6.9
\$45,000 to \$49,999 .....	4.7	5.1	5.3	5.3	5.4	5.4	5.4	5.7
\$50,000 to \$59,999 .....	6.4	6.9	7.1	7.1	7.2	7.2	7.2	7.9
\$60,000 to \$74,999 .....	4.9	5.3	5.5	5.5	5.5	5.6	5.6	6.7
\$75,000 to \$99,999 .....	3.1	3.3	3.4	3.4	3.4	3.4	3.4	4.4
\$100,000 and over .....	2.2	2.3	2.3	2.3	2.3	2.3	2.3	2.9
<b>Summary Measures</b>								
Median .....	25 069	27 532	28 509	28 521	28 616	28 750	28 812	30 828
Standard error .....	139	131	127	128	127	126	125	134
Mean .....	30 452	33 218	34 046	34 057	34 301	34 428	34 588	37 039
Standard error .....	154	150	149	149	149	149	148	155
Gini ratio .....	.453	.401	.390	.390	.384	.382	.378	.375
Standard error .....	.0040	.0040	.0040	.0040	.0040	.0040	.0040	.0040
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	7 219	11 708	12 854	12 859	13 233	13 482	13 956	15 011
Percent of households .....	18.3	17.5	17.4	17.4	17.6	17.7	18.0	17.8
With type of addition or deduction .....	2 896	8 055	3 617	417	3 128	1 575	4 240	5 584
Mean amount .....	77	5 474	1 651	73	3 464	1 054	1 747	1 353
Standard error .....	2	42	22	2	67	30	32	81
<b>Second quintile:</b>								
Upper limit .....	18 532	21 393	22 474	22 482	22 656	22 885	23 044	24 581
Percent of households .....	19.5	19.9	20.0	20.0	19.9	20.0	19.8	19.8
With type of addition or deduction .....	11 407	7 787	5 303	1 195	957	1 309	2 472	8 702
Mean amount .....	353	7 574	3 326	75	3 917	2 252	1 488	2 256
Standard error .....	4	72	22	2	164	53	46	43
<b>Third quintile:</b>								
Upper limit .....	29 763	31 854	32 729	32 743	32 846	32 990	33 046	35 274
Percent of households .....	20.3	20.5	20.5	20.4	20.4	20.2	20.1	20.3
With type of addition or deduction .....	13 239	6 458	4 305	2 419	540	815	1 195	11 305
Mean amount .....	954	7 495	4 142	85	4 231	2 898	1 125	2 679
Standard error .....	8	100	35	1	273	93	52	42
<b>Fourth quintile:</b>								
Upper limit .....	45 137	46 552	47 154	47 173	47 258	47 354	47 368	50 745
Percent of households .....	20.6	20.8	21.0	21.0	21.0	21.0	21.0	20.9
With type of addition or deduction .....	13 905	5 278	3 243	3 612	359	624	321	13 402
Mean amount .....	1 825	7 376	4 323	85	4 197	3 040	1 270	3 260
Standard error .....	14	123	43	1	313	134	111	46
<b>Fifth quintile:</b>								
Percent of households .....	21.2	21.2	21.2	21.2	21.2	21.2	21.2	21.2
With type of deduction .....	14 374	4 377	2 680	3 639	303	439	77	15 523
Mean amount .....	4 794	7 674	4 319	85	4 445	3 272	1 012	6 268
Standard error .....	66	181	46	1	422	201	157	86

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes							
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit					
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2	3	4	5
<b>HOUSEHOLDS WITH A BLACK HOUSEHOLDER</b>												
Total .....	10 671	10 671	10 671	10 671	10 671	10 671	10 671					
<b>Reciprocity Status</b>												
With income as defined .....	10 571	8 927	8 927	8 927	8 927	8 927	8 928					8 928
With addition or deduction .....	(X)	5 410	949	4 907	7 485	6 402	1 999					1 999
Mean addition or deduction .....	(X)	5 495	3 625	2 411	1 871	3 759	578					578
Standard error .....	(X)	88	554	30	26	93	11					11
Mean total income .....	(X)	12 954	49 107	39 713	28 707	30 981	15 412					15 412
Standard error .....	(X)	391	2 052	573	454	394	375					375
<b>Income Levels</b>												
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0					
Under \$5,000 .....	14.1	29.6	29.6	29.4	30.1	30.2	28.8					28.8
\$5,000 to \$9,999 .....	16.7	8.8	8.8	8.4	9.1	9.8	9.3					9.3
\$10,000 to \$14,999 .....	11.8	9.5	9.5	8.9	9.4	10.2	10.6					10.6
\$15,000 to \$19,999 .....	9.8	8.7	8.7	8.1	8.5	9.2	8.4					8.4
\$20,000 to \$24,999 .....	9.3	7.7	7.6	7.3	7.6	8.1	7.2					7.2
\$25,000 to \$29,999 .....	6.9	6.5	6.5	6.5	6.3	7.3	6.0					6.0
\$30,000 to \$34,999 .....	6.5	6.1	6.0	6.0	6.0	6.0	4.5					4.5
\$35,000 to \$39,999 .....	5.7	4.9	4.6	4.9	4.6	4.0	4.0					4.0
\$40,000 to \$44,999 .....	3.9	3.7	3.9	4.0	3.9	2.9	2.9					2.9
\$45,000 to \$49,999 .....	3.5	3.3	3.4	3.5	3.3	3.2	3.2					3.2
\$50,000 to \$59,999 .....	4.6	4.4	4.3	5.0	4.2	2.8	2.8					2.8
\$60,000 to \$74,999 .....	3.5	3.4	3.5	3.6	3.4	2.8	1.5					1.5
\$75,000 to \$99,999 .....	2.7	2.4	2.5	2.9	2.4	1.5	.5					.5
\$100,000 and over .....	1.1	1.1	1.2	1.4	1.2	.5						
<b>Summary Measures</b>												
Median .....	18 676	16 169	16 159	16 757	15 603	14 916	15 176					15 176
Standard error .....	428	389	387	388	431	370	361					361
Mean .....	24 814	22 026	22 350	23 459	22 146	19 891	20 000					20 000
Standard error .....	335	349	370	385	368	311	311					311
Gini ratio .....	.463	.530	.534	.538	.538	.521	.517					.517
Standard error .....	.0110	.0104	.0106	.0107	.0107	.0104	.0103					.0103
<b>Quintile Measures</b>												
<b>Lowest quintile:</b>												
Upper limit .....	12 535	7 452	7 482	7 625	7 223	7 126	7 299					7 299
Percent of households .....	37.6	33.8	33.9	33.8	34.0	34.1	33.7					33.7
With type of addition or deduction .....	(X)	3 083	47	80	1 184	181	396					396
Mean amount .....	(X)	5 978	(B)	1 345	266	207	456					456
Standard error .....	(X)	108	(B)	131	9	19	17					17
<b>Second quintile:</b>												
Upper limit .....	23 682	20 710	20 805	21 635	20 324	18 894	18 981					18 981
Percent of households .....	21.8	24.5	24.4	23.9	23.8	23.2	23.6					23.6
With type of addition or deduction .....	(X)	1 127	139	1 101	2 215	1 754	1 110					1 110
Mean amount .....	(X)	5 297	58	1 373	1 022	963	678					678
Standard error .....	(X)	202	293	34	13	21	13					13
<b>Third quintile:</b>												
Upper limit .....	36 349	34 432	34 660	36 275	34 028	30 752	30 775					30 775
Percent of households .....	17.7	18.1	18.1	18.3	18.2	18.4	18.4					18.4
With type of addition or deduction .....	(X)	578	198	1 470	1 719	1 904	333					333
Mean amount .....	(X)	4 917	1 207	2 095	1 946	2 251	415					415
Standard error .....	(X)	327	284	36	25	39	30					30
<b>Fourth quintile:</b>												
Upper limit .....	55 403	53 944	54 624	57 149	53 563	47 143	47 159					47 159
Percent of households .....	14.1	14.7	14.8	14.6	14.6	15.0	15.0					15.0
With type of addition or deduction .....	(X)	399	263	1 361	1 421	1 588	115					115
Mean amount .....	(X)	4 093	2 552	2 713	2 938	4 330	534					534
Standard error .....	(X)	324	341	49	43	64	51					51
<b>Fifth quintile:</b>												
Percent of households .....	8.9	8.9	8.9	9.2	9.3	9.3	9.4					9.4
With type of deduction .....	(X)	242	303	895	946	896	45					45
Mean amount .....	(X)	4 017	8 225	3 844	4 277	11 225	(B)					(B)
Standard error .....	(X)	375	1 620	84	88	408	(B)					(B)

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH A BLACK HOUSEHOLDER</b>								
Total .....	10 671	10 671	10 671	10 671	10 671	10 671	10 671	10 671
<b>Reciprocity Status</b>								
With income as defined .....	8 930	9 822	9 847	9 868	10 577	10 577	10 633	10 645
With addition or deduction .....	5 975	3 854	1 805	1 496	2 525	1 825	3 722	4 526
Mean addition or deduction .....	1 277	5 296	2 843	82	3 691	2 071	2 320	3 323
Standard error .....	34	109	59	2	83	64	49	103
Mean total income .....	27 654	19 427	21 762	36 365	11 495	19 755	14 332	33 542
Standard error .....	395	412	591	868	374	513	233	528
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	29.9	20.8	20.0	20.0	13.9	13.4	7.3	6.2
\$5,000 TO \$9,999 .....	9.5	13.2	12.5	12.5	16.1	15.1	16.1	15.3
\$10,000 to \$14,999 .....	10.6	11.7	11.8	11.8	12.6	12.8	15.4	15.5
\$15,000 to \$19,999 .....	9.9	10.9	10.8	10.7	11.6	11.5	12.7	12.1
\$20,000 to \$24,999 .....	8.5	9.5	9.9	9.9	10.3	10.4	10.9	10.8
\$25,000 to \$29,999 .....	7.5	8.0	8.3	8.3	8.3	8.9	9.4	9.3
\$30,000 to \$34,999 .....	6.1	6.5	6.9	6.9	7.0	7.3	7.4	7.7
\$35,000 to \$39,999 .....	4.5	4.8	5.0	5.0	5.2	5.3	5.4	5.5
\$40,000 to \$44,999 .....	4.1	4.4	4.3	4.4	4.3	4.5	4.5	4.7
\$45,000 to \$49,999 .....	2.4	2.6	2.7	2.7	2.7	2.6	2.7	3.0
\$50,000 to \$59,999 .....	3.1	3.4	3.5	3.6	3.6	3.8	3.8	4.1
\$60,000 to \$74,999 .....	2.3	2.6	2.7	2.7	2.8	2.8	2.8	3.3
\$75,000 to \$99,999 .....	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.9
\$100,000 and over .....	.4	.4	.5	.5	.5	.5	.5	.6
<b>Summary Measures</b>								
Median .....	14 966	16 813	17 631	17 631	18 170	18 717	19 391	20 391
Standard error .....	350	307	340	340	323	332	293	317
Mean .....	19 285	21 197	21 678	21 689	22 583	22 917	23 726	25 136
Standard error .....	295	290	291	291	283	283	276	292
Gini ratio .....	.511	.468	.461	.461	.433	.427	.398	.399
Standard error .....	.0102	.0106	.0105	.0105	.0108	.0107	.0108	.0109
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	7 219	11 708	12 854	12 859	13 233	13 482	13 956	15 011
Percent of households .....	33.7	36.3	39.6	39.5	36.7	36.1	36.2	37.0
With type of addition or deduction .....	450	1 667	661	128	1 840	770	2 170	952
Mean amount .....	70	4 682	1 438	69	3 515	1 087	2 497	1 755
Standard error .....	5	94	56	4	81	49	61	106
<b>Second quintile:</b>								
Upper limit .....	18 532	21 393	22 474	22 482	22 656	22 885	23 044	24 581
Percent of households .....	23.5	21.5	20.9	20.9	21.4	21.1	22.5	22.0
With type of addition or deduction .....	1 795	885	477	218	386	481	1 008	858
Mean amount .....	317	5 583	3 302	73	4 335	2 405	2 309	2 402
Standard error .....	8	219	71	4	273	88	105	140
<b>Third quintile:</b>								
Upper limit .....	29 763	31 854	32 729	32 743	32 846	32 990	33 046	35 274
Percent of households .....	18.5	16.9	16.9	16.9	17.1	17.6	17.9	18.2
With type of addition or deduction .....	1 586	578	334	368	161	307	377	964
Mean amount .....	910	5 670	3 926	86	3 909	3 174	1 639	2 880
Standard error .....	21	308	131	4	472	195	131	164
<b>Fourth quintile:</b>								
Upper limit .....	45 137	46 552	47 154	47 173	47 258	47 354	47 368	50 745
Percent of households .....	15.0	14.1	13.5	13.4	13.6	13.8	14.1	13.3
With type of addition or deduction .....	1 289	417	195	437	84	157	129	935
Mean amount .....	1 742	6 283	3 734	86	4 507	3 329	1 706	3 135
Standard error .....	45	506	168	3	653	318	242	168
<b>Fifth quintile:</b>								
Percent of households .....	9.3	9.3	9.2	9.2	9.3	9.4	9.4	9.4
With type of deduction .....	856	307	139	344	55	100	37	819
Mean amount .....	3 802	5 843	4 100	82	(B)	2 638	(B)	6 844
Standard error .....	152	602	231	4	(B)	317	(B)	411

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes				
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>HOUSEHOLDS WITH A HISPANIC-ORIGIN HOUSEHOLDER<sup>1</sup></b>									
Total .....	6 220	6 220	6 220	6 220	6 220	6 220	6 220		
<b>Reciprocity Status</b>									
With income as defined .....	6 189	5 574	5 574	5 574	5 574	5 575	5 575		
With addition or deduction .....	(X)	2 506	632	2 887	5 018	4 200	1 509		
Mean addition or deduction .....	(X)	5 589	4 504	2 706	2 144	3 601	627		
Standard error .....	(X)	134	960	41	36	129	14		
Mean total income .....	(X)	16 523	51 153	41 815	30 296	32 126	17 466		
Standard error .....	(X)	669	2 965	828	570	514	533		
<b>Income Levels</b>									
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
Under \$5,000 .....	7.5	18.8	18.8	18.7	19.4	19.4	19.0		
\$5,000 to \$9,999 .....	13.6	8.7	8.6	8.2	9.4	9.9	9.1		
\$10,000 to \$14,999 .....	12.9	11.2	11.2	10.6	11.2	11.8	12.4		
\$15,000 to \$19,999 .....	10.9	9.6	9.6	9.1	9.7	10.5	10.9		
\$20,000 to \$24,999 .....	10.2	9.8	9.8	9.1	9.3	10.1	10.2		
\$25,000 to \$29,999 .....	8.5	7.7	7.5	7.9	7.9	8.6	8.8		
\$30,000 to \$34,999 .....	8.0	7.4	7.5	7.4	6.8	7.6	7.6		
\$35,000 to \$39,999 .....	6.5	6.1	5.9	6.2	6.0	5.2	5.1		
\$40,000 to \$44,999 .....	4.6	4.3	4.6	3.9	4.5	4.3	4.4		
\$45,000 to \$49,999 .....	3.7	3.5	3.5	4.3	3.4	3.1	3.1		
\$50,000 to \$59,999 .....	4.9	4.7	4.8	5.2	4.7	4.0	4.0		
\$60,000 to \$74,999 .....	4.3	4.0	4.0	4.4	3.6	2.9	2.9		
\$75,000 to \$99,999 .....	2.5	2.3	2.4	3.0	2.4	1.6	1.6		
\$100,000 and over .....	1.8	1.7	1.8	2.0	1.7	1.0	1.0		
<b>Summary Measures</b>									
Median .....	22 330	20 790	20 852	21 802	20 193	19 175	19 336		
Standard error .....	458	444	451	515	511	461	441		
Mean .....	27 972	25 719	26 177	27 433	25 703	23 271	23 423		
Standard error .....	461	475	519	538	512	427	427		
Gini ratio .....	.422	.472	.478	.480	.483	.463	.459		
Standard error .....	.0147	.0143	.0147	.0147	.0148	.0142	.0143		
<b>Quintile Measures</b>									
Lowest quintile:									
Upper limit .....	12 535	7 452	7 482	7 625	7 223	7 126	7 299		
Percent of households .....	28.7	22.7	22.7	22.8	22.9	22.9	22.6		
With type of addition or deduction .....	(X)	1 116	26	35	496	70	195		
Mean amount .....	(X)	6 740	(B)	(B)	322	(B)	515		
Standard error .....	(X)	181	(B)	(B)	14	(B)	25		
Second quintile:									
Upper limit .....	23 682	20 710	20 805	21 635	20 324	18 894	18 981		
Percent of households .....	24.1	27.5	27.4	27.3	27.2	26.7	26.6		
With type of addition or deduction .....	(X)	618	120	538	1 570	1 024	868		
Mean amount .....	(X)	4 972	751	1 685	1 073	840	694		
Standard error .....	(X)	264	320	51	17	27	16		
Third quintile:									
Upper limit .....	36 349	34 432	34 660	36 275	34 028	30 752	30 775		
Percent of households .....	21.2	22.5	22.6	22.7	22.6	22.5	22.7		
With type of addition or deduction .....	(X)	393	138	916	1 330	1 367	285		
Mean amount .....	(X)	4 272	1 380	2 235	2 021	1 843	516		
Standard error .....	(X)	323	394	46	28	41	36		
Fourth quintile:									
Upper limit .....	55 403	53 944	54 624	57 149	53 563	47 143	47 159		
Percent of households .....	15.8	16.7	16.9	16.6	16.6	17.1	17.2		
With type of addition or deduction .....	(X)	230	148	839	978	1 061	119		
Mean amount .....	(X)	4 599	2 251	2 983	3 071	3 850	599		
Standard error .....	(X)	475	375	66	47	75	64		
Fifth quintile:									
Percent of households .....	10.2	10.6	10.4	10.6	10.6	10.9	10.9		
With type of deduction .....	(X)	150	200	558	643	677	41		
Mean amount .....	(X)	4 529	11 244	4 134	5 006	11 289	(B)		
Standard error .....	(X)	708	2 876	114	129	598	(B)		

<sup>1</sup>Persons of Hispanic origin may be of any race

**Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.**

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text.)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH A HISPANIC-ORIGIN HOUSEHOLDER<sup>1</sup></b>								
Total .....	6 220	6 220	6 220	6 220	6 220	6 220	6 220	6 220
<b>Reciprocity Status</b>								
With income as defined .....	5 575	5 850	5 871	5 878	6 189	6 189	6 205	6 208
With addition or deduction .....	3 018	1 880	779	887	1 020	914	1 887	2 423
Mean addition or deduction .....	1 342	4 994	3 298	90	4 529	2 220	1 816	4 080
Standard error .....	81	150	102	2	157	94	62	171
Mean total income .....	31 288	23 230	25 130	36 642	13 439	21 588	16 949	38 348
Standard error .....	580	729	1 293	995	575	784	363	768
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	19.1	13.5	13.0	13.0	7.3	7.0	4.8	4.3
\$5,000 TO \$9,999 .....	9.5	10.5	10.0	10.0	13.3	12.4	11.2	10.4
\$10,000 TO \$14,999 .....	12.4	12.9	12.9	12.9	13.8	14.0	15.0	14.2
\$15,000 TO \$19,999 .....	11.1	12.2	11.8	11.8	12.3	12.1	13.4	13.2
\$20,000 TO \$24,999 .....	10.5	11.2	11.7	11.6	12.0	12.4	12.7	11.9
\$25,000 TO \$29,999 .....	8.8	9.0	9.3	9.3	9.5	9.6	10.2	10.1
\$30,000 TO \$34,999 .....	7.8	8.2	8.2	8.2	8.3	8.7	8.9	9.3
\$35,000 TO \$39,999 .....	5.1	5.9	6.0	6.1	6.1	6.2	6.3	6.5
\$40,000 TO \$44,999 .....	4.7	4.8	4.8	4.8	4.7	4.8	4.8	4.9
\$45,000 TO \$49,999 .....	2.8	3.0	3.4	3.4	3.4	3.4	3.5	3.7
\$50,000 TO \$59,999 .....	3.6	3.9	3.8	3.8	4.0	4.1	4.1	5.0
\$60,000 TO \$74,999 .....	2.4	2.7	2.8	2.8	2.8	2.9	2.9	3.4
\$75,000 TO \$99,999 .....	1.5	1.5	1.5	1.6	1.6	1.6	1.6	2.1
\$100,000 and over .....	.7	.8	.8	.8	.8	.8	.8	1.0
<b>Summary Measures</b>								
Median .....	19 072	20 373	20 965	20 965	21 289	21 708	22 087	23 193
Standard error .....	438	394	390	390	375	362	353	431
Mean .....	22 772	24 281	24 695	24 707	25 450	25 776	26 321	27 803
Standard error .....	406	402	403	403	393	393	387	412
Gini ratio .....	.453	.423	.418	.418	.396	.391	.374	.378
Standard error .....	.0141	.0143	.0142	.0142	.0145	.0144	.0145	.0145
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	7 219	11 708	12 854	12 859	13 233	13 482	13 956	15 011
Percent of households .....	22.5	28.5	30.7	30.7	30.3	29.7	28.3	28.9
With type of addition or deduction .....	78	586	230	66	681	327	854	285
Mean amount .....	67	4 384	1 573	(B)	4 442	1 237	2 020	1 455
Standard error .....	11	170	108	(B)	166	78	91	294
<b>Second quintile:</b>								
Upper limit .....	18 532	21 393	22 474	22 482	22 656	22 885	23 044	24 581
Percent of households .....	26.3	24.0	23.0	23.0	23.0	23.3	24.4	24.2
With type of addition or deduction .....	712	480	194	105	170	271	600	411
Mean amount .....	281	5 545	3 417	80	4 898	2 282	1 899	3 045
Standard error .....	14	302	133	5	472	122	118	271
<b>Third quintile:</b>								
Upper limit .....	29 783	31 854	32 729	32 743	32 846	32 990	33 048	35 274
Percent of households .....	22.3	20.6	19.7	19.7	20.1	20.0	20.2	20.8
With type of addition or deduction .....	946	365	159	243	93	168	313	596
Mean amount .....	629	4 757	4 275	93	4 500	3 052	1 245	3 180
Standard error .....	28	368	203	5	705	238	117	222
<b>Fourth quintile:</b>								
Upper limit .....	45 137	46 552	47 154	47 173	47 258	47 354	47 368	50 745
Percent of households .....	17.9	16.3	15.7	15.7	15.8	15.8	15.9	15.4
With type of addition or deduction .....	766	273	118	284	45	87	71	595
Mean amount .....	1 475	5 399	4 570	89	(B)	3 325	(B)	3 724
Standard error .....	63	442	276	4	(B)	462	(B)	245
<b>Fifth quintile:</b>								
Percent of households .....	11.0	10.8	10.8	10.8	10.9	11.2	11.2	11.0
With type of deduction .....	516	176	78	189	31	61	28	536
Mean amount .....	4 108	5 449	4 169	96	(B)	(B)	(B)	7 574
Standard error .....	267	701	270	6	(B)	(B)	(B)	564

<sup>1</sup>Persons of Hispanic origin may be of any race

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>MARRIED-COUPLE HOUSEHOLDS</b>							
Total .....	52 147	52 147	52 147	52 147	52 147	52 147	52 147
<b>Reciprocity Status</b>							
With income as defined .....	52 083	51 036	51 036	51 036	51 036	51 036	51 036
With addition or deduction .....	(X)	19 615	9 193	33 797	43 625	43 662	4 642
Mean addition or deduction .....	dollars..	7 683	9 044	2 987	3 148	7 103	543
Standard error .....	dollars..	62	423	11	14	73	7
Mean total income .....	dollars..	30 293	79 120	59 827	50 630	46 134	17 242
Standard error .....	dollars..	(X)	318	1 143	312	237	249
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	1.3	7.2	7.1	7.0	7.2	7.2	7.1
\$5,000 to \$9,999 .....	3.3	4.7	4.8	4.6	4.9	5.0	4.7
\$10,000 to \$14,999 .....	5.9	5.7	5.6	5.2	5.8	6.2	6.2
\$15,000 to \$19,999 .....	7.0	6.2	6.3	5.8	6.3	7.5	7.7
\$20,000 to \$24,999 .....	8.0	7.0	6.9	6.3	6.9	8.1	8.1
\$25,000 to \$29,999 .....	7.9	7.0	7.0	6.6	7.3	8.6	8.7
\$30,000 to \$34,999 .....	8.5	7.7	7.7	7.0	7.5	8.6	8.6
\$35,000 to \$39,999 .....	8.1	7.3	7.3	7.1	7.4	8.0	8.0
\$40,000 to \$44,999 .....	7.3	6.7	6.6	6.5	6.6	7.8	7.9
\$45,000 to \$49,999 .....	6.6	6.0	6.0	6.2	6.3	6.5	6.5
\$50,000 to \$59,999 .....	10.7	10.2	10.3	10.6	10.0	9.5	9.5
\$60,000 to \$74,999 .....	10.5	10.1	9.8	10.5	9.7	8.1	8.1
\$75,000 to \$99,999 .....	8.2	7.8	8.0	8.9	7.5	5.0	5.0
\$100,000 and over .....	6.7	6.5	6.9	7.6	6.5	3.9	3.9
<b>Summary Measures</b>							
Median .....	dollars..	39 896	37 862	38 097	40 217	37 674	34 288
Standard error .....	dollars..	206	236	240	231	215	181
Mean .....	dollars..	47 649	44 759	46 354	48 290	45 644	39 745
Standard error .....	dollars..	231	238	282	288	260	219
Gini ratio .....		.364	.406	.418	.415	.420	.394
Standard error .....		.0049	.0048	.0050	.0050	.0050	.0049
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	dollars..	12 535	7 452	7 482	7 625	7 223	7 299
Percent of households .....		7.6	9.5	9.4	9.4	9.3	9.2
With type of addition or deduction .....	(X)		4 318	206	115	1 453	484
Mean amount .....	dollars..	(X)	10 394	556	1 281	350	553
Standard error .....	dollars..	(X)	110	193	88	10	15
<b>Second quintile:</b>							
Upper limit .....	dollars..	23 682	20 710	20 805	21 635	20 324	18 981
Percent of households .....		15.9	15.6	15.6	15.3	15.4	15.0
With type of addition or deduction .....	(X)		4 865	680	2 297	5 811	4 298
Mean amount .....	dollars..	(X)	8 860	653	1 749	1 137	706
Standard error .....	dollars..	(X)	122	129	22	12	10
<b>Third quintile:</b>							
Upper limit .....	dollars..	36 349	34 432	34 660	36 275	34 028	30 775
Percent of households .....		21.0	19.7	19.9	19.8	19.8	19.8
With type of addition or deduction .....	(X)		3 877	1 139	6 582	9 201	789
Mean amount .....	dollars..	(X)	6 744	1 461	2 227	2 094	1 976
Standard error .....	dollars..	(X)	137	124	15	14	17
<b>Fourth quintile:</b>							
Upper limit .....	dollars..	55 403	53 944	54 624	57 149	53 563	47 159
Percent of households .....		26.0	25.4	25.7	25.7	25.7	26.1
With type of addition or deduction .....	(X)		3 459	1 982	11 208	12 550	13 593
Mean amount .....	dollars..	(X)	5 397	2 456	2 796	3 143	4 270
Standard error .....	dollars..	(X)	134	131	15	16	19
<b>Fifth quintile:</b>							
Percent of households .....		29.6	29.8	29.5	29.7	29.7	30.0
With type of deduction .....	(X)		3 096	5 187	13 594	14 810	15 624
Mean amount .....	dollars..	(X)	5 781	14 664	3 737	4 871	14 662
Standard error .....	dollars..	(X)	158	728	19	24	169

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>MARRIED-COUPLE HOUSEHOLDS</b>								
Total .....	52 147	52 147	52 147	52 147	52 147	52 147	52 147	52 147
<b>Reciprocity Status</b>								
With income as defined .....	51 040	51 890	51 921	51 930	52 083	52 083	52 105	52 127
With addition or deduction .....	38 807	18 571	10 555	10 670	2 220	2 802	4 175	40 720
Mean addition or deduction .....	2 353	7 615	4 325	85	4 177	2 680	1 289	3 764
Standard error .....	26	83	24	1	128	57	30	37
Mean total income .....	42 050	34 335	36 753	46 699	25 796	31 826	19 873	48 958
Standard error .....	230	272	353	447	705	621	239	241
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	7.2	2.0	1.9	1.9	1.3	1.3	1.0	.8
\$5,000 TO \$9,999 .....	4.9	3.2	2.7	2.7	2.8	2.6	2.4	2.0
\$10,000 to \$14,999 .....	6.4	6.2	4.9	4.9	5.0	4.8	4.8	4.1
\$15,000 to \$19,999 .....	8.1	8.4	7.7	7.7	7.8	7.7	7.8	6.8
\$20,000 to \$24,999 .....	8.6	9.5	9.4	9.4	9.6	9.6	9.7	8.7
\$25,000 to \$29,999 .....	9.3	10.3	10.9	10.8	10.9	11.0	11.1	10.2
\$30,000 to \$34,999 .....	9.1	10.0	10.3	10.3	10.4	10.4	10.5	10.1
\$35,000 to \$39,999 .....	8.3	9.2	9.8	9.7	9.8	9.9	9.9	9.8
\$40,000 to \$44,999 .....	7.9	8.6	9.0	9.0	9.0	9.1	9.1	9.1
\$45,000 to \$49,999 .....	6.4	6.8	7.2	7.2	7.2	7.2	7.2	7.5
\$50,000 to \$59,999 .....	9.1	9.7	10.0	10.0	10.0	10.1	10.1	10.8
\$60,000 to \$74,999 .....	7.3	7.8	8.1	8.1	8.1	8.1	8.1	9.6
\$75,000 to \$99,999 .....	4.5	4.8	4.9	4.9	4.9	5.0	5.0	6.3
\$100,000 and over .....	3.0	3.2	3.3	3.3	3.3	3.3	3.3	4.2
<b>Summary Measures</b>								
Median .....	33 108	35 146	36 067	36 090	36 176	36 304	36 328	38 721
Standard error .....	171	164	156	156	156	154	154	161
Mean .....	37 994	40 706	41 581	41 598	41 776	41 919	42 022	44 961
Standard error .....	204	198	197	197	197	196	196	205
Gini ratio .....	.386	.343	.333	.332	.329	.327	.325	.324
Standard error .....	.0049	.0049	.0049	.0049	.0049	.0049	.0049	.0048
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	7 219	11 708	12 854	12 859	13 233	13 482	13 956	15 011
Percent of households .....	9.1	7.0	7.1	7.1	7.0	7.0	7.1	6.9
With type of addition or deduction .....	687	1 854	685	220	712	399	1 176	1 746
Mean amount .....	72	6 153	1 647	80	3 825	999	1 503	1 206
Standard error .....	5	111	55	4	162	56	58	182
<b>Second quintile:</b>								
Upper limit .....	18 532	21 393	22 474	22 482	22 656	22 885	23 044	24 581
Percent of households .....	14.9	15.3	14.6	14.6	14.8	14.8	14.7	14.8
With type of addition or deduction .....	5 226	4 032	2 152	789	547	785	1 672	4 613
Mean amount .....	304	8 309	4 044	77	4 038	2 364	1 263	1 910
Standard error .....	5	113	42	2	249	68	47	54
<b>Third quintile:</b>								
Upper limit .....	29 783	31 854	32 729	32 743	32 846	32 990	33 046	35 274
Percent of households .....	20.0	21.0	21.4	21.4	21.4	21.3	21.3	21.6
With type of addition or deduction .....	8 327	4 510	2 947	2 194	386	599	975	8 304
Mean amount .....	874	7 920	4 697	88	4 552	3 158	1 110	2 335
Standard error .....	9	126	42	1	384	110	56	43
<b>Fourth quintile:</b>								
Upper limit .....	45 137	46 552	47 154	47 173	47 258	47 354	47 368	50 745
Percent of households .....	25.9	26.6	26.8	26.8	26.8	26.9	26.9	26.7
With type of addition or deduction .....	11 326	4 311	2 533	3 590	286	546	282	11 567
Mean amount .....	1 780	7 368	4 671	87	4 331	3 319	1 191	3 021
Standard error .....	14	139	48	1	354	154	111	46
<b>Fifth quintile:</b>								
Percent of households .....	30.2	30.1	30.0	30.0	30.0	30.0	30.0	30.0
With type of deduction .....	13 241	3 863	2 239	3 876	289	473	71	14 490
Mean amount .....	4 702	7 514	4 532	85	4 655	3 161	(B)	6 075
Standard error .....	65	168	51	1	446	183	(B)	83

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	Before taxes			After taxes								
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit					
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2	3	4	5
<b>HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT</b>												
Total .....	11 268	11 268	11 268	11 268	11 268	11 268	11 268	11 268	11 268	11 268	11 268	11 268
<b>Reciprocity Status</b>												
With income as defined .....	11 184	9 758	9 756	9 756	9 756	9 757	9 757	9 757	9 757	9 757	9 757	9 757
With addition or deduction .....	(X)	6 498	897	4 936	8 480	6 556	3 988	3 988	3 988	3 988	3 988	3 988
Mean addition or deduction .....	(X)	5 699	3 773	2 123	1 606	3 014	591	591	591	591	591	591
Standard error .....	(X)	77	691	24	22	82	7	7	7	7	7	7
Mean total income .....	(X)	14 748	47 705	35 197	24 625	28 829	15 684	15 684	15 684	15 684	15 684	15 684
Standard error .....	(X)	359	2 093	474	359	345	254	254	254	254	254	254
<b>Income Levels</b>												
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	13.0	28.3	28.3	28.2	29.0	29.0	28.1	28.1	28.1	28.1	28.1	28.1
\$5,000 to \$9,999 .....	16.2	9.8	9.8	9.4	10.2	10.7	10.2	10.2	10.2	10.2	10.2	10.2
\$10,000 to \$14,999 .....	13.4	11.5	11.5	10.7	11.0	11.7	12.3	12.3	12.3	12.3	12.3	12.3
\$15,000 to \$19,999 .....	11.2	9.3	9.2	9.1	9.5	10.5	11.0	11.0	11.0	11.0	11.0	11.0
\$20,000 to \$24,999 .....	10.0	9.0	9.0	8.7	9.1	9.6	9.7	9.7	9.7	9.7	9.7	9.7
\$25,000 to \$29,999 .....	8.4	7.8	7.5	7.3	7.2	7.8	7.7	7.7	7.7	7.7	7.7	7.7
\$30,000 to \$34,999 .....	6.8	6.1	6.1	6.1	6.0	5.6	5.7	5.7	5.7	5.7	5.7	5.7
\$35,000 to \$39,999 .....	5.3	4.3	4.3	4.6	4.2	4.4	4.4	4.4	4.4	4.4	4.4	4.4
\$40,000 to \$44,999 .....	3.7	3.3	3.4	3.7	3.5	3.3	3.2	3.2	3.2	3.2	3.2	3.2
\$45,000 to \$49,999 .....	2.9	2.7	2.6	2.9	2.6	2.0	2.0	2.0	2.0	2.0	2.0	2.0
\$50,000 to \$59,999 .....	3.7	3.3	3.3	3.7	3.2	2.6	2.6	2.6	2.6	2.6	2.6	2.6
\$60,000 to \$74,999 .....	3.0	2.5	2.5	2.8	2.5	1.6	1.6	1.6	1.6	1.6	1.6	1.6
\$75,000 to \$99,999 .....	1.6	1.4	1.5	1.8	1.3	1.0	1.0	1.0	1.0	1.0	1.0	1.0
\$100,000 and over .....	.9	.8	.9	1.0	.9	.4	.4	.4	.4	.4	.4	.4
<b>Summary Measures</b>												
Median .....	18 069	15 164	15 166	15 929	14 952	14 386	14 789	14 789	14 789	14 789	14 789	14 789
Standard error .....	351	325	327	352	338	297	287	287	287	287	287	287
Mean .....	23 380	20 094	20 395	21 325	20 119	18 366	18 575	18 575	18 575	18 575	18 575	18 575
Standard error .....	286	292	315	325	311	284	264	264	264	264	264	264
Gini ratio .....	.443	.514	.519	.521	.522	.504	.497	.497	.497	.497	.497	.497
Standard error .....	.0104	.0100	.0102	.0102	.0103	.0099	.0099	.0099	.0099	.0099	.0099	.0099
<b>Quintile Measures</b>												
<b>Lowest quintile:</b>												
Upper limit .....	12 535	7 452	7 482	7 625	7 223	7 128	7 299	7 299	7 299	7 299	7 299	7 299
Percent of households .....	36.7	33.0	33.0	33.0	33.1	33.0	32.3	32.3	32.3	32.3	32.3	32.3
With type of addition or deduction .....	(X)	3 190	33	95	1 563	89	852	852	852	852	852	852
Mean amount .....	(X)	6 011	(B)	1 202	255	182	446	446	446	446	446	446
Standard error .....	(X)	105	(B)	84	8	24	11	11	11	11	11	11
<b>Second quintile:</b>												
Upper limit .....	23 682	20 710	20 805	21 635	20 324	18 894	18 981	18 981	18 981	18 981	18 981	18 981
Percent of households .....	24.7	28.0	28.0	27.1	27.0	26.4	26.8	26.8	26.8	26.8	26.8	26.8
With type of addition or deduction .....	(X)	1 566	135	1 262	2 749	1 956	2 005	2 005	2 005	2 005	2 005	2 005
Mean amount .....	(X)	5 388	322	1 534	972	719	712	712	712	712	712	712
Standard error .....	(X)	157	267	30	11	17	9	9	9	9	9	9
<b>Third quintile:</b>												
Upper limit .....	36 349	34 432	34 680	36 275	34 028	30 752	30 775	30 775	30 775	30 775	30 775	30 775
Percent of households .....	19.4	20.2	20.1	21.0	20.8	21.0	21.2	21.2	21.2	21.2	21.2	21.2
With type of addition or deduction .....	(X)	924	204	1 765	2 150	2 315	786	786	786	786	786	786
Mean amount .....	(X)	5 229	1 153	1 919	1 844	1 911	464	464	464	464	464	464
Standard error .....	(X)	216	287	29	21	27	17	17	17	17	17	17
<b>Fourth quintile:</b>												
Upper limit .....	55 403	53 944	54 624	57 149	53 563	47 143	47 159	47 159	47 159	47 159	47 159	47 159
Percent of households .....	12.3	12.4	12.5	12.5	12.4	12.9	13.0	13.0	13.0	13.0	13.0	13.0
With type of addition or deduction .....	(X)	518	270	1 212	1 292	1 439	269	269	269	269	269	269
Mean amount .....	(X)	5 500	2 229	2 484	2 723	4 006	542	542	542	542	542	542
Standard error .....	(X)	280	289	49	41	62	31	31	31	31	31	31
<b>Fifth quintile:</b>												
Percent of households .....	6.9	6.4	6.5	6.5	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7
With type of deduction .....	(X)	299	258	602	707	757	76	76	76	76	76	76
Mean amount .....	(X)	5 800	9 835	3 379	4 294	10 761	543	543	543	543	543	543
Standard error .....	(X)	394	2 299	95	108	515	54	54	54	54	54	54

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT</b>								
Total .....	11 268	11 268	11 268	11 268	11 268	11 268	11 268	11 268
<b>Reciprocity Status</b>								
With income as defined .....	9 762	10 148	10 167	10 214	11 192	11 192	11 244	11 255
With addition or deduction .....	6 118	4 139	1 909	1 944	3 361	2 204	4 679	4 951
Mean addition or deduction .....	dollars... 975	dollars... 5 596	dollars... 3 084	dollars... 74	dollars... 4 125	dollars... 2 161	dollars... 2 498	dollars... 3 427
Standard error .....	dollars... 35	dollars... 103	dollars... 49	dollars... 1	dollars... 71	dollars... 52	dollars... 44	dollars... 88
Mean total income .....	dollars... 26 117	dollars... 23 887	dollars... 30 333	dollars... 26 783	dollars... 11 262	dollars... 18 644	dollars... 14 237	dollars... 33 342
Standard error .....	dollars... 345	dollars... 429	dollars... 691	dollars... 628	dollars... 265	dollars... 378	dollars... 186	dollars... 452
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	28.1	22.1	21.9	21.8	12.8	12.3	4.9	4.3
\$5,000 TO \$9,999 .....	10.3	10.6	10.0	10.0	15.3	13.6	14.0	13.3
\$10,000 to \$14,999 .....	12.5	12.5	11.9	11.8	13.6	14.2	17.6	17.1
\$15,000 to \$19,999 .....	11.5	12.7	12.5	12.4	12.9	13.2	15.3	14.2
\$20,000 to \$24,999 .....	10.0	10.4	10.9	10.9	11.5	11.7	12.4	11.9
\$25,000 to \$29,999 .....	7.8	8.8	8.7	8.7	9.2	9.7	10.2	10.1
\$30,000 to \$34,999 .....	5.6	6.6	6.9	6.9	7.0	7.3	7.4	7.9
\$35,000 to \$39,999 .....	4.1	4.7	5.0	5.0	5.2	5.2	5.4	5.8
\$40,000 to \$44,999 .....	3.1	3.5	3.8	3.6	3.5	3.7	3.7	4.0
\$45,000 to \$49,999 .....	2.0	2.2	2.4	2.4	2.5	2.5	2.5	3.1
\$50,000 to \$59,999 .....	2.5	3.0	3.1	3.0	3.1	3.1	3.2	3.6
\$60,000 to \$74,999 .....	1.3	1.6	1.9	1.9	2.0	2.0	2.0	2.8
\$75,000 to \$99,999 .....	.9	.9	.9	.9	.9	.9	.9	1.4
\$100,000 and over .....	.4	.5	.5	.5	.5	.5	.5	.6
<b>Summary Measures</b>								
Median .....	dollars... 14 609	dollars... 16 834	dollars... 17 554	dollars... 17 554	dollars... 18 167	dollars... 18 742	dollars... 19 399	dollars... 20 423
Standard error .....	dollars... 276	dollars... 256	dollars... 270	dollars... 272	dollars... 265	dollars... 258	dollars... 229	dollars... 259
Mean .....	dollars... 18 045	dollars... 20 101	dollars... 20 623	dollars... 20 636	dollars... 21 887	dollars... 22 289	dollars... 23 327	dollars... 24 632
Standard error .....	dollars... 250	dollars... 255	dollars... 259	dollars... 259	dollars... 248	dollars... 247	dollars... 238	dollars... 256
Gini ratio .....	.482	.459	.457	.457	.416	.408	.369	.375
Standard error .....	.0097	.0099	.0098	.0098	.0102	.0101	.0103	.0103
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	dollars... 7 219	dollars... 11 708	dollars... 12 854	dollars... 12 859	dollars... 13 233	dollars... 13 482	dollars... 13 956	dollars... 15 011
Percent of households .....	32.3	36.9	38.9	38.9	37.4	36.1	33.1	34.8
With type of addition or deduction .....	356	1 144	319	316	2 457	956	2 751	789
Mean amount .....	dollars... 54	dollars... 3 821	dollars... 1 393	dollars... 70	dollars... 4 087	dollars... 1 359	dollars... 2 683	dollars... 1 505
Standard error .....	dollars... 4	dollars... 119	dollars... 70	dollars... 3	dollars... 73	dollars... 45	dollars... 54	dollars... 125
<b>Second quintile:</b>								
Upper limit .....	dollars... 18 532	dollars... 21 393	dollars... 22 474	dollars... 22 482	dollars... 22 656	dollars... 22 885	dollars... 23 044	dollars... 24 581
Percent of households .....	26.7	24.4	22.8	22.8	23.6	24.1	26.9	25.0
With type of addition or deduction .....	1 988	1 105	451	571	519	645	1 305	1 091
Mean amount .....	dollars... 272	dollars... 6 064	dollars... 3 195	dollars... 72	dollars... 4 365	dollars... 2 442	dollars... 2 522	dollars... 2 092
Standard error .....	dollars... 7	dollars... 195	dollars... 72	dollars... 2	dollars... 238	dollars... 74	dollars... 91	dollars... 105
<b>Third quintile:</b>								
Upper limit .....	dollars... 29 763	dollars... 31 854	dollars... 32 729	dollars... 32 743	dollars... 32 846	dollars... 32 890	dollars... 33 046	dollars... 35 274
Percent of households .....	20.9	18.5	17.9	18.0	18.4	19.1	19.1	19.2
With type of addition or deduction .....	1 888	876	473	506	223	384	460	1 276
Mean amount .....	dollars... 702	dollars... 5 898	dollars... 3 583	dollars... 76	dollars... 4 311	dollars... 3 196	dollars... 1 543	dollars... 2 929
Standard error .....	dollars... 16	dollars... 234	dollars... 99	dollars... 2	dollars... 328	dollars... 172	dollars... 113	dollars... 122
<b>Fourth quintile:</b>								
Upper limit .....	dollars... 45 137	dollars... 46 552	dollars... 47 154	dollars... 47 173	dollars... 47 258	dollars... 47 354	dollars... 47 368	dollars... 50 745
Percent of households .....	13.3	12.8	12.8	12.7	12.8	12.8	13.0	12.9
With type of addition or deduction .....	1 229	589	369	393	110	168	125	1 039
Mean amount .....	dollars... 1 354	dollars... 6 757	dollars... 3 450	dollars... 75	dollars... 4 029	dollars... 2 867	dollars... 1 950	dollars... 4 016
Standard error .....	dollars... 34	dollars... 310	dollars... 108	dollars... 3	dollars... 457	dollars... 269	dollars... 254	dollars... 173
<b>Fifth quintile:</b>								
Percent of households .....	6.9	7.5	7.6	7.6	7.7	7.9	7.9	8.1
With type of deduction .....	658	425	298	167	53	71	38	755
Mean amount .....	dollars... 3 673	dollars... 6 824	dollars... 3 476	dollars... 78	(B)	(B)	(B)	dollars... 7 392
Standard error .....	dollars... 257	dollars... 414	dollars... 113	dollars... 4	(B)	(B)	(B)	dollars... 367

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes							
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit					
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2	3	4	5
<b>HOUSEHOLDS WITH RELATED CHILDREN UNDER 18</b>												
Total .....	34 503	34 503	34 503	34 503	34 503	34 503	34 503					
<b>Reciprocity Status</b>												
With income as defined .....	34 402	32 914	32 914	32 914	32 914	32 914	32 914					
With addition or deduction .....	(X)	10 667	4 932	22 663	30 959	27 353	8 594					
Mean addition or deduction .....	(X)	4 756	8 837	2 924	2 796	5 770	567					
Standard error .....	(X)	66	595	13	16	82	5					
Mean total income .....	(X)	24 772	77 454	53 631	43 297	43 312	16 667					
Standard error .....	(X)	383	1 535	401	339	281	187					
<b>Income Levels</b>												
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0					
Under \$5,000 .....	4.8	10.2	10.1	10.0	10.5	10.5	10.0					
\$5,000 to \$9,999 .....	6.9	4.8	4.8	4.5	5.0	5.1	4.8					
\$10,000 to \$14,999 .....	7.1	6.5	6.5	5.9	6.6	6.8	7.0					
\$15,000 to \$19,999 .....	7.3	7.0	7.0	6.5	7.0	8.0	8.5					
\$20,000 to \$24,999 .....	8.0	7.6	7.5	7.1	7.5	8.7	8.8					
\$25,000 to \$29,999 .....	7.9	7.8	7.6	7.1	8.0	9.3	9.4					
\$30,000 to \$34,999 .....	8.3	8.1	8.1	7.7	8.0	8.6	8.6					
\$35,000 to \$39,999 .....	7.7	7.3	7.3	7.3	7.3	7.9	7.9					
\$40,000 to \$44,999 .....	7.0	6.8	6.7	6.5	6.7	7.5	7.5					
\$45,000 to \$49,999 .....	6.0	5.7	5.7	6.2	6.0	5.9	5.9					
\$50,000 to \$59,999 .....	9.4	9.1	9.1	9.6	9.0	8.4	8.4					
\$60,000 to \$74,999 .....	9.0	8.7	8.6	9.2	8.3	6.9	6.9					
\$75,000 to \$99,999 .....	6.3	6.0	6.1	7.1	5.8	3.7	3.7					
\$100,000 and over .....	4.5	4.4	4.8	5.3	4.5	2.7	2.7					
<b>Summary Measures</b>												
Median .....	34 822	33 719	33 884	35 798	33 343	30 800	30 943					
Standard error .....	242	257	257	253	251	217	216					
Mean .....	41 012	39 542	40 805	42 726	40 217	35 643	35 784					
Standard error .....	264	266	319	327	317	252	251					
Gini ratio .....	.396	.419	.432	.428	.433	.409	.405					
Standard error .....	.0059	.0059	.0062	.0061	.0062	.0061	.0061					
<b>Quintile Measures</b>												
<b>Lowest quintile:</b>												
Upper limit .....	12 535	7 452	7 482	7 625	7 223	7 126	7 299					
Percent of households .....	15.6	12.5	12.4	12.4	12.5	12.5	11.9					
With type of addition or deduction .....	(X)	3 432	36	128	2 089	60	1 364					
Mean amount .....	(X)	6 075	(B)	1 359	296	(B)	488					
Standard error .....	(X)	114	(B)	82	7	(B)	9					
<b>Second quintile:</b>												
Upper limit .....	23 692	20 710	20 805	21 635	20 324	18 894	18 981					
Percent of households .....	16.6	17.5	17.5	16.9	17.0	16.0	16.4					
With type of addition or deduction .....	(X)	2 324	304	2 277	5 482	2 866	4 899					
Mean amount .....	(X)	4 518	574	1 762	1 124	606	641					
Standard error .....	(X)	138	207	21	10	12	6					
<b>Third quintile:</b>												
Upper limit .....	36 349	34 432	34 660	36 275	34 028	30 752	30 775					
Percent of households .....	20.7	21.3	21.4	21.6	21.8	21.3	21.4					
With type of addition or deduction .....	(X)	1 979	643	5 330	7 090	7 122	1 548					
Mean amount .....	(X)	4 145	1 292	2 289	2 111	1 658	408					
Standard error .....	(X)	152	180	18	14	13	13					
<b>Fourth quintile:</b>												
Upper limit .....	55 403	53 944	54 624	57 149	53 563	47 143	47 159					
Percent of households .....	23.9	24.8	25.0	25.2	24.9	25.3	25.3					
With type of addition or deduction .....	(X)	1 892	1 239	7 499	8 241	8 710	549					
Mean amount .....	(X)	3 764	2 190	2 877	3 178	3 682	561					
Standard error .....	(X)	159	145	17	19	19	24					
<b>Fifth quintile:</b>												
Percent of households .....	23.2	24.0	23.6	24.0	24.0	24.9	25.0					
With type of deduction .....	(X)	1 240	2 710	7 429	8 056	8 596	236					
Mean amount .....	(X)	3 885	14 705	3 611	4 783	13 051	556					
Standard error .....	(X)	207	1 052	26	31	222	37					

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH RELATED CHILDREN UNDER 18</b>								
Total .....	34 503	34 503	34 503	34 503	34 503	34 503	34 503	34 503
<b>Reciprocity Status</b>								
With income as defined .....	32 916	33 255	33 282	33 340	34 412	34 412	34 475	34 484
With addition or deduction .....	24 343	7 600	1 593	12 713	4 337	3 954	8 236	21 767
Mean addition or deduction .....	2 047	4 235	3 189	85	4 278	2 424	1 989	3 082
Standard error .....	31	80	60	1	75	44	30	44
Mean total income .....	39 595	32 217	37 885	43 108	14 496	24 783	17 148	47 214
Standard error .....	270	405	985	396	319	415	162	324
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	10.0	8.3	8.2	8.2	4.7	4.6	1.9	1.7
\$5,000 TO \$9,999 .....	4.7	4.8	4.7	4.7	6.6	6.0	5.7	5.3
\$10,000 to \$14,999 .....	7.2	7.0	6.9	6.9	7.4	7.3	8.5	8.1
\$15,000 to \$19,999 .....	8.9	8.9	8.8	8.7	9.1	9.1	9.9	9.4
\$20,000 to \$24,999 .....	9.1	9.2	9.1	9.1	9.4	9.6	9.9	9.3
\$25,000 to \$29,999 .....	10.0	10.1	10.2	10.2	10.2	10.5	10.8	10.1
\$30,000 to \$34,999 .....	9.0	9.2	9.1	9.2	9.3	9.4	9.6	9.2
\$35,000 to \$39,999 .....	8.3	8.7	8.7	8.7	8.8	8.9	9.0	9.0
\$40,000 to \$44,999 .....	7.4	7.6	7.6	7.6	7.6	7.7	7.7	7.7
\$45,000 to \$49,999 .....	5.9	6.0	6.1	6.1	6.2	6.2	6.2	6.1
\$50,000 to \$59,999 .....	8.1	8.5	8.5	8.5	8.6	8.7	8.7	9.0
\$60,000 to \$74,999 .....	5.9	6.2	6.3	6.4	6.4	6.4	6.4	7.6
\$75,000 to \$99,999 .....	3.3	3.4	3.4	3.4	3.5	3.5	3.5	4.5
\$100,000 and over .....	2.1	2.2	2.2	2.2	2.2	2.2	2.2	2.8
<b>Summary Measures</b>								
Median .....	30 022	30 961	31 088	31 139	31 293	31 564	31 691	33 129
Standard error .....	206	207	207	206	202	200	197	226
Mean .....	34 340	35 273	35 421	35 452	35 989	36 267	36 742	38 674
Standard error .....	235	234	234	234	231	230	227	237
Gini ratio .....	.398	.386	.385	.385	.372	.367	.354	.358
Standard error .....	.0060	.0060	.0060	.0060	.0060	.0060	.0061	.0060
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	7 219	11 708	12 854	12 859	13 233	13 482	13 956	15 011
Percent of households .....	11.9	15.1	16.7	16.7	16.0	15.5	14.2	15.2
With type of addition or deduction .....	369	1 170	224	558	2 773	1 160	3 567	1 121
Mean amount .....	59	3 393	1 338	73	4 104	1 321	2 436	1 240
Standard error .....	4	114	115	2	72	40	47	92
<b>Second quintile:</b>								
Upper limit .....	18 532	21 393	22 474	22 482	22 656	22 885	23 044	24 581
Percent of households .....	16.2	16.2	16.4	16.4	16.8	16.9	17.9	18.0
With type of addition or deduction .....	3 516	1 499	262	1 400	751	1 159	2 806	2 628
Mean amount .....	281	4 011	2 793	76	4 513	2 378	1 874	1 376
Standard error .....	5	156	98	1	219	56	54	66
<b>Third quintile:</b>								
Upper limit .....	29 763	31 854	32 729	32 743	32 846	32 890	33 046	35 274
Percent of households .....	21.5	20.3	19.8	19.8	19.9	20.1	20.3	20.5
With type of addition or deduction .....	5 891	1 680	301	2 782	393	707	1 365	4 439
Mean amount .....	782	3 988	3 483	86	4 908	3 294	1 271	1 823
Standard error .....	10	157	117	1	369	111	56	55
<b>Fourth quintile:</b>								
Upper limit .....	45 137	46 552	47 154	47 173	47 258	47 354	47 368	50 745
Percent of households .....	25.2	24.0	23.3	23.3	23.3	23.5	23.6	23.2
With type of addition or deduction .....	7 282	1 755	349	4 025	229	528	392	6 304
Mean amount .....	1 628	4 482	3 760	86	4 471	3 300	1 426	2 385
Standard error .....	17	180	131	1	388	158	118	54
<b>Fifth quintile:</b>								
Percent of households .....	25.2	24.4	23.8	23.8	23.9	23.9	23.9	23.1
With type of deduction .....	7 285	1 496	457	3 948	191	400	106	7 276
Mean amount .....	4 441	5 106	3 738	86	4 357	3 060	1 330	5 294
Standard error .....	89	235	107	1	481	184	219	104

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>MARRIED-COUPLE HOUSEHOLDS, WITH RELATED CHILDREN UNDER 18</b>							
Total .....	25 410	25 410	25 410	25 410	25 410	25 410	25 410
<b>Reciprocity Status</b>							
With income as defined .....	25 391	25 150	25 150	25 150	25 150	25 150	25 150
With addition or deduction .....	(X)	5 941	4 329	18 846	24 113	22 465	4 351
Mean addition or deduction .....	(X)	4 546	9 535	3 049	3 150	6 443	543
Standard error .....	(X)	87	668	14	18	87	7
Mean total income .....	(X)	35 094	81 485	57 668	49 090	46 539	17 193
Standard error .....	(X)	547	1 697	460	406	324	258
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	1.1	2.9	2.9	2.8	3.1	3.1	2.9
\$5,000 to \$9,999 .....	2.9	2.9	2.9	2.7	3.1	3.1	2.7
\$10,000 to \$14,999 .....	4.6	4.6	4.6	4.1	4.8	5.0	5.1
\$15,000 to \$19,999 .....	6.0	6.1	6.1	5.4	6.1	7.0	7.4
\$20,000 to \$24,999 .....	7.4	7.1	6.9	6.5	7.0	8.4	8.5
\$25,000 to \$29,999 .....	7.8	7.9	7.8	7.1	8.3	10.0	10.0
\$30,000 to \$34,999 .....	9.0	8.9	8.9	8.2	8.8	8.7	8.7
\$35,000 to \$39,999 .....	8.8	8.5	8.4	8.3	8.3	9.3	8.2
\$40,000 to \$44,999 .....	8.2	8.2	7.9	7.5	8.0	9.1	8.2
\$45,000 to \$49,999 .....	7.2	6.9	6.9	7.5	7.2	7.4	7.4
\$50,000 to \$59,999 .....	11.7	11.4	11.5	12.0	11.3	10.7	10.7
\$60,000 to \$74,999 .....	11.4	11.2	11.0	11.7	10.8	8.9	8.9
\$75,000 to \$99,999 .....	8.1	7.8	8.0	9.2	7.8	4.8	4.8
\$100,000 and over .....	5.8	5.7	6.2	6.8	5.8	3.5	3.5
<b>Summary Measures</b>							
Median .....	41 364	40 673	40 886	43 223	40 289	36 871	36 881
Standard error .....	251	252	268	297	274	226	227
Mean .....	48 113	47 050	48 674	50 936	47 947	42 250	42 343
Standard error .....	318	321	394	401	391	306	305
Gini ratio .....	.342	.355	.369	.365	.371	.345	.343
Standard error .....	.0069	.0069	.0072	.0071	.0073	.0071	.0071
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 535	7 452	7 482	7 625	7 223	7 126	7 299
Percent of households .....	6.4	4.3	4.2	4.2	4.3	4.3	3.9
With type of addition or deduction .....	(X)	731	24	46	679	13	452
Mean amount .....	(X)	8 588	(B)	(B)	387	(B)	560
Standard error .....	(X)	328	(B)	(B)	14	(B)	16
<b>Second quintile:</b>							
Upper limit .....	23 682	20 710	20 805	21 635	20 324	18 894	18 981
Percent of households .....	13.8	13.5	13.6	13.1	13.3	12.2	12.6
With type of addition or deduction .....	(X)	1 265	222	1 241	3 155	1 419	2 810
Mean amount .....	(X)	4 546	474	1 852	1 226	555	594
Standard error .....	(X)	202	256	28	15	15	8
<b>Third quintile:</b>							
Upper limit .....	36 349	34 432	34 660	36 275	34 028	30 752	30 775
Percent of households .....	21.4	21.8	21.9	21.9	21.9	21.6	21.8
With type of addition or deduction .....	(X)	1 439	494	3 902	5 374	5 314	720
Mean amount .....	(X)	3 965	1 342	2 341	2 183	1 644	325
Standard error .....	(X)	171	210	19	17	15	18
<b>Fourth quintile:</b>							
Upper limit .....	55 403	53 944	54 624	57 149	53 563	47 143	47 159
Percent of households .....	28.7	29.6	30.0	30.1	29.7	30.0	30.0
With type of addition or deduction .....	(X)	1 397	1 044	6 604	7 282	7 618	224
Mean amount .....	(X)	3 651	2 232	2 891	3 219	3 709	569
Standard error .....	(X)	179	160	18	20	19	37
<b>Fifth quintile:</b>							
Percent of households .....	29.6	30.8	30.3	30.8	30.7	31.9	31.9
With type of deduction .....	(X)	1 110	2 545	7 053	7 624	8 102	144
Mean amount .....	(X)	3 783	14 983	3 811	4 808	13 203	563
Standard error .....	(X)	218	1 106	27	32	232	52

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>MARRIED-COUPLE HOUSEHOLDS, WITH RELATED CHILDREN UNDER 18</b>								
Total .....	25 410	25 410	25 410	25 410	25 410	25 410	25 410	25 410
<b>Reciprocity Status</b>								
With income as defined .....	25 151	25 257	25 271	25 280	25 391	25 391	25 404	25 404
With addition or deduction .....	19 749	5 182	1 040	10 349	1 300	1 942	3 547	18 534
Mean addition or deduction .....	dollars... 2 315	dollars... 4 102	dollars... 3 477	dollars... 86	dollars... 4 421	dollars... 2 733	dollars... 1 322	dollars... 3 123
Standard error .....	dollars... 37	dollars... 98	dollars... 78	dollars... 1	dollars... 178	dollars... 68	dollars... 34	dollars... 48
Mean total income .....	dollars... 42 846	dollars... 37 135	dollars... 42 977	dollars... 48 465	dollars... 24 237	dollars... 31 619	dollars... 20 668	dollars... 49 972
Standard error .....	dollars... 311	dollars... 509	dollars... 1 309	dollars... 455	dollars... 759	dollars... 668	dollars... 259	dollars... 360
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	2.9	2.0	1.9	1.9	1.0	1.0	.8	.8
\$5,000 TO \$9,999 .....	2.8	2.6	2.5	2.5	2.7	2.5	2.1	1.8
\$10,000 to \$14,999 .....	5.2	4.9	4.8	4.8	4.9	4.5	4.5	4.2
\$15,000 to \$19,999 .....	7.9	7.8	7.5	7.5	7.7	7.5	7.6	7.2
\$20,000 to \$24,999 .....	8.9	8.9	8.8	8.8	8.9	9.1	9.2	8.5
\$25,000 to \$29,999 .....	10.8	10.8	10.9	10.9	10.9	11.0	11.3	10.3
\$30,000 to \$34,999 .....	10.2	10.4	10.3	10.3	10.4	10.5	10.7	10.1
\$35,000 to \$39,999 .....	9.8	10.2	10.2	10.2	10.3	10.5	10.5	10.2
\$40,000 to \$44,999 .....	9.1	9.3	9.3	9.3	9.3	9.3	9.4	9.3
\$45,000 to \$49,999 .....	7.4	7.5	7.6	7.6	7.6	7.6	7.7	7.6
\$50,000 to \$59,999 .....	10.3	10.7	10.7	10.8	10.8	10.9	10.9	11.2
\$60,000 to \$74,999 .....	7.7	8.1	8.2	8.2	8.3	8.3	8.3	8.6
\$75,000 to \$99,999 .....	4.2	4.3	4.4	4.4	4.4	4.4	4.4	5.8
\$100,000 and over .....	2.8	2.8	2.8	2.8	2.8	2.9	2.9	3.6
<b>Summary Measures</b>								
Median .....	dollars... 35 654	dollars... 36 394	dollars... 36 514	dollars... 36 561	dollars... 36 650	dollars... 36 810	dollars... 36 851	dollars... 38 591
Standard error .....	dollars... 220	dollars... 214	dollars... 212	dollars... 213	dollars... 212	dollars... 208	dollars... 208	dollars... 221
Mean .....	dollars... 40 544	dollars... 41 380	dollars... 41 523	dollars... 41 558	dollars... 41 784	dollars... 41 993	dollars... 42 178	dollars... 44 455
Standard error .....	dollars... 284	dollars... 283	dollars... 283	dollars... 283	dollars... 281	dollars... 281	dollars... 280	dollars... 291
Gini ratio .....	.338	.327	.326	.326	.321	.318	.314	.317
Standard error .....	.0071	.0070	.0070	.0070	.0070	.0070	.0070	.0070
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	dollars... 7 219	dollars... 11 708	dollars... 12 854	dollars... 12 859	dollars... 13 233	dollars... 13 482	dollars... 13 956	dollars... 15 011
Percent of households .....	3.8	5.8	6.9	7.0	6.7	6.4	6.1	6.6
With type of addition or deduction .....	131	343	81	219	435	239	865	543
Mean amount .....	dollars... 70	dollars... 3 906	dollars... 1 396	dollars... 80	dollars... 4 184	dollars... 1 060	dollars... 1 621	dollars... 1 124
Standard error .....	dollars... 9	dollars... 238	dollars... 251	dollars... 4	dollars... 225	dollars... 75	dollars... 73	dollars... 119
<b>Second quintile:</b>								
Upper limit .....	dollars... 18 532	dollars... 21 393	dollars... 22 474	dollars... 22 482	dollars... 22 656	dollars... 22 885	dollars... 23 044	dollars... 24 581
Percent of households .....	12.3	13.5	14.1	14.0	14.3	14.3	14.3	15.0
With type of addition or deduction .....	1 975	890	153	768	339	584	1 472	1 833
Mean amount .....	dollars... 296	dollars... 3 632	dollars... 2 835	dollars... 77	dollars... 4 281	dollars... 2 352	dollars... 1 292	dollars... 1 183
Standard error .....	dollars... 8	dollars... 199	dollars... 147	dollars... 2	dollars... 345	dollars... 80	dollars... 52	dollars... 79
<b>Third quintile:</b>								
Upper limit .....	dollars... 29 763	dollars... 31 854	dollars... 32 729	dollars... 32 743	dollars... 32 846	dollars... 32 990	dollars... 33 046	dollars... 35 274
Percent of households .....	21.9	21.2	21.1	21.0	21.1	21.1	21.3	21.6
With type of addition or deduction .....	4 440	1 223	197	2 152	229	411	893	3 642
Mean amount .....	dollars... 827	dollars... 3 624	dollars... 3 661	dollars... 89	dollars... 5 147	dollars... 3 405	dollars... 1 119	dollars... 1 879
Standard error .....	dollars... 11	dollars... 170	dollars... 156	dollars... 1	dollars... 563	dollars... 138	dollars... 58	dollars... 56
<b>Fourth quintile:</b>								
Upper limit .....	dollars... 45 137	dollars... 46 552	dollars... 47 154	dollars... 47 173	dollars... 47 258	dollars... 47 354	dollars... 47 368	dollars... 50 745
Percent of households .....	29.7	28.5	27.6	27.7	27.7	27.9	28.0	27.5
With type of addition or deduction .....	6 332	1 417	242	3 510	146	375	252	5 647
Mean amount .....	dollars... 1 688	dollars... 4 093	dollars... 3 880	dollars... 87	dollars... 4 381	dollars... 3 444	dollars... 1 211	dollars... 2 283
Standard error .....	dollars... 18	dollars... 191	dollars... 163	dollars... 1	dollars... 518	dollars... 194	dollars... 123	dollars... 55
<b>Fifth quintile:</b>								
Percent of households .....	32.3	31.0	30.3	30.3	30.3	30.3	30.3	29.3
With type of deduction .....	6 870	1 309	368	3 702	151	333	65	6 870
Mean amount .....	dollars... 4 478	dollars... 4 930	dollars... 3 838	dollars... 86	dollars... 4 352	dollars... 2 972	(B)	dollars... 5 254
Standard error .....	dollars... 92	dollars... 245	dollars... 124	dollars... 1	dollars... 567	dollars... 195	(B)	dollars... 106



Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT, WITH RELATED CHILDREN UNDER 18</b>								
Total .....	7 707	7 707	7 707	7 707	7 707	7 707	7 707	7 707
<b>Reциency Status</b>								
With income as defined .....	6 437	6 644	6 657	6 704	7 639	7 639	7 688	7 694
With addition or deduction .....	3 647	2 007	452	1 871	2 828	1 757	4 289	2 541
Mean addition or deduction .....	768	4 555	2 640	75	4 232	2 148	2 591	2 675
Standard error .....	43	153	100	1	78	58	46	108
Mean total income .....	23 859	20 274	26 561	26 522	9 714	17 196	13 937	29 579
Standard error .....	387	568	1 287	638	237	401	182	581
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	33.5	29.3	29.1	29.1	17.0	16.3	6.1	5.6
\$5,000 TO \$9,999 .....	10.9	11.8	11.6	11.6	19.3	17.0	17.2	16.6
\$10,000 to \$14,999 .....	13.1	13.1	13.1	13.1	15.4	16.4	21.5	20.9
\$15,000 to \$19,999 .....	11.7	12.5	12.4	12.3	13.1	13.8	16.6	16.2
\$20,000 to \$24,999 .....	9.4	9.8	9.9	9.9	10.6	10.7	11.7	11.5
\$25,000 to \$29,999 .....	7.1	7.4	7.5	7.5	7.8	8.3	9.1	9.1
\$30,000 to \$34,999 .....	5.1	5.4	5.3	5.4	5.5	5.8	5.8	6.1
\$35,000 to \$39,999 .....	3.2	3.8	3.8	3.8	4.0	4.0	4.4	4.7
\$40,000 to \$44,999 .....	2.1	2.3	2.4	2.4	2.3	2.6	2.5	2.9
\$45,000 to \$49,999 .....	1.2	1.4	1.4	1.4	1.5	1.5	1.5	1.8
\$50,000 to \$59,999 .....	1.3	1.7	1.7	1.7	1.8	1.8	1.9	2.2
\$60,000 to \$74,999 .....	.6	.6	.8	.8	.8	.9	.9	.7
\$75,000 to \$99,999 .....	.6	.6	.5	.5	.5	.6	.6	.7
\$100,000 and over .....	.3	.3	.4	.4	.4	.4	.4	.4
<b>Summary Measures</b>								
Median .....	12 108	13 394	13 484	13 505	14 438	15 111	16 446	16 929
Standard error .....	304	311	317	316	272	270	225	230
Mean .....	15 120	16 306	16 461	16 479	18 032	18 522	19 964	20 846
Standard error .....	268	273	275	276	261	261	249	263
Gini ratio .....	.507	.488	.489	.489	.429	.420	.366	.370
Standard error .....	.0116	.0117	.0118	.0118	.0126	.0125	.0126	.0127
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	7 219	11 708	12 854	12 859	13 233	13 482	13 956	15 011
Percent of households .....	37.9	45.6	48.6	48.5	46.7	45.1	40.5	43.2
With type of addition or deduction .....	212	754	134	312	2 242	865	2 585	503
Mean amount .....	50	3 067	1 299	70	4 104	1 406	2 753	1 288
Standard error .....	4	129	113	3	77	48	57	149
<b>Second quintile:</b>								
Upper limit .....	18 532	21 393	22 474	22 482	22 656	22 885	23 044	24 581
Percent of households .....	27.8	24.2	23.0	23.1	24.1	24.8	28.7	26.7
With type of addition or deduction .....	1 324	516	91	547	356	483	1 186	659
Mean amount .....	248	4 681	2 754	73	4 823	2 537	2 634	1 830
Standard error .....	8	275	124	2	311	85	98	133
<b>Third quintile:</b>								
Upper limit .....	29 763	31 854	32 729	32 743	32 848	32 990	33 046	35 274
Percent of households .....	19.6	16.3	15.0	15.0	15.5	16.3	16.6	16.5
With type of addition or deduction .....	1 190	344	79	491	134	241	403	661
Mean amount .....	628	5 149	3 150	77	4 741	3 286	1 569	2 558
Standard error .....	17	397	182	2	453	212	126	174
<b>Fourth quintile:</b>								
Upper limit .....	45 137	46 552	47 154	47 173	47 258	47 354	47 368	50 745
Percent of households .....	10.8	9.6	9.2	9.2	9.4	9.4	9.7	9.3
With type of addition or deduction .....	676	253	84	367	73	115	87	467
Mean amount .....	1 152	6 584	3 532	76	(B)	3 286	2 253	3 376
Standard error .....	41	563	248	3	(B)	339	312	234
<b>Fifth quintile:</b>								
Percent of households .....	3.9	4.2	4.2	4.2	4.3	4.5	4.5	4.3
With type of deduction .....	245	138	64	155	23	43	28	251
Mean amount .....	3 827	7 002	(B)	80	(B)	(B)	(B)	6 671
Standard error .....	530	985	(B)	4	(B)	(B)	(B)	624

**Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.**

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>HOUSEHOLDS WITH MEMBERS 65 YEARS OLD AND OVER</b>							
Total .....	22 489	22 489	22 489	22 489	22 489	22 489	22 489
<b>Reciprocity Status</b>							
With income as defined .....	22 455	19 514	19 514	19 514	19 514	19 516	19 516
With addition or deduction .....	(X)	21 434	3 132	3 967	7 481	10 847	428
Mean addition or deduction .....	(X)	8 807	5 480	2 143	1 793	4 717	580
Standard error .....	(X)	46	398	30	31	115	23
Mean total income .....	(X)	16 554	48 400	47 885	34 068	30 445	21 053
Standard error .....	(X)	243	1 398	948	644	390	1 153
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	6.1	39.8	39.8	39.5	39.8	39.8	39.7
\$5,000 to \$9,999 .....	19.9	13.6	13.7	13.5	13.7	14.4	14.4
\$10,000 to \$14,999 .....	16.1	10.3	10.1	10.0	10.2	11.0	11.1
\$15,000 to \$19,999 .....	12.2	7.4	7.3	7.2	7.2	7.9	7.9
\$20,000 to \$24,999 .....	9.8	5.7	5.7	5.5	5.7	5.8	5.8
\$25,000 to \$29,999 .....	7.0	4.0	4.1	4.2	4.2	4.5	4.5
\$30,000 to \$34,999 .....	6.0	3.9	3.6	3.4	3.5	3.6	3.6
\$35,000 to \$39,999 .....	4.6	2.6	2.8	3.1	2.8	2.3	2.3
\$40,000 to \$44,999 .....	3.2	1.9	1.9	1.8	1.9	2.1	2.1
\$45,000 to \$49,999 .....	2.8	1.8	1.8	1.8	1.7	1.5	1.5
\$50,000 to \$59,999 .....	3.6	2.6	2.5	2.6	2.4	2.3	2.3
\$60,000 to \$74,999 .....	3.3	2.3	2.4	2.5	2.5	1.9	1.9
\$75,000 to \$99,999 .....	2.8	2.1	2.1	2.2	1.9	1.5	1.5
\$100,000 and over .....	2.5	2.1	2.4	2.8	2.4	1.4	1.4
<b>Summary Measures</b>							
Median .....	18 062	8 608	8 639	8 728	8 538	8 358	8 384
Standard error .....	211	197	199	200	199	189	189
Mean .....	26 403	17 914	18 677	19 055	18 459	16 184	16 195
Standard error .....	263	259	291	298	288	231	231
Gini ratio .....	.485	.626	.638	.638	.635	.610	.610
Standard error .....	.0082	.0082	.0085	.0084	.0085	.0081	.0081
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 535	7 452	7 482	7 625	7 223	7 126	7 299
Percent of households .....	34.9	47.2	47.3	47.8	46.9	46.9	47.2
With type of addition or deduction .....	(X)	10 476	332	103	1 254	434	55
Mean amount .....	(X)	8 198	247	1 011	265	129	(B)
Standard error .....	(X)	57	143	80	9	11	(B)
<b>Second quintile:</b>							
Upper limit .....	23 682	20 710	20 805	21 635	20 324	18 894	18 981
Percent of households .....	26.9	24.9	24.5	24.7	24.4	24.6	24.2
With type of addition or deduction .....	(X)	5 397	680	808	2 078	4 027	189
Mean amount .....	(X)	9 747	912	1 377	812	858	704
Standard error .....	(X)	93	108	39	17	12	31
<b>Third quintile:</b>							
Upper limit .....	36 349	34 432	34 660	36 275	34 028	30 752	30 775
Percent of households .....	16.8	12.1	12.2	12.2	12.4	12.6	12.6
With type of addition or deduction .....	(X)	2 524	643	1 003	1 557	2 809	108
Mean amount .....	(X)	9 533	1 853	1 673	1 614	2 528	473
Standard error .....	(X)	149	142	37	34	31	47
<b>Fourth quintile:</b>							
Upper limit .....	55 403	53 944	54 624	57 149	53 583	47 143	47 159
Percent of households .....	11.3	7.9	8.0	7.7	8.1	8.1	8.1
With type of addition or deduction .....	(X)	1 568	553	969	1 205	1 817	48
Mean amount .....	(X)	9 152	3 514	2 238	2 524	5 406	(B)
Standard error .....	(X)	186	236	53	62	78	(B)
<b>Fifth quintile:</b>							
Percent of households .....	10.1	7.9	8.1	7.9	8.3	7.8	7.8
With type of deduction .....	(X)	1 468	924	1 084	1 389	1 761	26
Mean amount .....	(X)	9 542	14 421	3 173	4 205	17 452	(B)
Standard error .....	(X)	231	1 227	68	89	489	(B)

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH MEMBERS 65 YEARS OLD AND OVER</b>								
Total .....	22 489	22 489	22 489	22 489	22 489	22 489	22 489	22 489
<b>Reciprocity Status</b>								
With income as defined .....	19 516	22 287	22 366	22 366	22 455	22 455	22 459	22 481
With addition or deduction .....	11 130	21 102	19 306	482	2 196	1 917	2 353	17 354
Mean addition or deduction .....	1 267	8 725	3 502	74	3 094	1 524	1 485	4 420
Standard error .....	37	46	18	3	100	48	32	64
Mean total income .....	24 799	23 260	28 964	49 199	17 446	23 213	13 086	34 611
Standard error .....	336	214	240	1 701	511	615	259	295
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	39.9	8.6	7.7	7.7	5.7	5.7	4.6	3.1
\$5,000 TO \$9,999 .....	14.5	18.8	13.0	13.0	13.8	13.6	13.5	11.7
\$10,000 to \$14,999 .....	11.2	18.1	13.7	13.7	14.1	14.0	14.8	12.4
\$15,000 to \$19,999 .....	8.2	12.7	12.8	12.8	13.0	12.8	13.1	11.8
\$20,000 to \$24,999 .....	6.0	10.3	11.3	11.3	11.5	11.6	11.7	11.9
\$25,000 to \$29,999 .....	4.8	7.6	9.5	9.5	9.7	9.7	9.8	9.7
\$30,000 to \$34,999 .....	3.3	6.4	7.4	7.4	7.4	7.5	7.6	8.5
\$35,000 to \$39,999 .....	2.5	4.2	5.8	5.8	5.9	5.9	5.9	6.5
\$40,000 to \$44,999 .....	2.0	3.5	4.3	4.3	4.3	4.4	4.4	5.3
\$45,000 to \$49,999 .....	1.4	2.4	3.1	3.1	3.1	3.1	3.1	3.9
\$50,000 to \$59,999 .....	2.2	3.4	4.1	4.1	4.1	4.2	4.2	5.2
\$60,000 to \$74,999 .....	1.7	2.7	3.3	3.3	3.4	3.4	3.4	4.6
\$75,000 to \$99,999 .....	1.5	2.0	2.2	2.2	2.3	2.3	2.3	3.3
\$100,000 and over .....	1.1	1.4	1.6	1.6	1.6	1.6	1.6	2.1
<b>Summary Measures</b>								
Median .....	8 274	17 315	21 229	21 229	21 465	21 638	21 700	24 590
Standard error .....	185	171	212	212	207	205	204	203
Mean .....	15 568	23 755	26 781	26 783	27 065	27 195	27 350	30 787
Standard error .....	217	223	230	230	229	229	228	247
Gini ratio .....	.603	.445	.420	.420	.412	.411	.406	.397
Standard error .....	.0080	.0080	.0077	.0077	.0077	.0077	.0077	.0075
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	7 219	11 708	12 854	12 859	13 233	13 482	13 956	15 011
Percent of households .....	47.2	33.5	28.1	28.1	28.5	28.9	29.6	27.3
With type of addition or deduction .....	1 808	7 058	3 850	24	1 259	759	1 631	3 255
Mean amount .....	66	5 983	1 631	(B)	2 352	551	1 526	1 297
Standard error .....	2	40	22	(B)	80	20	32	133
<b>Second quintile:</b>								
Upper limit .....	18 532	21 393	22 474	22 482	22 656	22 885	23 044	24 581
Percent of households .....	24.3	25.8	24.7	24.7	24.4	24.1	23.6	22.7
With type of addition or deduction .....	4 059	5 591	5 385	27	397	423	484	3 926
Mean amount .....	291	9 233	3 356	(B)	3 879	1 671	1 455	3 105
Standard error .....	5	69	22	(B)	236	54	85	65
<b>Third quintile:</b>								
Upper limit .....	29 763	31 854	32 729	32 743	32 846	32 990	33 046	35 274
Percent of households .....	12.6	17.4	19.6	19.6	19.5	19.2	19.0	19.6
With type of addition or deduction .....	2 306	3 708	4 250	66	242	312	159	3 797
Mean amount .....	949	10 365	4 209	(B)	4 193	2 371	1 367	4 071
Standard error .....	19	110	36	(B)	473	131	178	83
<b>Fourth quintile:</b>								
Upper limit .....	45 137	46 552	47 154	47 173	47 258	47 354	47 388	50 745
Percent of households .....	8.0	12.4	14.6	14.6	14.5	14.6	14.6	15.6
With type of addition or deduction .....	1 478	2 584	3 128	145	140	242	78	3 205
Mean amount .....	1 913	10 821	4 366	69	4 103	2 476	1 083	5 168
Standard error .....	47	157	44	4	467	151	169	113
<b>Fifth quintile:</b>								
Percent of households .....	7.8	11.0	13.0	13.0	13.1	13.1	13.1	14.8
With type of deduction .....	1 479	2 161	2 694	220	158	181	21	3 171
Mean amount .....	5 265	11 046	4 348	83	4 455	2 527	(B)	8 964
Standard error .....	208	211	47	5	595	233	(B)	230

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>HOUSEHOLDS WITH 1 OR MORE YEAR-ROUND, FULL-TIME WORKERS</b>							
Total .....	57 457	57 457	57 457	57 457	57 457	57 457	57 457
<b>Reciprocity Status</b>							
With income as defined .....	57 457	57 457	57 457	57 457	57 457	57 457	57 457
With addition or deduction .....	(X)	12 408	10 259	45 238	55 121	54 859	5 703
Mean addition or deduction .....	(X)	4 812	9 157	2 712	3 110	6 658	554
Standard error .....	(X)	81	408	10	12	61	6
Mean total income .....	(X)	41 783	80 013	55 087	48 383	43 182	20 561
Standard error .....	(X)	405	1 067	295	265	205	237
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	.8	.7	.7	.7	.8	.8	.8
\$5,000 to \$9,999 .....	1.5	2.1	2.1	1.9	2.5	2.9	2.6
\$10,000 to \$14,999 .....	4.7	5.3	5.3	4.7	5.6	6.4	6.4
\$15,000 to \$19,999 .....	6.6	7.1	7.1	6.5	7.4	8.8	9.0
\$20,000 to \$24,999 .....	8.7	8.8	8.6	8.0	8.7	10.2	10.2
\$25,000 to \$29,999 .....	8.9	8.9	8.9	8.4	9.2	10.8	10.9
\$30,000 to \$34,999 .....	9.5	9.5	9.4	8.8	9.1	9.7	9.7
\$35,000 to \$39,999 .....	8.8	8.5	8.3	8.4	8.3	8.9	8.9
\$40,000 to \$44,999 .....	7.8	7.5	7.4	7.3	7.4	8.3	8.3
\$45,000 to \$49,999 .....	6.9	6.6	6.5	6.8	6.7	6.8	6.8
\$50,000 to \$59,999 .....	11.1	10.8	10.9	11.4	10.6	9.7	9.7
\$60,000 to \$74,999 .....	10.5	10.3	10.2	10.9	9.9	8.0	8.0
\$75,000 to \$99,999 .....	8.1	7.7	7.9	8.8	7.4	4.9	4.9
\$100,000 and over .....	6.4	6.2	6.7	7.4	6.3	3.7	3.7
<b>Summary Measures</b>							
Median .....	40 449	39 390	39 698	41 737	38 895	35 174	35 192
Standard error .....	176	207	207	198	183	158	158
Mean .....	48 282	47 242	48 877	51 013	48 030	41 673	41 728
Standard error .....	214	214	259	284	257	200	200
Gini ratio .....	.342	.350	.364	.359	.366	.343	.342
Standard error .....	.0046	.0048	.0048	.0048	.0049	.0047	.0047
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 535	7 452	7 482	7 625	7 223	7 126	7 299
Percent of households .....	4.4	1.5	1.5	1.5	1.6	1.6	1.5
With type of addition or deduction .....	(X)	329	34	113	774	207	204
Mean amount .....	(X)	5 972	(B)	1 103	484	245	627
Standard error .....	(X)	328	(B)	94	15	20	24
<b>Second quintile:</b>							
Upper limit .....	23 682	20 710	20 805	21 635	20 324	18 894	18 981
Percent of households .....	15.6	15.5	15.6	15.0	15.3	15.2	15.3
With type of addition or deduction .....	(X)	2 558	527	4 386	8 503	7 016	3 240
Mean amount .....	(X)	5 132	-206	1 401	1 243	1 095	609
Standard error .....	(X)	124	147	16	8	11	8
<b>Third quintile:</b>							
Upper limit .....	36 349	34 432	34 660	36 275	34 028	30 752	30 775
Percent of households .....	23.4	24.6	24.7	24.8	24.7	24.6	24.7
With type of addition or deduction .....	(X)	3 294	1 316	10 843	13 541	14 016	1 426
Mean amount .....	(X)	4 896	985	1 965	2 140	2 353	423
Standard error .....	(X)	116	119	12	9	13	13
<b>Fourth quintile:</b>							
Upper limit .....	55 403	53 944	54 624	57 149	53 563	47 143	47 159
Percent of households .....	27.4	28.4	28.5	28.6	28.4	28.5	28.5
With type of addition or deduction .....	(X)	3 254	2 522	14 371	15 592	16 358	593
Mean amount .....	(X)	4 344	2 370	2 656	3 186	4 524	556
Standard error .....	(X)	115	111	13	13	19	22
<b>Fifth quintile:</b>							
Percent of households .....	29.2	30.0	29.8	30.0	30.0	30.0	30.0
With type of deduction .....	(X)	2 973	5 860	15 523	16 712	17 263	241
Mean amount .....	(X)	4 828	14 805	3 689	4 895	14 512	513
Standard error .....	(X)	138	694	18	22	161	37

Table 1. Income Distribution Measures, by Definition of Income: 1990—Con.

(Numbers in thousands. Households as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less state income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLD WITH 1 OR MORE YEAR-ROUND, FULL-TIME WORKERS</b>								
Total .....	57 457	57 457	57 457	57 457	57 457	57 457	57 457	57 457
<b>Reciprocity Status</b>								
With income as defined .....	57 457	57 457	57 457	57 457	57 457	57 457	57 457	57 457
With addition or deduction .....	46 813	11 406	4 382	11 480	1 702	2 519	3 840	38 941
Mean addition or deduction .....	2 300	4 735	3 514	84	3 349	2 605	1 094	3 585
Standard error .....	23	83	31	1	108	60	27	38
Mean total income .....	40 876	41 524	46 459	45 441	32 039	34 881	22 204	50 280
Standard error .....	204	372	656	417	801	653	253	253
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	.8	.6	.6	.6	.6	.6	.5	.4
\$5,000 TO \$9,999 .....	2.8	2.3	2.2	2.2	2.1	2.0	1.8	1.6
\$10,000 to \$14,999 .....	6.6	5.9	5.7	5.7	5.6	5.4	5.4	5.0
\$15,000 to \$19,999 .....	9.7	9.2	9.0	9.0	8.9	8.9	8.8	8.0
\$20,000 to \$24,999 .....	10.9	10.7	10.5	10.5	10.6	10.5	10.6	9.8
\$25,000 to \$29,999 .....	11.2	11.1	11.2	11.2	11.2	11.3	11.4	10.6
\$30,000 to \$34,999 .....	10.3	10.5	10.4	10.4	10.4	10.5	10.5	10.2
\$35,000 to \$39,999 .....	9.2	9.5	9.6	9.6	9.7	9.7	9.8	9.5
\$40,000 to \$44,999 .....	8.3	8.6	8.7	8.7	8.7	8.8	8.8	8.6
\$45,000 to \$49,999 .....	6.6	6.9	7.0	7.0	7.0	7.0	7.0	7.1
\$50,000 to \$59,999 .....	9.2	9.6	9.6	9.6	9.6	9.7	9.7	10.3
\$60,000 to \$74,999 .....	7.1	7.5	7.6	7.7	7.7	7.7	7.7	9.0
\$75,000 to \$99,999 .....	4.5	4.6	4.7	4.7	4.8	4.8	4.8	5.9
\$100,000 and over .....	2.9	3.0	3.1	3.1	3.1	3.1	3.1	3.9
<b>Summary Measures</b>								
Median .....	33 892	34 883	35 175	35 195	35 281	35 390	35 434	37 300
Standard error .....	148	148	149	150	150	150	148	155
Mean .....	39 882	40 802	41 070	41 087	41 186	41 300	41 373	43 803
Standard error .....	185	186	186	186	186	186	185	194
Gini ratio .....	.336	.328	.327	.327	.326	.324	.323	.327
Standard error .....	.0047	.0047	.0047	.0047	.0047	.0047	.0047	.0047
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	7 219	11 708	12 854	12 859	13 233	13 482	13 856	15 011
Percent of households .....	1.5	4.4	5.8	5.8	6.0	6.1	6.4	7.0
With type of addition or deduction .....	366	308	62	203	203	172	746	1 256
Mean amount .....	107	2 731	(B)	78	1 982	1 125	1 195	1 181
Standard error .....	8	214	(B)	4	156	77	64	88
<b>Second quintile:</b>								
Upper limit .....	18 532	21 393	22 474	22 482	22 656	22 885	23 044	24 581
Percent of households .....	15.3	16.4	16.9	16.9	16.7	16.7	16.5	16.9
With type of addition or deduction .....	6 506	1 588	501	1 083	482	839	1 593	4 167
Mean amount .....	399	3 573	2 891	75	2 707	2 030	1 054	1 426
Standard error .....	5	114	56	2	145	70	40	53
<b>Third quintile:</b>								
Upper limit .....	29 763	31 854	32 729	32 743	32 846	32 990	33 046	35 274
Percent of households .....	24.7	23.0	22.3	22.3	22.3	22.1	22.0	22.1
With type of addition or deduction .....	11 499	2 786	986	2 453	415	838	1 056	7 818
Mean amount .....	959	4 211	3 212	88	3 695	2 744	1 005	2 019
Standard error .....	8	102	50	1	221	97	46	42
<b>Fourth quintile:</b>								
Upper limit .....	45 137	46 552	47 154	47 173	47 258	47 354	47 388	50 745
Percent of households .....	28.4	27.0	26.4	26.4	26.3	26.3	26.3	25.7
With type of addition or deduction .....	13 627	3 276	1 244	3 801	315	563	338	11 197
Mean amount .....	1 802	4 894	3 574	86	4 122	3 074	1 286	2 744
Standard error .....	13	117	58	1	300	150	112	44
<b>Fifth quintile:</b>								
Percent of households .....	30.1	29.2	28.7	28.7	28.7	28.7	28.7	28.2
With type of addition or deduction .....	14 616	3 467	1 590	3 940	308	507	1 06	14 502
Mean amount .....	4 721	5 711	3 922	85	3 966	3 135	1 239	5 806
Standard error .....	64	141	58	1	310	174	176	83

**Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>All Races</b>										
Total .....	248 644	13.5	20.5	20.4	19.9	20.9	21.1			20.6
<b>Age</b>										
Under 18 years .....	65 049	20.6	23.5	23.4	22.5	23.9				23.2
Related children .....	63 908	19.9	22.7	22.6	21.7	23.1				22.5
Under 6 years .....	22 629	23.0	25.4	25.3	24.3	25.8				25.1
18 to 24 years .....	24 901	15.9	19.0	18.9	18.4	19.7				19.6
25 to 44 years .....	61 570	10.4	12.6	12.6	12.1	13.0				12.8
45 to 64 years .....	47 031	8.6	14.2	14.2	13.8	14.5				14.5
65 years and over .....	30 093	12.2	46.4	46.3	46.1	46.5				46.6
65 to 74 years .....	18 238	9.7	39.8	39.7	39.4	40.0				40.0
75 years and over .....	11 855	16.0	56.5	56.5	56.4	56.5				56.7
<b>Family Relationship</b>										
In families <sup>1</sup> .....	210 967	12.0	17.8	17.7	17.1	18.1				17.7
Married-couple families .....	169 092	6.9	12.2	12.0	11.5	12.4				12.1
With related children under 18 .....	106 241	8.9	10.8	10.7	10.0	11.2				10.7
Female householder, no husband present .....	33 795	37.2	45.4	45.4	44.5	45.9				45.1
With related children under 18 .....	24 840	47.2	53.7	53.6	52.5	54.0				52.9
Unrelated individuals .....	36 056	20.7	34.7	34.7	34.5	35.4				35.9
Living alone .....	23 826	19.1	38.4	38.4	38.2	38.8				39.1
65 years and over .....	9 461	24.4	66.3	66.2	66.2	66.4				66.4
<b>Type of Residence</b>										
Inside metropolitan areas .....	193 052	12.7	19.0	18.9	18.4	19.3				19.1
Inside central cities .....	74 936	19.0	26.3	26.2	25.7	26.8				26.6
Outside central cities .....	118 116	8.7	14.4	14.3	13.9	14.5				14.4
Outside metropolitan areas .....	55 592	16.3	25.7	25.5	24.8	26.3				25.9
<b>Region</b>										
Northeast .....	50 799	11.4	18.5	18.5	18.0	18.6				18.5
Midwest .....	59 914	12.4	19.6	19.6	19.1	20.0				19.7
South .....	85 097	15.8	22.8	22.7	22.1	23.3				22.9
West .....	52 835	13.0	19.6	19.5	19.1	20.0				20.0
<b>Years of School Completed</b>										
Total, 18 years old and over .....	183 595	11.0	19.4	19.4	19.0	19.8				19.7
18 to 24 years old .....	24 901	15.9	19.0	18.9	18.4	19.7				19.6
Less than 12 years .....	5 476	30.0	34.9	34.7	33.9	35.8				35.4
25 years old and over .....	158 694	10.2	19.5	19.4	19.0	19.8				19.7
Less than 12 years .....	34 228	23.6	45.4	45.2	44.6	46.0				45.9
High school: 4 years .....	61 272	8.9	17.5	17.5	17.0	17.9				17.7
College: 1 to 3 years .....	29 169	5.8	10.5	10.4	10.1	10.6				10.6
4 years or more .....	34 025	2.8	4.8	4.7	4.6	4.9				4.9
<b>Work Experience in 1990</b>										
Total, 20 to 64 years .....	146 588	10.5	13.9	13.8	13.4	14.3				14.1
Worked at full-time jobs .....	100 642	4.9	6.1	6.1	5.7	6.5				6.4
50 to 52 weeks .....	78 680	2.5	3.0	3.0	2.7	3.3				3.1
Worked at part-time jobs .....	19 634	14.0	18.2	18.1	17.6	18.9				18.8
Did not work .....	26 311	29.3	40.3	40.2	39.6	40.6				40.4
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	23 406	58.9	74.1	74.1	73.3	74.7				74.5
AFDC or other non-SSI .....	16 812	67.5	79.8	79.7	78.7	80.3				80.1
SSI .....	8 906	42.7	66.8	66.9	66.4	67.3				67.2
Food stamps .....	22 790	71.9	82.1	82.0	80.7	83.0				82.1
Housing assistance .....	10 138	65.8	79.6	79.5	78.6	79.4				79.1
Energy assistance .....	9 907	69.5	83.8	83.5	82.1	84.0				83.1
Free or reduced-price school lunches .....	26 815	52.0	59.8	59.7	57.7	61.2				60.0
Household received both food stamps and cash assistance .....	15 203	75.9	87.8	87.8	87.1	88.3				88.2
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	150 197	2.7	5.1	5.0	4.3	4.7				4.5
Medicare .....	32 260	13.9	48.9	48.8	48.6	49.0				49.1
Also Medicaid .....	3 783	44.7	78.0	78.0	77.7	78.5				78.6
Medicaid .....	24 160	62.8	77.0	76.8	76.1	77.5				77.1
Not covered .....	34 629	27.7	33.4	33.2	32.9	36.8				35.5

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>All Races</b>								
Total .....	20.8	14.7	14.3	14.3	13.2	12.4	11.0	9.8
<b>Age</b>								
Under 18 years .....	23.4	21.8	21.5	21.5	20.2	18.7	15.8	14.9
Related children .....	22.7	21.0	20.8	20.8	19.4	18.0	15.1	14.2
Under 6 years .....	25.3	23.9	23.7	23.7	22.3	20.3	17.2	16.6
18 to 24 years .....	19.8	17.5	17.3	17.3	16.3	15.5	14.3	13.6
25 to 44 years .....	13.0	11.3	11.1	11.1	10.3	9.7	8.6	8.1
45 to 64 years .....	14.7	9.9	9.5	9.5	8.6	8.2	7.6	6.0
65 years and over .....	46.8	13.7	12.1	12.1	10.7	10.4	9.5	6.2
65 to 74 years .....	40.2	11.2	9.7	9.7	8.4	8.2	7.3	4.9
75 years and over .....	56.8	17.4	15.7	15.7	14.2	13.9	12.9	8.2
<b>Family Relationship</b>								
In families <sup>1</sup> .....	17.9	12.9	12.6	12.6	11.6	10.6	9.3	8.4
Married-couple families .....	12.3	7.5	7.2	7.2	6.7	6.2	5.4	4.7
With related children under 18 .....	10.9	9.5	9.3	9.3	8.6	7.8	6.8	6.1
Female householder, no husband present .....	45.3	40.0	39.5	39.4	36.2	34.0	28.5	26.8
With related children under 18 .....	53.2	50.0	49.7	49.6	46.0	43.0	35.7	34.2
Unrelated individuals .....	36.3	23.1	21.9	21.9	20.8	20.2	18.9	16.3
Living alone .....	39.4	21.2	19.9	19.9	18.7	18.2	16.4	12.6
65 years and over .....	66.8	26.5	24.0	24.0	22.2	21.6	19.2	12.1
<b>Type of Residence</b>								
Inside metropolitan areas .....	19.3	13.8	13.4	13.4	12.4	11.7	10.3	9.3
Inside central cities .....	26.8	20.9	20.4	20.4	18.6	17.5	15.1	14.0
Outside central cities .....	14.5	9.3	9.0	9.0	8.5	8.0	7.2	6.3
Outside metropolitan areas .....	26.2	17.6	17.1	17.1	16.1	15.1	13.4	11.6
<b>Region</b>								
Northeast .....	18.7	12.4	12.0	12.0	10.9	10.0	8.4	7.7
Midwest .....	20.0	13.7	13.3	13.3	12.2	11.5	10.3	9.2
South .....	23.1	16.7	16.3	16.2	15.6	14.8	13.2	11.7
West .....	20.1	14.8	14.3	14.3	12.8	12.0	10.7	9.6
<b>Years of School Completed</b>								
Total, 18 years old and over .....	19.9	12.2	11.7	11.7	10.8	10.2	9.3	8.0
18 to 24 years old .....	19.8	17.5	17.3	17.3	16.3	15.5	14.3	13.6
Less than 12 years .....	35.7	32.8	32.5	32.5	30.4	29.0	26.5	25.5
25 years old and over .....	19.9	11.4	10.8	10.8	9.9	9.4	8.5	7.1
Less than 12 years .....	46.2	26.7	25.2	25.2	22.7	21.5	19.2	15.8
High school: 4 years .....	17.9	9.8	9.4	9.4	8.7	8.3	7.5	6.4
College: 1 to 3 years .....	10.7	6.4	6.2	6.2	5.8	5.3	4.8	4.0
4 years or more .....	5.0	3.0	2.9	2.9	2.8	2.8	2.6	2.3
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	14.3	11.6	11.3	11.3	10.5	9.9	9.0	8.1
Worked at full-time jobs .....	6.5	5.4	5.4	5.4	5.0	4.8	4.3	4.0
50 to 52 weeks .....	3.2	2.8	2.8	2.8	2.7	2.5	2.3	2.0
Worked at part-time jobs .....	19.0	15.4	15.1	15.1	14.3	13.6	12.5	11.4
Did not work .....	40.7	32.2	31.3	31.3	28.5	26.8	24.0	21.4
<b>Program Participation Status of Household Members</b>								
One or more members received:								
Cash assistance .....	74.8	69.5	67.5	67.5	57.0	51.1	42.2	39.7
AFDC or other non-SSI .....	80.4	77.4	76.4	76.4	66.4	59.6	49.0	47.4
SSI .....	67.6	58.1	54.4	54.4	39.2	33.7	27.5	23.3
Food stamps .....	82.6	78.4	76.8	76.8	69.8	63.2	50.3	47.4
Housing assistance .....	79.4	70.1	66.9	66.9	61.4	54.8	35.2	35.2
Energy assistance .....	83.7	74.7	73.0	73.0	66.2	59.5	49.0	43.1
Free or reduced-price school lunches .....	60.7	56.5	55.7	55.7	51.2	47.4	38.3	36.2
Household received both food stamps and cash assistance .....	88.5	85.8	84.5	84.5	74.0	66.0	53.2	50.8
<b>Health Insurance Coverage</b>								
Covered by:								
Plan related to employment of self or relative .....	4.6	2.4	2.3	2.3	2.2	2.0	1.8	1.5
Medicare .....	49.3	16.1	13.8	13.8	12.0	11.6	10.4	7.2
Also Medicaid .....	78.7	57.9	50.1	50.1	37.4	34.2	28.2	21.7
Medicaid .....	77.5	71.2	69.3	69.3	60.6	53.7	44.1	41.7
Not covered .....	36.0	30.5	30.2	30.2	29.4	28.9	26.8	24.4

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>White</b>										
Total .....	208 611	10.7	17.7	17.6	17.1	18.0	18.2			17.8
<b>Age</b>										
Under 18 years .....	51 929	15.9	18.2	18.1	17.3	18.6	18.7			18.0
Related children .....	51 024	15.1	17.4	17.3	16.8	17.9	18.0			17.3
Under 6 years .....	18 061	17.8	19.5	19.4	18.5	19.9	20.1			19.3
18 to 24 years .....	20 383	13.5	16.0	15.9	15.5	16.7	17.1			16.6
25 to 44 years .....	68 807	8.5	10.4	10.3	9.9	10.8	11.0			10.6
45 to 64 years .....	40 594	6.9	12.1	12.1	11.8	12.3	12.5			12.4
65 years and over .....	26 898	10.1	44.8	44.7	44.5	44.9	45.0			44.9
65 to 74 years .....	16 209	7.6	37.9	37.8	37.5	38.0	38.1			38.1
75 years and over .....	10 689	13.8	55.2	55.2	55.2	55.3	55.4			55.4
<b>Family Relationship</b>										
In families <sup>1</sup> .....	176 504	9.0	14.6	14.6	14.1	15.0	15.1			14.6
Married-couple families .....	149 518	6.1	11.3	11.2	10.7	11.8	11.7			11.3
With related children under 18 .....	91 062	7.9	9.7	9.6	8.9	10.1	10.2			9.6
Female householder, no husband .....	20 845	29.8	37.9	38.0	37.2	38.4	38.6			37.6
With related children under 18 .....	14 270	40.3	46.3	46.2	45.3	46.7	46.8			45.4
Unrelated individuals .....	30 833	18.6	33.3	33.3	33.1	34.0	34.6			34.6
Living alone .....	20 521	16.8	37.1	37.1	36.8	37.5	37.8			37.8
65 years and over .....	8 504	21.3	64.3	64.3	64.3	64.4	64.5			64.5
<b>Type of Residence</b>										
Inside metropolitan areas .....	159 443	9.9	16.1	16.0	15.6	16.4	16.6			16.2
Inside central cities .....	53 686	14.3	21.4	21.3	20.9	21.9	22.2			21.8
Outside central cities .....	105 757	7.6	13.4	13.3	12.9	13.6	13.7			13.4
Outside metropolitan areas .....	49 168	13.5	22.7	22.6	22.0	23.4	23.5			23.0
<b>Region</b>										
Northeast .....	43 727	9.2	16.4	16.4	15.9	16.3	16.5			16.3
Midwest .....	52 771	9.5	16.5	16.5	16.0	16.9	17.0			16.6
South .....	68 492	11.6	18.6	18.4	17.9	19.1	19.3			18.7
West .....	45 622	12.2	18.9	18.8	18.4	19.4	19.6			19.3
<b>Years of School Completed</b>										
Total, 18 years old and over .....	156 682	9.0	17.5	17.4	17.1	17.8	18.0			17.7
18 to 24 years old .....	20 383	13.5	16.0	15.9	15.5	16.7	17.1			16.6
Less than 12 years .....	4 219	26.2	30.9	30.6	29.9	32.0	32.3			31.3
25 years old and over .....	136 299	8.3	17.7	17.6	17.3	18.0	18.2			17.9
Less than 12 years .....	27 409	20.3	43.1	43.0	42.4	43.7	44.1			43.6
High school: 4 years .....	53 250	7.2	16.1	16.1	15.7	16.4	16.6			16.3
College: 1 to 3 years .....	25 358	4.7	9.4	9.3	9.1	9.6	9.6			9.5
4 years or more .....	30 283	2.4	4.4	4.3	4.2	4.5	4.6			4.5
<b>Work Experience in 1990</b>										
Total, 20 to 64 years .....	124 229	8.5	11.6	11.5	11.2	12.0	12.2			11.9
Worked at full-time jobs .....	86 181	4.2	5.3	5.2	4.9	5.6	5.8			5.6
50 to 52 weeks .....	67 786	2.2	2.5	2.5	2.3	2.8	2.9			2.7
Worked at part-time jobs .....	17 222	11.7	15.5	15.3	14.9	16.1	16.5			16.1
Did not work .....	20 826	23.8	34.6	34.4	33.9	34.8	35.0			34.6
<b>Program Participation Status of Household Members</b>										
<b>One or more members received:</b>										
Cash assistance .....	13 953	54.1	70.4	70.4	69.6	70.9	71.4			70.7
AFDC or other non-SSI .....	9 490	64.3	77.1	77.1	76.1	77.8	78.3			77.5
SSI .....	5 611	35.6	61.5	61.5	61.2	61.7	62.3			61.7
Food stamps .....	13 772	68.3	79.2	78.9	77.6	80.4	80.9			79.3
Housing assistance .....	5 343	58.4	75.9	75.9	75.1	76.0	76.3			75.9
Energy assistance .....	6 967	66.2	80.9	80.5	79.0	81.5	81.8			80.1
Free or reduced-price school lunches .....	17 046	46.4	53.9	53.6	51.9	55.7	56.1			54.2
Household received both food stamps and cash assistance .....	8 566	72.7	85.7	85.8	85.0	86.3	86.7			86.2
<b>Health Insurance Coverage</b>										
<b>Covered by:</b>										
Plan related to employment of self or relative .....	131 822	2.2	4.6	4.6	4.0	4.3	4.3			4.1
Medicare .....	28 530	11.3	46.7	46.6	46.4	46.8	46.9			46.8
Also Medicaid .....	2 606	40.9	76.9	76.9	76.8	77.4	77.7			77.6
Medicaid .....	15 037	58.2	73.4	73.3	72.5	74.1	74.4			73.7
Not covered .....	26 901	25.4	30.8	30.5	30.3	33.5	34.2			32.9

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>White</b>								
Total .....	18.0	11.7	11.3	11.3	10.6	10.0	9.0	7.9
<b>Age</b>								
Under 18 years .....	18.3	16.7	16.5	16.5	15.6	14.5	12.5	11.7
Related children .....	17.5	15.9	15.7	15.7	14.8	13.7	11.7	10.9
Under 6 years .....	19.5	18.3	18.2	18.2	17.4	15.7	13.7	13.1
18 to 24 years .....	16.9	14.9	14.7	14.7	14.1	13.4	12.6	12.1
25 to 44 years .....	10.7	9.2	9.1	9.0	8.5	8.0	7.2	6.8
45 to 64 years .....	12.6	8.0	7.7	7.7	7.0	6.7	6.2	4.8
65 years and over .....	45.1	11.2	9.9	9.9	8.9	8.7	8.1	5.1
65 to 74 years .....	38.3	8.8	7.6	7.6	6.7	6.6	6.1	3.9
75 years and over .....	55.5	15.0	13.4	13.4	12.3	12.0	11.3	7.0
<b>Family Relationship</b>								
In families <sup>1</sup> .....	14.8	9.8	9.5	9.5	8.8	8.2	7.2	6.4
Married-couple families .....	11.5	6.6	6.4	6.4	6.0	5.6	5.0	4.3
With related children under 18 .....	9.9	8.6	8.4	8.4	7.8	7.2	6.3	5.8
Female householder, no husband present .....	37.8	31.7	31.4	31.3	28.9	26.9	22.8	21.2
With related children under 18 .....	45.6	42.2	42.0	41.9	39.2	36.2	30.3	28.7
Unrelated individuals .....	34.9	20.8	19.7	19.7	18.8	18.3	17.4	14.7
Living alone .....	36.2	18.6	17.4	17.4	16.4	16.0	14.7	10.9
65 years and over .....	64.9	23.0	20.7	20.7	19.4	18.9	17.3	10.5
<b>Type of Residence</b>								
Inside metropolitan areas .....	16.4	10.7	10.4	10.4	9.7	9.2	8.2	7.4
Inside central cities .....	22.0	15.6	15.1	15.1	14.0	13.2	11.7	10.9
Outside central cities .....	13.5	8.3	8.0	8.0	7.5	7.1	6.5	5.6
Outside metropolitan areas .....	23.3	14.7	14.2	14.2	13.5	12.6	11.3	9.7
<b>Region</b>								
Northeast .....	16.5	9.8	9.5	9.5	8.7	8.0	6.8	6.1
Midwest .....	16.9	10.4	10.1	10.1	9.4	8.9	8.2	7.2
South .....	18.9	12.4	12.0	12.0	11.6	11.1	10.2	8.8
West .....	19.5	13.8	13.3	13.3	12.2	11.5	10.3	8.3
<b>Years of School Completed</b>								
Total, 18 years old and over .....	17.9	10.0	9.6	9.6	8.9	8.5	7.8	6.7
18 to 24 years old .....	16.9	14.9	14.7	14.7	14.1	13.4	12.6	12.1
Less than 12 years .....	31.7	28.9	28.5	28.5	26.8	25.7	23.8	23.1
25 years old and over .....	18.1	9.3	8.8	8.8	8.1	7.8	7.1	5.9
Less than 12 years .....	44.0	22.9	21.6	21.6	19.7	18.8	16.9	13.7
High school: 4 years .....	16.5	7.9	7.6	7.6	7.1	6.8	6.3	5.2
College: 1 to 3 years .....	9.6	5.3	5.1	5.1	4.6	4.3	4.0	3.3
4 years or more .....	4.6	2.6	2.5	2.5	2.5	2.4	2.3	2.0
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	12.1	9.5	9.3	9.3	8.7	8.2	7.5	6.8
Worked at full-time jobs .....	5.7	4.7	4.7	4.7	4.4	4.2	3.9	3.6
50 to 52 weeks .....	2.8	2.4	2.4	2.4	2.3	2.2	2.0	1.8
Worked at part-time jobs .....	16.3	13.0	12.7	12.7	12.0	11.5	10.7	9.8
Did not work .....	34.9	26.3	25.4	25.4	23.3	21.9	19.8	17.5
<b>Program Participation Status of Household Members</b>								
One or more members received:								
Cash assistance .....	71.2	64.7	62.5	62.5	52.4	46.1	38.5	35.7
AFDC or other non-SSI .....	78.1	74.4	73.3	73.3	63.6	56.0	46.4	44.5
SSI .....	62.3	50.8	46.7	46.7	32.5	27.4	23.0	18.0
Food stamps .....	80.1	75.0	73.2	73.2	66.6	59.4	48.0	44.7
Housing assistance .....	76.2	62.9	58.6	58.6	53.6	46.2	27.3	27.3
Energy assistance .....	81.0	70.6	68.6	68.6	62.9	55.9	46.3	40.3
Free or reduced-price school lunches .....	55.1	50.6	49.7	49.7	46.1	42.4	34.7	32.8
Household received both food stamps and cash assistance .....	86.7	83.2	81.6	81.6	71.1	62.0	50.6	47.9
<b>Health Insurance Coverage</b>								
Covered by:								
Plan related to employment of self or relative .....	4.2	2.0	2.0	2.0	1.9	1.8	1.6	1.4
Medicare .....	47.0	13.0	11.1	11.1	9.8	9.5	8.8	5.8
Also Medicaid .....	77.7	54.7	45.9	45.9	34.1	30.8	26.5	19.5
Medicaid .....	74.1	66.6	64.4	64.4	56.1	48.9	40.7	37.9
Not covered .....	33.5	28.1	27.8	27.8	27.4	26.9	25.2	23.0

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Black</b>										
Total .....	30 806	31.9	39.7	39.7	38.6	40.2	40.5			39.7
<b>Age</b>										
Under 18 years .....	10 162	44.8	49.8	49.8	48.3		50.3			49.2
Related children .....	9 980	44.2	49.3	49.3	47.7	50.1	49.8			48.7
Under 6 years .....	3 542	50.5	55.8	55.9	53.9	56.1	56.1			55.1
18 to 24 years .....	3 549	29.6	35.5	35.5	34.4	36.3	36.9			36.0
25 to 44 years .....	9 707	23.4	27.9	27.9	26.9	28.3	28.6			27.9
45 to 64 years .....	4 842	22.8	31.6	31.6	30.7	32.3	32.7			32.1
65 years and over .....	2 547	33.8	65.6	65.5	65.4	66.3	68.4			66.3
65 to 74 years .....	1 581	29.6	60.6	60.7	60.6	61.6	61.6			61.6
75 years and over .....	966	40.6	73.8	73.5	73.1	73.9	74.2			74.1
<b>Family Relationship</b>										
In families <sup>1</sup> .....	26 296	31.0	38.4	38.4	37.1	38.8	39.1			38.2
Married-couple families .....	13 019	14.3	20.4	20.4	19.2	20.7	20.8			20.2
With related children under 18 .....	9 271	16.0	18.9	18.9	17.3	19.1	19.3			18.4
Female householder, no husband present .....	11 866	50.6	59.1	59.0	57.6	59.4	60.0			58.8
With related children under 18 .....	9 745	57.9	65.0	65.0	63.6	65.2	65.7			64.4
Unrelated individuals .....	4 244	35.1	45.6	45.6	45.4	46.3	46.9			46.9
Living alone .....	2 799	36.2	48.8	48.8	48.5	49.2	49.6			49.6
65 years and over .....	832	55.4	85.0	84.7	84.7	85.0	85.0			85.0
<b>Type of Residence</b>										
Inside metropolitan areas .....	25 561	30.1	37.3	37.3	36.4	37.7	38.1			37.4
Inside central cities .....	17 344	33.8	41.7	41.6	40.8	42.3	42.8			42.0
Outside central cities .....	8 218	22.2	28.0	28.0	27.0	28.0	28.2			27.7
Outside metropolitan areas .....	5 245	40.8	51.6	51.5	49.2	52.0	52.2			51.0
<b>Region</b>										
Northeast .....	5 554	28.9	36.3	36.3	35.8	37.1	37.2			36.7
Midwest .....	5 983	36.0	44.9	44.9	43.8	45.2	45.6			45.1
South .....	17 000	32.6	40.1	40.1	38.7	40.5	40.9			39.9
West .....	2 270	23.7	31.7	31.3	30.4	31.4	31.8			31.5
<b>Years of School Completed</b>										
Total, 18 years old and over .....	20 645	25.6	34.7	34.7	33.8	35.3	35.6			35.0
18 to 24 years old .....	3 549	29.6	35.5	35.5	34.4	36.3	36.9			36.0
Less than 12 years .....	1 032	46.3	51.9	51.8	50.4	52.0	52.6			52.2
25 years old and over .....	17 096	24.8	34.6	34.5	33.7	35.1	35.4			34.8
Less than 12 years .....	5 892	39.5	57.7	57.5	56.7	58.4	58.7			58.3
High school: 4 years .....	6 448	22.2	29.2	29.3	28.4	29.7	30.0			29.5
College: 1 to 3 years .....	2 890	14.0	18.7	18.8	17.8	19.1	19.4			18.7
4 years or more .....	1 966	6.9	9.5	9.3	8.6	9.4	9.5			9.0
<b>Work Experience in 1990</b>										
Total, 20 to 64 years .....	17 029	24.2	29.9	29.9	28.9	30.5	30.8			30.1
Worked at full-time jobs .....	10 940	10.1	12.6	12.6	11.5	13.0	13.4			12.8
50 to 52 weeks .....	8 105	5.5	6.9	6.8	5.9	7.1	7.3			6.8
Worked at part-time jobs .....	1 837	35.1	43.1	43.2	42.2	44.7	45.0			43.5
Did not work .....	4 252	55.8	68.8	68.7	67.9	69.3	69.6			69.0
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	8 137	68.9	81.6	81.5	80.6	82.2	82.3			81.9
AFDC or other non-SSI .....	6 355	73.7	84.4	84.2	83.1	84.7	84.8			84.5
SSI .....	2 711	59.0	78.7	78.7	77.9	79.5	79.7			79.2
Food stamps .....	8 200	77.9	86.8	86.9	85.7	87.2	87.5			86.6
Housing assistance .....	4 352	75.7	84.0	83.9	82.9	83.6	83.8			83.2
Energy assistance .....	2 617	77.3	91.1	90.9	89.7	90.3	91.0			90.8
Free or reduced-price school lunches .....	8 482	62.8	70.7	70.7	68.3	71.4	72.1			70.4
Household received both food stamps and cash assistance .....	5 991	81.2	91.0	91.0	90.2	91.5	91.6			91.2
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	13 558	6.7	9.7	9.8	7.9	9.0	9.1			8.5
Medicare .....	3 106	37.0	69.5	69.5	69.0	70.0	70.2			70.1
Also Medicaid .....	956	57.1	83.3	83.3	82.5	83.5	83.5			83.2
Medicaid .....	7 753	73.3	84.9	84.9	84.0	85.2	85.5			84.9
Not covered .....	6 065	39.3	47.2	46.9	46.4	49.5	50.5			49.3

<sup>1</sup>Includes male householder, no wife present, not shown separately.

Table 2. **Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Black</b>								
Total .....	39.9	34.4	33.6	33.6	30.8	28.9	24.3	22.3
<b>Age</b>								
Under 18 years .....	49.4	47.1	46.7	46.7	43.6	40.5	33.0	31.4
Related children .....	48.9	46.6	46.2	46.2	43.0	39.9	32.5	30.9
Under 6 years .....	55.3	53.1	52.6	52.6	49.0	44.8	36.8	35.7
18 to 24 years .....	36.2	31.9	31.6	31.6	28.9	27.5	24.2	22.2
25 to 44 years .....	28.1	25.5	25.1	25.1	22.8	21.3	18.1	17.2
45 to 64 years .....	32.3	25.5	24.4	24.4	22.1	20.6	18.3	15.7
65 years and over .....	66.4	37.7	33.7	33.7	29.9	28.8	24.5	17.6
65 to 74 years .....	61.6	33.8	29.0	29.0	25.6	24.1	19.9	15.2
75 years and over .....	74.1	44.2	41.2	41.2	36.9	36.4	31.9	21.6
<b>Family Relationship</b>								
In families <sup>1</sup> .....	38.4	33.3	32.7	32.7	29.9	27.8	23.1	21.3
Married-couple families .....	20.3	14.8	14.3	14.3	13.0	11.5	9.6	8.0
With related children under 18 .....	18.6	16.4	16.1	16.1	14.8	12.9	10.4	8.8
Female householder, no husband present .....	59.0	54.7	53.9	53.9	49.4	46.7	38.7	36.9
With related children under 18 .....	64.7	61.8	61.3	61.3	56.6	53.4	44.0	42.5
Unrelated individuals .....	47.1	38.8	36.8	36.8	34.5	33.3	29.5	26.6
Living alone .....	49.8	39.6	37.6	37.6	35.1	34.1	28.6	24.3
65 years and over .....	85.0	59.6	55.4	55.4	50.8	49.4	39.2	28.7
<b>Type of Residence</b>								
Inside metropolitan areas .....	37.6	32.7	31.9	31.9	29.2	27.4	22.9	21.1
Inside central cities .....	42.2	37.2	36.4	36.4	33.0	30.6	25.7	23.7
Outside central cities .....	27.8	23.1	22.6	22.6	21.2	20.1	16.9	15.7
Outside metropolitan areas .....	51.2	42.7	41.7	41.7	38.9	36.3	31.1	27.9
<b>Region</b>								
Northeast .....	36.7	32.3	31.0	31.0	27.9	24.9	20.1	18.9
Midwest .....	45.4	40.4	39.9	39.9	35.2	33.0	27.8	25.8
South .....	40.1	33.8	33.1	33.1	31.4	29.8	25.3	23.2
West .....	32.1	27.7	27.1	27.1	22.3	20.5	17.6	14.1
<b>Years of School Completed</b>								
Total, 18 years old and over .....	35.2	28.1	27.1	27.1	24.6	23.1	20.0	17.8
18 to 24 years old .....	36.2	31.9	31.6	31.6	28.9	27.5	24.2	22.2
Less than 12 years .....	52.4	48.9	48.4	48.4	45.9	43.5	38.4	36.8
25 years old and over .....	35.0	27.3	26.2	26.2	23.7	22.2	19.1	16.9
Less than 12 years .....	58.4	44.0	41.5	41.5	37.2	34.6	30.0	26.0
High school: 4 years .....	29.7	24.5	23.9	23.9	21.7	20.6	17.4	15.9
College: 1 to 3 years .....	18.9	15.1	14.8	14.8	13.5	12.7	11.1	9.4
4 years or more .....	9.1	7.1	6.7	6.7	6.3	6.1	5.6	4.6
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	30.3	26.3	25.8	25.8	23.5	22.1	19.1	17.5
Worked at full-time jobs .....	12.9	11.0	10.9	10.9	9.8	9.3	7.7	7.2
50 to 52 weeks .....	6.9	6.0	5.9	5.9	5.4	5.1	4.3	3.9
Worked at part-time jobs .....	44.0	37.2	36.8	36.8	34.8	32.7	28.8	25.8
Did not work .....	69.1	61.0	59.3	59.3	53.8	50.5	44.2	40.3
<b>Program Participation Status of Household Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	82.0	78.8	77.2	77.2	67.0	61.6	50.8	48.6
AFDC or other non-SSI .....	84.5	82.7	81.7	81.7	72.5	66.9	55.0	54.0
SSI .....	79.5	73.3	70.6	70.6	55.6	48.4	38.5	33.7
Food stamps .....	86.6	83.8	82.6	82.6	75.3	69.9	54.9	52.5
Housing assistance .....	83.2	79.4	77.6	77.6	71.9	66.3	46.1	46.1
Energy assistance .....	90.8	84.6	83.7	83.7	74.2	68.4	55.6	50.2
Free or reduced-price school lunches .....	70.9	67.0	66.5	66.5	61.3	57.2	45.5	42.9
Household received both food stamps and cash assistance .....	91.2	89.7	88.7	88.7	78.9	72.3	58.4	56.4
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Plan related to employment of self or relative .....	8.7	6.3	6.1	6.1	5.5	4.8	3.7	3.2
Medicare .....	70.2	42.2	37.2	37.2	31.8	30.2	25.3	19.2
Also Medicaid .....	83.2	67.8	62.2	62.2	49.1	45.1	34.4	28.5
Medicaid .....	85.1	81.1	79.8	79.8	71.3	64.8	52.6	50.7
Not covered .....	49.7	42.8	42.3	42.3	40.4	39.3	35.2	31.5

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
<b>BELOW POVERTY LEVEL</b>									
<b>Hispanic Origin<sup>2</sup></b>									
Total .....	21 405	28.1	33.7	33.4	32.5	34.7	35.3	34.2	
<b>Age</b>									
Under 18 years .....	7 457	38.4	42.4	42.0	40.8	43.3	43.9	42.5	
Related children .....	7 297	37.7	41.7	41.4	40.1	42.6	43.2	41.8	
Under 6 years .....	2 717	40.2	43.4	43.0	42.0	44.4	45.2	43.4	
18 to 24 years .....	2 741	27.5	31.4	30.9	30.3	33.1	34.0	32.5	
25 to 44 years .....	7 139	22.5	25.8	25.4	24.8	26.6	27.1	26.3	
45 to 64 years .....	2 977	18.1	25.6	25.4	24.5	26.4	26.8	26.4	
65 years and over .....	1 091	22.5	54.8	54.8	54.3	55.5	55.7	55.5	
65 to 74 years .....	737	20.6	50.7	51.1	50.8	52.1	52.1	52.0	
75 years and over .....	354	26.2	62.6	62.6	61.6	62.8	63.1	62.8	
<b>Family Relationship</b>									
In families <sup>1</sup> .....	18 912	26.9	32.4	32.1	31.1	33.3	33.9	32.7	
Married-couple families .....	13 817	19.9	24.7	24.3	23.2	25.8	26.3	25.1	
With related children under 18 .....	11 081	22.6	28.1	25.6	24.4	27.3	27.9	26.4	
Female householder, no husband present .....	3 993	53.0	61.5	61.4	60.6	62.0	62.5	61.5	
With related children under 18 .....	3 355	60.4	67.5	67.4	66.5	68.0	68.6	67.4	
Unrelated individuals .....	2 254	34.3	41.9	41.8	41.4	43.4	44.3	44.3	
Living alone .....	944	30.4	43.9	43.9	43.5	44.9	45.7	45.7	
65 years and over .....	235	45.9	85.5	85.5	85.5	85.5	85.5	85.5	
<b>Type of Residence</b>									
Inside metropolitan areas .....	19 883	27.8	33.3	33.0	32.1	34.3	34.9	33.8	
Inside central cities .....	11 116	31.7	37.7	37.3	36.5	38.3	39.0	37.8	
Outside central cities .....	8 767	22.8	27.9	27.5	26.5	29.1	29.6	28.7	
Outside metropolitan areas .....	1 522	32.0	39.0	38.8	38.1	40.7	40.8	40.0	
<b>Region</b>									
Northeast .....	3 531	36.4	42.0	41.9	40.6	42.0	42.5	41.8	
Midwest .....	1 399	22.7	26.3	26.3	25.3	26.8	26.8	26.3	
South .....	6 598	26.9	32.4	31.7	30.7	33.5	34.3	32.6	
West .....	9 878	26.6	32.7	32.5	31.8	34.0	34.5	33.7	
<b>Years of School Completed</b>									
Total, 18 years old and over .....	13 948	22.5	29.1	28.8	28.1	30.1	30.6	29.8	
18 to 24 years old .....	2 741	27.5	31.4	30.9	30.3	33.1	34.0	32.5	
Less than 12 years .....	1 268	38.5	42.9	42.6	42.0	45.4	45.9	44.1	
25 years old and over .....	11 208	21.3	28.5	28.2	27.5	29.4	29.8	29.1	
Less than 12 years .....	5 455	31.8	42.3	41.9	40.8	43.4	44.1	43.2	
High school: 4 years .....	3 285	13.9	19.0	18.7	18.1	19.6	19.8	19.3	
College: 1 to 3 years .....	1 379	8.8	11.8	11.6	11.3	12.1	12.2	11.8	
4 years or more .....	1 088	6.9	9.8	9.7	9.5	10.3	10.3	10.2	
<b>Work Experience in 1990</b>									
Total, 20 to 64 years .....	12 146	21.9	26.3	25.9	25.1	27.2	27.8	26.9	
Worked at full-time jobs .....	7 904	12.5	14.7	14.3	13.6	15.7	16.3	15.4	
50 to 52 weeks .....	5 681	7.2	8.3	8.0	7.4	8.3	8.7	8.9	
Worked at part-time jobs .....	1 255	25.8	30.7	29.8	29.1	31.8	32.7	31.4	
Did not work .....	2 987	45.3	55.1	54.9	54.1	55.6	56.2	55.4	
<b>Program Participation Status of Household Members</b>									
One or more members received:									
Cash assistance .....	3 598	63.7	79.2	79.0	78.5	79.5	80.7	79.5	
AFDC or other non-SSI .....	2 740	72.7	85.6	85.4	84.8	86.0	87.4	86.0	
SSI .....	1 189	37.4	65.3	65.0	64.8	65.4	67.0	65.4	
Food stamps .....	3 737	75.7	85.5	85.2	83.9	86.0	87.2	85.3	
Housing assistance .....	1 454	67.6	78.1	78.0	77.2	78.7	79.4	78.5	
Energy assistance .....	1 334	81.0	87.7	87.0	85.7	88.0	88.8	87.5	
Free or reduced-price school lunches .....	5 863	55.5	61.9	61.5	59.6	63.4	64.4	62.4	
Household received both food stamps and cash assistance .....	2 475	79.8	91.8	91.8	91.4	92.1	92.9	92.4	
<b>Health Insurance Coverage</b>									
Covered by:									
Plan related to employment of self or relative .....	8 947	6.5	8.3	8.1	6.4	7.3	7.4	7.0	
Medicare .....	1 269	26.3	60.0	60.1	59.6	61.1	61.3	61.1	
Also Medicaid .....	441	44.8	79.2	78.8	78.8	79.7	80.1	80.1	
Medicaid .....	3 898	68.9	81.5	81.2	80.5	82.6	83.3	82.1	
Not covered .....	6 945	35.7	40.1	39.5	39.1	43.3	44.4	42.5	

<sup>1</sup>Includes male householder, no wife present, not shown separately.

<sup>2</sup>Persons of Hispanic origin may be of any race.

**Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Hispanic origin<sup>2</sup></b>								
Total .....	34.5	30.4	29.6	29.6	27.9	26.3	22.7	21.4
<b>Age</b>								
Under 18 years .....	42.7	40.4	39.7	39.7	38.0	35.6	29.6	28.3
Related children .....	42.0	39.7	39.0	39.0	37.2	34.8	28.7	27.4
Under 6 years .....	43.8	41.9	41.5	41.5	39.9	37.0	31.2	30.1
18 to 24 years .....	32.8	29.7	29.1	29.1	27.9	26.4	24.2	23.6
25 to 44 years .....	26.4	24.3	23.8	23.8	22.5	21.4	18.8	18.0
45 to 64 years .....	28.7	21.3	20.8	20.8	18.5	17.7	15.9	14.1
65 years and over .....	55.9	29.1	24.8	24.8	18.5	17.8	15.5	11.3
65 to 74 years .....	52.3	27.1	23.5	23.5	17.7	16.8	14.7	10.1
75 years and over .....	63.2	33.4	27.6	27.6	20.2	19.7	17.1	13.6
<b>Family Relationship</b>								
In families <sup>1</sup> .....	32.9	29.1	28.3	28.3	26.5	24.8	21.0	19.8
Married-couple families .....	25.4	21.5	20.7	20.7	19.6	18.7	16.3	14.9
With related children under 18 .....	26.7	24.1	23.4	23.4	22.4	21.3	18.3	17.0
Female householder, no husband present .....	61.8	57.8	56.9	56.9	52.4	47.9	38.9	37.6
With related children under 18 .....	67.7	64.7	64.0	64.0	59.8	54.6	44.0	43.0
Unrelated individuals .....	44.6	39.0	37.8	37.8	35.9	35.1	32.8	31.2
Living alone .....	45.7	35.3	33.0	33.0	30.5	29.3	25.1	21.8
65 years and over .....	65.5	53.9	47.4	47.4	41.1	39.8	32.3	24.5
<b>Type of Residence</b>								
Inside metropolitan areas .....	34.0	30.1	29.2	29.2	27.5	25.8	22.2	20.9
Inside central cities .....	38.2	34.0	33.4	33.4	31.2	29.5	25.2	24.0
Outside central cities .....	28.8	25.0	24.0	24.0	22.7	21.1	18.3	16.9
Outside metropolitan areas .....	40.2	35.5	34.7	34.7	33.2	32.3	29.5	28.0
<b>Region</b>								
Northeast .....	42.4	39.4	38.4	38.4	35.1	32.1	24.9	24.6
Midwest .....	26.4	23.0	23.0	23.0	22.9	20.5	16.9	16.5
South .....	32.8	28.1	27.5	27.5	26.4	25.6	22.8	21.1
West .....	34.0	29.9	28.9	28.9	26.9	25.4	22.4	20.9
<b>Years of School Completed</b>								
Total, 18 years old and over .....	30.0	25.1	24.2	24.2	22.4	21.3	19.0	17.7
18 to 24 years old .....	32.8	29.7	29.1	29.1	27.9	26.4	24.2	23.6
Less than 12 years .....	44.4	41.6	41.1	41.1	39.7	38.1	34.7	34.2
25 years old and over .....	29.4	24.0	23.1	23.1	21.1	20.1	17.7	16.3
Less than 12 years .....	43.7	36.2	34.6	34.6	31.5	30.0	26.4	24.4
High school: 4 years .....	19.4	15.3	14.9	14.9	13.7	13.1	11.5	10.5
College: 1 to 3 years .....	11.8	9.6	9.5	9.5	8.7	7.9	6.7	6.4
4 years or more .....	10.2	7.4	7.2	7.2	7.0	6.9	6.7	5.9
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	27.2	24.1	23.5	23.5	22.1	21.0	18.8	17.7
Worked at full-time jobs .....	15.7	14.0	13.6	13.6	13.0	12.4	11.1	10.6
50 to 52 weeks .....	9.0	8.3	8.0	8.0	7.8	7.2	6.3	6.0
Worked at part-time jobs .....	31.7	28.2	27.4	27.4	25.8	24.9	22.1	21.3
Did not work .....	55.7	49.3	48.3	48.3	44.6	42.3	37.5	35.0
<b>Program Participation Status of Household Members</b>								
One or more members received:								
Cash assistance .....	80.6	76.4	73.3	73.3	62.7	56.1	43.5	42.3
AFDC or other non-SSI .....	87.2	84.2	82.0	82.0	72.9	65.4	49.8	49.2
SSI .....	68.1	58.7	53.1	53.1	33.5	29.0	22.2	20.1
Food stamps .....	85.7	82.0	80.2	80.2	74.0	67.1	52.0	50.0
Housing assistance .....	79.1	73.6	71.9	71.9	66.0	56.7	31.5	31.5
Energy assistance .....	87.7	83.5	82.7	82.7	78.1	70.1	54.3	50.1
Free or reduced-price school lunches .....	63.0	59.2	58.1	58.1	55.1	51.4	41.6	39.7
Household received both food stamps and cash assistance .....	93.0	91.0	88.8	88.8	79.4	70.7	53.2	52.4
<b>Health Insurance Coverage</b>								
Covered by:								
Plan related to employment of self or relative .....	7.0	5.5	5.4	5.4	5.1	4.8	4.2	3.8
Medicare .....	61.4	34.6	28.7	28.7	22.1	20.8	17.9	13.8
Also Medicaid .....	80.5	66.7	56.2	56.2	37.6	34.2	27.0	23.4
Medicaid .....	82.7	78.4	75.9	75.9	67.5	60.0	47.2	46.1
Not covered .....	42.8	38.8	38.1	38.1	37.8	37.1	34.2	32.2

<sup>1</sup>Includes male householder, no wife present, not shown separately.

<sup>2</sup>Persons of Hispanic origin may be of any race.

**Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income--			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>All Races</b>										
All families .....	66 322	10.7	18.0	17.9	17.4	18.2	18.4	17.9		
<b>Age of Householder</b>										
15 to 24 years .....	2 726	35.0	38.0	37.7	36.8	38.1	38.4	37.0		
25 to 44 years .....	31 668	12.7	14.5	14.4	13.8	14.8	14.9	14.2		
45 to 54 years .....	11 701	6.9	9.2	9.2	8.8	9.4	9.5	9.2		
55 to 64 years .....	9 326	6.7	13.2	13.2	12.7	13.3	13.5	13.4		
65 years and over .....	10 900	6.3	38.7	38.7	36.4	37.0	37.2	37.1		
<b>Type of Family</b>										
Married-couple families .....	52 147	5.7	12.8	12.7	12.2	13.0	13.0	12.7		
With related children under 18 .....	25 410	7.8	9.6	9.5	8.6	9.9	10.0	9.4		
With related children under 6 .....	12 824	9.7	11.4	11.3	10.4	11.7	11.8	11.1		
Male householder, no wife present .....	2 907	12.0	19.3	19.4	19.2	20.0	20.4	19.8		
Female householder, no husband present .....	11 268	33.4	41.7	41.7	40.9	42.2	42.4	41.3		
With related children under 18 .....	7 707	44.5	50.5	50.5	49.4	50.8	51.1	49.5		
With related children under 6 .....	3 462	59.4	64.4	64.3	63.2	64.8	64.9	63.5		
<b>Type of Residence</b>										
Inside metropolitan areas .....	50 712	10.0	16.4	16.4	15.9	16.6	16.7	16.3		
Inside central cities .....	18 634	16.0	23.2	23.2	22.6	23.6	23.8	23.2		
Outside central cities .....	32 078	6.5	12.4	12.4	12.0	12.5	12.6	12.3		
Outside metropolitan areas .....	15 609	13.0	23.2	23.0	22.4	23.6	23.7	23.1		
<b>Region</b>										
Northeast .....	13 450	9.2	16.4	16.4	15.9	16.4	16.5	16.2		
Midwest .....	16 119	9.8	17.0	17.0	16.5	17.3	17.4	16.9		
South .....	23 279	12.6	20.3	20.1	19.6	20.6	20.8	20.2		
West .....	13 474	9.9	16.8	16.7	16.3	17.0	17.2	16.8		
<b>Years of School Completed</b>										
Less than 12 years .....	14 351	23.7	42.0	41.8	41.0	42.6	42.9	42.0		
High school: 4 years .....	24 895	10.4	18.7	18.6	16.0	16.9	17.0	16.4		
College: 1 to 3 years .....	12 070	6.3	10.0	10.0	9.8	10.2	10.3	10.0		
4 years or more .....	15 006	2.2	3.8	3.6	3.5	3.7	3.8	3.6		
<b>Work Experience in 1990</b>										
Total, 15 to 64 years .....	55 422	11.6	14.3	14.2	13.7	14.5	14.7	14.1		
Worked at full-time jobs .....	45 145	5.4	6.5	6.4	5.9	6.7	6.8	6.3		
50 to 52 weeks .....	37 594	2.9	3.3	3.3	2.9	3.6	3.6	3.2		
Worked at part-time jobs .....	3 858	27.6	32.9	32.9	32.0	33.6	33.9	32.5		
Did not work .....	6 418	45.0	58.2	58.1	57.7	58.2	58.5	58.2		
<b>Year-Round Full-Time Workers</b>										
No workers .....	20 645	27.5	49.1	49.0	48.3	49.3	49.5	48.8		
Householder 15 to 64 years .....	12 242	41.1	51.3	51.2	50.2	51.5	51.8	50.7		
Householder 65 years and over .....	8 403	7.7	45.9	45.8	45.6	46.1	46.1	46.1		
One worker .....	28 795	4.5	5.7	5.6	5.0	6.1	6.2	5.7		
Two workers or more .....	16 881	.8	.9	.9	.8	1.0	1.0	.9		
<b>Program Participation Status of Family Members</b>										
One or more members received:										
Cash assistance .....	5 419	58.5	75.0	74.9	74.1	75.4	75.7	75.1		
AFDC or other non-SSI .....	3 968	70.1	82.6	82.4	81.5	82.9	83.1	82.4		
SSI .....	1 954	34.3	63.1	63.0	62.6	63.5	64.0	63.5		
Food stamps .....	5 393	72.0	83.0	82.8	81.6	83.8	84.1	82.4		
Housing assistance .....	2 435	66.5	77.4	77.2	76.2	77.0	77.2	76.3		
Energy assistance .....	2 357	67.0	81.7	81.4	80.1	81.8	82.2	80.8		
Free or reduced-price school lunches .....	6 121	51.8	59.8	59.6	57.7	60.9	61.3	59.4		
Family received both food stamps and cash assistance .....	3 608	76.8	89.3	89.2	88.6	89.6	89.8	89.3		
<b>Health Insurance Coverage</b>										
One or more members covered by:										
Employer-provided plan .....	46 977	2.7	5.6	5.6	4.9	5.3	5.4	5.1		
Medicare .....	13 876	8.8	36.7	36.6	36.2	36.9	37.1	36.9		
Medicaid .....	7 704	51.8	66.2	66.0	65.2	66.8	67.1	66.2		
No members covered by:										
Employer-provided plan or Medicare or Medicaid .....	8 657	19.9	23.4	23.1	23.1	25.4	25.8	24.5		
Health insurance .....	4 138	28.7	33.1	32.7	32.7	36.2	36.8	35.1		
Family received:										
Medicare and Medicaid .....	2 054	32.5	64.7	64.6	63.9	65.2	65.5	65.2		

**Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>All Races</b>								
All families .....	18.0	11.5	11.2	11.2	10.3	9.7	8.4	7.5
<b>Age of Householder</b>								
15 to 24 years .....	37.3	35.8	35.8	35.8	34.3	31.5	27.5	27.1
25 to 44 years .....	14.3	13.2	13.1	13.1	12.3	11.4	9.6	9.2
45 to 54 years .....	9.3	7.8	7.4	7.4	6.7	6.4	5.7	4.8
55 to 64 years .....	13.6	8.1	7.7	7.7	6.7	6.4	6.0	4.2
65 years and over .....	37.2	7.8	6.7	6.7	5.6	5.5	5.2	3.5
<b>Type of Family</b>								
Married-couple families .....	12.9	6.2	6.0	6.0	5.5	5.1	4.7	3.9
With related children under 18 .....	9.6	8.2	8.1	8.1	7.5	6.9	6.1	5.5
With related children under 6 .....	11.3	10.2	10.0	10.0	9.3	8.3	7.3	6.8
Male householder, no wife present .....	19.9	13.4	13.1	13.1	12.0	11.4	10.2	8.8
Female householder, no husband present .....	41.5	35.7	35.2	35.1	32.3	30.3	25.3	23.8
With related children under 18 .....	49.7	48.6	48.3	48.2	43.0	40.1	33.0	31.8
With related children under 6 .....	63.6	61.7	61.5	61.5	58.1	53.6	44.7	43.9
<b>Type of Residence</b>								
Inside metropolitan areas .....	16.4	10.8	10.5	10.5	9.6	9.0	7.8	7.0
Inside central cities .....	23.3	17.5	17.1	17.1	15.5	14.5	12.2	11.3
Outside central cities .....	12.4	6.9	6.7	6.7	6.2	5.9	5.2	4.5
Outside metropolitan areas .....	23.4	13.9	13.5	13.5	12.6	11.8	10.5	9.1
<b>Region</b>								
Northeast .....	16.3	9.9	9.7	9.7	8.8	8.0	6.5	6.0
Midwest .....	17.1	10.7	10.5	10.5	9.5	9.0	7.9	7.0
South .....	20.3	13.2	12.9	12.8	12.2	11.8	10.3	9.1
West .....	16.9	11.2	10.9	10.9	9.8	8.9	7.7	6.8
<b>Years of School Completed</b>								
Less than 12 years .....	42.3	26.0	25.2	25.1	23.0	21.7	19.0	16.8
High school: 4 years .....	16.6	11.0	10.8	10.8	10.0	9.4	8.1	7.3
College: 1 to 3 years .....	10.1	6.9	6.8	6.8	6.2	5.6	4.8	4.1
4 years or more .....	3.7	2.2	2.2	2.2	2.1	2.0	1.8	1.5
<b>Work Experience in 1990</b>								
Total, 15 to 64 years .....	14.3	12.3	12.1	12.1	11.3	10.5	9.1	8.3
Worked at full-time jobs .....	6.4	5.7	5.6	5.6	5.2	4.8	4.2	3.8
50 to 52 weeks .....	3.3	3.0	3.0	3.0	2.8	2.7	2.3	2.0
Worked at part-time jobs .....	32.9	28.7	28.3	28.2	27.2	25.1	21.3	19.8
Did not work .....	58.5	49.0	48.1	48.1	44.1	41.6	35.9	33.0
<b>Year-Round Full-Time Workers</b>								
No workers .....	49.1	29.7	28.9	28.9	26.5	24.9	21.6	19.4
Householder 15 to 64 years .....	51.1	43.7	43.0	43.0	40.0	37.3	32.0	29.7
Householder 65 years and over .....	46.1	9.4	8.3	8.3	6.9	6.8	6.4	4.4
One worker .....	5.8	4.8	4.7	4.7	4.3	4.0	3.5	3.0
Two workers or more .....	.9	.8	.8	.8	.8	.8	.7	.7
<b>Program Participation Status of Family Members</b>								
One or more members received:								
Cash assistance .....	75.3	69.0	67.4	67.4	58.9	51.1	42.1	39.8
AFDC or other non-SSI .....	82.7	78.8	79.0	79.0	69.0	62.0	50.5	48.6
SSI .....	63.8	50.9	47.9	47.9	31.4	27.0	22.3	18.9
Food stamps .....	82.8	78.1	76.8	76.8	69.5	62.9	49.8	47.3
Housing assistance .....	76.6	69.8	68.6	68.6	63.2	56.1	38.9	36.9
Energy assistance .....	81.3	72.3	70.8	70.8	63.5	57.3	47.1	42.4
Free or reduced-price school lunches .....	59.9	55.6	54.9	54.9	50.5	46.9	37.5	35.4
Family received both food stamps and cash assistance .....	89.5	86.8	85.7	85.7	74.9	68.9	53.9	51.8
<b>Health Insurance Coverage</b>								
One or more members covered by:								
Employer-provided plan .....	5.2	2.4	2.4	2.4	2.2	2.0	1.7	1.5
Medicare .....	37.1	10.6	9.2	9.2	7.6	7.3	6.7	5.0
Medicaid .....	66.5	58.8	57.5	57.5	50.2	44.7	37.0	34.9
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	24.9	21.3	21.3	21.3	21.1	21.1	19.5	17.1
Health insurance .....	35.5	31.0	31.0	30.9	30.7	30.7	27.8	24.9
Family received:								
Medicare and Medicaid .....	65.3	43.5	38.7	38.7	28.4	26.0	22.6	18.6

**Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>White</b>										
All families .....	56 803	8.1	15.4	15.3	14.9	15.6	15.7	15.3		
<b>Age of Householder</b>										
15 to 24 years .....	2 163	28.5	31.3	30.9	29.8	31.3	31.6	30.2		
25 to 44 years .....	26 620	9.9	11.4	11.3	10.8	11.7	11.8	11.2		
45 to 54 years .....	9 990	5.1	7.0	7.0	6.8	7.2	7.3	7.1		
55 to 64 years .....	8 232	5.1	11.2	11.1	10.8	11.3	11.4	11.3		
65 years and over .....	9 797	4.5	34.9	34.8	34.5	35.1	35.2	35.2		
<b>Type of Family</b>										
Married-couple families .....	47 014	5.1	12.1	12.0	11.6	12.3	12.4	12.1		
With related children under 18 .....	22 289	7.1	8.7	8.6	8.0	9.0	9.1	8.8		
With related children under 6 .....	11 217	9.0	10.5	10.3	9.6	10.8	10.9	10.2		
Male householder, no wife present .....	2 276	8.9	17.1	17.1	16.9	17.7	18.1	17.6		
Female householder, no husband present .....	7 512	26.8	35.2	35.3	34.6	35.8	36.0	34.9		
With related children under 18 .....	4 786	37.9	43.8	43.7	42.8	44.2	44.4	42.8		
With related children under 6 .....	1 975	54.8	59.3	59.1	58.3	59.7	59.9	58.3		
<b>Type of Residence</b>										
Inside metropolitan areas .....	42 742	7.3	13.7	13.6	13.2	13.8	13.9	13.6		
Inside central cities .....	13 573	11.1	18.2	18.1	17.7	18.5	18.7	18.2		
Outside central cities .....	29 169	5.6	11.6	11.5	11.1	11.6	11.7	11.4		
Outside metropolitan areas .....	14 060	10.6	20.6	20.4	19.9	21.1	21.2	20.6		
<b>Region</b>										
Northeast .....	11 805	7.1	14.6	14.6	14.1	14.5	14.6	14.3		
Midwest .....	14 427	7.3	14.3	14.3	13.9	14.6	14.6	14.2		
South .....	18 764	8.9	16.3	16.2	15.7	16.7	16.9	16.3		
West .....	11 806	9.1	16.0	15.9	15.6	16.3	16.4	16.1		
<b>Years of School Completed</b>										
Less than 12 years .....	11 493	19.3	38.4	38.2	37.5	39.0	39.3	38.5		
High school: 4 years .....	21 380	7.7	14.0	13.9	13.3	14.2	14.2	13.8		
College: 1 to 3 years .....	10 403	4.8	8.6	8.6	8.3	8.7	8.8	8.5		
4 years or more .....	13 527	1.9	3.3	3.3	3.2	3.4	3.4	3.3		
<b>Work Experience in 1990</b>										
Total, 15 to 64 years .....	47 005	8.9	11.3	11.3	10.8	11.6	11.7	11.2		
Worked at full-time jobs .....	39 168	4.5	5.4	5.3	4.9	5.7	5.7	5.3		
50 to 52 weeks .....	32 836	2.5	2.8	2.8	2.5	3.1	3.1	2.8		
Worked at part-time jobs .....	3 122	22.5	27.8	27.8	27.0	28.3	28.6	27.3		
Did not work .....	4 715	38.0	49.7	49.6	49.2	49.7	50.0	49.8		
<b>Year-Round Full-Time Workers</b>										
No workers .....	17 045	21.1	43.8	43.6	43.0	43.9	44.1	43.5		
Householder 15 to 64 years .....	9 415	33.7	44.2	44.0	42.9	44.3	44.5	43.5		
Householder 65 years and over .....	7 630	5.8	43.3	43.2	43.0	43.4	43.5	43.4		
One worker .....	25 155	3.8	4.6	4.5	4.1	5.0	5.1	4.7		
Two workers or more .....	14 603	.8	.9	.8	.8	.9	.9	.9		
<b>Program Participation Status of Family Members</b>										
One or more members received:										
Cash assistance .....	3 305	53.1	71.1	71.0	70.3	71.5	71.8	71.1		
AFDC or other non-SSI .....	2 306	68.3	79.5	79.4	78.5	79.9	80.1	79.3		
SSI .....	1 284	26.9	58.4	58.3	57.9	58.6	59.1	58.7		
Food stamps .....	3 310	68.0	79.7	79.4	78.2	80.8	81.2	79.4		
Housing assistance .....	1 249	59.7	72.3	72.2	71.1	72.2	72.4	71.4		
Energy assistance .....	1 663	63.1	76.0	77.8	76.5	78.7	79.0	77.2		
Free or reduced-price school lunches .....	3 891	45.9	53.9	53.6	52.0	55.4	55.7	53.7		
Family received both food stamps and cash assistance .....	2 074	73.5	87.2	87.1	86.5	87.6	87.8	87.2		
<b>Health Insurance Coverage</b>										
One or more members covered by:										
Employer-provided plan .....	41 431	2.2	5.1	5.1	4.5	4.8	4.9	4.6		
Medicare .....	12 105	6.1	34.2	34.1	33.8	34.4	34.6	34.4		
Medicaid .....	4 944	46.7	62.0	61.8	61.1	62.8	63.1	62.0		
No members covered by:										
Employer-provided plan or Medicare or Medicaid .....	7 223	17.9	21.2	20.9	20.9	23.3	23.7	22.5		
Health insurance .....	3 375	25.9	30.1	29.8	29.8	33.4	34.0	32.3		
Family received:										
Medicare and Medicaid .....	1 329	25.8	61.1	61.0	60.6	61.7	62.3	62.0		

**Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>White</b>								
All families .....	15.5	8.8	8.6	8.6	7.9	7.4	6.6	5.8
<b>Age of Householder</b>								
15 to 24 years .....	30.5	28.0	28.9	28.9	27.9	25.1	22.5	22.4
25 to 44 years .....	11.3	10.3	10.2	10.2	8.6	8.9	7.7	7.2
45 to 54 years .....	7.2	5.7	5.5	5.5	5.1	4.9	4.4	3.7
55 to 64 years .....	11.6	8.3	5.9	5.9	5.3	5.1	4.9	3.1
65 years and over .....	35.2	5.8	4.9	4.9	4.1	4.0	3.8	2.5
<b>Type of Family</b>								
Married-couple families .....	12.2	5.5	5.3	5.3	5.0	4.7	4.3	3.6
With related children under 18 .....	8.7	7.5	7.3	7.3	6.9	6.3	5.6	5.1
With related children under 6 .....	10.4	9.4	9.2	9.2	8.7	7.8	7.0	6.6
Male householder, no wife present .....	17.7	11.1	10.8	10.8	9.7	9.4	8.5	7.7
Female householder, no husband present .....	35.1	28.5	28.2	28.1	25.9	24.0	20.3	18.8
With related children under 18 .....	42.9	39.5	39.4	39.3	36.7	33.8	28.1	26.8
With related children under 6 .....	58.4	56.8	56.6	56.5	54.0	49.1	40.5	39.7
<b>Type of Residence</b>								
Inside metropolitan areas .....	13.7	7.9	7.7	7.7	7.1	6.7	5.9	5.2
Inside central cities .....	18.3	12.1	11.8	11.8	10.7	10.1	8.6	8.0
Outside central cities .....	11.5	6.0	5.8	5.8	5.4	5.1	4.6	3.8
Outside metropolitan areas .....	20.9	11.5	11.1	11.1	10.4	9.7	8.7	7.5
<b>Region</b>								
Northeast .....	14.5	7.6	7.4	7.4	6.8	6.1	5.0	4.5
Midwest .....	14.4	7.9	7.7	7.7	7.1	6.7	6.1	5.2
South .....	16.5	9.4	9.1	9.1	8.6	8.3	7.6	6.6
West .....	16.2	10.2	9.9	9.9	8.9	8.3	7.2	6.4
<b>Years of School Completed</b>								
Less than 12 years .....	38.9	21.3	20.6	20.6	18.9	17.9	15.9	13.8
High school: 4 years .....	13.9	8.1	7.9	7.9	7.4	6.9	6.1	5.5
College: 1 to 3 years .....	8.7	5.4	5.3	5.3	4.8	4.3	3.7	3.2
4 years or more .....	3.3	1.9	1.8	1.8	1.8	1.7	1.5	1.3
<b>Work Experience in 1990</b>								
Total, 15 to 64 years .....	11.4	9.5	9.3	9.3	8.7	8.1	7.1	6.4
Worked at full-time jobs .....	5.4	4.7	4.7	4.7	4.4	4.1	3.7	3.2
50 to 52 weeks .....	2.8	2.6	2.6	2.6	2.5	2.4	2.1	1.8
Worked at part-time jobs .....	27.8	23.5	23.3	23.1	22.2	20.4	17.6	16.5
Did not work .....	50.1	39.5	38.6	38.6	35.5	33.4	29.2	26.2
<b>Year-Round Full-Time Workers</b>								
No workers .....	43.8	23.0	22.2	22.2	20.4	19.1	16.9	14.9
Householder 15 to 64 years .....	44.0	36.0	35.4	35.3	33.0	30.6	26.8	24.4
Householder 65 years and over .....	43.5	8.9	6.0	6.0	5.0	4.9	4.7	3.1
One worker .....	4.8	3.8	3.8	3.8	3.6	3.4	3.0	2.5
Two workers or more .....	.9	.8	.8	.8	.8	.8	.7	.6
<b>Program Participation Status of Family Members</b>								
One or more members received:								
Cash assistance .....	71.4	63.8	62.2	62.2	51.8	45.8	37.8	35.2
AFDC or other non-SSI .....	79.7	78.2	75.4	75.4	65.5	57.5	47.1	44.7
SSI .....	59.1	43.9	40.7	40.7	24.7	21.0	18.2	14.9
Food stamps .....	80.0	74.4	73.0	73.0	66.0	58.6	47.0	44.2
Housing assistance .....	71.9	63.3	61.7	61.7	56.8	48.3	29.4	29.4
Energy assistance .....	78.0	67.8	65.7	65.7	59.5	53.1	43.9	39.5
Free or reduced-price school lunches .....	54.3	49.6	48.8	48.8	45.0	41.4	33.5	31.5
Family received both food stamps and cash assistance .....	87.6	84.1	83.0	83.0	71.8	62.7	50.9	48.4
<b>Health Insurance Coverage</b>								
One or more members covered by:								
Employer-provided plan .....	4.7	2.0	1.9	1.9	1.8	1.7	1.5	1.3
Medicare .....	34.6	7.6	6.4	6.4	5.4	5.1	4.8	3.6
Medicaid .....	62.4	53.6	52.3	52.3	45.4	39.7	33.1	30.9
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	22.9	19.5	19.5	19.5	19.3	19.3	18.1	15.7
Health insurance .....	32.7	28.4	28.4	28.3	28.3	28.3	25.9	23.0
Family received:								
Medicare and Medicaid .....	62.2	37.5	32.7	32.7	23.2	21.1	18.6	15.5

**Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Black</b>										
All families .....	7 471	29.3	37.5	37.5	36.4	37.8	38.1	37.2		
<b>Age of Householder</b>										
15 to 24 years .....	476	65.3	67.6	67.6	66.9	67.8	68.1	67.3		
25 to 44 years .....	3 968	30.6	34.2	34.1	33.0	34.2	34.4	33.3		
45 to 54 years .....	1 249	21.0	25.8	25.9	24.3	26.4	26.7	25.6		
55 to 64 years .....	856	21.0	32.4	32.1	31.1	32.7	33.0	32.5		
65 years and over .....	923	24.2	56.8	56.9	56.5	56.0	58.3	58.2		
<b>Type of Family</b>										
Married-couple families .....	3 569	12.6	20.7	20.7	19.7	21.0	21.0	20.4		
With related children under 18 .....	2 104	14.3	17.0	16.9	15.4	17.1	17.1	16.2		
With related children under 6 .....	1 085	16.3	19.2	19.5	17.0	19.5	19.5	18.2		
Male householder, no wife present .....	472	20.4	30.3	30.6	30.3	31.6	31.6	31.0		
Female householder, no husband present .....	3 430	48.1	55.9	55.8	54.6	56.2	56.7	55.4		
With related children under 18 .....	2 698	56.1	62.3	62.3	60.9	62.5	62.9	61.4		
With related children under 6 .....	1 395	66.0	71.8	71.8	70.3	72.2	72.3	71.2		
<b>Type of Residence</b>										
Inside metropolitan areas .....	6 176	27.6	35.0	35.0	34.2	35.4	35.6	34.8		
Inside central cities .....	4 184	31.6	39.6	39.6	38.8	40.1	40.4	39.5		
Outside central cities .....	1 992	19.3	25.4	25.5	24.6	25.6	25.7	25.1		
Outside metropolitan areas .....	1 295	37.5	49.4	49.1	48.9	49.2	49.5	48.2		
<b>Region</b>										
Northeast .....	1 314	27.4	33.5	33.5	33.1	34.4	34.4	33.6		
Midwest .....	1 439	33.3	42.2	42.2	41.1	42.4	42.7	42.3		
South .....	4 169	29.5	38.1	38.0	36.7	38.3	38.6	37.5		
West .....	548	22.4	30.1	30.1	29.6	30.0	30.0	29.6		
<b>Years of School Completed</b>										
Less than 12 years .....	2 472	43.4	58.6	58.4	56.9	58.8	59.1	58.2		
High school: 4 years .....	2 843	29.1	35.1	35.1	34.2	35.2	35.5	34.6		
College: 1 to 3 years .....	1 326	16.5	19.9	20.0	19.3	20.8	21.1	20.0		
4 years or more .....	730	6.0	7.6	7.6	7.1	7.9	7.9	7.1		
<b>Work Experience in 1990</b>										
Total, 15 to 64 years .....	6 548	30.1	34.8	34.7	33.6	35.0	35.2	34.2		
Worked at full-time jobs .....	4 504	13.2	15.6	15.5	14.1	15.5	15.7	14.6		
50 to 52 weeks .....	3 514	6.6	8.1	8.0	6.7	8.1	8.2	7.2		
Worked at part-time jobs .....	610	53.6	59.5	59.5	58.3	61.2	61.8	59.3		
Did not work .....	1 434	73.0	84.5	84.5	84.2	84.8	85.1	85.1		
<b>Year-Round Full-Time Workers</b>										
No workers .....	3 050	60.8	77.5	77.6	77.0	78.1	78.3	77.4		
Householder 15 to 64 years .....	2 394	68.7	78.1	78.1	77.4	78.6	78.9	77.8		
Householder 65 years and over .....	656	32.0	75.5	75.5	75.5	78.2	78.2	76.2		
One worker .....	2 851	11.4	14.7	14.6	12.6	14.9	15.3	13.9		
Two workers or more .....	1 570	.9	1.1	1.1	.7	1.1	1.1	1.0		
<b>Program Participation Status of Family Members</b>										
One or more members received:										
Cash assistance .....	1 859	69.3	82.2	82.1	81.2	82.6	82.8	82.3		
AFDC or other non-SSI .....	1 480	77.1	87.5	87.3	86.3	87.7	87.9	87.4		
SSI .....	575	50.8	72.7	72.7	72.2	73.7	74.0	73.5		
Food stamps .....	1 904	78.1	88.3	88.2	87.0	88.4	88.7	87.4		
Housing assistance .....	1 080	75.4	82.5	82.2	81.2	81.9	82.0	81.1		
Energy assistance .....	624	77.1	91.2	90.7	89.2	89.7	90.4	89.9		
Free or reduced-price school lunches .....	1 976	63.2	70.7	70.8	68.5	71.3	71.8	69.8		
Family received both food stamps and cash assistance .....	1 399	82.4	92.2	92.2	91.5	92.6	92.7	92.2		
<b>Health Insurance Coverage</b>										
One or more members covered by:										
Employer-provided plan .....	4 233	7.1	10.9	11.0	9.1	10.4	10.5	9.8		
Medicare .....	1 488	28.5	56.7	56.8	55.9	57.4	57.7	57.5		
Medicaid .....	2 384	63.4	75.5	75.4	74.4	75.8	76.1	75.3		
No members covered by:										
Employer-provided plan or Medicare or Medicaid .....	1 016	34.4	39.6	39.1	39.1	41.6	42.2	40.0		
Health insurance .....	571	48.3	52.3	51.3	51.3	54.6	55.5	53.5		
Family received:										
Medicare and Medicaid .....	587	45.9	72.4	72.4	70.9	72.6	72.6	72.1		

**Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Black</b>								
All families .....	37.3	31.2	30.5	30.5	28.0	26.3	21.9	20.1
<b>Age of Householder</b>								
15 to 24 years .....	67.3	66.6	66.6	66.6	64.7	60.9	50.9	49.2
25 to 44 years .....	33.5	31.9	31.8	31.8	29.3	27.6	22.2	21.6
45 to 54 years .....	25.6	22.4	21.8	21.8	19.9	18.8	16.1	13.7
55 to 64 years .....	32.7	24.2	23.2	23.2	19.8	18.1	16.2	14.1
65 years and over .....	58.2	27.8	25.0	25.0	21.9	20.8	18.7	12.6
<b>Type of Family</b>								
Married-couple families .....	20.5	13.1	12.4	12.4	11.2	10.1	8.8	7.2
With related children under 18 .....	16.3	14.3	14.2	14.2	13.2	11.5	9.7	8.0
With related children under 6 .....	18.4	17.0	16.6	16.6	14.9	12.6	9.9	9.1
Male householder, no wife present .....	31.0	22.9	22.7	22.7	20.8	19.5	17.4	12.8
Female householder, no husband present .....	55.6	51.1	50.4	50.4	48.5	44.1	36.1	34.5
With related children under 18 .....	61.7	58.9	58.5	58.5	54.4	51.4	41.8	40.6
With related children under 6 .....	71.3	69.1	68.9	68.9	64.0	60.0	50.9	50.0
<b>Type of Residence</b>								
Inside metropolitan areas .....	35.0	29.6	29.0	29.0	26.5	24.9	20.5	19.1
Inside central cities .....	39.6	34.2	33.6	33.6	30.6	28.5	23.4	21.7
Outside central cities .....	25.2	19.7	19.3	19.3	18.0	17.2	14.4	13.5
Outside metropolitan areas .....	48.4	38.8	37.6	37.6	35.0	33.1	28.3	25.0
<b>Region</b>								
Northeast .....	33.6	29.9	29.0	29.0	28.5	24.2	19.2	18.3
Midwest .....	42.4	36.8	36.2	36.2	32.2	30.1	25.1	23.7
South .....	37.6	30.3	29.6	29.6	28.0	26.6	22.5	20.4
West .....	30.3	26.0	26.0	26.0	20.7	19.0	15.4	12.4
<b>Years of School Completed</b>								
Less than 12 years .....	58.4	46.4	45.0	45.0	41.3	38.7	33.1	30.2
High school: 4 years .....	34.8	30.9	30.6	30.6	28.2	26.9	21.6	20.1
College: 1 to 3 years .....	20.3	17.2	17.2	17.2	15.7	14.4	11.9	10.6
4 years or more .....	7.1	5.9	5.2	5.2	4.6	4.0	3.3	3.1
<b>Work Experience in 1990</b>								
Total, 15 to 64 years .....	34.3	31.6	31.3	31.3	28.9	27.1	22.3	21.1
Worked at full-time jobs .....	14.8	13.7	13.5	13.5	12.2	11.2	8.7	8.2
50 to 52 weeks .....	7.3	6.8	6.7	6.7	6.0	5.4	4.3	3.9
Worked at part-time jobs .....	59.6	54.8	53.8	53.8	52.0	49.1	39.8	36.7
Did not work .....	85.1	78.3	77.5	77.5	71.5	67.6	57.6	55.1
<b>Year-Round Full-Time Workers</b>								
No workers .....	77.6	64.8	63.4	63.4	58.6	55.4	46.1	42.7
Householder 15 to 64 years .....	78.0	72.4	71.7	71.7	66.7	62.8	51.9	49.6
Householder 65 years and over .....	76.2	37.1	33.1	33.1	29.0	28.0	25.2	17.3
One worker .....	14.1	11.8	11.6	11.6	10.2	9.3	7.6	6.6
Two workers or more .....	1.0	1.0	1.0	1.0	.8	.8	.7	.7
<b>Program Participation Status of Family Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	82.4	78.7	77.5	77.5	67.4	62.0	51.0	49.4
AFDC or other non-SSI .....	87.4	85.7	84.9	84.9	75.8	69.9	57.0	56.1
SSI .....	73.8	65.8	63.7	63.7	47.5	40.7	32.2	28.4
Food stamps .....	87.4	84.0	83.1	83.1	75.8	70.4	55.0	53.1
Housing assistance .....	81.1	77.8	77.3	77.3	71.9	66.4	47.0	47.0
Energy assistance .....	89.9	83.5	82.8	82.8	73.5	67.9	55.4	50.2
Free or reduced-price school lunches .....	70.3	66.4	66.0	66.0	61.2	57.7	45.5	43.1
Family received both food stamps and cash assistance .....	92.2	90.6	89.8	89.8	79.9	73.3	59.2	57.8
<b>Health Insurance Coverage</b>								
<b>One or more members covered by:</b>								
Employer-provided plan .....	10.0	6.8	6.6	6.6	5.9	5.1	4.0	3.4
Medicare .....	57.6	33.3	30.0	30.0	25.0	23.4	20.6	15.9
Medicaid .....	75.6	69.9	68.8	68.8	61.4	56.1	46.0	44.0
<b>No members covered by:</b>								
Employer-provided plan or Medicare or Medicaid .....	40.1	35.1	35.1	35.1	34.4	34.4	29.3	26.7
Health insurance .....	53.6	47.8	47.8	47.8	46.8	46.8	40.1	35.9
<b>Family received:</b>								
Medicare and Medicaid .....	72.2	55.8	51.4	51.4	39.8	36.0	30.3	24.9

**Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Hispanic Origin<sup>1</sup></b>										
-All families .....	4 981	25.0	31.4	31.0	30.1	32.2	32.5	31.4		
<b>Age of Householder</b>										
15 to 24 years .....	423	43.0	46.3	45.0	43.3	47.0	47.7	44.2		
25 to 44 years .....	2 817	27.1	29.6	29.3	28.4	30.4	30.7	29.6		
45 to 54 years .....	808	20.0	25.3	24.9	24.2	25.7	25.9	25.2		
55 to 64 years .....	527	12.8	22.6	22.1	21.2	23.0	23.5	23.0		
65 years and over .....	405	17.0	51.8	52.4	51.9	54.0	54.0	54.0		
<b>Type of Family</b>										
Married-couple families .....	3 454	17.5	23.2	22.7	21.8	24.2	24.5	23.4		
With related children under 18 .....	2 405	20.8	24.1	23.6	22.4	25.2	25.6	24.0		
With related children under 6 .....	1 412	23.5	26.5	25.9	24.7	27.8	28.3	26.2		
Male householder, no wife present .....	342	19.4	24.0	23.6	23.1	23.8	24.3	23.2		
Female householder, no husband present .....	1 186	48.3	57.4	57.4	56.6	57.8	58.2	57.1		
With related children under 18 .....	921	58.2	65.6	65.5	64.6	65.9	66.4	65.1		
With related children under 6 .....	447	70.8	76.8	76.6	76.0	76.6	77.2	76.1		
<b>Type of Residence</b>										
Inside metropolitan areas .....	4 612	24.7	30.9	30.6	29.7	31.7	32.1	30.9		
Inside central cities .....	2 559	29.4	36.0	35.7	34.8	36.6	37.0	35.7		
Outside central cities .....	2 053	18.9	24.5	24.1	23.3	25.5	25.9	24.9		
Outside metropolitan areas .....	370	26.2	37.2	36.9	36.1	38.1	38.1	37.2		
<b>Region</b>										
Northeast .....	879	33.8	40.0	39.9	38.7	39.9	40.3	39.2		
Midwest .....	326	22.5	26.2	26.2	24.8	25.7	25.7	25.7		
South .....	1 618	23.8	30.3	29.5	28.5	31.2	31.7	29.7		
West .....	2 159	22.6	29.5	29.3	28.7	30.7	31.0	30.3		
<b>Years of School Completed</b>										
Less than 12 years .....	2 522	35.7	45.1	44.6	43.6	46.3	46.8	45.5		
High school: 4 years .....	1 406	16.9	20.8	20.6	19.7	21.1	21.4	20.3		
College: 1 to 3 years .....	615	12.4	15.2	15.0	14.3	15.7	15.7	14.9		
4 years or more .....	436	6.6	9.1	8.8	8.7	9.2	9.2	9.2		
<b>Work Experience in 1990</b>										
Total, 15 to 64 years .....	4 576	25.7	29.6	29.1	28.2	30.2	30.6	29.4		
Worked at full-time jobs .....	3 383	14.6	16.8	16.2	15.1	17.4	17.8	16.3		
50 to 52 weeks .....	2 564	9.7	10.8	10.3	9.5	11.6	11.7	10.5		
Worked at part-time jobs .....	332	39.8	44.8	44.4	43.3	46.5	46.8	45.0		
Did not work .....	862	63.6	74.5	74.1	73.8	74.2	74.8	74.8		
<b>Year-Round Full-Time Workers</b>										
No workers .....	1 699	54.3	69.4	69.1	68.1	69.7	69.9	68.8		
Householder 15 to 64 years .....	1 432	60.1	69.2	68.8	67.6	69.3	69.5	68.2		
Householder 65 years and over .....	267	23.5	70.4	71.1	70.7	71.9	71.9	71.9		
One worker .....	2 120	14.0	16.9	16.4	15.3	18.4	18.9	17.4		
Two workers or more .....	1 183	2.1	2.2	2.0	1.8	2.5	2.6	2.3		
<b>Program Participation Status of Family Members</b>										
One or more members received:										
Cash assistance .....	812	64.1	82.1	81.9	81.4	82.2	82.9	82.1		
AFDC or other non-SSI .....	616	74.8	89.2	89.0	88.4	89.1	89.9	89.0		
SSI .....	264	33.2	68.0	67.4	67.1	68.0	68.5	68.0		
Food stamps .....	826	75.8	86.9	86.4	85.0	87.4	88.1	85.9		
Housing assistance .....	356	65.4	76.3	76.3	75.3	77.2	77.9	76.5		
Energy assistance .....	314	79.9	88.7	88.1	85.2	87.1	87.5	86.4		
Free or reduced-price school lunches .....	1 223	55.1	62.2	61.8	59.9	63.5	64.1	62.3		
Family received both food stamps and cash assistance .....	565	79.3	93.0	93.0	92.7	92.9	93.3	93.1		
<b>Health Insurance Coverage</b>										
One or more members covered by:										
Employer-provided plan .....	2 695	6.9	9.3	9.1	7.5	8.4	8.5	7.8		
Medicare .....	671	21.3	50.5	50.3	49.6	51.7	52.1	51.8		
Medicaid .....	1 164	59.8	73.7	73.1	72.4	74.8	75.6	73.8		
No members covered by:										
Employer-provided plan or Medicare or Medicaid .....	1 181	32.1	35.3	34.8	34.6	38.5	39.1	37.2		
Health insurance .....	955	35.3	38.5	37.7	37.7	42.2	42.8	40.7		
Family received:										
Medicare and Medicaid .....	269	36.2	70.4	69.5	69.1	71.3	72.3	71.9		

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Hispanic Origin<sup>1</sup></b>								
All families .....	31.6	27.0	26.3	26.3	24.3	22.7	19.6	18.3
<b>Age of Householder</b>								
15 to 24 years .....	44.6	42.6	42.2	42.2	41.2	37.6	34.6	34.2
25 to 44 years .....	29.6	28.1	27.8	27.8	26.6	24.7	20.8	19.9
45 to 54 years .....	25.3	22.0	21.7	21.7	20.0	19.1	16.3	15.2
55 to 64 years .....	23.7	17.0	15.8	15.8	13.2	12.7	11.4	8.7
65 years and over .....	54.2	25.6	21.6	21.6	14.2	13.7	12.6	8.9
<b>Type of Family</b>								
Married-couple families .....	23.5	18.7	18.0	18.0	17.0	16.2	14.4	13.1
With related children under 18 .....	24.2	21.7	21.3	21.3	20.4	19.4	17.0	15.7
With related children under 6 .....	26.5	24.4	23.9	23.9	23.0	21.6	19.3	17.9
Male householder, no wife present .....	23.2	20.0	20.0	20.0	18.1	17.8	15.8	15.7
Female householder, no husband present .....	57.4	53.1	52.2	52.2	47.5	43.1	35.6	34.2
With related children under 18 .....	65.3	62.2	61.5	61.5	57.2	51.7	42.4	41.3
With related children under 6 .....	76.3	75.6	74.7	74.7	70.4	61.9	50.1	49.8
<b>Type of Residence</b>								
Inside metropolitan areas .....	31.1	26.7	26.0	26.0	24.0	22.4	19.2	17.9
Inside central cities .....	36.0	31.7	31.0	31.0	28.5	26.7	22.5	21.4
Outside central cities .....	25.0	20.5	19.7	19.7	18.5	17.1	15.0	13.5
Outside metropolitan areas .....	37.2	30.8	30.0	30.0	27.9	26.9	24.8	22.8
<b>Region</b>								
Northeast .....	39.9	36.9	36.2	36.2	32.6	29.6	22.6	22.5
Midwest .....	25.7	22.2	22.2	22.2	22.1	19.2	17.8	16.9
South .....	29.7	24.5	23.9	23.9	22.6	21.7	19.5	17.8
West .....	30.5	25.5	24.6	24.6	22.6	21.3	18.7	17.1
<b>Years of School Completed</b>								
Less than 12 years .....	45.8	39.1	37.8	37.8	34.9	33.0	28.4	26.4
High school: 4 years .....	20.3	17.7	17.4	17.4	16.2	14.8	12.7	12.0
College: 1 to 3 years .....	14.9	12.9	12.9	12.9	12.1	10.5	8.5	8.1
4 years or more .....	9.2	7.0	7.0	7.0	6.7	6.6	6.5	5.8
<b>Work Experience in 1990</b>								
Total, 15 to 64 years .....	29.6	27.1	26.7	26.7	25.2	23.5	20.2	19.1
Worked at full-time jobs .....	16.5	15.0	14.7	14.7	14.2	13.1	11.4	10.8
50 to 52 weeks .....	10.5	10.0	9.8	9.8	9.3	8.8	7.3	6.8
Worked at part-time jobs .....	45.0	42.1	41.3	41.3	39.9	37.4	32.4	30.7
Did not work .....	75.0	69.0	67.9	67.9	63.1	59.1	49.8	47.3
<b>Year-Round Full-Time Workers</b>								
No workers .....	69.0	58.3	57.1	57.1	52.6	49.1	42.5	39.9
Householder 15 to 64 years .....	68.5	62.6	62.0	62.0	58.8	54.8	47.2	45.0
Householder 65 years and over .....	71.9	35.0	30.5	30.5	19.5	18.8	17.0	12.1
One worker .....	17.6	15.5	14.8	14.8	13.8	12.9	11.0	10.0
Two workers or more .....	2.3	2.2	2.1	2.1	2.1	2.1	1.8	1.9
<b>Program Participation Status of Family Members</b>								
One or more members received:								
Cash assistance .....	82.9	77.7	74.8	74.8	62.9	55.8	44.2	43.1
AFDC or other non-SSI .....	89.8	86.9	85.2	85.2	74.9	66.3	51.5	50.8
SSI .....	69.7	58.6	52.5	52.5	28.9	24.7	19.6	17.8
Food stamps .....	86.3	82.4	81.0	81.0	73.4	65.7	51.8	49.9
Housing assistance .....	77.2	71.6	70.6	70.6	63.5	53.5	31.4	31.4
Energy assistance .....	86.6	82.2	81.3	81.3	76.2	68.0	53.3	49.7
Free or reduced-price school lunches .....	62.8	58.6	57.8	57.8	54.4	50.5	41.0	39.1
Family received both food stamps and cash assistance .....	93.6	91.2	89.7	89.7	78.6	69.1	53.4	52.5
<b>Health Insurance Coverage</b>								
One or more members covered by:								
Employer-provided plan .....	7.9	5.8	5.7	5.7	5.4	5.1	4.5	4.1
Medicare .....	52.3	29.9	24.6	24.6	18.3	17.1	15.2	12.5
Medicaid .....	74.3	68.6	66.4	66.4	58.2	51.4	41.6	40.4
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	37.4	34.1	34.1	34.1	34.0	34.0	31.5	28.8
Health insurance .....	40.8	37.6	37.6	37.6	37.5	37.5	34.4	31.6
Family received:								
Medicare and Medicaid .....	72.9	56.9	47.6	47.6	31.8	29.0	24.9	21.6

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1990**

(Unrelated Individuals as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>All Races</b>										
Total .....	36 056	20.7	34.7	34.7	34.5	35.4	35.9	35.9		
<b>Age</b>										
15 to 24 years .....	4 416	32.5	34.7	34.7	34.4	36.8	37.8	37.8		
25 to 44 years .....	14 272	13.4	15.5	15.5	15.2	16.3	16.9	16.9		
45 to 54 years .....	3 703	17.6	21.3	21.4	21.1	21.8	22.4	22.4		
55 to 64 years .....	3 632	26.6	37.1	37.1	36.9	37.7	38.6	38.6		
65 years and over .....	10 031	24.7	66.1	66.0	66.0	66.2	66.2	66.2		
<b>Type of Residence</b>										
Inside metropolitan areas .....	29 390	19.0	32.1	32.1	31.9	32.7	33.3	33.3		
Inside central cities .....	14 755	21.8	34.0	33.9	33.7	34.7	35.3	35.3		
Outside central cities .....	14 635	16.3	30.2	30.2	30.0	30.8	31.2	31.2		
Outside metropolitan areas .....	6 666	27.7	46.2	46.2	46.1	47.0	47.7	47.7		
<b>Region</b>										
Northeast .....	7 406	19.0	36.0	36.1	35.7	36.5	36.9	36.9		
Midwest .....	8 825	20.3	36.4	36.3	36.0	36.8	37.3	37.3		
South .....	11 313	24.0	36.4	36.5	36.4	37.3	37.8	37.8		
West .....	8 512	17.9	29.5	29.5	29.3	30.4	31.2	31.2		
<b>Years of School Completed</b>										
Total, 18 years old and over .....	35 893	20.4	34.5	34.5	34.2	35.2	35.7	35.7		
18 to 24 years old .....	4 256	30.4	32.8	32.7	32.4	34.9	35.9	35.9		
Less than 12 years .....	573	58.7	59.4	59.0	58.3	61.1	62.5	62.5		
25 years old and over .....	31 638	19.0	34.7	34.7	34.5	35.2	35.7	35.7		
Less than 12 years .....	7 906	39.0	68.4	68.3	68.2	69.0	69.7	69.7		
High school: 4 years .....	10 666	17.2	34.8	34.8	34.6	35.4	35.9	35.9		
College: 1 to 3 years .....	5 799	11.1	20.3	20.1	20.0	20.5	20.9	20.9		
4 years or more .....	7 267	6.1	9.4	9.4	9.3	9.7	10.2	10.2		
<b>Work Experience in 1990</b>										
Total, 20 to 64 years .....	25 289	17.7	21.3	21.3	21.0	22.2	22.9	22.9		
Worked at full-time jobs .....	19 165	6.8	7.7	7.7	7.4	8.5	9.2	9.2		
50 to 52 weeks .....	14 902	2.7	2.8	2.8	2.7	3.3	3.6	3.6		
Worked at part-time jobs .....	2 809	36.4	43.1	42.9	42.3	45.6	47.1	47.1		
Did not work .....	3 316	65.3	81.4	81.4	81.4	81.4	81.7	81.7		
<b>Program Participation Status</b>										
<b>Received:</b>										
Cash assistance .....	2 115	74.1	94.7	94.9	94.8	95.2	95.4	95.4		
AFDC or other non-SSI .....	612	75.4	89.5	90.0	89.7	91.1	91.8	91.8		
SSI .....	1 585	72.7	96.9	96.9	96.9	96.9	97.0	97.0		
Food stamps .....	2 031	76.1	87.9	88.0	87.6	88.7	90.0	90.0		
Housing assistance .....	2 176	53.4	83.2	83.2	83.2	83.6	84.2	84.2		
Energy assistance .....	1 531	63.5	89.2	89.0	88.5	88.7	89.1	89.1		
Food stamps and cash assistance .....	1 143	84.4	96.8	97.1	96.9	97.1	97.5	97.5		
<b>Health Insurance Coverage</b>										
<b>Covered by:</b>										
Employer-provided plan .....	16 480	3.3	8.2	8.2	7.8	8.1	8.3	8.3		
Medicare .....	10 622	26.6	68.4	68.3	68.3	68.4	68.5	68.5		
Also Medicaid .....	1 564	63.8	83.8	84.0	84.0	84.0	84.0	84.0		
Medicaid .....	2 760	69.4	91.7	91.7	91.6	91.8	92.2	92.2		
<b>Not covered by:</b>										
Health insurance .....	6 579	36.1	39.4	39.4	39.4	42.3	43.8	43.8		

**Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Unrelated Individuals as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>All Races</b>								
Total .....	36.3	23.1	21.9	21.9	20.8	20.2	18.9	16.3
<b>Age</b>								
15 to 24 years .....	38.3	35.8	35.8	35.8	35.6	35.1	34.3	33.9
25 to 44 years .....	17.2	15.6	15.2	15.2	14.6	14.4	13.8	13.5
45 to 54 years .....	22.6	20.0	19.2	19.2	18.2	17.1	15.9	14.4
55 to 64 years .....	39.0	29.5	28.2	28.2	26.4	25.1	22.9	18.8
65 years and over .....	66.6	26.9	23.9	23.9	21.9	21.4	19.1	12.1
<b>Type of Residence</b>								
Inside metropolitan areas .....	33.6	21.4	20.2	20.2	19.1	18.6	17.4	15.4
Inside central cities .....	35.7	24.5	23.1	23.1	21.7	21.0	19.5	18.0
Outside central cities .....	31.5	18.2	17.3	17.3	16.5	16.1	15.3	12.8
Outside metropolitan areas .....	48.1	30.7	29.4	29.4	26.3	27.5	25.8	20.1
<b>Region</b>								
Northeast .....	37.2	21.3	19.4	19.4	17.8	16.6	15.0	13.2
Midwest .....	37.9	22.4	21.3	21.3	20.4	19.8	18.5	16.3
South .....	38.0	26.2	25.3	25.3	24.6	24.2	22.6	18.6
West .....	31.4	21.2	20.1	20.1	18.7	18.5	17.9	15.8
<b>Years of School Completed</b>								
Total, 18 years old and over .....	36.0	22.8	21.6	21.6	20.5	19.9	18.6	16.0
18 to 24 years old .....	36.5	33.9	33.9	33.9	33.7	33.2	32.4	32.0
Less than 12 years .....	63.1	62.5	62.5	62.5	62.2	60.4	57.5	56.9
25 years old and over .....	36.0	21.3	19.9	19.9	18.7	18.1	16.8	13.8
Less than 12 years .....	70.2	43.4	40.4	40.4	37.7	36.3	32.6	25.8
High school: 4 years .....	36.2	19.7	18.4	18.4	17.2	16.7	15.7	13.3
College: 1 to 3 years .....	21.0	12.4	11.5	11.5	11.0	10.8	10.4	8.7
4 years or more .....	10.3	6.8	6.6	6.6	6.4	6.3	6.2	5.6
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	23.2	20.3	19.8	19.8	19.0	18.4	17.5	16.5
Worked at full-time jobs .....	9.4	8.5	8.4	8.4	8.3	8.3	8.0	7.7
50 to 52 weeks .....	3.8	3.7	3.7	3.7	3.7	3.7	3.6	3.4
Worked at part-time jobs .....	46.2	41.8	41.2	41.2	39.6	39.2	38.7	36.8
Did not work .....	81.8	70.1	67.2	67.2	63.0	59.4	54.0	49.8
<b>Program Participation Status</b>								
<b>Received:</b>								
Cash assistance .....	95.4	90.3	83.8	83.8	68.6	60.4	48.7	40.0
AFDC or other non-SSI .....	91.8	88.5	86.4	86.4	74.6	69.0	61.0	58.4
SSI .....	97.0	91.0	82.8	82.8	65.2	55.9	42.9	32.1
Food stamps .....	90.3	84.3	79.3	79.3	72.3	66.7	54.0	46.1
Housing assistance .....	84.3	60.0	48.5	48.5	42.2	36.8	17.4	17.4
Energy assistance .....	69.3	69.0	65.4	65.4	60.0	56.3	47.2	33.8
Food stamps and cash assistance .....	97.5	93.9	90.4	90.4	79.5	71.2	55.6	46.9
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Employer-provided plan .....	8.5	3.5	3.4	3.4	3.4	3.3	3.2	3.1
Medicare .....	68.8	29.4	25.3	25.3	23.0	22.4	19.8	13.0
Also Medicaid .....	94.2	78.4	66.3	66.3	53.0	48.4	38.0	26.5
Medicaid .....	92.4	82.0	75.1	75.1	63.5	56.1	45.9	37.7
<b>Not covered by:</b>								
Health insurance .....	44.5	41.2	41.2	41.2	40.8	40.8	40.1	38.6

**Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Unrelated Individuals as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>White</b>										
Total .....	30 833	18.6	33.3	33.3	33.1	34.0	34.6	34.6	34.6	34.6
<b>Age</b>										
15 to 24 years .....	3 837	32.3	34.3	34.2	33.9	36.5	37.6	37.6	37.6	37.6
25 to 44 years .....	12 046	11.7	13.6	13.6	13.3	14.3	14.8	14.8	14.8	14.9
45 to 54 years .....	3 063	15.9	19.3	19.3	19.0	19.7	20.5	20.5	20.5	20.5
55 to 64 years .....	2 918	22.9	33.7	33.7	33.5	34.2	35.0	35.0	35.0	35.0
65 years and over .....	8 969	21.6	64.1	64.1	64.0	64.1	64.3	64.3	64.3	64.3
<b>Type of Residence</b>										
Inside metropolitan areas .....	24 823	16.9	30.5	30.4	30.2	31.1	31.7	31.7	31.7	31.7
Inside central cities .....	11 533	18.7	31.3	31.2	30.9	32.0	32.5	32.5	32.5	32.5
Outside central cities .....	13 290	15.3	29.8	29.8	29.6	30.4	30.9	30.9	30.9	30.9
Outside metropolitan areas .....	6 010	25.8	45.1	45.1	45.0	45.9	46.5	46.5	46.5	46.5
<b>Region</b>										
Northeast .....	6 365	17.0	34.8	34.9	34.5	35.3	35.8	35.8	35.8	35.8
Midwest .....	7 804	17.7	34.4	34.4	34.1	34.9	35.4	35.4	35.4	35.4
South .....	9 103	21.3	34.9	34.9	34.8	35.7	36.2	36.2	36.2	36.2
West .....	7 561	17.6	29.0	29.0	28.8	30.0	30.6	30.6	30.6	30.6
<b>Years of School Completed</b>										
Total, 18 years old and over .....	30 700	18.3	33.1	33.1	32.9	33.8	34.3	34.3	34.3	34.3
18 to 24 years old .....	3 705	30.4	32.4	32.4	32.0	34.7	35.8	35.8	35.8	35.8
Less than 12 years .....	511	58.4	59.1	58.8	58.2	60.9	62.2	62.2	62.2	62.2
25 years old and over .....	26 996	16.7	33.2	33.2	33.0	33.6	34.1	34.1	34.1	34.1
Less than 12 years .....	6 337	35.3	67.3	67.2	67.1	67.9	68.5	68.5	68.5	68.5
High school: 4 years .....	9 178	15.4	34.3	34.3	34.1	34.9	35.4	35.4	35.4	35.4
College: 1 to 3 years .....	5 004	9.8	19.2	19.1	19.0	19.6	19.9	19.9	19.9	19.9
4 years or more .....	6 477	5.5	9.0	9.0	8.8	9.3	9.7	9.7	9.7	9.7
<b>Work Experience in 1990</b>										
Total, 20 to 64 years .....	21 256	15.9	19.3	19.3	19.0	20.2	21.0	21.0	21.0	21.0
Worked at full-time jobs .....	16 448	6.4	7.3	7.3	7.1	8.1	8.7	8.7	8.7	8.7
50 to 52 weeks .....	12 809	2.4	2.5	2.5	2.4	2.9	3.2	3.2	3.2	3.2
Worked at part-time jobs .....	2 373	34.8	41.2	41.0	40.3	43.9	45.7	45.7	45.7	45.7
Did not work .....	2 435	61.8	79.0	79.0	79.0	79.0	79.5	79.5	79.5	79.5
<b>Program Participation Status</b>										
<b>Received:</b>										
Cash assistance .....	1 415	71.2	93.0	93.2	93.1	93.7	94.1	94.1	94.1	94.1
AFDC or other non-SSI .....	410	72.2	87.5	88.2	87.7	89.8	90.9	90.9	90.9	90.9
SSI .....	1 071	70.0	95.4	95.4	95.4	95.4	95.5	95.5	95.5	95.5
Food stamps .....	1 350	74.6	87.1	87.4	86.8	87.9	89.6	89.6	89.6	89.6
Housing assistance .....	1 492	49.7	84.1	84.3	84.3	84.9	85.4	85.4	85.4	85.4
Energy assistance .....	1 206	61.4	89.1	88.9	88.2	88.5	89.0	89.0	89.0	89.0
Food stamps and cash assistance .....	714	82.2	96.2	96.6	96.3	96.6	97.2	97.2	97.2	97.2
<b>Health Insurance Coverage</b>										
<b>Covered by:</b>										
Employer-provided plan .....	14 386	3.3	8.5	8.4	8.0	8.3	8.6	8.6	8.6	8.6
Medicare .....	9 434	23.2	66.1	66.0	66.0	66.1	66.3	66.3	66.3	66.3
Also Medicaid .....	1 147	61.0	92.7	92.8	92.8	92.8	92.9	92.9	92.9	92.9
Medicaid .....	1 956	66.9	90.2	90.3	90.2	90.4	91.0	91.0	91.0	91.0
<b>Not covered by:</b>										
Health insurance .....	5 275	34.0	37.2	37.1	37.1	40.1	41.5	41.5	41.5	41.5

**Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Unrelated individuals as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>White</b>								
Total .....	34.9	20.8	19.7	19.7	18.8	18.3	17.4	14.7
<b>Age</b>								
15 to 24 years .....	38.2	36.1	36.0	36.0	35.8	35.3	34.5	34.1
25 to 44 years .....	15.2	13.7	13.3	13.3	12.8	12.6	12.1	11.8
45 to 54 years .....	20.7	18.3	17.5	17.5	16.8	15.8	14.9	13.3
55 to 64 years .....	35.3	25.3	24.2	24.2	22.5	21.5	19.7	15.6
65 years and over .....	64.6	23.3	20.7	20.7	19.3	18.8	17.3	10.8
<b>Type of Residence</b>								
Inside metropolitan areas .....	32.0	19.0	17.9	17.9	17.1	16.6	15.8	13.8
Inside central cities .....	32.9	20.9	19.7	19.7	18.7	18.1	17.1	15.7
Outside central cities .....	31.2	17.3	16.4	16.4	15.7	15.3	14.7	12.2
Outside metropolitan areas .....	46.9	28.5	27.1	27.1	26.2	25.4	23.9	18.4
<b>Region</b>								
Northeast .....	36.1	19.2	17.6	17.6	16.1	15.2	14.0	12.1
Midwest .....	36.0	19.6	18.5	18.5	17.8	17.3	16.2	14.2
South .....	36.4	23.3	22.5	22.5	21.9	21.5	20.4	16.3
West .....	30.9	20.5	19.5	19.5	18.6	18.3	17.7	15.5
<b>Years of School Completed</b>								
Total, 18 years old and over .....	34.7	20.5	19.4	19.4	18.6	18.1	17.1	14.4
18 to 24 years old .....	36.5	34.2	34.2	34.2	34.0	33.4	32.7	32.3
Less than 12 years .....	62.9	62.4	62.4	62.4	62.1	60.1	57.9	57.3
25 years old and over .....	34.4	18.7	17.4	17.4	16.4	15.9	14.9	12.0
Less than 12 years .....	69.1	39.2	36.6	36.6	34.3	33.1	30.4	23.2
High school: 4 years .....	35.6	17.4	16.1	16.1	15.2	14.8	14.0	11.4
College: 1 to 3 years .....	20.1	11.0	10.1	10.1	9.7	9.6	9.1	7.6
4 years or more .....	9.8	6.2	6.1	6.1	5.9	5.8	5.7	5.1
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	21.3	18.3	17.9	17.9	17.2	16.7	16.0	15.0
Worked at full-time jobs .....	9.0	8.1	8.0	8.0	7.9	7.8	7.6	7.3
50 to 52 weeks .....	3.4	3.3	3.3	3.3	3.2	3.2	3.2	3.0
Worked at part-time jobs .....	46.6	40.1	39.4	39.4	38.0	37.6	37.2	35.2
Did not work .....	79.5	66.4	63.6	63.6	59.7	56.2	51.5	46.9
<b>Program Participation Status</b>								
<b>Received:</b>								
Cash assistance .....	94.1	88.4	80.8	80.8	65.3	55.9	46.0	36.3
AFDC or other non-SSI .....	90.9	88.3	85.2	85.2	70.8	64.1	56.9	53.8
SSI .....	95.5	88.8	79.4	79.4	62.0	51.6	40.7	28.9
Food stamps .....	90.1	83.3	78.1	78.1	71.7	64.8	53.7	44.7
Housing assistance .....	85.6	55.4	43.2	43.2	37.7	32.0	14.7	14.7
Energy assistance .....	89.3	66.7	63.0	63.0	57.6	53.5	45.3	30.8
Food stamps and cash assistance .....	97.2	93.6	89.7	89.7	78.2	67.3	53.6	43.7
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Employer-provided plan .....	8.8	3.4	3.3	3.3	3.3	3.2	3.2	3.0
Medicare .....	66.6	25.6	22.0	22.0	20.2	19.7	17.9	11.2
Also Medicaid .....	93.1	76.0	62.6	62.6	49.8	45.4	37.5	24.7
Medicaid .....	91.2	79.6	71.8	71.8	60.7	52.8	44.5	35.1
<b>Not covered by:</b>								
Health insurance .....	42.3	39.0	39.0	39.0	38.7	38.7	38.1	36.6

**Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

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Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Black</b>										
Total .....	4 244	35.1	45.6	45.6	45.4	46.3	46.9	46.9	46.9	46.9
<b>Age</b>										
15 to 24 years .....	397	34.1	38.2	38.2	37.9	39.5	39.5	39.5	39.5	39.5
25 to 44 years .....	1 755	24.9	28.3	28.3	27.8	29.2	29.9	29.9	29.9	29.9
45 to 54 years .....	549	27.2	32.4	32.8	32.8	33.1	33.1	33.1	33.1	33.1
55 to 64 years .....	626	42.6	52.8	52.8	52.8	53.6	55.4	55.4	55.4	55.4
65 years and over .....	918	54.9	85.1	84.8	84.8	85.0	85.0	85.0	85.0	85.0
<b>Type of Residence</b>										
Inside metropolitan areas .....	3 730	33.4	43.9	43.9	43.6	44.4	45.0	45.0	45.0	45.0
Inside central cities .....	2 666	35.7	47.1	47.0	46.7	47.7	48.5	48.5	48.5	48.5
Outside central cities .....	1 064	27.6	35.8	36.0	35.9	36.1	36.1	36.1	36.1	36.1
Outside metropolitan areas .....	515	47.8	58.4	58.4	58.4	60.2	60.6	60.6	60.6	60.6
<b>Region</b>										
Northeast .....	870	33.3	47.1	47.1	46.9	47.2	47.8	47.8	47.8	47.8
Midwest .....	880	41.9	53.2	53.2	52.8	53.4	53.7	53.7	53.7	53.7
South .....	2 044	36.4	44.3	44.3	44.2	45.3	45.6	45.6	45.6	45.6
West .....	450	19.8	34.2	34.2	33.6	35.5	37.5	37.5	37.5	37.5
<b>Years of School Completed</b>										
Total, 18 years old and over .....	4 229	34.9	45.5	45.5	45.2	46.2	46.7	46.7	46.7	46.7
18 to 24 years old .....	382	31.8	36.1	36.2	35.8	37.5	37.5	37.5	37.5	37.5
Less than 12 years .....	46	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
25 years old and over .....	3 848	35.2	46.4	46.4	46.2	47.0	47.6	47.6	47.6	47.6
Less than 12 years .....	1 414	55.0	73.0	72.9	72.9	73.8	74.5	74.5	74.5	74.5
High school: 4 years .....	1 251	30.6	39.9	40.1	39.9	40.9	41.3	41.3	41.3	41.3
College: 1 to 3 years .....	658	19.8	26.1	26.1	25.4	25.6	26.3	26.3	26.3	26.3
4 years or more .....	525	12.8	15.9	15.4	15.4	16.5	16.9	16.9	16.9	16.9
<b>Work Experience in 1990</b>										
Total, 20 to 64 years .....	3 247	29.0	33.9	34.0	33.7	34.8	35.5	35.5	35.5	35.5
Worked at full-time jobs .....	2 162	9.2	10.2	10.2	9.8	11.3	12.2	12.2	12.2	12.2
50 to 52 weeks .....	1 679	5.3	5.4	5.4	5.2	6.3	6.4	6.4	6.4	6.4
Worked at part-time jobs .....	338	49.9	59.1	59.8	59.6	61.3	61.9	61.9	61.9	61.9
Did not work .....	746	76.7	91.0	91.0	91.0	91.0	91.0	91.0	91.0	91.0
<b>Program Participation Status</b>										
<b>Received:</b>										
Cash assistance .....	633	82.2	98.3	98.3	98.3	98.3	98.3	98.3	98.3	98.3
AFDC or other non-SSI .....	182	82.6	94.3	94.3	94.3	94.3	94.3	94.3	94.3	94.3
SSI .....	467	80.9	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Food stamps .....	641	79.3	89.7	89.7	89.7	89.7	89.7	89.7	89.7	89.7
Housing assistance .....	618	64.4	83.8	83.8	83.8	83.8	83.8	83.8	83.8	83.8
Energy assistance .....	289	70.4	89.8	89.8	89.8	89.8	89.8	89.8	89.8	89.8
Food stamps and cash assistance .....	402	88.2	98.4	98.4	98.4	98.4	98.4	98.4	98.4	98.4
<b>Health Insurance Coverage</b>										
<b>Covered by:</b>										
Employer-provided plan .....	1 671	3.4	6.3	6.5	5.9	6.2	6.3	6.3	6.3	6.3
Medicare .....	1 045	56.8	87.9	87.6	87.6	87.9	87.9	87.9	87.9	87.9
Also Medicaid .....	365	76.1	97.4	97.4	97.4	97.4	97.4	97.4	97.4	97.4
Medicaid .....	716	78.2	96.2	96.2	96.2	96.2	96.2	96.2	96.2	96.2
<b>Not covered by:</b>										
Health insurance .....	1 067	46.9	50.6	50.9	50.9	53.5	55.4	55.4	55.4	55.4

**Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Unrelated individuals as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Black</b>								
Total .....	47.1	38.8	36.8	36.8	34.5	33.3	29.5	26.6
<b>Age</b>								
15 to 24 years .....	39.5	34.7	34.7	34.7	34.7	34.7	33.3	33.3
25 to 44 years .....	30.3	28.4	27.9	27.9	26.4	25.7	24.6	24.6
45 to 54 years .....	33.3	30.1	29.6	29.6	27.6	25.6	21.7	20.1
55 to 64 years .....	55.8	48.1	45.4	45.4	42.6	40.2	36.0	31.8
65 years and over .....	85.0	59.0	53.4	53.4	48.5	47.3	37.7	28.1
<b>Type of Residence</b>								
Inside metropolitan areas .....	45.2	36.8	34.7	34.7	32.5	31.2	27.9	25.4
Inside central cities .....	48.7	39.7	37.5	37.5	35.0	33.5	29.9	27.5
Outside central cities .....	36.4	29.5	27.8	27.8	26.2	25.4	23.0	19.9
Outside metropolitan areas .....	61.3	53.1	52.0	52.0	49.3	48.8	41.5	35.8
<b>Region</b>								
Northeast .....	47.8	36.2	32.9	32.9	30.0	25.8	21.4	20.3
Midwest .....	54.3	45.3	43.9	43.9	41.2	40.6	37.0	33.3
South .....	45.9	39.3	37.9	37.9	36.8	36.3	32.1	28.5
West .....	37.5	28.4	25.7	25.7	19.9	19.9	19.2	17.5
<b>Years of School Completed</b>								
Total, 18 years old and over .....	47.0	38.6	36.7	36.7	34.3	33.1	29.3	26.4
18 to 24 years old .....	37.5	32.4	32.4	32.4	32.4	32.4	31.1	31.1
Less than 12 years .....	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
25 years old and over .....	47.9	39.2	37.1	37.1	34.5	33.2	29.2	26.0
Less than 12 years .....	74.8	60.1	55.7	55.7	52.1	49.5	41.5	36.3
High school: 4 years .....	42.0	35.8	34.8	34.8	31.5	30.8	28.3	26.2
College: 1 to 3 years .....	26.3	21.4	20.6	20.6	19.4	18.9	17.9	15.1
4 years or more .....	16.9	13.2	12.9	12.9	12.9	12.9	12.1	11.0
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	35.9	32.6	31.7	31.7	30.0	28.9	26.6	25.5
Worked at full-time jobs .....	12.5	11.3	11.3	11.3	11.3	11.3	10.7	10.6
50 to 52 weeks .....	6.7	6.7	6.7	6.7	6.7	6.7	6.4	6.2
Worked at part-time jobs .....	63.8	57.7	57.7	57.7	54.1	53.0	52.8	51.3
Did not work .....	91.0	83.1	79.2	79.2	73.5	68.9	60.7	57.2
<b>Program Participation Status</b>								
<b>Received:</b>								
Cash assistance .....	98.3	94.0	89.9	89.9	77.2	70.4	55.3	48.7
AFDC or other non-SSI .....	94.3	89.4	89.4	89.4	82.6	78.9	70.2	69.3
SSI .....	100.0	95.3	89.7	89.7	74.0	66.3	48.5	39.8
Food stamps .....	91.1	86.7	81.8	81.8	73.6	70.3	54.3	48.6
Housing assistance .....	84.2	72.0	62.5	62.5	54.4	49.2	24.6	24.6
Energy assistance .....	89.8	77.1	73.6	73.6	67.4	64.8	53.0	43.8
Food stamps and cash assistance .....	98.4	94.9	91.8	91.8	81.5	77.4	58.5	51.8
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Employer-provided plan .....	6.4	3.5	3.4	3.4	3.4	3.4	3.3	3.4
Medicare .....	87.9	61.7	53.9	53.9	49.0	47.1	37.8	28.8
Also Medicaid .....	97.4	85.8	76.8	76.8	65.0	59.5	41.3	33.3
Medicaid .....	96.2	88.8	84.2	84.2	72.6	65.7	50.6	45.2
<b>Not covered by:</b>								
Health insurance .....	56.3	52.7	52.7	52.7	52.1	52.1	50.3	48.9

**Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Unrelated Individuals as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Hispanic Origin<sup>1</sup></b>										
Total .....	2 254	34.3	41.9	41.8	41.4	43.4	44.3			44.3
<b>Age</b>										
15 to 24 years .....	478	47.4	49.4	49.2	49.2	50.9	52.1			52.1
25 to 44 years .....	1 072	25.5	28.5	28.4	28.1	30.2	31.0			31.0
45 to 54 years .....	237	27.1	29.4	29.4	28.2	32.4	34.0			34.0
55 to 64 years .....	198	43.0	52.0	52.0	51.1	53.1	53.9			53.9
65 years and over .....	270	46.2	85.1	85.1	84.7	85.1	85.1			85.1
<b>Type of Residence</b>										
Inside metropolitan areas .....	2 125	34.2	41.7	41.6	41.2	43.3	44.1			44.1
Inside central cities .....	1 292	35.9	42.8	42.7	42.1	44.3	45.0			45.0
Outside central cities .....	832	31.5	39.9	39.8	39.8	41.7	42.7			42.7
Outside metropolitan areas .....	130	36.6	45.1	45.1	44.3	45.7	46.7			46.7
<b>Region</b>										
Northeast .....	381	37.6	44.7	44.5	43.1	46.7	48.4			48.4
Midwest .....	143	29.4	36.6	36.6	36.6	36.6	37.3			37.3
South .....	588	35.5	41.0	41.0	40.8	42.2	43.3			43.3
West .....	1 143	33.2	42.0	41.9	41.7	43.8	44.3			44.3
<b>Years of School Completed</b>										
Total, 18 years old and over .....	2 219	33.5	41.2	41.1	40.7	42.7	43.6			43.6
18 to 24 years old .....	442	44.5	46.5	46.4	46.4	48.2	49.5			49.5
Less than 12 years .....	193	59.1	59.1	59.1	59.1	61.4	62.3			62.3
25 years old and over .....	1 776	30.8	39.9	39.8	39.3	41.4	42.2			42.2
Less than 12 years .....	898	45.3	57.7	57.7	56.9	60.0	61.1			61.1
High school: 4 years .....	442	21.7	29.0	29.6	28.4	29.6	30.3			30.3
College: 1 to 3 years .....	234	10.1	14.8	14.8	14.8	15.4	15.8			15.8
4 years or more .....	203	10.3	13.5	13.5	13.0	14.6	14.6			14.6
<b>Work Experience in 1990</b>										
Total, 20 to 64 years .....	1 872	30.0	33.2	33.1	32.6	35.0	36.1			36.1
Worked at full-time jobs .....	1 387	16.5	17.8	17.8	17.3	20.2	21.2			21.2
50 to 52 weeks .....	950	5.2	5.2	5.2	4.8	6.9	7.7			7.7
Worked at part-time jobs .....	186	45.5	49.6	48.2	47.8	49.9	52.7			52.7
Did not work .....	299	83.1	94.4	94.4	94.4	94.4	94.7			94.7
<b>Program Participation Status</b>										
<b>Received:</b>										
Cash assistance .....	193	73.1	96.4	96.4	95.4	96.4	96.8			96.8
AFDC or other non-SSI .....	57	(B)	(B)	(B)	(B)	(B)	(B)			(B)
SSI .....	144	67.8	98.1	98.1	98.1	98.1	98.6			98.6
Food stamps .....	179	78.4	85.6	85.6	84.6	86.7	89.7			89.7
Housing assistance .....	146	56.8	76.4	76.4	75.9	77.7	79.5			79.5
Energy assistance .....	88	67.5	86.3	86.3	86.3	88.5	88.5			88.5
Food stamps and cash assistance .....	104	87.0	100.0	100.0	98.2	100.0	100.0			100.0
<b>Health Insurance Coverage</b>										
<b>Covered by:</b>										
Employer-provided plan .....	738	5.6	7.3	7.3	6.2	7.3	7.5			7.5
Medicare .....	297	48.3	87.1	87.1	87.1	87.1	87.1			87.1
Also Medicaid .....	131	68.6	98.0	98.0	98.0	98.0	98.0			98.0
Medicaid .....	257	74.1	93.6	93.6	92.9	93.6	94.4			94.4
<b>Not covered by:</b>										
Health insurance .....	989	44.4	47.2	47.0	47.0	50.0	51.6			51.6

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Unrelated individuals as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Hispanic Origin<sup>1</sup></b>								
Total .....	44.6	39.0	37.8	37.8	35.9	35.1	32.8	31.2
<b>Age</b>								
15 to 24 years .....	52.1	50.4	50.4	50.4	49.8	49.2	47.1	46.6
25 to 44 years .....	31.4	29.6	29.2	29.2	26.2	27.9	26.8	26.7
45 to 54 years .....	35.0	33.3	32.4	32.4	31.8	30.4	27.7	25.3
55 to 64 years .....	53.9	46.4	45.3	45.3	43.7	41.0	37.9	34.9
65 years and over .....	85.1	55.5	48.8	48.8	40.0	38.9	32.4	24.6
<b>Type of Residence</b>								
Inside metropolitan areas .....	44.3	38.9	37.6	37.6	35.7	34.9	32.5	30.9
Inside central cities .....	45.0	39.9	38.7	38.7	37.1	35.9	32.7	31.1
Outside central cities .....	43.2	37.3	35.9	35.9	33.6	33.3	32.1	30.6
Outside metropolitan areas .....	49.0	40.2	40.1	40.1	39.8	39.5	38.7	37.0
<b>Region</b>								
Northeast .....	48.4	43.0	39.4	39.4	38.4	33.8	28.2	27.0
Midwest .....	37.9	30.7	30.7	30.7	30.7	30.0	29.4	28.5
South .....	43.3	38.1	36.9	36.9	36.5	36.0	33.7	31.2
West .....	44.9	39.1	38.6	38.6	36.2	35.8	34.4	33.0
<b>Years of School Completed</b>								
Total, 18 years old and over .....	44.0	38.3	37.0	37.0	35.2	34.4	32.1	30.5
18 to 24 years old .....	49.5	47.7	47.7	47.7	47.1	46.5	44.4	44.0
Less than 12 years .....	62.3	61.8	61.8	61.8	61.6	60.7	57.6	57.0
25 years old and over .....	42.6	35.9	34.4	34.4	32.2	31.4	29.0	27.1
Less than 12 years .....	61.9	53.7	51.1	51.1	47.7	46.5	42.7	39.7
High school: 4 years .....	30.3	23.9	23.2	23.2	22.1	21.5	20.2	18.9
College: 1 to 3 years .....	15.8	11.4	11.4	11.4	10.7	10.4	10.0	10.0
4 years or more .....	14.6	11.9	11.1	11.1	10.7	10.2	9.7	9.1
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	38.5	34.2	33.8	33.8	32.6	32.1	30.3	29.6
Worked at full-time jobs .....	21.8	20.4	20.3	20.3	20.1	20.1	19.3	18.9
50 to 52 weeks .....	8.0	8.0	8.0	8.0	7.9	7.9	7.8	7.8
Worked at part-time jobs .....	52.7	50.4	50.4	50.4	49.0	49.0	47.7	47.3
Did not work .....	94.7	88.4	85.9	85.9	81.9	77.1	71.0	68.1
<b>Program Participation Status</b>								
<b>Received:</b>								
Cash assistance .....	96.8	94.7	87.5	87.5	66.5	57.8	42.2	37.0
AFDC or other non-SSI .....	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
SSI .....	98.6	95.6	86.1	86.1	60.4	49.6	35.2	28.3
Food stamps .....	89.7	87.5	82.1	82.1	72.9	66.1	47.2	43.3
Housing assistance .....	80.1	67.0	56.3	56.3	49.5	41.9	12.3	12.3
Energy assistance .....	88.5	80.6	77.9	77.9	66.6	63.9	48.0	36.5
Food stamps and cash assistance .....	100.0	100.0	94.3	94.3	78.3	66.6	42.2	38.1
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Employer-provided plan .....	7.5	5.6	5.6	5.6	5.4	5.4	5.2	5.2
Medicare .....	87.1	58.7	49.5	49.5	40.5	39.2	31.8	23.6
Also Medicaid .....	96.0	90.7	77.6	77.6	57.2	54.1	38.5	31.5
Medicaid .....	94.4	90.2	83.6	83.6	67.6	60.6	46.5	41.9
<b>Not covered by:</b>								
Health insurance .....	52.3	49.9	49.9	49.9	49.9	49.9	48.7	48.1

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 5. Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1990**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
All families .....	66 322	5 192	6 893	6 889	6 973	6 891	6 867	6 835	
<b>RACE OF HOUSEHOLDER</b>									
White .....	56 803	4 863	6 326	6 317	6 384	6 317	6 295	6 255	
Black .....	7 471	5 845	8 477	8 474	8 597	8 490	8 466	8 448	
Hispanic origin <sup>1</sup> .....	4 981	5 352	7 643	7 686	7 748	7 624	7 572	7 501	
<b>AGE OF HOUSEHOLDER</b>									
15 to 24 years .....	2 728	5 622	7 645	7 675	7 785	7 728	7 693	7 688	
25 to 44 years .....	31 668	5 579	7 841	7 856	8 015	7 824	7 798	7 783	
45 to 54 years .....	11 701	5 085	7 230	7 183	7 325	7 219	7 194	7 160	
55 to 64 years .....	9 326	4 412	6 549	6 556	6 668	6 570	6 517	6 508	
65 years and over .....	10 900	3 162	5 629	5 609	5 624	5 604	5 594	5 586	
<b>TYPE OF FAMILY</b>									
Married-couple families .....	52 147	4 673	5 945	5 942	6 027	5 954	5 940	5 878	
With related children under 18 .....	25 410	5 169	6 978	6 989	7 232	7 011	6 991	6 877	
With related children under 6 .....	12 824	5 361	7 082	7 077	7 382	7 109	7 087	6 973	
Male householder, no wife present .....	2 907	4 561	6 127	6 098	6 052	6 075	6 006	5 954	
Female householder, no husband present .....	11 268	5 661	8 333	8 318	8 397	8 325	8 293	8 312	
With related children under 18 .....	7 707	5 893	8 822	8 823	8 906	8 845	8 827	8 855	
With related children under 6 .....	3 462	6 402	9 585	9 598	9 657	9 599	9 605	9 591	
<b>TYPE OF RESIDENCE</b>									
Inside metropolitan areas .....	50 712	5 344	7 079	7 058	7 150	7 076	7 045	7 018	
Inside central cities .....	18 634	5 516	7 784	7 766	7 830	7 725	7 681	7 670	
Outside central cities .....	32 078	5 098	6 315	6 289	6 403	6 363	6 345	6 302	
Outside metropolitan areas .....	15 609	4 812	6 467	6 500	6 565	6 469	6 462	6 418	
<b>REGION</b>									
Northeast .....	13 450	5 220	7 204	7 185	7 270	7 217	7 200	7 185	
Midwest .....	18 119	5 285	6 848	6 936	7 018	6 904	6 902	6 889	
South .....	23 279	5 244	6 639	6 647	6 746	6 648	6 613	6 590	
West .....	13 474	4 941	7 055	7 047	7 101	7 069	7 039	6 942	
<b>YEARS OF SCHOOL COMPLETED</b>									
Less than 12 years .....	14 351	5 426	7 388	7 399	7 463	7 387	7 362	7 338	
High school: 4 years .....	24 895	5 023	6 479	6 466	6 574	6 505	6 489	6 444	
College: 1 to 3 years .....	12 070	4 840	6 336	6 301	6 369	6 268	6 254	6 192	
4 years or more .....	15 006	4 930	5 818	5 788	5 853	5 728	5 652	5 626	
<b>WORK EXPERIENCE IN 1990</b>									
Total, 15 to 64 years .....	55 422	5 409	7 531	7 538	7 679	7 535	7 503	7 482	
Worked at full-time jobs .....	45 145	4 551	5 276	5 284	5 422	5 287	5 265	5 109	
50 to 52 weeks .....	37 594	4 237	4 377	4 380	4 536	4 430	4 341	4 192	
Worked at part-time jobs .....	3 858	5 090	6 498	6 489	6 516	6 576	6 537	6 384	
Did not work .....	6 418	6 258	9 651	9 643	9 682	9 692	9 661	9 646	
<b>YEAR-ROUND FULL-TIME WORKERS</b>									
No workers .....	20 645	5 440	7 339	7 329	7 358	7 363	7 350	7 301	
Householder 15 to 64 years .....	12 242	5 736	8 344	8 343	8 401	8 390	8 367	8 314	
Householder 65 years and over .....	8 403	3 153	5 704	5 680	5 688	5 687	5 686	5 679	
One worker .....	28 795	4 092	4 279	4 267	4 392	4 275	4 248	4 086	
Two workers or more .....	16 881	5 228	5 446	5 491	6 058	5 577	5 583	5 568	
<b>PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS</b>									
One or more members received:									
Cash assistance .....	5 419	5 779	9 718	9 715	9 757	9 749	9 730	9 648	
AFDC or other non-SSI .....	3 968	6 114	10 228	10 235	10 288	10 273	10 263	10 168	
SSI .....	1 954	3 966	8 924	8 907	8 915	8 931	8 898	8 854	
Food stamps .....	5 393	5 730	9 086	9 088	9 129	9 114	9 097	9 024	
Housing assistance .....	2 435	5 872	9 066	9 076	9 120	9 176	9 162	9 075	
Energy assistance .....	2 357	5 271	8 784	8 794	8 844	8 869	8 845	8 764	
Free or reduced-price school lunches .....	6 121	6 003	8 984	8 980	9 102	8 946	8 916	8 869	
Family received both food stamps and cash assistance .....	3 608	6 009	10 194	10 186	10 209	10 229	10 218	10 118	
<b>HEALTH INSURANCE COVERAGE</b>									
One or more members covered by:									
Employer-provided plan .....	46 977	3 956	4 516	4 500	4 575	4 485	4 486	4 460	
Medicare .....	13 876	3 747	6 124	6 109	6 130	6 117	6 107	6 084	
Medicaid .....	7 704	5 687	9 042	9 045	9 077	9 065	9 046	8 956	
No members covered by:									
Employer-provided plan or Medicare or Medicaid .....	8 657	5 428	5 801	5 835	5 835	5 767	5 713	5 605	
Health insurance .....	4 138	5 425	5 800	5 837	5 837	5 778	5 713	5 541	
Family received:									
Medicare and Medicaid .....	2 054	4 395	8 345	8 338	8 372	8 361	8 342	8 278	

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 5. Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
All families .....	6 808	6 762	6 837	6 836	5 195	5 249	4 162	4 081
<b>RACE OF HOUSEHOLDER</b>								
White .....	6 224	6 154	6 239	6 238	4 823	4 898	4 129	4 065
Black .....	8 439	7 864	7 913	7 909	5 928	5 945	4 143	4 029
Hispanic origin <sup>1</sup> .....	7 471	7 040	7 119	7 115	5 281	5 302	4 365	4 377
<b>AGE OF HOUSEHOLDER</b>								
15 to 24 years .....	7 648	7 585	7 577	7 575	5 558	5 703	4 359	4 337
25 to 44 years .....	7 746	7 459	7 464	7 462	5 553	5 610	4 284	4 175
45 to 54 years .....	7 116	6 311	6 405	6 412	5 083	5 139	4 427	4 112
55 to 64 years .....	6 417	5 380	5 482	5 476	4 334	4 371	3 677	3 793
65 years and over .....	5 589	4 037	4 131	4 129	3 411	3 433	3 157	3 113
<b>TYPE OF FAMILY</b>								
Married-couple families .....	5 849	5 437	5 531	5 525	4 627	4 705	4 229	4 162
With related children under 18 .....	6 820	6 206	6 219	6 209	5 049	5 172	4 518	4 409
With related children under 6 .....	6 896	6 452	6 473	6 466	5 215	5 389	4 687	4 563
Male householder, no wife present .....	5 955	5 191	5 216	5 209	4 505	4 611	4 177	4 176
Female householder, no husband present .....	8 291	7 981	8 016	8 020	5 709	5 738	4 103	4 011
With related children under 18 .....	8 836	8 406	8 395	8 401	5 924	5 962	4 230	4 128
With related children under 6 .....	9 586	9 178	9 156	9 161	6 390	6 444	4 510	4 394
<b>TYPE OF RESIDENCE</b>								
Inside metropolitan areas .....	6 998	7 121	7 185	7 183	5 361	5 392	4 284	4 213
Inside central cities .....	7 650	7 611	7 647	7 642	5 511	5 542	4 239	4 195
Outside central cities .....	6 283	6 404	6 502	6 502	5 145	5 177	4 344	4 239
Outside metropolitan areas .....	6 376	5 856	5 954	5 953	4 784	4 892	3 868	3 752
<b>REGION</b>								
Northeast .....	7 164	7 736	7 848	7 841	5 253	5 253	4 139	3 974
Midwest .....	6 883	7 007	7 084	7 078	5 280	5 359	4 082	3 986
South .....	6 561	6 121	6 209	6 213	5 247	5 303	4 000	3 939
West .....	6 911	6 825	6 939	6 933	4 827	4 990	4 657	4 624
<b>YEARS OF SCHOOL COMPLETED</b>								
Less than 12 years .....	7 313	7 230	7 341	7 341	5 447	5 485	4 195	4 186
High school: 4 years .....	6 420	6 493	6 551	6 544	5 026	5 072	4 036	3 854
College: 1 to 3 years .....	6 133	6 022	6 030	6 025	4 747	4 921	4 119	4 051
4 years or more .....	5 633	5 573	5 654	5 694	4 948	4 914	4 877	4 857
<b>WORK EXPERIENCE IN 1990</b>								
Total, 15 to 64 years .....	7 433	7 095	7 132	7 131	5 371	5 436	4 275	4 161
Worked at full-time jobs .....	5 071	4 931	4 940	4 931	4 420	4 516	3 904	3 767
50 to 52 weeks .....	4 174	4 088	4 093	4 080	4 026	4 089	3 814	3 690
Worked at part-time jobs .....	6 333	6 058	6 099	6 120	4 947	5 073	4 051	3 953
Did not work .....	9 618	9 222	9 301	9 297	6 321	6 320	4 659	4 552
<b>YEAR-ROUND FULL-TIME WORKERS</b>								
No workers .....	7 277	7 399	7 499	7 500	5 481	5 536	4 251	4 175
Householder 15 to 64 years .....	8 264	7 892	7 942	7 945	5 728	5 801	4 404	4 288
Householder 65 years and over .....	5 684	4 058	4 149	4 147	3 406	3 414	3 135	3 054
One worker .....	4 082	4 054	4 056	4 044	3 907	3 953	3 811	3 502
Two workers or more .....	5 583	5 416	5 368	5 344	5 445	5 433	5 495	5 198
<b>PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS</b>								
One or more members received:								
Cash assistance .....	9 835	8 998	9 031	9 028	5 825	5 953	3 838	3 767
AFDC or other non-SSI .....	10 154	9 833	9 620	9 617	6 098	6 212	3 933	3 857
SSI .....	8 828	7 333	7 312	7 310	4 142	4 273	3 360	3 227
Food stamps .....	9 004	8 326	8 354	8 351	5 759	5 861	3 836	3 734
Housing assistance .....	9 061	8 683	8 697	8 694	5 886	6 018	3 098	3 088
Energy assistance .....	8 732	7 850	7 940	7 936	5 392	5 522	3 654	3 581
Free or reduced-price school lunches .....	8 822	8 203	8 217	8 216	5 940	5 984	4 224	4 132
Family received both food stamps and cash assistance .....	10 109	9 481	9 468	9 465	6 048	6 180	3 767	3 696
<b>HEALTH INSURANCE COVERAGE</b>								
One or more members covered by:								
Employer-provided plan .....	4 430	4 238	4 252	4 254	3 838	3 941	3 657	3 592
Medicare .....	6 074	5 051	5 227	5 224	3 999	4 069	3 349	3 288
Medicaid .....	8 930	8 340	8 377	8 374	5 699	5 881	4 034	3 957
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	5 576	5 246	5 246	5 240	5 193	5 193	4 888	4 732
Health insurance .....	5 527	5 171	5 171	5 169	5 148	5 148	4 758	4 690
Family received:								
Medicare and Medicaid .....	8 278	6 428	6 396	6 393	4 605	4 797	3 612	3 515

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1990

(Households as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	One or more members received—											
		Social Security				AFDC or other non-SSI cash assistance				SSI			
		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)	
				Value	Standard error			Value	Standard error			Value	Standard error
<b>ALL HOUSEHOLDS</b>													
Total .....	94 312	25 916	27.5	8 002	38	4 610	4.9	3 517	59	3 467	3.7	3 285	61
<b>Race and Hispanic Origin of Householder</b>													
White .....	80 968	22 881	28.3	8 223	41	2 766	3.4	3 484	80	2 286	2.8	3 246	75
Black .....	10 671	2 604	24.4	6 209	108	1 647	15.4	3 391	85	1 014	9.5	3 178	113
Hispanic origin <sup>1</sup> .....	6 220	1 013	16.3	6 674	183	678	10.9	4 368	178	400	6.4	3 588	185
<b>Type of Residence</b>													
Inside metropolitan areas .....	73 135	18 956	25.9	8 110	45	3 605	4.9	3 773	70	2 387	3.3	3 508	78
Inside central cities .....	29 897	7 854	26.3	7 696	68	2 357	7.9	3 895	86	1 428	4.8	3 553	102
Outside central cities .....	43 238	11 102	25.7	8 403	59	1 248	2.9	3 543	121	858	2.2	3 440	121
Outside metropolitan areas .....	21 177	6 960	32.9	7 710	87	1 005	4.7	2 598	113	1 080	5.1	2 794	112
<b>Region</b>													
Northeast .....	19 271	5 818	29.1	8 389	72	1 082	5.8	4 163	104	705	3.7	3 482	117
Midwest .....	23 223	6 522	28.1	8 129	75	1 271	5.5	3 253	94	659	2.8	3 269	126
South .....	32 312	9 013	27.9	7 575	65	1 287	4.0	2 256	68	1 413	4.4	2 786	79
West .....	19 508	4 765	24.4	8 181	90	971	5.0	4 815	175	691	3.5	4 120	183
<b>Type of Household</b>													
Married-couple families .....	52 147	11 993	23.0	9 702	63	1 079	2.1	3 540	166	1 005	1.9	3 714	134
With related children under 18 .....	25 410	1 357	5.3	7 391	175	938	3.7	3 681	173	448	1.8	4 110	220
With related children under 6 .....	12 824	446	3.5	7 210	310	611	4.8	3 744	226	221	1.7	4 082	301
Female householder, no husband present .....	11 268	2 676	23.7	6 906	111	2 772	24.6	3 812	71	824	7.3	3 628	121
With related children under 18 .....	7 707	981	12.7	6 419	202	2 631	34.1	3 684	73	410	5.3	3 847	170
With related children under 6 .....	3 482	326	9.4	5 647	338	1 738	50.1	3 965	92	171	5.0	3 328	219
Nonfamily households .....	27 990	10 455	37.4	6 395	38	548	2.0	2 112	99	1 473	5.3	2 815	80
Single-person household .....	23 590	10 011	42.4	6 348	37	403	1.7	2 080	114	1 312	5.6	2 659	77
65 years and over .....	9 381	8 773	93.5	6 478	39	56	.8	(B)	(B)	769	8.2	1 987	87
Female .....	7 370	6 949	94.3	6 319	43	50	.7	(B)	(B)	641	8.7	1 986	96
<b>Years of School Completed by Householder</b>													
Less than 12 years .....	21 167	10 517	49.7	7 491	53	2 200	10.4	3 725	91	2 103	8.9	3 159	77
High school: 4 years .....	34 174	8 804	25.8	8 088	64	1 778	5.2	3 259	82	892	2.6	3 377	127
College: 1 to 3 years .....	17 630	3 300	18.7	8 269	121	485	2.8	3 667	204	297	1.7	3 683	194
4 years or more .....	21 340	3 295	15.4	9 140	125	147	.7	3 355	378	176	.8	3 659	281
<b>Work Experience in 1990 of Householder</b>													
Total, under 65 years .....	73 785	8 784	9.2	6 533	67	4 358	5.9	3 576	81	2 083	2.8	3 795	79
Worked at full-time jobs .....	59 159	2 653	4.5	5 640	101	1 455	2.5	2 559	98	648	1.1	3 498	142
50 to 52 weeks .....	48 859	1 912	3.9	5 571	115	598	1.2	2 292	132	455	.9	3 334	164
Worked at part-time jobs .....	5 748	779	13.6	6 878	207	571	9.9	2 922	132	174	3.0	4 027	341
Did not work .....	8 878	3 352	37.8	7 160	95	2 330	26.2	4 370	85	1 241	14.0	3 917	98
<b>Year-Round Full-Time Workers</b>													
No workers .....	36 129	20 683	57.2	8 257	43	3 728	10.3	3 719	66	2 718	7.5	3 228	68
One worker .....	39 089	4 184	10.7	7 070	91	725	1.9	2 759	141	596	1.5	3 480	145
Two workers or more .....	19 094	1 070	5.6	6 703	185	157	.8	2 227	242	154	.8	3 609	368
<b>Program Participation Status of Household Members</b>													
One or more members received:													
Cash assistance .....	7 472	2 269	30.4	5 436	101	4 610	61.7	3 517	59	3 467	46.4	3 285	61
AFDC or other non-SSI .....	4 610	582	12.6	5 701	216	4 610	100.0	3 517	59	606	13.1	4 071	161
SSI .....	3 467	1 910	55.1	5 304	106	606	17.5	3 077	154	3 467	100.0	3 285	61
Food stamps .....	7 163	1 661	23.2	5 018	92	3 728	52.0	3 681	66	1 489	20.8	3 296	91
Housing assistance .....	4 339	1 697	39.1	5 598	93	1 373	31.7	3 740	100	767	17.7	3 304	118
Energy assistance .....	3 672	1 459	39.7	5 599	100	1 319	35.9	3 681	105	822	22.4	2 987	115
Free or reduced-price school lunches .....	6 252	736	11.8	6 062	211	2 246	35.9	4 091	94	512	8.2	4 077	174
Household received both food stamps and cash assistance .....	4 767	991	20.8	4 583	113	3 728	78.2	3 681	66	1 489	31.2	3 296	91

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1990—Con.

(Households as of March 1991. For meaning of symbols, see text)

	One or more members received—											
	Food stamps				Housing assistance				Free or reduced-price school lunches			
	Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)	
			Value	Standard error			Value	Standard error			Value	Standard error
<b>ALL HOUSEHOLDS</b>												
Total .....	7 163	7.6	1 437	21	4 339	4.6	1 968	19	19 322	20.5	185	3
<b>Race and Hispanic Origin of Householder</b>												
White .....	4 487	5.5	1 278	24	2 604	3.2	1 891	24	15 176	18.7	150	3
Black .....	2 469	23.1	1 691	41	1 586	14.9	2 095	32	3 455	32.4	330	10
Hispanic origin <sup>1</sup> .....	970	15.6	1 616	61	469	7.5	2 274	69	2 106	33.9	359	13
<b>Type of Residence</b>												
Inside metropolitan areas .....	5 083	6.9	1 484	25	3 496	4.8	1 981	21	14 178	19.4	177	4
Inside central cities .....	3 215	10.8	1 561	32	2 268	7.6	2 047	26	5 559	18.6	261	7
Outside central cities .....	1 868	4.3	1 352	40	1 228	2.8	1 861	34	8 619	19.9	122	4
Outside metropolitan areas .....	2 081	8.8	1 320	46	842	4.0	1 913	51	5 143	24.3	207	8
<b>Region</b>												
Northeast .....	1 372	7.1	1 492	38	1 233	6.4	2 339	33	3 226	16.7	171	7
Midwest .....	1 759	7.6	1 485	42	1 149	4.9	1 584	26	4 728	20.4	160	6
South .....	2 929	9.1	1 456	35	1 345	4.2	1 932	30	7 717	23.9	195	5
West .....	1 104	5.7	1 238	51	612	3.1	2 023	55	3 651	18.7	209	8
<b>Type of Household</b>												
Married-couple families .....	1 806	3.7	1 462	41	646	1.2	1 398	39	13 420	25.7	128	4
With related children under 18 .....	1 510	5.9	1 602	47	391	1.5	1 510	52	13 065	51.4	130	4
With related children under 6 .....	981	7.6	1 660	60	269	2.1	1 505	64	4 518	35.2	175	7
Female householder, no husband present .....	3 291	29.2	1 870	32	1 689	15.0	2 286	31	4 926	43.7	340	7
With related children under 18 .....	3 010	39.1	1 945	34	1 543	20.0	2 334	32	4 815	62.5	345	7
With related children under 6 .....	1 871	54.1	2 062	46	963	27.8	2 421	37	1 618	46.7	431	13
Nonfamily households .....	1 722	6.2	606	19	1 804	6.8	1 849	23	188	.7	262	33
Single-person household .....	1 477	6.3	550	17	1 840	7.8	1 789	20	(X)	(X)	(X)	(X)
65 years and over .....	609	6.5	417	20	1 173	12.5	1 799	24	(X)	(X)	(X)	(X)
Female .....	503	6.8	439	22	987	13.4	1 815	25	(X)	(X)	(X)	(X)
<b>Years of School Completed by Householder</b>												
Less than 12 years .....	3 620	17.1	1 470	31	2 077	9.8	2 065	26	4 301	20.3	376	9
High school: 4 years .....	2 585	7.6	1 434	34	1 652	4.8	1 909	30	7 879	23.1	176	5
College: 1 to 3 years .....	730	4.1	1 374	59	450	2.6	1 864	58	3 602	20.4	113	6
4 years or more .....	228	1.1	1 132	101	159	.7	1 615	118	3 540	16.6	47	4
<b>Work Experience in 1990 of Householder</b>												
Total, under 65 years .....	6 152	8.3	1 559	23	2 953	4.0	2 064	24	18 860	25.6	184	3
Worked at full-time jobs .....	2 254	3.8	1 336	37	1 039	1.8	1 622	41	15 276	25.8	130	3
50 to 52 weeks .....	982	2.0	1 296	56	582	1.2	1 307	44	12 456	25.5	101	3
Worked at part-time jobs .....	896	15.6	1 543	58	445	7.7	2 131	56	1 261	21.9	341	15
Did not work .....	3 001	33.8	1 731	33	1 469	16.5	2 357	31	2 322	26.2	454	11
<b>Year-Round Full-Time Workers</b>												
No workers .....	5 802	16.1	1 471	24	3 645	10.1	2 081	19	4 926	13.6	398	8
One worker .....	1 227	3.1	1 281	47	621	1.6	1 357	47	9 487	24.3	142	4
Two workers or more .....	134	.7	1 389	148	72	.4	(B)	(B)	4 909	25.7	54	4
<b>Program Participation Status of Household Members</b>												
One or more members received:												
Cash assistance .....	4 767	63.8	1 611	27	1 971	26.4	2 340	25	2 796	37.4	512	10
AFDC or other non-SSI .....	3 728	80.9	1 863	30	1 373	29.8	2 477	31	2 459	53.4	537	11
SSI .....	1 489	42.9	933	35	2 767	22.1	2 071	36	688	19.2	431	21
Food stamps .....	7 163	100.0	1 437	21	2 088	29.1	2 306	25	3 205	44.7	561	9
Housing assistance .....	2 088	48.1	1 603	40	4 339	100.0	1 968	19	1 327	30.6	501	14
Energy assistance .....	2 285	62.2	1 585	39	838	22.8	2 187	43	1 249	34.0	565	15
Free or reduced-price school lunches .....	2 990	47.8	2 027	35	1 191	18.0	2 258	38	6 252	100.0	567	8
Household received both food stamps and cash assistance .....	4 767	100.0	1 611	27	1 602	33.6	2 410	28	2 208	46.3	562	11

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1990—Con.

(Households as of March 1991. For meaning of symbols, see text)

	One or more members received—											
	Employer subsidized health insurance plan				Medicare				Medicaid			
	Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)	
			Value	Standard error			Value	Standard error			Value	Standard error
<b>ALL HOUSEHOLDS</b>												
Total .....	51 319	54.4	2 630	9	24 147	25.6	3 038	18	10 321	10.9	1 446	26
<b>Race and Hispanic Origin of Householder</b>												
White .....	44 933	55.5	2 638	10	21 246	26.2	3 155	19	6 801	8.4	1 516	32
Black .....	4 907	46.0	2 411	30	2 460	23.1	2 086	58	3 064	28.7	1 234	47
Hispanic origin <sup>1</sup> .....	2 887	46.4	2 708	41	953	15.3	2 695	104	1 382	22.2	1 468	75
<b>Type of Residence</b>												
Inside metropolitan areas .....	41 357	56.5	2 738	10	17 813	24.4	3 167	21	7 595	10.4	1 503	31
Inside central cities .....	14 961	50.0	2 520	17	7 560	25.3	2 861	32	4 514	15.1	1 395	39
Outside central cities .....	26 396	61.0	2 862	13	10 253	23.7	3 392	28	3 081	7.1	1 660	50
Outside metropolitan areas .....	9 962	47.0	2 178	21	6 333	29.9	2 677	41	2 726	12.9	1 290	58
<b>Region</b>												
Northeast .....	11 096	57.6	2 946	18	5 309	27.5	3 510	35	2 263	11.7	1 896	61
Midwest .....	13 326	57.4	2 867	17	5 959	25.7	2 881	34	2 308	9.9	1 292	50
South .....	16 499	51.1	2 111	14	8 379	25.9	2 770	31	3 599	11.1	1 119	37
West .....	10 399	53.3	2 810	22	4 501	23.1	3 190	42	2 151	11.0	1 686	56
<b>Type of Household</b>												
Married-couple families .....	33 797	64.8	2 987	11	10 996	21.1	4 151	26	3 375	6.5	2 208	53
With related children under 18 .....	18 846	74.2	3 049	14	1 134	4.5	3 190	82	2 361	9.3	2 248	64
With related children under 6 .....	9 327	72.7	3 007	20	456	3.6	3 095	130	1 548	12.1	2 243	79
Female householder, no husband present .....	4 936	43.8	2 123	24	2 242	19.9	2 626	53	3 938	34.9	1 210	38
With related children under 18 .....	3 032	39.3	2 193	30	640	8.3	1 862	98	3 367	43.7	1 121	40
With related children under 6 .....	999	28.9	2 257	59	259	7.5	1 847	147	2 107	60.9	1 132	51
Nonfamily households .....	10 962	39.2	1 764	15	10 202	36.4	1 929	18	2 485	8.9	726	31
Single-person household .....	8 249	35.0	1 601	14	9 792	41.5	1 885	18	2 089	8.9	548	27
65 years and over .....	345	3.7	1 264	56	9 155	97.6	1 910	18	1 143	12.2	399	21
Female .....	255	3.5	1 163	64	7 244	98.3	1 841	21	915	12.4	373	23
<b>Years of School Completed by Householder</b>												
Less than 12 years .....	6 160	29.1	2 402	25	10 102	47.7	2 618	29	5 040	23.8	1 236	36
High school: 4 years .....	18 855	55.2	2 636	15	7 992	23.4	3 182	30	3 552	10.4	1 584	46
College: 1 to 3 years .....	11 019	62.5	2 604	19	2 967	16.8	3 359	47	1 195	6.8	1 736	75
4 years or more .....	15 285	71.6	2 731	18	3 086	14.5	3 734	44	534	2.5	1 671	108
<b>Work Experience in 1990 of Householder</b>												
Total, under 65 years .....	48 488	65.7	2 671	9	4 274	5.8	2 619	35	8 098	11.0	1 571	31
Worked at full-time jobs .....	44 840	75.8	2 713	10	1 811	3.1	3 034	44	3 460	5.8	2 059	48
50 to 52 weeks .....	38 961	79.7	2 753	11	1 409	2.9	3 111	46	1 985	4.1	2 346	67
Worked at part-time jobs .....	2 257	39.3	2 194	39	353	6.1	2 489	133	988	17.2	1 414	82
Did not work .....	1 390	15.7	2 091	43	2 110	23.8	2 284	54	3 650	41.1	1 152	44
<b>Year-Round Full-Time Workers</b>												
No workers .....	5 916	16.4	2 008	21	19 678	54.5	2 944	21	7 481	20.7	1 103	26
One worker .....	29 022	74.2	2 418	11	3 515	9.0	3 462	37	2 227	5.7	2 320	63
Two workers or more .....	16 381	85.8	3 229	18	954	5.0	3 432	65	613	3.2	2 464	132
<b>Program Participation Status of Household Members</b>												
One or more members received:												
Cash assistance .....	1 145	15.3	2 217	55	2 573	34.4	1 798	57	7 115	95.2	1 507	34
AFDC or other non-SSI .....	607	13.2	2 153	73	660	14.8	1 846	112	4 429	86.1	1 496	42
SSI .....	597	17.2	2 245	77	2 144	61.8	1 797	62	3 286	84.8	1 723	56
Food stamps .....	836	11.7	1 749	46	1 698	23.7	1 185	54	5 452	76.1	1 211	33
Housing assistance .....	529	12.2	1 865	52	1 733	39.9	1 829	48	2 389	54.6	1 196	45
Energy assistance .....	397	10.8	1 804	63	1 432	38.0	1 294	58	2 214	60.3	1 112	52
Free or reduced-price school lunches .....	1 933	30.9	2 046	30	639	10.2	1 737	107	3 102	49.6	1 531	52
Household received both food stamps and cash assistance .....	349	7.3	1 786	75	1 116	23.4	1 180	66	4 626	97.0	1 238	38

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1990—Con.

(Households as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	One or more members received—											
		Social Security				AFDC or other non-SSI cash assistance				SSI			
		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)	
				Value	Standard error			Value	Standard error			Value	Standard error
<b>HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY</b>													
Total .....	12 227	3 883	31.8	4 431	50	3 167	25.9	3 669	69	1 723	14.1	2 948	78
<b>Race and Hispanic Origin of Householder</b>													
White .....	8 527	2 846	33.4	4 406	59	1 787	21.0	3 737	97	1 020	12.0	2 814	95
Black .....	3 304	965	29.2	4 507	96	1 258	38.1	3 408	92	639	19.4	3 043	130
Hispanic origin <sup>1</sup> .....	1 592	259	16.3	4 579	200	499	31.4	4 672	205	180	11.3	3 221	235
<b>Type of Residence</b>													
Inside metropolitan areas .....	8 766	2 563	29.2	4 406	64	2 467	28.1	3 908	81	1 093	12.5	3 095	101
Inside central cities .....	5 214	1 440	27.6	4 493	88	1 703	32.7	3 955	96	731	14.0	3 175	127
Outside central cities .....	3 552	1 123	31.6	4 295	91	764	21.5	3 804	150	362	10.2	2 934	163
Outside metropolitan areas .....	3 460	1 320	38.1	4 479	96	700	20.2	2 825	142	630	18.2	2 692	148
<b>Region</b>													
Northeast .....	2 220	656	29.5	4 365	94	768	34.5	4 463	117	345	15.5	3 274	148
Midwest .....	2 872	937	32.6	4 660	114	912	31.7	3 527	108	359	12.5	3 044	168
South .....	4 963	1 790	36.1	4 357	70	939	18.9	2 343	75	836	16.9	2 624	102
West .....	2 171	500	23.0	4 351	150	550	25.3	5 061	228	182	8.4	3 630	334
<b>Type of Household</b>													
Married-couple families .....	2 981	681	22.8	5 071	149	479	16.1	3 951	222	296	9.9	3 447	243
With related children under 18 .....	1 990	198	9.9	5 618	324	446	22.4	4 025	233	155	7.8	3 948	393
With related children under 6 .....	1 246	82	6.6	5 247	535	310	24.9	4 163	289	88	7.1	4 058	515
Female householder, no husband present .....	3 768	484	12.8	4 468	178	2 232	59.2	3 867	78	355	9.4	3 550	168
With related children under 18 .....	3 426	335	9.8	4 493	235	2 183	63.7	3 908	79	256	7.5	3 662	206
With related children under 6 .....	2 058	148	7.2	4 537	375	1 472	71.5	4 029	100	112	5.5	3 310	275
Nonfamily households .....	5 128	2 636	51.4	4 257	51	355	6.9	2 085	124	1 040	20.3	2 589	88
Single-person household .....	4 491	2 507	55.8	4 161	42	307	6.8	2 028	129	976	21.7	2 545	88
65 years and over .....	2 282	2 055	90.0	4 144	45	33	1.5	(B)	(B)	558	24.4	1 827	97
Female .....	1 953	1 777	91.0	4 160	49	29	1.5	(B)	(B)	465	23.8	1 802	106
<b>Years of School Completed by Householder</b>													
Less than 12 years .....	5 992	2 553	42.6	4 449	56	1 607	26.8	3 813	105	1 243	20.7	2 912	93
High school: 4 years .....	4 090	958	23.4	4 488	119	1 195	29.2	3 509	100	382	8.8	2 879	164
College: 1 to 3 years .....	1 450	265	18.3	4 227	183	291	20.1	3 449	205	83	5.8	3 258	371
4 years or more .....	694	107	15.4	3 992	338	74	10.7	(B)	(B)	34	4.9	(B)	(B)
<b>Work Experience in 1990 of Householder</b>													
Total, under 65 years .....	9 203	1 192	12.9	4 649	117	3 063	33.3	3 719	70	977	10.6	3 684	106
Worked at full-time jobs .....	3 141	127	4.1	4 281	641	643	20.5	2 469	116	63	2.0	(B)	(B)
50 to 52 weeks .....	1 367	39	2.8	(B)	(B)	109	8.0	1 970	263	24	1.7	(B)	(B)
Worked at part-time jobs .....	1 697	100	5.9	4 763	365	428	25.2	2 841	152	82	4.8	3 680	436
Did not work .....	4 365	965	22.1	4 686	111	1 991	45.6	4 311	90	831	19.0	3 732	112
<b>Year-Round Full-Time Workers</b>													
No workers .....	10 215	3 753	36.7	4 413	47	2 966	29.0	3 729	71	1 656	16.2	2 967	80
One worker .....	1 777	114	6.4	3 947	304	189	10.8	2 828	258	63	3.6	(B)	(B)
Two workers or more .....	234	16	6.9	(B)	(B)	13	5.5	(B)	(B)	3	1.3	(B)	(B)
<b>Program Participation Status of Household Members</b>													
One or more members received:													
Cash assistance .....	4 554	1 081	23.7	3 957	79	3 167	69.6	3 669	69	1 723	37.8	2 948	78
AFDC or other non-SSI .....	3 167	284	9.0	4 278	206	3 167	100.0	3 669	69	336	10.6	3 658	188
SSI .....	1 723	917	53.3	3 858	77	338	19.5	2 684	192	1 723	100.0	2 948	78
Food stamps .....	5 193	1 134	21.8	4 310	85	2 877	55.4	3 707	71	1 078	20.8	3 032	97
Housing assistance .....	2 837	858	32.5	4 210	84	1 213	46.0	3 650	102	555	21.0	3 053	126
Energy assistance .....	2 403	794	33.1	4 447	100	1 087	45.2	3 734	112	599	24.9	2 722	128
Free or reduced-price school lunches .....	3 195	379	11.9	5 009	213	1 719	53.8	4 092	100	321	10.1	3 717	199
Household received both food stamps and cash assistance .....	3 669	694	18.9	3 921	101	2 877	76.4	3 707	71	1 078	29.4	3 032	97

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1990—Con.

(Households as of March 1991. For meaning of symbols, see text)

	One or more members received—											
	Food stamps				Housing assistance				Free or reduced-price school lunches			
	Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)	
			Value	Standard error			Value	Standard error			Value	Standard error
<b>HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY</b>												
Total .....	5 193	42.5	1 620	27	2 637	21.6	2 349	21	3 662	29.9	534	9
<b>Race and Hispanic Origin of Householder</b>												
White .....	3 097	36.3	1 463	31	1 416	16.6	2 297	29	2 148	25.2	509	12
Black .....	1 949	59.0	1 847	48	1 143	34.6	2 397	32	1 352	40.9	568	15
Hispanic origin <sup>1</sup> .....	738	46.4	1 788	73	303	19.1	2 616	72	744	46.7	599	21
<b>Type of Residence</b>												
Inside metropolitan areas .....	3 672	41.9	1 671	32	2 071	23.6	2 376	24	2 644	30.2	533	11
Inside central cities .....	2 423	48.5	1 726	40	1 442	27.7	2 395	30	1 627	31.2	557	13
Outside central cities .....	1 249	35.2	1 563	52	628	17.7	2 334	41	1 017	28.6	496	19
Outside metropolitan areas .....	1 521	43.9	1 497	59	567	16.4	2 248	56	1 018	29.4	536	22
<b>Region</b>												
Northeast .....	1 016	45.8	1 661	48	669	30.1	2 913	35	630	28.4	493	18
Midwest .....	1 301	45.3	1 693	52	697	24.3	1 912	28	774	26.9	542	20
South .....	2 177	43.9	1 645	45	980	19.7	2 210	29	1 549	31.2	545	15
West .....	699	32.2	1 346	61	291	13.4	2 565	73	709	32.7	537	23
<b>Type of Household</b>												
Married-couple families .....	1 085	36.4	1 797	58	252	8.5	1 927	69	1 238	41.5	547	18
With related children under 18 .....	898	45.1	1 945	65	182	9.2	1 935	92	1 233	61.9	548	18
With related children under 6 .....	605	48.6	1 986	83	128	10.3	1 953	106	652	52.3	561	25
Female householder, no husband present .....	2 672	70.9	2 034	37	1 316	34.9	2 589	29	2 268	60.2	533	11
With related children under 18 .....	2 541	74.2	2 073	38	1 260	36.8	2 596	30	2 245	65.5	535	11
With related children under 6 .....	1 614	78.4	2 180	51	831	40.4	2 618	34	1 068	51.9	541	17
Nonfamily households .....	1 301	25.4	628	23	1 017	19.8	2 094	27	21	.4	(B)	(B)
Single-person household .....	1 182	26.3	583	20	988	22.0	2 031	20	(X)	(X)	(X)	(X)
65 years and over .....	495	21.7	428	22	574	25.2	2 005	25	(X)	(X)	(X)	(X)
Female .....	411	21.0	448	24	500	25.6	2 014	28	(X)	(X)	(X)	(X)
<b>Years of School Completed by Householder</b>												
Less than 12 years .....	2 804	46.8	1 609	38	1 434	23.9	2 325	29	1 807	30.2	577	14
High school: 4 years .....	1 792	43.8	1 645	43	907	22.2	2 355	36	1 338	32.7	506	15
College: 1 to 3 years .....	493	33.3	1 628	78	239	16.5	2 422	63	379	26.1	452	26
4 years or more .....	115	16.5	1 467	160	57	8.2	(B)	(B)	138	19.8	472	56
<b>Work Experience in 1990 of Householder</b>												
Total, under 65 years .....	4 496	48.9	1 767	29	1 991	21.6	2 452	26	3 533	38.4	536	10
Worked at full-time jobs .....	1 210	38.5	1 689	57	379	12.1	2 342	67	1 356	43.2	525	18
50 to 52 weeks .....	390	28.6	1 776	101	96	7.0	2 078	157	635	46.4	520	26
Worked at part-time jobs .....	690	40.7	1 671	66	341	20.1	2 404	54	558	32.9	522	24
Did not work .....	2 596	58.5	1 829	38	1 271	29.1	2 497	32	1 619	37.1	550	14
<b>Year-Round Full-Time Workers</b>												
No workers .....	4 630	45.3	1 611	28	2 506	24.5	2 358	21	2 778	27.2	541	10
One worker .....	535	30.1	1 708	84	122	6.9	2 146	152	794	44.7	519	22
Two workers or more .....	28	11.8	(B)	(B)	9	3.8	(B)	(B)	89	38.0	436	78
<b>Program Participation Status of Household Members</b>												
One or more members received:												
Cash assistance .....	3 669	80.6	1 755	32	1 652	36.3	2 476	26	1 924	42.3	579	13
AFDC or other non-SSI .....	2 877	90.8	2 052	36	1 213	38.3	2 597	31	1 794	56.6	583	13
SSI .....	1 078	62.6	949	44	555	32.2	2 203	39	332	19.3	581	32
Food stamps .....	5 193	100.0	1 620	27	1 825	35.1	2 428	26	2 410	46.4	583	11
Housing assistance .....	1 825	69.2	1 701	45	2 637	100.0	2 349	21	1 009	38.3	546	16
Energy assistance .....	1 639	76.6	1 700	45	667	27.8	2 361	48	948	39.5	592	18
Free or reduced-price school lunches .....	2 284	71.5	2 255	42	961	30.1	2 516	39	3 195	100.0	612	9
Household received both food stamps and cash assistance .....	3 669	100.0	1 755	32	1 429	39.0	2 514	29	1 761	48.0	580	13

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1990—Con.

(Households as of March 1991. For meaning of symbols, see text)

	One or more members received—											
	Employer subsidized health insurance plan				Medicare				Medicaid			
	Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)	
			Value	Standard error			Value	Standard error			Value	Standard error
<b>HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY</b>												
Total .....	1 105	9.0	1 543	37	3 864	31.6	313	17	5 609	45.9	609	23
<b>Race and Hispanic Origin of Householder</b>												
White .....	834	9.8	1 539	42	2 785	32.7	283	19	3 377	39.6	615	29
Black .....	239	7.2	1 551	79	984	29.8	366	34	2 021	61.2	582	38
Hispanic origin <sup>1</sup> .....	177	11.1	1 688	88	270	17.0	479	78	831	52.2	762	64
<b>Type of Residence</b>												
Inside metropolitan areas .....	798	9.1	1 595	44	2 606	29.7	350	22	4 077	46.5	648	28
Inside central cities .....	411	7.9	1 581	63	1 495	28.7	385	30	2 711	52.0	642	35
Outside central cities .....	387	10.9	1 631	62	1 111	31.3	303	31	1 366	38.5	658	48
Outside metropolitan areas .....	307	8.9	1 407	76	1 258	36.3	236	30	1 532	44.3	505	49
<b>Region</b>												
Northeast .....	189	8.5	1 840	84	714	32.1	481	40	1 237	55.7	898	51
Midwest .....	273	9.5	1 608	89	894	31.1	283	32	1 370	47.7	527	46
South .....	426	8.6	1 314	53	1 744	35.1	235	22	2 108	42.5	428	29
West .....	217	10.0	1 651	87	512	23.6	396	58	894	41.2	760	64
<b>Type of Household</b>												
Married-couple families .....	449	15.1	1 753	52	699	23.4	418	45	1 101	36.9	976	68
With related children under 18 .....	392	19.7	1 784	56	215	10.8	794	110	887	44.6	1 139	82
With related children under 6 .....	274	22.0	1 819	86	117	9.4	1 007	163	642	51.5	1 259	102
Female householder, no husband present .....	310	8.2	1 517	68	454	12.0	351	68	2 735	72.6	819	33
With related children under 18 .....	289	8.4	1 553	71	298	8.7	468	80	2 597	75.8	642	34
With related children under 6 .....	150	7.3	1 712	103	151	7.3	614	138	1 691	82.2	724	46
Nontamily households .....	316	6.2	1 285	71	2 643	51.5	281	19	1 612	31.4	322	25
Single-person household .....	139	3.1	1 068	84	2 530	56.3	215	14	1 471	32.8	237	18
65 years and over .....	2	.1	(B)	(B)	2 225	97.5	195	15	749	32.8	144	13
Female .....	2	.1	(B)	(B)	1 918	88.2	201	16	627	32.1	146	14
<b>Years of School Completed by Householder</b>												
Less than 12 years .....	327	5.5	1 689	68	2 566	42.8	289	19	3 140	52.4	549	30
High school: 4 years .....	446	10.9	1 530	57	938	22.9	370	39	1 817	44.4	651	40
College: 1 to 3 years .....	197	13.8	1 427	81	245	16.9	280	58	510	35.2	755	79
4 years or more .....	135	19.5	1 398	107	115	16.6	449	135	142	20.6	868	166
<b>Work Experience in 1990 of Householder</b>												
Total, under 65 years .....	1 078	11.7	1 549	37	924	10.0	596	48	4 882	49.8	697	27
Worked at full-time jobs .....	750	23.9	1 574	44	126	4.0	1 110	187	1 082	33.8	951	63
50 to 52 weeks .....	408	29.9	1 618	59	48	3.5	(B)	(B)	306	22.4	1 297	135
Worked at part-time jobs .....	191	11.3	1 471	92	88	5.2	653	159	652	38.4	770	74
Did not work .....	135	3.1	1 525	97	710	16.3	498	48	2 868	65.7	586	32
<b>Year-Round Full-Time Workers</b>												
No workers .....	454	4.4	1 462	52	3 733	36.5	290	16	5 110	50.0	554	22
One worker .....	558	31.4	1 581	52	115	6.5	784	154	467	26.3	1 181	118
Two workers or more .....	94	39.9	1 708	153	16	6.9	(B)	(B)	32	(B)	(B)	268
<b>Program Participation Status of Household Members</b>												
One or more members received:												
Cash assistance .....	134	2.9	1 746	103	1 269	27.9	440	33	4 388	96.4	621	27
AFDC or other non-SSI .....	105	3.3	1 758	111	366	11.6	547	70	3 081	97.3	732	35
SSI .....	33	1.9	(B)	(B)	1 031	59.9	410	34	1 642	95.3	525	39
Food stamps .....	276	5.3	1 581	72	1 171	22.5	486	35	4 146	79.8	700	29
Housing assistance .....	85	3.2	1 696	140	900	34.1	814	38	1 929	73.1	891	42
Energy assistance .....	144	6.0	1 618	92	797	33.2	335	36	1 731	72.1	664	45
Free or reduced-price school lunches .....	371	11.6	1 657	59	385	11.4	571	74	2 197	68.8	818	45
Household received both food stamps and cash assistance .....	97	2.6	1 636	117	789	21.5	475	43	3 566	97.2	693	31

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 8. Income Distribution Measures, by Definition of Income: 1989

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
1	2	3	4	5	6	7	
<b>ALL HOUSEHOLDS</b>							
Total .....	93 347	93 347	93 347	93 347	93 347	93 347	93 347
<b>Reciprocity Status</b>							
With income as defined .....	93 034	87 760	87 760	87 760	87 760	87 760	87 760
With addition or deduction .....	(X)	38 777	12 874	51 873	70 423	70 257	8 962
Mean addition or deduction .....	(X)	6 660	8 965	2 436	2 559	5 867	548
Standard error .....	(X)	36	379	9	10	54	5
Mean total income .....	(X)	19 730	71 623	51 301	41 767	38 514	16 289
Standard error .....	(X)	196	1 003	286	237	182	169
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	5.3	16.5	16.5	18.4	18.8	16.9	16.7
\$5,000 to \$9,999 .....	10.3	7.6	7.6	7.3	7.7	8.3	8.1
\$10,000 to \$14,999 .....	9.7	7.7	7.6	7.3	7.8	8.6	8.6
\$15,000 to \$19,999 .....	9.2	7.6	7.7	7.2	7.8	8.9	8.7
\$20,000 to \$24,999 .....	8.7	7.7	7.5	7.3	7.7	8.7	9.1
\$25,000 to \$29,999 .....	8.3	7.3	7.3	7.0	7.3	8.3	8.3
\$30,000 to \$34,999 .....	7.8	7.0	7.0	6.7	7.1	7.5	8.3
\$35,000 to \$39,999 .....	6.6	6.3	6.2	6.2	6.0	6.5	7.5
\$40,000 to \$44,999 .....	6.0	5.5	5.4	5.5	5.4	5.4	6.5
\$45,000 to \$49,999 .....	4.8	4.4	4.3	4.5	4.6	4.5	5.4
\$50,000 to \$59,999 .....	7.8	7.1	7.2	7.8	6.9	6.2	4.5
\$60,000 to \$74,999 .....	6.9	6.5	6.5	7.0	6.3	5.0	6.2
\$75,000 to \$99,999 .....	5.1	4.9	5.0	5.6	4.7	2.8	5.0
\$100,000 and over .....	3.9	3.7	4.0	4.4	3.8	2.3	2.8
<b>Summary Measures</b>							
Median .....	28 906	26 712	26 891	28 125	26 430	24 212	24 243
Standard error .....	159	143	146	174	161	137	137
Mean .....	36 520	33 754	34 990	36 344	34 413	29 997	30 050
Standard error .....	159	164	196	200	194	154	154
Gini ratio .....	.429	.481	.493	.492	.495	.473	.472
Standard error .....	.0037	.0037	.0039	.0038	.0039	.0038	.0038
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 153	7 181	7 198	7 337	6 985	6 866	7 049
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	(X)	16 128	463	442	5 023	1 076	1 265
Mean amount .....	(X)	7 226	-135	973	284	197	479
Standard error .....	(X)	49	123	42	5	9	10
<b>Second quintile:</b>							
Upper limit .....	22 954	20 308	20 368	21 191	19 904	18 511	18 591
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	(X)	9 191	1 350	6 760	14 087	13 515	5 399
Mean amount .....	(X)	7 067	673	1 324	1 050	949	597
Standard error .....	(X)	79	92	12	6	8	6
<b>Third quintile:</b>							
Upper limit .....	35 539	33 723	33 972	35 549	33 368	30 215	30 242
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	(X)	5 627	1 950	12 849	16 365	18 376	1 515
Mean amount .....	(X)	5 852	1 459	1 834	1 956	2 308	458
Standard error .....	(X)	102	95	10	9	12	13
<b>Fourth quintile:</b>							
Upper limit .....	53 745	52 287	52 937	55 422	52 178	45 936	45 944
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	(X)	4 356	2 648	15 567	17 258	18 646	536
Mean amount .....	(X)	5 455	2 348	2 446	2 968	4 439	507
Standard error .....	(X)	112	107	12	13	18	19
<b>Fifth quintile:</b>							
Upper limit .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of deduction .....	(X)	3 476	6 463	16 256	17 690	18 644	247
Mean amount .....	(X)	5 771	16 324	3 402	4 563	14 695	468
Standard error .....	(X)	137	728	17	21	168	32

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>ALL HOUSEHOLDS</b>								
Total .....	93 347	93 347	93 347	93 347	93 347	93 347	93 347	93 347
<b>Reciprocity Status</b>								
With income as defined .....	87 764	91 420	91 527	91 569	93 042	93 042	93 133	93 217
With addition or deduction .....	62 987	34 761	21 130	13 201	7 565	6 244	11 665	59 839
Mean addition or deduction .....	1 914	6 637	3 184	80	3 637	1 851	1 600	4 428
Standard error .....	20	38	16	—	53	28	20	36
Mean total income .....	35 001	24 979	27 128	41 069	14 672	22 096	14 764	42 437
Standard error .....	179	181	238	365	268	350	130	200
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	16.8	7.5	7.2	7.2	5.3	5.2	3.8	2.9
\$5,000 TO \$9,999 .....	8.3	9.6	7.9	7.9	8.9	8.6	8.8	7.7
\$10,000 to \$14,999 .....	8.9	10.5	10.1	10.1	10.4	10.4	11.0	10.0
\$15,000 to \$19,999 .....	9.5	10.9	11.2	11.2	11.4	11.4	11.6	10.9
\$20,000 to \$24,999 .....	9.1	10.1	10.5	10.5	10.6	10.8	11.0	10.5
\$25,000 to \$29,999 .....	8.8	9.6	10.0	10.0	10.0	10.1	10.2	9.8
\$30,000 to \$34,999 .....	7.6	8.3	8.7	8.7	8.8	8.8	8.9	8.8
\$35,000 to \$39,999 .....	6.7	7.2	7.5	7.5	7.5	7.5	7.5	7.6
\$40,000 to \$44,999 .....	5.4	5.9	6.1	6.1	6.1	6.1	6.1	6.5
\$45,000 to \$49,999 .....	4.3	4.7	4.8	4.8	4.9	4.9	4.9	5.3
\$50,000 to \$59,999 .....	5.9	6.4	6.5	6.5	6.6	6.6	6.6	7.3
\$60,000 to \$74,999 .....	4.4	4.7	4.8	4.8	4.9	4.9	4.9	6.1
\$75,000 to \$99,999 .....	2.5	2.7	2.7	2.7	2.7	2.7	2.7	3.9
\$100,000 and over .....	1.9	2.0	2.0	2.0	2.0	2.0	2.0	2.7
<b>Summary Measures</b>								
Median .....	23 529	25 705	26 564	26 575	26 697	26 831	26 913	29 081
Standard error .....	133	120	117	117	116	117	116	121
Mean .....	28 759	31 230	31 947	31 958	32 253	32 376	32 576	35 415
Standard error .....	143	140	140	140	139	138	138	146
Gini ratio .....	.465	.415	.405	.405	.398	.395	.389	.387
Standard error .....	.0038	.0038	.0038	.0038	.0038	.0038	.0038	.0038
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	6 975	11 420	12 535	12 539	12 858	13 063	13 456	14 717
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	3 313	10 048	4 935	647	4 775	2 357	6 172	6 621
Mean amount .....	68	5 175	1 630	73	3 352	1 014	1 620	1 698
Standard error .....	2	37	19	2	51	25	27	68
<b>Second quintile:</b>								
Upper limit .....	18 155	20 727	21 694	21 701	21 857	22 030	22 176	24 067
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	13 193	8 507	5 921	1 472	1 308	1 659	3 405	9 531
Mean amount .....	338	7 300	3 188	75	3 861	2 106	1 450	2 623
Standard error .....	3	67	21	1	135	45	38	52
<b>Third quintile:</b>								
Upper limit .....	29 173	30 979	31 742	31 756	31 863	31 951	31 992	34 622
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	15 126	6 478	4 284	2 968	691	1 010	1 560	12 141
Mean amount .....	908	7 309	3 867	79	4 437	2 639	1 208	3 174
Standard error .....	7	99	33	1	263	80	49	46
<b>Fourth quintile:</b>								
Upper limit .....	43 893	45 339	45 834	45 855	45 949	46 017	46 028	49 987
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction .....	15 494	5 312	3 230	4 085	418	645	398	14 760
Mean amount .....	1 755	6 784	3 895	83	3 955	2 589	1 131	4 100
Standard error .....	12	116	40	1	282	116	93	52
<b>Fifth quintile:</b>								
Percent of households .....	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of deduction .....	15 860	4 419	2 760	4 030	373	573	130	16 787
Mean amount .....	4 725	7 527	3 906	81	4 666	2 339	1 193	7 727
Standard error .....	68	156	45	1	393	111	158	99

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>HOUSEHOLDS WITH A WHITE HOUSEHOLDER</b>							
Total .....	80 163	80 163	80 163	80 163	80 163	80 163	80 163
<b>Reciprocity Status</b>							
With income as defined .....	79 959	76 402	76 402	76 402	76 402	76 402	76 402
With addition or deduction .....	(X)	32 664	11 510	45 480	60 856	61 955	6 646
Mean addition or deduction .....	(X)	6 874	9 381	2 447	2 648	6 070	539
Standard error .....	(X)	40	412	9	11	59	5
Mean total income .....	(X)	20 820	73 242	52 580	43 372	39 220	16 706
Standard error .....	(X)	218	1 086	314	263	198	199
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	4.2	14.9	14.9	14.8	15.2	15.2	15.1
\$5,000 to \$9,999 .....	8.4	7.4	7.3	7.1	7.5	8.1	7.9
\$10,000 to \$14,999 .....	8.4	7.5	7.4	7.1	7.8	8.4	8.4
\$15,000 to \$19,999 .....	8.1	7.4	7.5	7.0	7.8	8.7	8.9
\$20,000 to \$24,999 .....	8.7	7.7	7.5	7.2	7.8	8.8	8.8
\$25,000 to \$29,999 .....	8.5	7.4	7.4	7.1	7.4	8.4	8.4
\$30,000 to \$34,999 .....	7.7	7.1	7.2	6.8	7.1	7.7	7.7
\$35,000 to \$39,999 .....	6.8	6.4	6.4	6.4	6.3	6.8	6.8
\$40,000 to \$44,999 .....	6.3	5.8	5.7	5.7	5.6	5.7	5.7
\$45,000 to \$49,999 .....	5.1	4.7	4.8	4.7	4.8	4.7	4.7
\$50,000 to \$59,999 .....	7.9	7.5	7.5	8.0	7.2	6.6	6.6
\$60,000 to \$74,999 .....	7.3	6.9	6.8	7.3	6.6	5.3	5.3
\$75,000 to \$99,999 .....	5.4	5.2	5.4	6.0	5.1	3.0	3.1
\$100,000 and over .....	4.2	4.1	4.4	4.8	4.1	2.5	2.5
<b>Summary Measures</b>							
Median .....	30 406	28 178	28 410	29 698	27 880	25 453	25 480
Standard error .....	148	196	194	185	171	150	149
Mean .....	38 041	35 240	36 687	37 975	35 964	31 273	31 317
Standard error .....	178	181	218	223	216	171	171
Gini ratio .....	.420	.471	.484	.483	.466	.464	.463
Standard error .....	.0040	.0040	.0042	.0042	.0042	.0041	.0041
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 163	7 181	7 198	7 337	6 985	6 666	7 049
Percent of households .....	17.9	18.4	18.4	18.4	18.2	18.3	18.4
With type of addition or deduction .....	(X)	12 718	397	339	3 987	905	843
Mean amount .....	(X)	7 566	-138	968	308	182	489
Standard error .....	(X)	54	135	45	6	10	12
<b>Second quintile:</b>							
Upper limit .....	22 954	20 308	20 368	21 191	19 904	18 511	18 591
Percent of households .....	19.6	19.8	19.8	19.6	19.6	19.5	19.4
With type of addition or deduction .....	(X)	7 938	1 157	5 435	11 462	11 443	4 004
Mean amount .....	(X)	7 367	619	1 321	1 065	958	587
Standard error .....	(X)	85	98	14	7	8	6
<b>Third quintile:</b>							
Upper limit .....	35 539	33 723	33 972	35 549	33 368	30 215	30 242
Percent of households .....	20.7	19.8	19.8	20.0	20.1	20.2	20.2
With type of addition or deduction .....	(X)	4 960	1 707	10 962	14 138	15 981	1 181
Mean amount .....	(X)	6 034	1 464	1 824	1 969	2 324	444
Standard error .....	(X)	110	102	11	10	13	15
<b>Fourth quintile:</b>							
Upper limit .....	53 745	52 287	52 937	55 422	52 178	45 936	45 944
Percent of households .....	20.7	20.8	20.8	20.8	20.9	20.8	20.8
With type of addition or deduction .....	(X)	3 938	2 354	13 925	15 450	16 681	418
Mean amount .....	(X)	5 536	2 352	2 436	2 987	4 470	501
Standard error .....	(X)	117	115	12	13	19	21
<b>Fifth quintile:</b>							
Upper limit .....	77 488	77 488	77 488	77 488	77 488	77 488	77 488
Percent of households .....	21.2	21.2	21.2	21.2	21.2	21.2	21.1
With type of deduction .....	(X)	3 112	5 895	14 799	16 122	16 946	200
Mean amount .....	(X)	5 824	16 842	3 367	4 579	14 946	435
Standard error .....	(X)	146	778	18	22	179	32

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH A WHITE HOUSEHOLDER</b>								
Total .....	80 163	80 163	80 163	80 163	80 163	80 163	80 163	80 163
<b>Reclency Status</b>								
With income as defined .....	76 406	79 130	79 193	79 216	79 966	79 966	80 014	80 070
With addition or deduction .....	55 203	30 333	18 960	11 338	4 839	4 345	7 701	54 087
Mean addition or deduction .....	1 964	6 842	3 209	80	3 509	1 837	1 388	4 425
Standard error .....	22	41	17	1	66	33	22	38
Mean total income .....	35 703	25 644	27 515	41 997	18 082	22 790	15 145	42 972
Standard error .....	196	195	251	410	362	444	157	214
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	15.2	5.7	5.5	5.5	4.2	4.1	3.3	2.4
\$5,000 TO \$9,999 .....	8.1	9.1	7.2	7.2	7.9	7.6	7.6	6.5
\$10,000 TO \$14,999 .....	8.7	10.4	9.8	9.8	10.1	10.1	10.5	9.4
\$15,000 TO \$19,999 .....	9.3	10.8	11.1	11.1	11.2	11.2	11.4	10.5
\$20,000 TO \$24,999 .....	9.3	10.3	10.7	10.7	10.8	10.9	11.0	10.6
\$25,000 TO \$29,999 .....	8.8	9.8	10.2	10.2	10.3	10.3	10.4	10.0
\$30,000 TO \$34,999 .....	7.9	8.5	9.0	9.0	9.1	9.1	9.2	9.1
\$35,000 TO \$39,999 .....	7.0	7.8	7.8	7.8	7.8	7.8	7.9	7.9
\$40,000 TO \$44,999 .....	5.7	6.2	6.5	6.5	6.5	6.5	6.5	6.8
\$45,000 TO \$49,999 .....	4.5	4.9	5.1	5.1	5.1	5.1	5.1	5.6
\$50,000 TO \$59,999 .....	6.2	6.7	6.9	6.9	6.9	6.9	6.9	7.6
\$60,000 TO \$74,999 .....	4.7	5.0	5.1	5.1	5.1	5.2	5.2	6.5
\$75,000 TO \$99,999 .....	2.7	2.9	2.9	2.9	2.9	2.9	2.9	4.2
\$100,000 and over .....	2.1	2.1	2.2	2.2	2.2	2.2	2.2	2.9
<b>Summary Measures</b>								
Median .....	24 694	26 878	27 759	27 772	27 863	27 968	28 020	30 327
Standard error .....	142	127	124	124	123	121	120	135
Mean .....	29 965	32 554	33 313	33 324	33 536	33 636	33 769	36 755
Standard error .....	159	155	155	155	154	154	153	162
Gini ratio .....	.458	.404	.393	.393	.388	.388	.382	.379
Standard error .....	.0041	.0041	.0041	.0041	.0041	.0041	.0041	.0041
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	6 975	11 420	12 535	12 539	12 858	13 063	13 456	14 717
Percent of households .....	18.3	17.6	17.5	17.5	17.6	17.7	17.9	17.8
With type of addition or deduction .....	2 807	8 159	4 139	490	2 828	1 551	3 845	5 588
Mean amount .....	67	5 380	1 652	75	3 233	1 031	1 588	1 652
Standard error .....	2	41	19	2	67	31	30	78
<b>Second quintile:</b>								
Upper limit .....	18 155	20 727	21 694	21 701	21 857	22 030	22 176	24 067
Percent of households .....	19.5	19.9	19.9	19.9	19.8	19.8	19.7	19.7
With type of addition or deduction .....	11 086	7 511	5 408	1 182	931	1 163	2 390	8 476
Mean amount .....	341	7 512	3 194	74	3 621	2 053	1 285	2 622
Standard error .....	4	70	22	1	151	51	41	56
<b>Third quintile:</b>								
Upper limit .....	29 173	30 979	31 742	31 758	31 863	31 951	31 992	34 622
Percent of households .....	20.1	20.3	20.3	20.3	20.4	20.4	20.3	20.3
With type of addition or deduction .....	13 091	5 637	3 937	2 540	498	754	1 127	11 082
Mean amount .....	911	7 486	3 868	79	3 887	2 538	1 047	3 172
Standard error .....	7	103	34	1	235	90	49	48
<b>Fourth quintile:</b>								
Upper limit .....	43 993	45 339	45 834	45 855	45 949	46 017	46 028	49 987
Percent of households .....	20.9	21.0	21.0	21.0	20.9	20.9	20.9	21.0
With type of addition or deduction .....	13 869	4 629	2 972	3 590	308	470	264	13 536
Mean amount .....	1 759	6 941	3 915	82	4 014	2 418	922	4 030
Standard error .....	13	123	42	1	343	128	77	53
<b>Fifth quintile:</b>								
Percent of households .....	21.2	21.2	21.3	21.3	21.2	21.2	21.2	21.2
With type of deduction .....	14 348	3 995	2 504	3 537	275	408	76	15 405
Mean amount .....	4 748	7 551	3 946	81	4 727	2 324	1 210	7 671
Standard error .....	72	161	47	1	494	135	205	103

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
1	2	3	4	5	6	7	
<b>HOUSEHOLDS WITH A BLACK HOUSEHOLDER</b>							
Total .....	10 486	10 486	10 486	10 486	10 486	10 486	10 486
<b>Reciprocity Status</b>							
With income as defined .....	10 407	8 843	8 843	8 843	8 843	8 843	8 843
With addition or deduction .....	(X)	5 225	911	4 913	7 355	6 259	2 012
Mean addition or deduction .....	dollars..	5 355	3 612	2 237	1 769	3 575	574
Standard error .....	(X)	91	677	29	25	94	10
Mean total income .....	dollars..	12 084	47 874	37 899	27 565	30 129	14 802
Standard error .....	(X)	400	2 244	568	441	385	331
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	14.1	29.1	29.2	29.1	29.8	29.9	29.5
\$5,000 to \$9,999 .....	17.2	9.5	9.5	8.8	9.3	10.0	9.5
\$10,000 to \$14,999 .....	11.9	9.6	9.5	9.3	9.9	10.5	10.8
\$15,000 to \$19,999 .....	10.6	9.2	9.3	8.4	9.1	10.3	10.7
\$20,000 to \$24,999 .....	9.0	7.9	7.7	8.1	7.6	8.0	8.1
\$25,000 to \$29,999 .....	7.5	6.7	6.6	6.2	6.7	7.5	7.5
\$30,000 to \$34,999 .....	6.3	6.1	6.2	6.3	6.2	5.7	5.8
\$35,000 to \$39,999 .....	5.3	4.7	4.6	4.7	4.0	4.3	4.3
\$40,000 to \$44,999 .....	4.0	3.7	3.7	3.8	3.9	3.4	3.4
\$45,000 to \$49,999 .....	2.7	2.6	2.6	3.0	2.7	2.9	2.9
\$50,000 to \$59,999 .....	4.4	4.3	4.3	4.5	4.2	3.5	3.5
\$60,000 to \$74,999 .....	4.1	3.8	3.7	4.1	3.6	2.8	2.6
\$75,000 to \$99,999 .....	2.2	2.0	2.1	2.4	2.0	1.0	1.0
\$100,000 and over .....	.8	.7	.9	1.2	.9	.5	.5
<b>Summary Measures</b>							
Median .....	dollars..	18 083	15 892	15 940	16 665	15 544	15 085
Standard error .....	dollars..	368	372	382	435	409	333
Mean .....	dollars..	23 895	21 327	21 640	22 688	21 448	19 424
Standard error .....	dollars..	326	338	361	375	359	303
Gini ratio .....		.459	.525	.529	.532	.534	.515
Standard error .....		.0110	.0104	.0107	.0107	.0108	.0103
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	dollars..	12 153	7 181	7 198	7 337	6 985	7 049
Percent of households .....		37.3	33.8	33.7	33.5	33.6	33.5
With type of addition or deduction .....	(X)	3 038	51	83	1 171	144	376
Mean amount .....	dollars..	(X)	5 725	(B)	976	250	452
Standard error .....	dollars..	(X)	108	(B)	113	8	19
<b>Second quintile:</b>							
Upper limit .....	dollars..	22 954	20 308	20 368	21 191	19 904	18 591
Percent of households .....		22.3	24.8	24.9	24.5	24.3	24.3
With type of addition or deduction .....	(X)	1 086	167	1 160	2 168	1 752	1 211
Mean amount .....	dollars..	(X)	5 079	1 123	1 320	983	628
Standard error .....	dollars..	(X)	225	280	31	13	12
<b>Third quintile:</b>							
Upper limit .....	dollars..	35 539	33 723	33 972	35 549	33 368	30 242
Percent of households .....		18.0	18.5	18.3	18.9	18.7	18.5
With type of addition or deduction .....	(X)	559	191	1 531	1 750	1 886	294
Mean amount .....	dollars..	(X)	4 361	1 542	1 883	1 841	506
Standard error .....	dollars..	(X)	273	301	32	25	31
<b>Fourth quintile:</b>							
Upper limit .....	dollars..	53 745	52 287	52 937	55 422	52 178	45 944
Percent of households .....		12.9	13.5	13.7	13.5	13.7	13.7
With type of addition or deduction .....	(X)	307	196	1 247	1 297	1 441	93
Mean amount .....	dollars..	(X)	4 748	2 298	2 539	2 731	537
Standard error .....	dollars..	(X)	466	345	45	43	54
<b>Fifth quintile:</b>							
Percent of households .....		9.5	9.5	9.4	9.6	9.6	9.9
With type of deduction .....	(X)	234	306	892	939	1 036	38
Mean amount .....	dollars..	(X)	4 966	7 752	3 732	4 041	(B)
Standard error .....	dollars..	(X)	464	1 934	80	85	(B)

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH A BLACK HOUSEHOLDER</b>								
Total .....	10 486	10 486	10 486	10 486	10 486	10 486	10 486	10 486
<b>Reciprocity Status</b>								
With income as defined .....	8 843	9 708	9 739	9 755	10 408	10 408	10 444	10 461
With addition or deduction .....	5 894	3 749	1 774	1 482	2 403	1 599	3 525	4 445
Mean addition or deduction .....	1 211	5 171	2 684	78	3 576	1 795	2 037	3 964
Standard error .....	39	110	58	2	83	58	44	116
Mean total income .....	26 883	18 384	21 166	32 957	11 355	19 636	13 747	33 267
Standard error .....	382	439	619	649	375	576	254	533
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	29.6	20.5	18.9	18.9	13.9	13.6	7.8	6.4
\$5,000 TO \$9,999 .....	9.8	13.5	12.4	12.4	16.2	15.5	17.5	18.8
\$10,000 to \$14,999 .....	11.0	12.3	12.4	12.4	13.4	13.3	15.0	14.4
\$15,000 to \$19,999 .....	11.1	12.0	12.3	12.3	12.8	13.0	13.7	13.9
\$20,000 to \$24,999 .....	8.1	9.0	8.1	8.1	9.4	9.7	10.7	10.7
\$25,000 to \$29,999 .....	7.8	8.1	8.6	8.6	8.6	8.9	9.0	8.6
\$30,000 to \$34,999 .....	5.9	6.6	6.5	6.5	6.7	6.7	7.0	7.2
\$35,000 to \$39,999 .....	4.3	4.5	4.9	5.0	5.0	5.1	5.1	5.0
\$40,000 to \$44,999 .....	3.2	3.3	3.3	3.3	3.4	3.5	3.5	4.3
\$45,000 to \$49,999 .....	2.8	3.1	3.0	3.0	3.1	3.0	3.0	3.2
\$50,000 to \$59,999 .....	3.3	3.5	3.7	3.7	3.7	3.9	3.9	4.3
\$60,000 to \$74,999 .....	2.1	2.3	2.3	2.4	2.4	2.5	2.5	3.1
\$75,000 to \$99,999 .....	.9	1.0	1.1	1.1	1.0	1.1	1.0	1.5
\$100,000 and over .....	.3	.3	.3	.3	.3	.4	.4	.7
<b>Summary Measures</b>								
Median .....	14 807	16 459	17 078	17 086	17 519	17 953	18 434	19 444
Standard error .....	319	294	290	291	286	275	285	271
Mean .....	18 743	20 592	21 046	21 057	21 876	22 150	22 835	24 516
Standard error .....	285	281	282	282	275	275	269	280
Gini ratio .....	.506	.483	.457	.457	.430	.426	.401	.403
Standard error .....	.0102	.0106	.0105	.0105	.0109	.0108	.0109	.0110
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	6 975	11 420	12 535	12 539	12 858	13 063	13 456	14 717
Percent of households .....	33.5	37.1	38.4	38.4	37.7	37.2	35.9	36.9
With type of addition or deduction .....	450	1 706	689	138	1 758	701	2 130	914
Mean amount .....	71	4 352	1 429	66	3 419	934	2 239	2 005
Standard error .....	5	87	54	4	81	43	55	102
<b>Second quintile:</b>								
Upper limit .....	18 155	20 727	21 694	21 701	21 857	22 030	22 176	24 067
Percent of households .....	24.2	23.0	22.1	22.2	22.5	22.5	23.1	23.8
With type of addition or deduction .....	1 776	863	440	251	329	416	868	913
Mean amount .....	313	5 619	3 143	73	3 914	2 225	1 849	2 659
Standard error .....	9	220	86	3	262	101	89	146
<b>Third quintile:</b>								
Upper limit .....	29 173	30 979	31 742	31 756	31 863	31 951	31 992	34 622
Percent of households .....	18.6	16.9	16.8	16.8	17.0	17.3	18.0	16.6
With type of addition or deduction .....	1 580	525	302	348	159	222	376	872
Mean amount .....	861	5 758	3 888	78	4 156	2 860	1 602	3 195
Standard error .....	21	354	130	3	556	183	131	186
<b>Fourth quintile:</b>								
Upper limit .....	43 993	45 339	45 834	45 855	45 949	46 017	46 028	49 987
Percent of households .....	13.8	13.0	12.7	12.7	12.8	13.0	12.9	13.1
With type of addition or deduction .....	1 182	369	185	399	82	140	101	893
Mean amount .....	1 627	5 239	3 600	86	3 937	2 686	1 430	4 601
Standard error .....	43	378	180	3	547	255	274	258
<b>Fifth quintile:</b>								
Percent of households .....	10.0	10.0	9.9	9.9	10.0	10.0	10.1	8.7
With type of deduction .....	906	286	157	326	66	120	50	853
Mean amount .....	3 604	7 537	3 499	79	(B)	2 324	(B)	7 576
Standard error .....	199	782	205	3	(B)	233	(B)	409

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes							
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit					
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2	3	4	5
<b>HOUSEHOLDS WITH A HISPANIC-ORIGIN HOUSEHOLDER<sup>1</sup></b>												
Total .....	5 933	5 933	5 933	5 933	5 933	5 933	5 933	5 933	5 933	5 933	5 933	5 933
<b>Reciprocity Status</b>												
With income as defined .....	5 898	5 378	5 378	5 378	5 378	5 378	5 378	5 378	5 378	5 378	5 378	5 378
With addition or deduction .....	(X)	2 240	612	2 814	4 815	3 996	1 402	4 815	3 996	1 402	4 815	3 996
Mean addition or deduction .....	(X)	5 527	3 932	2 519	3 932	3 710	576	3 932	3 710	576	3 932	3 710
Standard error .....	(X)	148	1 002	38	35	139	13	35	139	13	35	139
Mean total income .....	(X)	16 779	52 537	41 612	30 194	32 141	16 378	30 194	32 141	16 378	30 194	32 141
Standard error .....	(X)	685	3 001	844	593	528	442	593	528	442	593	528
<b>Income Levels</b>												
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	8.1	18.4	18.5	18.3	19.0	19.0	18.6	19.0	19.0	18.6	19.0	18.6
\$5,000 to \$9,999 .....	13.4	9.1	9.0	8.7	9.4	9.9	9.4	9.4	9.9	9.4	9.4	9.9
\$10,000 to \$14,999 .....	12.2	10.6	10.4	9.9	11.1	11.7	12.1	11.1	11.7	12.1	11.1	11.7
\$15,000 to \$19,999 .....	11.9	10.9	11.2	10.2	10.9	12.3	12.6	10.9	12.3	12.6	10.9	12.3
\$20,000 to \$24,999 .....	10.0	9.3	9.0	9.1	8.8	9.5	9.6	8.8	9.5	9.6	8.8	9.5
\$25,000 to \$29,999 .....	8.7	7.9	7.9	7.7	7.8	8.0	8.2	7.8	8.0	8.2	7.8	8.0
\$30,000 to \$34,999 .....	7.2	6.7	6.7	6.6	6.6	7.1	7.2	6.6	6.6	7.1	6.6	6.6
\$35,000 to \$39,999 .....	5.7	5.7	5.7	6.1	5.9	5.2	5.3	5.7	5.9	5.2	5.7	5.9
\$40,000 to \$44,999 .....	5.0	4.8	4.4	4.7	3.9	4.7	4.7	4.7	3.9	4.7	4.7	3.9
\$45,000 to \$49,999 .....	3.9	3.8	3.7	3.7	4.1	3.3	3.3	3.7	4.1	3.3	3.7	4.1
\$50,000 to \$59,999 .....	5.5	5.2	5.2	5.8	4.9	4.1	4.1	5.2	4.9	4.1	5.2	4.9
\$60,000 to \$74,999 .....	4.1	4.0	4.0	4.7	3.7	2.7	2.7	4.1	3.7	2.7	4.7	3.7
\$75,000 to \$99,999 .....	2.6	2.4	2.4	2.7	2.3	1.4	1.4	2.6	2.3	1.4	2.7	2.3
\$100,000 and over .....	1.8	1.8	1.8	2.0	1.6	1.0	1.0	1.8	1.6	1.0	2.0	1.6
<b>Summary Measures</b>												
Median .....	21 821	20 470	20 457	21 382	19 821	18 804	18 916	21 382	19 821	18 804	21 382	19 821
Standard error .....	425	471	484	485	482	395	398	425	482	395	485	482
Mean .....	27 892	25 905	26 311	27 506	25 817	23 318	23 454	27 892	25 817	23 318	27 506	25 817
Standard error .....	481	495	535	553	528	438	437	481	528	438	553	528
Gini ratio .....	.427	.472	.477	.479	.482	.462	.457	.427	.482	.462	.479	.482
Standard error .....	.0151	.0148	.0152	.0151	.0153	.0147	.0148	.0151	.0153	.0147	.0151	.0153
<b>Quintile Measures</b>												
<b>Lowest quintile:</b>												
Upper limit .....	12 153	7 181	7 198	7 397	6 985	6 866	7 049	12 153	6 985	6 866	7 397	6 985
Percent of households .....	27.3	22.3	22.2	22.1	22.4	22.3	21.8	27.3	22.4	22.3	22.1	22.4
With type of addition or deduction .....	(X)	984	20	34	502	45	192	(X)	502	45	34	502
Mean amount .....	(X)	6 434	(B)	(B)	297	(B)	489	(X)	297	(B)	(B)	297
Standard error .....	(X)	186	(B)	(B)	14	(B)	25	(X)	14	(B)	(B)	14
<b>Second quintile:</b>												
Upper limit .....	22 954	20 308	20 368	21 191	19 904	18 511	18 591	22 954	19 904	18 511	21 191	19 904
Percent of households .....	24.6	28.1	28.2	27.7	27.8	27.2	27.6	24.6	27.8	27.2	27.7	27.8
With type of addition or deduction .....	(X)	552	102	529	1 485	993	842	(X)	1 485	993	529	1 485
Mean amount .....	(X)	5 295	455	1 568	1 084	839	610	(X)	1 084	839	1 568	1 084
Standard error .....	(X)	313	396	44	18	27	15	(X)	18	27	44	18
<b>Third quintile:</b>												
Upper limit .....	35 539	33 723	33 972	35 549	33 368	30 215	30 242	35 539	33 368	30 215	35 549	33 368
Percent of households .....	20.4	21.2	21.2	21.4	21.2	21.4	21.5	20.4	21.2	21.4	21.4	21.2
With type of addition or deduction .....	(X)	338	123	844	1 200	1 233	235	(X)	1 200	1 233	844	1 200
Mean amount .....	(X)	4 563	1 544	2 072	1 967	1 874	570	(X)	1 967	1 874	2 072	1 967
Standard error .....	(X)	457	402	45	30	46	42	(X)	30	46	45	30
<b>Fourth quintile:</b>												
Upper limit .....	53 745	52 287	52 937	55 422	52 178	45 936	45 944	53 745	52 178	45 936	55 422	52 178
Percent of households .....	16.5	17.2	17.1	17.4	17.3	17.3	17.3	16.5	17.3	17.3	17.4	17.3
With type of addition or deduction .....	(X)	226	146	825	981	1 025	95	(X)	981	1 025	825	981
Mean amount .....	(X)	4 361	1 678	2 785	2 952	3 770	509	(X)	2 952	3 770	2 785	2 952
Standard error .....	(X)	437	397	61	52	76	54	(X)	52	76	61	52
<b>Fifth quintile:</b>												
Percent of households .....	11.2	11.2	11.3	11.3	11.3	11.8	11.8	11.2	11.3	11.8	11.3	11.3
With type of deduction .....	(X)	140	220	583	647	701	37	(X)	647	701	583	647
Mean amount .....	(X)	4 270	8 784	3 730	4 644	11 148	(B)	(X)	4 644	11 148	3 730	4 644
Standard error .....	(X)	663	2 682	102	111	612	(B)	(X)	111	612	102	111

<sup>1</sup>Persons of Hispanic origin may be of any race

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH A HISPANIC-ORIGIN HOUSEHOLDER<sup>1</sup></b>								
Total .....	5 933	5 933	5 933	5 933	5 933	5 933	5 933	5 933
<b>Reciprocity Status</b>								
With income as defined .....	5 378	5 619	5 636	5 643	5 899	5 899	5 609	5 913
With addition or deduction .....	2 903	1 704	774	893	873	802	1 741	2 441
Mean addition or deduction .....	dollars... 1 304	4 972	3 008	84	4 478	1 974	1 623	4 655
Standard error .....	dollars... 61	158	96	2	189	87	57	196
Mean total income .....	dollars... 31 024	22 980	24 292	36 604	13 513	20 898	16 307	38 184
Standard error .....	dollars... 568	683	1 059	1 065	661	799	362	804
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	18.6	13.1	12.6	12.6	8.1	7.7	5.1	4.5
\$5,000 TO \$9,999 .....	9.6	10.7	10.2	10.2	12.7	12.0	12.0	11.0
\$10,000 to \$14,999 .....	12.3	13.2	12.9	12.9	13.5	13.7	14.7	14.0
\$15,000 to \$19,999 .....	12.9	13.4	13.6	13.6	14.2	14.0	14.6	14.0
\$20,000 to \$24,999 .....	9.8	10.5	10.5	10.6	10.8	11.3	11.8	11.7
\$25,000 to \$29,999 .....	8.5	8.8	9.0	9.0	8.9	9.2	9.6	9.3
\$30,000 to \$34,999 .....	7.1	7.5	7.8	7.8	8.0	8.2	8.3	7.8
\$35,000 to \$39,999 .....	5.5	5.8	6.1	6.1	6.1	6.1	6.1	6.2
\$40,000 to \$44,999 .....	4.5	5.0	5.0	5.0	5.0	5.1	5.1	5.3
\$45,000 to \$49,999 .....	3.1	3.2	3.3	3.3	3.5	3.6	3.6	4.4
\$50,000 to \$59,999 .....	3.9	4.0	4.1	4.1	4.2	4.1	4.1	4.9
\$60,000 to \$74,999 .....	2.3	2.4	2.5	2.5	2.5	2.6	2.7	3.7
\$75,000 to \$99,999 .....	1.3	1.5	1.5	1.5	1.6	1.6	1.6	2.1
\$100,000 and over .....	.8	.8	.8	.8	.8	.8	.8	1.2
<b>Summary Measures</b>								
Median .....	dollars... 18 701	19 866	20 335	20 351	20 648	21 082	21 500	22 652
Standard error .....	dollars... 380	395	437	435	439	410	407	424
Mean .....	dollars... 22 816	24 244	24 637	24 649	25 308	25 575	26 051	27 967
Standard error .....	dollars... 416	411	412	412	404	404	398	430
Gini ratio .....	.451	.423	.418	.418	.399	.395	.379	.384
Standard error .....	.0145	.0147	.0146	.0146	.0148	.0148	.0149	.0149
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	dollars... 6 975	11 420	12 535	12 539	12 856	13 083	13 456	14 717
Percent of households .....	21.8	27.2	29.3	29.3	28.5	28.3	27.3	28.4
With type of addition or deduction .....	83	634	242	60	559	305	788	307
Mean amount .....	dollars... (B)	4 393	1 514	(B)	4 065	1 124	1 917	1 334
Standard error .....	dollars... (B)	167	96	(B)	170	77	66	448
<b>Second quintile:</b>								
Upper limit .....	dollars... 18 155	20 727	21 694	21 701	21 857	22 030	22 176	24 067
Percent of households .....	27.0	24.8	23.5	23.5	24.1	23.9	24.2	24.5
With type of addition or deduction .....	709	409	184	126	189	227	584	441
Mean amount .....	dollars... 261	5 184	3 286	81	5 087	2 150	1 495	2 695
Standard error .....	dollars... 14	319	129	5	456	132	104	232
<b>Third quintile:</b>								
Upper limit .....	dollars... 29 173	30 979	31 742	31 756	31 883	31 951	31 992	34 622
Percent of households .....	21.3	19.1	18.9	18.9	19.1	19.3	19.9	18.9
With type of addition or deduction .....	839	321	151	206	69	141	293	501
Mean amount .....	dollars... 680	5 329	3 675	83	(B)	2 844	1 334	3 603
Standard error .....	dollars... 30	418	183	5	(B)	221	133	299
<b>Fourth quintile:</b>								
Upper limit .....	dollars... 43 993	45 339	45 834	45 855	45 949	46 017	46 028	49 987
Percent of households .....	17.7	17.3	16.7	16.8	16.7	16.7	16.8	16.3
With type of addition or deduction .....	757	269	111	309	39	66	64	640
Mean amount .....	dollars... 1 359	5 233	4 078	86	(B)	(B)	(B)	4 962
Standard error .....	dollars... 59	473	287	4	(B)	(B)	(B)	294
<b>Fifth quintile:</b>								
Percent of households .....	12.2	11.6	11.5	11.5	11.7	11.7	11.8	11.8
With type of deduction .....	535	171	87	193	36	64	33	552
Mean amount .....	dollars... 3 765	5 193	4 072	86	(B)	(B)	(B)	8 508
Standard error .....	dollars... 258	656	353	5	(B)	(B)	(B)	607

<sup>1</sup>Persons of Hispanic origin may be of any race

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>MARRIED-COUPLE HOUSEHOLDS</b>							
Total .....	52 317	52 317	52 317	52 317	52 317	52 317	52 317
<b>Reciprocity Status</b>							
With income as defined .....	52 262	51 214	51 214	51 214	51 214	51 214	51 214
With addition or deduction .....	(X)	18 538	8 867	34 183	43 838	43 338	4 462
Mean addition or deduction .....	dollars..	7 554	9 819	2 774	2 981	6 988	521
Standard error .....	(X)	82	472	10	13	75	7
Mean total income .....	dollars..	28 182	79 680	58 226	49 507	45 318	16 352
Standard error .....	(X)	324	1 239	371	320	245	227
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	1.4	7.7	7.8	7.5	7.8	7.8	7.6
\$5,000 to \$9,999 .....	3.8	5.2	5.2	5.0	5.4	5.4	5.2
\$10,000 to \$14,999 .....	6.6	5.8	5.6	5.4	5.8	6.3	6.4
\$15,000 to \$19,999 .....	7.5	6.3	6.4	5.9	6.4	7.4	7.6
\$20,000 to \$24,999 .....	7.9	6.9	6.7	6.2	7.0	8.2	8.2
\$25,000 to \$29,999 .....	8.4	7.3	7.3	6.9	7.4	9.0	9.0
\$30,000 to \$34,999 .....	8.4	7.9	7.9	7.2	8.0	8.9	9.0
\$35,000 to \$39,999 .....	8.0	7.6	7.6	7.5	7.4	8.6	8.6
\$40,000 to \$44,999 .....	7.5	6.9	6.9	6.8	7.0	7.5	7.5
\$45,000 to \$49,999 .....	6.4	6.0	5.9	5.9	6.3	6.5	6.5
\$50,000 to \$59,999 .....	10.7	10.0	10.1	10.6	9.7	9.0	9.0
\$60,000 to \$74,999 .....	9.9	9.4	9.3	10.0	9.0	7.6	7.6
\$75,000 to \$99,999 .....	7.7	7.4	7.6	8.4	7.2	4.4	4.4
\$100,000 and over .....	5.8	5.6	6.1	6.6	5.7	3.5	3.5
<b>Summary Measures</b>							
Median .....	dollars..	38 664	36 786	36 951	38 888	36 472	33 289
Standard error .....	dollars..	212	184	184	220	206	181
Mean .....	dollars..	46 126	43 450	45 114	46 926	44 422	38 678
Standard error .....	dollars..	230	237	288	293	285	223
Gini ratio .....		.368	.410	.423	.421	.425	.398
Standard error .....		.0049	.0049	.0051	.0050	.0051	.0050
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	dollars..	12 153	7 181	7 188	7 337	6 985	7 049
Percent of households .....		8.0	10.0	10.0	9.9	9.9	9.7
With type of addition or deduction .....	(X)	4 628	233	233	1 132	1 496	440
Mean amount .....	dollars..	(X)	9 995	224	1 252	337	(B) 518
Standard error .....	dollars..	(X)	103	165	74	11	(B) 16
<b>Second quintile:</b>							
Upper limit .....	dollars..	22 954	20 308	20 368	21 191	19 804	18 591
Percent of households .....		16.0	15.7	15.7	15.5	15.4	15.0
With type of addition or deduction .....	(X)	4 542	692	692	2 408	5 866	4 128
Mean amount .....	dollars..	(X)	8 504	671	1 621	1 096	666
Standard error .....	dollars..	(X)	127	132	20	11	10
<b>Third quintile:</b>							
Upper limit .....	dollars..	35 539	33 723	33 972	35 549	33 368	30 242
Percent of households .....		21.3	19.6	19.6	19.8	19.8	19.7
With type of addition or deduction .....	(X)	3 480	1 075	1 075	6 875	9 295	10 117
Mean amount .....	dollars..	(X)	6 356	1 566	2 068	1 993	1 929
Standard error .....	dollars..	(X)	142	128	14	13	12
<b>Fourth quintile:</b>							
Upper limit .....	dollars..	53 745	52 287	52 937	55 422	52 178	45 944
Percent of households .....		25.4	25.4	25.5	25.5	25.7	25.9
With type of addition or deduction .....	(X)	3 183	1 725	1 725	11 229	12 607	13 560
Mean amount .....	dollars..	(X)	5 547	2 405	2 609	2 998	4 131
Standard error .....	dollars..	(X)	136	137	14	15	18
<b>Fifth quintile:</b>							
Percent of households .....		29.3	29.3	29.3	29.4	29.3	29.6
With type of deduction .....	(X)	2 706	5 142	5 142	13 539	14 675	15 480
Mean amount .....	dollars..	(X)	5 684	15 696	3 489	4 616	14 506
Standard error .....	dollars..	(X)	161	792	19	23	178

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>MARRIED-COUPLE HOUSEHOLDS</b>								
Total .....	52 317	52 317	52 317	52 317	52 317	52 317	52 317	52 317
<b>Reciency Status</b>								
With income as defined .....	51 216	52 072	52 102	52 107	52 262	52 262	52 275	52 300
With addition or deduction .....	38 972	17 590	10 448	10 614	2 182	2 546	3 944	40 773
Mean addition or deduction .....	2 279	7 472	3 951	82	3 946	2 249	1 206	4 557
Standard error .....	27	63	23	1	126	49	29	44
Mean total income .....	41 222	32 409	34 768	44 008	24 449	29 591	19 509	48 498
Standard error .....	240	281	399	414	674	668	248	253
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	7.7	2.0	1.9	1.9	1.4	1.3	1.1	.8
\$5,000 TO \$9,999 .....	5.3	3.7	3.0	3.0	3.0	2.9	2.7	2.1
\$10,000 to \$14,999 .....	6.7	7.1	5.5	5.5	5.7	5.5	5.5	4.6
\$15,000 to \$19,999 .....	7.9	8.8	8.5	8.5	8.6	8.6	8.6	7.5
\$20,000 to \$24,999 .....	8.7	9.8	10.0	10.0	10.0	10.2	10.3	9.3
\$25,000 to \$29,999 .....	9.8	10.7	11.2	11.1	11.2	11.3	11.4	10.2
\$30,000 to \$34,999 .....	9.3	10.1	10.5	10.5	10.6	10.6	10.7	10.3
\$35,000 to \$39,999 .....	8.9	9.5	9.8	9.8	9.8	9.9	9.9	9.5
\$40,000 to \$44,999 .....	7.6	8.4	8.7	8.7	8.7	8.7	8.7	8.8
\$45,000 to \$49,999 .....	6.3	6.7	6.9	6.9	7.0	7.0	7.0	7.4
\$50,000 to \$59,999 .....	8.6	9.2	9.5	9.5	9.5	9.5	9.5	10.5
\$60,000 to \$74,999 .....	6.7	7.1	7.3	7.3	7.3	7.4	7.4	9.1
\$75,000 to \$99,999 .....	3.8	4.1	4.2	4.2	4.2	4.2	4.2	6.0
\$100,000 and over .....	2.8	2.9	3.0	3.0	3.0	3.0	3.0	4.0
<b>Summary Measures</b>								
Median .....	32 163	33 972	34 678	34 705	34 765	34 840	34 852	37 757
Standard error .....	168	157	149	150	148	148	147	168
Mean .....	36 980	39 492	40 281	40 298	40 463	40 572	40 683	44 214
Standard error .....	207	202	201	201	200	200	200	211
Gini ratio .....	.392	.349	.339	.339	.335	.334	.332	.330
Standard error .....	.0050	.0050	.0050	.0050	.0050	.0050	.0050	.0049
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	6 975	11 420	12 535	12 539	12 858	13 063	13 456	14 717
Percent of households .....	9.7	7.5	7.4	7.4	7.2	7.2	7.3	7.2
With type of addition or deduction .....	799	2 078	878	269	712	443	1 110	1 800
Mean amount .....	62	5 983	1 612	77	3 586	1 044	1 523	1 309
Standard error .....	3	99	50	3	155	61	66	178
<b>Second quintile:</b>								
Upper limit .....	18 155	20 727	21 694	21 701	21 857	22 030	22 176	24 067
Percent of households .....	15.0	15.5	15.0	15.0	15.1	15.2	15.0	15.3
With type of addition or deduction .....	5 212	4 068	2 429	822	593	737	1 554	4 811
Mean amount .....	295	8 285	3 864	79	3 827	2 312	1 125	2 156
Standard error .....	5	106	37	2	209	71	45	74
<b>Third quintile:</b>								
Upper limit .....	29 173	30 979	31 742	31 756	31 863	31 951	31 992	34 622
Percent of households .....	19.5	21.0	21.4	21.4	21.5	21.5	21.6	21.4
With type of addition or deduction .....	8 349	4 090	2 717	2 274	346	548	944	8 119
Mean amount .....	828	7 864	4 385	81	4 512	2 735	1 023	2 745
Standard error .....	8	132	40	1	414	111	51	48
<b>Fourth quintile:</b>								
Upper limit .....	43 993	45 339	45 834	45 855	45 949	46 017	46 028	49 987
Percent of households .....	26.1	26.5	26.6	26.6	26.5	26.5	26.5	26.5
With type of addition or deduction .....	11 419	3 898	2 314	3 562	264	401	257	11 593
Mean amount .....	1 720	7 002	4 247	84	3 846	2 844	1 082	3 724
Standard error .....	14	141	48	1	365	143	98	52
<b>Fifth quintile:</b>								
Percent of households .....	29.7	29.6	29.6	29.6	29.6	29.6	29.6	29.6
With type of deduction .....	13 182	3 456	2 110	3 686	267	418	80	14 449
Mean amount .....	4 600	7 474	4 140	82	4 536	2 396	939	7 447
Standard error .....	70	177	52	1	489	139	141	100

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT</b>							
Total .....	10 890	10 890	10 890	10 890	10 890	10 890	10 890
<b>Reciprocity Status</b>							
With income as defined .....	10 803	9 478	9 478	9 478	9 478	9 478	9 478
With addition or deduction .....	(X)	6 056	894	4 958	8 182	6 293	3 783
Mean addition or deduction .....	(X)	5 678	5 171	1 990	1 524	3 098	572
Standard error .....	(X)	80	1 088	23	21	120	7
Mean total income .....	(X)	14 784	51 001	34 627	24 580	28 606	15 303
Standard error .....	(X)	404	3 155	666	458	435	255
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	13.1	28.0	28.1	27.8	28.7	28.7	27.9
\$5,000 to \$9,999 .....	16.8	10.9	10.8	10.2	10.7	11.1	10.7
\$10,000 to \$14,999 .....	14.3	11.9	11.9	11.4	11.8	12.6	12.8
\$15,000 to \$19,999 .....	11.8	9.9	10.0	9.2	9.8	11.1	11.6
\$20,000 to \$24,999 .....	9.7	8.5	8.2	8.7	8.6	9.1	9.3
\$25,000 to \$29,999 .....	8.1	7.1	7.0	7.1	7.2	7.7	7.8
\$30,000 to \$34,999 .....	6.5	6.2	6.3	6.4	5.9	5.6	5.7
\$35,000 to \$39,999 .....	5.0	4.4	4.3	4.4	4.4	4.2	4.2
\$40,000 to \$44,999 .....	3.8	3.4	3.5	4.1	3.5	2.5	2.5
\$45,000 to \$49,999 .....	2.4	1.8	2.0	2.0	2.0	2.0	2.0
\$50,000 to \$59,999 .....	3.6	3.1	3.1	3.2	3.0	2.4	2.4
\$60,000 to \$74,999 .....	2.8	2.4	2.5	2.8	2.4	1.7	1.7
\$75,000 to \$99,999 .....	1.6	1.4	1.4	1.6	1.3	.8	.8
\$100,000 and over .....	.9	.8	.9	1.0	.9	.5	.5
<b>Summary Measures</b>							
Median .....	17 383	14 634	14 675	15 356	14 492	13 991	14 450
Standard error .....	290	296	290	355	287	284	264
Mean .....	22 952	19 795	20 220	21 126	19 981	18 191	18 390
Standard error .....	319	324	376	386	372	305	305
Gini ratio .....	.450	.519	.527	.527	.529	.510	.503
Standard error .....	.0111	.0106	.0111	.0110	.0112	.0107	.0107
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 153	7 181	7 198	7 337	6 985	6 866	7 049
Percent of households .....	36.7	32.9	32.9	32.9	33.1	32.9	32.3
With type of addition or deduction .....	(X)	2 976	33	93	1 497	89	748
Mean amount .....	(X)	5 995	(B)	1 192	244	189	457
Standard error .....	(X)	111	(B)	97	7	23	13
<b>Second quintile:</b>							
Upper limit .....	22 954	20 308	20 368	21 191	19 904	18 511	18 591
Percent of households .....	25.3	28.8	28.9	27.9	27.7	27.4	27.7
With type of addition or deduction .....	(X)	1 470	144	1 390	2 724	1 925	2 069
Mean amount .....	(X)	5 175	937	1 435	925	711	659
Standard error .....	(X)	166	306	27	11	16	8
<b>Third quintile:</b>							
Upper limit .....	35 539	33 723	33 972	35 549	33 368	30 215	30 242
Percent of households .....	18.8	19.8	19.5	20.4	20.3	20.4	20.6
With type of addition or deduction .....	(X)	830	199	1 744	2 051	2 172	683
Mean amount .....	(X)	5 381	1 398	1 791	1 747	1 865	483
Standard error .....	(X)	221	267	27	20	27	18
<b>Fourth quintile:</b>							
Upper limit .....	53 745	52 287	52 937	55 422	52 178	45 936	45 944
Percent of households .....	12.2	12.0	12.0	12.2	12.3	12.4	12.5
With type of addition or deduction .....	(X)	477	247	1 116	1 227	1 348	203
Mean amount .....	(X)	5 649	2 200	2 343	2 639	3 829	461
Standard error .....	(X)	314	297	41	42	60	32
<b>Fifth quintile:</b>							
Percent of households .....	7.1	6.6	6.7	6.6	6.7	7.0	7.0
With type of deduction .....	(X)	303	272	614	683	758	80
Mean amount .....	(X)	5 863	13 613	3 293	4 045	11 714	453
Standard error .....	(X)	339	3 452	99	113	846	53

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT</b>								
Total .....	10 890	10 890	10 890	10 890	10 890	10 890	10 890	10 890
<b>Reciprocity Status</b>								
With income as defined .....	9 478	9 891	9 907	9 944	10 811	10 811	10 859	10 866
With addition or deduction .....	5 859	4 003	1 824	1 980	3 052	2 046	4 318	4 748
Mean addition or deduction .....	1 021	5 529	2 963	72	4 015	1 882	2 201	3 992
Standard error .....	42	102	47	1	76	46	39	120
Mean total income .....	25 916	23 395	29 460	26 019	11 200	17 947	13 389	33 513
Standard error .....	431	486	727	587	283	394	183	558
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	28.0	21.9	21.7	21.7	12.8	12.5	5.4	4.6
\$5,000 TO \$9,999 .....	10.9	10.9	10.2	10.2	15.7	14.1	16.1	15.2
\$10,000 to \$14,999 .....	13.2	13.8	12.9	12.9	14.5	14.9	17.0	16.7
\$15,000 to \$19,999 .....	11.8	12.9	13.6	13.6	14.2	14.7	16.2	14.8
\$20,000 to \$24,999 .....	9.5	10.0	10.1	10.1	10.5	11.0	12.0	11.7
\$25,000 to \$29,999 .....	7.9	8.5	8.5	8.5	8.7	9.0	9.1	9.5
\$30,000 to \$34,999 .....	5.8	6.6	6.8	6.8	7.0	7.1	7.3	7.1
\$35,000 to \$39,999 .....	3.8	4.5	4.8	4.8	4.9	5.0	5.0	5.3
\$40,000 to \$44,999 .....	2.5	2.9	3.0	3.0	3.0	3.1	3.2	4.1
\$45,000 to \$49,999 .....	1.7	2.0	2.2	2.1	2.2	2.1	2.1	2.9
\$50,000 to \$59,999 .....	2.3	2.8	2.9	3.0	3.0	3.1	3.1	3.4
\$60,000 to \$74,999 .....	1.5	1.9	1.9	1.9	2.0	2.0	2.0	2.8
\$75,000 to \$99,999 .....	.7	.8	.9	.9	.9	.9	.9	1.3
\$100,000 and over .....	.4	.4	.4	.4	.4	.4	.4	.7
<b>Summary Measures</b>								
Median .....	14 224	16 285	16 971	16 994	17 564	17 970	18 534	19 570
Standard error .....	258	264	261	263	239	228	215	241
Mean .....	17 841	19 873	20 369	20 382	21 508	21 863	22 736	24 476
Standard error .....	286	290	293	294	285	284	278	298
Gini ratio .....	.497	.465	.462	.462	.422	.416	.383	.390
Standard error .....	.0105	.0106	.0106	.0106	.0110	.0109	.0111	.0110
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	6 975	11 420	12 535	12 539	12 858	13 063	13 456	14 717
Percent of households .....	32.2	36.6	38.4	38.4	36.9	35.8	33.0	35.4
With type of addition or deduction .....	353	1 169	278	346	2 210	895	2 530	774
Mean amount .....	57	3 767	1 605	70	3 901	1 253	2 433	1 587
Standard error .....	5	115	83	3	76	41	49	232
<b>Second quintile:</b>								
Upper limit .....	18 155	20 727	21 694	21 701	21 857	22 030	22 176	24 067
Percent of households .....	27.5	24.7	23.7	23.6	24.5	25.1	27.3	25.7
With type of addition or deduction .....	1 924	1 031	487	564	481	638	1 294	1 080
Mean amount .....	283	5 794	3 129	69	4 162	2 082	1 996	2 304
Standard error .....	7	187	74	2	228	70	75	167
<b>Third quintile:</b>								
Upper limit .....	29 173	30 979	31 742	31 756	31 863	31 951	31 992	34 622
Percent of households .....	20.4	18.2	17.3	17.4	17.7	18.0	18.5	17.8
With type of addition or deduction .....	1 782	786	420	520	206	291	372	1 108
Mean amount .....	706	6 229	3 277	72	4 439	2 829	1 564	3 170
Standard error .....	16	280	99	2	456	159	118	139
<b>Fourth quintile:</b>								
Upper limit .....	43 993	45 339	45 834	45 855	45 949	46 017	46 028	49 987
Percent of households .....	12.7	12.7	12.7	12.8	12.8	13.1	13.1	12.9
With type of addition or deduction .....	1 122	594	365	339	90	137	88	1 030
Mean amount .....	1 376	6 198	3 150	75	4 200	2 766	1 315	5 084
Standard error .....	38	279	100	3	513	278	279	219
<b>Fifth quintile:</b>								
Percent of households .....	7.1	7.8	7.9	7.9	8.0	8.1	8.2	8.2
With type of deduction .....	678	423	275	211	65	86	34	756
Mean amount .....	3 917	7 517	3 318	75	(B)	2 568	(B)	8 580
Standard error .....	306	417	128	3	(B)	240	(B)	479

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>HOUSEHOLDS WITH RELATED CHILDREN UNDER 18</b>							
Total .....	34 279	34 279	34 279	34 279	34 279	34 279	34 279
<b>Reciprocity Status</b>							
With income as defined .....	34 181	32 787	32 787	32 787	32 787	32 787	32 787
With addition or deduction .....	(X)	9 849	4 812	22 994	30 884	27 181	8 119
Mean addition or deduction .....	(X)	4 760	9 080	2 685	2 651	5 685	549
Standard error .....	(X)	70	823	12	15	84	5
Mean total income .....	(X)	23 900	76 035	51 733	42 438	42 467	15 884
Standard error .....	(X)	385	1 606	405	342	284	173
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	4.8	9.8	9.8	9.8	10.1	10.1	9.7
\$5,000 to \$9,999 .....	6.8	5.1	5.1	4.7	5.2	5.2	4.8
\$10,000 to \$14,999 .....	7.5	6.7	6.6	6.2	6.8	7.2	7.4
\$15,000 to \$19,999 .....	7.8	7.4	7.5	6.8	7.4	8.2	8.7
\$20,000 to \$24,999 .....	7.9	7.6	7.3	7.0	7.7	8.8	8.9
\$25,000 to \$29,999 .....	8.2	7.9	7.9	7.5	7.9	9.5	8.5
\$30,000 to \$34,999 .....	8.4	8.2	8.2	7.6	8.3	9.2	9.2
\$35,000 to \$39,999 .....	7.9	7.9	7.8	7.6	7.7	8.5	8.6
\$40,000 to \$44,999 .....	7.2	7.0	7.0	7.1	7.0	7.1	7.1
\$45,000 to \$49,999 .....	5.6	5.5	5.5	5.7	5.9	6.1	6.2
\$50,000 to \$59,999 .....	9.8	9.3	9.4	10.0	8.9	8.0	8.0
\$60,000 to \$74,999 .....	8.4	8.0	8.0	8.7	7.6	6.1	6.1
\$75,000 to \$99,999 .....	5.9	5.8	5.9	6.6	5.6	3.4	3.4
\$100,000 and over .....	4.0	3.9	4.2	4.7	4.0	2.5	2.5
<b>Summary Measures</b>							
Median .....	34 077	33 160	33 376	35 304	32 956	30 509	30 566
Standard error .....	258	275	268	247	235	212	210
Mean .....	40 208	38 840	40 115	41 916	39 529	35 021	35 151
Standard error .....	265	269	322	329	320	253	253
Gini ratio .....	.395	.417	.430	.427	.432	.407	.403
Standard error .....	.0060	.0060	.0063	.0062	.0064	.0062	.0062
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 153	7 181	7 188	7 337	6 985	6 866	7 049
Percent of households .....	15.0	12.0	12.0	11.9	12.0	11.8	11.4
With type of addition or deduction .....	(X)	3 187	49	148	1 985	67	1 193
Mean amount .....	(X)	6 091	(B)	1 283	286	(B)	483
Standard error .....	(X)	120	(B)	70	8	(B)	10
<b>Second quintile:</b>							
Upper limit .....	22 954	20 308	20 368	21 191	19 904	18 511	18 591
Percent of households .....	16.7	17.9	17.9	17.3	17.3	16.5	16.7
With type of addition or deduction .....	(X)	2 188	373	2 483	5 556	2 793	5 003
Mean amount .....	(X)	4 552	792	1 644	1 079	574	597
Standard error .....	(X)	166	203	19	10	11	6
<b>Third quintile:</b>							
Upper limit .....	35 539	33 723	33 972	35 549	33 368	30 215	30 242
Percent of households .....	21.1	21.1	21.1	21.3	21.4	21.2	21.3
With type of addition or deduction .....	(X)	1 735	678	5 430	6 984	7 033	1 276
Mean amount .....	(X)	3 819	1 580	2 110	2 007	1 592	448
Standard error .....	(X)	158	159	15	14	13	15
<b>Fourth quintile:</b>							
Upper limit .....	53 745	52 287	52 937	55 422	52 178	45 936	45 944
Percent of households .....	23.8	25.1	25.2	25.5	25.6	25.6	25.6
With type of addition or deduction .....	(X)	1 600	1 063	7 599	8 431	8 759	443
Mean amount .....	(X)	3 916	2 254	2 671	3 034	3 600	511
Standard error .....	(X)	154	161	16	18	19	22
<b>Fifth quintile:</b>							
Percent of households .....	23.5	23.9	23.8	24.0	23.7	24.9	24.9
With type of deduction .....	(X)	1 139	2 648	7 334	7 909	8 530	205
Mean amount .....	(X)	4 057	15 081	3 506	4 507	12 915	479
Standard error .....	(X)	185	1 100	25	30	229	35

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH RELATED CHILDREN UNDER 18</b>								
Total .....	34 279	34 279	34 279	34 279	34 279	34 279	34 279	34 279
<b>Reciprocity Status</b>								
With income as defined .....	32 789	33 159	33 182	33 224	34 189	34 189	34 244	34 256
With addition or deduction .....	24 400	7 189	1 534	12 657	3 833	3 392	7 579	21 886
Mean addition or deduction .....	2 002	4 299	2 919	81	4 157	2 128	1 798	3 735
Standard error .....	31	83	54	—	81	40	28	54
Mean total income .....	38 905	30 851	34 576	40 934	14 246	23 903	16 523	46 787
Standard error .....	278	395	843	374	352	514	167	331
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	8.7	7.9	7.8	7.8	4.7	4.5	2.1	1.8
\$5,000 to \$9,999 .....	4.8	4.7	4.6	4.6	6.5	5.8	6.1	5.7
\$10,000 to \$14,999 .....	7.6	7.6	7.4	7.4	8.0	7.9	8.6	8.2
\$15,000 to \$19,999 .....	9.1	9.2	9.2	9.2	9.5	9.8	10.1	9.7
\$20,000 to \$24,999 .....	9.3	9.4	9.4	9.4	9.5	9.8	10.4	9.8
\$25,000 to \$29,999 .....	10.2	10.4	10.4	10.4	10.5	10.7	10.8	10.0
\$30,000 to \$34,999 .....	9.7	9.8	9.9	9.8	9.9	10.0	10.2	9.4
\$35,000 to \$39,999 .....	8.7	8.7	8.8	8.8	8.9	8.9	8.9	8.8
\$40,000 to \$44,999 .....	7.3	7.6	7.6	7.6	7.8	7.8	7.7	7.5
\$45,000 to \$49,999 .....	5.9	6.1	6.1	6.1	6.2	6.2	6.2	6.4
\$50,000 to \$59,999 .....	7.4	7.9	7.9	8.0	8.0	8.0	8.0	8.8
\$60,000 to \$74,999 .....	5.5	5.6	5.7	5.7	5.7	5.8	5.8	7.2
\$75,000 to \$99,999 .....	2.8	3.0	3.0	3.0	3.0	3.0	3.0	4.4
\$100,000 and over .....	2.0	2.1	2.1	2.1	2.1	2.1	2.1	2.7
<b>Summary Measures</b>								
Median .....	29 634	30 408	30 540	30 577	30 898	30 829	30 938	32 768
Standard error .....	190	197	197	197	195	195	190	200
Mean .....	33 726	34 629	34 760	34 790	35 254	35 465	35 863	38 247
Standard error .....	235	234	234	234	232	231	229	241
Gini ratio .....	.396	.384	.382	.382	.371	.367	.356	.361
Standard error .....	.0062	.0061	.0061	.0061	.0062	.0062	.0062	.0061
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	6 975	11 420	12 535	12 539	12 858	13 063	13 456	14 717
Percent of households .....	11.4	14.5	16.0	16.0	15.4	14.9	13.8	15.1
With type of addition or deduction .....	348	1 212	200	623	2 435	1 053	3 242	1 188
Mean amount .....	59	3 201	1 417	74	3 981	1 289	2 282	1 313
Standard error .....	6	109	132	2	76	39	44	129
<b>Second quintile:</b>								
Upper limit .....	18 155	20 727	21 694	21 701	21 857	22 030	22 176	24 067
Percent of households .....	16.8	16.3	16.3	16.3	16.8	17.0	17.7	18.1
With type of addition or deduction .....	3 548	1 395	328	1 424	699	1 037	2 645	2 563
Mean amount .....	263	4 282	2 698	75	4 185	2 228	1 567	1 623
Standard error .....	5	166	65	1	203	57	47	97
<b>Third quintile:</b>								
Upper limit .....	29 173	30 979	31 742	31 756	31 863	31 851	31 992	34 622
Percent of households .....	21.0	20.3	20.0	20.0	20.2	20.3	20.7	20.3
With type of addition or deduction .....	5 813	1 548	300	2 877	330	574	1 265	4 394
Mean amount .....	748	4 117	3 374	80	4 984	2 820	1 227	2 057
Standard error .....	9	175	114	1	457	111	53	58
<b>Fourth quintile:</b>								
Upper limit .....	43 993	45 339	45 834	45 855	45 949	46 017	46 028	49 987
Percent of households .....	26.0	24.7	24.0	24.0	23.9	24.0	24.0	23.5
With type of addition or deduction .....	7 411	1 628	317	3 906	194	372	323	6 492
Mean amount .....	1 608	4 282	3 215	84	3 573	2 749	1 215	2 985
Standard error .....	17	175	119	1	385	165	110	59
<b>Fifth quintile:</b>								
Percent of households .....	25.1	24.2	23.7	23.7	23.7	23.7	23.8	22.9
With type of deduction .....	7 283	1 418	388	3 827	176	357	103	7 250
Mean amount .....	4 344	5 493	3 286	83	5 527	2 397	1 333	6 566
Standard error .....	90	247	107	1	655	145	193	132

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>MARRIED-COUPLE HOUSEHOLDS, WITH RELATED CHILDREN UNDER 18</b>							
Total .....	25 476	25 476	25 476	25 476	25 476	25 476	25 476
<b>Reciprocity Status</b>							
With income as defined .....	25 462	25 236	25 236	25 236	25 236	25 236	25 236
With addition or deduction .....	(X)	5 500	4 165	19 120	24 197	22 456	4 180
Mean addition or deduction .....	(X)	4 501	9 613	2 800	2 965	6 266	525
Standard error .....	(X)	102	688	13	16	98	7
Mean total income .....	(X)	33 378	79 628	55 454	47 648	45 308	16 202
Standard error .....	(X)	538	1 776	464	405	324	233
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	1.1	2.9	2.9	2.8	3.1	3.1	2.9
\$5,000 to \$9,999 .....	2.8	3.1	3.1	2.9	3.2	3.3	2.9
\$10,000 to \$14,999 .....	5.1	4.8	4.7	4.3	5.0	5.3	5.4
\$15,000 to \$19,999 .....	6.4	6.3	6.5	5.8	6.4	7.1	7.5
\$20,000 to \$24,999 .....	7.4	7.4	7.1	6.5	7.6	8.8	8.9
\$25,000 to \$29,999 .....	8.5	8.3	8.3	7.7	8.3	10.2	10.2
\$30,000 to \$34,999 .....	9.3	9.0	9.1	8.2	9.3	10.6	10.6
\$35,000 to \$39,999 .....	9.1	9.1	9.0	8.8	8.8	10.1	10.1
\$40,000 to \$44,999 .....	8.5	8.4	8.2	8.4	8.3	8.8	8.7
\$45,000 to \$49,999 .....	8.8	8.8	8.7	7.0	7.3	7.7	7.7
\$50,000 to \$59,999 .....	11.9	11.5	11.7	12.4	11.1	10.0	10.0
\$60,000 to \$74,999 .....	10.4	10.0	9.9	10.9	9.4	7.7	7.7
\$75,000 to \$99,999 .....	7.4	7.2	7.4	8.3	7.1	4.3	4.3
\$100,000 and over .....	5.1	5.0	5.4	6.0	5.1	3.1	3.1
<b>Summary Measures</b>							
Median .....	40 103	39 426	39 608	41 700	39 003	35 801	35 809
Standard error .....	248	278	283	264	260	223	224
Mean .....	46 716	45 744	47 316	49 417	46 600	41 077	41 163
Standard error .....	318	321	393	400	391	305	304
Gini ratio .....	.343	.355	.370	.365	.372	.345	.343
Standard error .....	.0070	.0070	.0073	.0072	.0074	.0072	.0072
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 153	7 181	7 198	7 337	6 985	6 866	7 049
Percent of households .....	6.2	4.2	4.1	4.0	4.2	4.0	3.7
With type of addition or deduction .....	(X)	721	33	63	672	17	414
Mean amount .....	(X)	8 461	(B)	(B)	370	(B)	532
Standard error .....	(X)	326	(B)	(B)	17	(B)	16
<b>Second quintile:</b>							
Upper limit .....	22 954	20 308	20 368	21 191	19 904	18 511	18 591
Percent of households .....	13.8	13.9	13.9	13.5	13.5	12.6	12.9
With type of addition or deduction .....	(X)	1 165	276	1 353	3 222	1 399	2 878
Mean amount .....	(X)	4 740	590	1 743	1 179	514	553
Standard error .....	(X)	255	235	25	15	14	8
<b>Third quintile:</b>							
Upper limit .....	35 539	33 723	33 972	35 549	33 368	30 215	30 242
Percent of households .....	22.4	21.9	22.0	22.0	22.1	21.7	21.7
With type of addition or deduction .....	(X)	1 291	541	4 066	5 392	5 338	578
Mean amount .....	(X)	3 483	1 525	2 167	2 074	1 567	381
Standard error .....	(X)	181	174	17	16	15	22
<b>Fourth quintile:</b>							
Upper limit .....	53 745	52 287	52 937	55 422	52 178	45 936	45 944
Percent of households .....	28.3	30.0	30.1	30.4	30.5	30.5	30.5
With type of addition or deduction .....	(X)	1 358	873	6 755	7 524	7 745	195
Mean amount .....	(X)	3 644	2 195	2 685	3 066	3 598	551
Standard error .....	(X)	158	180	17	19	19	33
<b>Fifth quintile:</b>							
Percent of households .....	29.4	30.0	29.9	30.2	29.8	31.3	31.3
With type of deduction .....	(X)	965	2 442	6 884	7 387	7 956	115
Mean amount .....	(X)	3 823	15 212	3 507	4 529	13 040	471
Standard error .....	(X)	208	1 144	.25	31	238	49

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>MARRIED-COUPLE HOUSEHOLDS, WITH RELATED CHILDREN UNDER 18</b>								
Total .....	25 476	25 476	25 476	25 476	25 476	25 476	25 476	25 476
<b>Reciprocity Status</b>								
With income as defined .....	25 238	25 331	25 344	25 350	25 482	25 482	25 469	25 472
With addition or deduction .....	19 949	4 841	988	10 259	1 183	1 648	3 338	18 716
Mean addition or deduction .....	dollars.. 2 238	dollars.. 4 094	dollars.. 3 082	dollars.. 83	dollars.. 4 247	dollars.. 2 382	dollars.. 1 248	dollars.. 3 787
Standard error .....	dollars.. 36	dollars.. 102	dollars.. 69	dollars.. 1	dollars.. 189	dollars.. 63	dollars.. 34	dollars.. 59
Mean total income .....	dollars.. 41 828	dollars.. 35 417	dollars.. 37 866	dollars.. 43 785	dollars.. 23 615	dollars.. 30 456	dollars.. 20 315	dollars.. 49 290
Standard error .....	dollars.. 318	dollars.. 481	dollars.. 1 094	dollars.. 422	dollars.. 843	dollars.. 881	dollars.. 269	dollars.. 368
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	2.9	1.8	1.8	1.8	1.1	1.1	.7	.5
\$5,000 TO \$9,999 .....	2.9	2.6	2.6	2.6	2.6	2.4	2.0	1.8
\$10,000 TO \$14,999 .....	5.8	5.5	5.4	5.3	5.4	5.1	5.2	4.6
\$15,000 TO \$19,999 .....	8.0	7.9	7.8	7.8	8.0	8.0	8.1	7.6
\$20,000 TO \$24,999 .....	9.4	9.3	9.3	9.3	9.4	9.6	9.8	8.9
\$25,000 TO \$29,999 .....	11.2	11.3	11.3	11.3	11.4	11.5	11.7	10.4
\$30,000 TO \$34,999 .....	11.1	11.3	11.3	11.3	11.3	11.4	11.5	10.6
\$35,000 TO \$39,999 .....	10.3	10.3	10.4	10.4	10.4	10.4	10.5	10.3
\$40,000 TO \$44,999 .....	9.0	9.3	9.3	9.3	9.3	9.3	9.3	8.9
\$45,000 TO \$49,999 .....	7.4	7.6	7.6	7.6	7.7	7.7	7.8	8.0
\$50,000 TO \$59,999 .....	9.3	9.8	9.8	9.9	9.9	9.9	9.9	10.7
\$60,000 TO \$74,999 .....	6.8	7.0	7.0	7.1	7.1	7.2	7.2	8.8
\$75,000 TO \$99,999 .....	3.6	3.7	3.8	3.8	3.8	3.8	3.8	5.5
\$100,000 and over .....	2.8	2.6	2.6	2.6	2.7	2.7	2.7	3.4
<b>Summary Measures</b>								
Median .....	dollars.. 34 553	dollars.. 35 157	dollars.. 35 248	dollars.. 35 303	dollars.. 35 357	dollars.. 35 444	dollars.. 35 469	dollars.. 37 616
Standard error .....	dollars.. 201	dollars.. 207	dollars.. 207	dollars.. 206	dollars.. 206	dollars.. 202	dollars.. 203	dollars.. 224
Mean .....	dollars.. 39 411	dollars.. 40 189	dollars.. 40 309	dollars.. 40 342	dollars.. 40 538	dollars.. 40 691	dollars.. 40 854	dollars.. 43 656
Standard error .....	dollars.. 282	dollars.. 281	dollars.. 281	dollars.. 281	dollars.. 280	dollars.. 279	dollars.. 278	dollars.. 293
Gini ratio .....	.338	.327	.326	.326	.322	.320	.315	.319
Standard error .....	.0072	.0072	.0072	.0071	.0072	.0072	.0072	.0071
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	dollars.. 6 975	dollars.. 11 420	dollars.. 12 535	dollars.. 12 539	dollars.. 12 858	dollars.. 13 063	dollars.. 13 456	dollars.. 14 717
Percent of households .....	3.7	5.7	6.8	6.8	6.4	6.2	6.0	6.6
With type of addition or deduction .....	107	383	100	262	371	229	799	583
Mean amount .....	dollars.. 76	dollars.. 3 456	dollars.. 1 615	dollars.. 78	dollars.. 4 057	dollars.. 1 295	dollars.. 1 683	dollars.. 929
Standard error .....	dollars.. 16	dollars.. 225	dollars.. 228	dollars.. 3	dollars.. 230	dollars.. 91	dollars.. 86	dollars.. 214
<b>Second quintile:</b>								
Upper limit .....	dollars.. 18 155	dollars.. 20 727	dollars.. 21 694	dollars.. 21 701	dollars.. 21 857	dollars.. 22 030	dollars.. 22 176	dollars.. 24 067
Percent of households .....	12.7	13.4	13.7	13.7	14.1	14.2	14.1	15.2
With type of addition or deduction .....	2 050	787	177	805	345	512	1 382	1 828
Mean amount .....	dollars.. 283	dollars.. 3 989	dollars.. 2 664	dollars.. 80	dollars.. 3 924	dollars.. 2 329	dollars.. 1 154	dollars.. 1 348
Standard error .....	dollars.. 7	dollars.. 228	dollars.. 89	dollars.. 2	dollars.. 285	dollars.. 86	dollars.. 50	dollars.. 120
<b>Third quintile:</b>								
Upper limit .....	dollars.. 29 173	dollars.. 30 979	dollars.. 31 742	dollars.. 31 756	dollars.. 31 883	dollars.. 31 951	dollars.. 31 992	dollars.. 34 622
Percent of households .....	21.4	21.5	21.8	21.5	21.7	21.8	22.0	21.8
With type of addition or deduction .....	4 429	1 154	196	2 235	188	373	870	3 667
Mean amount .....	dollars.. 777	dollars.. 3 555	dollars.. 3 613	dollars.. 81	dollars.. 4 803	dollars.. 2 930	dollars.. 1 047	dollars.. 1 932
Standard error .....	dollars.. 11	dollars.. 183	dollars.. 156	dollars.. 1	dollars.. 649	dollars.. 141	dollars.. 54	dollars.. 60
<b>Fourth quintile:</b>								
Upper limit .....	dollars.. 43 993	dollars.. 45 339	dollars.. 45 834	dollars.. 45 855	dollars.. 45 949	dollars.. 46 017	dollars.. 46 028	dollars.. 49 987
Percent of households .....	30.7	29.2	28.4	28.5	28.3	28.3	28.3	28.0
With type of addition or deduction .....	6 576	1 332	212	3 436	130	263	235	5 857
Mean amount .....	dollars.. 1 645	dollars.. 3 855	dollars.. 3 227	dollars.. 85	dollars.. 3 404	dollars.. 2 710	dollars.. 1 108	dollars.. 2 893
Standard error .....	dollars.. 18	dollars.. 186	dollars.. 142	dollars.. 1	dollars.. 482	dollars.. 192	dollars.. 106	dollars.. 60
<b>Fifth quintile:</b>								
Percent of households .....	31.5	30.1	29.5	29.5	29.5	29.5	29.5	28.4
With type of deduction .....	6 787	1 185	303	3 521	129	273	71	6 782
Mean amount .....	dollars.. 4 389	dollars.. 5 162	dollars.. 3 363	dollars.. 84	dollars.. 5 550	dollars.. 2 389	(B)	dollars.. 6 485
Standard error .....	dollars.. 94	dollars.. 281	dollars.. 125	dollars.. 1	dollars.. 833	dollars.. 176	(B)	dollars.. 133

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT, WITH RELATED CHILDREN UNDER 18</b>							
Total .....	7 445	7 445	7 445	7 445	7 445	7 445	7 445
<b>Reciprocity Status</b>							
With income as defined .....	7 361	6 232	6 232	6 232	6 232	6 232	6 232
With addition or deduction .....	(X)	3 867	483	3 085	5 450	3 655	3 412
Mean addition or deduction .....	(X)	5 071	3 725	2 032	1 331	2 459	573
Standard error .....	(X)	98	743	27	24	98	7
Mean total income .....	(X)	10 495	45 522	30 917	21 028	27 079	15 037
Standard error .....	(X)	421	2 697	586	405	423	268
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	17.3	33.3	33.4	33.0	34.0	34.1	33.0
\$5,000 to \$9,999 .....	20.2	11.5	11.3	10.6	11.1	11.4	10.8
\$10,000 to \$14,999 .....	15.3	12.6	12.7	12.0	12.6	13.5	13.7
\$15,000 to \$19,999 .....	11.8	10.6	10.7	10.0	10.2	11.2	11.9
\$20,000 to \$24,999 .....	9.1	8.0	7.8	8.3	8.1	8.3	8.7
\$25,000 to \$29,999 .....	6.7	6.2	6.0	6.4	6.2	6.7	6.8
\$30,000 to \$34,999 .....	5.3	5.0	5.0	5.3	4.8	4.5	4.6
\$35,000 to \$39,999 .....	3.9	3.7	3.7	3.7	3.7	3.4	3.5
\$40,000 to \$44,999 .....	2.9	2.5	2.8	3.2	2.6	1.6	1.7
\$45,000 to \$49,999 .....	1.3	1.1	1.2	1.5	1.3	1.3	1.3
\$50,000 to \$59,999 .....	2.5	2.2	2.1	2.0	2.0	1.9	2.0
\$60,000 to \$74,999 .....	2.0	1.7	1.8	2.1	1.8	1.2	1.2
\$75,000 to \$99,999 .....	1.2	1.1	1.1	1.1	1.0	.7	.7
\$100,000 and over .....	.5	.4	.5	.6	.5	.3	.3
<b>Summary Measures</b>							
Median .....	14 029	12 000	12 067	12 707	11 915	11 666	12 318
Standard error .....	292	320	322	345	327	303	307
Mean .....	19 100	16 466	16 707	17 549	16 575	15 367	15 629
Standard error .....	312	320	338	350	334	289	288
Gini ratio .....	.462	.535	.539	.540	.541	.524	.516
Standard error .....	.0132	.0124	.0126	.0126	.0127	.0122	.0122
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 153	7 181	7 198	7 337	6 985	6 866	7 049
Percent of households .....	44.8	38.5	38.5	38.5	38.7	38.5	37.6
With type of addition or deduction .....	(X)	2 329	17	75	1 212	39	711
Mean amount .....	(X)	5 359	(B)	(B)	238	(B)	454
Standard error .....	(X)	117	(B)	(B)	7	(B)	13
<b>Second quintile:</b>							
Upper limit .....	22 954	20 308	20 368	21 191	19 904	18 511	18 591
Percent of households .....	25.7	30.4	30.5	29.2	29.0	28.3	28.9
With type of addition or deduction .....	(X)	885	92	1 020	2 010	1 189	1 869
Mean amount .....	(X)	4 193	1 368	1 516	915	625	660
Standard error .....	(X)	217	405	30	12	19	9
<b>Third quintile:</b>							
Upper limit .....	35 539	33 723	33 972	35 549	33 368	30 215	30 242
Percent of households .....	15.8	17.5	17.1	18.3	18.3	18.6	18.9
With type of addition or deduction .....	(X)	358	110	1 115	1 265	1 342	580
Mean amount .....	(X)	4 938	1 764	1 898	1 700	1 633	479
Standard error .....	(X)	352	403	32	25	32	19
<b>Fourth quintile:</b>							
Upper limit .....	53 745	52 267	52 937	55 422	52 178	45 936	45 944
Percent of households .....	8.7	8.9	9.1	9.3	9.3	9.5	9.6
With type of addition or deduction .....	(X)	175	130	585	633	706	183
Mean amount .....	(X)	6 063	2 471	2 510	2 658	3 333	473
Standard error .....	(X)	592	433	55	58	79	33
<b>Fifth quintile:</b>							
Percent of households .....	4.9	4.6	4.7	4.7	4.7	5.1	5.1
With type of deduction .....	(X)	119	134	290	331	379	69
Mean amount .....	(X)	4 917	8 689	3 574	3 917	9 755	(B)
Standard error .....	(X)	463	2 508	127	154	693	(B)

**Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.**

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT, WITH RELATED CHILDREN UNDER 18</b>								
Total .....	7 445	7 445	7 445	7 445	7 445	7 445	7 445	7 445
<b>Reciprocity Status</b>								
With income as defined .....	6 232	6 493	6 502	6 540	7 369	7 369	7 417	7 425
With addition or deduction .....	3 527	1 991	437	1 902	2 491	1 549	3 904	2 480
Mean addition or deduction .....	801	4 708	2 563	73	4 111	1 904	2 302	3 289
Standard error .....	33	152	90	1	84	52	42	147
Mean total income .....	23 883	20 127	27 540	26 091	9 617	16 643	13 244	29 929
Standard error .....	412	644	1 263	604	277	451	192	587
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	33.1	28.8	28.7	28.7	16.9	16.4	6.7	5.9
\$5,000 TO \$9,999 .....	10.9	11.5	11.4	11.4	19.4	17.2	20.0	19.2
\$10,000 to \$14,999 .....	14.1	14.4	14.1	14.1	16.2	17.1	20.0	19.8
\$15,000 to \$19,999 .....	12.2	13.0	13.3	13.2	13.9	14.6	16.7	16.2
\$20,000 to \$24,999 .....	8.4	8.9	9.0	9.0	8.5	10.0	11.4	11.4
\$25,000 to \$29,999 .....	6.9	7.1	7.1	7.1	7.3	7.8	5.7	8.1
\$30,000 to \$34,999 .....	5.0	5.4	5.4	5.3	5.5	5.5	7.7	5.6
\$35,000 to \$39,999 .....	3.0	3.3	3.4	3.4	3.5	3.6	3.6	3.8
\$40,000 to \$44,999 .....	1.6	1.9	2.0	2.0	2.0	2.1	2.2	2.8
\$45,000 to \$49,999 .....	1.2	1.4	1.4	1.4	1.4	1.3	1.4	1.6
\$50,000 to \$59,999 .....	1.8	2.0	2.2	2.2	2.2	2.3	2.3	2.1
\$60,000 to \$74,999 .....	1.2	1.3	1.3	1.3	1.4	1.4	1.5	2.0
\$75,000 to \$99,999 .....	.5	.6	.6	.6	.6	.6	.6	1.0
\$100,000 and over .....	.2	.2	.2	.2	.2	.3	.3	.4
<b>Summary Measures</b>								
Median .....	12 178	13 376	13 541	13 553	14 212	14 784	15 928	16 451
Standard error .....	298	288	288	288	258	251	233	238
Mean .....	15 250	16 509	16 659	16 678	18 053	18 449	19 656	20 752
Standard error .....	276	282	284	284	271	271	261	280
Gini ratio .....	.511	.492	.491	.491	.437	.430	.382	.388
Standard error .....	.0121	.0121	.0121	.0121	.0129	.0129	.0130	.0131
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	6 975	11 420	12 535	12 539	12 858	13 063	13 456	14 717
Percent of households .....	37.4	44.3	47.1	47.1	45.7	44.3	40.2	43.8
With type of addition or deduction .....	213	768	89	334	1 982	780	2 319	528
Mean amount .....	49	3 060	1 212	71	3 979	1 293	2 524	1 672
Standard error .....	6	125	144	3	81	45	52	158
<b>Second quintile:</b>								
Upper limit .....	18 155	20 727	21 694	21 701	21 857	22 030	22 176	24 067
Percent of households .....	28.6	25.1	24.1	24.0	24.9	25.9	29.0	27.1
With type of addition or deduction .....	1 301	506	116	544	315	467	1 160	629
Mean amount .....	234	4 571	2 748	70	4 530	2 207	2 097	2 250
Standard error .....	7	258	112	2	308	82	81	172
<b>Third quintile:</b>								
Upper limit .....	29 173	30 979	31 742	31 756	31 863	31 951	31 992	34 622
Percent of households .....	18.7	15.4	14.0	14.1	14.3	14.6	15.4	14.9
With type of addition or deduction .....	1 102	311	83	491	106	160	320	580
Mean amount .....	634	5 926	2 845	74	5 207	3 106	1 643	2 789
Standard error .....	19	475	122	2	761	214	132	197
<b>Fourth quintile:</b>								
Upper limit .....	43 993	45 339	45 834	45 855	45 949	46 017	46 028	49 987
Percent of households .....	10.0	9.6	9.3	9.3	9.4	9.5	9.7	8.7
With type of addition or deduction .....	578	234	83	328	49	77	74	447
Mean amount .....	1 240	6 773	3 045	76	(B)	3 138	(B)	3 844
Standard error .....	50	516	235	3	(B)	407	(B)	286
<b>Fifth quintile:</b>								
Percent of households .....	5.2	5.5	5.5	5.5	5.6	5.7	5.7	5.6
With type of deduction .....	333	170	66	208	39	65	30	315
Mean amount .....	3 284	7 487	(B)	76	(B)	(B)	(B)	8 208
Standard error .....	241	813	(B)	3	(B)	(B)	(B)	812

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
<b>HOUSEHOLDS WITH MEMBERS 65 YEARS OLD AND OVER</b>							
Total .....	22 043	22 043	22 043	22 043	22 043	22 043	22 043
<b>Reciprocity Status</b>							
With income as defined .....	22 010	19 069	19 069	19 069	19 069	19 069	19 069
With addition or deduction .....	(X)	20 991	2 899	3 842	7 202	10 289	398
Mean addition or deduction .....	(X)	8 520	6 357	2 085	1 727	4 757	576
Standard error .....	(X)	45	550	31	31	135	22
Mean total income .....	(X)	15 785	49 789	48 941	34 566	30 221	19 441
Standard error .....	(X)	250	1 698	1 127	758	438	1 078
<b>Income Levels</b>							
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	6.6	41.4	41.3	41.3	41.6	41.6	41.6
\$5,000 to \$9,999 .....	22.1	14.3	14.3	14.2	14.3	15.2	15.2
\$10,000 to \$14,999 .....	16.3	9.9	9.7	9.6	9.6	10.0	10.0
\$15,000 to \$19,999 .....	12.4	6.7	6.6	6.4	6.5	7.2	7.3
\$20,000 to \$24,999 .....	9.1	5.4	5.4	5.4	5.5	6.0	6.0
\$25,000 to \$29,999 .....	7.3	4.1	4.0	4.2	4.2	4.3	4.3
\$30,000 to \$34,999 .....	5.2	3.5	3.4	3.4	3.5	3.4	3.4
\$35,000 to \$39,999 .....	3.8	2.7	2.8	2.7	2.6	2.4	2.4
\$40,000 to \$44,999 .....	3.3	1.9	1.9	2.0	1.9	1.8	1.8
\$45,000 to \$49,999 .....	2.4	1.4	1.3	1.4	1.5	1.6	1.6
\$50,000 to \$59,999 .....	3.6	2.7	2.8	2.7	2.6	2.2	2.2
\$60,000 to \$74,999 .....	3.2	2.2	2.3	2.4	2.3	1.8	1.8
\$75,000 to \$99,999 .....	2.5	1.9	1.9	2.1	1.9	1.2	1.2
\$100,000 and over .....	2.2	1.8	2.1	2.2	2.0	1.3	1.3
<b>Summary Measures</b>							
Median .....	16 829	7 658	7 680	7 781	7 626	7 473	7 495
Standard error .....	175	192	196	197	186	158	160
Mean .....	25 292	17 176	18 014	18 377	17 813	15 593	15 603
Standard error .....	270	267	312	316	308	245	245
Gini ratio .....	.472	.634	.648	.647	.645	.620	.620
Standard error .....	.0085	.0084	.0089	.0088	.0089	.0085	.0085
<b>Quintile Measures</b>							
<b>Lowest quintile:</b>							
Upper limit .....	12 153	7 181	7 198	7 337	6 985	6 866	7 049
Percent of households .....	36.2	48.8	48.7	48.9	48.1	48.2	48.7
With type of addition or deduction .....	(X)	10 610	324	78	1 194	425	49
Mean amount .....	(X)	7 935	204	1 018	250	117	(B)
Standard error .....	(X)	55	149	99	8	11	(B)
<b>Second quintile:</b>							
Upper limit .....	22 954	20 308	20 368	21 191	19 904	18 511	18 591
Percent of households .....	26.7	24.2	23.9	24.0	23.9	24.1	23.7
With type of addition or deduction .....	(X)	5 126	643	761	1 980	3 776	191
Mean amount .....	(X)	9 197	887	1 265	766	807	630
Standard error .....	(X)	94	109	39	16	13	27
<b>Third quintile:</b>							
Upper limit .....	35 539	33 723	33 972	35 549	33 368	30 215	30 242
Percent of households .....	16.6	11.6	11.6	11.8	12.0	12.3	12.2
With type of addition or deduction .....	(X)	2 340	564	1 014	1 493	2 679	95
Mean amount .....	(X)	9 066	2 048	1 642	1 551	2 530	551
Standard error .....	(X)	151	182	35	35	32	60
<b>Fourth quintile:</b>							
Upper limit .....	53 745	52 287	52 937	55 422	52 178	45 936	45 944
Percent of households .....	10.6	7.7	7.8	7.5	7.9	7.7	7.7
With type of addition or deduction .....	(X)	1 518	489	891	1 163	1 694	45
Mean amount .....	(X)	8 897	3 651	2 101	2 332	5 265	(B)
Standard error .....	(X)	188	238	48	54	75	(B)
<b>Fifth quintile:</b>							
Percent of households .....	10.0	7.7	8.0	7.7	8.1	7.8	7.8
With type of deduction .....	(X)	1 397	879	1 098	1 371	1 715	19
Mean amount .....	(X)	9 159	16 905	3 126	4 080	17 582	(B)
Standard error .....	(X)	220	1 696	71	89	625	(B)

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLDS WITH MEMBERS 65 YEARS OLD AND OVER</b>								
Total .....	22 043	22 043	22 043	22 043	22 043	22 043	22 043	22 043
<b>Reciprocity Status</b>								
With income as defined .....	19 069	21 862	21 941	21 941	22 010	22 010	22 015	22 034
With addition or deduction .....	10 673	20 680	19 210	441	2 281	1 918	2 381	16 715
Mean addition or deduction .....	1 286	8 323	3 196	75	2 955	1 336	1 269	5 338
Standard error .....	41	45	17	3	95	41	26	71
Mean total income .....	24 690	22 245	27 329	45 210	17 410	21 533	12 973	34 230
Standard error .....	388	227	255	1 774	562	568	284	320
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	41.8	9.0	8.1	8.1	6.1	6.0	5.1	3.0
\$5,000 TO \$9,999 .....	15.3	20.8	14.0	14.0	14.9	14.7	14.4	12.0
\$10,000 to \$14,999 .....	10.2	16.7	14.7	14.7	15.2	15.2	16.0	13.6
\$15,000 to \$19,999 .....	7.5	12.6	14.1	14.1	14.2	14.0	14.3	12.6
\$20,000 to \$24,999 .....	6.1	9.6	10.9	10.9	11.0	11.2	11.2	11.4
\$25,000 to \$29,999 .....	4.6	7.8	9.2	9.2	9.3	9.5	9.6	10.0
\$30,000 to \$34,999 .....	3.1	5.2	7.0	7.0	7.2	7.1	7.1	8.0
\$35,000 to \$39,999 .....	2.3	4.3	5.1	5.1	5.1	5.2	5.2	6.5
\$40,000 to \$44,999 .....	1.8	3.0	3.8	3.8	3.8	3.8	3.8	5.0
\$45,000 to \$49,999 .....	1.5	2.4	3.0	3.0	3.0	3.0	3.0	3.7
\$50,000 to \$59,999 .....	2.1	3.0	3.7	3.7	3.8	3.8	3.8	4.9
\$60,000 to \$74,999 .....	1.6	2.5	3.1	3.1	3.1	3.1	3.1	4.4
\$75,000 to \$99,999 .....	1.1	1.6	1.9	1.9	1.9	2.0	2.0	3.1
\$100,000 and over .....	1.0	1.3	1.4	1.4	1.4	1.4	1.4	2.0
<b>Summary Measures</b>								
Median .....	7 424	16 273	19 661	19 661	19 668	20 030	20 086	23 842
Standard error .....	150	175	167	167	171	193	198	221
Mean .....	14 980	22 788	25 574	25 576	25 881	25 897	26 135	30 182
Standard error .....	229	234	240	240	239	239	238	261
Gini ratio .....	.613	.452	.426	.426	.419	.417	.412	.402
Standard error .....	.0084	.0083	.0080	.0080	.0080	.0080	.0080	.0078
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	6 975	11 420	12 535	12 539	12 858	13 063	13 456	14 717
Percent of households .....	48.6	34.8	29.7	29.8	29.9	30.2	30.7	27.9
With type of addition or deduction .....	1 756	7 197	4 422	30	1 300	826	1 624	3 188
Mean amount .....	61	5 810	1 629	(B)	2 282	543	1 333	1 753
Standard error .....	2	38	19	(B)	76	20	28	112
<b>Second quintile:</b>								
Upper limit .....	18 155	20 727	21 694	21 701	21 857	22 030	22 176	24 067
Percent of households .....	23.7	26.1	25.2	25.2	24.8	24.5	24.3	22.7
With type of addition or deduction .....	3 802	5 566	5 417	40	393	390	478	3 790
Mean amount .....	280	8 888	3 203	(B)	3 471	1 509	1 252	3 631
Standard error .....	5	67	22	(B)	225	58	72	73
<b>Third quintile:</b>								
Upper limit .....	29 173	30 979	31 742	31 756	31 883	31 951	31 992	34 622
Percent of households .....	12.2	16.9	18.7	18.7	18.9	18.8	18.5	19.3
With type of addition or deduction .....	2 250	3 517	3 931	73	265	309	181	3 617
Mean amount .....	899	9 981	3 910	(B)	4 416	2 097	870	4 903
Standard error .....	19	112	35	(B)	471	114	93	96
<b>Fourth quintile:</b>								
Upper limit .....	43 993	45 339	45 834	45 855	45 949	46 017	46 028	49 987
Percent of households .....	7.7	11.6	13.9	13.9	13.8	13.9	13.9	15.8
With type of addition or deduction .....	1 407	2 362	2 910	112	155	201	72	3 185
Mean amount .....	1 833	10 151	3 948	76	3 635	2 209	(B)	6 392
Standard error .....	46	156	43	5	474	155	(B)	137
<b>Fifth quintile:</b>								
Upper limit .....	7.8	10.7	12.5	12.5	12.6	12.6	12.6	14.3
Percent of households .....	1 458	2 038	2 530	186	188	191	26	2 975
With type of deduction .....	5 453	10 670	3 950	83	4 026	2 259	(B)	10 738
Standard error .....	237	219	47	5	450	174	(B)	264

**Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.**

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes							
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit					
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2	3	4	5
<b>HOUSEHOLDS WITH 1 OR MORE YEAR-ROUND, FULL-TIME WORKERS</b>												
Total .....	57 560	57 560	57 560	57 560	57 560	57 560	57 560	57 560	57 560	57 560	57 560	57 560
<b>Reciprocity Status</b>												
With income as defined .....	57 557	57 557	57 557	57 557	57 557	57 557	57 557	57 557	57 557	57 557	57 557	57 557
With addition or deduction .....	(X)	11 413	9 875	45 949	55 246	54 834	5 429	5 429	5 429	5 429	5 429	5 429
Mean addition or deduction .....	dollars	4 822	10 142	2 516	2 949	6 566	527	527	527	527	527	527
Standard error .....	dollars	64	489	9	11	64	6	6	6	6	6	6
Mean total income .....	dollars	40 433	80 978	53 642	47 486	42 316	19 582	19 582	19 582	19 582	19 582	19 582
Standard error .....	dollars	424	1 189	307	276	213	231	231	231	231	231	231
<b>Income Levels</b>												
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	.5	.7	.7	.7	.8	.8	.7	.7	.8	.8	.7	.7
\$5,000 to \$9,999 .....	1.8	2.3	2.3	2.1	2.7	3.1	2.8	2.8	3.1	3.1	2.8	2.8
\$10,000 to \$14,999 .....	5.0	5.6	5.5	5.0	5.8	6.7	6.7	6.7	6.7	6.7	6.7	6.7
\$15,000 to \$19,999 .....	7.2	7.6	7.8	7.0	8.1	8.5	8.7	8.7	8.5	8.5	8.7	8.7
\$20,000 to \$24,999 .....	8.8	8.9	8.7	8.2	8.9	10.4	10.4	10.4	10.4	10.4	10.4	10.4
\$25,000 to \$29,999 .....	9.3	9.2	9.1	8.7	9.3	11.0	11.0	11.0	11.0	11.0	11.0	11.0
\$30,000 to \$34,999 .....	9.5	9.4	9.4	8.9	9.5	10.2	10.2	10.2	10.2	10.2	10.2	10.2
\$35,000 to \$39,999 .....	8.7	8.7	8.6	8.6	8.4	9.3	9.3	9.3	9.3	9.3	9.3	9.3
\$40,000 to \$44,999 .....	8.1	7.9	7.8	7.9	7.8	8.0	7.9	7.9	8.0	8.0	7.9	7.9
\$45,000 to \$49,999 .....	6.8	6.5	6.4	6.5	6.7	6.6	6.7	6.7	6.6	6.6	6.7	6.7
\$50,000 to \$59,999 .....	10.8	10.5	10.5	11.1	10.1	9.3	9.3	9.3	9.3	9.3	9.3	9.3
\$60,000 to \$74,999 .....	10.1	9.7	9.7	10.4	9.3	7.8	7.8	7.8	7.8	7.8	7.8	7.8
\$75,000 to \$99,999 .....	7.6	7.4	7.6	8.5	7.2	4.3	4.3	4.3	4.3	4.3	4.3	4.3
\$100,000 and over .....	5.7	5.5	5.9	6.5	5.6	3.4	3.4	3.4	3.4	3.4	3.4	3.4
<b>Summary Measures</b>												
Median .....	dollars	39 440	38 354	38 582	40 553	37 904	34 215	34 230	34 215	34 215	34 230	34 230
Standard error .....	dollars	190	197	201	190	185	149	148	149	149	148	148
Mean .....	dollars	47 092	46 136	47 876	49 884	47 054	40 799	40 849	40 799	40 799	40 849	40 849
Standard error .....	dollars	215	215	269	273	267	207	207	207	207	207	207
Gini ratio .....		.344	.351	.367	.363	.370	.347	.345	.347	.347	.345	.345
Standard error .....		.0047	.0047	.0049	.0049	.0050	.0049	.0049	.0049	.0049	.0049	.0049
<b>Quintile Measures</b>												
<b>Lowest quintile:</b>												
Upper limit .....	dollars	12 153	7 181	7 198	7 337	6 985	6 868	7 049	6 868	6 868	7 049	7 049
Percent of households .....		4.4	1.5	1.5	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.5
With type of addition or deduction .....	(X)		289	41	132	764	195	214	195	195	214	214
Mean amount .....	dollars	(X)	5 701	(B)	896	466	257	582	257	257	582	582
Standard error .....	dollars	(X)	435	(B)	72	17	27	23	27	27	23	23
<b>Second quintile:</b>												
Upper limit .....	dollars	22 954	20 308	20 368	21 191	19 904	18 511	18 591	18 511	18 511	18 591	18 591
Percent of households .....		15.4	16.0	16.0	15.5	15.7	15.6	15.6	15.6	15.6	15.6	15.6
With type of addition or deduction .....	(X)		2 414	541	4 668	8 671	7 100	3 305	7 100	7 100	3 305	3 305
Mean amount .....	dollars	(X)	5 152	265	1 307	1 193	1 085	558	1 085	1 085	558	558
Standard error .....	dollars	(X)	141	157	15	8	11	7	11	11	7	7
<b>Third quintile:</b>												
Upper limit .....	dollars	35 539	33 723	33 972	35 549	33 368	30 215	30 242	30 215	30 215	30 242	30 242
Percent of households .....		23.8	24.5	24.4	24.7	24.7	24.7	24.7	24.7	24.7	24.7	24.7
With type of addition or deduction .....	(X)		2 977	1 293	11 173	13 522	14 047	1 213	14 047	14 047	1 213	1 213
Mean amount .....	dollars	(X)	4 641	1 138	1 840	2 046	2 296	455	2 296	2 296	455	455
Standard error .....	dollars	(X)	123	121	11	9	13	14	13	13	14	14
<b>Fourth quintile:</b>												
Upper limit .....	dollars	53 745	52 287	52 937	55 422	52 178	45 936	45 944	45 936	45 936	45 944	45 944
Percent of households .....		27.2	28.4	28.4	26.5	28.5	28.4	28.4	28.5	28.5	28.4	28.4
With type of addition or deduction .....	(X)		3 062	2 168	14 464	15 683	16 337	473	16 337	16 337	473	473
Mean amount .....	dollars	(X)	4 602	2 166	2 462	3 033	4 370	497	4 370	4 370	497	497
Standard error .....	dollars	(X)	120	119	12	13	19	21	13	13	21	21
<b>Fifth quintile:</b>												
Percent of households .....		29.2	29.7	29.7	29.8	29.6	29.8	29.8	29.6	29.6	29.8	29.8
With type of deduction .....	(X)		2 671	5 833	15 512	16 606	17 155	225	17 155	17 155	225	225
Mean amount .....	dollars	(X)	4 882	16 095	3 430	4 636	14 501	485	14 501	14 501	485	485
Standard error .....	dollars	(X)	139	773	17	21	173	33	173	173	33	33

Table 8. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>HOUSEHOLD WITH 1 OR MORE YEAR-ROUND, FULL-TIME WORKERS</b>								
Total .....	57 560	57 560	57 560	57 560	57 560	57 560	57 560	57 560
<b>Reciprocity Status</b>								
With income as defined .....	57 557	57 557	57 557	57 557	57 557	57 557	57 560	57 560
With addition or deduction .....	46 775	10 506	4 119	11 418	1 544	2 140	3 584	38 910
Mean addition or deduction .....	dollars	2 258	4 742	3 224	81	3 377	2 157	1 003
Standard error .....	dollars	25	66	31	1	127	49	25
Mean total income .....	dollars	40 185	40 361	46 378	43 164	32 219	34 600	21 447
Standard error .....	dollars	215	386	777	389	846	763	268
<b>Income Levels</b>								
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5,000 .....	.8	.6	.6	.6	.6	.6	.5	.4
\$5,000 TO \$9,999 .....	3.0	2.5	2.4	2.4	2.3	2.2	2.1	1.8
\$10,000 to \$14,999 .....	7.0	6.5	6.3	6.3	6.2	6.0	5.9	5.2
\$15,000 to \$19,999 .....	10.2	9.7	9.7	9.6	9.6	9.6	9.6	8.8
\$20,000 to \$24,999 .....	11.0	10.8	10.6	10.6	10.7	10.7	10.9	9.9
\$25,000 to \$29,999 .....	11.6	11.6	11.5	11.5	11.6	11.6	11.7	10.6
\$30,000 to \$34,999 .....	10.5	10.6	10.7	10.7	10.7	10.8	10.9	10.3
\$35,000 to \$39,999 .....	9.7	9.9	9.9	9.9	9.9	9.9	10.0	9.4
\$40,000 to \$44,999 .....	7.9	8.2	8.3	8.3	8.3	8.3	8.3	8.4
\$45,000 to \$49,999 .....	6.4	6.7	6.7	6.7	6.8	6.7	6.7	7.1
\$50,000 to \$59,999 .....	8.8	9.2	9.4	9.4	9.4	9.5	9.5	10.1
\$60,000 to \$74,999 .....	6.6	7.0	7.0	7.0	7.1	7.1	7.1	8.6
\$75,000 to \$99,999 .....	3.7	3.9	4.0	4.0	4.0	4.0	4.0	5.6
\$100,000 and over .....	2.7	2.8	2.8	2.8	2.8	2.9	2.9	3.8
<b>Summary Measures</b>								
Median .....	dollars	32 999	33 907	34 128	34 154	34 220	34 283	34 303
Standard error .....	dollars	145	143	141	142	141	141	140
Mean .....	dollars	39 013	39 879	40 110	40 126	40 216	40 287	40 359
Standard error .....	dollars	191	191	181	191	191	191	191
Gini ratio .....		.399	.333	.332	.332	.330	.330	.328
Standard error .....		.0048	.0048	.0048	.0048	.0048	.0048	.0048
<b>Quintile Measures</b>								
<b>Lowest quintile:</b>								
Upper limit .....	dollars	6 975	11 420	12 535	12 539	12 858	13 063	13 458
Percent of households .....		1.5	4.5	5.8	5.8	5.9	6.0	6.3
With type of addition or deduction .....		319	282	79	237	156	135	652
Mean amount .....	dollars	95	2 784	1 565	74	2 023	1 363	962
Standard error .....	dollars	7	211	128	3	180	89	53
<b>Second quintile:</b>								
Upper limit .....	dollars	18 155	20 727	21 694	21 701	21 857	22 030	22 176
Percent of households .....		15.6	16.3	16.6	16.6	16.6	16.6	16.4
With type of addition or deduction .....		6 587	1 454	480	1 082	452	553	1 537
Mean amount .....	dollars	384	3 422	2 693	74	2 672	1 858	996
Standard error .....	dollars	5	110	53	1	144	73	38
<b>Third quintile:</b>								
Upper limit .....	dollars	29 173	30 979	31 742	31 756	31 863	31 951	31 992
Percent of households .....		24.6	23.0	22.5	22.4	22.5	22.5	22.4
With type of addition or deduction .....		11 586	2 475	832	2 551	353	542	1 035
Mean amount .....	dollars	915	4 198	3 035	79	3 573	2 419	1 039
Standard error .....	dollars	8	108	52	1	240	101	51
<b>Fourth quintile:</b>								
Upper limit .....	dollars	43 993	45 339	45 834	45 855	45 949	46 017	46 028
Percent of households .....		28.4	27.1	26.3	26.4	26.2	26.2	26.2
With type of addition or deduction .....		13 640	3 105	1 188	3 750	278	420	250
Mean amount .....	dollars	1 751	4 665	3 272	83	3 414	2 330	969
Standard error .....	dollars	13	114	58	1	264	127	94
<b>Fifth quintile:</b>								
Percent of households .....		28.9	29.1	28.8	28.8	28.7	28.8	28.8
With type of deduction .....		14 643	3 190	1 540	3 797	304	489	109
Mean amount .....	dollars	4 683	6 017	3 540	82	4 659	2 276	1 077
Standard error .....	dollars	70	152	56	1	449	116	125

**Table 9. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>All Races</b>										
Total .....	245 992	12.8	20.0	19.9	19.4	20.3	20.5	20.1		
<b>Age</b>										
Under 18 years .....	64 144	19.6	22.3	22.2	21.4	22.9	22.9	22.1		
Related children .....	63 225	19.0	21.7	21.6	20.8	22.2	22.3	21.4		
Under 6 years .....	22 220	21.9	24.2	24.1	23.2	24.7	24.8	23.9		
18 to 24 years .....	25 311	15.2	18.0	18.0	17.4	18.5	19.0	18.5		
25 to 44 years .....	80 435	9.7	11.9	11.9	11.4	12.3	12.5	12.1		
45 to 64 years .....	48 536	8.4	14.1	14.1	13.9	14.4	14.6	14.5		
65 years and over .....	29 566	11.4	47.6	47.8	47.3	47.7	47.9	47.8		
65 to 74 years .....	17 979	8.8	41.0	41.0	40.6	41.2	41.3	41.2		
75 years and over .....	11 587	15.4	57.8	57.8	57.8	57.9	58.1	58.0		
<b>Family Relationship</b>										
In families <sup>1</sup> .....	209 515	11.5	17.4	17.3	16.8	17.7	17.9	17.4		
Married-couple families .....	169 050	6.7	12.1	12.1	11.8	12.5	12.5	12.2		
With related children under 18 .....	106 047	8.5	10.3	10.3	9.6	10.8	10.8	10.3		
Female householder, no husband present .....	32 525	35.9	43.9	43.8	42.9	44.5	44.9	43.5		
With related children under 18 .....	24 026	45.4	51.4	51.3	50.2	52.1	52.4	50.7		
Unrelated individuals .....	35 185	19.2	34.0	34.0	33.7	34.3	34.9	34.9		
Living alone .....	23 218	17.5	37.6	37.6	37.4	37.9	38.4	38.4		
65 years and over .....	9 256	22.0	65.8	65.7	65.8	65.9	66.0	66.0		
<b>Type of Residence</b>										
Inside metropolitan areas .....	191 169	12.0	18.4	18.4	17.9	18.7	18.9	18.5		
Inside central cities .....	75 123	18.1	25.5	25.5	24.8	25.9	26.2	25.7		
Outside central cities .....	116 045	8.0	13.8	13.8	13.4	14.1	14.2	13.9		
Outside metropolitan areas .....	54 824	15.7	25.4	25.4	24.8	26.0	26.2	25.5		
<b>Region</b>										
Northeast .....	50 520	10.0	17.1	17.0	16.7	17.1	17.3	17.1		
Midwest .....	59 428	11.9	19.1	19.0	18.4	19.2	19.4	19.0		
South .....	84 044	15.4	23.0	23.0	22.5	23.6	23.8	23.2		
West .....	52 000	12.5	18.9	18.8	18.3	19.4	19.7	19.2		
<b>Years of School Completed</b>										
Total, 18 years old and over .....	181 849	10.4	19.1	19.1	18.7	19.5	19.7	19.4		
18 to 24 years old .....	25 311	15.2	18.0	18.0	17.4	18.5	19.0	18.5		
Less than 12 years .....	5 781	29.5	33.5	33.4	32.3	34.1	34.7	33.8		
25 years old and over .....	156 538	9.6	19.3	19.3	18.9	19.6	19.8	19.5		
Less than 12 years .....	35 052	22.3	45.0	44.9	44.3	45.5	45.9	45.4		
High school: 4 years .....	60 119	8.3	16.8	16.7	16.3	17.0	17.2	16.8		
College: 1 to 3 years .....	28 075	5.4	10.3	10.3	10.0	10.5	10.7	10.4		
4 years or more .....	33 291	2.5	4.5	4.5	4.4	4.7	4.8	4.8		
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	144 960	9.9	13.3	13.3	12.9	13.7	14.0	13.6		
Worked at full-time jobs .....	99 965	4.6	5.7	5.7	5.3	6.0	6.3	6.0		
50 to 52 weeks .....	78 768	2.3	2.7	2.7	2.4	3.0	3.1	2.9		
Worked at part-time jobs .....	19 065	14.0	18.5	18.4	17.8	19.1	19.4	18.9		
Did not work .....	25 930	27.4	39.0	39.0	38.5	39.3	39.5	39.1		
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	21 307	58.5	74.7	74.6	73.9	75.1	75.4	74.9		
AFDC or other non-SSI .....	14 706	69.3	81.3	81.2	80.4	81.7	81.8	81.1		
SSI .....	8 553	41.8	67.3	67.3	66.9	67.8	68.5	68.2		
Food stamps .....	20 740	71.2	81.9	81.7	80.8	82.3	82.6	81.4		
Housing assistance .....	9 482	62.5	77.0	76.9	76.2	77.1	77.3	76.7		
Energy assistance .....	9 092	65.4	81.7	81.5	80.3	82.1	82.4	81.2		
Free or reduced-price school lunches .....	25 865	52.7	60.0	59.8	57.8	61.1	61.3	59.5		
Household received both food stamps and cash assistance .....	13 547	75.7	88.0	87.9	87.3	88.4	88.5	87.9		
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	151 624	2.9	5.2	5.1	4.4	4.8	4.9	4.6		
Medicare .....	31 495	12.8	49.9	49.9	49.5	50.0	50.2	50.2		
Also Medicaid .....	3 542	41.8	77.5	77.5	77.2	77.7	78.5	78.3		
Medicaid .....	21 074	63.2	77.9	77.8	77.2	78.3	78.6	77.9		
Not covered .....	33 348	28.6	34.0	33.9	33.7	36.8	37.6	36.2		

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table 9. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>All Races</b>								
Total .....	20.3	14.0	13.5	13.5	12.5	11.7	10.4	9.1
<b>Age</b>								
Under 18 years .....	22.3	20.5	20.3	20.3	19.2	17.8	15.2	14.0
Related children .....	21.7	19.9	19.7	19.7	18.6	17.2	14.6	13.4
Under 6 years .....	24.1	22.7	22.6	22.6	21.4	19.5	16.9	15.9
18 to 24 years .....	18.7	18.4	16.2	16.2	15.5	14.7	13.7	12.8
25 to 44 years .....	12.2	10.6	10.4	10.4	9.7	9.1	8.1	7.5
45 to 64 years .....	14.6	9.8	9.1	9.1	8.3	7.8	7.2	5.5
65 years and over .....	48.1	13.6	11.4	11.4	9.7	9.4	8.6	5.3
65 to 74 years .....	41.5	10.8	8.8	8.8	7.4	7.3	6.6	4.0
75 years and over .....	58.3	17.8	15.4	15.4	13.2	12.7	11.7	7.2
<b>Family Relationship</b>								
In families <sup>1</sup> .....	17.5	12.5	12.1	12.1	11.2	10.3	9.0	7.9
Married-couple families .....	12.3	7.4	7.1	7.1	6.4	5.9	5.3	4.4
With related children under 18 .....	10.5	9.2	9.0	8.9	8.3	7.5	6.6	5.8
Female householder, no husband present .....	43.9	38.3	37.7	37.7	35.2	32.9	27.7	25.6
With related children under 18 .....	51.1	47.4	47.0	46.9	44.4	41.5	34.9	32.7
Unrelated individuals .....	35.2	21.4	20.1	20.1	19.0	18.6	17.6	14.7
Living alone .....	38.6	19.7	18.1	18.1	16.9	16.5	15.1	11.0
65 years and over .....	66.3	24.4	21.1	21.1	19.3	18.9	17.0	9.8
<b>Type of Residence</b>								
Inside metropolitan areas .....	18.7	13.1	12.6	12.6	11.7	10.9	9.6	8.5
Inside central cities .....	25.9	19.6	19.0	19.0	17.6	16.5	14.3	13.2
Outside central cities .....	14.0	8.8	8.5	8.5	7.8	7.3	6.6	5.5
Outside metropolitan areas .....	25.9	17.1	16.3	16.3	15.3	14.5	13.2	11.1
<b>Region</b>								
Northeast .....	17.2	11.0	10.6	10.6	9.7	9.0	7.3	6.5
Midwest .....	19.2	12.6	12.1	12.1	11.5	10.7	9.7	8.5
South .....	23.5	16.5	16.0	16.0	15.1	14.4	13.2	11.3
West .....	19.3	14.3	13.8	13.8	12.3	11.2	9.8	8.7
<b>Years of School Completed</b>								
Total, 18 years old and over .....	19.6	11.7	11.1	11.0	10.1	9.6	8.7	7.3
18 to 24 years old .....	18.7	16.4	16.2	16.2	15.5	14.7	13.7	12.8
Less than 12 years .....	34.1	31.2	30.8	30.7	29.5	27.7	25.5	24.1
25 years old and over .....	19.7	10.9	10.2	10.2	9.3	8.8	7.9	6.5
Less than 12 years .....	45.7	25.8	23.9	23.9	21.1	19.8	17.8	14.2
High school: 4 years .....	17.0	9.0	8.5	8.5	7.9	7.6	6.8	5.6
College: 1 to 3 years .....	10.6	5.9	5.7	5.7	5.3	5.0	4.8	3.8
4 years or more .....	4.8	2.8	2.7	2.7	2.6	2.5	2.3	2.0
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	13.8	11.0	10.7	10.7	9.9	9.3	8.4	7.5
Worked at full-time jobs .....	6.1	5.1	5.1	5.1	4.8	4.5	4.1	3.7
50 to 52 weeks .....	3.0	2.6	2.6	2.6	2.4	2.3	2.1	1.8
Worked at part-time jobs .....	19.1	15.4	15.1	15.1	14.3	13.4	12.4	11.0
Did not work .....	39.4	30.4	29.2	29.2	26.6	24.9	22.3	19.5
<b>Program Participation Status of Household Members</b>								
One or more members received:								
Cash assistance .....	75.1	69.3	66.7	66.7	56.5	49.3	40.4	37.3
AFDC or other non-SSI .....	81.5	78.3	77.4	77.4	68.2	59.3	48.6	46.5
SSI .....	68.2	57.9	52.6	52.6	37.8	32.1	25.3	20.8
Food stamps .....	81.8	77.0	75.5	75.5	68.9	62.0	49.6	45.8
Housing assistance .....	76.7	66.9	62.9	62.9	58.2	51.1	32.9	32.9
Energy assistance .....	81.6	70.9	68.0	68.0	62.4	57.0	46.1	39.9
Free or reduced-price school lunches .....	60.2	56.0	55.1	55.1	51.3	48.8	38.6	35.6
Household received both food stamps and cash assistance .....	88.2	85.2	83.9	83.9	73.8	64.5	51.4	48.5
<b>Health Insurance Coverage</b>								
Covered by:								
Plan related to employment of self or relative .....	4.7	2.6	2.5	2.5	2.4	2.2	1.9	1.6
Medicare .....	50.4	15.4	12.6	12.6	10.6	10.2	9.3	5.9
Also Medicaid .....	78.5	58.8	48.2	48.2	34.7	31.6	26.4	18.9
Medicaid .....	78.1	72.0	69.7	69.7	61.1	53.2	43.7	40.5
Not covered .....	36.7	31.5	31.1	31.0	30.3	29.8	27.6	24.9

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table 9. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>White</b>										
Total .....	206 853	10.0	17.2	17.2	16.7	17.6	17.8			17.4
<b>Age</b>										
Under 18 years .....	51 400	14.8	17.2	17.1	16.3	17.7	17.8			17.0
Related children .....	50 704	14.1	16.6	16.5	15.7	17.1	17.2			16.4
Under 6 years .....	17 818	16.5	18.5	18.3	17.5	19.1	19.2			18.3
18 to 24 years .....	20 767	12.5	15.0	15.0	14.4	15.5	16.0			15.5
25 to 44 years .....	67 926	7.9	9.8	9.8	9.3	10.2	10.3			9.9
45 to 64 years .....	40 282	6.8	12.1	12.1	11.9	12.4	12.6			12.4
65 years and over .....	26 479	9.6	45.9	45.9	45.6	46.1	46.2			46.1
65 to 74 years .....	18 049	7.1	39.2	39.1	38.7	39.2	39.4			39.3
75 years and over .....	10 430	13.4	56.3	56.4	56.3	56.5	56.7			56.6
<b>Family Relationship</b>										
In families <sup>1</sup> .....	175 857	8.6	14.4	14.4	13.9	14.8	14.9			14.4
Married-couple families .....	149 297	5.9	11.3	11.2	10.8	11.6	11.7			11.3
With related children under 18 .....	91 637	7.5	9.2	9.1	8.5	9.6	9.7			9.2
Female householder, no husband present .....	20 362	28.1	36.7	36.7	35.8	37.6	38.0			36.4
With related children under 18 .....	13 980	37.8	44.4	44.2	43.2	45.4	45.7			43.6
Unrelated individuals .....	29 993	16.9	32.5	32.4	32.1	32.7	33.4			33.4
Living alone .....	20 067	15.0	36.3	36.3	36.1	36.5	37.0			37.0
65 years and over .....	8 371	18.8	63.6	63.5	63.5	63.7	63.8			63.8
<b>Type of Residence</b>										
Inside metropolitan areas .....	158 087	9.1	15.6	15.5	15.0	15.8	16.0			15.6
Inside central cities .....	54 180	13.2	20.6	20.6	20.0	21.0	21.4			20.9
Outside central cities .....	103 898	7.0	12.9	12.8	12.4	13.1	13.3			12.9
Outside metropolitan areas .....	48 766	13.1	22.7	22.7	22.3	23.4	23.5			23.0
<b>Region</b>										
Northeast .....	43 650	8.0	15.2	15.2	14.8	15.2	15.4			15.2
Midwest .....	52 399	9.0	16.2	16.2	15.6	16.4	16.5			16.1
South .....	66 004	11.4	19.1	19.1	18.7	19.7	20.0			19.5
West .....	44 800	11.3	17.6	17.6	17.0	18.3	18.5			17.9
<b>Years of School Completed</b>										
Total, 18 years old and over .....	155 454	8.5	17.3	17.2	16.8	17.8	17.8			17.5
18 to 24 years old .....	20 767	12.5	15.0	15.0	14.4	15.5	16.0			15.5
Less than 12 years .....	4 482	24.1	27.9	27.8	26.8	28.8	29.5			28.4
25 years old and over .....	134 687	7.9	17.6	17.6	17.2	17.9	18.1			17.8
Less than 12 years .....	28 211	18.8	42.5	42.4	41.7	43.0	43.4			42.9
High school: 4 years .....	52 449	6.9	15.7	15.7	15.3	15.9	16.1			15.8
College: 1 to 3 years .....	24 350	4.3	9.3	9.2	9.0	9.4	9.6			9.4
4 years or more .....	29 677	2.2	4.2	4.2	4.1	4.4	4.5			4.4
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	123 039	8.0	11.2	11.1	10.7	11.5	11.7			11.4
Worked at full-time jobs .....	85 682	4.0	4.9	4.9	4.6	5.2	5.5			5.2
50 to 52 weeks .....	67 909	2.0	2.4	2.4	2.1	2.6	2.8			2.5
Worked at part-time jobs .....	16 664	11.8	15.8	15.7	15.1	16.4	16.7			16.2
Did not work .....	20 692	21.7	33.3	33.2	32.7	33.6	33.8			33.4
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	12 307	52.7	71.1	70.9	69.9	71.7	72.0			71.3
AFDC or other non-SSI .....	8 027	64.4	78.2	78.0	76.8	78.8	78.9			77.9
SSI .....	5 197	36.3	63.7	63.8	63.0	64.4	65.1			64.7
Food stamps .....	12 182	66.8	78.4	78.3	76.7	78.3	79.7			78.1
Housing assistance .....	4 934	55.5	74.6	74.3	73.6	74.6	75.0			74.1
Energy assistance .....	6 556	62.0	79.5	79.3	78.3	80.4	80.8			79.5
Free or reduced-price school lunches .....	16 048	48.3	53.6	53.3	51.2	55.1	55.3			53.4
Household received both food stamps and cash assistance .....	7 285	71.0	85.3	85.1	84.1	85.9	86.1			85.3
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	132 870	2.4	4.7	4.7	4.0	4.4	4.4			4.2
Medicare .....	27 859	10.5	47.9	47.9	47.8	48.1	48.3			48.2
Also Medicaid .....	2 460	38.4	77.0	77.0	76.7	77.5	78.1			77.8
Medicaid .....	12 705	57.2	74.3	74.0	73.2	74.9	75.2			74.3
Not covered .....	25 635	26.2	31.4	31.3	31.1	34.3	35.3			33.8

<sup>1</sup>Includes male householder, no wife present, not shown separately.

Table 9. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 <sup>1</sup> plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>White</b>								
Total .....	17.6	11.0	10.5	10.5	9.9	9.3	8.3	7.1
<b>Age</b>								
Under 18 years .....	17.2	15.5	15.4	15.4	14.6	13.4	11.6	10.5
Related children .....	16.6	14.9	14.7	14.7	13.9	12.8	11.0	9.9
Under 6 years .....	18.5	17.1	17.0	17.0	16.1	14.8	12.8	11.9
18 to 24 years .....	15.7	13.6	13.5	13.5	13.0	12.3	11.6	10.8
25 to 44 years .....	10.1	8.8	8.5	8.5	7.9	7.4	6.6	6.1
45 to 64 years .....	12.6	7.6	7.2	7.2	6.6	6.3	5.8	4.4
65 years and over .....	46.4	11.1	9.3	9.3	8.2	8.0	7.4	4.5
65 to 74 years .....	39.6	8.4	6.8	6.8	5.9	5.8	5.4	3.2
75 years and over .....	56.9	15.2	13.2	13.2	11.7	11.3	10.5	6.4
<b>Family Relationship</b>								
In families <sup>1</sup> .....	14.6	9.4	9.1	9.1	8.4	7.8	6.8	5.9
Married-couple families .....	11.5	6.4	6.2	6.2	5.7	5.3	4.8	4.0
With related children under 18 .....	9.3	8.0	7.9	7.9	7.4	6.8	6.0	5.3
Female householder, no husband present .....	36.8	30.3	29.8	29.8	27.7	25.7	21.5	19.5
With related children under 18 .....	44.1	39.9	39.6	39.6	37.1	34.3	28.5	26.3
Unrelated individuals .....	33.6	18.9	17.7	17.7	16.8	16.5	15.7	12.9
Living alone .....	37.2	16.9	15.5	15.5	14.5	14.2	13.1	9.3
65 years and over .....	64.2	20.9	18.0	18.0	16.5	16.1	14.8	8.3
<b>Type of Residence</b>								
Inside metropolitan areas .....	15.8	9.9	9.6	9.6	8.9	8.4	7.5	6.5
Inside central cities .....	21.0	14.3	13.9	13.9	13.0	12.1	10.7	9.9
Outside central cities .....	13.0	7.7	7.4	7.4	6.8	6.4	5.8	4.7
Outside metropolitan areas .....	23.3	14.3	13.6	13.6	12.8	12.2	11.0	9.1
<b>Region</b>								
Northeast .....	15.3	8.8	8.4	8.4	7.6	7.1	5.8	5.0
Midwest .....	16.3	9.5	9.1	9.1	8.7	8.1	7.4	6.4
South .....	19.6	12.3	11.9	11.9	11.4	10.9	10.1	8.5
West .....	18.1	12.8	12.3	12.3	11.2	10.3	9.1	8.0
<b>Years of School Completed</b>								
Total, 18 years old and over .....	17.7	9.4	8.9	8.9	8.3	7.9	7.2	6.0
18 to 24 years old .....	15.7	13.6	13.5	13.5	13.0	12.3	11.6	10.8
Less than 12 years .....	28.8	25.8	25.5	25.4	24.6	23.0	21.5	20.2
25 years old and over .....	18.0	8.8	8.2	8.2	7.6	7.2	6.6	5.3
Less than 12 years .....	43.2	21.5	19.9	19.9	17.9	16.8	15.2	11.9
High school: 4 years .....	18.0	7.5	7.1	7.0	6.6	6.3	5.8	4.7
College: 1 to 3 years .....	9.5	4.7	4.5	4.5	4.2	4.0	3.7	3.0
4 years or more .....	4.5	2.4	2.3	2.3	2.3	2.2	2.1	1.7
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	11.5	8.9	8.6	8.6	8.1	7.6	7.0	6.1
Worked at full-time jobs .....	5.3	4.4	4.4	4.4	4.2	4.0	3.7	3.3
50 to 52 weeks .....	2.6	2.3	2.3	2.3	2.2	2.1	2.0	1.7
Worked at part-time jobs .....	16.3	13.0	12.7	12.7	12.1	11.3	10.6	9.5
Did not work .....	33.8	24.1	23.0	23.0	21.0	19.7	17.7	15.0
<b>Program Participation Status of Household Members</b>								
One or more members received:								
Cash assistance .....	71.5	64.1	61.4	61.4	50.9	43.1	34.5	31.2
AFDC or other non-SSI .....	78.2	74.4	73.4	73.4	63.1	52.8	41.9	39.8
SSI .....	64.7	51.9	46.7	46.7	33.6	29.1	23.7	18.3
Food stamps .....	78.6	72.9	71.4	71.4	64.8	57.6	45.0	40.6
Housing assistance .....	74.2	59.6	54.4	54.4	49.9	42.7	24.4	24.4
Energy assistance .....	79.9	67.0	64.3	64.3	58.9	53.5	43.2	36.5
Free or reduced-price school lunches .....	54.1	49.5	48.8	48.8	45.5	41.0	33.3	30.3
Household received both food stamps and cash assistance .....	85.4	81.7	80.4	80.4	69.5	58.8	45.1	41.5
<b>Health Insurance Coverage</b>								
Covered by:								
Plan related to employment of self or relative .....	4.3	2.1	2.1	2.1	2.0	1.9	1.7	1.4
Medicare .....	48.5	12.4	10.0	10.0	8.7	8.5	7.8	4.8
Also Medicaid .....	78.0	53.7	43.0	43.0	32.0	29.0	24.2	18.4
Medicaid .....	74.6	66.4	63.8	63.8	55.1	48.8	37.7	34.0
Not covered .....	34.3	28.9	28.5	28.5	28.1	27.8	26.0	23.3

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table 9. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes <sup>1</sup>			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Black</b>										
Total .....	30 332	30.7	38.2	38.1	37.3	38.4	38.6			37.9
<b>Age</b>										
Under 18 years .....	10 012	43.7	47.8	47.7	48.5	47.9	48.0			46.8
Related children .....	9 847	43.2	47.3	47.1	45.9	47.3	47.4			48.2
Under 6 years .....	3 416	49.8	53.7	53.5	52.3	53.2	53.4			52.6
18 to 24 years .....	3 568	29.1	33.9	33.8	32.9	34.2	34.5			33.9
25 to 44 years .....	9 488	21.9	26.0	26.0	25.2	26.1	26.3			25.8
45 to 64 years .....	4 766	22.0	30.9	30.9	30.6	31.2	31.6			31.1
65 years and over .....	2 487	30.7	66.4	66.4	66.0	66.8	67.0			68.9
65 to 74 years .....	1 508	28.8	61.1	61.2	60.8	61.6	61.6			61.6
75 years and over .....	979	36.7	74.6	74.4	74.0	74.7	75.2			75.0
<b>Family Relationship</b>										
In families <sup>1</sup> .....	25 931	29.7	36.8	36.7	35.8	36.9	37.1			36.3
Married-couple families .....	13 410	13.4	20.4	20.9	19.5	20.4	20.4			19.9
With related children under 18 .....	9 514	15.2	18.9	18.8	17.8	18.8	18.8			18.0
Female householder, no husband .....										
present .....	11 190	49.4	56.2	56.2	55.1	56.5	56.9			55.7
With related children under 18 .....	9 352	56.1	61.1	61.0	59.8	61.3	61.6			60.4
Unrelated individuals .....	4 180	35.2	45.4	45.4	45.1	45.7	46.3			48.3
Living alone .....	2 625	36.7	49.2	49.2	48.9	49.4	50.1			50.1
65 years and over .....	777	57.3	68.7	68.7	68.2	68.8	68.8			68.8
<b>Type of Residence</b>										
Inside metropolitan areas .....	25 402	28.9	35.9	35.9	35.2	36.2	36.4			35.8
Inside central cities .....	17 211	33.1	40.7	40.8	40.0	41.0	41.1			40.6
Outside central cities .....	8 191	20.2	25.7	25.7	25.2	26.1	26.4			25.7
Outside metropolitan areas .....	4 930	39.6	50.1	49.6	48.3	49.6	49.9			48.7
<b>Region</b>										
Northeast .....	5 282	24.7	31.3	31.6	31.2	32.0	32.1			31.4
Midwest .....	5 991	36.4	43.9	44.0	43.0	43.9	44.0			43.8
South .....	16 499	31.6	39.4	39.2	38.2	39.4	39.7			38.7
West .....	2 561	23.3	31.4	31.4	31.3	31.7	32.0			31.7
<b>Years of School Completed</b>										
Total, 18 years old and over .....	20 320	24.2	33.4	33.4	32.8	33.7	34.0			33.5
18 to 24 years old .....	3 568	29.1	33.9	33.8	32.9	34.2	34.5			33.9
Less than 12 years .....	1 054	50.9	55.8	55.5	54.0	54.9	55.2			54.8
25 years old and over .....	16 751	23.2	33.4	33.4	32.8	33.6	33.9			33.4
Less than 12 years .....	5 670	38.8	58.4	58.4	58.1	58.9	59.3			58.8
High school: 4 years .....	6 239	19.4	25.8	25.7	24.8	25.5	25.8			25.3
College: 1 to 3 years .....	2 952	13.6	18.1	18.3	17.5	18.3	18.6			18.0
4 years or more .....	1 891	4.0	7.3	7.3	7.2	7.7	8.0			8.0
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	16 742	22.9	28.4	28.4	27.8	28.7	29.0			28.5
Worked at full-time jobs .....	10 869	9.6	12.0	11.9	11.3	12.1	12.4			11.9
50 to 52 weeks .....	8 180	4.7	5.5	5.4	4.9	5.7	5.9			5.4
Worked at part-time jobs .....	1 793	33.4	42.2	42.5	41.7	43.0	43.6			42.9
Did not work .....	4 080	53.6	66.1	66.2	65.8	66.6	66.9			66.4
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	7 727	68.2	80.4	80.4	80.2	80.4	80.7			80.4
AFDC or other non-SSI .....	5 725	76.6	85.3	85.3	85.0	85.2	85.5			85.0
SSI .....	2 849	52.2	73.6	73.6	73.6	73.8	74.7			74.8
Food stamps .....	7 634	77.4	86.0	85.9	85.1	85.7	85.8			85.1
Housing assistance .....	4 069	71.4	79.7	79.7	79.1	79.7	79.9			79.4
Energy assistance .....	2 202	75.1	87.8	87.8	85.7	86.5	86.5			85.5
Free or reduced-price school lunches .....	8 444	63.8	70.6	70.6	68.7	70.6	70.7			68.9
Household received both food stamps and cash assistance .....	5 537	81.5	90.6	90.6	90.6	90.7	90.7			90.4
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	14 180	7.3	10.1	9.9	8.4	9.4	9.5			8.8
Medicare .....	3 043	33.6	68.1	68.1	67.7	68.2	68.8			68.7
Also Medicaid .....	908	53.4	79.5	79.5	79.2	79.2	80.4			80.4
Medicaid .....	7 095	74.5	84.6	84.6	84.3	84.5	84.8			84.3
Not covered .....	5 828	40.4	47.1	47.3	46.9	49.0	49.5			48.3

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table 9. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Black</b>								
Total .....	38.2	32.8	31.8	31.8	29.4	27.7	24.0	21.8
<b>Age</b>								
Under 18 years .....	47.2	44.7	44.3	44.2	42.1	39.6	33.9	31.9
Related children .....	46.7	44.3	43.9	43.8	41.7	39.1	33.4	31.4
Under 6 years .....	52.9	50.8	50.7	50.6	47.9	44.9	39.4	37.3
18 to 24 years .....	33.9	30.6	29.9	29.8	28.1	26.9	24.2	22.8
25 to 44 years .....	26.1	23.5	23.0	23.0	21.3	19.9	17.3	16.5
45 to 64 years .....	31.7	25.2	24.1	24.1	21.2	20.1	17.5	14.1
65 years and over .....	67.3	38.5	32.4	32.4	26.1	25.3	21.8	14.2
65 to 74 years .....	62.1	34.7	28.8	28.8	23.5	22.8	19.8	12.7
75 years and over .....	75.3	44.4	37.9	37.9	30.1	29.0	25.0	16.6
<b>Family Relationship</b>								
In families <sup>1</sup> .....	38.7	31.8	30.9	30.9	28.4	26.6	22.8	20.8
Married-couple families .....	20.3	14.9	14.1	14.1	12.1	10.7	9.1	7.5
With related children under 18 .....	18.6	16.5	15.9	15.9	14.1	12.3	10.2	8.8
Female householder, no husband present .....	56.1	52.2	51.3	51.2	48.2	45.9	39.1	36.9
With related children under 18 .....	60.7	57.8	57.2	57.1	54.6	52.1	44.4	42.4
Unrelated individuals .....	46.6	38.3	36.2	36.2	34.2	33.2	30.2	26.0
Living alone .....	50.4	39.9	37.2	37.2	35.2	34.1	30.0	23.6
65 years and over .....	88.8	61.3	53.5	53.5	50.3	49.2	40.6	26.8
<b>Type of Residence</b>								
Inside metropolitan areas .....	38.1	31.1	30.2	30.2	27.8	26.1	22.3	20.3
Inside central cities .....	41.1	35.5	34.3	34.3	31.9	30.2	25.7	23.6
Outside central cities .....	25.7	22.0	21.5	21.5	19.2	17.5	15.2	13.6
Outside metropolitan areas .....	49.2	41.6	39.9	39.9	37.3	35.8	32.6	29.0
<b>Region</b>								
Northeast .....	32.1	27.8	26.5	26.5	24.9	23.2	18.5	17.4
Midwest .....	44.2	38.3	37.1	37.1	35.1	33.1	28.6	26.8
South .....	39.1	33.3	32.4	32.3	29.8	28.3	25.3	22.5
West .....	31.7	27.6	26.4	26.4	22.5	20.1	16.3	14.1
<b>Years of School Completed</b>								
Total, 18 years old and over .....	33.8	27.0	25.6	25.6	23.1	21.8	19.1	16.8
18 to 24 years old .....	33.9	30.6	29.9	29.8	28.1	26.5	24.2	22.8
Less than 12 years .....	55.1	52.0	51.2	51.2	48.8	46.5	41.5	39.6
25 years old and over .....	33.8	26.2	24.7	24.7	22.0	20.7	18.0	15.5
Less than 12 years .....	59.4	45.7	42.2	42.2	36.6	34.5	30.3	25.4
High school: 4 years .....	25.7	20.5	19.9	19.8	18.2	17.2	14.8	13.1
College: 4 years or more .....	18.4	14.2	13.9	13.9	13.1	12.1	10.3	9.0
College: 1 to 3 years .....	8.0	5.3	5.2	5.2	4.8	4.3	3.9	3.3
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	28.8	25.0	24.3	24.3	22.2	20.9	18.3	16.7
Worked at full-time jobs .....	12.1	10.5	10.2	10.2	9.1	8.5	7.2	6.6
50 to 52 weeks .....	5.7	5.1	5.0	4.9	4.4	4.2	3.6	3.1
Worked at part-time jobs .....	43.6	36.5	35.4	35.4	33.5	31.4	27.7	24.9
Did not work .....	66.8	58.7	57.0	56.9	52.3	49.4	43.8	40.1
<b>Program Participation Status of Household Members</b>								
One or more members received:								
Cash assistance .....	80.8	77.0	74.7	74.7	65.9	60.5	51.1	48.2
AFDC or other non-SSI .....	85.5	83.1	82.3	82.3	75.9	69.8	59.8	57.4
SSI .....	74.6	67.7	62.4	62.4	46.9	41.1	30.6	27.1
Food stamps .....	85.5	81.9	80.2	80.2	74.5	68.9	57.0	54.1
Housing assistance .....	79.4	75.0	72.4	72.4	68.8	62.8	44.9	44.9
Energy assistance .....	85.9	80.6	77.3	77.3	71.9	67.0	53.6	48.8
Free or reduced-price school lunches .....	69.7	66.3	64.9	64.9	61.0	57.0	48.0	45.1
Household received both food stamps and cash assistance .....	90.8	88.6	87.2	87.2	78.5	72.6	60.9	58.5
<b>Health Insurance Coverage</b>								
Covered by:								
Plan related to employment of self or relative .....	9.1	6.5	6.3	6.3	5.7	5.3	4.1	3.4
Medicare .....	69.1	41.3	34.4	34.3	26.2	26.6	23.4	18.0
Also Medicaid .....	80.7	71.5	62.0	62.0	45.2	41.1	34.2	26.6
Medicaid .....	84.5	81.5	79.9	79.9	72.4	66.3	56.0	53.3
Not covered .....	49.1	43.7	42.9	42.8	41.1	40.4	36.5	32.8

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table 9. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Hispanic Origin<sup>2</sup></b>										
Total .....	20 746	26.2	31.3	31.1	28.9	32.5	33.0	31.8		
<b>Age</b>										
Under 18 years .....	7 186	36.2	39.8	39.4	37.7	41.2	41.6	39.8		
Related children .....	7 040	35.5	39.1	38.7	37.0	40.5	40.8	39.1		
Under 6 years .....	2 608	38.8	42.1	41.8	40.1	43.7	43.9	41.9		
18 to 24 years .....	2 728	25.6	28.7	28.8	27.7	30.2	31.3	30.0		
25 to 44 years .....	6 901	20.5	23.4	23.2	22.4	24.6	25.0	23.9		
45 to 64 years .....	2 908	17.4	24.1	23.8	23.0	24.6	25.2	24.6		
65 years and over .....	1 024	20.6	52.9	52.6	51.6	53.3	54.0	53.4		
65 to 74 years .....	713	18.2	48.4	48.1	46.8	48.3	48.6	48.3		
75 years and over .....	311	26.3	63.4	63.1	62.5	64.8	66.4	65.2		
<b>Family Relationship</b>										
In families <sup>1</sup> .....	18 488	25.2	30.1	29.8	28.6	31.3	31.7	30.3		
Married-couple families .....	13 654	18.7	23.0	22.7	21.2	24.3	24.6	23.3		
With related children under 18 .....	10 794	21.6	24.6	24.2	22.4	26.1	26.4	24.8		
Female householder, no husband present .....	3 763	50.6	58.1	58.0	57.3	59.2	59.8	58.0		
With related children under 18 .....	3 114	58.4	65.0	64.7	64.0	66.2	66.9	64.7		
Unrelated individuals .....	2 045	31.0	38.7	38.8	38.4	39.6	41.1	41.1		
Living alone .....	881	28.5	41.9	42.0	41.2	42.0	42.7	42.7		
65 years and over .....	222	39.4	81.6	81.6	81.6	81.6	81.6	81.6		
<b>Type of Residence</b>										
Inside metropolitan areas .....	19 145	25.5	30.7	30.4	29.3	31.8	32.3	31.2		
Inside central cities .....	10 771	29.7	35.3	35.1	34.0	38.7	37.3	36.0		
Outside central cities .....	8 373	20.1	24.7	24.4	23.3	25.4	25.9	25.0		
Outside metropolitan areas .....	1 601	34.3	39.1	39.3	37.6	41.3	41.5	39.2		
<b>Region</b>										
Northeast .....	3 239	29.6	35.6	35.7	35.2	36.3	36.7	36.3		
Midwest .....	1 424	24.7	28.3	28.3	24.9	26.2	26.6	26.2		
South .....	6 473	28.7	34.0	33.8	32.8	35.6	36.1	34.8		
West .....	9 610	23.6	28.5	28.2	27.0	30.1	30.7	29.1		
<b>Years of School Completed</b>										
Total, 18 years old and over .....	13 560	20.9	26.8	26.7	25.6	27.9	28.5	27.5		
18 to 24 years old .....	2 728	25.6	28.7	28.8	27.7	30.2	31.3	30.0		
Less than 12 years .....	1 284	35.7	38.3	38.4	37.2	39.7	40.7	39.5		
25 years old and over .....	10 832	18.7	26.4	26.2	25.3	27.3	27.8	26.9		
Less than 12 years .....	5 326	29.2	39.1	38.8	37.6	40.4	41.1	39.9		
High school: 4 years .....	3 162	13.3	17.7	17.6	16.9	18.5	18.8	18.1		
College: 1 to 3 years .....	1 346	6.8	10.0	10.0	9.7	10.6	10.9	10.5		
4 years or more .....	999	5.9	7.7	7.7	7.5	7.7	7.7	7.6		
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	11 768	20.3	24.1	24.0	23.1	25.1	25.8	24.8		
Worked at full-time jobs .....	7 742	11.1	12.7	12.5	11.8	13.6	14.2	13.4		
50 to 52 weeks .....	5 612	6.3	7.0	7.0	6.3	7.9	8.5	7.6		
Worked at part-time jobs .....	1 214	26.8	32.1	31.7	30.4	33.9	34.8	33.2		
Did not work .....	2 812	42.7	52.1	52.0	51.1	53.0	53.5	52.6		
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	2 986	61.9	78.6	78.6	76.9	79.3	79.7	78.9		
AFDC or other non-SSI .....	2 269	69.9	83.1	83.1	82.1	84.1	84.2	83.6		
SSI .....	973	40.6	69.4	69.4	66.5	69.2	70.0	68.9		
Food stamps .....	3 199	75.2	85.8	85.5	84.4	85.8	86.3	85.6		
Housing assistance .....	1 292	67.1	76.9	76.1	75.4	77.1	77.7	77.0		
Energy assistance .....	1 162	78.1	89.7	89.7	88.8	89.7	89.2	88.5		
Free or reduced-price school lunches .....	5 874	53.5	59.3	58.4	56.2	61.8	62.2	60.1		
Household received both food stamps and cash assistance .....	2 047	74.8	88.5	88.5	88.0	89.3	89.5	89.0		
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	8 914	6.6	6.6	6.5	6.3	7.6	7.8	7.2		
Medicare .....	1 180	23.6	57.3	57.2	56.2	57.9	58.4	57.8		
Also Medicaid .....	375	43.8	77.2	76.5	75.4	76.9	77.8	77.3		
Medicaid .....	3 204	66.7	80.0	79.9	78.4	81.2	81.4	80.6		
Not covered .....	6 916	35.8	39.0	38.5	38.2	42.8	44.0	41.7		

<sup>1</sup>Includes male householder, no wife present, not shown separately.

<sup>2</sup>Persons of Hispanic origin may be of any race.

**Table 9. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Hispanic origin<sup>2</sup></b>								
Total .....	31.9	28.3	27.7	27.7	26.1	24.3	21.4	19.8
<b>Age</b>								
Under 18 years .....	39.9	37.8	37.4	37.4	35.6	33.0	28.6	26.9
Related children .....	39.2	37.1	36.7	36.7	34.8	32.2	27.7	26.0
Under 6 years .....	41.9	39.9	39.7	39.7	37.7	34.8	30.5	29.4
18 to 24 years .....	30.1	28.1	27.9	27.9	27.0	25.6	24.3	23.0
25 to 44 years .....	24.0	22.3	22.1	22.1	20.6	19.3	17.2	16.1
45 to 64 years .....	24.7	19.5	18.7	18.7	17.4	16.0	14.0	11.8
65 years and over .....	53.5	27.8	23.3	23.3	17.5	16.6	13.6	9.5
65 to 74 years .....	48.3	23.9	20.8	20.8	16.1	15.4	12.8	8.9
75 years and over .....	65.5	36.7	29.0	29.0	20.8	19.2	15.6	10.8
<b>Family Relationship</b>								
In families <sup>1</sup> .....	30.4	27.0	26.5	26.5	24.9	23.0	20.0	18.4
Married-couple families .....	23.4	20.2	19.8	19.8	18.4	16.9	15.0	13.5
With related children under 18 .....	24.9	23.1	22.7	22.7	21.4	19.6	17.4	15.8
Female householder, no husband present .....	58.0	53.8	53.1	53.1	50.3	46.8	39.3	37.1
With related children under 18 .....	64.7	61.1	60.4	60.4	57.9	53.6	44.9	43.0
Unrelated individuals .....	41.2	35.8	34.6	34.6	32.5	31.9	29.9	27.9
Living alone .....	42.9	32.7	31.0	31.0	28.4	27.0	23.1	19.4
65 years and over .....	81.6	48.7	44.0	44.0	35.4	33.9	27.8	16.6
<b>Type of Residence</b>								
Inside metropolitan areas .....	31.3	27.8	27.2	27.2	25.5	23.6	20.8	19.4
Inside central cities .....	36.1	32.0	31.5	31.5	29.5	27.4	23.9	22.9
Outside central cities .....	25.1	22.3	21.7	21.7	20.3	18.7	18.8	14.9
Outside metropolitan areas .....	39.4	34.9	34.4	34.4	33.2	32.4	28.9	25.1
<b>Region</b>								
Northeast .....	36.5	33.2	32.7	32.7	29.5	26.7	21.5	21.3
Midwest .....	26.7	24.0	24.0	24.0	23.5	21.8	20.5	19.5
South .....	34.9	30.4	29.8	29.8	28.6	27.3	25.1	22.2
West .....	29.1	25.9	25.3	25.3	23.6	21.8	19.1	17.8
<b>Years of School Completed</b>								
Total, 18 years old and over .....	27.6	23.3	22.6	22.6	21.0	19.6	17.7	16.1
18 to 24 years old .....	30.1	28.1	27.9	27.9	27.0	25.6	24.3	23.0
Less than 12 years .....	39.6	37.8	37.6	37.6	36.8	35.1	33.3	32.2
25 years old and over .....	27.0	22.0	21.3	21.3	19.5	18.1	18.0	14.3
Less than 12 years .....	40.0	33.3	31.9	31.9	28.9	26.8	23.8	21.2
High school: 4 years .....	18.2	14.2	13.9	13.9	13.1	12.4	10.9	9.7
College: 1 to 3 years .....	10.5	7.7	7.7	7.7	7.1	6.4	5.4	5.1
4 years or more .....	7.6	6.3	6.1	6.1	5.7	5.5	5.1	4.9
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	24.9	22.2	21.8	21.8	20.6	19.2	17.3	15.9
Worked at full-time jobs .....	13.4	12.2	12.1	12.1	11.6	10.8	9.9	9.1
50 to 52 weeks .....	7.7	7.0	7.0	7.0	6.8	6.3	5.6	5.1
Worked at part-time jobs .....	33.2	29.4	29.2	29.2	27.8	26.4	24.1	22.2
Did not work .....	52.7	46.8	45.6	45.6	42.3	39.2	34.8	32.1
<b>Program Participation Status of Household Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	78.9	74.3	72.2	72.2	61.0	51.5	41.4	39.6
AFDC or other non-SSI .....	83.7	81.4	80.3	80.3	70.3	59.5	47.8	46.7
SSI .....	68.9	59.3	54.5	54.5	36.8	30.6	22.7	19.7
Food stamps .....	85.6	81.6	80.7	80.7	74.1	66.8	52.7	49.5
Housing assistance .....	77.0	72.6	70.1	70.1	64.6	55.6	34.3	34.3
Energy assistance .....	88.5	83.4	82.5	82.5	74.6	67.7	52.5	48.5
Free or reduced-price school lunches .....	60.3	57.0	56.3	56.3	53.1	49.1	41.4	38.1
Household received both food stamps and cash assistance .....	89.1	86.0	85.1	85.1	74.8	64.2	50.0	48.6
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Plan related to employment of self or relative .....	7.3	5.8	5.7	5.7	5.1	4.7	3.9	3.5
Medicare .....	57.9	31.5	25.8	25.8	19.8	18.6	15.6	11.6
Also Medicaid .....	77.3	63.6	51.7	51.7	36.3	33.1	25.8	20.2
Medicaid .....	80.7	76.5	74.5	74.5	65.0	55.5	44.8	42.9
Not covered .....	41.8	38.6	38.3	38.3	38.0	37.3	35.0	32.1

<sup>1</sup>Includes male householder, no wife present, not shown separately.

<sup>2</sup>Persons of Hispanic origin may be of any race.

**Table 10. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes			
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
<b>BELOW POVERTY LEVEL</b>									
<b>All Races</b>									
All families .....	66 090	10.3	17.8	17.7	17.3	18.1	18.2	17.7	
<b>Age of Householder</b>									
15 to 24 years .....	2 853	30.4	33.3	33.2	32.5	34.2	34.6	33.1	
25 to 44 years .....	31 548	12.0	13.7	13.7	13.1	14.0	14.0	13.4	
45 to 54 years .....	11 712	6.3	8.7	8.7	8.4	9.1	9.2	8.8	
55 to 64 years .....	9 251	7.4	13.9	13.9	13.6	14.2	14.3	14.1	
65 years and over .....	10 726	6.6	38.8	38.8	38.4	39.1	39.2	39.2	
<b>Type of Family</b>									
Married-couple families .....	52 317	5.6	13.0	12.9	12.5	13.2	13.3	13.0	
With related children under 18 .....	25 476	7.3	9.1	9.1	8.5	9.5	9.5	9.0	
With related children under 6 .....	12 726	9.4	10.6	10.6	9.9	11.2	11.3	10.5	
Male householder, no wife present .....	2 884	12.1	18.8	18.7	18.3	19.4	20.0	19.3	
Female householder, no husband present .....	10 890	32.2	40.6	40.6	39.7	41.2	41.5	40.1	
With related children under 18 .....	7 445	42.8	48.6	48.5	47.5	49.2	49.5	47.7	
With related children under 6 .....	3 301	56.8	62.3	62.0	60.7	62.1	62.4	60.8	
<b>Type of Residence</b>									
Inside metropolitan areas .....	50 619	9.6	16.2	16.1	15.7	16.4	16.5	16.1	
Inside central cities .....	19 034	14.9	22.5	22.4	21.9	22.8	23.0	22.4	
Outside central cities .....	31 585	6.4	12.4	12.4	12.0	12.6	12.7	12.3	
Outside metropolitan areas .....	15 471	12.5	23.0	23.0	22.5	23.6	23.7	23.0	
<b>Region</b>									
Northeast .....	13 494	8.1	15.4	15.4	15.0	15.5	15.6	15.3	
Midwest .....	16 059	9.5	16.9	16.8	16.3	16.9	17.0	16.6	
South .....	23 244	12.5	20.8	20.7	20.2	21.3	21.4	20.8	
West .....	13 293	9.6	16.1	16.0	15.6	16.5	16.7	16.2	
<b>Years of School Completed</b>									
Less than 12 years .....	14 863	22.5	41.2	41.1	40.3	41.7	42.0	41.3	
High school: 4 years .....	24 540	9.9	16.0	16.0	15.4	16.3	16.4	15.8	
College: 1 to 3 years .....	12 032	6.1	10.0	10.0	9.7	10.3	10.4	10.0	
4 years or more .....	14 655	1.9	3.3	3.3	3.3	3.5	3.5	3.4	
<b>Work Experience in 1989</b>									
Total, 15 to 64 years .....	55 364	11.0	13.7	13.7	13.2	14.0	14.1	13.6	
Worked at full-time jobs .....	45 247	5.1	6.0	5.9	5.5	6.3	6.4	5.8	
50 to 52 weeks .....	38 258	2.9	3.2	3.2	2.8	3.5	3.5	3.0	
Worked at part-time jobs .....	3 619	25.8	32.5	32.3	31.5	33.1	33.1	32.1	
Did not work .....	6 499	43.4	57.0	57.1	56.7	57.1	57.5	57.4	
<b>Year-Round Full-Time Workers</b>									
No workers .....	20 127	27.0	50.1	50.1	49.4	50.4	50.6	50.1	
Householder 15 to 64 years .....	11 818	40.4	51.0	51.0	50.2	51.6	51.8	50.9	
Householder 65 years and over .....	8 309	8.0	48.7	48.8	48.3	48.8	48.9	48.8	
One worker .....	28 907	4.1	5.2	5.2	4.6	5.6	5.8	5.1	
Two workers or more .....	17 056	.9	.9	.9	.8	1.0	1.0	1.0	
<b>Program Participation Status of Family Members</b>									
<b>One or more members received:</b>									
Cash assistance .....	4 999	57.8	75.6	75.5	74.9	75.9	76.2	75.5	
AFDC or other non-SSI .....	3 470	71.3	84.0	83.8	83.1	84.1	84.2	83.2	
SSI .....	1 934	34.7	64.1	64.1	63.8	64.6	65.5	65.2	
Food stamps .....	4 891	70.8	82.1	81.9	80.8	82.4	82.7	81.2	
Housing assistance .....	2 269	63.3	74.7	74.6	73.9	74.8	75.2	74.3	
Energy assistance .....	2 202	63.3	79.7	79.6	78.6	80.3	80.5	79.0	
Free or reduced-price school lunches .....	5 844	52.0	59.5	59.3	57.6	60.6	60.7	58.7	
Family received both food stamps and cash assistance .....	3 236	76.4	89.4	89.2	88.7	89.5	89.6	88.9	
<b>Health Insurance Coverage</b>									
<b>One or more members covered by:</b>									
Employer-provided plan .....	47 270	2.8	5.9	5.8	5.2	5.6	5.7	5.4	
Medicare .....	13 527	8.4	38.5	38.5	38.0	38.6	38.9	38.7	
Medicaid .....	6 836	51.8	67.3	67.1	66.4	67.7	68.1	67.1	
<b>No members covered by:</b>									
Employer-provided plan or Medicare or Medicaid .....	8 759	20.5	23.6	23.6	23.6	26.3	26.6	25.1	
Health insurance .....	4 304	31.5	34.7	34.7	34.7	38.3	38.7	38.7	
<b>Family received:</b>									
Medicare and Medicaid .....	1 901	29.7	64.0	64.0	63.4	64.3	65.1	64.6	

Table 10. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government non-cash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>All Races</b>								
All families .....	17.9	11.2	10.8	10.7	9.9	9.3	8.1	7.0
<b>Age of Householder</b>								
15 to 24 years .....	33.4	31.7	31.6	31.6	30.0	28.4	25.6	24.4
25 to 44 years .....	13.6	12.5	12.4	12.4	11.8	11.0	9.3	8.7
45 to 54 years .....	9.0	7.1	6.9	6.9	6.3	5.8	5.1	4.0
55 to 64 years .....	14.2	8.5	7.9	7.9	6.9	6.5	5.9	4.2
65 years and over .....	39.4	8.5	7.0	7.0	5.5	5.3	5.1	3.4
<b>Type of Family</b>								
Married-couple families .....	13.1	6.2	5.9	5.9	5.3	4.9	4.5	3.6
With related children under 18 .....	9.1	7.9	7.7	7.7	7.1	6.5	5.7	5.0
With related children under 6 .....	10.7	9.8	8.7	9.7	9.1	8.2	7.2	6.6
Male householder, no wife present .....	19.4	13.3	12.8	12.8	11.6	11.0	10.1	8.7
Female householder, no husband present .....	40.4	34.4	33.8	33.7	31.5	29.6	24.9	23.0
With related children under 18 .....	48.0	44.5	44.2	44.1	41.8	39.2	32.8	30.9
With related children under 6 .....	61.2	58.4	58.2	58.1	55.3	51.6	43.7	41.8
<b>Type of Residence</b>								
Inside metropolitan areas .....	16.2	10.4	10.1	10.1	9.2	8.6	7.4	6.5
Inside central cities .....	22.6	16.1	15.6	15.6	14.4	13.4	11.4	10.5
Outside central cities .....	12.4	6.9	6.7	6.7	6.1	5.7	5.0	4.1
Outside metropolitan areas .....	23.3	13.7	13.0	13.0	12.1	11.5	10.3	8.7
<b>Region</b>								
Northeast .....	15.5	8.9	8.6	8.6	7.8	7.2	5.7	5.0
Midwest .....	18.8	10.1	9.7	9.7	9.1	8.4	7.5	6.7
South .....	21.0	13.4	12.9	12.8	12.0	11.5	10.5	8.9
West .....	16.3	10.9	10.6	10.6	9.3	8.4	7.1	6.2
<b>Years of School Completed</b>								
Less than 12 years .....	41.6	25.1	23.9	23.9	21.5	20.0	17.6	15.3
High school: 4 years .....	16.0	10.4	10.1	10.1	9.5	9.0	7.8	6.8
College: 1 to 3 years .....	10.1	6.6	6.5	6.5	6.0	5.6	4.7	4.1
4 years or more .....	3.5	2.1	2.0	2.0	2.0	1.9	1.8	1.5
<b>Work Experience in 1989</b>								
Total, 15 to 64 years .....	13.7	11.7	11.5	11.5	10.7	10.0	8.7	7.7
Worked at full-time jobs .....	6.0	5.4	5.3	5.3	5.0	4.7	4.1	3.6
50 to 52 weeks .....	3.1	2.9	2.9	2.9	2.8	2.6	2.3	2.0
Worked at part-time jobs .....	32.3	27.1	27.0	27.0	25.2	23.3	20.1	18.3
Did not work .....	57.8	47.1	45.8	45.8	42.7	40.0	34.4	30.9
<b>Year-Round Full-Time Workers</b>								
No workers .....	50.3	29.7	28.4	28.4	26.0	24.3	21.2	18.6
Householder 15 to 64 years .....	51.2	43.1	42.3	42.3	39.5	36.8	31.7	28.9
Householder 65 years and over .....	49.1	10.5	8.7	8.7	6.8	6.5	6.3	4.1
One worker .....	5.3	4.3	4.2	4.2	4.0	3.7	3.3	2.7
Two workers or more .....	1.0	.9	.9	.9	.9	.9	.8	.6
<b>Program Participation Status of Family Members</b>								
One or more members received:								
Cash assistance .....	75.7	68.8	66.1	66.1	55.7	49.2	39.8	37.1
AFDC or other non-SSI .....	83.5	80.3	79.3	79.3	70.0	61.8	49.8	47.6
SSI .....	65.2	51.9	46.3	46.3	31.1	26.7	20.5	16.8
Food stamps .....	81.7	76.6	75.3	75.3	68.5	62.0	48.9	45.5
Housing assistance .....	74.3	68.0	65.6	65.6	60.9	53.2	34.4	34.4
Energy assistance .....	79.5	68.5	65.6	65.6	60.3	55.0	44.2	38.9
Free or reduced-price school lunches .....	59.3	55.2	54.4	54.4	50.7	48.7	38.0	34.9
Family received both food stamps and cash assistance .....	89.0	85.8	84.5	84.5	74.4	65.6	51.7	49.1
<b>Health Insurance Coverage</b>								
One or more members covered by:								
Employer-provided plan .....	5.5	2.7	2.6	2.6	2.4	2.2	1.9	1.6
Medicare .....	39.0	10.7	8.7	8.7	7.0	6.6	6.1	4.3
Medicaid .....	67.4	59.5	57.5	57.5	49.9	43.9	35.9	33.1
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	25.5	22.1	22.1	22.0	21.9	21.9	20.4	17.5
Health insurance .....	37.2	33.5	33.5	33.5	33.4	33.4	31.2	27.4
Family received:								
Medicare and Medicaid .....	65.0	42.7	35.5	35.4	24.9	22.5	19.3	14.8

**Table 10. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>White</b>										
All families .....	56 590	7.8	15.3	15.3	14.8	15.6	15.7			15.3
<b>Age of Householder</b>										
15 to 24 years .....	2 240	23.9	26.5	26.4	25.5	27.2	27.6			26.1
25 to 44 years .....	26 470	9.1	10.7	10.7	10.2	11.1	11.1			10.6
45 to 54 years .....	10 098	5.0	6.9	6.8	6.7	7.1	7.3			7.0
55 to 64 years .....	8 142	5.5	11.5	11.5	11.2	11.7	11.9			11.7
65 years and over .....	9 643	5.3	37.2	37.2	36.8	37.4	37.6			37.5
<b>Type of Family</b>										
Married-couple families .....	46 981	5.0	12.3	12.3	11.9	12.5	12.6			12.3
With related children under 18 .....	22 271	6.5	8.1	8.0	7.5	8.5	8.5			8.0
With related children under 6 .....	11 122	8.5	9.5	9.5	8.8	10.1	10.2			9.4
Male householder, no wife present .....	2 303	9.7	15.7	15.5	15.2	16.2	16.9			16.3
Female householder, no husband present .....	7 306	25.4	34.5	34.4	33.7	35.2	35.5			34.1
With related children under 18 .....	4 627	36.1	42.4	42.3	41.3	43.2	43.4			41.4
With related children under 6 .....	1 653	51.3	57.8	57.5	56.2	57.8	58.1			56.2
<b>Type of Residence</b>										
Inside metropolitan areas .....	42 592	7.0	13.6	13.5	13.1	13.7	13.9			13.5
Inside central cities .....	13 964	10.3	17.8	17.7	17.2	18.1	18.3			17.7
Outside central cities .....	28 628	5.3	11.5	11.4	11.1	11.6	11.7			11.4
Outside metropolitan areas .....	13 999	10.3	20.6	20.7	20.2	21.3	21.3			20.8
<b>Region</b>										
Northeast .....	11 837	6.5	14.0	14.0	13.6	14.0	14.1			13.9
Midwest .....	14 370	7.0	14.3	14.2	13.8	14.4	14.5			14.0
South .....	18 746	8.9	17.2	17.2	16.8	17.7	17.9			17.3
West .....	11 638	8.4	14.8	14.8	14.3	15.3	15.5			14.9
<b>Years of School Completed</b>										
Less than 12 years .....	11 923	18.0	37.6	37.5	36.7	38.1	38.5			37.8
High school: 4 years .....	21 168	7.6	13.9	13.9	13.4	14.2	14.3			13.7
College: 1 to 3 years .....	10 313	4.3	8.2	8.2	7.9	8.4	8.5			8.2
4 years or more .....	13 186	1.6	2.9	2.9	2.9	3.1	3.1			3.0
<b>Work Experience in 1989</b>										
Total, 15 to 64 years .....	46 947	8.3	10.8	10.8	10.3	11.1	11.2			10.7
Worked at full-time jobs .....	39 280	4.2	4.9	4.9	4.5	5.3	5.3			4.8
50 to 52 weeks .....	33 415	2.4	2.7	2.7	2.3	2.9	3.0			2.5
Worked at part-time jobs .....	2 957	21.0	27.3	27.1	26.5	28.1	28.1			27.1
Did not work .....	4 711	34.2	49.2	49.3	48.8	49.2	49.7			49.6
<b>Year-Round Full-Time Workers</b>										
No workers .....	16 575	20.6	44.8	44.8	44.1	45.2	45.3			44.8
Householder 15 to 64 years .....	9 018	32.6	43.5	43.5	42.7	44.1	44.4			43.5
Householder 65 years and over .....	7 557	6.4	46.3	46.3	45.9	46.3	46.4			46.3
One worker .....	25 236	3.4	4.4	4.3	3.8	4.8	4.9			4.3
Two workers or more .....	14 779	.8	.9	.9	.8	1.0	1.0			.9
<b>Program Participation Status of Family Members</b>										
<b>One or more members received:</b>										
Cash assistance .....	2 949	51.5	71.6	71.4	70.6	72.1	72.5			71.6
AFDC or other non-SSI .....	1 839	66.0	81.0	80.6	79.6	81.3	81.4			80.2
SSI .....	1 214	29.3	60.2	60.2	59.8	61.0	61.8			61.4
Food stamps .....	2 917	66.4	78.9	78.6	77.1	79.5	79.9			78.1
Housing assistance .....	1 106	58.1	71.8	71.5	70.7	72.0	72.3			71.2
Energy assistance .....	1 587	60.1	77.7	77.5	76.6	78.8	79.1			77.4
Free or reduced-price school lunches .....	3 638	45.4	52.9	52.6	50.7	54.2	54.5			52.3
Family received both food stamps and cash assistance .....	1 777	71.7	87.0	86.7	85.8	87.2	87.4			86.5
<b>Health Insurance Coverage</b>										
<b>One or more members covered by:</b>										
Employer-provided plan .....	41 635	2.3	5.3	5.3	4.7	5.1	5.2			4.9
Medicare .....	11 832	6.4	36.7	36.7	36.2	36.8	37.0			36.9
Medicaid .....	4 314	45.0	62.4	62.2	61.2	63.0	63.4			62.4
<b>No members covered by:</b>										
Employer-provided plan or Medicare or Medicaid .....	7 262	18.4	21.5	21.4	21.4	24.1	24.4			22.9
Health insurance .....	3 409	29.3	32.5	32.4	32.4	36.1	36.6			34.4
<b>Family received:</b>										
Medicare and Medicaid .....	1 267	24.3	62.0	62.0	61.5	62.8	63.5			63.0

Table 10. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>White</b>								
All families .....	15.4	8.5	8.1	8.1	7.5	7.0	6.2	5.3
<b>Age of Householder</b>								
15 to 24 years .....	26.3	24.3	24.3	24.3	23.1	21.3	19.0	17.7
25 to 44 years .....	10.7	8.7	9.6	9.6	8.0	8.4	7.2	6.6
45 to 54 years .....	7.2	5.5	5.4	5.3	5.0	4.6	4.1	3.2
55 to 64 years .....	11.8	6.2	5.7	5.7	5.1	4.8	4.5	3.1
65 years and over .....	37.7	6.5	5.4	5.4	4.5	4.3	4.1	2.8
<b>Type of Family</b>								
Married-couple families .....	12.5	5.4	5.1	5.1	4.7	4.4	4.0	3.3
With related children under 18 .....	8.1	6.9	6.8	6.8	6.4	5.9	5.2	4.5
With related children under 6 .....	9.6	8.8	8.7	8.7	8.3	7.6	6.7	6.1
Male householder, no wife present .....	16.4	10.6	10.3	10.3	9.5	9.1	8.4	7.2
Female householder, no husband present .....	34.4	27.3	26.9	26.9	24.9	23.2	19.6	17.7
With related children under 18 .....	41.8	37.9	37.6	37.6	35.2	32.7	27.4	25.3
With related children under 6 .....	56.6	53.4	53.1	53.1	50.0	45.9	37.8	35.9
<b>Type of Residence</b>								
Inside metropolitan areas .....	13.6	7.5	7.3	7.3	6.7	6.2	5.5	4.7
Inside central cities .....	17.9	11.1	10.8	10.8	9.9	9.2	8.0	7.4
Outside central cities .....	11.5	5.8	5.6	5.6	5.1	4.8	4.2	3.4
Outside metropolitan areas .....	21.1	11.3	10.8	10.8	10.0	9.5	8.5	7.0
<b>Region</b>								
Northeast .....	14.0	7.1	6.8	6.8	6.1	5.7	4.5	3.9
Midwest .....	14.2	7.4	7.1	7.1	6.6	6.1	5.5	4.7
South .....	17.5	9.6	9.2	9.2	8.7	8.4	7.8	6.4
West .....	15.1	9.4	9.2	9.2	8.2	7.4	6.4	5.5
<b>Years of School Completed</b>								
Less than 12 years .....	38.0	20.0	19.1	19.1	17.3	16.2	14.4	12.4
High school: 4 years .....	13.9	8.0	7.7	7.7	7.3	6.8	6.0	5.0
College: 1 to 3 years .....	8.3	4.7	4.6	4.6	4.2	3.9	3.4	2.9
4 years or more .....	3.1	1.7	1.7	1.7	1.7	1.6	1.5	1.2
<b>Work Experience in 1989</b>								
Total, 15 to 64 years .....	10.9	8.9	8.7	8.7	8.2	7.6	6.7	5.8
Worked at full-time jobs .....	5.0	4.4	4.4	4.4	4.2	3.9	3.5	3.0
50 to 52 weeks .....	2.7	2.5	2.5	2.5	2.4	2.3	2.1	1.7
Worked at part-time jobs .....	27.3	22.3	22.3	22.3	20.6	18.9	16.6	14.8
Did not work .....	49.7	37.6	36.3	36.3	33.6	31.2	26.7	23.0
<b>Year-Round Full-Time Workers</b>								
No workers .....	45.0	22.7	21.6	21.6	19.8	18.4	16.1	13.8
Householder 15 to 64 years .....	43.7	35.0	34.2	34.2	31.8	29.4	25.5	22.6
Householder 65 years and over .....	46.8	8.0	6.6	6.6	5.4	5.3	5.0	3.3
One worker .....	4.5	3.6	3.6	3.6	3.4	3.2	2.9	2.4
Two workers or more .....	1.0	.9	.9	.9	.8	.8	.8	.6
<b>Program Participation Status of Family Members</b>								
One or more members received:								
Cash assistance .....	71.8	62.8	60.3	60.3	49.8	42.5	33.4	30.4
AFDC or other non-SSI .....	60.5	76.8	75.5	75.5	64.6	54.9	42.5	40.1
SSI .....	61.4	44.3	39.8	39.8	27.0	23.0	18.4	14.2
Food stamps .....	78.5	72.7	71.5	71.5	64.6	57.4	44.1	40.0
Housing assistance .....	71.2	62.1	59.6	59.6	54.9	46.1	25.8	25.8
Energy assistance .....	77.8	64.7	62.1	62.1	57.1	51.3	41.0	35.4
Free or reduced-price school lunches .....	53.0	48.4	47.9	47.9	44.4	40.4	32.4	29.1
Family received both food stamps and cash assistance .....	86.5	82.5	81.4	81.4	70.2	59.7	45.0	41.6
<b>Health Insurance Coverage</b>								
One or more members covered by:								
Employer-provided plan .....	5.0	2.2	2.1	2.1	2.0	1.8	1.7	1.4
Medicare .....	37.1	8.0	6.5	6.5	5.3	5.1	4.8	3.3
Medicaid .....	62.6	52.5	50.7	50.7	43.5	37.1	29.9	26.6
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	23.3	19.8	19.8	19.8	19.7	19.7	18.6	15.8
Health insurance .....	34.9	31.1	31.1	31.0	31.0	31.0	29.2	25.6
Family received:								
Medicare and Medicaid .....	63.2	35.2	29.1	29.1	21.1	19.1	16.1	11.9

Table 10. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Black</b>										
All families .....	7 470	27.8	36.0	36.0	35.2	36.2	36.4	35.5		
<b>Age of Householder</b>										
15 to 24 years .....	515	60.6	63.6	63.6	63.4	64.6	64.6	63.8		
25 to 44 years .....	3 985	29.6	32.1	32.0	30.8	31.8	31.9	31.0		
45 to 54 years .....	1 187	18.3	22.5	22.6	21.9	23.5	23.5	22.2		
55 to 64 years .....	904	24.4	35.4	35.4	35.0	35.3	36.0	35.3		
65 years and over .....	860	19.6	56.7	56.6	56.5	57.2	57.6	57.6		
<b>Type of Family</b>										
Married-couple families .....	3 760	11.8	20.8	20.7	20.1	20.8	20.8	20.4		
With related children under 18 .....	2 179	13.3	17.1	17.0	16.1	16.9	16.9	16.2		
With related children under 6 .....	1 090	17.1	20.2	19.9	18.5	19.5	19.5	18.7		
Male householder, no wife present .....	448	24.7	35.2	35.2	34.7	35.9	36.2	34.7		
Female householder, no husband present .....	3 275	46.5	53.6	53.6	52.5	53.8	54.2	52.9		
With related children under 18 .....	2 824	53.9	58.7	58.6	57.4	58.9	59.2	57.7		
With related children under 6 .....	1 343	63.9	67.8	67.6	66.2	67.4	67.5	66.4		
<b>Type of Residence</b>										
Inside metropolitan areas .....	6 256	26.3	33.7	33.7	33.1	34.0	34.2	33.5		
Inside central cities .....	4 197	29.7	38.0	38.0	37.2	38.1	38.3	37.8		
Outside central cities .....	2 058	19.5	25.0	25.0	24.5	25.5	25.6	24.6		
Outside metropolitan areas .....	1 215	35.4	46.1	47.7	46.1	47.5	47.7	46.1		
<b>Region</b>										
Northeast .....	1 279	21.4	27.7	28.0	27.6	28.4	28.6	27.8		
Midwest .....	1 446	33.7	42.1	42.2	41.2	41.7	41.8	41.7		
South .....	4 147	28.4	37.2	37.0	36.0	37.3	37.5	36.3		
West .....	598	22.9	30.9	30.9	30.9	31.5	32.0	31.3		
<b>Years of School Completed</b>										
Less than 12 years .....	2 483	42.1	58.5	58.5	57.9	58.8	59.2	58.3		
High school: 4 years .....	2 856	26.1	30.9	30.7	29.7	30.7	30.8	30.0		
College: 1 to 3 years .....	1 383	18.0	22.3	22.3	21.3	22.7	23.1	21.7		
4 years or more .....	748	4.8	6.5	6.5	6.4	6.5	6.5	6.6		
<b>Work Experience in 1989</b>										
Total, 15 to 64 years .....	6 590	28.9	33.3	33.2	32.3	33.4	33.5	32.6		
Worked at full-time jobs .....	4 547	12.7	14.4	14.3	13.2	14.4	14.5	13.4		
50 to 52 weeks .....	3 625	6.9	7.8	7.7	6.7	7.9	7.9	6.8		
Worked at part-time jobs .....	845	51.4	60.4	60.7	58.9	60.1	60.4	59.2		
Did not work .....	1 498	70.0	80.6	80.7	80.7	81.1	81.4	81.2		
<b>Year-Round Full-Time Workers</b>										
No workers .....	3 019	58.4	78.6	78.6	75.9	76.5	76.9	76.2		
Householder 15 to 64 years .....	2 388	67.1	77.1	77.2	76.2	76.9	77.2	76.4		
Householder 65 years and over .....	631	25.6	74.7	74.5	74.5	75.3	75.5	75.5		
One worker .....	2 799	10.4	12.8	12.8	11.5	13.2	13.4	11.9		
Two workers or more .....	1 652	1.2	1.2	1.1	1.0	1.2	1.2	1.2		
<b>Program Participation Status of Family Members</b>										
One or more members received:										
Cash assistance .....	1 795	67.8	81.7	81.7	81.4	81.6	82.0	81.2		
AFDC or other non-SSI .....	1 355	78.6	87.8	87.8	87.4	87.7	87.8	86.8		
SSI .....	615	45.2	70.9	70.9	70.9	71.2	72.3	72.0		
Food stamps .....	1 785	77.0	86.2	86.1	85.3	85.9	85.9	85.1		
Housing assistance .....	1 047	69.4	77.4	77.4	76.6	77.4	77.8	77.0		
Energy assistance .....	526	72.3	85.8	85.8	84.1	84.9	84.9	83.8		
Free or reduced-price school lunches .....	1 833	63.5	70.7	70.8	69.0	71.0	71.0	68.9		
Family received both food stamps and cash assistance .....	1 319	81.9	91.5	91.5	91.5	91.7	91.7	91.2		
<b>Health Insurance Coverage</b>										
One or more members covered by:										
Employer-provided plan .....	4 355	7.5	11.4	11.3	9.9	10.8	11.0	10.2		
Medicare .....	1 391	24.1	54.1	54.1	53.7	54.3	54.9	54.8		
Medicaid .....	2 186	64.5	76.3	76.3	75.9	76.2	76.5	75.8		
No members covered by:										
Employer-provided plan or Medicare or Medicaid .....	1 059	35.0	38.8	39.2	39.2	41.4	42.1	40.2		
Health insurance .....	655	45.5	48.7	49.4	49.4	52.0	52.4	50.6		
Family received:										
Medicare and Medicaid .....	526	42.3	68.6	68.6	68.0	68.0	69.3	69.3		

**Table 10. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Black</b>								
All families .....	35.8	29.9	29.0	28.9	26.5	25.1	21.4	19.5
<b>Age of Householder</b>								
15 to 24 years .....	64.4	63.9	63.9	63.9	60.8	59.5	54.6	53.7
25 to 44 years .....	31.2	29.8	29.6	29.5	28.3	26.6	22.2	21.4
45 to 54 years .....	22.3	18.5	17.7	17.7	15.7	15.0	11.7	10.1
55 to 64 years .....	35.7	28.3	26.9	26.9	22.8	21.2	17.5	13.4
65 years and over .....	58.2	27.8	23.0	23.0	16.6	15.5	15.2	9.6
<b>Type of Family</b>								
Married-couple families .....	20.7	13.4	12.5	12.5	10.4	9.4	6.2	6.6
With related children under 18 .....	16.6	14.5	13.9	13.9	12.3	10.8	8.9	7.8
With related children under 6 .....	19.1	17.6	17.3	17.3	15.4	12.7	11.1	9.7
Male householder, no wife present .....	34.7	26.7	25.6	25.6	22.6	21.1	19.4	16.9
Female householder, no husband present .....	53.2	49.3	48.3	48.2	45.4	43.6	36.7	34.6
With related children under 18 .....	57.8	55.3	54.8	54.7	52.5	50.4	42.5	40.7
With related children under 6 .....	66.7	64.7	64.6	64.5	62.0	59.7	52.3	50.1
<b>Type of Residence</b>								
Inside metropolitan areas .....	33.7	28.5	27.7	27.6	25.3	23.8	19.9	18.3
Inside central cities .....	38.2	32.1	31.0	31.0	28.6	27.1	22.8	21.0
Outside central cities .....	24.6	21.2	20.9	20.8	18.4	16.9	14.1	12.7
Outside metropolitan areas .....	46.4	37.3	35.4	35.4	32.7	31.8	28.7	25.5
<b>Region</b>								
Northeast .....	28.2	23.7	23.0	23.0	21.7	20.2	15.3	14.4
Midwest .....	41.9	36.0	34.8	34.8	32.6	30.5	26.6	25.4
South .....	36.6	30.1	29.1	29.0	26.4	25.4	22.3	20.0
West .....	31.3	27.0	26.4	26.4	22.4	20.0	15.3	12.5
<b>Years of School Completed</b>								
Less than 12 years .....	58.8	47.6	45.1	45.1	39.9	37.3	32.3	28.6
High school: 4 years .....	30.1	26.5	26.3	26.1	25.0	24.0	20.5	19.5
College: 1 to 3 years .....	22.2	18.8	18.7	18.7	17.5	16.7	12.9	11.6
4 years or more .....	6.5	4.8	4.8	4.8	4.8	4.4	3.9	3.7
<b>Work Experience in 1989</b>								
Total, 15 to 64 years .....	32.8	30.2	29.7	29.7	27.8	26.4	22.2	20.8
Worked at full-time jobs .....	13.5	12.7	12.7	12.6	11.5	10.7	8.4	7.7
50 to 52 weeks .....	7.0	6.5	6.4	6.4	5.8	5.5	4.4	3.9
Worked at part-time jobs .....	59.9	52.8	52.6	52.6	50.4	48.9	39.3	37.2
Did not work .....	81.6	75.2	73.3	73.3	69.3	66.5	57.9	54.6
<b>Year-Round Full-Time Workers</b>								
No workers .....	76.5	63.5	61.5	61.5	56.7	53.7	46.2	42.6
Householder 15 to 64 years .....	76.6	70.6	69.7	69.7	65.8	62.5	53.1	50.4
Householder 65 years and over .....	76.3	36.5	30.3	30.3	22.2	20.7	20.2	13.0
One worker .....	12.1	10.6	10.2	10.0	8.8	8.3	6.5	5.5
Two workers or more .....	1.4	1.4	1.4	1.4	1.2	1.2	1.1	.9
<b>Program Participation Status of Family Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	81.5	77.7	75.0	75.0	65.4	60.9	51.1	48.6
AFC or other non-SSI .....	87.2	85.0	84.1	84.1	77.6	72.5	61.1	58.9
SSI .....	72.0	64.5	57.8	57.8	39.9	35.2	25.6	22.6
Food stamps .....	85.4	81.7	80.0	80.0	73.9	69.0	56.3	53.8
Housing assistance .....	77.0	73.7	71.8	71.8	68.0	62.5	45.0	45.0
Energy assistance .....	84.5	78.4	75.2	75.2	69.4	66.0	52.3	48.3
Free or reduced-price school lunches .....	69.5	66.2	65.0	65.0	61.3	57.7	47.9	45.2
Family received both food stamps and cash assistance .....	91.4	89.3	87.7	87.7	78.4	73.7	61.1	59.2
<b>Health Insurance Coverage</b>								
<b>One or more members covered by:</b>								
Employer-provided plan .....	10.4	7.3	7.0	7.0	6.1	5.7	4.4	3.8
Medicare .....	55.3	31.2	26.0	25.8	20.3	18.7	17.1	12.3
Medicaid .....	76.0	72.2	70.0	70.0	62.2	57.4	48.1	45.5
<b>No members covered by:</b>								
Employer-provided plan or Medicare or Medicaid .....	40.7	36.8	36.8	36.8	36.0	36.0	32.0	29.0
Health insurance .....	51.1	47.7	47.7	47.7	47.3	47.3	42.4	38.6
<b>Family received:</b>								
Medicare and Medicaid .....	69.7	58.7	49.8	49.5	35.0	30.9	27.4	22.2

Table 10. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Hispanic Origin<sup>1</sup></b>										
All families .....	4 840	23.4	29.2	29.0	28.0	30.2	30.5	29.3		
<b>Age of Householder</b>										
15 to 24 years .....	406	39.4	42.0	42.0	40.8	43.1	43.4	41.3		
25 to 44 years .....	2 688	25.4	28.0	27.9	26.7	29.2	29.3	28.0		
45 to 54 years .....	793	17.7	22.4	22.1	21.4	22.9	23.8	22.6		
55 to 64 years .....	519	15.6	22.4	22.2	21.4	22.8	23.6	23.1		
65 years and over .....	434	18.0	45.5	44.9	44.0	48.1	47.0	46.1		
<b>Type of Family</b>										
Married-couple families .....	3 395	16.2	21.5	21.2	20.1	22.6	22.8	21.7		
With related children under 18 .....	2 309	19.6	22.4	22.1	20.5	23.7	24.0	22.4		
With related children under 6 .....	1 345	23.8	26.3	28.0	24.0	27.8	28.0	25.9		
Male householder, no wife present .....	329	16.3	21.0	20.5	19.8	20.8	22.0	21.2		
Female householder, no husband present .....	1 116	47.5	55.4	55.3	54.6	58.1	56.5	55.1		
With related children under 18 .....	848	57.9	64.6	64.3	63.5	65.4	65.8	63.9		
With related children under 6 .....	437	69.6	75.8	75.6	75.2	76.6	76.9	75.2		
<b>Type of Residence</b>										
Inside metropolitan areas .....	4 463	22.8	28.6	28.4	27.4	29.5	29.9	28.6		
Inside central cities .....	2 522	26.6	33.1	32.8	31.9	34.2	34.7	33.3		
Outside central cities .....	1 941	17.8	22.8	22.6	21.6	23.3	23.6	22.9		
Outside metropolitan areas .....	377	31.2	36.8	37.0	35.2	38.2	38.2	36.2		
<b>Region</b>										
Northeast .....	815	27.6	34.1	34.2	33.6	34.5	34.9	34.5		
Midwest .....	330	22.3	25.9	25.9	23.0	23.7	24.1	23.7		
South .....	1 596	25.2	31.5	31.3	30.4	32.9	33.3	31.9		
West .....	2 101	20.6	26.2	25.8	24.8	27.4	27.8	26.3		
<b>Years of School Completed</b>										
Less than 12 years .....	2 432	33.2	41.5	41.1	39.8	42.7	43.3	41.8		
High school: 4 years .....	1 363	17.7	21.6	21.5	20.5	22.4	22.5	21.5		
College: 1 to 3 years .....	635	8.8	11.7	11.7	11.5	12.5	12.5	11.7		
4 years or more .....	411	6.9	9.5	9.5	9.0	8.3	9.3	9.0		
<b>Work Experience in 1989</b>										
Total, 15 to 64 years .....	4 407	24.1	27.6	27.5	26.4	28.6	28.9	27.7		
Worked at full-time jobs .....	3 349	13.7	15.3	15.1	14.0	16.3	16.6	15.2		
50 to 52 weeks .....	2 574	8.6	9.2	9.0	8.0	10.2	10.5	8.9		
Worked at part-time jobs .....	309	46.7	52.8	52.4	50.9	53.6	53.6	51.7		
Did not work .....	748	61.7	72.4	72.7	72.2	73.3	74.1	73.9		
<b>Year-Round Full-Time Workers</b>										
No workers .....	1 577	53.7	68.7	68.3	67.3	69.3	69.5	68.6		
Householder 15 to 64 years .....	1 287	60.4	69.7	69.4	68.3	70.3	70.4	69.5		
Householder 65 years and over .....	289	23.6	64.4	63.6	63.2	65.0	65.4	64.7		
One worker .....	2 081	12.5	14.5	14.3	12.8	15.9	16.6	14.7		
Two workers or more .....	1 183	2.4	2.5	2.5	2.4	3.0	3.1	2.8		
<b>Program Participation Status of Family Members</b>										
One or more members received:										
Cash assistance .....	676	64.0	81.5	81.5	80.4	82.0	82.5	81.9		
AFDC or other non-SSI .....	509	73.4	87.1	87.1	86.4	87.9	88.1	87.6		
SSI .....	220	38.9	69.6	69.6	67.9	69.3	70.3	69.8		
Food stamps .....	731	75.2	86.0	85.9	84.7	86.2	86.6	86.0		
Housing assistance .....	317	66.2	75.2	74.4	73.9	75.6	76.1	75.5		
Energy assistance .....	268	77.3	89.8	89.3	87.8	89.3	89.8	89.2		
Free or reduced-price school lunches .....	1 185	53.2	59.2	58.5	56.5	61.5	61.9	59.5		
Family received both food stamps and cash assistance .....	474	77.1	90.9	90.9	90.5	91.8	91.8	91.4		
<b>Health Insurance Coverage</b>										
One or more members covered by:										
Employer-provided plan .....	2 656	6.2	9.0	8.9	7.0	8.1	8.5	7.9		
Medicare .....	645	19.3	47.0	46.7	45.6	47.7	48.4	47.8		
Medicaid .....	977	59.4	72.9	72.7	71.3	74.0	74.4	73.3		
No members covered by:										
Employer-provided plan or Medicare or Medicaid .....	1 205	32.7	35.5	35.1	35.1	39.4	39.9	37.1		
Health insurance .....	985	36.7	39.3	38.8	38.8	43.9	44.5	41.5		
Family received:										
Medicare and Medicaid .....	232	35.7	67.5	66.8	65.6	67.5	68.4	68.0		

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 10. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Hispanic Origin<sup>1</sup></b>								
All families .....	29.4	25.1	24.5	24.5	22.8	21.3	18.4	16.9
<b>Age of Householder</b>								
15 to 24 years .....	41.4	39.5	39.5	39.5	38.7	38.5	33.7	32.5
25 to 44 years .....	28.1	26.4	26.3	26.3	25.0	23.3	19.9	18.7
45 to 54 years .....	22.7	19.9	19.5	19.5	17.9	16.2	13.9	12.0
55 to 64 years .....	23.1	17.1	16.2	16.2	14.7	13.8	12.4	10.0
65 years and over .....	46.1	23.3	19.0	19.0	13.4	12.6	11.0	8.2
<b>Type of Family</b>								
Married-couple families .....	21.8	17.5	16.9	16.9	15.6	14.3	12.7	11.3
With related children under 18 .....	22.5	20.6	20.2	20.2	19.1	17.6	15.7	14.1
With related children under 6 .....	26.0	24.2	24.0	24.0	22.7	20.9	18.5	17.8
Male householder, no wife present .....	21.2	17.2	17.2	17.2	15.8	15.1	14.5	13.7
Female householder, no husband present .....	55.1	50.7	49.9	49.9	47.0	44.3	37.0	34.6
With related children under 18 .....	63.9	60.5	59.9	59.9	57.0	53.4	44.3	42.5
With related children under 6 .....	75.2	72.3	72.0	72.0	69.1	65.3	53.7	51.6
<b>Type of Residence</b>								
Inside metropolitan areas .....	28.8	24.6	24.0	24.0	22.2	20.6	17.9	16.4
Inside central cities .....	33.4	28.8	28.1	28.1	25.9	24.1	20.6	19.9
Outside central cities .....	22.9	19.2	18.7	18.7	17.6	16.1	14.3	12.0
Outside metropolitan areas .....	36.4	31.2	30.5	30.5	29.8	29.1	25.2	21.9
<b>Region</b>								
Northeast .....	34.6	31.2	30.8	30.8	27.3	24.6	19.1	18.0
Midwest .....	24.1	21.6	21.6	21.6	21.2	19.9	18.7	17.6
South .....	31.9	26.5	25.6	25.6	24.5	23.6	21.6	18.9
West .....	26.3	22.3	21.8	21.8	20.1	18.4	15.8	14.3
<b>Years of School Completed</b>								
Less than 12 years .....	41.8	36.4	35.3	35.3	32.5	30.2	26.5	24.1
High school: 4 years .....	21.5	17.8	17.7	17.7	17.0	15.9	13.6	12.3
College: 1 to 3 years .....	11.8	9.6	9.6	9.6	9.0	8.1	6.1	5.9
4 years or more .....	9.0	6.7	6.5	6.5	6.5	6.3	5.7	5.8
<b>Work Experience in 1989</b>								
Total, 15 to 64 years .....	27.8	25.3	25.1	25.1	23.8	22.1	19.2	17.7
Worked at full-time jobs .....	15.2	14.0	13.9	13.9	13.2	12.2	11.0	10.0
50 to 52 weeks .....	9.0	8.6	8.5	8.5	8.3	7.7	7.0	6.2
Worked at part-time jobs .....	51.7	46.8	46.7	46.7	45.0	42.5	36.5	33.1
Did not work .....	74.0	67.2	66.2	66.2	62.5	57.9	48.4	45.8
<b>Year-Round Full-Time Workers</b>								
No workers .....	68.6	58.0	56.4	56.4	51.8	48.6	41.7	38.7
Householder 15 to 64 years .....	69.5	63.4	62.8	62.8	59.0	55.5	47.5	44.7
Householder 65 years and over .....	64.7	33.6	27.9	27.9	19.8	18.3	16.0	11.8
One worker .....	14.8	13.1	12.8	12.8	12.4	11.2	10.0	8.7
Two workers or more .....	2.8	2.6	2.6	2.6	2.8	2.4	2.3	2.1
<b>Program Participation Status of Family Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	81.9	76.6	74.2	74.2	62.8	54.3	42.5	40.6
AFDC or other non-SSI .....	87.6	85.1	84.1	84.1	73.6	63.9	49.8	48.8
SSI .....	69.8	58.2	52.6	52.6	34.9	29.0	21.1	17.4
Food stamps .....	86.0	81.6	80.6	80.6	73.8	67.0	51.4	48.4
Housing assistance .....	75.5	71.7	68.6	68.6	63.3	55.5	32.9	32.9
Energy assistance .....	89.2	82.9	81.8	81.8	73.9	68.0	51.8	48.1
Free or reduced-price school lunches .....	59.8	56.1	55.5	55.5	52.3	48.5	40.3	37.1
Family received both food stamps and cash assistance .....	91.4	88.3	87.3	87.3	76.7	66.9	50.6	49.2
<b>Health Insurance Coverage</b>								
<b>One or more members covered by:</b>								
Employer-provided plan .....	8.0	5.6	5.5	5.5	4.9	4.4	3.8	3.4
Medicare .....	47.9	26.6	22.1	22.1	16.7	15.5	13.5	10.8
Medicaid .....	73.3	67.6	65.8	65.8	57.9	50.1	40.1	37.6
<b>No members covered by:</b>								
Employer-provided plan or Medicare or Medicaid .....	37.1	34.0	34.0	34.0	34.0	34.0	31.8	28.5
Health insurance .....	41.5	38.5	38.5	38.5	38.5	38.5	36.0	32.3
Family received: Medicare and Medicaid .....	68.0	51.5	44.1	44.1	31.4	28.1	23.3	17.4

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 11. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989**

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income--			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>All Races</b>										
Total .....	35 185	19.2	34.0	34.0	33.7	34.3	34.9	34.9	34.9	34.9
<b>Age</b>										
15 to 24 years .....	4 652	30.8	33.3	33.2	32.7	33.7	35.3	35.3	35.3	35.3
25 to 44 years .....	13 622	12.1	14.4	14.4	13.9	14.7	15.4	15.4	15.4	15.4
45 to 54 years .....	3 400	18.7	21.4	21.4	21.0	21.6	22.5	22.5	22.5	22.5
55 to 64 years .....	3 683	23.9	34.7	34.7	34.7	35.0	35.5	35.5	35.5	35.5
65 years and over .....	9 828	22.0	65.7	65.7	65.6	65.8	65.9	65.9	65.9	65.9
<b>Type of Residence</b>										
Inside metropolitan areas .....	28 579	17.5	31.1	31.1	30.7	31.4	31.9	31.9	31.9	31.9
Inside central cities .....	13 967	20.9	33.9	33.8	33.5	34.2	34.9	34.9	34.9	34.9
Outside central cities .....	14 612	14.4	28.4	28.4	28.2	28.6	29.1	29.1	29.1	29.1
Outside metropolitan areas .....	6 606	26.4	46.7	46.6	46.3	47.0	47.9	47.9	47.9	47.9
<b>Region</b>										
Northeast .....	7 218	17.2	33.8	33.8	33.4	33.9	34.3	34.3	34.3	34.3
Midwest .....	8 398	18.8	35.1	35.1	34.6	35.3	35.9	35.9	35.9	35.9
South .....	11 310	22.7	36.6	36.5	36.4	37.2	37.9	37.9	37.9	37.9
West .....	8 259	16.6	29.6	29.6	29.2	29.7	30.4	30.4	30.4	30.4
<b>Years of School Completed</b>										
Total, 18 years old and over .....	35 022	18.9	33.8	33.7	33.4	34.0	34.7	34.7	34.7	34.7
18 to 24 years old .....	4 490	28.7	31.2	31.1	30.6	31.6	33.3	33.3	33.3	33.3
Less than 12 years .....	650	53.7	55.5	55.5	55.4	56.1	59.5	59.5	59.5	59.5
25 years old and over .....	30 533	17.4	34.1	34.1	33.8	34.4	34.9	34.9	34.9	34.9
Less than 12 years .....	7 860	36.9	68.5	68.6	68.2	69.0	69.4	69.4	69.4	69.4
High school: 4 years .....	10 056	15.2	32.8	32.7	32.3	32.9	33.6	33.6	33.6	33.6
College: 1 to 3 years .....	5 338	9.5	19.9	19.8	19.5	20.1	20.6	20.6	20.6	20.6
4 years or more .....	7 280	5.4	9.3	9.3	9.2	9.8	9.8	9.8	9.8	9.8
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	24 590	16.6	20.3	20.2	19.8	20.6	21.5	21.5	21.5	21.5
Worked at full-time jobs .....	18 960	6.3	7.2	7.3	6.9	7.6	8.5	8.5	8.5	8.5
50 to 52 weeks .....	14 736	2.4	2.4	2.4	2.2	2.7	3.2	3.2	3.2	3.2
Worked at part-time jobs .....	2 547	40.0	47.7	47.3	46.2	48.1	50.0	50.0	50.0	50.0
Did not work .....	3 083	60.6	77.7	77.7	77.7	77.7	77.8	77.8	77.8	77.8
<b>Program Participation Status</b>										
<b>Received:</b>										
Cash assistance .....	1 872	71.7	95.5	95.6	95.5	96.0	96.2	96.2	96.2	96.2
AFDC or other non-SSI .....	570	80.2	93.1	93.1	92.8	93.8	94.0	94.0	94.0	94.0
SSI .....	1 493	68.6	96.5	96.7	96.7	96.9	97.0	97.0	97.0	97.0
Food stamps .....	1 854	75.0	89.0	89.2	88.8	89.7	90.1	90.1	90.1	90.1
Housing assistance .....	2 054	48.3	82.2	82.1	81.9	82.0	82.3	82.3	82.3	82.3
Energy assistance .....	1 494	59.7	90.1	90.1	89.5	90.2	90.5	90.5	90.5	90.5
Food stamps and cash assistance .....	873	85.1	97.0	97.0	96.8	97.8	97.9	97.9	97.9	97.9
<b>Health Insurance Coverage</b>										
<b>Covered by:</b>										
Employer-provided plan .....	16 545	3.3	7.4	7.4	6.8	7.1	7.3	7.3	7.3	7.3
Medicare .....	10 253	23.6	67.7	67.6	67.5	67.8	67.9	67.9	67.9	67.9
Also Medicaid .....	1 445	61.7	94.5	94.6	94.6	94.8	94.8	94.8	94.8	94.8
Medicaid .....	2 480	68.2	93.2	93.3	93.3	93.6	93.7	93.7	93.7	93.7
<b>Not covered by:</b>										
Health insurance .....	5 929	36.9	40.2	40.2	40.2	41.7	44.3	44.3	44.3	44.3

**Table 11. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>All Races</b>								
Total .....	35.2	21.4	20.1	20.1	19.0	18.6	17.6	14.7
<b>Age</b>								
15 to 24 years .....	35.5	33.5	33.5	33.5	33.1	32.8	32.5	32.1
25 to 44 years .....	15.5	13.9	13.5	13.5	12.9	12.6	12.1	11.8
45 to 54 years .....	22.8	20.6	20.1	20.1	19.5	18.9	17.6	14.8
55 to 64 years .....	35.9	28.4	25.4	25.4	23.9	22.9	21.0	16.5
65 years and over .....	66.3	24.7	21.1	21.1	19.1	18.6	16.8	9.9
<b>Type of Residence</b>								
Inside metropolitan areas .....	32.1	19.7	18.4	18.4	17.4	17.0	16.1	13.9
Inside central cities .....	35.0	23.3	21.9	21.9	20.6	20.1	18.5	16.8
Outside central cities .....	29.4	18.2	15.1	15.1	14.3	14.1	13.7	11.1
Outside metropolitan areas .....	48.3	29.1	27.4	27.4	26.4	25.7	24.1	18.4
<b>Region</b>								
Northeast .....	34.5	19.7	17.8	17.8	16.2	15.4	14.2	12.1
Midwest .....	36.3	20.2	19.0	19.0	18.5	18.2	17.4	14.8
South .....	38.1	24.7	23.8	23.8	23.0	22.5	21.2	17.0
West .....	30.6	19.7	18.3	18.3	16.8	16.6	15.6	14.1
<b>Years of School Completed</b>								
Total, 18 years old and over .....	34.9	21.1	19.8	19.8	18.7	18.3	17.3	14.4
18 to 24 years old .....	33.5	31.4	31.4	31.4	31.1	30.8	30.5	30.2
Less than 12 years .....	59.9	58.3	58.3	58.3	57.9	57.0	56.8	56.3
25 years old and over .....	35.1	19.6	18.1	18.1	16.9	16.5	15.3	12.1
Less than 12 years .....	69.7	41.5	38.0	38.0	34.8	33.5	30.5	22.8
High school: 4 years .....	33.8	17.0	15.6	15.6	14.9	14.6	13.7	11.4
College: 1 to 3 years .....	20.9	10.9	10.2	10.2	9.8	9.7	9.3	7.6
4 years or more .....	9.9	6.0	5.8	5.8	5.6	5.6	5.4	4.7
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	21.6	18.7	18.3	18.3	17.5	17.1	16.3	15.1
Worked at full-time jobs .....	8.8	7.7	7.6	7.6	7.8	7.5	7.3	6.9
50 to 52 weeks .....	3.3	3.3	3.3	3.3	3.2	3.2	3.1	2.9
Worked at part-time jobs .....	50.3	44.0	43.7	43.7	42.4	41.9	40.9	38.4
Did not work .....	78.0	65.3	62.4	62.4	66.0	65.7	61.7	45.6
<b>Program Participation Status</b>								
<b>Received:</b>								
Cash assistance .....	96.3	90.9	83.3	83.3	67.0	60.4	50.0	39.9
AFDC or other non-SSI .....	94.0	91.4	80.0	80.0	79.8	72.3	64.7	61.1
SSI .....	97.2	90.9	81.4	81.4	62.0	55.5	44.4	32.0
Food stamps .....	90.2	81.3	76.7	76.7	70.8	65.9	53.6	43.3
Housing assistance .....	82.4	54.6	42.8	42.8	37.1	33.4	18.7	18.7
Energy assistance .....	90.6	67.7	62.2	62.2	55.8	53.0	46.8	32.9
Food stamps and cash assistance .....	97.9	95.1	81.3	81.3	80.9	72.4	57.0	44.8
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Employer-provided plan .....	7.4	3.3	3.1	3.1	3.1	3.1	3.0	2.6
Medicare .....	69.3	26.7	22.2	22.2	19.9	19.4	17.3	10.4
Also Medicaid .....	95.0	78.9	65.7	65.7	51.8	48.1	39.4	25.8
Medicaid .....	93.9	83.2	75.4	75.4	63.0	56.9	48.2	38.2
<b>Not covered by:</b>								
Health insurance .....	44.7	41.6	41.6	41.6	41.3	41.3	40.7	38.7

**Table 11. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>White</b>										
Total .....	29 993	16.9	32.5	32.4	32.1	32.7	33.4	33.4		
<b>Age</b>										
15 to 24 years .....	3 949	28.7	31.1	31.0	30.5	31.6	33.4	33.4		
25 to 44 years .....	11 438	10.7	12.7	12.7	12.2	13.0	13.7	13.7		
45 to 54 years .....	2 743	15.9	18.7	18.8	18.2	19.0	19.8	19.8		
55 to 64 years .....	3 038	19.9	31.0	31.0	31.0	31.4	31.8	31.8		
65 years and over .....	8 824	18.8	63.4	63.4	63.3	63.6	63.6	63.6		
<b>Type of Residence</b>										
Inside metropolitan areas .....	24 059	15.1	29.2	29.2	28.9	29.5	30.1	30.1		
Inside central cities .....	10 928	17.0	30.5	30.5	30.1	30.9	31.6	31.6		
Outside central cities .....	13 133	13.5	28.2	28.2	27.9	28.3	28.8	28.8		
Outside metropolitan areas .....	5 933	24.2	45.5	45.5	45.2	46.0	46.7	46.7		
<b>Region</b>										
Northeast .....	6 232	15.3	32.4	32.4	32.1	32.6	32.9	32.9		
Midwest .....	7 407	18.4	33.5	33.5	33.0	33.7	34.3	34.3		
South .....	9 129	19.2	34.3	34.3	34.1	34.9	35.6	35.6		
West .....	7 225	15.8	29.1	29.1	28.7	29.2	30.0	30.0		
<b>Years of School Completed</b>										
Total, 18 years old and over .....	29 889	16.6	32.3	32.3	31.9	32.6	33.2	33.2		
18 to 24 years old .....	3 845	27.1	29.6	29.5	29.0	30.1	31.9	31.9		
Less than 12 years .....	534	50.4	51.8	51.8	51.5	52.4	56.1	56.1		
25 years old and over .....	26 044	15.1	32.7	32.7	32.4	32.9	33.4	33.4		
Less than 12 years .....	6 249	32.3	67.0	67.1	66.7	67.4	67.9	67.9		
High school: 4 years .....	8 728	13.5	32.3	32.2	31.9	32.5	33.1	33.1		
College: 1 to 3 years .....	4 603	8.5	19.7	19.7	19.4	20.0	20.5	20.5		
4 years or more .....	6 463	5.2	9.2	9.2	9.1	9.3	9.6	9.6		
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	20 570	14.7	18.2	18.2	17.7	18.5	19.4	19.4		
Worked at full-time jobs .....	16 191	8.0	6.8	6.8	6.4	7.2	8.0	8.0		
50 to 52 weeks .....	12 597	2.3	2.4	2.4	2.2	2.6	3.1	3.1		
Worked at part-time jobs .....	2 114	37.9	45.5	45.0	43.8	45.6	47.4	47.4		
Did not work .....	2 265	55.0	74.3	74.4	74.4	74.4	74.5	74.5		
<b>Program Participation Status</b>										
<b>Received:</b>										
Cash assistance .....	1 331	67.7	94.6	94.8	94.7	95.4	95.6	95.6		
AFDC or other non-SSI .....	352	77.9	90.8	90.8	90.2	91.9	92.2	92.2		
SSI .....	1 054	65.0	96.2	96.4	96.4	96.8	97.0	97.0		
Food stamps .....	1 207	71.2	87.1	87.2	86.7	88.0	88.6	88.6		
Housing assistance .....	1 457	42.6	80.7	80.6	80.3	80.5	80.8	80.8		
Energy assistance .....	1 183	55.8	89.6	89.6	89.2	90.0	90.4	90.4		
Food stamps and cash assistance .....	613	81.7	95.8	95.8	95.5	96.8	97.2	97.2		
<b>Health Insurance Coverage</b>										
<b>Covered by:</b>										
Employer-provided plan .....	14 397	3.2	7.4	7.4	6.7	7.1	7.3	7.3		
Medicare .....	9 131	20.0	65.2	65.2	65.1	65.4	65.5	65.5		
Also Medicaid .....	1 087	56.8	93.2	93.4	93.4	93.6	93.6	93.6		
Medicaid .....	1 744	63.9	92.3	92.4	92.4	92.7	92.9	92.9		
<b>Not covered by:</b>										
Health insurance .....	4 692	33.9	37.3	37.3	37.3	38.9	41.8	41.8		

**Table 11. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>White</b>								
Total .....	33.6	18.9	17.7	17.7	16.8	16.5	15.7	12.9
<b>Age</b>								
15 to 24 years .....	33.6	31.6	31.6	31.6	31.3	31.1	30.8	30.4
25 to 44 years .....	13.8	12.3	12.0	12.0	11.4	11.2	10.8	10.4
45 to 54 years .....	19.8	17.7	17.1	17.1	16.8	16.2	14.8	11.9
55 to 64 years .....	32.0	22.0	21.1	21.1	19.8	19.1	17.7	14.1
65 years and over .....	64.1	21.0	17.9	17.9	16.4	15.9	14.7	8.3
<b>Type of Residence</b>								
Inside metropolitan areas .....	30.3	17.0	15.9	15.9	15.0	14.8	14.1	12.0
Inside central cities .....	31.6	19.0	17.9	17.9	16.9	16.6	15.6	14.1
Outside central cities .....	29.1	15.3	14.2	14.2	13.4	13.2	12.9	10.3
Outside metropolitan areas .....	47.0	26.7	25.0	25.0	24.0	23.4	22.0	16.5
<b>Region</b>								
Northeast .....	33.2	17.4	15.8	15.8	14.5	13.9	12.8	10.5
Midwest .....	34.6	17.7	16.6	16.6	16.1	15.9	15.4	12.7
South .....	35.7	21.0	20.2	20.2	19.5	19.2	18.3	14.4
West .....	30.1	18.7	17.4	17.4	16.1	15.8	15.2	13.4
<b>Years of School Completed</b>								
Total, 18 years old and over .....	33.4	18.7	17.5	17.5	16.6	16.2	15.4	12.7
18 to 24 years old .....	32.2	30.1	30.1	30.1	29.8	29.6	29.3	28.9
Less than 12 years .....	56.5	55.1	55.1	55.1	55.1	53.9	53.7	53.1
25 years old and over .....	33.6	17.0	15.6	15.6	14.6	14.2	13.4	10.3
Less than 12 years .....	68.1	36.3	33.1	33.1	30.4	29.3	26.9	19.2
High school: 4 years .....	33.3	15.2	13.9	13.9	13.2	13.0	12.4	10.1
College: 1 to 3 years .....	20.7	10.0	9.2	9.2	8.9	8.8	8.5	6.8
4 years or more .....	9.7	5.6	5.4	5.4	5.2	5.2	5.0	4.3
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	19.5	16.6	16.2	16.2	15.6	15.3	14.7	13.4
Worked at full-time jobs .....	8.1	7.3	7.3	7.3	7.2	7.2	7.0	6.6
50 to 52 weeks .....	3.2	3.2	3.2	3.2	3.1	3.1	3.0	2.8
Worked at part-time jobs .....	47.7	41.4	41.0	41.0	39.9	39.4	38.6	36.7
Did not work .....	74.7	60.0	56.8	56.8	52.5	50.6	47.0	40.6
<b>Program Participation Status</b>								
<b>Received:</b>								
Cash assistance .....	85.8	88.5	79.5	79.5	62.6	55.9	46.7	35.2
AFDC or other non-SSI .....	92.2	88.4	86.1	86.1	75.6	67.5	60.2	54.5
SSI .....	97.2	89.1	78.3	78.3	58.4	51.7	42.5	29.1
Food stamps .....	88.7	78.3	73.3	73.3	66.9	62.1	50.7	38.7
Housing assistance .....	80.9	48.4	35.6	35.6	30.8	27.4	14.5	14.5
Energy assistance .....	80.5	64.1	58.8	58.8	52.3	49.7	43.4	28.7
Food stamps and cash assistance .....	97.2	93.7	89.5	89.5	77.5	68.8	53.5	38.9
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Employer-provided plan .....	7.4	3.1	3.0	3.0	3.0	3.0	2.8	2.5
Medicare .....	65.9	22.7	18.8	18.8	16.8	16.4	14.9	8.6
Also Medicaid .....	93.9	74.4	59.9	59.9	46.6	42.7	35.4	21.9
Medicaid .....	93.1	79.6	70.5	70.5	58.0	52.1	44.5	33.3
<b>Not covered by:</b>								
Health insurance .....	42.1	38.8	38.8	38.8	38.6	38.6	38.0	36.3

**Table 11. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Black</b>										
Total .....	4 180	35.2	45.4	45.4	45.1	45.7	46.3	46.3	46.3	46.3
<b>Age</b>										
15 to 24 years.....	477	43.6	45.5	45.5	45.5	45.5	46.1	46.1	46.1	46.1
25 to 44 years.....	1 707	20.5	24.0	24.0	23.6	24.7	25.2	25.2	25.2	25.2
45 to 54 years.....	558	31.3	33.4	33.4	33.4	33.4	34.8	34.8	34.8	34.8
55 to 64 years.....	563	46.2	55.2	55.2	55.2	55.2	56.5	56.5	56.5	56.5
65 years and over .....	875	54.6	88.4	88.4	88.1	88.5	88.5	88.5	88.5	88.5
<b>Type of Residence</b>										
Inside metropolitan areas .....	3 628	33.3	43.3	43.3	43.0	43.7	44.1	44.1	44.1	44.1
Inside central cities .....	2 493	37.8	48.8	48.8	48.6	49.3	49.7	49.7	49.7	49.7
Outside central cities .....	1 135	23.2	31.3	31.2	30.7	31.4	31.8	31.8	31.8	31.8
Outside metropolitan areas .....	552	47.8	59.1	59.2	59.2	59.2	61.1	61.1	61.1	61.1
<b>Region</b>										
Northeast .....	827	31.1	44.6	44.6	44.0	44.3	44.5	44.5	44.5	44.5
Midwest .....	869	38.7	48.8	48.9	48.4	49.5	49.9	49.9	49.9	49.9
South .....	1 989	38.4	47.4	47.3	47.3	47.9	48.8	48.8	48.8	48.8
West .....	494	22.8	32.8	32.6	32.3	32.6	33.1	33.1	33.1	33.1
<b>Years of School Completed</b>										
Total, 18 years old and over .....	4 140	34.6	44.9	44.9	44.6	45.2	45.8	45.8	45.8	45.8
18 to 24 years old .....	438	38.7	40.6	40.6	40.6	40.6	41.2	41.2	41.2	41.2
Less than 12 years .....	92	67.8	70.5	70.5	70.5	70.5	73.4	73.4	73.4	73.4
25 years old and over .....	3 703	34.1	45.4	45.4	45.1	45.8	46.4	46.4	46.4	46.4
Less than 12 years .....	1 480	58.8	75.3	75.2	75.2	75.8	78.3	78.3	78.3	78.3
High school: 4 years .....	1 130	26.6	35.8	35.7	35.0	35.5	35.9	35.9	35.9	35.9
College: 1 to 3 years .....	602	16.7	20.9	21.0	20.6	21.0	21.7	21.7	21.7	21.7
4 years or more .....	511	6.3	10.3	10.3	10.3	11.7	12.9	12.9	12.9	12.9
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	3 191	28.1	32.2	32.2	31.9	32.6	33.4	33.4	33.4	33.4
Worked at full-time jobs .....	2 215	8.9	10.6	10.5	10.2	10.8	11.8	11.8	11.8	11.8
50 to 52 weeks .....	1 713	3.1	3.1	3.1	2.8	3.4	4.2	4.2	4.2	4.2
Worked at part-time jobs .....	316	56.0	63.3	63.4	63.4	65.3	67.0	67.0	67.0	67.0
Did not work .....	661	79.4	89.7	89.7	89.7	89.7	89.7	89.7	89.7	89.7
<b>Program Participation Status</b>										
<b>Received:</b>										
Cash assistance .....	583	64.3	97.6	97.6	97.6	97.6	97.6	97.6	97.6	97.6
AFDC or other non-SSI .....	198	88.3	97.0	97.0	97.0	97.0	97.0	97.0	97.0	97.0
SSI .....	399	81.6	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5
Food stamps .....	610	82.3	93.3	93.3	93.3	93.3	93.6	93.6	93.6	93.6
Housing assistance .....	541	64.0	85.9	85.9	85.9	85.9	86.2	86.2	86.2	86.2
Energy assistance .....	287	75.8	91.8	91.8	90.7	90.7	90.7	90.7	90.7	90.7
Food stamps and cash assistance .....	343	91.1	99.4	99.4	99.4	99.4	99.4	99.4	99.4	99.4
<b>Health Insurance Coverage</b>										
<b>Covered by:</b>										
Employer-provided plan .....	1 737	4.9	8.2	8.2	7.6	7.8	7.9	7.9	7.9	7.9
Medicare .....	990	57.2	89.6	89.6	89.3	89.7	90.0	90.0	90.0	90.0
Also Medicaid .....	330	80.2	98.2	98.2	98.2	98.2	98.2	98.2	98.2	98.2
Medicaid .....	647	82.4	96.5	96.5	96.5	96.5	96.6	96.6	96.6	96.6
<b>Not covered by:</b>										
Health insurance .....	975	50.1	53.0	52.8	52.8	54.7	56.4	56.4	56.4	56.4

**Table 11. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Black</b>								
Total .....	46.6	38.3	36.2	36.2	34.2	33.2	30.2	26.0
<b>Age</b>								
15 to 24 years .....	46.1	44.4	44.4	44.4	44.0	43.6	42.2	42.2
25 to 44 years .....	25.4	22.4	21.9	21.9	21.4	20.5	19.3	19.4
45 to 54 years .....	35.1	33.7	33.7	33.7	32.9	31.3	30.7	28.4
55 to 64 years .....	57.7	50.3	48.8	48.8	45.7	44.2	39.4	29.9
65 years and over .....	88.6	61.3	52.9	52.9	47.4	46.4	38.8	26.2
<b>Type of Residence</b>								
Inside metropolitan areas .....	44.3	36.2	33.9	33.9	31.9	31.0	28.1	24.5
Inside central cities .....	49.9	40.9	38.4	38.4	36.1	34.6	30.7	27.3
Outside central cities .....	32.0	25.9	24.0	24.0	22.9	22.9	22.2	18.1
Outside metropolitan areas .....	62.1	52.2	51.2	51.2	49.2	47.8	44.6	38.5
<b>Region</b>								
Northeast .....	44.5	35.9	31.5	31.5	28.1	26.5	24.0	22.9
Midwest .....	50.6	40.8	38.3	38.3	37.6	36.8	33.5	30.0
South .....	49.2	41.4	40.4	40.4	38.4	37.3	34.2	27.7
West .....	33.1	25.9	23.2	23.2	21.6	21.6	19.0	17.6
<b>Years of School Completed</b>								
Total, 18 years old and over .....	46.1	37.8	35.6	35.6	33.6	32.6	29.6	25.4
18 to 24 years old .....	41.2	39.6	39.6	39.6	39.2	38.7	37.6	37.6
Less than 12 years .....	73.4	70.7	70.7	70.7	70.7	70.7	70.7	70.7
25 years old and over .....	46.7	37.5	35.1	35.1	33.0	31.8	28.7	24.0
Less than 12 years .....	76.8	62.8	58.3	58.3	53.8	51.9	46.6	38.2
High school: 4 years .....	36.2	28.8	26.8	26.8	25.7	24.8	22.0	18.9
College: 1 to 3 years .....	22.1	17.7	17.3	17.3	16.9	16.6	15.5	14.1
4 years or more .....	12.9	8.2	8.2	8.2	8.2	7.9	7.9	6.2
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	33.6	30.4	29.9	29.9	28.8	27.8	26.0	24.0
Worked at full-time jobs .....	12.1	10.4	10.4	10.4	10.3	9.9	9.7	9.4
50 to 52 weeks .....	4.4	4.4	4.4	4.4	4.3	4.2	4.2	4.0
Worked at part-time jobs .....	67.5	62.7	62.7	62.7	59.5	58.8	56.0	49.9
Did not work .....	90.1	82.0	79.5	79.5	76.1	72.6	66.4	60.6
<b>Program Participation Status</b>								
<b>Received:</b>								
Cash assistance .....	97.6	96.0	91.7	91.7	80.1	73.8	59.9	52.2
AFDC or other non-SSI .....	97.0	96.5	96.5	96.5	91.0	84.2	76.4	74.5
SSI .....	97.5	95.5	89.2	89.2	74.2	68.3	51.4	41.0
Food stamps .....	93.6	87.4	83.3	83.3	78.1	73.0	59.2	52.1
Housing assistance .....	86.2	70.2	60.4	60.4	53.9	49.5	29.6	29.6
Energy assistance .....	90.7	81.6	75.8	75.8	71.1	67.5	61.7	50.1
Food stamps and cash assistance .....	99.4	97.8	94.4	94.4	86.8	78.8	63.0	55.3
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Employer-provided plan .....	8.2	4.8	4.1	4.1	4.1	4.1	3.8	3.2
Medicare .....	90.1	63.1	54.0	54.0	48.5	47.4	39.8	27.4
Also Medicaid .....	98.2	93.4	84.9	84.9	71.3	68.0	53.8	39.2
Medicaid .....	96.6	92.8	88.6	88.6	78.8	72.1	59.9	52.0
<b>Not covered by:</b>								
Health insurance .....	57.2	54.6	54.6	54.6	54.1	54.1	53.2	49.1

Table 11. **Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Hispanic Origin<sup>1</sup></b>										
Total .....	2 045	31.0	38.7	38.8	38.4	39.8	41.1	41.1		
<b>Age</b>										
15 to 24 years .....	450	44.9	45.9	46.1	45.3	47.5	50.9	50.9		50.9
25 to 44 years .....	936	20.8	23.5	23.3	23.3	24.2	25.7	25.7		25.7
45 to 54 years .....	240	29.7	32.4	32.8	31.4	33.4	33.9	33.9		33.9
55 to 64 years .....	171	40.2	50.4	50.4	49.5	50.3	50.8	50.8		50.8
65 years and over .....	248	39.5	81.6	82.1	82.1	82.1	82.1	82.1		82.1
<b>Type of Residence</b>										
Inside metropolitan areas .....	1 899	29.8	37.4	37.5	37.0	38.2	39.7	39.7		39.7
Inside central cities .....	1 149	34.2	43.0	43.1	42.8	44.3	45.5	45.5		45.5
Outside central cities .....	750	23.0	28.8	28.8	28.2	28.8	30.8	30.8		30.8
Outside metropolitan areas .....	146	46.8	56.6	56.6	56.6	58.0	60.0	60.0		60.0
<b>Region</b>										
Northeast .....	397	34.1	40.1	40.3	39.7	41.0	41.7	41.7		41.7
Midwest .....	135	30.0	32.9	32.9	32.9	33.6	33.6	33.6		33.6
South .....	560	35.8	43.3	43.2	43.0	44.9	46.6	46.6		46.6
West .....	953	27.1	36.4	36.5	36.0	36.7	38.8	38.8		38.8
<b>Years of School Completed</b>										
Total, 18 years old and over .....	2 018	30.4	38.1	38.2	37.8	39.0	40.6	40.6		40.6
18 to 24 years old .....	423	42.7	43.5	43.7	42.8	45.1	48.8	48.8		48.8
Less than 12 years .....	208	53.0	53.0	53.0	52.4	53.9	57.7	57.7		57.7
25 years old and over .....	1 595	27.1	36.7	36.8	36.5	37.4	38.4	38.4		38.4
Less than 12 years .....	823	39.2	53.6	53.8	53.8	54.4	55.4	55.4		55.4
High school: 4 years .....	421	18.6	24.3	24.0	24.0	24.8	26.4	26.4		26.4
College: 1 to 3 years .....	176	7.3	12.7	12.7	12.7	13.5	14.0	14.0		14.0
4 years or more .....	176	10.4	11.7	11.7	11.7	11.7	11.7	11.7		11.7
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	1 697	27.4	30.4	30.4	30.0	31.2	33.0	33.0		33.0
Worked at full-time jobs .....	1 258	12.6	12.8	12.9	12.5	13.9	16.1	16.1		16.1
50 to 52 weeks .....	906	4.0	4.0	4.0	3.8	4.7	6.7	6.7		6.7
Worked at part-time jobs .....	167	52.5	58.7	58.0	57.1	58.8	60.5	60.5		60.5
Did not work .....	272	80.4	94.4	94.4	94.4	94.4	94.4	94.4		94.4
<b>Program Participation Status</b>										
Received:										
Cash assistance .....	185	65.8	94.9	94.9	94.9	94.9	94.9	94.9		94.9
AFDC or other non-SSI .....	60	(B)	(B)	(B)	(B)	(B)	(B)	(B)		(B)
SSI .....	127	60.8	99.2	99.2	99.2	99.2	99.2	99.2		99.2
Food stamps .....	170	70.4	85.9	85.9	85.9	87.5	87.5	87.5		87.5
Housing assistance .....	120	58.4	83.6	83.6	82.7	83.6	85.4	85.4		85.4
Energy assistance .....	67	(B)	(B)	(B)	(B)	(B)	(B)	(B)		(B)
Food stamps and cash assistance .....	100	78.4	95.4	95.4	95.4	95.4	95.4	95.4		95.4
<b>Health Insurance Coverage</b>										
Covered by:										
Employer-provided plan .....	692	5.3	6.3	6.3	5.1	5.8	6.0	6.0		6.0
Medicare .....	267	41.7	84.8	85.3	85.3	85.3	85.3	85.3		85.3
Also Medicaid .....	105	63.4	99.0	99.0	99.0	99.0	99.0	99.0		99.0
Medicaid .....	213	63.2	92.3	92.3	92.3	92.3	92.3	92.3		92.3
Not covered by:										
Health insurance .....	826	45.0	45.9	46.0	46.0	48.2	51.6	51.6		51.6

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 11. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Hispanic Origin<sup>1</sup></b>								
Total .....	41.2	35.8	34.6	34.6	32.5	31.9	29.9	27.9
<b>Age</b>								
15 to 24 years .....	51.1	50.6	50.6	50.6	50.0	49.5	48.8	48.8
25 to 44 years .....	25.8	24.9	24.5	24.5	22.7	22.6	22.0	21.8
45 to 54 years .....	33.9	32.1	32.1	32.1	31.6	29.9	25.6	23.1
55 to 64 years .....	50.8	43.3	40.5	40.5	39.9	38.8	33.7	29.7
65 years and over .....	82.1	48.5	41.6	41.6	33.6	32.3	26.7	16.2
<b>Type of Residence</b>								
Inside metropolitan areas .....	39.8	34.5	33.2	33.2	31.1	30.5	28.4	26.7
Inside central cities .....	45.6	39.0	37.6	37.6	35.3	34.2	31.2	29.3
Outside central cities .....	30.9	27.7	26.4	26.4	24.8	24.8	24.1	22.6
Outside metropolitan areas .....	60.0	52.2	52.2	52.2	50.2	50.2	49.4	43.3
<b>Region</b>								
Northeast .....	41.9	39.1	37.6	37.6	34.2	32.3	27.6	26.9
Midwest .....	34.3	31.3	30.6	30.6	30.6	30.6	30.6	30.6
South .....	46.6	39.9	38.8	38.9	37.8	37.2	33.5	30.1
West .....	38.8	32.6	31.3	31.3	29.0	28.8	28.6	26.6
<b>Years of School Completed</b>								
Total, 18 years old and over .....	40.6	35.1	33.9	33.9	31.9	31.2	29.2	27.2
18 to 24 years old .....	48.9	48.4	48.4	48.4	48.1	47.5	46.9	46.8
Less than 12 years .....	58.1	57.7	57.7	57.7	57.7	57.1	57.1	57.1
25 years old and over .....	38.5	31.6	30.0	30.0	27.6	26.9	24.5	22.0
Less than 12 years .....	55.5	46.3	43.6	43.6	39.2	38.2	34.1	30.1
High school: 4 years .....	26.4	21.0	20.5	20.5	19.9	19.7	19.0	17.6
College: 1 to 3 years .....	14.0	8.7	8.7	8.7	8.7	8.2	8.2	8.2
4 years or more .....	11.7	11.0	11.0	11.0	10.4	10.4	9.4	8.5
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	33.1	31.5	31.0	31.0	29.8	29.4	27.8	26.9
Worked at full-time jobs .....	16.2	15.8	15.8	15.8	15.8	15.8	14.9	14.6
50 to 52 weeks .....	6.8	6.7	6.7	6.7	6.7	6.7	6.0	5.8
Worked at part-time jobs .....	60.5	58.4	58.4	58.4	58.1	55.6	55.3	53.8
Did not work .....	94.4	87.6	84.7	84.7	78.7	76.5	70.4	67.3
<b>Program Participation Status</b>								
<b>Received:</b>								
Cash assistance .....	94.9	89.8	81.8	81.8	60.7	54.4	42.8	38.7
AFDC or other non-SSI .....	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
SSI .....	89.2	91.8	80.2	80.2	52.5	45.2	34.4	28.4
Food stamps .....	87.5	81.3	79.0	79.0	69.1	63.9	48.0	46.0
Housing assistance .....	85.4	69.6	60.3	60.3	52.7	43.8	18.1	18.1
Energy assistance .....	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Food stamps and cash assistance .....	95.4	94.3	92.0	92.0	75.3	67.3	50.2	47.1
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Employer-provided plan .....	6.0	5.2	5.2	5.2	5.2	5.2	4.8	4.7
Medicare .....	85.3	51.5	42.2	42.2	34.5	33.2	27.2	17.5
Also Medicaid .....	99.0	85.6	68.7	68.7	50.5	47.3	35.6	26.2
Medicaid .....	92.3	84.1	75.7	75.7	57.4	51.5	39.9	35.3
<b>Not covered by:</b>								
Health insurance .....	51.8	50.8	50.8	50.8	50.8	50.8	49.6	48.2

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 12. Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1989**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
All families .....	66 090	4 875	6 494	6 472	6 533	6 458	6 430	6 416	
<b>RACE OF HOUSEHOLDER</b>									
White .....	56 590	4 576	5 948	5 926	5 980	5 904	5 878	5 883	
Black .....	7 470	5 467	7 991	7 977	8 058	8 043	8 010	8 001	
Hispanic origin <sup>1</sup> .....	4 840	5 123	7 169	7 200	7 291	7 114	7 061	7 041	
<b>AGE OF HOUSEHOLDER</b>									
15 to 24 years .....	2 853	5 297	7 078	7 064	7 119	6 980	6 914	6 950	
25 to 44 years .....	31 548	5 316	7 425	7 421	7 562	7 403	7 390	7 374	
45 to 54 years .....	11 712	4 907	7 006	6 949	7 009	6 855	6 787	6 831	
55 to 64 years .....	9 251	3 898	6 122	6 130	6 169	6 123	6 072	6 097	
65 years and over .....	10 726	2 900	5 384	5 345	5 369	5 343	5 329	5 326	
<b>TYPE OF FAMILY</b>									
Married-couple families .....	52 317	4 299	5 675	5 634	5 677	5 634	5 624	5 568	
With related children under 18 .....	25 478	4 905	6 727	6 690	6 815	6 651	6 637	6 519	
With related children under 6 .....	12 728	5 098	6 708	6 684	6 796	6 567	6 550	6 481	
Male householder, no wife present .....	2 884	4 629	5 841	5 868	5 901	5 846	5 705	5 687	
Female householder, no husband present .....	10 890	5 380	7 829	7 830	7 909	7 804	7 762	7 827	
With related children under 18 .....	7 445	5 599	8 377	8 385	8 474	8 347	8 321	8 405	
With related children under 6 .....	3 301	6 032	9 140	9 160	9 281	9 222	9 197	9 230	
<b>TYPE OF RESIDENCE</b>									
Inside metropolitan areas .....	50 619	4 944	6 607	6 594	6 667	6 587	6 552	6 540	
Inside central cities .....	19 034	5 206	7 242	7 238	7 313	7 225	7 182	7 163	
Outside central cities .....	31 585	4 576	5 914	5 890	5 957	5 891	5 864	5 855	
Outside metropolitan areas .....	15 471	4 700	6 231	6 193	6 228	6 162	6 152	6 132	
<b>REGION</b>									
Northeast .....	13 494	4 958	6 625	6 590	6 647	6 601	6 577	6 553	
Midwest .....	16 059	4 927	6 565	6 551	6 618	6 573	6 554	6 543	
South .....	23 244	5 007	6 406	6 393	6 452	6 365	6 334	6 320	
West .....	13 293	4 439	6 472	6 437	6 498	6 386	6 355	6 341	
<b>YEARS OF SCHOOL COMPLETED</b>									
Less than 12 years .....	14 863	4 977	6 926	6 916	6 960	6 911	6 876	6 847	
High school: 4 years .....	24 540	4 868	6 167	6 133	6 227	6 133	6 119	6 117	
College: 1 to 3 years .....	12 032	4 428	5 847	5 831	5 911	5 817	5 771	5 774	
4 years or more .....	14 655	4 904	5 303	5 233	5 130	5 064	5 059	4 978	
<b>WORK EXPERIENCE IN 1989</b>									
Total, 15 to 64 years .....	55 364	5 103	7 104	7 093	7 191	7 059	7 023	7 025	
Worked at full-time jobs .....	45 247	4 294	4 783	4 756	4 812	4 720	4 692	4 590	
50 to 52 weeks .....	38 258	3 952	4 011	3 974	4 117	3 959	3 956	3 976	
Worked at part-time jobs .....	3 619	4 655	5 781	5 772	5 770	5 845	5 842	5 635	
Did not work .....	6 499	5 920	9 217	9 203	9 229	9 249	9 200	9 171	
<b>YEAR-ROUND FULL-TIME WORKERS</b>									
No workers .....	20 127	5 114	6 891	6 870	6 887	6 888	6 872	6 816	
Householder 15 to 64 years .....	11 818	5 431	7 884	7 873	7 895	7 885	7 856	7 780	
Householder 65 years and over .....	8 309	2 848	5 413	5 377	5 398	5 392	5 389	5 385	
One worker .....	28 907	3 796	4 000	3 959	4 084	3 969	3 921	3 897	
Two workers or more .....	17 056	4 792	4 973	4 928	4 769	4 657	4 682	4 545	
<b>PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS</b>									
One or more members received:									
Cash assistance .....	4 999	5 224	9 030	9 029	9 037	9 066	9 036	8 984	
AFDC or other non-SSI .....	3 470	5 597	9 635	9 642	9 663	9 687	9 684	9 644	
SSI .....	1 934	3 495	8 291	8 266	8 248	8 284	8 182	8 144	
Food stamps .....	4 891	5 501	8 808	8 794	8 830	8 846	8 832	8 766	
Housing assistance .....	2 269	5 361	8 547	8 565	8 571	8 612	8 576	8 490	
Energy assistance .....	2 202	5 011	8 241	8 227	8 250	8 257	8 248	8 216	
Free or reduced-price school lunches .....	5 644	5 638	8 593	8 590	8 700	8 582	8 577	8 563	
Family received both food stamps and cash assistance .....	3 236	5 499	9 658	9 654	9 662	9 700	9 701	9 632	
<b>HEALTH INSURANCE COVERAGE</b>									
One or more members covered by:									
Employer-provided plan .....	47 270	4 096	4 559	4 542	4 585	4 499	4 471	4 452	
Medicare .....	13 527	3 209	5 771	5 737	5 764	5 751	5 728	5 714	
Medicaid .....	6 838	5 239	8 562	8 559	8 568	8 589	8 558	8 495	
No members covered by:									
Employer-provided plan or Medicare or Medicaid .....	8 759	5 188	5 587	5 547	5 547	5 435	5 391	5 319	
Health insurance .....	4 304	5 193	5 600	5 583	5 583	5 517	5 476	5 384	
Family received:									
Medicare and Medicaid .....	1 901	3 525	7 724	7 689	7 691	7 714	7 642	7 601	

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 12. Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
All families .....	6 378	6 268	6 385	6 384	4 899	4 943	4 036	3 973
<b>RACE OF HOUSEHOLDER</b>								
White .....	5 827	5 664	5 783	5 777	4 578	4 639	4 065	3 986
Black .....	7 959	7 352	7 474	7 482	5 580	5 579	3 955	3 902
Hispanic origin <sup>1</sup> .....	7 041	6 600	6 654	6 649	5 094	5 144	4 268	4 215
<b>AGE OF HOUSEHOLDER</b>								
15 to 24 years .....	6 899	6 802	6 820	6 819	5 211	5 261	3 925	3 962
25 to 44 years .....	7 323	7 039	7 051	7 048	5 225	5 255	4 253	4 147
45 to 54 years .....	6 760	6 151	6 207	6 229	4 865	4 990	4 131	3 859
55 to 64 years .....	6 062	5 063	5 245	5 240	4 141	4 205	3 859	3 478
65 years and over .....	5 307	3 557	3 690	3 687	3 262	3 316	3 086	3 358
<b>TYPE OF FAMILY</b>								
Married-couple families .....	5 533	4 955	5 063	5 061	4 324	4 390	3 958	3 945
With related children under 18 .....	6 468	5 732	5 727	5 725	4 726	4 809	4 223	4 137
With related children under 6 .....	6 399	5 944	5 917	5 908	4 904	5 002	4 445	4 327
Male householder, no wife present .....	5 678	5 367	5 454	5 450	4 773	4 905	4 413	4 271
Female householder, no husband present .....	7 786	7 500	7 580	7 580	5 377	5 390	4 062	3 865
With related children under 18 .....	8 362	7 948	7 974	7 975	5 598	5 610	4 174	4 052
With related children under 6 .....	9 188	8 808	8 823	8 827	6 073	6 049	4 393	4 320
<b>TYPE OF RESIDENCE</b>								
Inside metropolitan areas .....	6 510	6 585	6 673	6 674	4 976	5 025	4 068	4 001
Inside central cities .....	7 116	7 119	7 229	7 232	5 243	5 272	4 062	4 044
Outside central cities .....	5 843	5 835	5 894	5 892	4 601	4 676	4 076	3 934
Outside metropolitan areas .....	6 078	5 481	5 654	5 649	4 706	4 742	3 959	3 905
<b>REGION</b>								
Northeast .....	6 533	7 082	7 202	7 197	4 891	4 881	4 093	3 991
Midwest .....	6 497	6 627	6 813	6 814	4 864	5 081	3 818	3 781
South .....	6 277	5 717	5 833	5 835	5 043	5 081	4 047	4 049
West .....	6 310	6 375	6 408	6 402	4 420	4 474	4 111	4 050
<b>YEARS OF SCHOOL COMPLETED</b>								
Less than 12 years .....	6 816	6 587	6 726	6 722	5 068	5 135	4 017	3 967
High school: 4 years .....	6 077	6 140	6 251	6 249	4 866	4 898	4 087	4 001
College: 1 to 3 years .....	5 718	5 701	5 752	5 760	4 428	4 403	3 859	3 717
4 years or more .....	4 950	4 917	5 066	5 088	4 490	4 557	4 231	4 411
<b>WORK EXPERIENCE IN 1989</b>								
Total, 15 to 64 years .....	6 974	6 652	6 703	6 703	5 062	5 110	4 143	4 025
Worked at full-time jobs .....	4 529	4 439	4 449	4 450	4 130	4 178	3 755	3 672
50 to 52 weeks .....	3 885	3 884	3 892	3 896	3 857	3 880	3 717	3 684
Worked at part-time jobs .....	5 613	5 421	5 412	5 404	4 563	4 681	3 884	3 760
Did not work .....	9 158	8 794	8 952	8 948	5 984	6 014	4 547	4 396
<b>YEAR-ROUND FULL-TIME WORKERS</b>								
No workers .....	6 797	6 825	6 979	6 975	5 164	5 215	4 128	4 042
Householder 15 to 64 years .....	7 762	7 391	7 456	7 453	5 404	5 462	4 261	4 120
Householder 65 years and over .....	5 366	3 534	3 655	3 652	3 183	3 248	3 030	3 268
One worker .....	3 830	3 832	3 862	3 860	3 732	3 761	3 586	3 634
Two workers or more .....	4 421	4 496	4 496	4 530	4 564	4 579	4 237	4 038
<b>PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS</b>								
One or more members received:								
Cash assistance .....	8 973	8 301	8 431	8 428	5 322	5 423	3 638	3 578
AFDC or other non-SSI .....	9 622	9 144	9 148	9 148	5 605	5 708	3 730	3 668
SSI .....	6 159	6 616	6 754	6 751	3 729	3 753	3 010	2 860
Food stamps .....	8 739	8 048	8 077	8 074	5 511	5 580	3 810	3 713
Housing assistance .....	8 503	7 898	8 063	8 061	5 410	5 415	3 107	3 107
Energy assistance .....	8 193	7 403	7 610	7 608	5 120	5 168	3 605	3 487
Free or reduced-price school lunches .....	8 497	7 858	7 883	7 882	5 629	5 670	4 107	3 986
Family received both food stamps and cash assistance .....	9 630	8 973	8 973	8 971	5 538	5 637	3 617	3 558
<b>HEALTH INSURANCE COVERAGE</b>								
One or more members covered by:								
Employer-provided plan .....	4 402	4 312	4 384	4 371	4 038	4 138	3 772	3 595
Medicare .....	5 694	4 217	4 454	4 458	3 567	3 647	3 147	3 254
Medicaid .....	8 479	7 813	7 913	7 913	5 307	5 452	3 849	3 765
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	5 268	5 017	5 017	5 019	4 941	4 941	4 602	4 498
Health insurance .....	5 322	5 015	5 015	5 010	4 989	4 989	4 579	4 481
Family received:								
Medicare and Medicaid .....	7 592	5 207	5 265	5 274	3 803	3 997	3 142	3 021

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 13. Mean Income Deficit of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989**

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
All unrelated individuals -----	35 185	2 818	4 487	4 495	4 515	4 501	4 432	4 432	
<b>RACE AND HISPANIC ORIGIN</b>									
White -----	29 993	2 715	4 348	4 357	4 377	4 361	4 292	4 292	
Black -----	4 180	2 983	5 140	5 141	5 153	5 150	5 095	5 095	
Hispanic origin <sup>1</sup> -----	2 045	3 506	4 763	4 762	4 787	4 745	4 584	4 584	
<b>AGE</b>									
15 to 24 years -----	4 852	3 659	3 877	3 887	3 899	3 947	3 790	3 790	
25 to 44 years -----	13 822	3 471	4 242	4 256	4 340	4 252	4 107	4 107	
45 to 54 years -----	3 400	3 377	4 816	4 814	4 875	4 833	4 667	4 667	
55 to 64 years -----	3 683	2 859	4 922	4 924	4 906	4 920	4 882	4 882	
65 years and over -----	9 828	1 579	4 588	4 583	4 595	4 590	4 586	4 586	
<b>TYPE OF RESIDENCE</b>									
Inside metropolitan areas -----	28 579	2 951	4 484	4 504	4 527	4 507	4 439	4 439	
Inside central cities -----	13 967	2 972	4 571	4 578	4 602	4 568	4 487	4 487	
Outside central cities -----	14 612	2 921	4 406	4 420	4 441	4 437	4 373	4 373	
Outside metropolitan areas -----	6 606	2 437	4 470	4 470	4 483	4 482	4 414	4 414	
<b>REGION</b>									
Northeast -----	7 218	2 706	4 631	4 638	4 656	4 647	4 606	4 606	
Midwest -----	8 398	2 772	4 379	4 388	4 422	4 395	4 336	4 336	
South -----	11 310	2 705	4 566	4 564	4 571	4 543	4 469	4 469	
West -----	8 259	3 183	4 342	4 366	4 393	4 411	4 315	4 315	
<b>YEARS OF SCHOOL COMPLETED</b>									
Total, 18 years old and over -----	35 022	2 753	4 489	4 477	4 498	4 483	4 414	4 414	
18 to 24 years old -----	4 490	3 423	3 660	3 670	3 685	3 741	3 578	3 578	
Less than 12 years -----	650	4 224	4 441	4 439	4 419	4 510	4 275	4 275	
25 years old and over -----	30 533	2 591	4 578	4 586	4 606	4 583	4 531	4 531	
Less than 12 years -----	7 860	2 261	4 946	4 943	4 955	4 937	4 911	4 911	
High school: 4 years -----	10 056	2 863	4 268	4 279	4 309	4 294	4 227	4 227	
College: 1 to 3 years -----	5 336	2 955	3 930	3 977	4 006	3 995	3 923	3 923	
4 years or more -----	7 280	3 510	4 175	4 183	4 188	4 107	4 006	4 006	
<b>WORK EXPERIENCE IN 1989</b>									
Total, 20 to 64 years -----	24 590	3 271	4 351	4 362	4 406	4 372	4 225	4 225	
Worked at full-time jobs -----	18 960	2 648	2 702	2 713	2 724	2 737	2 632	2 532	
50 to 52 weeks -----	14 738	2 504	2 515	2 546	2 550	2 454	2 097	2 097	
Worked at part-time jobs -----	2 547	2 965	3 391	3 421	3 465	3 541	3 433	3 433	
Did not work -----	3 083	3 839	5 784	5 783	5 783	5 783	5 777	5 777	
<b>PROGRAM PARTICIPATION STATUS</b>									
Received:									
Cash assistance -----	1 972	2 102	5 825	5 822	5 824	5 815	5 810	5 810	
AFDC or other non-SSI -----	570	3 040	5 570	5 572	5 582	5 574	5 571	5 571	
SSI -----	1 493	1 647	5 922	5 916	5 914	5 907	5 902	5 902	
Food stamps -----	1 854	2 518	5 506	5 506	5 518	5 507	5 485	5 485	
Housing assistance -----	2 054	2 289	5 290	5 291	5 297	5 314	5 299	5 299	
Energy assistance -----	1 494	2 159	5 278	5 281	5 306	5 304	5 290	5 290	
Food stamps and cash assistance -----	973	2 189	5 796	5 795	5 802	5 779	5 768	5 768	
<b>HEALTH INSURANCE COVERAGE</b>									
Covered by:									
Employer-provided plan -----	16 545	2 388	3 067	3 082	3 153	3 088	3 027	3 027	
Medicare -----	10 253	1 540	4 681	4 688	4 692	4 684	4 677	4 677	
Also Medicaid -----	1 445	1 475	5 695	5 688	5 688	5 687	5 684	5 684	
Medicaid -----	2 480	2 280	5 678	5 679	5 676	5 685	5 677	5 677	
Not covered by:									
Health insurance -----	5 929	3 910	4 217	4 223	4 223	4 225	4 012	4 012	

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table 13. Mean Income Deficit of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
All unrelated individuals .....	4 416	3 240	3 330	3 330	2 874	2 883	2 809	2 966
<b>RACE AND HISPANIC ORIGIN</b>								
White .....	4 276	3 057	3 148	3 148	2 772	2 779	2 739	2 891
Black .....	5 073	3 730	3 817	3 817	3 056	3 067	2 871	3 029
Hispanic origin <sup>1</sup> .....	4 582	3 833	3 871	3 871	3 426	3 439	3 456	3 533
<b>AGE</b>								
15 to 24 years .....	3 786	3 673	3 671	3 670	3 555	3 539	3 455	3 457
25 to 44 years .....	4 094	3 769	3 810	3 810	3 382	3 375	3 269	3 225
45 to 54 years .....	4 675	4 074	4 143	4 143	3 334	3 367	3 305	3 247
55 to 64 years .....	4 830	3 730	3 772	3 772	2 894	2 900	2 767	2 774
65 years and over .....	4 566	2 113	2 183	2 183	1 667	1 695	1 599	1 753
<b>TYPE OF RESIDENCE</b>								
Inside metropolitan areas .....	4 424	3 362	3 458	3 458	3 015	3 019	2 940	3 088
Inside central cities .....	4 496	3 491	3 561	3 561	3 030	3 041	2 975	3 090
Outside central cities .....	4 343	3 184	3 315	3 314	2 995	2 989	2 895	3 084
Outside metropolitan areas .....	4 393	2 884	2 960	2 959	2 470	2 492	2 428	2 568
<b>REGION</b>								
Northeast .....	4 586	3 304	3 446	3 446	2 864	2 886	2 786	2 963
Midwest .....	4 308	3 225	3 355	3 355	2 853	2 838	2 696	2 858
South .....	4 457	3 114	3 147	3 147	2 704	2 724	2 658	2 829
West .....	4 308	3 415	3 533	3 533	3 222	3 223	3 226	3 307
<b>YEARS OF SCHOOL COMPLETED</b>								
Total, 18 years old and over .....	4 398	3 190	3 279	3 279	2 810	2 819	2 749	2 900
18 to 24 years old .....	3 576	3 454	3 452	3 452	3 326	3 313	3 258	3 263
Less than 12 years .....	4 260	4 208	4 203	4 202	4 047	4 045	3 966	3 998
25 years old and over .....	4 513	3 127	3 234	3 234	2 671	2 683	2 600	2 786
Less than 12 years .....	4 896	3 011	3 102	3 102	2 342	2 360	2 245	2 429
High school: 4 years .....	4 212	3 222	3 374	3 374	2 959	2 954	2 894	3 041
College: 1 to 3 years .....	3 890	3 186	3 305	3 305	2 972	2 964	2 891	3 043
4 years or more .....	3 986	3 549	3 558	3 558	3 425	3 433	3 355	3 288
<b>WORK EXPERIENCE IN 1989</b>								
Total, 20 to 64 years .....	4 213	3 694	3 726	3 726	3 211	3 210	3 118	3 105
Worked at full-time jobs .....	2 533	2 493	2 498	2 498	2 442	2 440	2 411	2 399
50 to 52 weeks .....	2 094	2 093	2 093	2 093	2 085	2 091	2 117	2 037
Worked at part-time jobs .....	3 433	3 198	3 198	3 198	3 002	2 987	2 915	2 889
Did not work .....	5 766	4 839	4 957	4 957	3 955	3 985	3 865	3 914
<b>PROGRAM PARTICIPATION STATUS</b>								
Received:								
Cash assistance .....	5 805	4 112	4 141	4 141	2 126	2 108	1 829	1 915
AFDC or other non-SSI .....	5 580	5 036	4 993	4 993	3 062	3 039	2 534	2 557
SSI .....	5 892	3 763	3 750	3 750	1 830	1 625	1 411	1 418
Food stamps .....	5 486	3 816	3 862	3 862	2 601	2 628	2 281	2 483
Housing assistance .....	5 298	3 300	3 709	3 709	2 648	2 720	2 145	2 145
Energy assistance .....	5 292	3 202	3 286	3 286	2 258	2 271	1 992	2 236
Food stamps and cash assistance .....	5 773	4 251	4 188	4 188	2 189	2 190	1 741	1 888
<b>HEALTH INSURANCE COVERAGE</b>								
Covered by:								
Employer-provided plan .....	3 002	2 240	2 308	2 308	2 316	2 314	2 325	2 460
Medicare .....	4 658	2 129	2 187	2 187	1 625	1 648	1 552	1 694
Also Medicaid .....	5 673	2 763	2 729	2 729	1 480	1 538	1 415	1 506
Medicaid .....	5 673	3 865	3 961	3 961	2 367	2 354	2 156	2 323
Not covered by:								
Health insurance .....	4 003	3 773	3 773	3 773	3 684	3 684	3 584	3 552

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 14. Income of Households From Specified Sources, by Poverty Status: 1989—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Employer subsidized health insurance plan				Medicare				Medicaid			
	Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)	
			Value	Standard error			Value	Standard error			Value	Standard error
<b>ALL HOUSEHOLDS</b>												
Total .....	51 873	55.6	2 436	9	23 456	25.1	2 850	17	9 180	9.8	1 259	23
<b>Race and Hispanic Origin of Householder</b>												
White .....	45 460	56.7	2 447	9	20 675	25.8	2 943	18	5 986	7.5	1 334	28
Black .....	4 913	46.9	2 237	29	2 351	22.4	2 025	57	2 788	26.6	1 030	42
Hispanic origin <sup>1</sup> .....	2 814	47.4	2 519	38	909	15.3	2 561	98	1 165	19.6	1 361	72
<b>Type of Residence</b>												
Inside metropolitan areas .....	42 068	58.2	2 534	10	17 147	23.7	2 982	20	6 903	9.5	1 316	27
Inside central cities .....	15 482	52.1	2 318	15	7 393	24.9	2 748	29	4 110	13.8	1 210	35
Outside central cities .....	26 586	62.4	2 659	12	9 753	22.9	3 160	26	2 793	6.6	1 472	43
Outside metropolitan areas .....	9 804	46.7	2 015	19	6 309	30.0	2 491	38	2 277	10.8	1 086	52
<b>Region</b>												
Northeast .....	11 416	59.7	2 776	17	5 133	26.8	3 130	31	1 966	10.3	1 633	54
Midwest .....	13 286	58.4	2 652	16	5 790	25.4	2 929	34	2 027	8.9	1 139	45
South .....	16 621	51.5	1 956	13	8 186	25.4	2 432	27	3 152	9.8	931	33
West .....	10 550	55.0	2 550	20	4 337	22.6	3 202	40	2 036	10.6	1 526	49
<b>Type of Household</b>												
Married-couple families .....	34 183	65.3	2 774	10	10 832	20.7	3 811	24	2 994	5.7	1 912	47
With related children under 18 .....	19 120	75.1	2 800	13	1 033	4.1	2 946	72	1 950	7.7	2 023	60
With related children under 6 .....	9 342	73.4	2 744	18	289	2.3	2 875	146	1 249	9.8	2 013	72
Female householder, no husband present .....	4 958	45.5	1 990	23	2 089	19.2	2 587	51	3 535	32.5	1 095	35
With related children under 18 .....	3 085	41.4	2 032	27	607	8.2	1 844	93	2 929	39.3	1 007	37
With related children under 6 .....	1 070	32.4	2 091	48	231	7.0	1 668	160	1 781	53.9	1 013	48
Nonfamily households .....	11 112	40.8	1 606	14	9 870	36.2	1 844	17	2 211	8.1	609	28
Single-person household .....	8 261	35.9	1 435	13	9 466	41.2	1 801	16	1 887	8.2	476	25
65 years and over .....	361	3.9	1 103	54	6 937	87.4	1 808	17	1 098	12.0	369	19
Female .....	256	3.5	1 030	61	7 080	87.9	1 767	19	870	12.0	342	20
<b>Years of School Completed by Householder</b>												
Less than 12 years .....	6 398	29.5	2 260	23	10 435	48.0	2 511	27	4 736	21.8	1 141	39
High school: 4 years .....	19 138	57.3	2 438	14	7 553	22.6	2 893	27	2 870	8.9	1 337	40
College: 1 to 3 years .....	10 917	63.8	2 413	18	2 663	15.6	3 185	44	1 035	6.0	1 471	68
4 years or more .....	15 420	73.1	2 521	17	2 805	13.3	3 405	43	440	2.1	1 506	104
<b>Work Experience in 1989 of Householder</b>												
Total, under 65 years .....	49 107	67.1	2 467	9	3 934	5.4	2 585	35	7 028	9.6	1 381	28
Worked at full-time jobs .....	45 511	77.1	2 504	9	1 594	2.7	2 854	41	2 849	4.8	1 770	42
50 to 52 weeks .....	39 768	80.7	2 545	10	1 220	2.5	2 923	45	1 647	3.3	1 914	56
Worked at part-time jobs .....	2 160	40.5	2 069	39	296	5.6	2 605	129	795	14.9	1 308	78
Did not work .....	1 436	16.3	1 903	40	2 044	23.2	2 372	54	3 384	38.5	1 071	41
<b>Year-Round Full-Time Workers</b>												
No workers .....	5 794	16.5	1 819	20	19 263	55.0	2 780	19	6 799	19.4	1 013	25
One worker .....	29 418	75.1	2 233	10	3 259	8.3	3 178	36	1 877	4.8	1 962	55
Two workers or more .....	16 660	66.9	3 007	17	934	4.9	3 157	65	505	2.6	1 966	101
<b>Program Participation Status of Household Members</b>												
One or more members received:												
Cash assistance .....	1 141	16.5	2 012	54	2 540	36.8	1 838	56	6 511	94.4	1 323	30
AFDC or other non-SSI .....	600	14.8	2 027	79	560	13.8	1 949	120	3 895	95.9	1 339	39
SSI .....	563	16.8	1 987	70	2 209	66.0	1 828	60	3 121	93.2	1 433	46
Food stamps .....	889	13.7	1 657	47	1 564	24.0	1 258	56	4 757	73.1	1 106	32
Housing assistance .....	565	13.8	1 648	52	1 583	38.8	1 923	48	2 050	50.2	1 187	44
Energy assistance .....	379	10.9	1 601	62	1 467	42.0	1 349	55	2 016	57.8	985	47
Free or reduced-price school lunches .....	1 840	31.0	1 824	32	556	9.4	1 977	110	2 782	46.5	1 333	47
Household received both food stamps and cash assistance .....	409	9.7	1 736	77	1 038	24.5	1 229	72	4 076	96.5	1 141	36

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 14. Income of Households From Specified Sources, by Poverty Status: 1989—Con.

(Households as of March 1990. For meaning of symbols, see text)

Characteristic	One or more members received—												
	Total (thous.)	Social Security				AFDC or other non-SSI cash assistance				SSI			
		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)	
				Value	Standard error			Value	Standard error			Value	Standard error
<b>HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY</b>													
Total .....	11 369	3 583	31.5	4 262	50	2 843	25.0	3 633	75	1 637	14.4	2 679	74
<b>Race and Hispanic Origin of Householder</b>													
White .....	7 854	2 575	32.8	4 310	59	1 507	19.2	3 571	104	992	12.6	2 474	80
Black .....	3 119	950	30.5	4 114	92	1 201	38.5	3 451	99	592	19.0	2 848	112
Hispanic origin <sup>1</sup> .....	1 436	220	15.3	4 773	259	406	28.3	4 494	216	162	11.3	3 135	249
<b>Type of Residence</b>													
Inside metropolitan areas .....	6 089	2 335	28.9	4 234	64	2 248	27.8	3 844	87	1 075	13.3	2 837	95
Inside central cities .....	4 800	1 299	27.1	4 205	85	1 602	33.4	3 819	99	701	14.6	2 877	120
Outside central cities .....	3 289	1 037	31.5	4 269	96	646	19.6	3 907	173	374	11.4	2 764	155
Outside metropolitan areas .....	3 280	1 248	38.0	4 318	96	595	18.1	2 834	165	561	17.1	2 375	140
<b>Region</b>													
Northeast .....	1 980	631	31.9	4 224	112	633	32.0	4 240	126	278	14.0	3 073	153
Midwest .....	2 613	806	30.9	4 351	96	830	31.8	3 547	113	319	12.2	2 621	157
South .....	4 774	1 747	36.6	4 190	67	821	17.2	2 288	87	852	17.8	2 468	85
West .....	2 002	399	19.9	4 459	191	559	27.9	5 050	236	188	9.4	3 149	305
<b>Type of Household</b>													
Married-couple families .....	2 931	719	24.5	5 142	144	455	15.5	3 897	231	298	10.2	3 063	202
With related children under 18 .....	1 872	152	8.1	6 469	405	420	22.5	4 044	244	114	6.1	3 862	316
With related children under 6 .....	1 194	54	4.5	(B)	(B)	284	23.8	4 187	316	64	5.3	(B)	(B)
Female householder, no husband present .....	3 504	496	14.1	4 130	159	1 954	55.8	3 862	86	362	10.3	3 279	159
With related children under 18 .....	3 190	365	11.4	4 265	196	1 901	59.6	3 908	88	266	8.4	3 356	192
With related children under 6 .....	1 874	147	7.8	4 405	316	1 257	67.0	4 149	111	119	6.4	3 523	323
Nonfamily households .....	4 585	2 297	50.1	4 006	48	337	7.3	1 919	121	949	20.7	2 327	87
Single-person household .....	3 896	2 206	55.2	3 812	43	283	7.1	1 774	123	884	22.1	2 252	86
65 years and over .....	2 022	1 806	89.3	3 828	46	56	2.8	(B)	(B)	541	26.8	1 725	93
Female .....	1 684	1 504	89.3	3 935	50	49	2.9	(B)	(B)	454	27.0	1 738	101
<b>Years of School Completed by Householder</b>													
Less than 12 years .....	5 813	2 474	42.6	4 220	56	1 474	25.4	3 840	109	1 227	21.1	2 590	84
High school: 4 years .....	3 639	799	22.0	4 448	115	1 002	27.5	3 386	113	313	8.6	2 992	180
College: 1 to 3 years .....	1 304	213	16.3	4 358	265	317	24.3	3 354	222	72	5.6	(B)	(B)
4 years or more .....	613	97	15.8	3 602	284	50	8.2	(B)	(B)	25	4.0	(B)	(B)
<b>Work Experience in 1989 of Householder</b>													
Total, under 65 years .....	8 598	1 113	12.9	4 441	110	2 733	31.8	3 714	78	898	10.4	3 351	104
Worked at full-time jobs .....	3 009	86	2.8	3 780	405	497	16.5	2 248	130	67	2.2	(B)	(B)
50 to 52 weeks .....	1 319	21	1.6	(B)	(B)	82	6.2	1 939	374	17	1.3	(B)	(B)
Worked at part-time jobs .....	1 526	138	9.1	3 717	354	323	21.2	3 050	175	62	4.1	(B)	(B)
Did not work .....	4 063	889	21.9	4 618	119	1 913	47.1	4 207	94	769	18.9	3 349	113
<b>Year-Round Full-Time Workers</b>													
No workers .....	9 491	3 488	36.8	4 254	50	2 664	28.1	3 692	78	1 589	16.7	2 670	75
One worker .....	1 659	83	5.0	4 398	326	170	10.3	2 778	274	47	2.9	(B)	(B)
Two workers or more .....	220	12	5.2	(B)	(B)	8	3.8	(B)	(B)	1	.4	(B)	(B)
<b>Program Participation Status of Household Members</b>													
One or more members received:													
Cash assistance .....	4 140	1 060	25.6	3 820	85	2 843	68.7	3 633	75	1 637	39.5	2 679	74
AFDC or other non-SSI .....	2 843	301	10.6	3 995	210	2 843	100.0	3 633	75	340	12.0	3 419	181
SSI .....	1 637	885	54.1	3 756	81	340	20.8	2 855	236	1 637	100.0	2 679	74
Food stamps .....	4 635	1 033	22.3	4 171	88	2 517	54.3	3 726	79	1 004	21.7	2 725	96
Housing assistance .....	2 305	714	31.0	4 097	92	1 047	45.4	3 597	114	484	21.0	2 864	127
Energy assistance .....	2 132	726	34.0	4 297	98	931	43.6	3 551	123	556	26.1	2 574	121
Free or reduced-price school lunches .....	3 066	380	12.4	4 915	243	1 616	52.7	4 169	107	304	9.9	3 624	192
Household received both food stamps and cash assistance .....	3 233	635	19.6	3 783	105	2 517	77.8	3 726	79	1 004	31.0	2 725	96

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 14. Income of Households From Specified Sources, by Poverty Status: 1989—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Food stamps				Housing assistance				Free or reduced-price school lunches			
	Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)	
			Value	Standard error			Value	Standard error			Value	Standard error
<b>HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY</b>												
Total .....	4 635	40.8	1 508	26	2 305	20.3	2 028	21	3 066	27.0	588	9
<b>Race and Hispanic Origin of Householder</b>												
White .....	2 663	33.9	1 387	33	1 212	15.4	2 038	28	1 671	21.3	577	12
Black .....	1 802	57.8	1 664	44	1 009	32.3	2 001	31	1 234	39.5	606	15
Hispanic origin <sup>1</sup> .....	642	44.7	1 723	77	268	18.7	2 295	64	640	44.6	616	21
<b>Type of Residence</b>												
Inside metropolitan areas .....	3 385	41.8	1 533	30	1 802	22.3	2 059	23	2 319	28.7	584	10
Inside central cities .....	2 230	46.5	1 612	39	1 280	26.7	2 070	29	1 496	31.2	594	13
Outside central cities .....	1 155	35.1	1 382	48	523	15.9	2 031	40	823	25.0	565	16
Outside metropolitan areas .....	1 250	38.1	1 440	65	503	15.3	1 919	52	747	22.8	603	23
<b>Region</b>												
Northeast .....	843	42.6	1 578	48	549	27.7	2 542	36	508	25.7	552	17
Midwest .....	1 212	46.4	1 564	50	557	21.3	1 630	28	664	25.4	602	19
South .....	1 883	39.4	1 507	46	870	18.2	1 877	26	1 267	26.5	596	14
West .....	696	34.8	1 330	63	330	16.5	2 244	61	627	31.3	586	20
<b>Type of Household</b>												
Married-couple families .....	1 011	34.5	1 700	63	261	8.9	1 712	63	1 006	34.3	654	17
With related children under 18 .....	802	42.8	1 885	74	203	10.8	1 696	79	991	52.9	659	17
With related children under 6 .....	532	44.6	1 862	85	141	11.8	1 740	91	552	46.2	636	23
Female householder, no husband present .....	2 341	66.8	1 871	35	1 133	32.3	2 241	30	1 930	55.1	555	10
With related children under 18 .....	2 207	69.2	1 920	37	1 074	33.7	2 245	31	1 814	60.0	558	10
With related children under 6 .....	1 383	73.8	2 066	49	699	37.3	2 267	37	933	49.8	540	15
Nonfamily households .....	1 154	25.2	584	21	868	18.9	1 841	27	13	(B)	(B)	(B)
Single-person household .....	1 079	27.0	554	19	828	20.7	1 769	18	(X)	(X)	(X)	(X)
65 years and over .....	495	24.5	477	25	493	24.4	1 755	23	(X)	(X)	(X)	(X)
Female .....	434	25.8	491	27	413	24.5	1 754	25	(X)	(X)	(X)	(X)
<b>Years of School Completed by Householder</b>												
Less than 12 years .....	2 583	44.4	1 514	37	1 244	21.4	1 983	27	1 603	27.6	617	13
High school: 4 years .....	1 506	41.4	1 509	44	783	21.5	2 077	37	1 064	29.2	554	14
College: 1 to 3 years .....	447	34.3	1 504	80	213	16.3	2 097	68	310	23.8	572	27
4 years or more .....	99	16.1	1 352	190	66	10.7	(B)	(B)	88	14.4	534	46
<b>Work Experience in 1989 of Householder</b>												
Total, under 65 years .....	3 952	46.0	1 659	29	1 758	20.5	2 111	25	2 978	34.6	590	9
Worked at full-time jobs .....	1 017	33.8	1 465	56	366	12.2	1 902	52	1 073	35.7	632	16
50 to 52 weeks .....	297	22.5	1 529	101	103	7.8	1 610	95	469	35.5	691	26
Worked at part-time jobs .....	550	36.0	1 566	80	273	17.9	2 141	65	446	29.3	539	19
Did not work .....	2 385	58.7	1 762	37	1 120	27.6	2 173	32	1 458	35.9	574	13
<b>Year-Round Full-Time Workers</b>												
No workers .....	4 195	44.2	1 507	28	2 157	22.7	2 044	21	2 410	25.4	588	10
One worker .....	410	24.7	1 497	81	147	8.8	1 791	99	599	36.1	663	22
Two workers or more .....	30	13.7	(B)	(B)	2	.8	(B)	(B)	57	26.0	(B)	(B)
<b>Program Participation Status of Household Members</b>												
One or more members received:												
Cash assistance .....	3 233	78.1	1 613	31	1 427	34.5	2 113	28	1 721	41.6	566	12
AFDC or other non-SSI .....	2 517	88.5	1 867	34	1 047	36.8	2 202	31	1 616	56.9	568	12
SSI .....	1 004	61.3	991	47	484	29.6	1 909	41	304	18.6	601	29
Food stamps .....	4 635	100.0	1 508	26	1 530	33.0	2 094	26	2 124	45.8	592	11
Housing assistance .....	1 530	66.4	1 535	44	2 305	100.0	2 028	21	856	37.2	543	16
Energy assistance .....	1 639	76.9	1 560	45	560	26.3	2 026	42	824	38.7	606	19
Free or reduced-price school lunches .....	2 124	69.3	2 077	41	856	27.9	2 210	40	3 066	100.0	588	9
Household received both food stamps and cash assistance .....	3 233	100.0	1 613	31	1 186	36.7	2 146	29	1 536	47.5	571	12

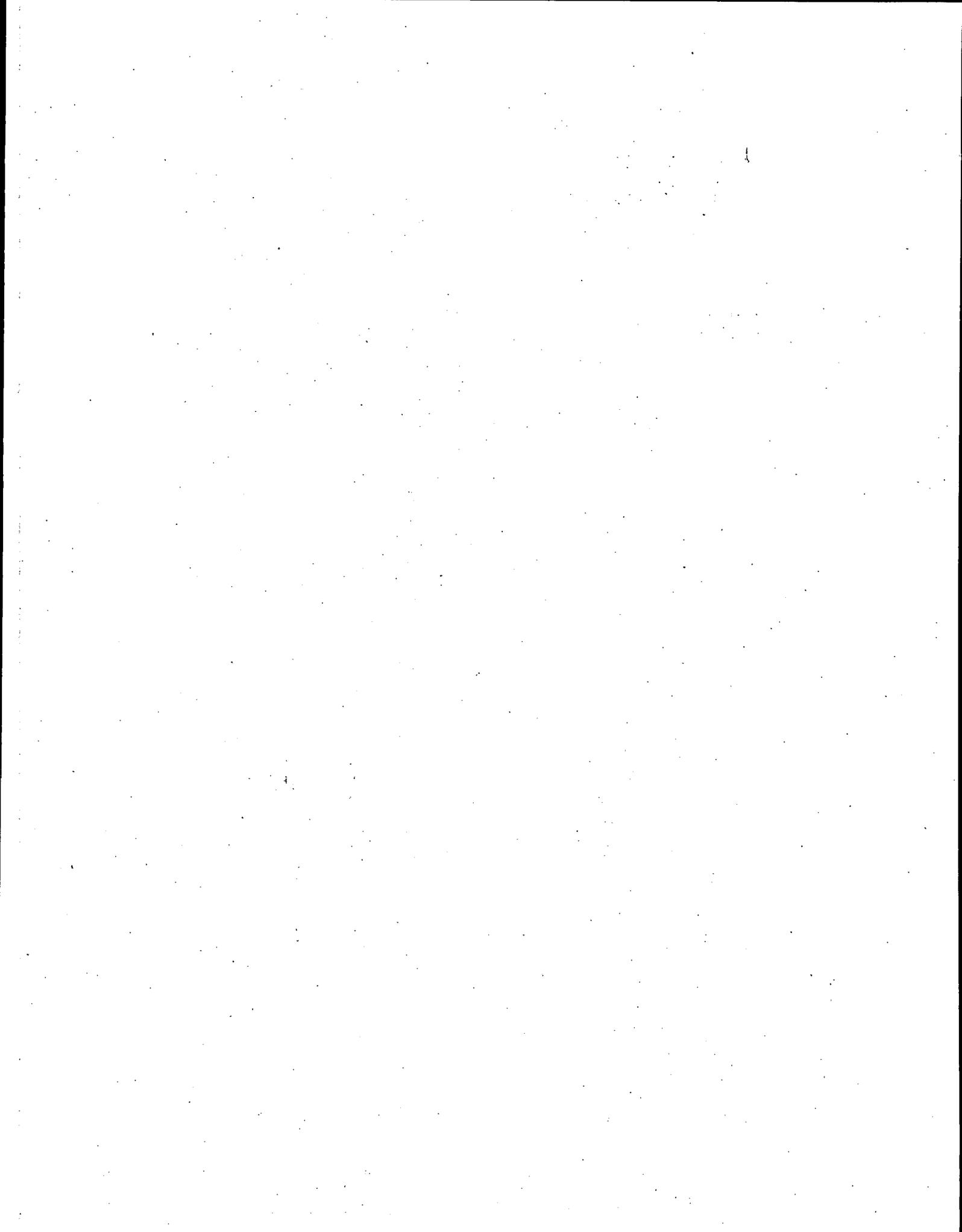
<sup>1</sup>Persons of Hispanic origin may be of any race.

Table 14. Income of Households From Specified Sources, by Poverty Status: 1989—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Employer subsidized health insurance plan				Medicare				Medicaid			
	Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)		Number (thous.)	Percent	Mean amount (dol.)	
			Value	Standard error			Value	Standard error			Value	Standard error
<b>HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY</b>												
Total .....	1 121	9.9	1 425	35	3 461	30.4	329	18	4 945	43.5	589	23
<b>Race and Hispanic Origin of Householder</b>												
White .....	833	10.6	1 430	41	2 508	31.9	314	21	2 853	36.3	618	30
Black .....	248	8.0	1 397	76	888	28.5	339	33	1 880	60.3	487	34
Hispanic origin <sup>1</sup> .....	157	10.9	1 738	100	232	16.1	451	78	690	48.0	759	69
<b>Type of Residence</b>												
Inside metropolitan areas .....	788	9.7	1 508	44	2 272	28.1	367	24	3 688	45.3	625	28
Inside central cities .....	449	9.4	1 484	63	1 281	26.7	404	32	2 479	51.6	599	34
Outside central cities .....	339	10.3	1 541	61	991	30.1	318	35	1 190	36.2	680	51
Outside metropolitan areas .....	333	10.2	1 227	62	1 188	36.2	257	32	1 277	38.9	485	49
<b>Region.</b>												
Northeast .....	157	7.9	1 782	102	637	32.2	458	46	1 023	51.7	825	51
Midwest .....	274	10.5	1 636	64	780	29.8	308	36	1 203	48.0	511	45
South .....	453	9.5	1 133	45	1 647	34.5	226	20	1 882	39.4	357	29
West .....	238	11.9	1 514	80	398	19.9	582	74	836	41.8	933	71
<b>Type of Household</b>												
Married-couple families .....	480	16.4	1 629	45	731	24.9	460	46	1 004	34.3	1 026	69
With related children under 18 .....	420	22.5	1 672	47	165	8.8	1 155	149	740	39.5	1 278	88
With related children under 6 .....	281	23.5	1 713	58	72	6.0	(B)	(B)	520	43.5	1 387	105
Female householder, no husband present .....	288	8.2	1 498	67	358	10.2	281	52	2 394	68.3	602	34
With related children under 18 .....	272	8.5	1 541	69	245	7.7	344	70	2 241	70.3	619	35
With related children under 6 .....	140	7.5	1 408	74	114	6.1	319	103	1 433	76.5	688	47
Nontotal households .....	303	6.6	1 058	67	2 309	50.3	293	21	1 391	30.3	241	22
Single-person household .....	124	3.1	789	73	2 205	55.2	230	18	1 276	31.9	173	16
65 years and over .....	4	.2	(B)	(B)	1 973	87.6	211	18	684	33.8	121	13
Female .....	4	.2	(B)	(B)	1 654	98.2	207	18	564	33.5	121	14
<b>Years of School Completed by Householder</b>												
Less than 12 years .....	376	6.5	1 517	57	2 426	41.7	294	20	2 912	50.1	553	31
High school: 4 years .....	462	12.7	1 450	60	738	20.3	420	43	1 492	41.0	611	40
College: 1 to 3 years .....	159	12.2	1 278	79	195	15.0	428	98	440	33.7	714	75
4 years or more .....	125	20.3	1 241	97	102	16.6	312	97	101	16.5	767	168
<b>Work Experience in 1989 of Householder</b>												
Total, under 65 years .....	1 104	12.8	1 423	35	763	8.9	667	59	3 987	48.4	688	28
Worked at full-time jobs .....	805	26.8	1 436	42	82	2.7	982	206	839	27.9	971	66
50 to 52 weeks .....	440	33.3	1 420	58	21	1.6	(B)	(B)	220	16.7	1 226	141
Worked at part-time jobs .....	180	11.8	1 417	86	63	4.1	(B)	(B)	511	33.5	797	78
Did not work .....	118	2.9	1 345	89	619	15.2	610	61	2 637	64.9	576	33
<b>Year-Round Full-Time Workers</b>												
No workers .....	460	4.8	1 354	46	3 359	35.4	319	18	4 554	48.0	549	24
One worker .....	573	34.6	1 449	50	90	5.4	631	173	373	22.5	1 050	86
Two workers or more .....	88	40.2	1 637	187	11	5.2	(B)	(B)	18	(B)	(B)	635
<b>Program Participation Status of Household Members</b>												
One or more members received:												
Cash assistance .....	150	3.6	1 363	80	1 192	28.8	441	35	3 980	95.7	624	27
AFDC or other non-SSI .....	125	4.4	1 430	90	297	10.5	709	95	2 751	98.9	756	36
SSI .....	26	1.6	(B)	(B)	1 026	62.7	429	37	1 548	94.5	503	41
Food stamps .....	283	6.1	1 423	62	1 018	22.0	498	37	3 590	77.5	685	29
Housing assistance .....	115	5.0	1 387	102	699	30.3	872	44	1 592	69.1	916	48
Energy assistance .....	105	4.9	1 552	135	732	34.3	359	37	1 506	70.8	577	43
Free or reduced-price school lunches .....	363	11.8	1 582	56	274	8.9	779	99	2 042	66.6	843	46
Household received both food stamps and cash assistance .....	110	3.4	1 388	94	715	22.1	496	45	3 124	96.6	682	32

<sup>1</sup>Persons of Hispanic origin may be of any race.



## Appendix A. Definitions and Explanations

**Population coverage.** This report includes the civilian noninstitutional population of the United States (the 50 States and the District of Columbia) and members of the Armed Forces living off post or with their families on post, but excludes all other members of the Armed Forces. The poverty data also exclude unrelated individuals under 15 years of age. Poverty rates exclude inmates of institutions, Armed Forces members in barracks, and unrelated individuals under 15 years from the denominator as well as numerator.

**Money income.** Income distributions and income summary measures (such as medians and means) shown in definition 1 of this report are limited to money income before payments of Federal, State, local, or Social Security (FICA) taxes and before any other types of deductions, such as union dues and Medicare premiums. Total money income is the sum of the amounts received from wages and salaries, self-employment income (including losses), Social Security, Supplemental Security Income, public assistance, interest, dividends, rent, royalties, estates or trusts, Veterans' payments, unemployment and workers' compensations, private and government retirement and disability pensions, alimony, child support, and any other source of money income which was regularly received. Capital gains (or losses) and lump-sum or one-time payments such as life insurance settlements are excluded.

**Median income.** The median income is the amount which divides the distribution into two equal groups, one having incomes above the median, and the other having incomes below the median.

**Mean income.** The mean income is the amount obtained by dividing the total income of a group by the number of units in that group.

**Per capita income.** Per capita income is the mean income computed for every man, woman, and child in a particular group. It is derived by dividing the total income of a particular group by the total population (excluding patients or inmates in institutional quarters) in that group.

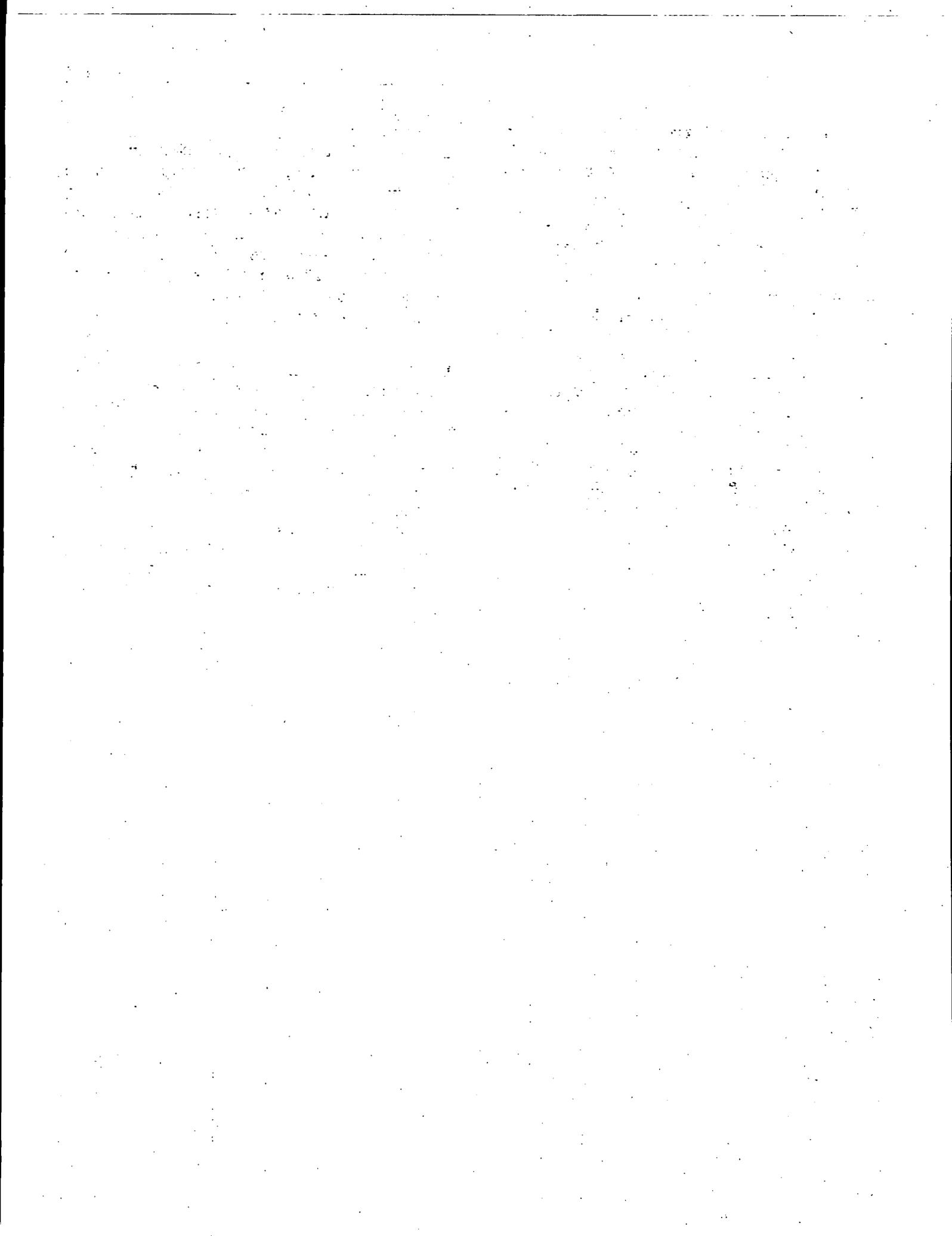
**Gini ratio.** The Gini ratio (or index of income concentration) is a statistical measure of income equality ranging from 0 to 1. A measure of 1 indicates perfect

inequality, i.e., one person has all the income and the rest have none. A measure of 0 indicates perfect equality, i.e., all persons having equal shares of income. All Gini ratios appearing in this report were computed using grouped data. For a more detailed discussion, see Current Population Reports, Series P-60, No. 123.

**Constant dollars.** Some of the income figures for previous years have been converted to 1990 constant dollars in order to discount for changes in consumer prices. These adjustments were made based on changes in the average annual Consumer Price Index for All Urban Consumers (CPI-U). These indexes are shown in table A-1.

**Nonresponse.** Nonresponse in household surveys has two main components. The first, often termed noninterview, consists of those occupied sample housing units for which no interview was obtained. In the March CPS, about 4 to 5 percent of all sample households are determined to be noninterviews. Noninterviews result because the household members refuse to participate in the survey or because the occupants could not be found at home at any time during the survey week. The survey weights of the interviewed households are adjusted to reflect the loss of these noninterviews. The second component of nonresponse, usually referred to as item nonresponse, represents failure to obtain answers to specific questions for households that do participate in the survey. Item nonresponse occurs because individuals may refuse to answer some questions or because the answers to some of the questions are not known and cannot be accurately estimated by the respondent. The magnitude of item nonresponse for amounts of income received varies considerably by the type of income. For example, the item nonresponse rate for wage and salary amounts is about 20 percent, compared with 23 percent for Social Security income and 37 percent for dividends. The data processing system used for the March CPS makes assignments (imputes) of values when survey responses are missing. These imputations are made on a case-by-case basis using the respondent's reported information to develop an appropriate substitute value.

**Poverty definition.** Families and unrelated individuals are classified as being above or below the poverty level using the poverty index originated at the Social Security



## Appendix B. Description of Methods Used to Value Noncash Benefits

**Food stamps.** The March supplement to the CPS collects information on the face value of food stamps received by households during the calendar year and on the number of persons in each household who were in a food stamp reciprocity unit. This information was used to determine the face value of food stamps received by families and unrelated individuals during the calendar year. The income value of food stamps was set equal to their face value.

**School lunches.** The March supplement collects information on the number of children in each household who usually ate a complete hot lunch offered at school and the number who received free or reduced-price lunches because they qualified for the Federal School Lunch program. The income value of the school lunch program for each participant family was calculated by determining the annual subsidy received by each child depending on whether the lunches were regular price, reduced price, or free. Information on subsidies per meal was obtained from the Department of Agriculture.

**Housing subsidies.** The March supplement collects information on the number of households living in public or subsidized housing units, but a rather complex procedure is required to estimate the income value of these housing subsidies.

Because the CPS does not collect data on housing costs, the basis for the calculation of the value of housing subsidies was the 1985 American Housing Survey. This data file was used to calculate the actual gross rent (rent plus utilities) paid by families in subsidized housing and the rent these families would have been expected to pay had their units not been subsidized. The calculation of actual rent was taken directly from survey responses. The calculation of the rent the family would have expected to pay if the unit was not subsidized required the development of a statistical model that measured the effect of certain housing characteristics on gross rent.

For each of the four major regions, a model was estimated from the universe of two bedroom nonsubsidized units that related gross rent to (a) number of bathrooms, (b) number of appliances, (c) number of housing flaws, and (d) presence of satisfactory neighborhood services. The coefficients of the model were then used with the universe of subsidized units to determine the amount these units would have rented for had they not been subsidized.

The two items of information—actual rent and predicted rent—provide a measure of the income value of the housing subsidy.

The complete model contained two additional features not described above. First, the relative subsidies observed for two bedroom units were assumed to apply as well to smaller and larger units (there were insufficient observations to perform separate analyses for these units). Second, because the required rent payment in some subsidized housing is dependent on the income of the family, subsidies were estimated for families with incomes under \$6,000, \$6,000 to \$9,999, and \$10,000 and over.

The estimated subsidies shown in table B-1 are the 1985 estimates updated to reflect changes in shelter costs. These estimates were used as measures of the income value of housing subsidies.

**Medicare and Medicaid.** The March supplement collects information on the number of persons who were covered by Medicare and/or Medicaid at any time during the previous calendar year. For the purpose of preparing income estimates it was assumed that anyone who was covered at any time during the year was covered for the entire year. For reasons described in the front text of this report, the income value of benefits from Medicare and Medicaid was defined as the fungible value of the benefits. The principle that was followed in determining fungible value can be summarized as follows:

Medicare and Medicaid benefits are counted as income to the extent that they free up resources that could have been spent on medical care.

The model used to measure fungible value has the following elements:

1. Medicare and/or Medicaid benefits have no income value if the family is unable to meet basic food and housing requirements or if the family has no remaining resources after meeting basic food and housing requirements. The cost of basic food requirements is determined by the cost of the Department of Agriculture's Thrifty Food Plan (the lowest cost of several food plans). The cost of basic housing is taken from the Department of Housing and Urban Development's Fair Market Rent series that measures market rent levels for standard quality housing in each U.S. county.

**Table B-1. Estimates of Monthly Rent Subsidies, by Number of Bedrooms, Region, and Income Level: 1990**

Region and income level of family	One bedroom	Two bedroom	Three or more bedroom
<b>Northeast:</b>			
Income under \$6,000.....	\$224	\$263	\$295
Income \$6,000 to \$9,999.....	204	242	271
Income \$10,000 and over.....	85	101	112
<b>Midwest:</b>			
Income under \$6,000.....	135	174	197
Income \$6,000 to \$9,999.....	124	159	182
Income \$10,000 and over.....	52	67	75
<b>South:</b>			
Income under \$6,000.....	156	187	236
Income \$6,000 to \$9,999.....	144	172	217
Income \$10,000 and over.....	59	71	90
<b>West:</b>			
Income under \$6,000.....	187	235	310
Income \$6,000 to \$9,999.....	172	216	284
Income \$10,000 and over.....	71	90	118

Note: Data from the American Housing Survey were used to determine how much families in subsidized (or public) housing pay and how much families living in nonsubsidized units with characteristics similar to the subsidized unit pay. The difference is the rent subsidy.

- Medicare and/or Medicaid benefits have full income value (defined to be the mean government outlay for families in a given risk class) if the resources of the family after deducting amounts required for basic food and housing costs were as great or greater than the mean Medicare and/or Medicaid outlays for families in the same risk class.
- Medicare and/or Medicaid benefits have partial income value if the resources of the family are higher than the level specified in element 1 but lower than the level specified in element 2.

The actual calculation involves the following steps:

For a given family, determine:

A = Cost of basic food and housing.

B = Amount of resources (includes money income, food stamps, and housing subsidies).

$C_1$  = Mean Medicare outlays for families in the risk class to which this family belongs.

$C_2$  = Mean Medicaid outlays for families in the risk class to which this family belongs.

Then, the income value of Medicare and/or Medicaid = \$0 if B is less than or equal to A

=  $C_1 + C_2$  if (B-A) is greater than or equal to  $C_1 + C_2$

= X if B is greater than A and (B-A) is less than  $C_1 + C_2$

where  $X = (r \cdot C_1) + (r \cdot C_2)$  and

$$r = \frac{B - A}{C_1 + C_2}$$

Table B-2 shows the cost of the Thrifty Food Plan for 1990, table B-3 shows mean outlays per enrollee for the Medicare program, and table B-4 shows mean outlays per beneficiary for the Medicaid program.

**Employer contributions to health insurance.** The March supplement collects information on the number of persons who were covered at any time during the previous calendar year by a health insurance plan obtained through an employer or union. The supplement also collects information on whether the employer paid for all, part, or none of the cost of the plan.

For the purpose of this report, employer contributions to health insurance plans are treated as a form of wages and the entire estimated value of the employer contribution is counted as income.

The best data source available for measuring the amount employers contribute to health plans was the 1977 National Medical Care Expenditures Survey (NMCES).

**Table B-2. Cost of Thrifty Food Plan: 1990**

Sex and age	Annual amount
<b>Child:</b>	
1 and 2 years.....	\$654
3 to 5 years.....	704
6 to 8 years.....	858
9 to 11 years.....	1,021
<b>Male:</b>	
12 to 14 years.....	1,064
15 to 19 years.....	1,106
20 to 50 years.....	1,180
51 years and over.....	1,074
<b>Female:</b>	
12 to 19 years.....	1,070
20 to 50 years.....	1,070
51 years and over.....	1,060
<b>Family size adjustment:</b>	
1 person.....	add 20 percent
2 persons.....	add 10 percent
3 persons.....	add 5 percent
4 persons.....	none
5 or 6 persons.....	subtract 5 percent
7 persons or more.....	subtract 10 percent

Source: U.S. Department of Agriculture.

**Table B-3. Mean Medicare Outlays per Enrollee, by State and Risk Class: 1990**

(Figures in dollars)

State	Risk class	
	Age 65 and over	Blind and disabled
Alabama	2,406	2,522
Alaska	3,226	3,815
Arizona	2,969	3,247
Arkansas	2,716	2,393
California	3,428	4,349
Colorado	2,437	2,844
Connecticut	3,040	3,802
Delaware	2,973	2,877
District of Columbia	5,142	6,809
Florida	3,203	3,647
Georgia	2,969	3,300
Hawaii	1,941	3,701
Idaho	2,444	2,291
Illinois	3,194	3,794
Indiana	2,706	2,974
Iowa	2,482	2,889
Kansas	2,604	3,017
Kentucky	2,927	2,610
Louisiana	3,503	3,391
Maine	2,739	2,438
Maryland	3,776	4,650
Massachusetts	3,267	3,379
Michigan	3,546	3,421
Minnesota	1,912	2,749
Mississippi	2,792	2,808
Missouri	2,978	2,996
Montana	2,598	2,334
Nebraska	2,202	2,827
Nevada	3,022	3,114
New Hampshire	2,367	2,886
New Jersey	3,293	3,890
New Mexico	2,418	3,018
New York	3,577	3,900
North Carolina	2,435	2,791
North Dakota	2,766	2,328
Ohio	3,207	3,258
Oklahoma	2,893	3,044
Oregon	2,096	2,684
Pennsylvania	3,576	4,083
Rhode Island	2,370	2,514
South Carolina	2,100	2,571
South Dakota	2,329	2,490
Tennessee	2,956	3,055
Texas	3,053	3,815
Utah	2,510	3,173
Vermont	2,438	2,564
Virginia	2,836	3,455
Washington	2,674	3,029
West Virginia	2,646	2,163
Wisconsin	2,683	2,679
Wyoming	2,771	3,158

Note: Medicare payments per enrollee for 1990 were estimated by applying factors to actual data for 1989. The factors were based on benefit per enrollee data published in the 1990 Green Book (Committee on Ways and Means, U.S. House of Representatives)

That survey had a relatively large sample size and included data on contributions that were obtained by conducting interviews with the employers of persons who were in the household portion of the NMCES sample.

The procedure for estimating the value of employer contributions for persons and families on the March 1991 CPS data file involved the following steps:

1. An enhanced NMCES data file was prepared by adding two variables not on the original file. The two variables were total earnings during the year and usual hours worked per week. The variables were created by statistically matching NMCES and CPS using the appropriate demographic and economic variables that were available from both sources. The match made it possible to assign the earnings and full-time/part-time variables to the NMCES file.
2. The enhanced NMCES file was used to estimate a model that related employer contributions to a set of explanatory variables. The variables chosen were ones that are also available on the CPS file. The list of variables included (1) type of plan (family or individual), (2) proportion of cost paid for by employer (part or all), (3) level of earnings, (4) type of worker (full-time or part-time), (5) industry, (6) occupation, (7) sector (private or government), (8) region, (9) residence, (10) personal characteristics such as age, race, marital status, and education.
3. The model was run on the March 1991 CPS file to obtain estimates of the amount of employer contributions for each worker whose employer paid all or part of the cost of his or her health plan. The model was run after deflating 1990 earnings to 1977 dollars. The estimates produced by this model were then inflated to 1990 estimates by multiplying the 1977 level estimates by the 1977 to 1990 change in employer contributions per covered employer.
4. For those persons who worked for the Federal government in 1990, the amount of employer contribution was calculated using administrative data. Separate calculations were made for postal and non-postal employees.

**Net Imputed return on equity in own home.** Home-owners with a positive amount of home equity receive income in the form of housing services but that income is usually omitted from estimates of the distribution of income. There are two possible approaches to measuring this income. The net rental income approach begins with an estimate of the amount the home would rent for in the market and subtracts expenses related to home ownership such as mortgage interest, property taxes, maintenance costs, depreciation, and insurance. The net rental approach presents very serious measurement difficulties and was not used for this report. The approach that was chosen applies a rate of return to the estimated amount of home equity.

The March supplement collects information on whether the housing unit is owned or rented, but does not collect information on home equity. The rate of return approach

**Table B-4. Mean Medicaid Outlays Per Beneficiary Excluding Institutionalized Persons, by State and Risk Class: 1990**

(Figures in dollars)

State	Age 65 and over	Blind and disabled	Age 21 to 64 nondisabled	Age less than 21 nondisabled
Alabama.....	1,000	1,802	1,161	471
Alaska.....	1,886	5,458	2,436	193
Arizona.....	1,984	3,720	1,465	718
Arkansas.....	1,349	2,151	904	619
California.....	1,120	3,012	1,206	515
Colorado.....	1,094	4,887	1,190	644
Connecticut.....	3,011	6,532	1,613	756
Delaware.....	1,965	4,085	1,043	831
District of Columbia.....	1,875	3,400	947	518
Florida.....	2,423	3,126	1,231	656
Georgia.....	1,758	4,566	3,285	1,010
Hawaii.....	1,061	2,325	1,411	658
Idaho.....	2,033	4,892	1,422	638
Illinois.....	1,648	3,676	1,127	655
Indiana.....	1,677	4,751	2,032	847
Iowa.....	1,544	3,326	1,584	838
Kansas.....	1,219	3,346	1,567	716
Kentucky.....	1,355	3,086	1,341	548
Louisiana.....	1,278	2,871	1,589	695
Maine.....	1,847	4,493	1,410	706
Maryland.....	2,355	5,653	1,663	891
Massachusetts.....	2,573	5,979	1,931	992
Michigan.....	1,736	4,669	1,295	529
Minnesota.....	1,940	5,607	1,419	697
Mississippi.....	999	1,813	1,005	436
Missouri.....	1,533	2,353	961	657
Montana.....	2,054	4,020	1,362	640
Nebraska.....	1,724	5,082	1,501	795
Nevada.....	1,280	2,250	1,886	924
New Hampshire.....	3,482	13,838	1,264	678
New Jersey.....	2,955	6,523	2,322	827
New Mexico.....	1,153	3,151	1,462	568
New York.....	5,949	6,609	2,035	1,045
North Carolina.....	2,261	3,546	1,284	560
North Dakota.....	2,092	6,557	1,613	906
Ohio.....	1,543	4,125	1,428	897
Oklahoma.....	1,523	2,327	1,093	578
Oregon.....	2,874	4,847	927	577
Pennsylvania.....	1,170	2,587	1,321	738
Rhode Island.....	2,661	3,904	1,189	652
South Carolina.....	1,307	2,452	1,473	567
South Dakota.....	1,217	4,025	1,218	775
Tennessee.....	849	2,400	1,506	813
Texas.....	1,623	2,488	1,253	504
Utah.....	1,191	3,936	1,521	582
Vermont.....	1,692	5,185	1,331	599
Virginia.....	1,850	3,114	1,328	590
Washington.....	1,434	3,601	1,480	723
West Virginia.....	1,293	2,101	748	348
Wisconsin.....	1,757	3,502	1,301	665
Wyoming.....	1,277	3,466	1,523	803

Source: Health Care Financing Administration.

was implemented by preparing an enhanced CPS file that used information on the 1989 American Housing Survey (AHS) file to assign values of home equity and amounts of property taxes to CPS households. The file was created by statistically matching each CPS household to an AHS household with similar characteristics. (The procedures used in matching the two files are described in appendix C.)

The estimate of the amount of income derived from home equity is dependent on the rate of return that is chosen. The rate chosen for this report was the average rate of return on high-grade municipal bonds (from the Standard and Poor's series). This rate was 7.25 percent in 1990. Because homeowners pay property taxes, the final estimate of the amount of income derived from home equity is made equal to the imputed return less the amount of property taxes paid.

## Appendix C. Description of Methods Used to Estimate Taxes and Capital Gains

### INTRODUCTION

This section describes the methodology and procedures which were developed to estimate taxes associated with the income information on the March 1991 CPS microdata file. In all, four types of taxes were simulated: 1) Federal individual income taxes, 2) State individual income taxes, 3) property taxes on owner-occupied housing, and 4) payroll taxes.

Development of the after-tax simulation procedures began with the March CPS annual demographic supplement. This microdata file contains demographic and economic information for approximately 60,000 sample households and the persons living in these households. It includes detailed information on household and family relationship; age; marital status; race and ethnicity; educational attainment; weeks and hours worked during the calendar year; occupation, industry, and class of worker of the job held longest during the calendar year; and income amounts for wages and salary, nonfarm and farm self-employment income, interest, dividends, rental income, estates and trusts, royalties, pension income, unemployment compensation, and sources of nontaxable income.

The second major element in the simulation system was statistical summaries of individual income tax returns compiled by the Internal Revenue Service. These statistics are made available in the IRS publication series, Statistics of Income (SOI). Some unpublished statistical summaries from the IRS were also used to develop these procedures.

A third element was the 1989 American Housing Survey microdata file. This element was used to assign property taxes paid to the March CPS sample households residing in owner-occupied housing.

The system for estimating taxes paid and after-tax income created a modified March CPS microdata file. This file was formed by expanding the March CPS format to include variables relevant to the simulation of taxes paid. The detailed tables contained in this report were derived from this modified March CPS data file.

### Federal Income Taxes

Simulation of Federal income taxes required up to four separate operations. First was the formation and classification of tax filing units using household relationship, marital status, and dependency rules. Second,

was the calculation of adjusted gross income for each of those units. Third was the simulation of amount of Federal income taxes paid. Finally, the calculation of earned income tax credits was made, when applicable.

**Formation and classification of Federal income tax filing units.** A Federal tax filing "unit" was defined as any individual (or married couple) with either \$400 in self-employment income, \$1,000 in wages or salary, or a total of \$1,000 in interest, dividends, rents and royalties, estates and trusts, or pension income in 1990. These income levels were chosen because they either corresponded to tax laws or helped bring the estimated number of filing units on the CPS in line with IRS Statistics of Income (SOI) data.

The next step in the formation of Federal tax filing units was the assignment of dependency status. The algorithm for assigning dependency for each tax unit used the following rules:

- All filing primary family householders and spouses were included as dependents on their own tax returns.
- All children under age 15 who were members of the primary family were counted as dependents on the return of the family householder. Children aged 15 and over (except related subfamily members) with a total taxable income of less than \$1,000 were assigned dependency to the tax return of the primary family householder. Children aged 15 and over who were students were assigned dependency to the primary family householder regardless of income level.
- All other primary family members (except related subfamily members) with taxable income of less than \$1,000 were assigned as dependents on the tax return of the primary family householder.
- Related subfamilies having at least one Federal tax filing unit were treated separately in the same manner as primary families. Members of a related subfamily containing no Federal tax filing unit were assigned dependency to the tax return of the primary family householder.
- All unrelated subfamilies were treated in the same manner as primary families.
- Primary and secondary unrelated individuals age 15 and over were treated as dependents only on their own tax returns.

All simulated filing units were classified into one of three return types. Married couples and persons whose marital status was "married, spouse absent in Armed Forces" were assumed to file joint returns. Unmarried family householders with dependents were assumed to file head of household returns. All other persons classified as Federal tax filing units were assumed to file as single individuals.

**Computation of adjusted gross income and capital gains.** Adjusted gross income (AGI) for each simulated tax filing unit was calculated by summing the income amounts from all taxable sources and an imputed amount for capital gains. The sources of CPS income included in AGI were wages and salaries, net farm and nonfarm self-employment income, net rental and royalty income, dividends, interest, estates and trusts, income from private and government pensions, unemployment compensation, and alimony.

Capital gains were imputed to tax filing units based on data obtained from a Statistics of Income (SOI) public use file and reports summarizing information reported on 1989 Federal tax returns. These data provide estimates of the probability that a filing unit in a given matrix cell reported capital gains and the mean amount of capital gains for that cell. The variables in this probability matrix were: level of AGI, type of return, and age of tax filer. A Monte Carlo technique was used to randomly assign capital gains: a random number (between 0 and 1) was generated for each filing unit; if that number was less than or equal to the probability of filing units in that matrix cell reporting capital gains, the mean amount of capital gains, as computed above, was added to that unit's AGI. This procedure does not control on other characteristics that might affect the allocation of this source of income. As a result of the fact that capital losses can be greater than capital gains for some groups, the net effect of capital gains (definition 3) in table 1 of this report can be negative.

In 1990, a portion of Social Security income was included in AGI if the sum of AGI and half of the total Social Security amount exceeded \$25,000 (\$32,000 for joint returns). In these cases, the lesser of 1) one-half of the Social Security payments or 2) one-half of the difference between the modified AGI and the income limit was included in AGI.

Payments to Individual Retirement Accounts (IRA's) were simulated for the 1990 tax model. The May 1983 CPS pension supplement (updated to reflect changes in IRA regulations) was used to estimate probabilities of tax-filing units contributing to IRA's and the average amounts contributed. Average IRA contributions are updated annually based on SOI data. These probabilities were then used to assign IRA contributions to

individual tax-filing units on the CPS file. The IRA payments were deducted from the total income received by the tax-filing units in order to compute adjusted gross income.

**Computation of taxable income and taxes paid.**

Taxable income was computed by subtracting the estimated allowable deductions from AGI. The first step in this process consisted of predicting which filing units itemized deductions.

Homeownership was determined to be the most important variable available from the CPS for assigning itemization status to tax filers. Outlined below is a step-by-step description of the procedures used to assign itemization status.

1. A statistical match was made of the March CPS and American Housing Survey (AHS) data files in order to assign a monthly mortgage amount and a property tax amount to each owner-occupied unit on the March CPS file.
2. Probabilities of itemizing for homeowner, tax-filing units were computed by size of monthly mortgage payment from the 1979 Income Survey Development Program (ISDP) test panel. Probabilities for renters were computed by AGI level.
3. The probabilities described in step 2 were used to randomly assign itemization status within monthly mortgage (or AGI) intervals using the same Monte Carlo technique used in the assignment of capital gains.
4. The amount of itemized deductions for tax filing units was computed using a matrix showing the ratio of itemized deductions to AGI for all units by AGI interval, type of tax return, and presence of a home mortgage. The ratios of itemized deductions to AGI were computed using a 1984 SOI public use file and 1989 SOI data.

Next, a standard deduction was estimated for each tax filing unit by multiplying the number of exemptions by \$2,050. Taxable income was then estimated by subtracting the itemized and standard deductions from AGI. Tax liability was then computed using the appropriate tax schedule for that simulated return type.

The dependent child care credit was simulated for the 1990 Federal tax model and subtracted from the total tax liability. This credit allows tax filers to deduct a portion of child care expenses while they work or look for work. Data from the June 1982 CPS supplement were used to estimate probabilities of tax filers paying for child care. These estimates are updated annually from SOI data.

The earned income tax credit was simulated for the 1990 tax model. These tax credits were used in the calculation of net Federal tax liability and computation

of after-tax household income for filing units with one or more dependent children, less than \$20,264 in AGI, and earnings between \$1 and \$20,264. Since the earned income tax credit can be larger than Federal tax liability, the net effect of Federal income taxes (definition 7) in table 1 of this report can be negative.

The simulation procedures do not capture variations in proportions of income paid in taxes within AGI intervals. The proportion of income paid in taxes for households with similar AGI amounts may differ relative to factors such as race, age of household members, number of household members, and marital status. The extent to which these variations exist has not been measured, therefore, caution should be used when interpreting relatively small differences between the incomes of various subgroups of the population.

The lack of variation in proportions of income paid in taxes within AGI intervals is due in large part to the use of aggregate-level IRS data in the simulation process, as described previously in the appendix. The use of aggregate-level IRS data was necessary because the detailed information needed to simulate tax liability are not currently available on an individual-level basis (i.e., from a matched CPS-IRS microdata file).

Published IRS estimates play a significant role in the simulation of Federal income taxes. Proportions of tax filers claiming capital gains, average capital gains, itemized deductions as a percentage of AGI, and average child care credit amounts are the major IRS-based components in the CPS Federal tax simulation procedure. In the preparation of 1990 Federal tax estimates, IRS data were not available. As a result, 1989 IRS data were used in the simulation. Though it is not expected that the use of 1989 IRS data seriously biases the 1990 CPS estimates, the Federal tax data in this report should be considered as preliminary. In the preparation of next year's report, the 1990 Federal tax estimates will be recomputed based on 1990 IRS data.

## State Individual Income Taxes

There were 44 States that required payment of individual income taxes in 1990. For the purpose of this model, the definitions of tax filing units and AGI used for the estimation of Federal income taxes were also used for the simulation of State income taxes.

The amounts of State individual income taxes paid were computed by developing a model of each State's income tax regulations. Information on the State tax systems was obtained from a publication entitled, *State Tax Handbook*, October 1, 1986. State tax rates and brackets are updated annually to reflect changes in State tax regulations. While every detail of each State's income tax system was not simulated, most of the important aspects were accounted for.

## Property Taxes on Owner-Occupied Housing

In order to simulate property taxes for owner-occupied housing units, the March 1991 CPS simulation file was statistically matched to a file from the 1989 American Housing Survey (AHS). Since the AHS file contained responses to questions on annual property tax expenses the statistical match allowed the transfer of property tax amounts to CPS records when a CPS and AHS household were found to have similar characteristics. The group of variables used to match the two files were: age of householder, State, SMSA and central-city status of the household, household income, household size, number of living quarters, and the race, sex, and educational attainment of the householder. Using a very detailed combination of recodes based on the above variables, the two files were matched. If there was no AHS household with the exact combination of characteristics as a particular CPS household, a match was then attempted at a new level that did not have quite as much detail. This was repeated until a match was found for every CPS household.

Households on the AHS file that did not answer the question dealing with property tax expenses were ineligible for the match. Since monthly mortgage expenses, which were used to simulate itemization status for Federal taxpayers, were also assigned to CPS households using this match, households that did not answer the AHS questions on that subject were similarly excluded from the match.

Property taxes paid on secondary residences, such as vacation homes, could not be simulated. Also, the proportion of rent that pays the property taxes on renter-occupied housing units was not estimated.

The estimation procedures for property taxes paid by homeowners produces estimates that do not correspond precisely with those available from the AHS. These differences are mainly the result of differing universes and use of the statistical matching procedure.

## Payroll Taxes

The Social Security payroll tax (FICA) was simulated using occupation of longest job and earnings data reported on the CPS.<sup>1</sup> Social Security payroll taxes were calculated directly from the reported CPS earnings using the Social Security payroll tax formula for 1990. For wages and salary, the tax rate used was 7.65 percent up to a maximum of \$51,300.

<sup>1</sup>According to the National Income and Product Accounts published by the Bureau of Economic Analysis (BEA), Social Security (FICA) payments are not treated as taxes. Instead, they are included under Federal Government receipts as "Contributions for Social Insurance." We have included them under the broad heading of taxes as they are mandatory deductions from gross earnings.

The tax rate for self-employment was 15.30 percent of the amount between \$400 and \$51,300. Not all workers were assigned coverage under Social Security and, therefore, a small number were not subject to

**Social Security taxes:** All Federal employees and specific proportions of workers in certain occupation groups were assigned noncovered status. Unpublished statistics supplied by the Social Security Administration were used to make these assignments.

## Appendix D. Source and Accuracy of Estimates

### SOURCES OF DATA

Data from the American Housing Survey (AHS), the Income Survey Development Program (ISDP), and the Internal Revenue Service (IRS) were combined with Current Population Survey (CPS) data to create simulations of taxes paid, number of tax filing units, adjusted gross income, and other tax characteristics for the March 1991 CPS.

In addition, this report uses the *State Tax Handbook* from Commerce Clearing House as information sources for tax data. For noncash valuation estimates, this report uses data from the Department of Agriculture (USDA), the Health Care Financing Administration (HCFA), and the Department of Housing and Urban Development (HUD).

A description of sources of data from which these estimates were derived follows. Except for the CPS, these descriptions are brief. See the other appendices of this report and publications on the appropriate surveys for more details.

**American Housing Survey.** The Bureau of the Census collects housing data for the Department of Housing and Urban Development. The population covered by the sample for the AHS, which was called the Annual Housing Survey before 1984, includes all housing units in the United States. A structure must meet specific criteria developed by the Bureau of the Census before it is termed a housing unit. For a more detailed description of the sample design, see the report *Current Housing Reports, Series H150-89, The American Housing Survey for the United States in 1989*, U.S. Department of Commerce.

The AHS is no longer conducted in even-numbered years, so property tax estimates in this report are based on the 1989 AHS. Also, for the noncash estimates, 1985 AHS data were used in a model to estimate the value of public housing. For more details on the AHS model used to estimate public and subsidized housing values, please see appendix B of this report.

**Income Survey Development Program.** The ISDP was the research and development phase for the Survey of Income and Program Participation (SIPP). The ISDP was used to examine and resolve design, operational, and technical issues for SIPP. The household

sample for the 1979 ISDP was a nationwide multiple-frame sample. The majority of sample households in the ISDP came from addresses contacted in the 1976 Survey of Income and Education. The remainder of sample households were selected from a reserve file of sample cases maintained by the Bureau of the Census. For a more detailed description of this sample design see the report *Wage and Salary Data from the Income Survey Development Program: 1979 (Preliminary Data from Interview Period One)*, Current Population Reports Special Studies Series P-23, No. 118.

**Internal Revenue Service Data.** Much of the IRS data in this report comes from the Statistics of Income (SOI) series, in particular the SOI Bulletin *Individual Income Tax Returns, Preliminary Data: 1989*, Spring 1991. This report, based on a sample drawn from all tax returns filed in 1990, presents information on taxpayers' incomes, exemptions, deductions, credits, and taxes.

**Data from Other Sources.** Information on State tax systems is published in *State Tax Handbook*, October 1, 1986, from Commerce Clearing House, and has been updated to reflect changes in State income tax rates.

Much of the data on cash and noncash benefits are from administrative records. Values of school lunches and food stamps are from USDA unpublished data. Medicaid and Medicare data come from HCFA unpublished records. Also, USDA and HUD data are used to compute Medicaid and Medicare values. See appendix B for more detail.

The Consumer Price Index (CPI) is used in the poverty section of this report. For more detail on the CPI, see *Current Population Reports, Series P-60, No. 174, Money Income of Households, Families, and Persons in the United States: 1990*.

### CURRENT POPULATION SURVEY

The CPS estimates in this report come from the March CPS and from supplementary questions to the March CPS. The Bureau of the Census conducts the survey every month, although this report uses only March data for its estimates.

**Basic CPS.** The monthly 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 sample areas comprising 1,973 counties, independent cities, and minor civil divisions. About 56,100 occupied housing units are eligible for interview every month. Interviewers are unable to obtain interviews at about 2,500 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 following table summarizes changes in the CPS designs for the years for which data appear in this report.

#### Design of Basic Current Population Survey

Interview period	Number of sample areas	Housing units eligible <sup>1</sup>	
		Interviewed	Not interviewed
1990-1991.....	729	57,400	2,600
1989.....	729	53,600	2,500
1986-1988.....	729	57,000	2,500
1985.....	<sup>2</sup> 629/729	57,000	2,500
1982-1984.....	629	59,000	2,500
1980-1981.....	629	65,500	3,000

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

<sup>2</sup>The CPS was redesigned after the 1980 Decennial Census of Population and Housing. During the phase-in of the new design in 1984-85, housing units from the old and new designs were in the sample.

**March Supplement.** In addition to the basic CPS questions, interviewers ask supplementary questions every March about money income and work experience for the previous year. To obtain more reliable data for the Hispanic population, the March CPS sample is increased by about 2,500 eligible housing units, interviewed in the previous November CPS, that contain at least one sample person of Hispanic origin. Also, for this report, the Bureau of the Census interviews only those Armed Forces members who live with civilian adults.

Because the CPS is designed primarily to provide labor force estimates, it is not an optimal design for the types of information covered in the supplements. Therefore, estimates from the supplements may vary more than estimates from a sample designed specifically to produce estimates of the items covered in the supplement such as income. See the section on accuracy for a more detailed discussion.

**CPS 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, race, sex, and Hispanic origin. These independent estimates are 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 1980 (March 1981 CPS) to present were based on updates to controls established by the 1980 Decennial Census. 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 an additional adjustment so that the husband and wife in a household receive the same sample weight.

Simulation techniques are used to obtain estimates of after-tax income based on CPS data. For more details on this procedure, see the pertinent sections of this report.

#### ACCURACY OF ESTIMATES

Because 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 types of errors: sampling and nonsampling. The accuracy of an estimate depends on both types of errors, but the full effect of the nonsampling error is unknown. Exercise care when interpreting results based on a relatively small number of cases or on small differences between estimates.

The standard errors provided here primarily measure the CPS sampling error. They also partially measure the effect of some of the CPS nonsampling errors in responses and enumeration, but they do not include any systematic biases in the data. (Bias is the average over all possible samples of the differences between the sample estimates and the desired value.)

These standard errors, computed from CPS data alone, do not reflect any sampling or nonsampling errors present in data from other sources. In addition, these standard errors do not entirely apply to estimates from the CPS simulation. No data are available on the size of these additional error sources, so use caution when interpreting such estimates.

**Nonsampling Variability.** Nonsampling variability, or nonsampling error, is variation that would occur whether a sample or a complete census was taken. Nonsampling error is present in both the CPS and other data sources mentioned in this report. The interaction of nonsampling errors when combining data from many

surveys may result in an additional component of error. The CPS simulation introduces still another error component. The total extent of these additional errors is unknown.

Nonsampling error arises from many sources. For example, respondents may be unable or unwilling to provide correct information, may have trouble recalling information, or may interpret questions or define terms differently from what was intended. The data are subject to several potential sources of error: collection errors in recording or coding data, processing errors, and errors in estimating values for missing data. Additionally, the Bureau of the Census may be unable to obtain information about all cases in the sample, or may fail to represent all units with the sample (undercoverage).

CPS undercoverage results from missed housing units and missed persons within sample housing units. CPS coverage is about 7 percent lower than the 1980 Decennial Census. 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 from survey undercoverage. However, biases exist in the estimates to the extent that missed persons are different from interviewed persons in the same age-sex-race-Hispanic group. Also, the independent population controls are not adjusted for 1980 census undercoverage.

Answers to questions about income or noncash benefits often depend on the memory or knowledge of one person in a household, usually the wife. For this reason, recall problems can cause underestimates of income in survey data, because people can easily forget minor or irregular sources of income. Respondents may also misunderstand what the Bureau of the Census considers income or noncash benefits, or may simply be unwilling to answer these questions correctly because they think the questions are too personal. For more discussion, see the section on underreporting of income.

For additional information on nonsampling error including the possible effect 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.

**Sampling Variability.** Sampling variability is variation that occurs by chance because a sample was surveyed rather than the entire population. Standard errors, as calculated by methods described later in the section on

"Standard Errors and Their Use," are primarily measures of sampling variability, although they also include some of the effect of nonsampling error.

Standard errors are used to determine the reliability of survey estimates and to evaluate the statistical validity of conclusions made about the data. For example, a conclusion that the difference between two estimates is statistically significant can be verified using standard errors.

Two procedures, confidence interval estimation and hypothesis testing, are commonly used to test for statistical validity. The confidence interval is a range that would include the average result of all possible samples with a known probability. For example, suppose the survey was repeated a large number of times under the same general conditions and using the same sample design. Suppose also that an estimate and its standard error were calculated from each sample. Then approximately 90 percent of the intervals from 1.645 standard errors below the estimate to 1.645 standard errors above the estimate would include the average result of all possible samples.

A particular confidence interval may or may not contain the average estimate derived from all possible samples. But one can say with specified confidence (90 percent confidence in the above example) that it does.

Some statements in the report may contain estimates followed by another number. For such statements, simply add that number to and subtract it from the estimate to calculate the upper and lower bounds of the 90-percent confidence interval. For example, if a statement contains the phrase "grew by 1.7 percent ( $\pm 1.0$ )," then the 90-percent confidence interval for the estimate, 1.7 percent, is from 0.7 percent to 2.7 percent.

Hypothesis testing is the other method used to test statistical validity. Hypothesis testing uses sample estimates to distinguish between true population values. One common type of hypothesis is that two population values are different. Comparing the Black poverty rate to that of Whites is an example.

Tests may be performed at various levels of significance. The significance level of a test is the probability of concluding that two parameters are different when, in fact, they are the same. For example, for a statement of difference to pass at the 0.10 significance level, the absolute value of the difference between the estimates must be greater than or equal to 1.645 times the standard error of the difference.

All statements of comparison in the text of this report have passed a hypothesis test at the 0.10 level of significance or better. The Bureau of the Census uses as standard statistical testing criteria 90-percent confidence intervals and 0.10 significance levels. Past reports in this series have used 95-percent confidence intervals and 0.05 significance levels, which require differences of at least 2.0 times the standard error. Consult standard textbooks on statistics for alternative criteria.

**Comparability With Other Data.** As described earlier, data obtained from the CPS are not fully comparable with sample data from other sources, mostly because of differences in interviewer training and experience and different survey procedures. This is another component of error not reflected in the standard error tables.

Also, because the CPS simulations described in this report include sample data from other government agencies, the standard error tables do not reflect all sources of error in the CPS simulations. Therefore, exercise caution when using the standard error tables to compare data from the CPS or CPS simulation with data from other agencies.

**Note When Using Small Estimates.** Summary measures (such as means, 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 the corresponding percentages. These smaller estimates permit the data user to combine categories as needed.

Take care when interpreting small differences: even a small amount of nonsampling error can distort a seemingly valid hypothesis test if it involves a borderline difference.

**Estimation of Median Incomes.** The methodology for computing median income has been changed over the past few years. The computations have been done using either Pareto interpolation or linear interpolation. Currently, linear interpolation is used to estimate all medians. Pareto interpolation assumes a decreasing density of population within an income interval, whereas linear interpolation assumes a constant density of population within an income interval.

Estimates of median income for 1979 through 1987 and associated standard errors have been calculated using Pareto interpolation if the estimate is larger than \$20,000 for persons or \$40,000 for families and households. This is because the width of the income interval containing the estimate is greater than \$2,500. Estimates of median income for 1976, 1977, and 1978 and associated standard errors were calculated using Pareto interpolation if the estimate was larger than \$12,000 for persons or \$18,000 for families and households. This is because the width of the income interval containing the estimate is greater than \$1,000. All other estimates of median income and associated standard errors for 1976 through 1990 and almost all of the estimates of median income and associated standard errors for 1975 and earlier were calculated using linear interpolation.

Thus, use caution when comparing median incomes above \$12,000 for persons or \$18,000 for families and households for different years. Median incomes below

those levels are more comparable from year to year since they have always been calculated using linear interpolation. For an indication of the comparability of medians calculated using Pareto interpolation with medians calculated using linear interpolation, see Series P-60, No. 114, *Money Income in 1976 of Families and Persons in the United States*.

**Standard Errors for Data From Surveys Other Than CPS.** To compute standard errors of data obtained from the SOI reports, see the SOI Bulletin *Individual Income Tax Returns, Preliminary Data: 1989*, Spring 1991. To compute standard errors of AHS data, see the report Current Housing Reports, Series H150-89, *The American Housing Survey for the United States in 1989*. The Bureau of Labor Statistics (BLS) collects data to compute the CPI; contact the Census Bureau's Housing and Household Economic Statistics Division for information on how to compute the standard error for the CPI. Data from other sources are from administrative records and as such are not subject to sampling error.

## STANDARD ERROR TABLES

**Standard Errors for Data From the CPS Sample.** A number of approximations were required to derive standard errors applicable to all estimates in this report at a moderate cost. Instead of providing an individual standard error for each estimate, generalized sets of standard errors are provided for various types of characteristics. Thus, the tables of standard errors provided here show levels of magnitude of standard errors rather than precise standard errors.

**Standard Error Tables and Their Use.** There are two ways to estimate standard errors from the tables provided. The first way is to use the figures presented in tables D-1 through D-4 to approximate the standard errors of various estimates for households, families, unrelated individuals, and persons. To approximate the standard error for a specific characteristic, multiply the appropriate standard error in tables D-1 through D-4 by the factor for that characteristic given in table D-5. These factors adjust the generalized standard errors for the combined effect of sample design and the estimating procedure on the value of the characteristic.

Use linear interpolation to approximate standard errors for intermediate values not shown in the generalized tables of standard errors.

The second method uses the parameters, a and b, presented in table D-5. Each type of characteristic has its own set of parameters. These parameters were used to calculate the standard errors in Tables D-1 through D-4 and the factors in Table D-5. They also may be used to calculate the standard errors for estimated numbers

and percentages directly. Computing the standard errors directly from the parameters gives more accurate results than using the standard error tables. Methods for computation follows.

Standard errors of estimated means and medians are provided in the detailed tables.

**Standard Errors of Estimated Numbers.** To approximate the standard error,  $s_x$ , of an estimated number shown in this report from the standard error tables, use

the formula

$$s_x = fs, \tag{1}$$

where  $f$  is the appropriate factor from table D-5, and  $s$  is the standard error of the estimate obtained by interpolating in table D-1.

For a more accurate approximation, use the formula

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

**Table D-1. Standard Errors for Poverty and Income Characteristics: 1990**

Size of estimate (thousands)	Household income			Families in poverty - all	Persons in poverty		
	Total, White	Black, other	Hispanic		Total, White	Black, other	Hispanic
75.....	12	13	13	13	27	27	27
100.....	14	15	15	15	31	31	31
250.....	23	24	23	24	49	49	48
500.....	32	33	33	34	69	68	68
1,000.....	45	46	45	48	97	96	95
2,000.....	64	64	62	70	137	133	131
3,000.....	78	76	72	87	168	160	156
5,000.....	100	92	83	116	216	199	189
7,500.....	121	103	84	149	263	231	212
10,000.....	139	107	70	178	302	251	219
15,000.....	168	95	...	234	365	265	192
20,000.....	191	35	...	286	417	247	45
25,000.....	210	...	...	338	461	...	...
50,000.....	270	...	...	587	612	...	...
100,000.....	293	...	...	1074	742	...	...
125,000.....	264	...	...	...	...	...	...
160,000.....	149	...	...	...	...	...	...

Note: From table D-5:

a=	-0.000012	-0.000109	-0.000175	0.000093	-0.000040	-0.000322	-0.000470
b=	2058	2243	2243	2243	9502	9502	9502

Multiply these standard errors by the appropriate factor in table D-5 to obtain the correct standard error.

**Table D-2. Standard Errors of Estimated Percentages of Households and Families for Income Characteristics: 1990, Total or White**

Base of estimated percentage (thousands)	Estimated percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
75.....	2.3	3.6	5.0	7.2	8.3
100.....	2.0	3.1	4.3	6.2	7.2
250.....	1.3	2.0	2.7	3.9	4.5
500.....	0.9	1.4	1.9	2.8	3.2
1,000.....	0.6	1.0	1.4	2.0	2.3
2,000.....	0.4	0.7	1.0	1.4	1.6
3,000.....	0.4	0.6	0.8	1.1	1.3
5,000.....	0.3	0.4	0.6	0.9	1.0
7,500.....	0.2	0.4	0.5	0.7	0.8
10,000.....	0.2	0.3	0.4	0.6	0.7
15,000.....	0.2	0.3	0.4	0.5	0.6
25,000.....	0.1	0.2	0.3	0.4	0.5
50,000.....	0.09	0.1	0.2	0.3	0.3
100,000.....	0.06	0.1	0.1	0.2	0.2
125,000.....	0.06	0.09	0.1	0.2	0.2
160,000.....	0.05	0.08	0.1	0.2	0.2

Note: From table D-5:

b=2058

Multiply these standard errors by the appropriate factor from table D-5 to obtain the correct standard error.

x and denominator y represent before- and after-tax estimates, and the fourth case represents different definitions of income to measure poverty.

*Case 1:* There is at least one person having the characteristic in every family or household of the class: for example, the mean number of persons per family or the mean number of persons per family with a male householder. For ratios of this kind, approximate the standard errors using the following formula:

$$s_{x/y} = \frac{x}{y} \sqrt{\left(\frac{s_x}{x}\right)^2 + \left(\frac{s_y}{y}\right)^2 - 2r \frac{s_x s_y}{xy}} \quad (6)$$

The standard error of the estimated number of families or households,  $s_y$ , and the standard error of the estimated number of persons with the characteristics in those families or households,  $s_x$ , may be calculated by methods described earlier. In formula (6),  $r$  represents the coefficient of correlation between the numerator and the denominator of the estimate. In the above examples, and for other ratios of this kind, use 0.7 as an estimate of  $r$ .

*Case 2:* The number of persons having the characteristic in a given family or household may be 0, 1, 2, 3, or more; for example, the mean number of persons under 18 years of age per household. For this kind of ratio, use formula (6), but assume  $r$  is equal to zero. If  $r$  is actually positive (negative), then this will overestimate (underestimate) the standard error of the ratio.

*Case 3:* The numerator and denominator represent before- and after-tax estimates. For example, the numerator may be the mean income of families or households of a certain type before taxes, and the denominator may be the mean income for the same category of families or households after taxes. For such ratios,  $s_x$  and  $s_y$  represent the standard errors of before- and after-tax estimates, respectively. Assume that  $r$  is equal to .7 for before- and after-tax estimates.

*Case 4:* The numerator and denominator are different definitions of income to measure poverty. See the sections below on poverty estimates for more detail.

#### Standard Errors of Within-Year Differences in Poverty Estimates Using Different Income Measures.

Estimate the standard error for the difference of two poverty estimates (numbers or percentages), using different definitions of income to evaluate poverty, for a given year with the formula

$$s_{x,y} = s_d \quad (7)$$

The value  $d = x - y$ , is the absolute difference between the two estimates  $x$  and  $y$ . Estimate  $s_d$  from formula (1) or (2) where  $d$  is the size of the estimate, or from formula (3) or (4) where  $d$  is the estimated percentage.

**Standard Errors of Ratios of Two Poverty Estimates Using Different Income Measures.** Estimate the standard error of the ratio of the number of persons in poverty using two different definitions of income with the formula

$$s_{x/y} = \frac{x}{y} \sqrt{\left(\frac{s_x}{x}\right)^2 + \left(\frac{s_y}{y}\right)^2} \quad (8)$$

where  $s_x$  and  $s_y$  are the estimates of the standard errors of the estimates  $x$  and  $y$  (poverty estimates using different methods of estimating income) as determined by formula (1) or (2).

#### Standard Errors of Estimated Means and Medians.

Estimated standard errors are provided for the means and medians of the published income distributions and need not be calculated. However, the methods for calculating these standard errors are provided below in case some users want to combine two or more income distributions.

**Standard Errors of Estimated Means for Grouped Data.** Use the formula

$$s_{\bar{x}} = \sqrt{(b/y)s^2} \quad (9)$$

to approximate the standard error of a mean, where  $y$  is the size of the base and  $b$  is the appropriate  $b$  parameter for the characteristic from table D-5. The variance,  $S^2$ , is equal to

$$s^2 = \sum_{i=1}^c p_i \bar{x}_i^2 - \bar{x}^2 \quad (10)$$

where

$\bar{x}$  = the mean of the distribution, defined by  $\sum_{i=1}^c p_i \bar{x}_i$

$c$  = the number of groups;  $i$  indicates a specific group, taking on values 1 through  $c$ ;

$p_i$  = the estimated proportion of households, families or persons whose values for the characteristic (x-values) fall in group  $i$ ; and

$\bar{x}_i = (A_{i-1} + A_i)/2$ , where  $A_{i-1}$  and  $A_i$  are the lower and upper interval boundaries, respectively, for group  $i$ .

The value  $\bar{x}_i$  is assumed to be the most representative value of the characteristic for households, families or persons in group  $i$ . Group  $c$  is open-ended, i.e., no upper interval boundary exists. For this group an approximate average value is

$$\bar{x}_c = (3/2)A_{c-1} \quad (11)$$

Contact Statistical Methods Division of the Bureau of the Census for the method to compute the standard error of a mean for two or more combined distributions.

Table D-5. Standard Error Parameters for Poverty, Income, and Nonincome Characteristics: 1990

Characteristic	Total or white			Black			Hispanic		
	a	b	Factor	a	b	Factor	a	b	Factor
<b>BELOW POVERTY LEVEL</b>									
<b>Persons</b>									
Total	-0.000040	9502	1.00	-0.000322	9502	1.00	-0.000470	9502	1.00
Male	-0.000082	9502	1.00	-0.000691	9502	1.00	-0.000940	9502	1.00
Female	-0.000077	9502	1.00	-0.000605	9502	1.00	-0.000940	9502	1.00
<b>Age</b>									
Under 15	-0.000124	7243	0.87	-0.000795	7243	0.87	-0.001087	7243	0.87
Under 18	-0.000105	7243	0.87	-0.000670	7243	0.87	-0.000926	7243	0.87
15 and over	-0.000051	9502	1.00	-0.000448	9502	1.00	-0.000671	9502	1.00
15 to 24	-0.000096	3607	0.62	-0.000656	3607	0.62	-0.000919	3607	0.62
25 to 44	-0.000042	3607	0.62	-0.000359	3607	0.62	-0.000483	3607	0.62
45 to 64	-0.000072	3607	0.62	-0.000359	3607	0.62	-0.001187	3607	0.62
65 and over	-0.000113	3607	0.62	-0.001350	3607	0.62	-0.003112	3607	0.62
Households, Families, and Unrelated Individuals	0.000093	2243	1.00	0.000093	2243	1.00	0.000093	2243	1.00
<b>ALL INCOME LEVELS</b>									
<b>Persons</b>									
Total	-0.000012	2254	1.05	-0.000122	2577	1.07	-0.000182	2577	1.07
Male	-0.000025	2254	1.05	-0.000270	2577	1.07	-0.000367	2577	1.07
Female	-0.000023	2254	1.05	-0.000221	2577	1.07	-0.000361	2577	1.07
<b>Age</b>									
15 to 24	-0.000066	2254	1.05	-0.000516	2577	1.07	-0.000723	2577	1.07
25 to 44	-0.000029	2254	1.05	-0.000282	2577	1.07	-0.000380	2577	1.07
45 to 64	-0.000050	2254	1.05	-0.000555	2577	1.07	-0.000934	2577	1.07
65 and over	-0.000078	2254	1.05	-0.001062	2577	1.07	-0.002448	2577	1.07
Households, Families, and Unrelated Individuals	-0.000012	2058	1.00	-0.000109	2243	1.00	-0.000175	2243	1.00
<b>NONINCOME CHARACTERISTICS</b>									
<b>Persons</b>									
Employment status	-0.000014	2485	1.10	-0.000120	2485	1.05	-0.000180	2234	1.00
Educational attainment	-0.000016	2532	1.11	-0.000206	3425	1.24	-0.000315	3425	1.24
Total, marital status, other char.									
Some household members	-0.000017	4786	1.52	-0.000204	6865	1.75	-0.000297	6865	1.75
All household members	-0.000021	5817	1.68	-0.000300	10123	2.12	-0.000438	10123	2.12
Households, Families, and Unrelated Individuals	-0.000012	1899	0.96	-0.000107	1716	0.87	-0.000172	1716	0.87

Notes: For regional estimates multiply the a and b parameters by 0.74, 0.98, 1.04, and 1.06 for Northeast, Midwest, South, and West, respectively.  
 Multiply the a and b parameters by 1.5 for nonmetropolitan residence categories.

Note that because the formula for the standard error of a mean involves several approximations, this statistic will generally be different from the tabled value.

**Confidence Intervals and Standard Errors of Estimated Medians.** The sampling variability of an estimated median depends upon the form of the distribution and the size of its base. One way to approximate the standard error of an estimated median is to determine a 68-percent confidence interval around the median and then compute the standard error from the confidence interval. (See the section on sampling variability for a general discussion of confidence intervals.) The steps below describe this method.

1. Determine the standard error on 50 percent using either formula (3) or formula (4).

2. Add to and subtract from 50 percent the standard error determined in step 1.
3. Using the distribution of the characteristic, determine the upper and lower limits of the 68-percent confidence interval for the median by calculating the values corresponding to the two points computed in step 2. Call the resultant values U and L, for the upper and lower limits of the interval, respectively.

Use Pareto interpolation for any point on an income interval greater than \$2,500 in width, and linear interpolation otherwise. The formulas for interpolation are:

$$\text{Pareto: } x_{pN} = \exp \left[ \frac{\ln(pN/N_1)}{\ln(N_2/N_1)} \ln(A_2/A_1) \right] \times A_1 \quad (12)$$

$$\text{Linear: } x_{pN} = \frac{pN - N_1}{2 - N_1} (A_2 - A_1) + A_1 \quad (13)$$

Table D-6. Year-To-Year Correlation Coefficients For Poverty and Income Estimates

Characteristic	Below poverty level				All income levels	
	1972-1983 or 1984-1990		1983-1984		1959-1990	
	Persons	Families	Persons	Families	Persons	Families
Total.....	0.45	0.35	0.39	0.30	0.30	0.35
White.....	0.35	0.30	0.30	0.26	0.30	0.35
Black.....	0.45	0.35	0.39	0.30	0.30	0.35
Other races.....	0.45	0.35	0.30	0.30	0.30	0.35
Hispanic.....	0.65	0.55	0.56	0.47	0.45	0.55

Notes: These correlations are for comparisons of consecutive years. For comparisons of nonconsecutive years, assume the correlations are zero.

Correlation coefficients for 1983-84 are lower than those for 1982-83 or 1984-85 because of the phase-in of the new sample design.

where

$x_{pN}$  = estimated value (e.g., income) for which the number of households, families, or persons,  $pN$  ( $0 \leq p \leq 1$ ), in the distribution has larger or equal values. When calculating the confidence interval,  $x_{pN}$  is equal to  $U$  and  $L$  for the upper and lower limits, respectively. Note that  $x_{pN}$  estimates the median when  $p = 0.50$ .

$N$  = for distribution of numbers: the total number of units (households, families, persons, etc.) for the characteristic in the distribution.

= for distribution of percentages: the value 1.0.

$p$  = the values obtained in step 2.

$A_1, A_2$  = the lower and upper bounds, respectively, of the interval containing  $x_{pN}$ .

$N_1, N_2$  = for distribution of numbers: the estimated number of units (households, families, persons, etc.) with values of the characteristic greater than or equal to  $A_1$  and  $A_2$ , respectively.

= for distribution of percentages: the estimated percentage of units (households, families, persons, etc.) having values of the characteristic greater than or equal to  $A_1$  and  $A_2$ , respectively.

$\exp$  is the exponential function.

$\ln$  is the natural logarithm function.

Note that logarithms and antilogarithms using base 10 or any other base produce a mathematically equivalent result.

4. After the limits of the 68-percent confidence interval are computed, compute the standard error with the formula

$$S_{\text{median}} = (U-L)/2. \quad (14)$$

This procedure can also be used to estimate standard errors for quintiles or other percentiles: simply substitute the proper percentage value for  $p$  and follow the steps outlined above.

Pareto interpolation should only be used when computing standard errors for income, and the median (or percentile) of the income distribution falls in an interval wider than \$2,500. This report includes standard errors for most medians in the detailed tables. Therefore, no illustration of the use of Pareto interpolation is given here. If one is needed, see the source and accuracy section of Current Population Reports, Series P-60, No. 123. See any of the reports in this series for an illustration of the use of linear interpolation.

Use of the above procedure could result in standard errors which differ from those given in the detailed tables. The standard errors in the tables are computed with more detailed distributions than those provided in the tables, and the published numbers are rounded to the nearest thousand. Linear interpolation is almost always used to compute the published medians and standard errors.

Note that when combining distributions the resulting median or percentile may lie in an open-ended interval. To calculate such standard errors, call Housing and Household Economic Statistics Division of the Bureau of the Census to obtain the detailed distribution.

#### Standard Error of Estimated Per Capita Income.

Certain mean values in this report represent the per capita income for households of a certain class. The mean per capita income is approximately equal to

$$\bar{x} = hm/p, \quad (15)$$

where

$h$  = number of households in the class,

$m$  = mean income for households in the class,

$p$  = number of persons in households in the class, and

$\bar{x}$  = mean per capita income of persons in households in the class.

To approximate standard errors for these means, use the formula

$$s_x = \frac{hm}{p} \sqrt{\left(\frac{S_m}{m}\right)^2 + \left(\frac{S_p}{p}\right)^2 + \left(\frac{S_h}{h}\right)^2 - 2r_{ph} \frac{S_p S_h}{ph}} \quad (16)$$

In this formula,  $r$  represents the correlation between  $p$  and  $h$ . There are two cases to consider, depending on the nature of the class:

*Case 1.* The class represents households containing a fixed number of persons. For example,  $h$  could be the number of 3-person households. In this case, there is an exact correlation between the number of persons in households and the number of households. Therefore,  $r = 1$  for such households.

*Case 2.* The class represents households of other demographic types, for example, households in distinct regions, households in which the householder is of a certain age group, and owner-occupied and tenant-occupied households. In this and other cases in which the correlation between  $p$  and  $h$  is not perfect, use .7 as an estimate of  $r$ .

**Standard Error of an Estimated Aggregate Cash Value.** Aggregates such as adjusted gross income or aggregate taxes paid as described in "Methodology and Procedures" are computed by multiplying the mean

cash value per household or tax filing unit,  $\bar{x}$ , by the number of households or tax filing units,  $y$ :

$$T = \bar{x}y, \quad (17)$$

where  $T$  is the aggregate to be computed.

Both  $\bar{x}$  and  $y$  have a standard error, so the standard error of a product must be computed. Approximate the standard error of an aggregate with the formula

$$s_T = \sqrt{\bar{x}^2 s_y^2 + y^2 s_x^2}, \quad (18)$$

where  $s_x$  is computed using formula (9) and  $s_y$  is computed using formula (2). In the above formula, the correlation  $r$  between  $\bar{x}$  and  $y$  is assumed to be zero. If  $r$  is actually positive (negative), then this formula will underestimate (overestimate) the standard error of the product. To compute standard errors of mean taxes paid, call Housing and Household Economic Statistics Division of the Bureau of the Census to obtain detailed distributions.

**Standard Error of an Index of Income Concentration.** Please contact Statistical Methods Division of the Bureau of the Census for the method of estimating the standard error of an index of income concentration.

**Table D-7. Standard Error for Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1990**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes			
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
All families .....	66 322	6.4	5.9	5.9	6.0	5.8	5.8	5.9	
<b>RACE OF HOUSEHOLDER</b>									
White .....	56 803	7.7	6.3	6.3	6.4	6.3	6.3	6.3	
Black .....	7 471	12.0	13.1	13.1	13.2	13.0	13.0	13.2	
Hispanic origin <sup>1</sup> .....	4 981	15.8	18.0	18.0	18.4	17.7	17.7	18.2	
<b>AGE OF HOUSEHOLDER</b>									
15 to 24 years .....	2 726	15.8	18.9	18.9	19.0	18.7	18.7	19.2	
25 to 44 years .....	31 668	8.8	10.8	10.9	11.1	10.7	10.7	11.1	
45 to 54 years .....	11 701	19.6	21.7	21.7	22.0	21.3	21.2	21.6	
55 to 64 years .....	9 326	19.9	16.9	17.0	17.2	16.9	16.9	17.0	
65 years and over .....	10 900	15.2	7.1	7.1	7.2	7.1	7.1	7.1	
<b>TYPE OF FAMILY</b>									
Married-couple families .....	52 147	10.2	7.3	7.3	7.4	7.2	7.2	7.3	
With related children under 18 .....	25 410	13.4	15.8	15.9	16.6	15.5	15.4	16.1	
With related children under 6 .....	12 824	17.3	21.5	21.5	22.6	21.1	21.0	22.0	
Male householder, no wife present .....	2 907	26.5	23.3	23.4	23.9	23.0	22.9	23.5	
Female householder, no husband present .....	11 268	8.5	9.6	9.6	9.6	9.5	9.5	9.7	
With related children under 18 .....	7 707	8.9	10.7	10.7	10.8	10.7	10.7	10.9	
With related children under 6 .....	3 462	11.9	14.6	14.6	14.6	14.5	14.5	14.8	
<b>TYPE OF RESIDENCE</b>									
Inside metropolitan areas .....	50 712	7.6	7.2	7.3	7.4	7.2	7.2	7.3	
Inside central cities .....	18 634	9.8	10.5	10.5	10.6	10.4	10.4	10.6	
Outside central cities .....	32 078	12.1	9.7	9.7	9.9	9.6	9.6	9.8	
Outside metropolitan areas .....	15 609	14.5	11.9	11.9	12.0	11.8	11.8	11.9	
<b>REGION</b>									
Northeast .....	13 450	11.9	11.7	11.8	11.9	11.7	11.7	11.8	
Midwest .....	16 119	13.1	12.3	12.3	12.5	12.2	12.2	12.4	
South .....	23 279	10.5	9.1	9.1	9.2	9.0	9.0	9.2	
West .....	13 474	16.2	14.7	14.8	15.0	14.6	14.5	14.8	
<b>YEARS OF SCHOOL COMPLETED</b>									
Less than 12 years .....	14 351	9.5	8.4	8.4	8.5	8.4	8.4	8.4	
High school: 4 years .....	24 895	10.1	9.6	9.7	9.8	9.6	9.6	9.8	
College: 1 to 3 years .....	12 070	19.4	17.1	17.2	17.5	17.1	17.1	17.5	
4 years or more .....	15 006	33.8	26.7	26.7	27.4	26.2	26.1	26.7	
<b>WORK EXPERIENCE IN 1990</b>									
Total, 15 to 64 years .....	55 422	6.8	7.8	7.9	8.0	7.8	7.8	8.0	
Worked at full-time jobs .....	45 145	10.7	11.2	11.2	11.8	11.0	10.9	11.3	
50 to 52 weeks .....	37 594	16.3	15.7	15.6	17.0	15.2	15.1	15.9	
Worked at part-time jobs .....	3 858	15.3	16.3	16.4	16.6	16.2	16.2	16.5	
Did not work .....	6 418	10.2	10.8	10.9	10.9	10.8	10.8	10.8	
<b>YEAR-ROUND FULL-TIME WORKERS</b>									
No workers .....	20 645	7.1	6.3	6.3	6.3	6.3	6.3	6.3	
Householder 15 to 64 years .....	12 242	7.6	8.6	8.6	8.7	8.5	8.5	8.7	
Householder 65 years and over .....	8 403	15.5	7.2	7.2	7.2	7.2	7.2	7.2	
One worker .....	28 795	14.4	13.3	13.3	14.3	12.9	12.8	13.3	
Two workers or more .....	16 881	55.6	53.5	54.2	57.7	51.1	50.5	52.3	
<b>PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS</b>									
One or more members received:									
Cash assistance .....	5 419	9.2	10.0	10.0	10.0	10.0	10.0	10.1	
AFDC or other non-SSI .....	3 968	9.6	11.3	11.3	11.3	11.2	11.2	11.5	
SSI .....	1 954	18.3	18.0	18.1	18.2	18.0	18.1	18.2	
Food stamps .....	5 393	8.4	10.0	10.0	10.1	10.0	10.0	10.2	
Housing assistance .....	2 435	12.8	15.1	15.1	15.2	14.8	14.9	15.2	
Energy assistance .....	2 357	13.2	14.6	14.7	14.7	14.5	14.5	14.8	
Free or reduced-price school lunches .....	6 121	10.2	12.6	12.6	12.8	12.5	12.5	12.8	
Family received both food stamps and cash assistance .....	3 608	9.7	11.0	11.0	11.0	10.9	10.9	11.2	
<b>HEALTH INSURANCE COVERAGE</b>									
One or more members covered by:									
Employer-provided plan .....	46 977	13.9	9.9	9.8	10.5	10.0	10.0	10.3	
Medicare .....	13 876	13.5	7.5	7.5	7.5	7.5	7.5	7.5	
Medicaid .....	7 704	8.4	9.3	9.3	9.4	9.2	9.2	9.4	
No members covered by:									
Employer-provided plan or Medicare or Medicaid .....	8 657	14.2	13.4	13.5	13.5	12.8	12.7	13.1	
Health insurance .....	4 138	17.2	16.8	16.8	16.8	15.8	15.7	16.2	
Family received:									
Medicare and Medicaid .....	2 054	20.2	18.2	18.2	18.2	18.1	18.1	18.2	

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table D-7. Standard Error for Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
All families .....	5.9	8.1	8.1	8.1	6.5	6.8	6.4	6.8
<b>RACE OF HOUSEHOLDER</b>								
White .....	6.3	9.4	9.5	9.5	7.8	8.1	7.9	8.3
Black .....	13.2	15.1	15.3	15.3	12.2	12.7	11.4	11.9
Hispanic origin <sup>1</sup> .....	18.2	20.0	20.2	20.2	16.0	16.8	16.4	17.0
<b>AGE OF HOUSEHOLDER</b>								
15 to 24 years .....	19.2	19.4	19.5	19.5	16.1	17.0	15.9	16.0
25 to 44 years .....	11.0	11.4	11.4	11.4	9.0	9.4	9.0	9.1
45 to 54 years .....	21.5	22.9	22.8	22.8	19.6	20.3	20.1	21.1
55 to 64 years .....	16.9	22.9	23.4	23.4	20.2	20.6	19.8	24.2
65 years and over .....	7.1	17.3	18.1	18.1	16.2	16.3	15.8	20.1
<b>TYPE OF FAMILY</b>								
Married-couple families .....	7.2	12.0	12.2	12.2	10.4	10.8	10.5	11.5
With related children under 18 .....	15.9	16.6	16.7	16.7	13.6	14.5	14.3	14.9
With related children under 6 .....	21.7	22.1	22.3	22.3	17.7	19.2	18.6	19.0
Male householder, no wife present .....	23.3	27.7	28.0	28.0	26.7	27.6	27.0	28.2
Female householder, no husband present .....	9.7	10.8	10.8	10.8	8.7	9.0	8.4	8.6
With related children under 18 .....	10.9	11.3	11.4	11.4	9.1	9.6	9.0	9.1
With related children under 6 .....	14.7	15.0	15.0	15.0	12.2	12.8	11.9	11.9
<b>TYPE OF RESIDENCE</b>								
Inside metropolitan areas .....	7.3	9.7	9.8	9.8	7.8	8.1	7.8	8.1
Inside central cities .....	10.6	12.9	13.0	13.0	10.0	10.5	9.9	10.1
Outside central cities .....	9.7	14.5	14.6	14.6	12.4	12.9	12.6	13.6
Outside metropolitan areas .....	11.9	16.8	17.2	17.2	14.6	15.2	13.8	14.7
<b>REGION</b>								
Northeast .....	11.7	16.3	16.3	16.3	12.0	12.8	13.5	13.6
Midwest .....	12.3	17.2	17.4	17.4	13.3	13.9	12.5	13.1
South .....	9.1	12.2	12.3	12.3	10.6	10.8	9.4	9.9
West .....	14.8	19.9	20.0	20.0	16.8	17.6	16.6	19.8
<b>YEARS OF SCHOOL COMPLETED</b>								
Less than 12 years .....	8.4	12.1	12.3	12.3	9.6	10.0	9.0	9.7
High school: 4 years .....	9.7	12.7	12.8	12.8	10.2	10.7	10.2	10.4
College: 1 to 3 years .....	17.4	21.9	22.0	22.0	20.0	21.1	21.9	22.4
4 years or more .....	26.6	36.1	36.2	36.3	34.5	35.9	37.5	39.7
<b>WORK EXPERIENCE IN 1990</b>								
Total, 15 to 64 years .....	7.9	8.6	8.6	8.6	6.9	7.2	6.9	7.1
Worked at full-time jobs .....	11.2	11.6	11.7	11.7	10.8	11.4	11.2	11.5
50 to 52 weeks .....	15.6	16.1	16.2	16.2	16.4	17.3	17.9	18.7
Worked at part-time jobs .....	16.5	17.8	17.8	17.8	15.5	16.2	15.3	15.6
Did not work .....	10.9	12.5	12.4	12.4	10.2	10.7	10.4	10.7
<b>YEAR-ROUND FULL-TIME WORKERS</b>								
No workers .....	6.3	9.0	9.1	9.1	7.2	7.6	7.1	7.4
Householder 15 to 64 years .....	8.7	9.6	9.6	9.6	7.7	8.0	7.7	7.9
Householder 65 years and over .....	7.1	18.0	18.6	18.6	16.5	16.8	15.9	19.9
One worker .....	13.0	14.4	14.7	14.7	14.4	15.1	15.4	16.2
Two workers or more .....	51.7	54.6	55.5	55.5	56.2	57.4	57.6	59.8
<b>PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS</b>								
One or more members received:								
Cash assistance .....	10.1	11.2	11.4	11.4	9.3	9.9	8.5	8.8
AFDC or other non-SSI .....	11.5	11.9	11.9	11.9	9.7	10.3	9.1	9.3
SSI .....	18.2	22.4	23.1	23.1	19.2	21.2	20.0	22.1
Food stamps .....	10.2	10.7	10.8	10.8	8.5	9.0	7.8	8.0
Housing assistance .....	15.2	16.3	16.4	16.4	13.0	14.1	11.0	11.0
Energy assistance .....	14.8	16.8	17.0	17.0	13.5	14.4	12.5	13.3
Free or reduced-price school lunches .....	12.8	13.2	13.2	13.2	10.4	10.9	10.3	10.5
Family received both food stamps and cash assistance .....	11.2	11.7	11.8	11.8	9.8	10.4	8.8	9.0
<b>HEALTH INSURANCE COVERAGE</b>								
One or more members covered by:								
Employer-provided plan .....	10.2	16.2	16.4	16.4	15.3	16.1	16.7	17.9
Medicare .....	7.5	16.6	17.6	17.6	14.5	14.9	12.8	15.3
Medicaid .....	9.4	10.5	10.6	10.6	8.5	9.1	8.2	8.4
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	13.0	13.6	13.6	13.6	13.7	13.7	13.7	14.3
Health insurance .....	16.0	16.4	16.4	16.5	16.4	16.4	16.4	17.3
Family received:								
Medicare and Medicaid .....	18.2	23.2	24.5	24.5	21.9	23.0	19.5	21.6

<sup>1</sup>Persons of Hispanic origin may be of any race.

Table D-8. **Standard Error for Mean Income Deficit of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1990**

(Unrelated individuals as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes			
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7	
All unrelated individuals .....	36 056	3.8	2.8	2.8	2.8	2.8	2.8	2.8
<b>RACE AND HISPANIC ORIGIN</b>								
White .....	30 833	4.3	3.1	3.1	3.1	3.1	3.1	3.1
Black .....	4 244	8.2	6.6	6.6	6.6	6.6	6.7	6.7
Hispanic origin <sup>1</sup> .....	2 254	12.6	10.7	10.6	10.7	10.6	10.7	10.7
<b>AGE</b>								
15 to 24 years .....	4 418	8.7	8.6	8.7	8.8	8.4	8.3	8.3
25 to 44 years .....	14 272	7.7	7.4	7.4	7.4	7.3	7.3	7.3
45 to 54 years .....	3 703	12.9	11.1	11.1	11.1	11.2	11.6	11.6
55 to 64 years .....	3 632	9.7	8.8	8.8	8.8	8.8	9.0	9.0
65 years and over .....	10 031	4.4	3.4	3.4	3.4	3.4	3.4	3.4
<b>TYPE OF RESIDENCE</b>								
Inside metropolitan areas .....	29 390	4.4	3.2	3.2	3.2	3.2	3.3	3.3
Inside central cities .....	14 755	5.7	4.4	4.4	4.4	4.4	4.5	4.5
Outside central cities .....	14 635	6.9	4.7	4.7	4.8	4.7	4.7	4.7
Outside metropolitan areas .....	6 666	8.7	6.7	6.8	6.8	6.8	6.8	6.8
<b>REGION</b>								
Northeast .....	7 406	7.6	5.2	5.2	5.2	5.2	5.2	5.2
Midwest .....	8 825	7.2	5.4	5.4	5.4	5.3	5.4	5.4
South .....	11 313	6.2	4.8	4.8	4.8	4.8	4.9	4.9
West .....	8 512	9.1	6.8	6.7	6.8	6.7	6.8	6.8
<b>YEARS OF SCHOOL COMPLETED</b>								
Total, 18 years old and over .....	35 893	3.8	2.8	2.8	2.8	2.8	2.8	2.8
18 to 24 years old .....	4 256	9.0	8.9	9.0	9.1	8.7	8.6	8.6
Less than 12 years .....	573	18.0	18.1	18.0	18.1	17.7	17.9	17.9
25 years old and over .....	31 638	4.1	2.9	2.9	2.9	2.9	2.9	2.9
Less than 12 years .....	7 906	5.2	3.7	3.7	3.7	3.7	3.8	3.8
High school: 4 years .....	10 666	8.0	5.3	5.3	5.3	5.3	5.3	5.3
College: 1 to 3 years .....	5 799	13.3	9.5	9.5	9.5	9.4	9.4	9.4
4 years or more .....	7 267	15.8	12.4	12.4	12.5	12.5	12.7	12.7
<b>WORK EXPERIENCE IN 1990</b>								
Total, 20 to 64 years .....	25 289	4.9	4.7	4.7	4.8	4.7	4.7	4.7
Worked at full-time jobs .....	19 165	8.1	7.7	7.7	7.9	7.4	7.0	7.0
50 to 52 weeks .....	14 902	16.4	16.0	15.9	16.3	14.8	14.0	14.0
Worked at part-time jobs .....	2 809	9.4	8.8	8.9	8.9	8.6	8.5	8.5
Did not work .....	3 316	7.4	4.4	4.4	4.4	4.4	4.5	4.5
<b>PROGRAM PARTICIPATION STATUS</b>								
Received:								
Cash assistance .....	2 115	5.6	3.9	3.9	3.9	3.9	4.0	4.0
AFDC or other non-SSI .....	612	11.4	9.8	10.0	9.8	10.1	10.5	10.5
SSI .....	1 585	4.5	3.9	3.8	3.8	3.6	3.7	3.7
Food stamps .....	2 031	6.9	5.4	5.4	5.4	5.4	5.8	5.8
Housing assistance .....	2 176	7.9	5.2	5.1	5.1	5.1	5.3	5.3
Energy assistance .....	1 531	8.6	6.8	6.7	6.6	6.4	6.5	6.5
Food stamps and cash assistance .....	1 143	7.3	5.0	5.1	5.0	4.9	5.2	5.2
<b>HEALTH INSURANCE COVERAGE</b>								
Covered by:								
Employer-provided plan .....	16 480	13.3	8.6	8.6	8.9	8.7	8.7	8.7
Medicare .....	10 622	4.1	3.3	3.3	3.3	3.3	3.3	3.3
Also Medicaid .....	1 564	5.8	5.0	4.9	5.0	4.9	4.9	4.9
Medicaid .....	2 760	6.0	4.1	4.1	4.1	4.0	4.1	4.1
Not covered by:								
Health insurance .....	6 579	7.0	6.8	6.7	6.7	6.5	6.5	6.5

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table D-8. Standard Error for Mean Income Deficit of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1990—Con.**

(Unrelated individuals as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
All unrelated individuals .....	2.8	3.9	4.0	4.0	3.8	3.8	4.0	4.3
<b>RACE AND HISPANIC ORIGIN</b>								
White .....	3.1	4.3	4.5	4.5	4.3	4.3	4.5	4.9
Black .....	6.7	8.8	9.0	9.0	8.4	8.6	8.9	9.6
Hispanic origin <sup>1</sup> .....	10.8	12.2	12.4	12.4	12.5	12.8	13.1	13.3
<b>AGE</b>								
15 to 24 years .....	8.3	8.5	8.5	8.5	8.4	8.5	8.5	8.5
25 to 44 years .....	7.3	7.7	7.8	7.8	7.5	7.7	7.7	7.8
45 to 54 years .....	11.6	13.3	13.5	13.5	12.8	13.5	13.6	13.7
55 to 64 years .....	9.0	11.2	11.4	11.4	9.8	10.2	10.8	11.7
65 years and over .....	3.4	5.1	5.3	5.3	4.8	4.9	5.2	7.7
<b>TYPE OF RESIDENCE</b>								
Inside metropolitan areas .....	3.3	4.5	4.6	4.6	4.4	4.5	4.7	5.0
Inside central cities .....	4.5	6.0	6.2	6.2	5.8	5.9	6.1	6.4
Outside central cities .....	4.7	6.8	7.0	7.0	6.9	7.0	7.2	7.9
Outside metropolitan areas .....	6.8	9.1	9.4	9.4	8.7	8.8	9.1	10.6
<b>REGION</b>								
Northeast .....	5.2	8.1	8.4	8.4	8.0	8.4	8.8	9.4
Midwest .....	5.4	7.8	8.1	8.1	7.2	7.3	7.6	8.4
South .....	4.9	6.3	6.5	6.5	6.2	6.2	6.4	7.1
West .....	6.8	8.7	9.0	9.0	8.9	9.0	9.1	9.7
<b>YEARS OF SCHOOL COMPLETED</b>								
Total, 18 years old and over .....	2.8	3.9	4.0	4.0	3.8	3.8	4.0	4.3
18 to 24 years old .....	8.5	8.7	8.7	8.7	8.5	8.6	8.7	8.7
Less than 12 years .....	17.8	17.6	17.6	17.6	17.6	18.0	18.2	18.2
25 years old and over .....	2.9	4.3	4.5	4.5	4.2	4.3	4.4	5.0
Less than 12 years .....	3.8	5.9	6.1	6.1	5.4	5.5	5.7	6.8
High school: 4 years .....	5.3	8.1	8.3	8.3	8.0	8.2	8.4	9.2
College: 1 to 3 years .....	9.4	13.1	13.7	13.7	13.2	13.3	13.4	14.3
4 years or more .....	12.7	16.0	16.2	16.2	15.5	15.7	15.8	16.8
<b>WORK EXPERIENCE IN 1990</b>								
Total, 20 to 64 years .....	4.7	5.1	5.1	5.1	4.8	4.9	5.0	5.1
Worked at full-time jobs .....	6.9	7.3	7.4	7.4	7.3	7.3	7.2	7.3
50 to 52 weeks .....	13.5	13.8	13.9	13.9	13.8	13.8	13.9	13.8
Worked at part-time jobs .....	8.4	9.0	9.0	9.0	9.0	9.1	9.0	9.2
Did not work .....	4.5	7.1	7.1	7.1	7.8	7.9	8.4	8.8
<b>PROGRAM PARTICIPATION STATUS</b>								
Received:								
Cash assistance .....	3.9	7.8	8.1	8.1	6.1	6.5	6.5	7.6
AFDC or other non-SSI .....	10.4	13.3	13.2	13.2	11.5	12.3	11.9	12.3
SSI .....	3.6	8.8	9.4	9.4	5.0	5.4	6.1	7.7
Food stamps .....	5.8	8.6	8.9	8.9	7.3	7.6	7.6	8.3
Housing assistance .....	5.3	9.9	10.9	10.9	9.8	10.6	11.7	11.7
Energy assistance .....	6.5	10.8	11.2	11.2	9.1	9.5	9.7	12.1
Food stamps and cash assistance .....	5.1	9.9	10.4	10.4	7.8	8.3	8.0	9.2
<b>HEALTH INSURANCE COVERAGE</b>								
Covered by:								
Employer-provided plan .....	8.6	12.7	13.0	13.0	13.0	13.1	13.1	14.5
Medicare .....	3.3	4.9	5.2	5.2	4.6	4.7	4.9	7.1
Also Medicaid .....	5.0	8.3	8.7	8.7	6.8	7.3	7.8	10.8
Medicaid .....	4.1	7.4	7.7	7.7	6.5	7.0	7.4	8.7
Not covered by:								
Health insurance .....	6.5	6.8	6.8	6.8	6.7	6.7	6.7	6.8

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table D-9. Standard Error for Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1989**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes			
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
All families .....	66 090	6.4	5.6	5.6	5.7	5.6	5.6	5.7	
<b>RACE OF HOUSEHOLDER</b>									
White .....	56 590	7.6	5.9	5.9	6.0	5.9	5.9	6.0	
Black .....	7 470	12.1	13.2	13.2	13.4	13.0	13.0	13.3	
Hispanic origin <sup>1</sup> .....	4 840	15.7	17.7	17.7	18.1	17.5	17.4	17.9	
<b>AGE OF HOUSEHOLDER</b>									
15 to 24 years .....	2 853	15.0	18.7	18.7	19.0	18.6	18.7	19.3	
25 to 44 years .....	31 548	8.8	10.7	10.7	11.0	10.6	10.5	10.9	
45 to 54 years .....	11 712	19.5	21.7	21.9	22.3	21.4	21.2	21.8	
55 to 64 years .....	9 251	18.0	16.0	16.0	16.3	16.0	15.9	16.0	
65 years and over .....	10 726	15.1	6.6	6.6	6.6	6.6	6.6	6.8	
<b>TYPE OF FAMILY</b>									
Married-couple families .....	52 317	9.9	6.7	6.7	6.8	6.6	6.6	6.7	
With related children under 18 .....	25 476	13.2	15.3	15.4	16.0	14.9	14.9	15.6	
With related children under 6 .....	12 726	16.8	20.6	20.8	21.8	20.1	20.1	21.1	
Male householder, no wife present .....	2 884	27.0	24.7	24.8	25.2	24.4	24.2	25.0	
Female householder, no husband present .....	10 890	8.5	9.7	9.7	9.8	9.6	9.6	9.8	
With related children under 18 .....	7 445	9.0	10.9	10.9	11.0	10.9	10.9	11.1	
With related children under 6 .....	3 301	12.3	15.1	15.1	15.0	14.9	14.9	15.2	
<b>TYPE OF RESIDENCE</b>									
Inside metropolitan areas .....	50 619	7.4	6.9	6.9	7.0	6.9	6.8	7.0	
Inside central cities .....	19 034	10.0	10.1	10.2	10.3	10.1	10.1	10.3	
Outside central cities .....	31 585	10.7	8.9	8.9	9.1	8.9	8.9	9.0	
Outside metropolitan areas .....	15 471	15.3	11.7	11.7	11.8	11.6	11.6	11.7	
<b>REGION</b>									
Northeast .....	13 494	12.4	11.5	11.5	11.7	11.4	11.4	11.6	
Midwest .....	16 059	12.7	11.4	11.5	11.7	11.4	11.4	11.6	
South .....	23 244	10.6	8.7	8.7	8.8	8.6	8.6	8.7	
West .....	13 293	14.4	14.5	14.6	14.9	14.4	14.3	14.6	
<b>YEARS OF SCHOOL COMPLETED</b>									
Less than 12 years .....	14 863	9.4	7.9	8.0	8.1	7.9	7.9	8.0	
High school: 4 years .....	24 540	10.4	9.4	9.4	9.6	9.3	9.3	9.5	
College: 1 to 3 years .....	12 032	18.0	16.8	16.9	17.2	16.6	16.6	17.0	
4 years or more .....	14 655	29.8	23.7	23.9	24.5	23.4	23.4	23.9	
<b>WORK EXPERIENCE IN 1989</b>									
Total, 15 to 64 years .....	55 364	6.7	7.7	7.7	7.9	7.6	7.6	7.8	
Worked at full-time jobs .....	45 247	10.7	10.6	10.6	11.1	10.3	10.2	10.7	
50 to 52 weeks .....	38 256	15.3	14.7	14.7	15.8	14.0	14.0	15.0	
Worked at part-time jobs .....	3 619	15.3	15.8	15.9	16.2	15.7	15.7	16.1	
Did not work .....	6 499	9.9	10.5	10.5	10.5	10.4	10.4	10.5	
<b>YEAR-ROUND FULL-TIME WORKERS</b>									
No workers .....	20 127	7.1	6.0	6.0	6.1	6.0	6.0	6.1	
Householder 15 to 64 years .....	11 818	7.5	8.5	8.5	8.6	8.4	8.4	8.6	
Householder 65 years and over .....	8 309	15.4	6.6	6.7	6.7	6.7	6.7	6.7	
One worker .....	28 907	14.2	13.0	13.0	13.9	12.5	12.3	13.0	
Two workers or more .....	17 056	45.2	43.1	43.6	44.4	41.6	41.1	41.8	
<b>PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS</b>									
One or more members received:									
Cash assistance .....	4 999	9.1	10.3	10.3	10.4	10.2	10.3	10.5	
AFDC or other non-SSI .....	3 470	9.8	12.1	12.1	12.1	11.9	11.9	12.2	
SSI .....	1 934	16.1	17.8	17.8	18.0	17.8	17.9	18.0	
Food stamps .....	4 891	8.8	10.4	10.4	10.5	10.3	10.3	10.6	
Housing assistance .....	2 269	13.2	15.3	15.3	15.5	15.2	15.2	15.6	
Energy assistance .....	2 202	13.3	14.5	14.6	14.7	14.5	14.5	14.7	
Free or reduced-price school lunches .....	5 844	10.1	12.6	12.6	12.8	12.4	12.4	12.8	
Family received both food stamps and cash assistance .....	3 236	9.8	11.6	11.7	11.7	11.6	11.5	11.8	
<b>HEALTH INSURANCE COVERAGE</b>									
One or more members covered by:									
Employer-provided plan .....	47 270	13.0	9.6	9.6	10.3	9.9	9.8	10.1	
Medicare .....	13 527	13.2	6.8	6.8	6.8	6.8	6.8	6.8	
Medicaid .....	6 836	8.6	9.5	9.6	9.7	9.5	9.5	9.7	
No members covered by:									
Employer-provided plan or Medicare or Medicaid .....	8 759	13.4	12.9	12.9	12.9	12.1	12.0	12.5	
Health insurance .....	4 304	15.5	15.2	15.2	15.2	14.3	14.2	14.7	
Family received:									
Medicare and Medicaid .....	1 901	20.4	17.1	17.1	17.2	17.0	17.0	17.2	

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table D-9. Standard Error for Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
All families .....	5.6	7.9	8.0	8.0	6.5	6.8	6.3	6.7
<b>RACE OF HOUSEHOLDER</b>								
White .....	5.9	8.9	9.1	9.1	7.7	8.1	7.9	8.5
Black .....	13.3	15.3	15.5	15.5	12.3	12.9	10.9	11.3
Hispanic origin <sup>1</sup> .....	17.8	19.3	19.6	19.6	15.9	16.8	16.4	16.7
<b>AGE OF HOUSEHOLDER</b>								
15 to 24 years .....	19.3	19.7	19.7	19.7	15.5	16.1	14.2	14.4
25 to 44 years .....	10.9	11.3	11.3	11.3	9.0	9.5	9.1	9.2
45 to 54 years .....	21.7	23.1	23.1	23.2	19.5	20.4	18.1	20.2
55 to 64 years .....	16.0	20.9	21.3	21.3	18.7	19.6	19.1	22.4
65 years and over .....	6.6	15.3	16.7	16.7	16.7	17.0	16.4	20.6
<b>TYPE OF FAMILY</b>								
Married-couple families .....	6.7	11.2	11.4	11.5	10.0	10.6	10.1	11.1
With related children under 18 .....	15.4	15.9	15.9	15.9	13.4	14.3	13.7	14.4
With related children under 6 .....	20.8	20.8	20.7	20.7	17.1	18.5	17.8	18.2
Male householder, no wife present .....	24.9	30.3	31.1	31.1	27.5	28.2	26.2	28.1
Female householder, no husband present .....	9.8	10.8	10.9	10.9	8.7	9.2	8.4	8.7
With related children under 18 .....	11.1	11.5	11.5	11.5	9.2	9.7	9.0	9.1
With related children under 6 .....	15.3	15.5	15.5	15.5	12.5	13.4	12.0	12.0
<b>TYPE OF RESIDENCE</b>								
Inside metropolitan areas .....	7.0	9.4	9.5	9.5	7.5	8.0	7.4	7.8
Inside central cities .....	10.3	13.0	13.1	13.1	10.2	10.8	9.9	10.2
Outside central cities .....	9.0	13.1	13.2	13.2	10.9	11.5	11.1	12.0
Outside metropolitan areas .....	11.7	17.0	17.5	17.5	15.3	15.9	14.7	15.9
<b>REGION</b>								
Northeast .....	11.5	16.4	16.5	16.5	12.5	13.5	14.1	14.9
Midwest .....	11.6	16.7	17.0	17.0	12.9	13.5	12.4	13.1
South .....	8.7	12.0	12.2	12.2	10.8	11.1	9.8	10.5
West .....	14.6	19.0	19.0	19.0	14.6	15.9	15.5	16.4
<b>YEARS OF SCHOOL COMPLETED</b>								
Less than 12 years .....	8.0	11.7	12.0	12.0	9.6	10.0	8.9	9.4
High school: 4 years .....	9.5	12.7	12.8	12.8	10.5	11.0	10.6	11.2
College: 1 to 3 years .....	17.0	21.3	21.4	21.4	18.2	19.4	19.6	21.1
4 years or more .....	23.7	32.7	32.8	32.8	29.7	31.2	30.8	31.6
<b>WORK EXPERIENCE IN 1989</b>								
Total, 15 to 64 years .....	7.8	8.5	8.5	8.5	6.8	7.2	6.7	7.0
Worked at full-time jobs .....	10.5	11.1	11.1	11.1	10.7	11.2	11.1	11.8
50 to 52 weeks .....	14.6	14.9	14.9	15.0	15.3	15.8	16.3	17.5
Worked at part-time jobs .....	16.1	17.1	17.1	17.1	15.5	16.4	15.7	16.2
Did not work .....	10.5	12.1	12.0	12.0	9.9	10.5	9.7	10.2
<b>YEAR-ROUND FULL-TIME WORKERS</b>								
No workers .....	6.1	8.9	9.0	9.0	7.2	7.6	7.0	7.4
Householder 15 to 64 years .....	8.6	9.5	9.5	9.5	7.7	8.1	7.5	7.8
Householder 65 years and over .....	6.7	15.7	17.0	17.0	17.0	17.3	16.6	20.7
One worker .....	12.8	14.0	14.1	14.1	14.2	14.8	15.2	16.5
Two workers or more .....	41.0	43.2	43.2	43.3	43.7	44.1	43.5	49.9
<b>PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS</b>								
One or more members received:								
Cash assistance .....	10.4	11.6	11.7	11.7	9.2	10.1	8.3	8.6
AFDC or other non-SSI .....	12.2	12.5	12.5	12.5	9.9	10.9	9.0	9.2
SSI .....	17.9	22.5	23.8	23.6	17.1	19.1	16.5	17.7
Food stamps .....	10.6	11.2	11.3	11.3	9.0	9.8	8.3	8.5
Housing assistance .....	15.6	17.2	17.2	17.2	13.5	15.1	11.6	11.6
Energy assistance .....	14.7	17.2	17.3	17.3	13.6	14.5	11.9	12.4
Free or reduced-price school lunches .....	12.6	13.1	13.1	13.1	10.2	11.0	9.8	10.0
Family received both food stamps and cash assistance .....	11.8	12.6	12.6	12.6	10.0	11.0	8.8	9.1
<b>HEALTH INSURANCE COVERAGE</b>								
One or more members covered by:								
Employer-provided plan .....	10.0	15.6	15.9	15.9	14.0	14.6	14.7	15.5
Medicare .....	6.8	15.4	16.8	16.8	14.9	15.3	13.3	16.5
Medicaid .....	9.7	10.8	10.9	10.9	8.7	9.6	8.2	8.4
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	12.4	13.0	13.0	13.0	12.9	12.9	12.6	13.6
Health insurance .....	14.6	15.0	15.0	15.0	14.9	14.9	14.5	15.4
Family received: Medicare and Medicaid .....	17.1	23.1	24.8	24.8	23.0	24.5	19.5	22.4

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table D-10. Standard Error for Mean Income Deficit of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989**

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes			
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
All unrelated individuals .....	35 185	3.8	2.7	2.7	2.7	2.8	2.7	2.7	2.7
<b>RACE AND HISPANIC ORIGIN</b>									
White .....	29 993	4.4	3.0	3.0	3.0	2.9	3.0	3.0	3.0
Black .....	4 180	8.0	6.0	6.0	6.0	5.9	6.1	6.1	6.1
Hispanic origin <sup>1</sup> .....	2 045	13.2	10.8	10.5	10.5	10.4	10.9	10.9	10.9
<b>AGE</b>									
15 to 24 years .....	4 652	8.5	8.2	8.2	8.2	7.9	8.0	8.0	8.0
25 to 44 years .....	13 622	7.8	7.6	7.5	7.6	7.4	7.4	7.4	7.4
45 to 54 years .....	3 400	12.2	11.8	11.8	11.6	11.5	12.0	12.0	12.0
55 to 64 years .....	3 683	10.1	8.7	8.7	8.8	8.6	8.7	8.7	8.7
65 years and over .....	9 828	4.4	3.2	3.2	3.2	3.2	3.2	3.2	3.2
<b>TYPE OF RESIDENCE</b>									
Inside metropolitan areas .....	28 579	4.5	3.1	3.1	3.1	3.1	3.1	3.1	3.1
Inside central cities .....	13 967	5.8	4.3	4.3	4.3	4.2	4.3	4.3	4.3
Outside central cities .....	14 612	7.0	4.6	4.6	4.6	4.5	4.6	4.6	4.6
Outside metropolitan areas .....	6 606	8.7	6.4	6.4	6.4	6.3	6.4	6.4	6.4
<b>REGION</b>									
Northeast .....	7 218	7.8	5.0	5.0	4.9	4.9	4.9	4.9	4.9
Midwest .....	8 398	7.7	5.4	5.4	5.4	5.3	5.4	5.4	5.4
South .....	11 310	6.0	4.6	4.6	4.6	4.6	4.6	4.6	4.6
West .....	8 259	9.1	6.4	6.4	6.4	6.2	6.3	6.3	6.3
<b>YEARS OF SCHOOL COMPLETED</b>									
Total, 18 years old and over .....	35 022	3.8	2.7	2.7	2.7	2.7	2.7	2.7	2.7
18 to 24 years old .....	4 490	8.7	8.5	8.5	8.5	8.2	8.2	8.2	8.2
Less than 12 years .....	650	16.5	16.2	16.2	16.3	15.4	16.2	16.2	16.2
25 years old and over .....	30 533	4.1	2.8	2.8	2.8	2.8	2.8	2.8	2.8
Less than 12 years .....	7 860	5.2	3.5	3.5	3.5	3.5	3.5	3.5	3.5
High school: 4 years .....	10 056	8.1	5.2	5.2	5.2	5.1	5.2	5.2	5.2
College: 1 to 3 years .....	5 336	13.9	9.8	9.7	9.7	9.5	9.5	9.5	9.5
4 years or more .....	7 280	16.5	11.8	11.8	12.0	11.9	12.0	12.0	12.0
<b>WORK EXPERIENCE IN 1989</b>									
Total, 20 to 64 years .....	24 590	4.9	4.7	4.7	4.7	4.6	4.6	4.6	4.6
Worked at full-time jobs .....	18 960	7.8	7.5	7.5	7.6	7.2	6.9	6.9	6.9
50 to 52 weeks .....	14 738	15.2	15.0	15.1	15.7	14.2	12.9	12.9	12.9
Worked at part-time jobs .....	2 547	8.5	8.3	8.3	8.2	7.9	7.9	7.9	7.9
Did not work .....	3 083	7.7	4.6	4.6	4.6	4.6	4.7	4.7	4.7
<b>PROGRAM PARTICIPATION STATUS</b>									
Received:									
Cash assistance .....	1 972	5.7	3.8	3.8	3.8	3.8	3.9	3.9	3.9
AFDC or other non-SSI .....	570	11.2	9.9	10.0	10.0	10.0	9.9	9.9	9.9
SSI .....	1 493	5.1	3.3	3.4	3.4	3.5	3.6	3.6	3.6
Food stamps .....	1 854	7.2	5.4	5.4	5.4	5.4	5.5	5.5	5.5
Housing assistance .....	2 054	8.9	5.5	5.5	5.5	5.4	5.5	5.5	5.5
Energy assistance .....	1 494	8.7	6.4	6.4	6.2	6.2	6.2	6.2	6.2
Food stamps and cash assistance .....	973	7.5	5.7	5.8	5.8	5.9	6.0	6.0	6.0
<b>HEALTH INSURANCE COVERAGE</b>									
Covered by:									
Employer-provided plan .....	16 545	12.3	8.3	8.3	8.6	8.4	8.3	8.3	8.3
Medicare .....	10 253	4.0	3.1	3.1	3.1	3.1	3.1	3.1	3.1
Also Medicaid .....	1 445	6.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Medicaid .....	2 480	6.3	3.8	3.8	3.9	3.8	3.8	3.8	3.8
Not covered by:									
Health insurance .....	5 929	6.8	6.6	6.6	6.6	6.4	6.5	6.5	6.5

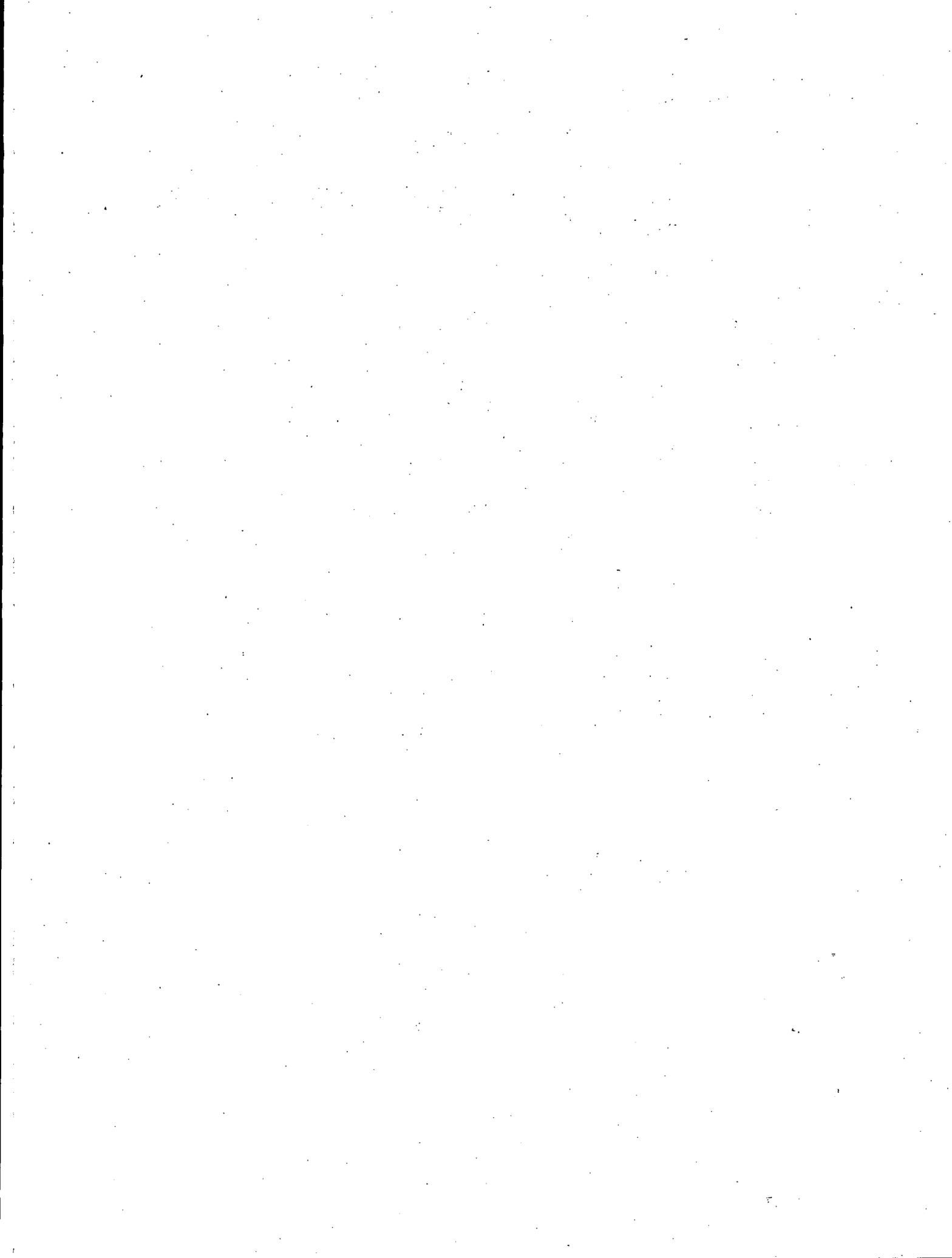
<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table D-10. Standard Error for Mean Income Deficit of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.**

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
All unrelated individuals .....	2.7	3.9	4.0	4.0	3.8	3.9	4.0	4.4
<b>RACE AND HISPANIC ORIGIN</b>								
White .....	3.0	4.4	4.5	4.5	4.4	4.4	4.5	5.1
Black .....	6.1	8.3	8.4	8.4	8.2	8.4	8.7	9.3
Hispanic origin <sup>1</sup> .....	10.9	12.7	13.0	13.0	13.1	13.2	13.6	14.1
<b>AGE</b>								
15 to 24 years .....	7.9	8.2	8.2	8.2	8.2	8.2	8.1	8.2
25 to 44 years .....	7.4	7.8	7.9	7.9	7.6	7.8	7.9	8.0
45 to 54 years .....	11.9	13.0	13.1	13.1	12.2	12.5	13.0	14.0
55 to 64 years .....	8.7	11.0	11.2	11.2	10.2	10.5	11.0	12.3
65 years and over .....	3.2	5.2	5.5	5.5	5.0	5.1	5.3	8.0
<b>TYPE OF RESIDENCE</b>								
Inside metropolitan areas .....	3.1	4.5	4.6	4.6	4.5	4.6	4.7	5.1
Inside central cities .....	4.3	6.0	6.1	6.1	5.9	6.0	6.2	6.5
Outside central cities .....	4.6	6.9	7.1	7.1	7.0	7.1	7.1	8.0
Outside metropolitan areas .....	6.4	8.8	9.0	9.0	8.8	8.9	9.2	10.8
<b>REGION</b>								
Northeast .....	5.0	8.0	8.3	8.3	8.1	8.3	8.4	9.2
Midwest .....	5.4	8.1	8.3	8.3	7.7	7.8	8.0	8.8
South .....	4.6	6.2	6.3	6.3	6.1	6.2	6.3	7.2
West .....	6.3	8.7	9.0	9.0	9.0	9.1	9.4	9.9
<b>YEARS OF SCHOOL COMPLETED</b>								
Total, 18 years old and over .....	2.7	3.9	4.0	4.0	3.8	3.9	4.0	4.4
18 to 24 years old .....	8.2	8.5	8.5	8.5	8.4	8.4	8.4	8.4
Less than 12 years .....	16.2	16.4	16.3	16.3	16.4	16.6	16.5	16.4
25 years old and over .....	2.8	4.3	4.5	4.5	4.2	4.3	4.5	5.2
Less than 12 years .....	3.6	5.8	6.0	6.0	5.4	5.6	5.8	7.1
High school: 4 years .....	5.2	8.3	8.6	8.6	8.1	8.3	8.5	9.3
College: 1 to 3 years .....	9.5	13.9	14.4	14.4	13.7	13.8	14.3	16.5
4 years or more .....	12.0	16.1	16.4	16.4	16.4	16.4	16.3	17.3
<b>WORK EXPERIENCE IN 1989</b>								
Total, 20 to 64 years .....	4.6	5.0	5.1	5.1	4.8	4.9	5.0	5.2
Worked at full-time jobs .....	6.8	7.3	7.3	7.3	7.2	7.3	7.2	7.4
50 to 52 weeks .....	12.6	12.7	12.7	12.7	12.8	12.8	13.1	13.2
Worked at part-time jobs .....	7.9	8.3	8.3	8.3	8.2	8.3	8.4	8.7
Did not work .....	4.7	7.3	7.2	7.2	7.8	8.1	8.5	9.0
<b>PROGRAM PARTICIPATION STATUS</b>								
Received:								
Cash assistance .....	3.9	7.6	7.9	7.9	6.2	6.5	6.6	7.7
AFDC or other non-SSI .....	9.8	12.2	12.7	12.7	11.4	11.9	12.0	12.0
SSI .....	3.7	8.6	9.1	9.1	5.7	6.1	6.3	8.0
Food stamps .....	5.4	8.4	8.7	8.7	7.6	7.9	8.3	9.6
Housing assistance .....	5.4	10.2	11.3	11.3	10.8	11.5	12.3	12.3
Energy assistance .....	6.2	10.3	10.8	10.8	9.2	9.6	9.5	12.4
Food stamps and cash assistance .....	5.9	10.3	10.8	10.8	8.1	8.5	8.3	9.8
<b>HEALTH INSURANCE COVERAGE</b>								
Covered by:								
Employer-provided plan .....	8.3	12.0	12.3	12.3	12.4	12.4	12.6	13.7
Medicare .....	3.2	5.0	5.3	5.3	4.6	4.7	4.8	7.4
Also Medicaid .....	4.2	8.4	8.7	8.7	7.1	7.5	7.8	10.9
Medicaid .....	3.8	7.3	7.6	7.6	6.7	7.1	7.5	8.9
Not covered by:								
Health insurance .....	6.5	6.7	6.7	6.7	6.7	6.7	6.6	6.8

<sup>1</sup>Persons of Hispanic origin may be of any race.



## Appendix E. Program Descriptions and Data Collection

This appendix contains brief descriptions of each public in-kind transfer program covered in the March CPS, a description of the questions used to collect the data, and an evaluation of the data quality. The description of each program begins with a statement of program objectives and is followed by general comments regarding program characteristics, eligibility, and so forth. Next is a review of the survey questions and the limitations associated with the question wording and design.

### FOOD STAMPS

The Food Stamp Act of 1977 defines this Federally funded program as one intended to "permit low-income households to obtain a more nutritious diet." (From title XIII of P.L. 95-113, The Food Stamp Act of 1977, declaration of policy.) Food purchasing power is increased by providing eligible households with coupons which can be used to purchase food. The Food and Nutrition Service (FNS) of the U.S. Department of Agriculture (USDA) administers the Food Stamp program through State and local welfare offices. The Food Stamp program is the major national income support program to which all low-income and low-resource households, regardless of household characteristics, are eligible.

The Food Stamp Act was amended by the 1981 Omnibus Budget Reconciliation Act which changed the criteria used to determine food stamp eligibility (P.L. 97-35, title I, subtitle A). As of October 1, 1981, households without an elderly or disabled member must have gross monthly income below 130 percent of the Federal poverty level. Previously, eligibility was based on "countable" income (gross income less specified deductions for shelter, medical expenses, child care, etc.) so, e.g., a household with a gross income of twice the poverty guideline and substantial specified deductions could have been eligible for food stamps. Households meeting the income requirement may be ruled ineligible for the program on the basis of their holdings of assets (resources).

The questions on participation in the Food Stamp Program in the March CPS were designed to identify households in which one or more of the current members received food stamps during the calendar year. Once a food stamp household was identified, a question was asked to determine the number of current household members covered by food stamps during the year.

Questions were also asked about the number of months food stamps were received and the total face value of all food stamps received during that period.

### SCHOOL LUNCHES

The National School Lunch Program is designed "to help safeguard the health and well-being of the Nation's children by assisting the States in providing an adequate supply of foods" (P.L. 79-396, the National School Lunch Act of 1946) for all children at moderate cost. Additional assistance is provided for children determined by local school officials to be unable to pay the "full established" price for lunches. Like the Food Stamp program, the National School Lunch Program is administered by the Food and Nutrition Service of the U.S. Department of Agriculture through State educational agencies or through regional USDA nutrition services for some nonprofit private schools.

All students eating lunches prepared at participating schools pay less than the total cost of the lunches. Some students pay the "full established" price for lunch (which itself is subsidized), while others pay a "reduced" price for lunch, and still others receive a "free" lunch. Until January 1981, children were eligible for free school lunches if their household's income was below 125 percent of the poverty guidelines or reduced-price lunches if their household's income was between 125 and 195 percent of the poverty guidelines. The term "income" basically followed the Census Bureau definition but excluded certain Federal benefits and specified "hardship" expenses. Effective January 1, 1981, the hardship exclusion was replaced by a standard deduction. (Ref. Federal Register, Vol. 46, No. 11, January 16, 1981.) Beginning August 13, 1981, the income definition was amended to a gross income concept with the standard deduction being eliminated. At the same time, the income eligibility criteria were changed to 130 percent for free lunches and to 185 percent for reduced-price lunches. (Ref. Omnibus Budget Reconciliation Act of 1981, P.L. 97-35, title VIII.)

The questions on the March CPS provide a limited amount of data for the School Lunch program. Questions concerning the program were designed to identify the number of household members 5 to 18 years old who "usually" ate hot lunches during the year. This defined the universe of household members receiving

this noncash benefit. This approach was necessary because the majority of children benefit indirectly; i.e., they pay full-established price but are not aware that these lunches are subsidized. A second question identified the number of members receiving free or reduced-price lunches.

## PUBLIC OR OTHER SUBSIDIZED HOUSING

There are numerous programs designed to "remedy the unsafe and unsanitary housing conditions and the acute shortage of decent, safe, and sanitary dwellings for low-income families" (U.S. Housing Act of 1937, declaration of policy). Several Federal, State, and local agencies administer these programs. Some are funded by USDA (for rural families) or State-local agencies, but most are administered by the Department of Housing and Urban Development (HUD). Among the most important HUD rental housing programs are Low Rent Public Housing and Sections 8, 236, and 101 (rent supplements) of various U.S. Housing Acts.

Low Rent Public Housing projects are owned, managed, and administered by a local housing authority. Partial financing may be provided by the State or HUD. Participation in public housing is determined by two factors: program eligibility and the availability of housing. Income standards for initial and continuing occupancy vary by local housing authority, although the limits are constrained by Federal guidelines. Rental charges, which, in turn, define net benefits, are set by a Federal statute not to exceed 30 percent of adjusted monthly money income. A recipient household can be a family or two or more related persons or an individual who is handicapped, elderly, or displaced by urban renewal or natural disaster. Other HUD programs provide similar types of housing assistance to low-income families and individuals.

Two of the more common types of programs in which Federal, State, and local funds are used to subsidize private sector rental housing are rent supplement and interest reduction plans. Under a rent supplement plan (e.g., Sections 8 and 101), the difference between the "fair market" rent and the rent charged to the tenant is paid to the owner by a government agency. Under an interest reduction program (e.g., Section 236), the amount of interest paid on the mortgage by the owner is reduced so that subsequent savings can be passed along to low-income tenants in the form of lower rent changes.

There were two questions dealing with public and low-cost rental housing on the March CPS supplement questionnaire. The first question identified residence in a housing unit owned by a public agency. The second question identified beneficiaries who were not living in public housing projects but who were paying lower rent because of a government subsidy.

## MEDICAID

The Medicaid program is designed to furnish medical assistance for needy families with dependent children and for aged, blind, or disabled individuals whose incomes and resources are insufficient to meet the costs of necessary medical services.<sup>1</sup> The program is administered by State agencies through grants from the Health Care Financing Administration (HCFA) of the Department of Health and Human Services.

Medicaid is, for the most part, a categorical program with complex eligibility rules which vary from State to State. There are two basic groups of eligible individuals: the categorically eligible and the medically needy. The major categorically eligible groups are all Aid to Families with Dependent Children (AFDC) recipients and most Supplemental Security Income (SSI) recipients.<sup>2</sup> Other categorically eligible groups are (1) those who meet basic State cash assistance eligibility rules (the aged, blind, or disabled; needy single parents with children; and, in some States, needy unemployed parents with children who are not currently receiving money payments) and (2) needy persons meeting categorical eligibility standards who are institutionalized for medical reasons (e.g., low-income elderly persons in nursing homes). Institutionalized persons are not included in the CPS universe and, therefore, are not reflected in the CPS reciprocity statistics.

In many States, Medicaid coverage is also extended to the medically needy: persons meeting categorical age, sex, or disability criteria and having money incomes and assets which exceed eligibility levels for cash assistance but are not sufficient to meet the cost of medical care. Families with large medical expenses relative to their incomes and assets may also meet medically needy eligibility standards by "spending down" (i.e., having high enough medical expenses) to obtain eligibility.

The Medicaid question on the March CPS attempted to identify all persons 15 years old and over who were covered by Medicaid at any time during the year. In March 1988, a question on childrens' Medicaid coverage was added to the CPS questionnaire. The term "covered" means enrolled in the Medicaid program, i.e., had a Medicaid medical assistance card or incurred medical bills which were paid for by Medicaid. In order to be counted, the person did not necessarily have to receive medical care paid for by Medicaid.

<sup>1</sup>Taken from Title XIX of the 1965 Amendments to P.L. 89-97, *The Social Security Act*, "Grants to States for Medical Assistance Programs," declaration of policy.

<sup>2</sup>In 1981, Public Law 97-35 made several changes in AFDC eligibility determinations under the Medicaid program. Changes in treatment of earnings and other income and resources have resulted in some persons being dropped not only from the AFDC rolls but also off of automatic Medicaid coverage. Some of these individuals may be able to regain coverage if their State offers medically needy protection; however, the range of available benefits may be less.

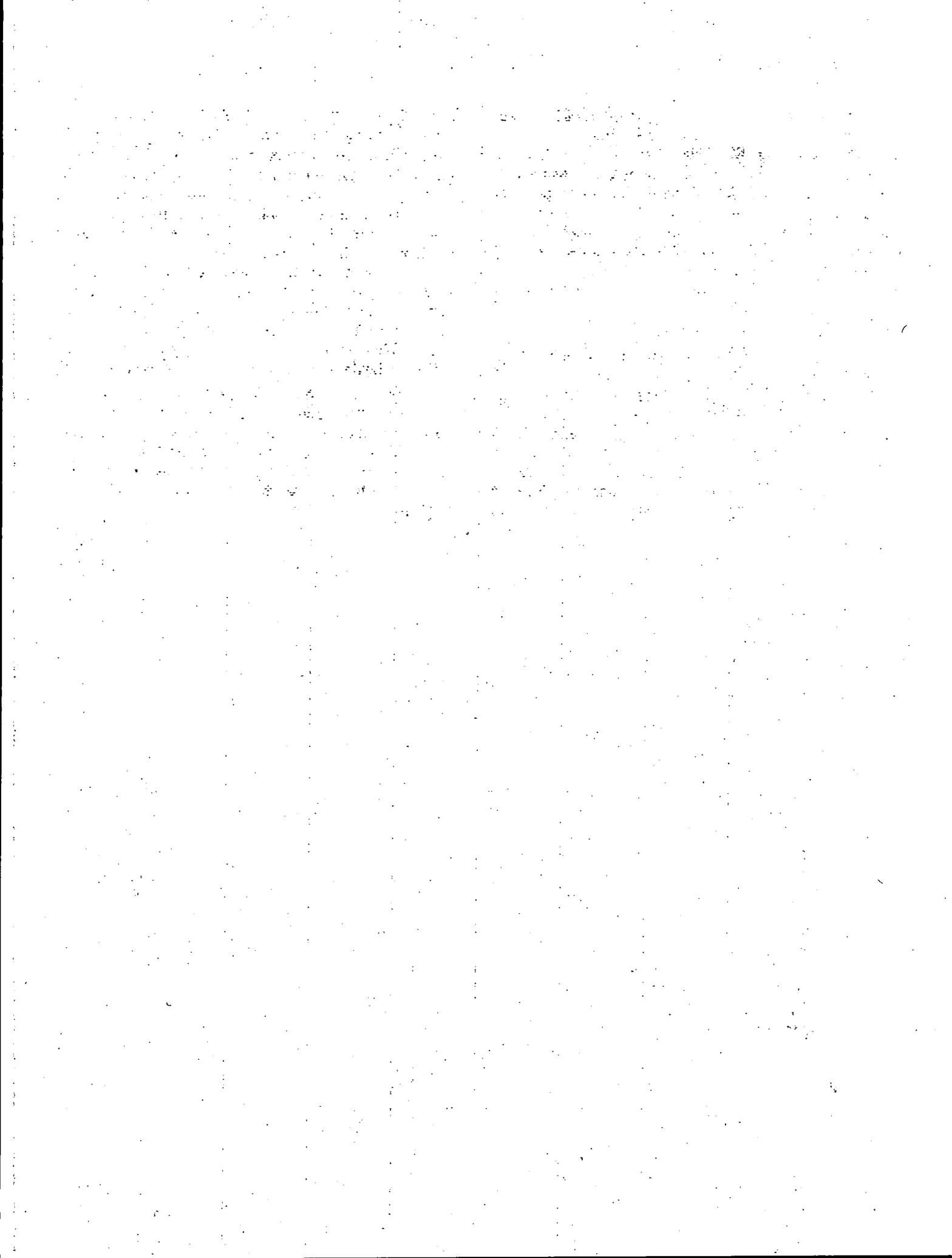
After data collection and creation of an initial micro-data file, further refinements were made to assign Medicaid coverage to children. In this procedure, all children under 21 years old in families were assumed to be covered by Medicaid if either the householder or spouse reported being covered by Medicaid. AFDC recipients in all States and SSI recipients living in the 36 States which legally require Medicaid coverage of all SSI recipients were also assigned coverage.

## **MEDICARE**

The Medicare program consists of two separate but complementary health plans to provide adequate medical care for the aged and disabled. The Hospital Insurance Plan (Part A) is designed to provide basic protection against the costs of hospital and related post-hospital services. In addition to the elderly, this plan also covers virtually all persons under 65 years old who receive Social Security or Railroad Retirement benefits based on long-term disability. Part A is financed

jointly by employers and employees through Social Security payroll deductions. Qualified persons 65 years old and over who are not otherwise eligible for Part A benefits may pay premiums directly to obtain this coverage. The Supplemental Medical Insurance Plan (Part B) is a voluntary plan which builds upon the hospital insurance protection provided by the basic plan and is available to all Medicare Part A beneficiaries. It provides insurance protection covering physicians' and surgeons' services and a variety of medical and other health services received either in hospitals or on an ambulatory basis. It is financed through monthly premium payments (\$28.60 per month in 1990) by each enrollee and further subsidized by Federal general revenue funds.

The Medicare question on the March CPS attempted to identify all persons 15 years old and over who were covered by Medicare at any time during the year. The term "covered" means enrolled in the Medicare program. In order to be counted, the persons did not necessarily have to receive medical care paid for by Medicare.



## Appendix F. Underreporting of Cash Income and Noncash Benefits

This appendix discusses some important aspects of underreporting and its measurement and presents some estimates of underreporting for 1987 and 1984. The general survey phenomenon that is commonly termed underreporting actually refers to the tendency of household surveys to underestimate the number of income or noncash benefit recipients and/or the amount of income or benefits received. There are three main causes for underreporting. These are failure to report receipt of the income type, underreporting of the amount received, and misclassification of the income type received.

Accurately measuring the extent of underreporting of cash income and noncash benefits is difficult for many of the income types and noncash benefit programs. There are two main components of measuring underreporting: the number of income or noncash benefit recipients and the total amount of income or benefits received. Measuring the survey undercount of recipients for the March CPS is extremely difficult because independent estimates (benchmarks or controls) for the CPS noninstitutional, "ever-received during the year" recipient concept are difficult to validate. In addition, some of the administrative sources required for the derivation of independent estimates have significant errors themselves.

The data in table F-1 show comparisons of CPS aggregate money income in 1987 with independent estimates. Comparisons of the CPS estimates with the independent totals reveal that overall income in the survey after allocation is underreported by about 11 percent. However, wide variations are found in the amount of underreporting by source of income. Underreporting tends to be more pronounced for public assistance, unemployment and workers' compensation, and property income.

Various population subgroups receive a higher proportion of their total income from certain income sources, such as interest and dividends for the elderly and public assistance for female family householders. The differential underreporting between income types, therefore, affect the estimates of some population subgroups more than others.

Estimates of the extent of underreporting for most noncash benefits are less well defined. Following are discussions of the underreporting for each benefit type.

**Food stamps.** The March CPS estimate for the face value of food stamps received in 1984 was about \$7.6

billion, 71 percent of the independent estimate derived for that year. The 20.1-million recipient (persons covered) estimate for 1984 compares to a 26.1-million independent estimate of recipients. Since this independent estimate was developed using USDA monthly person reciprocity counts and average months of participation as reported in the CPS, it is difficult to validate its accuracy.

**School lunches.** The March CPS data for 1984 show 10.8 million children usually eating free or reduced-price school lunches and 17.5 million usually eating full-price school lunches. Since independent estimates on the "ever-participated" universe are not available for this group, comparisons of the CPS estimates with peak monthly average daily participation have been made. These peak figures were 11.6 million for free or reduced-price lunches and 11.4 million for full-price lunches. The CPS estimate is 93 percent of the peak monthly average for free or reduced-price. The CPS estimate of full-price lunch participants was about 54 percent higher than the peak monthly figure. The obvious conceptual differences between the CPS and USDA figures make these comparisons difficult to interpret.

**Public or other subsidized housing.** In 1984 the March CPS estimate for the number of households residing in public or other subsidized rental housing was 3.6 million. An independent estimate was derived by summing housing units in (1) low-income public housing, (2) Section 8 (including Section 202), (3) rent supplements (Section 101), and (4) Section 236. This summing yielded a figure of 3.3 million. While the CPS estimate was about 9 percent higher than the independent figure, it is likely that the survey estimate contains some units, such as student or military housing, that were not intended to be counted. The magnitude of this problem is probably small, but unknown.

**Medicare.** The independent estimate for persons covered by Medicare is probably the most reliable of all independent estimates. In 1984, this figure was 28.4 million persons. This compares to a survey estimate of 28.2 million, 0.9 percent higher than the control. The survey count probably contains some persons covered by Medicaid that report coverage under Medicare by mistake. The magnitude of this misreporting problem is not known.

**Table F-1. Comparisons of CPS Aggregate Money Income in 1987 with Independently Derived Estimates, by Income Type**

(Billions of dollars)

Source of income	Independent estimate	CPS estimate	CPS as a percent of independent
Total .....	3,297.1	2941.4	89.2
Wages and salaries .....	2,215.9	2202.4	99.4
Self-employment .....	266.7	188.2	70.6
Social Security <sup>1</sup> .....	193.6	178.7	92.3
Supplemental Security Income .....	11.5	9.5	82.8
Aid to Families with Dependent Children .....	16.4	11.9	72.8
Interest, dividends, and rental income .....	358.4	202.9	56.6
Veterans' payments .....	14.2	9.7	68.5
Unemployment compensation .....	14.0	10.4	74.6
Workers' compensation .....	14.2	9.2	64.8
Private, government, and military pensions .....	192.2	118.4	61.6

<sup>1</sup>Includes Railroad Retirement benefits.

**Medicaid.** The CPS estimate of 19.3 million for 1984 was about 3 percent higher than the "unduplicated" administrative figure of 18.7 million persons "ever receiving" benefits available from the Health Care Financing

Administration (HCFA). This HCFA figure has not been adjusted for decedents or the institutionalized population and does not include persons who were covered by Medicaid but did not receive benefits in 1984.

## Appendix G. U.S. Senate Statement, "Data Collection and Poverty Level"

Official poverty statistics published by the Bureau of the Census currently ignore billions of dollars of Government in-kind benefits, such as food stamps, public housing rental subsidies, and medical care. The Congressional Budget Office has estimated that including in-kind benefits in the income statistics would cause the number of people in poverty to decline to about 9 million as compared with official statistics showing nearly 25 million people in poverty. The official statistics show no significant reduction in recent years in the incidence of poverty, although in-kind benefit programs have expanded greatly.

The Committee considers it essential that official poverty statistics reflect, at the earliest possible date, the effects of in-kind benefits. Without such information, Congress and the Executive Branch cannot be certain that Government transfer programs are properly targeted.

The Census Bureau has recognized the need for better data on in-kind benefits. The most recent March Current Population Survey has collected data on some types of in-kind program benefits. In addition, Census has under way an experimental survey—known as the Survey of Income and Program Participation—which collects more extensive data. However, Census has not yet published the data collected thus far and has no current plans for integrating such data with cash income data now reported routinely.

The Committee has inscribed language in the bill directing the Secretary of Commerce to expedite the program of collecting, through surveys, data on benefits received and data on participation in federally funded,

in-kind benefit programs. Programs on which data are to be reported include, but are not necessarily limited to, food stamps, Medicaid, Medicare and subsidies in areas such as housing, nutrition, child care, and transportation. The Secretary of Commerce is further directed to continue research and testing of techniques for assigning monetary values to in-kind benefits and for calculating the impact of such benefits on income and poverty estimates. The Secretary of Commerce is also directed to include in survey reports, beginning no later than October 1, 1981, appropriate summaries of data on in-kind benefits and estimates of the effect of in-kind benefits on the number of families and individuals below the poverty level.<sup>1</sup>

Note: The above language was modified in conference but the substance of the new language was similar and included the statement "the Secretary should include in survey reports beginning no later than October 1, 1981, appropriate summaries of data on in-kind benefits and estimates of the effect of in-kind benefits on the number of families and individuals below the poverty level."<sup>2</sup>

<sup>1</sup>Departments of State, Justice, and Commerce; The Judiciary and Related Agencies Appropriation Bill, 1981. U.S. Senate, 96th Congress, 2d Session, September 16, 1980: 30-34.

<sup>2</sup>Making Appropriations for the Departments of State, Justice, and Commerce, the Judiciary, and Related Agencies; U.S. House of Representatives Report No. 96-1472, 96th Congress, 2d Session, November 20, 1980: 8-9.

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## Appendix H. Bureau of Labor Statistics' Statement on Use of CPI-U-X1

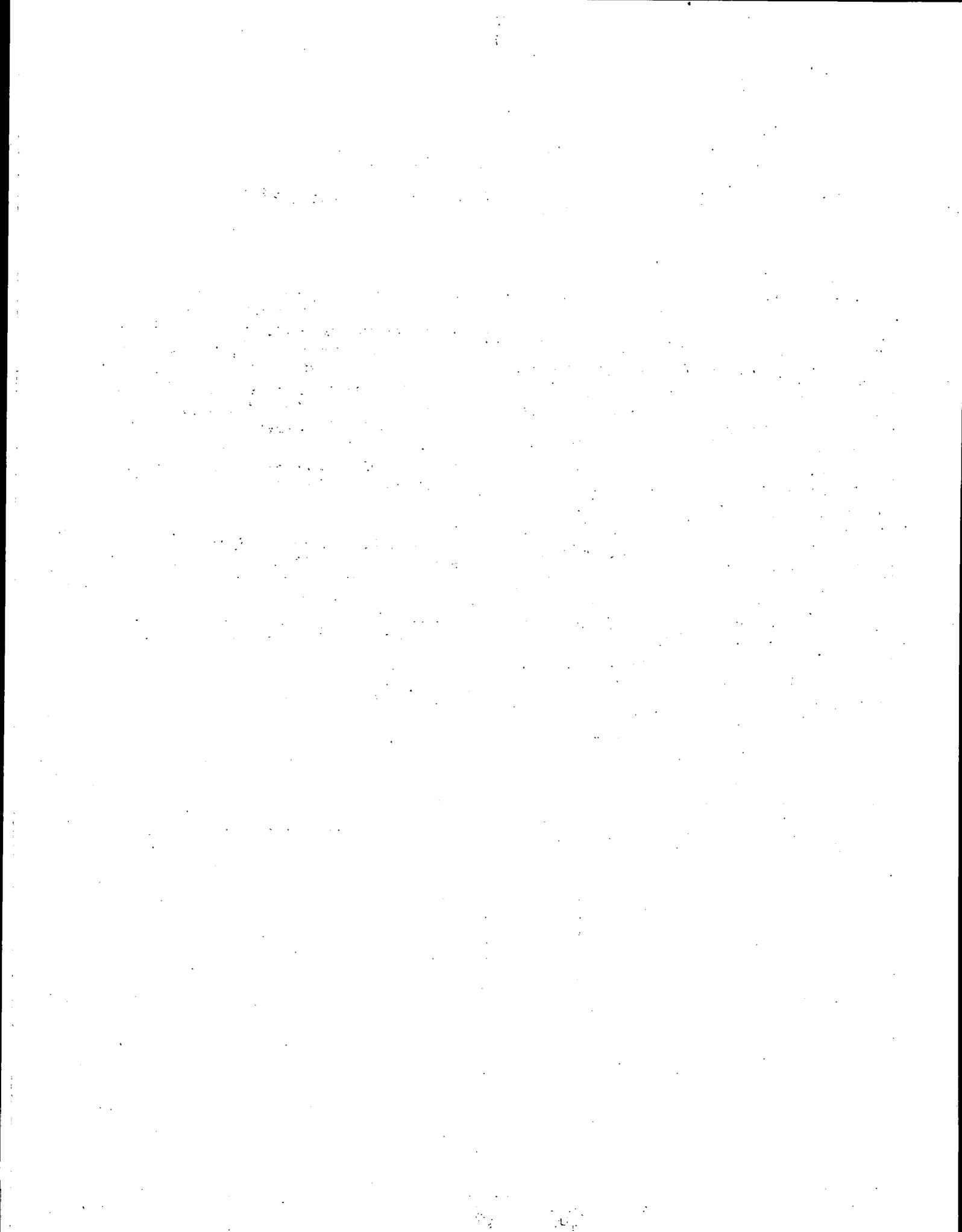
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The Bureau of Labor Statistics (BLS) developed an experimental Consumer Price Index (CPI-U-X1) for researchers who wish to make historical comparisons with the current Consumer Price Index for All Urban Consumers (CPI-U) which uses the rental equivalence approach to measuring shelter services. Prior to 1983, the measurement of homeowner costs included changes in the asset value of homes. Recognizing that this approach mixed the investment and consumption aspects of homeownership, the BLS initiated an extensive research effort in the early 1970's to develop a better methodology. Following extensive study and testing, the CPI-U was officially converted to a rental equivalence measure in 1983. This rental equivalent approach is a methodology that isolates the shelter services component and, therefore, is a superior measure.

When the new methodology was introduced, the historical series were not revised. Price indexes are used for escalation and other contractual purposes that

require the parties to agree on one official series. Moreover, the BLS did not have the basic data or the resources to convert all of its historical series (including local area indexes) to the new methodology. The refinements that were ultimately developed before the methodology was officially introduced into the CPI—notably a larger sample of renters and a reweighting of the shelter component—could not be incorporated into the CPI-U-X1. Nonetheless, for many purposes the CPI-U-X1 can serve as an adequate proxy for what the national index would have been using the rental equivalence measure. Therefore, BLS recommends the use of the CPI-U-X1 to those who need to use a CPI series that treats homeowner costs consistently over time.

Bureau of Labor Statistics  
U.S. Department of Labor  
July 1989



## Appendix I. Estimates of Poverty Using CPI-U-X1

The poverty statistics in the report are based on a poverty definition developed by the Social Security Administration (SSA) in 1964 and revised in 1969 and 1981. Poverty thresholds are adjusted annually for changes in the Consumer Price Index (CPI). The Federal Government's official poverty statistics are based on annual adjustments made using the official CPI for all urban consumers (CPI-U). The availability of the experimental CPI-U-X1 series has led many analysts to consider the effect of a consistent treatment of the housing component in the CPI. (See appendix H for a statement from the Bureau of Labor Statistics on the use of the CPI-U-X1.)

The experimental poverty statistics presented in this appendix are based on the poverty definition developed by the SSA in 1964, but the annual adjustment for cost-of-living changes are based on the CPI-U-X1. The poverty estimates in this appendix were derived using micro-level data from CPS files and poverty thresholds adjusted by the CPI-U-X1. Average poverty thresholds for 1990 based on the CPI-U-X1 are shown in the following table.

It should be noted that to be consistent with official poverty estimates through time, poverty thresholds were recalculated based on the poverty definition which applied in that year. For example, current poverty thresholds vary by the size of the family and the number of children under 18. Prior to 1982, in addition to family

size and number of children, the poverty thresholds also varied by farm/nonfarm residence and sex of householder. For 1974 through 1982, the official thresholds in each year were calculated using 1967 as the base year (when the CPI-U and the CPI-U-X1 were equal) and then adjusted accordingly based on changes in the CPI-U-X1. Beginning with 1983, the thresholds were calculated using 1982-1984 as the base year.

The historical tables presented in this appendix show data for 1968 through 1990 using poverty thresholds based on the CPI-U-X1.

### Weighted Average Poverty Thresholds in 1990 Based on CPI-U-X1, by Size of Family

Size of family unit	Weighted average thresholds
One person (unrelated individual) .....	\$6,121
15 to 64 years .....	6,257
65 years and over .....	5,767
Two persons .....	7,829
Householder 15 to 64 years .....	8,091
Householder 65 years and over .....	7,273
Three persons .....	9,587
Four persons .....	12,292
Five persons .....	14,530
Six persons .....	16,414
Seven persons .....	18,624
Eight persons .....	20,778
Nine persons or more .....	24,703



**Table I-1. Poverty Status of Persons, by Family Relationship, Race, and Hispanic Origin: 1968 to 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Numbers in thousands. Persons as of March of the following year. For meaning of symbols, see text)

Year and characteristic	All persons			Persons in families						Unrelated individuals		
	Total	Below poverty level		All families			Families with female householder, no husband present			Total	Below poverty level	
		Number	Percent	Total	Below poverty level		Total	Below poverty level			Number	Percent
					Number	Percent		Number	Percent			
<b>HISPANIC ORIGIN<sup>1</sup></b>												
1990 .....	21 405	5 401	25.2	18 912	4 573	24.2	3 993	1 970	49.3	2 254	698	31.0
1989 .....	20 746	4 827	23.3	18 486	4 110	22.2	3 763	1 834	48.7	2 045	584	28.5
1988 <sup>2</sup> .....	20 064	4 914	24.5	18 102	4 288	23.7	3 734	1 970	52.8	1 864	566	30.4
1987 <sup>2</sup> .....	19 395	4 899	25.3	17 342	4 317	24.9	3 678	1 926	52.4	1 933	521	27.0
1986 .....	18 758	4 570	24.4	16 880	3 968	23.5	3 631	1 784	49.1	1 685	514	30.5
1985 .....	18 075	4 712	26.1	16 276	4 130	25.4	3 561	1 892	53.1	1 602	489	30.5
1984 .....	16 916	4 367	25.8	15 293	3 813	24.9	3 139	1 670	53.2	1 481	486	32.8
1983 .....	16 544	4 215	25.5	15 075	3 756	24.9	3 032	1 609	53.1	1 364	398	29.2
1982 .....	14 385	3 842	26.7	13 242	3 460	26.1	2 664	1 524	57.2	1 018	305	29.9
1981 .....	14 021	3 302	23.6	12 922	2 966	23.0	2 622	1 371	52.3	1 005	287	28.5
1980 .....	13 600	3 134	23.0	12 547	2 812	22.4	2 421	1 238	51.1	970	289	29.8
1979 .....	13 371	2 614	19.5	12 291	2 317	18.8	2 058	990	48.1	991	268	27.0
1978 .....	12 079	2 416	20.0	11 193	2 170	19.4	1 817	984	54.1	886	246	27.7
1977 .....	12 046	2 480	20.6	11 249	2 259	20.1	1 901	1 013	53.3	797	221	27.8
1976 .....	11 269	2 570	22.8	10 552	2 310	21.9	1 766	912	51.7	716	260	36.2
1975 .....	11 117	2 787	25.1	10 472	2 562	24.5	1 842	989	53.1	645	225	34.8
1974 .....	11 201	2 448	21.9	10 584	2 256	21.3	1 723	876	50.9	617	192	31.1
1973 .....	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)

<sup>1</sup>Figures based on new processing procedures. The 1987 and 1988 figures are also revised to reflect corrections to the files after publication of the 1988 advance report, Money Income and Poverty Status in the United States: 1988, P-60, No. 166.

<sup>2</sup>Persons of Hispanic origin may be of any race.

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

Table I-3. **Poverty Status of Families, by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1968 to 1990 (Poverty Thresholds Based on CPI-U-X1)**

(Numbers in thousands. Families as of March of the following year. For meaning of symbols, see text)

Year and characteristic	All families			Married-couple families			Male householder, no wife present			Female householder, no husband present		
	Total	Below poverty		Total	Below poverty		Total	Below poverty		Total	Below poverty	
		Number	Percent		Number	Percent		Number	Percent		Number	Percent
<b>ALL RACES</b>												
<b>With &amp; Without Children Under 18 Years</b>												
1990 .....	66 322	6 350	9.6	52 147	2 537	4.9	2 907	314	10.8	11 268	3 499	31.1
1989 .....	66 090	6 019	9.1	52 317	2 407	4.6	2 883	300	10.4	10 890	3 312	30.4
1988 .....	65 837	6 220	9.4	52 100	2 493	4.8	2 847	297	10.4	10 890	3 430	31.5
1987 .....	65 204	6 260	9.6	51 875	2 567	5.0	2 834	297	10.5	10 696	3 396	31.7
1986 .....	64 491	6 283	9.7	51 537	2 669	5.2	2 510	256	10.2	10 445	3 358	32.1
1985 .....	63 558	6 440	10.1	50 933	2 909	5.7	2 414	278	11.5	10 211	3 253	31.9
1984 .....	62 706	6 451	10.3	50 350	2 958	5.9	2 228	262	11.8	10 129	3 231	31.9
1983 .....	62 015	6 860	11.1	50 081	3 277	6.5	2 038	247	12.1	9 896	3 336	33.7
1982 .....	61 393	6 612	10.8	49 908	3 175	6.4	2 016	256	12.7	9 489	3 181	33.6
1981 .....	61 019	5 930	9.7	49 630	2 799	5.6	1 986	176	8.9	9 403	2 955	31.4
1980 .....	60 309	5 514	9.1	49 294	2 574	5.2	1 933	187	9.7	9 082	2 753	30.3
1979 .....	59 550	4 911	8.2	49 112	2 298	4.7	1 733	160	9.2	8 705	2 455	28.2
1978 .....	57 804	4 879	8.4	47 692	2 247	4.7	1 655	141	8.5	8 458	2 491	29.5
1977 .....	57 215	4 908	8.6	47 385	2 275	4.8	1 594	172	10.8	8 238	2 460	29.9
1976 .....	56 710	4 962	8.8	47 497	2 408	5.1	1 500	148	9.8	7 713	2 407	31.2
1975 .....	56 245	5 076	9.0	47 318	2 661	5.6	1 444	111	7.7	7 482	2 304	30.8
1974 .....	55 698	4 661	8.4	47 069	2 311	4.9	1 399	118	8.4	7 230	2 232	30.9
1973 .....	55 053	4 624	8.4	46 812	2 341	5.0	1 438	152	10.6	6 804	2 123	31.2
1972 .....	54 373	4 839	8.9	46 314	2 640	5.7	1 452	138	9.5	6 607	2 088	31.6
1971 .....	53 296	5 170	9.7	45 752	2 928	6.4	1 353	164	12.1	6 191	2 062	33.3
1970 .....	52 227	5 066	9.7	44 739	2 998	6.7	1 487	171	11.5	6 001	1 908	31.8
1969 .....	51 586	4 801	9.5	44 436	2 933	6.6	1 559	196	12.6	5 591	1 811	32.4
1968 .....	50 511	5 051	10.0	43 842	3 113	7.1	1 228	182	14.8	5 441	1 752	32.2
<b>With Children Under 18 Years</b>												
1990 .....	34 503	5 129	14.9	25 410	1 687	6.6	1 386	234	16.9	7 707	3 208	41.6
1989 .....	34 279	4 803	14.0	25 476	1 564	6.1	1 358	204	15.0	7 445	3 035	40.8
1988 .....	34 255	4 940	14.4	25 599	1 595	6.2	1 292	209	16.2	7 363	3 136	42.6
1987 .....	33 996	4 995	14.7	25 464	1 704	6.7	1 316	211	16.0	7 216	3 080	42.7
1986 .....	33 801	5 020	14.9	25 571	1 774	6.9	1 136	180	15.9	7 094	3 066	43.2
1985 .....	33 536	5 082	15.2	25 496	1 941	7.6	1 147	178	15.6	6 892	2 962	43.0
1984 .....	32 942	5 099	15.5	25 038	2 023	8.1	1 072	173	16.2	6 832	2 902	42.5
1983 .....	32 787	5 338	16.3	25 216	2 222	8.8	949	177	18.6	6 622	2 939	44.4
1982 .....	32 565	5 149	15.8	25 276	2 110	8.3	892	167	18.7	6 397	2 871	44.9
1981 .....	32 587	4 577	14.0	25 278	1 814	7.2	822	102	12.4	6 488	2 661	41.0
1980 .....	32 773	4 326	13.2	25 671	1 692	6.6	802	124	15.5	6 299	2 510	39.9
1979 .....	32 397	3 729	11.5	25 615	1 383	5.4	747	105	14.1	6 035	2 241	37.1
1978 .....	31 735	3 768	11.9	25 199	1 363	5.4	699	101	14.4	5 837	2 325	39.8
1977 .....	31 637	3 815	12.1	25 284	1 462	5.8	644	95	14.7	5 709	2 258	39.6
1976 .....	31 434	3 812	12.1	25 515	1 505	5.9	610	86	14.1	5 310	2 222	41.8
1975 .....	31 377	3 926	12.5	25 704	1 717	6.7	554	64	11.6	5 119	2 145	41.9
1974 .....	31 319	3 617	11.5	25 857	1 470	5.7	545	78	14.2	4 917	2 069	42.1
1973 .....	30 977	3 376	10.9	25 983	1 377	5.3	397	64	16.1	4 597	1 926	41.9
1972 .....	30 807	3 481	11.3	26 085	1 539	5.9	401	55	13.8	4 321	1 875	43.4
1971 .....	30 725	3 564	11.6	26 201	1 703	6.5	447	69	15.5	4 077	1 794	44.0
1970 .....	30 070	3 368	11.2	25 789	1 650	6.4	444	71	15.9	3 837	1 642	42.8
1969 .....	29 827	3 162	10.6	26 083	1 591	6.1	360	64	17.7	3 364	1 509	44.8
1968 .....	29 325	3 343	11.4	25 684	1 798	7.0	372	81	21.8	3 269	1 455	44.5





**Table I-3. Poverty Status of Families, by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1968 to 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Numbers in thousands. Families as of March of the following year. For meaning of symbols, see text)

Year and characteristic	All families			Married-couple families			Male householder, no wife present			Female householder, no husband present		
	Total	Below poverty		Total	Below poverty		Total	Below poverty		Total	Below poverty	
		Number	Percent		Number	Percent		Number	Percent		Number	Percent
<b>HISPANIC ORIGIN<sup>1</sup></b>												
<b>With &amp; Without Children Under 18 Years</b>												
1990 -----	4 981	1 115	22.4	3 454	532	15.4	342	54	15.8	1 186	529	44.6
1989 -----	4 840	1 011	20.9	3 395	458	13.5	329	41	12.5	1 116	512	45.9
1988 <sup>2</sup> -----	4 823	1 044	21.6	3 398	479	14.1	314	39	12.4	1 112	526	47.3
1987 -----	4 576	1 059	23.1	3 196	486	15.2	298	37	12.4	1 082	536	49.5
1986 -----	4 403	956	21.7	3 118	436	14.0	253	31	12.3	1 032	489	47.4
1985 -----	4 206	960	22.8	2 962	426	14.4	264	40	15.2	980	494	50.4
1984 -----	3 939	899	22.8	2 824	408	14.4	210	35	16.4	905	456	50.5
1983 -----	3 788	898	23.7	2 752	427	15.5	177	31	17.8	860	440	51.1
1982 -----	3 369	822	24.4	2 448	394	16.1	153	26	17.0	767	402	52.4
1981 -----	3 305	706	21.4	2 414	310	12.8	142	22	15.7	750	374	49.9
1980 -----	3 235	669	20.7	2 365	310	13.1	164	25	15.2	708	335	47.4
1979 -----	3 029	555	18.3	2 282	256	11.2	138	16	11.8	610	282	46.3
1978 -----	2 741	523	19.1	2 089	222	10.6	110	22	20.0	542	278	51.3
1977 -----	2 764	542	19.6	2 104	251	11.9	99	10	10.2	561	281	50.1
1976 -----	2 583	551	21.3	1 978	287	14.5	88	8	9.6	517	256	49.4
1975 -----	2 499	583	23.3	1 896	307	16.2	81	13	15.6	522	263	50.4
1974 -----	2 475	498	20.1	1 926	262	13.6	87	19	21.6	462	217	47.0
1973 -----	2 365	(NA)	(NA)	1 876	(NA)	(NA)	78	(NA)	(NA)	411	(NA)	(NA)
<b>With Children Under 18 Years</b>												
1990 -----	3 497	980	28.0	2 405	443	18.4	171	39	22.8	921	498	54.1
1989 -----	3 314	885	26.7	2 309	380	16.4	157	30	19.1	848	475	56.0
1988 <sup>2</sup> -----	3 325	916	27.5	2 339	392	16.7	125	31	24.8	861	493	57.3
1987 -----	3 201	942	29.4	2 197	406	18.5	139	31	22.3	865	505	58.3
1986 -----	3 080	852	27.7	2 134	372	17.4	124	24	19.0	822	457	55.6
1985 -----	2 973	865	29.1	2 068	366	17.7	134	27	20.5	771	472	61.2
1984 -----	2 789	796	28.5	1 977	349	17.7	100	24	24.1	711	422	59.4
1983 -----	2 697	805	29.9	1 941	372	19.2	95	25	26.8	660	408	61.8
1982 -----	2 458	727	29.6	1 769	340	19.2	75	16	21.5	613	372	60.6
1981 -----	2 428	625	25.7	1 741	280	14.9	64	11	17.8	622	353	56.7
1980 -----	2 409	586	24.3	1 729	257	14.8	84	15	18.1	596	314	52.7
1979 -----	2 209	492	22.3	1 647	209	12.7	60	12	19.2	502	271	54.0
1978 -----	2 002	453	22.6	1 503	177	11.8	54	15	26.7	445	261	58.7
1977 -----	2 057	479	23.3	1 542	206	13.3	41	7	15.9	473	267	56.4
1976 -----	1 899	478	25.2	1 434	232	16.2	31	6	18.6	434	241	55.4
1975 -----	1 891	513	27.1	1 418	252	17.8	36	12	33.0	437	249	57.0
1974 -----	1 834	440	24.0	1 418	216	15.2	37	16	43.3	379	208	55.0
1973 -----	1 726	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)

<sup>1</sup>Figures based on new processing procedures. The 1987 and 1988 figures are also revised to reflect corrections to files after publication of the 1988 advance report, Money Income and Poverty Status in the United States: 1988, P-60, No. 166.

<sup>2</sup>Persons of Hispanic origin may be of any race.

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

Table I-4. **Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>All Races</b>										
Total .....	248 644	12.1	19.3	19.2	18.8	19.5	19.7	19.3		
<b>Age</b>										
Under 18 years .....	65 049	18.9	22.0	21.9	21.3	22.3	22.4	21.6		
Related children .....	63 908	18.2	21.3	21.2	20.5	21.5	21.6	20.8		
Under 6 years .....	22 629	21.2	23.9	23.8	23.1	24.1	24.2	23.2		
18 to 24 years .....	24 901	14.5	17.7	17.6	17.2	18.2	18.6	18.1		
25 to 44 years .....	81 570	9.3	11.7	11.7	11.3	12.0	12.2	11.7		
45 to 64 years .....	47 031	7.7	13.4	13.4	13.1	13.5	13.7	13.6		
65 years and over .....	30 093	9.8	44.5	44.5	44.3	44.6	44.7	44.7		
65 to 74 years .....	18 238	7.9	37.9	37.9	37.6	38.1	38.2	38.2		
75 years and over .....	11 855	12.7	54.8	54.6	54.5	54.8	54.8	54.8		
<b>Family Relationship</b>										
In families <sup>1</sup> .....	210 967	10.7	16.6	16.5	16.1	16.8	16.9	16.4		
Married-couple families .....	169 092	5.9	11.0	11.0	10.6	11.3	11.3	10.9		
With related children under 18 .....	106 241	7.5	9.5	9.4	9.0	9.9	10.0	9.3		
Female householder, no husband present .....	33 795	34.9	43.9	43.9	43.1	43.9	44.3	43.4		
With related children under 18 .....	24 840	44.6	52.0	51.9	51.0	51.8	52.2	51.0		
Unrelated individuals .....	36 056	18.3	33.5	33.5	33.2	33.8	34.3	34.3		
Living alone .....	23 826	16.4	37.1	37.1	36.9	37.3	37.5	37.5		
65 years and over .....	9 461	19.1	64.3	64.1	64.1	64.4	64.4	64.4		
<b>Type of Residence</b>										
Inside metropolitan areas .....	193 052	11.4	17.9	17.8	17.5	18.2	18.3	17.9		
Inside central cities .....	74 936	17.4	25.1	25.0	24.5	25.4	25.6	25.0		
Outside central cities .....	118 116	7.6	13.3	13.3	13.0	13.6	13.7	13.3		
Outside metropolitan areas .....	55 592	14.5	24.2	24.1	23.5	24.4	24.6	24.2		
<b>Region</b>										
Northeast .....	50 799	10.2	17.6	17.6	17.3	17.7	17.9	17.6		
Midwest .....	59 914	11.2	18.6	18.6	18.1	18.8	19.0	18.6		
South .....	85 097	14.2	21.5	21.4	20.9	21.7	21.8	21.3		
West .....	52 835	11.5	18.2	18.1	17.8	18.8	18.9	18.4		
<b>Years of School Completed</b>										
Total, 18 years old and over .....	183 595	9.7	18.3	18.3	17.9	18.6	18.8	18.5		
18 to 24 years old .....	24 901	14.5	17.7	17.6	17.2	18.2	18.6	18.1		
Less than 12 years .....	5 476	28.0	32.6	32.7	32.1	33.9	34.3	33.4		
25 years old and over .....	158 694	8.9	18.4	18.4	18.1	18.6	18.8	18.5		
Less than 12 years .....	34 228	20.8	43.4	43.3	42.8	43.9	44.3	43.7		
High school: 4 years .....	61 272	7.8	16.5	16.4	16.1	16.6	16.8	16.5		
College: 1 to 3 years .....	29 169	5.0	9.8	9.7	9.5	9.8	9.9	9.8		
4 years or more .....	34 025	2.5	4.3	4.3	4.1	4.4	4.4	4.3		
<b>Work Experience in 1990</b>										
Total, 20 to 64 years .....	146 588	9.4	12.9	12.9	12.5	13.2	13.4	13.0		
Worked at full-time jobs .....	100 642	4.2	5.4	5.4	5.0	5.6	5.8	5.5		
50 to 52 weeks .....	78 680	2.2	2.6	2.5	2.3	2.7	2.8	2.6		
Worked at part-time jobs .....	19 634	12.5	16.8	16.8	16.3	17.3	17.6	17.2		
Did not work .....	26 311	27.2	38.8	38.7	38.3	39.1	39.3	38.7		
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	23 406	55.3	72.7	72.5	71.9	73.0	73.4	72.5		
AFDC or other non-SSI .....	16 812	64.5	78.1	77.9	77.3	78.6	78.9	77.8		
SSI .....	8 906	38.3	66.0	65.9	65.1	66.0	66.6	65.7		
Food stamps .....	22 790	67.1	79.6	79.4	78.3	80.1	80.4	78.7		
Housing assistance .....	10 138	61.2	77.6	77.4	76.9	78.1	78.2	76.9		
Energy assistance .....	9 907	63.0	81.3	81.1	80.0	81.7	81.9	80.5		
Free or reduced-price school lunches .....	26 815	47.7	56.6	56.4	54.9	57.3	57.6	55.7		
Household received both food stamps and cash assistance .....	15 203	72.2	86.3	86.3	85.8	86.8	87.1	86.1		
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	150 197	2.1	4.3	4.3	3.7	4.0	4.1	3.8		
Medicare .....	32 260	11.4	47.0	46.9	46.7	47.2	47.3	47.2		
Also Medicaid .....	3 783	39.2	76.7	76.6	76.3	76.8	77.2	76.9		
Medicaid .....	24 160	58.6	75.0	74.9	74.2	75.8	76.0	74.7		
Not covered .....	34 629	25.2	30.9	30.7	30.5	32.7	33.4	32.1		

<sup>1</sup>Includes male householder, no wife present, not shown separately.

Table I-4. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>All Races</b>								
Total .....	19.4	13.2	12.9	12.9	11.8	11.1	9.5	8.5
<b>Age</b>								
Under 18 years .....	21.8	20.0	19.8	19.8	18.4	18.9	13.8	13.0
Related children .....	21.1	19.3	19.1	19.1	17.6	18.2	13.1	12.3
Under 6 years .....	23.5	22.2	22.0	21.9	20.3	18.3	15.4	14.7
18 to 24 years .....	18.2	15.9	15.8	15.8	14.7	13.9	12.7	12.1
25 to 44 years .....	11.9	10.2	10.1	10.1	9.2	8.7	7.5	7.0
45 to 64 years .....	13.7	8.9	8.6	8.6	7.6	7.2	6.5	5.2
65 years and over .....	44.9	11.4	10.3	10.3	8.7	8.6	7.6	4.9
65 to 74 years .....	38.3	9.4	8.4	8.4	6.9	6.8	5.9	4.0
75 years and over .....	55.0	14.5	13.2	13.2	11.5	11.4	10.1	6.4
<b>Family Relationship</b>								
In families <sup>1</sup> .....	16.6	11.7	11.5	11.5	10.4	9.7	8.0	7.2
Married-couple families .....	11.1	6.4	6.2	6.2	5.6	5.2	4.5	3.9
With related children under 18 .....	9.5	8.1	7.9	7.9	7.2	6.6	5.6	5.0
Female householder, no husband present .....	43.6	38.1	37.6	37.6	34.0	31.8	25.3	23.8
With related children under 18 .....	51.3	48.0	47.5	47.5	43.4	40.3	31.8	30.5
Unrelated individuals .....	34.5	20.5	19.5	19.5	18.3	17.7	16.4	14.3
Living alone .....	37.7	18.4	17.4	17.4	15.9	15.4	13.6	10.6
65 years and over .....	64.7	21.5	19.7	19.7	17.5	17.1	14.5	9.3
<b>Type of Residence</b>								
Inside metropolitan areas .....	18.0	12.6	12.3	12.3	11.1	10.5	8.9	8.1
Inside central cities .....	25.3	19.3	18.8	18.8	16.9	15.8	13.1	12.2
Outside central cities .....	13.4	8.3	8.1	8.1	7.5	7.1	6.3	5.5
Outside metropolitan areas .....	24.4	15.6	15.2	15.2	14.1	13.2	11.5	9.8
<b>Region</b>								
Northeast .....	17.8	11.5	11.2	11.2	9.9	9.0	7.2	6.6
Midwest .....	18.8	12.4	12.2	12.2	11.0	10.3	9.0	8.0
South .....	21.4	14.9	14.5	14.5	13.8	13.2	11.4	10.0
West .....	18.5	13.3	12.9	12.9	11.3	10.6	9.3	8.4
<b>Years of School Completed</b>								
Total, 18 years old and over .....	18.6	10.8	10.5	10.5	9.5	9.0	8.0	6.9
18 to 24 years old .....	18.2	15.9	15.8	15.8	14.7	13.9	12.7	12.1
Less than 12 years .....	33.5	30.7	30.4	30.4	28.3	26.8	24.0	23.0
25 years old and over .....	18.7	10.0	9.7	9.7	8.7	8.2	7.2	6.1
Less than 12 years .....	44.0	23.8	22.6	22.6	19.9	18.9	16.3	13.4
High school: 4 years .....	18.6	8.6	8.3	8.3	7.6	7.2	6.4	5.5
College: 1 to 3 years .....	9.9	5.7	5.5	5.5	4.9	4.7	4.1	3.5
4 years or more .....	4.3	2.6	2.6	2.6	2.4	2.4	2.2	2.0
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	13.2	10.5	10.2	10.2	9.4	8.8	7.8	7.1
Worked at full-time jobs .....	5.6	4.6	4.6	4.6	4.3	4.1	3.6	3.3
50 to 52 weeks .....	2.6	2.3	2.3	2.3	2.2	2.1	1.8	1.6
Worked at part-time jobs .....	17.3	13.7	13.5	13.5	12.6	12.1	10.9	10.0
Did not work .....	38.9	30.3	29.8	29.6	26.4	24.8	21.6	19.3
<b>Program Participation Status of Household Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	72.7	66.5	64.7	64.7	53.3	47.6	37.8	35.2
AFDC or other non-SSI .....	78.1	74.6	73.7	73.7	62.8	58.1	44.3	42.5
SSI .....	65.9	55.3	51.7	51.7	35.3	29.7	23.0	18.9
Food stamps .....	79.2	73.8	72.6	72.6	64.7	58.3	44.2	41.3
Housing assistance .....	77.5	67.4	65.1	65.1	57.5	51.1	30.1	30.1
Energy assistance .....	80.9	69.9	68.3	68.3	60.4	54.6	43.1	37.3
Free or reduced-price school lunches .....	56.4	51.7	51.1	51.1	46.5	42.7	32.9	31.0
Household received both food stamps and cash assistance .....	86.3	82.8	81.7	81.7	70.0	62.0	47.8	45.3
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Plan related to employment of self or relative .....	3.9	1.9	1.8	1.8	1.7	1.6	1.4	1.2
Medicare .....	47.4	13.6	12.0	12.0	10.0	9.7	8.5	5.8
Also Medicaid .....	77.0	53.7	46.5	46.5	32.1	30.0	24.0	17.9
Medicaid .....	75.0	67.8	66.2	66.2	56.6	49.9	39.6	37.1
Not covered .....	32.6	27.2	26.9	26.9	26.1	25.7	23.2	21.1

<sup>1</sup>Includes male householder, no wife present, not shown separately.

Table I-4. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>White</b>										
Total .....	208 811	9.4	16.5	16.4	16.1	16.8	16.9	16.5		
<b>Age</b>										
Under 18 years .....	51 929	14.3	16.8	16.6	16.1	17.1	17.2	16.4		
Related children .....	51 024	13.5	16.0	15.9	15.3	16.4	16.4	15.7		
Under 6 years .....	18 061	16.1	18.1	17.9	17.3	18.4	18.4	17.6		
18 to 24 years .....	20 383	12.2	14.7	14.7	14.3	15.3	15.6	15.2		
25 to 44 years .....	68 807	7.5	9.5	9.5	9.1	9.8	10.0	9.6		
45 to 64 years .....	40 594	6.1	11.3	11.3	11.0	11.5	11.6	11.5		
65 years and over .....	26 898	7.9	42.9	42.9	42.7	43.0	43.1	43.1		
65 to 74 years .....	18 209	8.1	36.0	36.0	35.7	36.1	36.2	36.2		
75 years and over .....	10 689	10.7	53.5	53.3	53.3	53.5	53.6	53.6		
<b>Family Relationship</b>										
In families <sup>1</sup> .....	176 504	7.9	13.5	13.4	13.0	13.8	13.9	13.4		
Married-couple families .....	149 518	5.2	10.2	10.1	9.8	10.5	10.5	10.2		
With related children under 18 .....	91 962	6.7	8.5	8.4	7.9	8.9	8.9	8.3		
Female householder, no husband present .....	20 845	27.6	36.6	36.6	35.9	36.7	37.0	36.1		
With related children under 18 .....	14 270	37.5	44.7	44.7	43.8	44.6	44.7	43.5		
Unrelated individuals .....	30 833	16.2	32.0	32.0	31.8	32.3	32.8	32.8		
Living alone .....	20 521	14.0	35.7	35.7	35.5	35.9	36.2	36.2		
65 years and over .....	8 504	16.3	62.3	62.2	62.1	62.4	62.4	62.4		
<b>Type of Residence</b>										
Inside metropolitan areas .....	159 443	8.7	15.0	15.0	14.6	15.3	15.4	15.0		
Inside central cities .....	53 686	12.8	20.2	20.1	19.7	20.6	20.7	20.2		
Outside central cities .....	105 757	6.6	12.4	12.4	12.0	12.6	12.7	12.4		
Outside metropolitan areas .....	49 168	11.9	21.3	21.2	20.7	21.6	21.7	21.3		
<b>Region</b>										
Northeast .....	43 727	8.1	15.5	15.5	15.2	15.6	15.7	15.5		
Midwest .....	52 771	8.5	15.6	15.5	15.1	15.7	15.9	15.6		
South .....	66 492	10.1	17.3	17.1	16.7	17.6	17.7	17.1		
West .....	45 822	10.8	17.5	17.3	17.0	18.0	18.2	17.7		
<b>Years of School Completed</b>										
Total, 18 years old and over .....	156 682	7.8	16.4	16.4	16.0	16.7	16.8	16.6		
18 to 24 years old .....	20 383	12.2	14.7	14.7	14.3	15.3	15.6	15.2		
Less than 12 years .....	4 219	24.1	28.4	28.4	27.9	30.0	30.3	29.4		
25 years old and over .....	136 299	7.2	16.7	16.6	16.3	16.9	17.0	16.8		
Less than 12 years .....	27 409	17.6	41.1	41.0	40.5	41.7	41.9	41.5		
High school: 4 years .....	53 250	6.2	15.1	15.0	14.7	15.2	15.4	15.1		
College: 1 to 3 years .....	25 358	4.0	8.7	8.7	8.5	8.9	8.9	8.8		
4 years or more .....	30 283	2.1	3.9	3.9	3.8	4.0	4.0	3.9		
<b>Work Experience in 1990</b>										
Total, 20 to 64 years .....	124 229	7.6	10.7	10.7	10.3	11.0	11.2	10.8		
Worked at full-time jobs .....	96 181	3.6	4.6	4.6	4.3	4.9	5.0	4.7		
50 to 52 weeks .....	67 785	1.8	2.2	2.1	1.9	2.3	2.3	2.2		
Worked at part-time jobs .....	17 222	10.4	14.2	14.1	13.7	14.6	14.9	14.6		
Did not work .....	20 826	21.8	33.0	32.9	32.5	33.3	33.4	33.0		
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	13 953	50.1	68.8	68.6	67.9	69.2	69.4	68.6		
AFDC or other non-SSI .....	9 490	60.7	75.2	75.0	74.3	75.9	76.0	74.9		
SSI .....	5 611	31.1	60.7	60.6	59.9	60.7	61.1	60.8		
Food stamps .....	13 772	62.4	78.2	75.9	74.7	77.0	77.1	75.1		
Housing assistance .....	5 343	52.7	73.5	73.4	72.9	74.4	74.6	73.3		
Energy assistance .....	9 967	59.1	78.2	77.7	76.8	78.6	78.7	77.1		
Free or reduced-price school lunches .....	17 046	41.6	50.4	50.0	48.5	51.4	51.5	49.5		
Household received both food stamps and cash assistance .....	8 566	67.8	84.0	83.9	83.4	84.5	84.6	83.5		
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	131 822	1.8	4.0	4.0	3.5	3.7	3.7	3.6		
Medicare .....	28 530	9.0	44.8	44.7	44.5	44.9	45.0	45.0		
Also Medicaid .....	2 606	34.9	75.4	75.4	74.9	75.7	76.2	76.0		
Medicaid .....	15 037	53.3	71.2	71.0	70.4	72.2	72.4	71.0		
Not covered .....	26 901	22.9	28.0	27.8	27.6	30.1	30.7	29.4		

<sup>1</sup>Includes male householder, no wife present, not shown separately.

Table I-4. **Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>White</b>								
Total .....	16.7	10.3	10.1	10.1	9.3	8.7	7.8	6.9
<b>Age</b>								
Under 18 years .....	16.6	15.0	14.9	14.9	13.9	12.8	10.9	10.2
Related children .....	15.8	14.2	14.1	14.1	13.1	12.1	10.2	9.5
Under 6 years .....	17.8	16.6	16.5	16.5	15.5	14.1	11.1	11.8
18 to 24 years .....	15.3	13.4	13.3	13.3	12.5	12.0	12.3	10.8
25 to 44 years .....	9.7	8.2	8.1	8.1	7.5	7.1	6.3	5.9
45 to 64 years .....	11.6	7.0	6.8	6.8	6.1	5.8	5.4	4.2
65 years and over .....	43.3	9.1	8.3	8.3	7.2	7.1	6.4	4.1
65 to 74 years .....	36.3	7.2	6.5	6.5	5.5	5.3	4.8	3.1
75 years and over .....	53.8	12.1	11.0	11.0	9.8	9.7	8.9	5.8
<b>Family Relationship</b>								
In families <sup>1</sup> .....	13.5	8.6	8.5	8.5	7.7	7.2	6.2	5.5
Married-couple families .....	10.3	5.6	5.5	5.5	5.0	4.7	4.2	3.6
With related children under 18 .....	8.5	7.1	7.1	7.1	6.6	6.1	5.2	4.7
Female householder, no husband present .....	36.2	30.1	29.9	29.8	26.9	24.9	20.6	19.4
With related children under 18 .....	43.7	40.3	40.1	40.1	36.5	33.6	27.5	26.3
Unrelated individuals .....	33.1	18.2	17.4	17.4	16.4	15.9	15.0	12.9
Living alone .....	36.4	15.8	14.9	14.9	13.8	13.4	12.1	9.2
65 years and over .....	62.7	18.1	16.7	16.7	15.0	14.7	12.9	8.2
<b>Type of Residence</b>								
Inside metropolitan areas .....	15.1	9.5	9.3	9.3	8.6	8.0	7.2	6.5
Inside central cities .....	20.3	14.0	13.7	13.7	12.5	11.8	10.2	9.6
Outside central cities .....	12.5	7.3	7.1	7.1	6.6	6.2	5.6	4.9
Outside metropolitan areas .....	21.6	12.7	12.5	12.4	11.5	11.0	9.7	8.2
<b>Region</b>								
Northeast .....	15.6	9.0	8.8	8.8	7.9	7.1	5.9	5.3
Midwest .....	15.7	9.2	9.1	9.1	8.3	7.8	7.1	6.2
South .....	17.3	10.6	10.4	10.4	9.9	9.6	8.6	7.5
West .....	17.8	12.3	12.0	11.9	10.8	10.1	9.0	8.2
<b>Years of School Completed</b>								
Total, 18 years old and over .....	16.7	8.7	8.5	8.5	7.7	7.4	6.7	5.8
18 to 24 years old .....	15.3	13.4	13.3	13.3	12.5	12.0	11.3	10.8
Less than 12 years .....	29.5	26.6	26.5	26.5	24.5	23.5	21.8	20.9
25 years old and over .....	16.9	8.0	7.7	7.7	7.0	6.7	6.0	5.0
Less than 12 years .....	41.7	20.0	19.1	19.1	17.1	16.3	14.4	11.8
High school: 4 years .....	15.3	6.8	6.6	6.6	6.1	5.8	5.3	4.5
College: .....	8.9	4.6	4.5	4.5	4.0	3.8	3.4	2.9
1 to 3 years .....	4.0	2.2	2.2	2.2	2.1	2.0	2.0	1.8
4 years or more .....								
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	11.0	8.4	8.3	8.3	7.6	7.2	6.6	5.9
Worked at full-time jobs .....	4.8	4.0	3.9	3.9	3.7	3.6	3.2	3.0
50 to 52 weeks .....	2.2	1.9	1.9	1.9	1.8	1.8	1.6	1.4
Worked at part-time jobs .....	14.7	11.4	11.3	11.3	10.6	10.1	9.4	8.6
Did not work .....	33.1	24.4	23.8	23.8	21.3	20.0	17.9	15.8
<b>Program Participation Status of Household Members</b>								
One or more members received:								
Cash assistance .....	68.8	61.4	59.6	59.6	48.6	42.8	34.9	32.3
AFDC or other non-SSI .....	75.1	70.9	70.3	70.3	59.4	52.3	42.5	40.7
SSI .....	61.0	48.3	44.6	44.6	28.9	24.6	20.3	18.1
Food stamps .....	75.6	69.0	68.1	68.0	60.3	54.1	42.1	39.1
Housing assistance .....	73.8	59.3	56.3	56.3	48.9	42.0	23.9	23.9
Energy assistance .....	77.4	64.9	63.5	63.5	56.8	51.0	41.0	35.1
Free or reduced-price school lunches .....	50.1	44.8	44.5	44.5	40.8	37.4	29.8	28.2
Household received both food stamps and cash assistance .....	83.8	79.5	78.5	78.5	66.2	57.9	45.9	43.3
<b>Health Insurance Coverage</b>								
Covered by:								
Plan related to employment of self or relative .....	3.6	1.5	1.5	1.5	1.4	1.4	1.2	1.1
Medicare .....	45.2	10.7	9.4	9.4	8.1	7.8	7.0	4.7
Also Medicaid .....	76.2	49.7	42.2	42.2	28.9	26.8	22.1	15.9
Medicaid .....	71.3	62.6	61.0	61.0	51.6	45.0	36.5	33.8
Not covered .....	29.8	24.6	24.5	24.4	24.0	23.7	22.0	20.0

<sup>1</sup>Includes male householder, no wife present, not shown separately.

Table I-4. **Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Black</b>										
Total .....	30 806	29.7	38.3	38.3	37.5	38.2	38.7	37.8		
<b>Age</b>										
Under 18 years .....	10 162	42.4	48.1	48.1	47.1	47.8	48.2	47.1		
Related children .....	9 980	41.8	47.5	47.6	46.5	47.3	47.7	46.5		
Under 6 years .....	3 542	48.0	53.8	53.9	52.8	53.6	54.0	52.4		
18 to 24 years .....	3 549	27.4	33.9	33.9	32.8	33.9	34.8	33.8		
25 to 44 years .....	9 707	21.6	26.7	26.8	26.1	26.6	27.1	26.4		
45 to 64 years .....	4 842	21.2	30.5	30.5	30.1	30.6	31.2	30.5		
65 years and over .....	2 547	29.3	64.0	63.9	63.6	63.9	64.4	64.3		
65 to 74 years .....	1 581	25.6	59.1	59.1	58.9	59.2	59.9	59.9		
75 years and over .....	966	35.4	72.0	71.8	71.2	71.5	71.8	71.5		
<b>Family Relationship</b>										
In families <sup>1</sup> .....	26 296	28.8	36.9	36.9	36.0	36.7	37.3	36.3		
Married-couple families .....	13 019	12.1	19.0	19.1	18.5	19.0	19.2	18.4		
With related children under 18 .....	9 271	13.5	17.2	17.3	16.5	17.2	17.4	16.3		
Female householder, no husband present .....	11 866	48.2	57.2	57.1	56.1	57.0	57.7	56.7		
With related children under 18 .....	9 745	55.5	63.2	63.1	62.0	62.9	63.5	62.4		
Unrelated individuals .....	4 244	33.0	44.9	44.9	44.6	45.0	45.7	45.7		
Living alone .....	2 799	33.5	48.1	48.1	47.8	48.1	48.4	48.4		
65 years and over .....	632	49.0	63.2	62.9	62.9	63.3	63.3	63.3		
<b>Type of Residence</b>										
Inside metropolitan areas .....	25 561	28.2	36.1	36.0	35.5	36.0	36.5	35.7		
Inside central cities .....	17 344	31.8	40.6	40.5	40.0	40.6	41.1	40.3		
Outside central cities .....	8 218	20.6	26.5	26.5	26.1	26.5	26.6	26.0		
Outside metropolitan areas .....	5 245	37.1	49.1	49.3	47.2	48.5	49.5	48.5		
<b>Region</b>										
Northeast .....	5 554	27.2	35.2	35.2	34.9	35.4	35.9	35.3		
Midwest .....	5 983	33.4	43.7	43.6	43.0	43.5	44.3	43.3		
South .....	17 000	30.3	38.4	38.5	37.5	38.3	38.7	37.9		
West .....	2 270	21.5	30.4	30.2	29.8	30.1	30.8	29.6		
<b>Years of School Completed</b>										
Total, 18 years old and over .....	20 645	23.4	33.5	33.4	32.8	33.4	34.0	33.3		
18 to 24 years old .....	3 549	27.4	33.9	33.9	32.8	33.9	34.8	33.8		
Less than 12 years .....	1 032	44.6	50.2	50.2	49.2	50.1	50.7	49.9		
25 years old and over .....	17 096	22.6	33.3	33.4	32.8	33.3	33.8	33.2		
Less than 12 years .....	5 692	35.9	56.1	56.0	55.4	56.1	57.1	56.2		
High school: 4 years .....	6 448	20.7	28.2	28.2	27.6	28.1	28.5	27.7		
College: 1 to 3 years .....	2 990	12.6	17.6	17.6	17.1	17.4	17.8	17.4		
4 years or more .....	1 966	5.7	8.4	8.4	8.3	8.4	8.6	8.5		
<b>Work Experience in 1990</b>										
Total, 20 to 64 years .....	17 029	22.3	28.7	28.7	28.0	28.6	29.2	28.5		
Worked at full-time jobs .....	10 940	8.9	11.5	11.5	10.7	11.3	12.0	11.4		
50 to 52 weeks .....	8 105	4.9	6.0	6.0	5.4	5.8	6.1	5.8		
Worked at part-time jobs .....	1 837	31.8	41.2	41.4	40.8	41.6	41.8	40.6		
Did not work .....	4 252	52.8	67.6	67.6	67.0	67.6	68.1	67.2		
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	8 137	66.0	80.4	80.3	79.7	80.4	81.1	80.0		
AFDC or other non-SSI .....	6 355	71.5	83.1	82.9	82.3	83.0	83.7	82.7		
SSI .....	2 711	54.6	77.5	77.5	76.3	77.6	78.6	76.6		
Food stamps .....	8 200	75.1	85.1	85.3	84.3	85.2	85.7	84.4		
Housing assistance .....	4 352	72.2	82.3	82.3	81.6	82.5	82.5	81.3		
Energy assistance .....	2 617	72.4	89.1	89.6	88.1	89.2	89.7	88.9		
Free or reduced-price school lunches .....	8 482	59.5	68.4	68.4	66.6	67.8	68.6	67.1		
Household received both food stamps and cash assistance .....	5 991	78.9	89.8	89.8	89.4	90.1	90.8	89.9		
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	13 558	5.2	8.3	8.3	6.9	7.5	7.6	6.9		
Medicare .....	3 106	32.5	67.8	67.8	67.5	67.8	68.3	68.1		
Also Medicaid .....	956	53.2	82.2	82.2	81.9	81.9	82.2	81.9		
Medicaid .....	7 753	70.5	83.5	83.5	82.8	83.8	84.2	83.0		
Not covered .....	6 065	36.6	45.5	45.5	45.1	46.0	47.7	46.3		

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table I-4. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Black</b>								
Total .....	38.2	32.3	31.4	31.4	28.5	26.5	21.1	19.1
<b>Age</b>								
Under 18 years .....	47.7	45.0	44.3	44.3	41.0	37.6	28.8	27.0
Related children .....	47.1	44.5	43.8	43.8	40.4	37.1	28.3	26.5
Under 6 years .....	53.1	50.9	50.0	50.0	45.9	41.3	33.2	32.0
18 to 24 years .....	34.0	29.6	29.0	29.0	26.7	24.9	20.7	19.3
25 to 44 years .....	28.8	24.1	23.5	23.5	20.9	19.6	15.9	14.9
45 to 64 years .....	30.8	23.4	22.4	22.4	20.0	18.8	15.9	13.2
65 years and over .....	64.4	33.5	30.5	30.5	25.6	25.0	20.4	14.1
65 to 74 years .....	60.0	29.5	26.5	26.5	22.2	21.6	17.6	12.9
75 years and over .....	71.5	40.2	37.2	37.2	31.2	30.5	24.9	16.0
<b>Family Relationship</b>								
In families <sup>1</sup> .....	36.6	31.4	30.6	30.6	27.6	25.6	19.9	18.1
Married-couple families .....	18.7	13.3	12.5	12.5	10.8	9.5	7.9	6.4
With related children under 18 .....	16.7	14.7	13.8	13.8	12.1	10.2	8.1	6.7
Female householder, no husband present .....	57.0	52.2	51.3	51.3	46.9	44.2	33.9	31.8
With related children under 18 .....	62.9	59.4	58.6	58.6	54.0	50.6	38.5	36.9
Unrelated individuals .....	46.1	35.9	34.4	34.4	31.4	30.2	28.4	23.6
Living alone .....	48.8	36.5	34.7	34.7	31.5	30.2	25.0	20.9
65 years and over .....	83.5	53.0	49.7	49.7	43.0	41.7	31.3	21.9
<b>Type of Residence</b>								
Inside metropolitan areas .....	36.1	30.7	30.0	30.0	27.0	25.3	19.7	18.1
Inside central cities .....	40.8	35.0	34.2	34.2	30.6	28.4	22.2	20.4
Outside central cities .....	26.1	21.6	21.1	21.1	19.5	18.9	14.5	13.2
Outside metropolitan areas .....	48.7	40.0	38.3	38.3	35.6	32.2	27.6	24.0
<b>Region</b>								
Northeast .....	35.7	30.7	29.5	29.5	25.8	23.2	17.1	16.4
Midwest .....	44.3	38.3	37.5	37.5	32.5	30.6	24.1	21.8
South .....	38.1	31.7	30.8	30.8	29.1	27.3	22.3	20.1
West .....	29.6	25.0	24.7	24.7	19.7	17.6	13.7	11.0
<b>Years of School Completed</b>								
Total, 18 years old and over .....	33.6	26.0	25.0	25.0	22.3	21.0	17.3	15.2
18 to 24 years old .....	34.0	29.6	29.0	29.0	26.7	24.9	20.7	19.3
Less than 12 years .....	50.1	46.9	46.0	46.0	43.8	41.0	34.4	33.0
25 years old and over .....	33.5	25.3	24.2	24.2	21.4	20.2	16.5	14.3
Less than 12 years .....	56.7	40.8	38.4	38.4	33.5	31.8	25.8	21.7
High school: 4 years .....	28.0	22.7	22.2	22.2	19.7	18.6	15.3	13.8
College: 1 to 3 years .....	17.6	13.5	13.4	13.4	12.0	11.4	9.4	8.2
4 years or more .....	8.5	6.6	6.5	6.5	5.7	5.5	4.7	4.0
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	28.8	24.6	23.9	23.9	21.6	20.2	16.6	15.1
Worked at full-time jobs .....	11.8	9.9	9.6	9.6	8.7	8.0	6.4	5.8
50 to 52 weeks .....	6.0	5.3	5.1	5.1	4.8	4.3	3.6	3.2
Worked at part-time jobs .....	41.0	33.7	33.3	33.3	31.1	29.9	24.5	22.2
Did not work .....	67.5	58.6	56.6	56.6	50.6	47.3	39.5	35.9
<b>Program Participation Status of Household Members</b>								
One or more members received:								
Cash assistance .....	80.4	76.2	74.4	74.4	63.5	57.8	44.7	41.9
AFDC or other non-SSI .....	83.0	80.5	79.2	79.2	69.8	63.8	49.1	47.1
SSI .....	77.0	69.5	66.6	66.6	50.4	42.3	29.8	25.5
Food stamps .....	85.1	81.3	79.7	79.7	72.2	65.6	48.2	45.2
Housing assistance .....	82.0	77.6	76.3	76.3	68.9	63.0	39.0	39.0
Energy assistance .....	89.7	81.8	79.7	79.7	68.9	63.7	48.4	42.3
Free or reduced-price school lunches .....	67.7	63.6	62.4	62.4	57.6	53.1	39.0	36.4
Household received both food stamps and cash assistance .....	90.2	87.7	86.1	86.1	75.9	68.6	51.7	49.0
<b>Health Insurance Coverage</b>								
Covered by:								
Plan related to employment of self or relative .....	7.2	5.2	5.0	5.0	4.2	3.7	2.6	2.2
Medicare .....	68.2	37.9	33.6	33.6	27.5	26.7	21.6	15.9
Also Medicaid .....	81.9	65.3	58.7	58.7	43.2	40.6	30.6	23.7
Medicaid .....	83.4	78.5	76.8	76.8	68.1	61.3	47.3	44.5
Not covered .....	47.2	39.7	38.6	38.6	36.6	35.9	29.9	26.8

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table I-4. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes			
		Money income--			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
<b>BELOW POVERTY LEVEL</b>									
<b>Hispanic Origin<sup>2</sup></b>									
Total .....	21 405	25.2	31.1	30.8	30.1	32.1	32.4	31.1	
<b>Age</b>									
Under 18 years .....	7 457	35.1	39.1	38.7	37.7	40.3	40.5	38.8	
Related children .....	7 297	34.3	38.4	38.0	37.0	39.6	39.8	38.1	
Under 6 years .....	2 717	37.2	40.4	40.0	39.2	41.6	41.8	40.0	
18 to 24 years .....	2 741	25.3	29.0	28.7	28.1	30.4	30.9	29.5	
25 to 44 years .....	7 139	20.0	23.4	23.1	22.4	24.4	24.8	23.5	
45 to 64 years .....	2 977	16.1	23.9	23.7	23.0	24.1	24.3	23.8	
65 years and over .....	1 091	17.2	52.5	52.5	52.3	52.9	53.4	53.2	
65 to 74 years .....	737	16.2	48.8	48.7	48.4	49.2	49.6	49.5	
75 years and over .....	354	19.3	60.1	60.4	60.4	60.7	61.2	60.9	
<b>Family Relationship</b>									
In families <sup>1</sup> .....	18 912	24.2	29.7	29.4	28.6	30.8	31.0	29.5	
Married-couple families .....	13 817	17.5	21.7	21.2	20.4	22.8	22.9	21.5	
With related children under 18 .....	11 081	19.9	22.6	22.1	21.1	24.0	24.1	22.3	
Female householder, no husband present .....	3 993	49.3	60.1	60.0	59.4	60.3	60.8	59.8	
With related children under 18 .....	3 355	56.5	66.0	65.9	65.3	66.3	66.7	65.6	
Unrelated individuals .....	2 254	31.0	40.3	40.4	39.8	40.8	41.9	41.9	
Living alone .....	944	26.1	41.8	42.0	41.5	42.0	42.9	42.9	
65 years and over .....	235	35.3	83.0	83.0	83.0	83.0	83.0	83.0	
<b>Type of Residence</b>									
Inside metropolitan areas .....	19 883	24.9	30.7	30.3	29.6	31.7	32.0	30.7	
Inside central cities .....	11 116	28.9	35.1	34.8	33.8	36.2	36.5	35.0	
Outside central cities .....	8 767	19.8	25.1	24.7	24.3	26.1	26.4	25.2	
Outside metropolitan areas .....	1 522	29.4	37.1	36.9	36.0	37.4	37.5	36.7	
<b>Region</b>									
Northeast .....	3 531	33.6	40.3	40.3	39.3	40.5	40.8	40.0	
Midwest .....	1 399	20.1	23.4	23.5	22.7	24.6	24.9	22.9	
South .....	6 598	23.9	30.0	29.4	28.6	30.3	30.5	28.8	
West .....	9 878	23.8	29.8	29.4	28.8	31.4	31.8	30.7	
<b>Years of School Completed</b>									
Total, 18 years old and over .....	13 948	20.0	26.9	26.6	26.0	27.7	28.1	27.1	
18 to 24 years old .....	2 741	25.3	29.0	28.7	28.1	30.4	30.9	29.5	
Less than 12 years .....	1 268	36.1	39.8	39.6	38.7	42.1	42.7	40.5	
25 years old and over .....	11 208	18.7	26.4	26.1	25.5	27.1	27.4	26.5	
Less than 12 years .....	5 455	27.8	39.3	38.8	37.9	40.4	40.9	39.5	
High school: 4 years .....	3 285	12.1	17.2	17.1	16.6	17.7	17.9	17.1	
College: 1 to 3 years .....	1 379	7.8	10.7	10.6	10.3	10.9	10.9	10.5	
4 years or more .....	1 088	6.6	9.5	9.4	9.2	9.5	9.7	9.5	
<b>Work Experience in 1990</b>									
Total, 20 to 64 years .....	12 146	19.6	24.1	23.8	23.1	24.9	25.3	24.1	
Worked at full-time jobs .....	7 904	10.5	12.7	12.4	11.8	13.5	13.9	12.8	
50 to 52 weeks .....	5 661	5.9	6.8	6.5	6.1	7.4	7.6	6.7	
Worked at part-time jobs .....	1 255	22.9	28.1	27.5	26.8	29.1	29.3	28.5	
Did not work .....	2 987	42.2	52.5	52.2	51.3	53.4	53.6	52.3	
<b>Program Participation Status of Household Members</b>									
One or more members received:									
Cash assistance .....	3 598	59.7	76.6	76.1	75.6	77.6	77.9	77.1	
AFDC or other non-SSI .....	2 740	69.3	82.5	81.9	81.5	83.8	84.0	83.2	
SSI .....	1 189	32.3	64.6	64.3	63.6	64.6	65.1	64.5	
Food stamps .....	3 737	70.2	81.9	81.3	80.2	82.8	82.9	80.7	
Housing assistance .....	1 454	64.0	75.5	75.0	73.9	76.6	76.8	74.5	
Energy assistance .....	1 334	73.4	85.2	83.7	82.6	84.9	85.0	83.3	
Free or reduced-price school lunches .....	5 863	50.6	57.6	57.1	55.4	58.8	59.2	56.6	
Household received both food stamps and cash assistance .....	2 475	75.6	89.7	89.2	88.8	90.0	90.2	89.3	
<b>Health Insurance Coverage</b>									
Covered by:									
Plan related to employment of self or relative .....	8 947	4.9	6.8	6.7	5.2	6.2	6.2	5.5	
Medicare .....	1 269	21.7	57.9	57.8	57.5	58.3	58.7	58.5	
Also Medicaid .....	441	37.8	77.2	76.8	76.5	77.9	78.5	78.0	
Medicaid .....	3 898	63.9	78.2	77.5	76.9	79.9	80.0	78.3	
Not covered .....	6 945	32.2	36.2	35.8	35.4	38.9	39.6	37.5	

<sup>1</sup>Includes male householder, no wife present, not shown separately.

<sup>2</sup>Persons of Hispanic origin may be of any race.

**Table I-4. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Persons as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Hispanic origin<sup>2</sup></b>								
Total .....	31.4	27.4	26.8	26.8	24.9	23.1	19.6	18.4
<b>Age</b>								
Under 18 years .....	39.2	36.9	36.5	36.4	34.5	31.6	25.7	24.4
Related children .....	38.5	36.2	35.8	35.7	33.7	30.8	24.8	23.5
Under 6 years .....	40.4	38.8	38.5	38.4	36.3	32.9	27.6	26.4
18 to 24 years .....	29.7	27.4	27.0	27.0	25.2	23.9	21.9	21.1
25 to 44 years .....	23.7	21.7	21.3	21.3	20.0	18.8	16.2	15.4
45 to 64 years .....	23.8	18.3	18.0	17.9	15.9	14.7	13.4	11.8
65 years and over .....	53.3	25.3	20.5	20.5	14.5	13.5	11.8	8.7
65 to 74 years .....	49.5	24.0	19.4	19.4	13.6	12.3	11.2	7.7
75 years and over .....	61.1	28.0	22.7	22.7	16.5	16.0	13.0	10.9
<b>Family Relationship</b>								
In families <sup>1</sup> .....	29.8	26.1	25.6	25.6	23.6	21.8	18.1	16.9
Married-couple families .....	21.8	18.2	17.8	17.7	17.0	15.8	13.5	12.2
With related children under 18 .....	22.7	20.4	20.0	20.0	19.3	17.9	15.1	13.8
Female householder, no husband present .....	60.0	55.7	54.8	54.7	48.5	43.8	34.7	33.6
With related children under 18 .....	65.8	62.8	61.9	61.8	55.7	50.2	39.6	38.6
Unrelated individuals .....	42.0	35.5	34.1	34.1	32.1	30.7	29.2	28.0
Living alone .....	42.9	31.3	28.9	28.9	25.7	23.4	20.8	18.3
65 years and over .....	83.3	46.5	39.1	39.1	30.5	27.6	22.3	17.9
<b>Type of Residence</b>								
Inside metropolitan areas .....	31.0	27.2	26.6	26.5	24.6	22.7	19.3	18.1
Inside central cities .....	35.2	31.3	30.7	30.7	28.4	26.4	22.0	20.9
Outside central cities .....	25.6	22.0	21.3	21.3	19.8	18.0	15.8	14.7
Outside metropolitan areas .....	36.8	30.8	29.9	29.9	27.9	27.6	24.4	22.3
<b>Region</b>								
Northeast .....	40.3	37.7	36.9	36.9	32.9	29.1	21.9	21.9
Midwest .....	24.2	20.6	20.6	20.6	19.7	16.9	16.0	16.1
South .....	28.8	24.7	24.2	24.2	23.1	22.5	19.4	17.5
West .....	30.9	26.6	25.9	25.8	23.9	22.1	19.5	18.1
<b>Years of School Completed</b>								
Total, 18 years old and over .....	27.2	22.4	21.6	21.6	19.7	18.5	16.4	15.2
18 to 24 years old .....	29.7	27.4	27.0	27.0	25.2	23.9	21.9	21.1
Less than 12 years .....	40.6	38.8	38.6	38.6	36.6	34.5	31.6	30.7
25 years old and over .....	26.6	21.1	20.3	20.3	18.4	17.2	15.0	13.8
Less than 12 years .....	39.7	31.9	30.5	30.4	27.5	25.5	22.3	20.5
High school: 4 years .....	17.2	13.4	13.1	13.1	11.8	11.3	9.9	9.0
College: 1 to 3 years .....	10.6	8.5	8.3	8.3	7.3	6.8	5.8	5.6
4 years or more .....	9.5	6.6	6.5	6.5	6.2	6.2	5.8	5.2
<b>Work Experience in 1990</b>								
Total, 20 to 64 years .....	24.3	21.5	21.1	21.1	19.5	18.3	16.3	15.3
Worked at full-time jobs .....	13.0	11.5	11.3	11.3	10.6	10.1	9.1	8.6
50 to 52 weeks .....	6.9	6.3	6.1	6.1	5.8	5.4	4.6	4.3
Worked at part-time jobs .....	28.6	25.1	24.6	24.6	22.9	21.8	19.6	18.9
Did not work .....	52.5	46.2	45.5	45.5	41.6	38.6	33.9	31.4
<b>Program Participation Status of Household Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	77.5	72.6	70.1	70.1	58.6	50.5	38.2	37.0
AFDC or other non-SSI .....	83.6	80.3	78.8	78.8	68.3	59.1	43.7	42.9
SSI .....	64.8	55.9	50.0	50.0	30.8	24.2	19.4	17.4
Food stamps .....	81.3	77.4	76.2	76.1	68.8	60.6	44.6	42.4
Housing assistance .....	75.6	71.4	69.3	69.3	59.8	49.5	26.0	25.0
Energy assistance .....	83.6	79.3	77.4	77.4	71.3	63.2	47.9	44.7
Free or reduced-price school lunches .....	57.2	53.4	52.8	52.8	49.6	45.2	35.3	33.4
Household received both food stamps and cash assistance .....	89.8	87.5	85.9	85.9	74.8	63.7	46.7	45.6
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Plan related to employment of self or relative .....	5.6	4.0	3.9	3.9	3.7	3.5	3.1	2.8
Medicare .....	58.7	30.6	25.0	25.0	18.1	16.8	14.7	11.5
Also Medicaid .....	78.6	62.7	51.0	51.0	31.7	28.2	23.2	20.5
Medicaid .....	78.9	74.1	72.0	72.0	62.6	54.0	41.2	40.3
Not covered .....	37.9	34.3	34.0	33.9	33.4	32.7	30.2	28.1

<sup>1</sup>Includes male householder, no wife present, not shown separately.

<sup>2</sup>Persons of Hispanic origin may be of any race.

Table I-5. **Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes			
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
<b>BELOW POVERTY LEVEL</b>									
<b>All Races</b>									
All families .....	66 322	9.6	16.9	16.8	16.4	17.1	17.2	16.7	
<b>Age of Householder</b>									
15 to 24 years .....	2 726	32.3	35.8	35.6	34.9	36.3	36.5	34.9	
25 to 44 years .....	31 668	11.4	13.4	13.4	12.9	13.6	13.7	13.0	
45 to 54 years .....	11 701	6.2	8.5	8.4	8.2	8.7	8.8	8.5	
55 to 64 years .....	9 326	5.8	12.4	12.4	12.0	12.4	12.5	12.4	
65 years and over .....	10 900	5.3	35.0	34.9	34.6	35.2	35.4	35.4	
<b>Type of Family</b>									
Married-couple families .....	52 147	4.9	11.8	11.7	11.4	11.9	12.0	11.6	
With related children under 18 .....	25 410	6.6	8.5	8.4	7.9	8.8	8.8	8.2	
With related children under 6 .....	12 824	8.3	10.1	10.0	9.4	10.4	10.4	9.6	
Male householder, no wife present .....	2 907	10.8	18.3	18.2	17.6	19.0	19.2	17.9	
Female householder, no husband present .....	11 268	31.1	40.1	40.1	39.4	40.3	40.6	39.6	
With related children under 18 .....	7 707	41.6	48.7	48.7	47.8	48.7	48.9	47.7	
With related children under 6 .....	3 462	56.6	62.7	62.6	61.8	62.5	62.9	61.7	
<b>Type of Residence</b>									
Inside metropolitan areas .....	50 712	9.0	15.4	15.3	15.0	15.6	15.7	15.2	
Inside central cities .....	18 634	14.7	22.0	22.0	21.5	22.3	22.5	21.8	
Outside central cities .....	32 078	5.7	11.5	11.5	11.2	11.7	11.7	11.3	
Outside metropolitan areas .....	15 609	11.4	21.7	21.6	21.0	21.8	22.0	21.5	
<b>Region</b>									
Northeast .....	13 450	8.4	15.5	15.4	15.2	15.5	15.6	15.3	
Midwest .....	16 119	8.9	16.1	16.0	15.6	16.2	16.3	16.0	
South .....	23 279	11.2	18.9	18.9	18.3	19.1	19.2	18.6	
West .....	13 474	8.7	15.6	15.5	15.2	16.0	16.1	15.5	
<b>Years of School Completed</b>									
Less than 12 years .....	14 351	21.6	39.9	39.8	39.1	40.5	40.7	39.9	
High school: 4 years .....	24 895	9.3	15.5	15.4	15.0	15.6	15.7	15.1	
College: 1 to 3 years .....	12 070	5.5	9.3	9.3	9.0	9.3	9.4	9.1	
4 years or more .....	15 006	1.9	3.2	3.2	3.0	3.3	3.3	3.1	
<b>Work Experience in 1990</b>									
Total, 15 to 64 years .....	55 422	10.4	13.3	13.2	12.8	13.5	13.6	13.0	
Worked at full-time jobs .....	45 145	4.6	5.7	5.6	5.2	5.8	5.8	5.3	
50 to 52 weeks .....	37 594	2.4	2.8	2.7	2.4	2.9	2.9	2.6	
Worked at part-time jobs .....	3 858	25.1	31.0	31.0	30.3	31.6	31.6	30.4	
Did not work .....	6 418	42.3	56.6	56.4	56.2	56.8	57.0	56.6	
<b>Year-Round Full-Time Workers</b>									
No workers .....	20 645	25.0	46.9	46.8	46.2	47.2	47.4	46.5	
Householder 15 to 64 years .....	12 242	37.7	49.0	48.9	47.9	49.4	49.5	48.1	
Householder 65 years and over .....	8 403	6.6	43.9	43.8	43.6	44.0	44.2	44.2	
One worker .....	28 795	3.7	4.8	4.7	4.3	5.0	5.1	4.6	
Two workers or more .....	16 881	.7	.7	.7	.6	.8	.8	.8	
<b>Program Participation Status of Family Members</b>									
One or more members received:									
Cash assistance .....	5 419	54.9	73.7	73.6	72.9	73.8	74.2	73.2	
AFDC or other non-SSI .....	3 968	66.7	81.2	81.0	80.4	81.4	81.6	80.6	
SSI .....	1 954	30.0	62.2	62.1	61.2	62.1	62.6	61.7	
Food stamps .....	5 393	66.9	80.4	80.2	79.2	81.1	81.3	79.1	
Housing assistance .....	2 435	62.0	75.1	74.9	74.1	75.5	75.5	73.9	
Energy assistance .....	2 357	60.5	79.2	79.1	78.1	79.6	79.8	78.1	
Free or reduced-price school lunches .....	6 121	47.3	56.7	56.5	55.0	57.3	57.6	55.5	
Family received both food stamps and cash assistance .....	3 608	72.6	88.0	87.9	87.4	88.3	88.6	87.4	
<b>Health Insurance Coverage</b>									
One or more members covered by:									
Employer-provided plan .....	46 977	2.1	4.9	4.9	4.3	4.6	4.6	4.4	
Medicare .....	13 876	7.5	34.9	34.8	34.4	35.1	35.3	35.1	
Medicaid .....	7 704	48.1	64.3	64.1	63.4	64.9	65.2	63.7	
No members covered by:									
Employer-provided plan or Medicare or Medicaid .....	8 657	17.8	21.1	20.9	20.9	22.9	23.1	21.7	
Health insurance .....	4 138	25.8	29.9	29.6	29.6	32.6	33.0	30.8	
Family received:									
Medicare and Medicaid .....	2 054	29.0	62.6	62.5	61.9	63.0	63.4	62.7	

**Table I-5. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>All Races</b>								
All families .....	16.8	10.4	10.3	10.3	9.3	8.7	7.3	6.5
<b>Age of Householder</b>								
15 to 24 years .....	35.1	33.9	33.8	33.8	31.2	28.6	24.9	24.4
25 to 44 years .....	13.2	12.1	12.0	12.0	11.1	10.3	8.4	7.9
45 to 54 years .....	8.6	6.8	6.7	6.7	6.1	5.8	5.0	4.2
55 to 64 years .....	12.5	6.8	6.7	6.7	5.6	5.4	4.9	3.6
65 years and over .....	35.5	6.7	6.1	6.1	4.9	4.9	4.4	2.8
<b>Type of Family</b>								
Married-couple families .....	11.8	5.3	5.2	5.2	4.6	4.4	3.9	3.2
With related children under 18 .....	8.3	7.0	6.9	6.9	6.3	5.8	5.0	4.4
With related children under 6 .....	9.8	8.7	8.6	8.5	7.8	7.0	6.1	5.7
Male householder, no wife present .....	18.2	12.1	11.9	11.9	10.7	10.2	9.1	7.8
Female householder, no husband present .....	39.8	33.9	33.5	33.4	30.2	28.3	22.6	21.2
With related children under 18 .....	47.9	44.6	44.3	44.3	40.4	37.6	29.7	28.6
With related children under 6 .....	62.0	60.0	59.6	59.6	54.8	50.4	41.0	40.0
<b>Type of Residence</b>								
Inside metropolitan areas .....	15.3	9.9	9.7	9.7	8.7	8.2	6.8	6.1
Inside central cities .....	22.0	16.2	15.9	15.9	14.2	13.3	10.7	9.9
Outside central cities .....	11.4	6.2	6.1	6.1	5.6	5.2	4.6	3.9
Outside metropolitan areas .....	21.7	12.3	12.1	12.0	11.0	10.4	9.0	7.6
<b>Region</b>								
Northeast .....	15.5	9.3	9.2	9.2	8.1	7.4	5.6	5.2
Midwest .....	16.1	9.8	9.7	9.7	8.6	8.1	7.0	6.1
South .....	18.7	11.8	11.5	11.5	10.8	10.4	8.9	7.9
West .....	15.7	10.1	9.9	9.9	8.5	7.9	6.7	5.9
<b>Years of School Completed</b>								
Less than 12 years .....	40.2	23.9	23.3	23.3	21.0	19.9	16.8	14.6
High school: 4 years .....	15.3	9.9	9.8	9.8	9.0	8.4	7.0	6.4
College: 1 to 3 years .....	9.2	6.2	6.1	6.1	5.3	4.9	4.0	3.6
4 years or more .....	3.1	1.8	1.8	1.8	1.7	1.7	1.5	1.2
<b>Work Experience in 1990</b>								
Total, 15 to 64 years .....	13.1	11.2	11.1	11.1	10.1	9.5	7.9	7.2
Worked at full-time jobs .....	5.4	4.8	4.8	4.8	4.4	4.1	3.4	3.1
50 to 52 weeks .....	2.6	2.4	2.4	2.4	2.3	2.1	1.7	1.5
Worked at part-time jobs .....	30.6	26.2	26.1	26.1	24.5	22.7	18.8	17.5
Did not work .....	56.9	46.9	46.4	46.4	41.7	39.1	32.7	30.1
<b>Year-Round Full-Time Workers</b>								
No workers .....	46.8	27.6	27.2	27.2	24.3	22.9	19.3	17.2
Householder 15 to 64 years .....	48.5	40.9	40.6	40.6	36.9	34.5	28.8	26.6
Householder 65 years and over .....	44.3	8.3	7.6	7.6	6.1	6.0	5.5	3.5
One worker .....	4.7	3.9	3.8	3.8	3.5	3.3	2.7	2.3
Two workers or more .....	.8	.7	.7	.7	.7	.6	.6	.6
<b>Program Participation Status of Family Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	73.4	66.3	65.1	65.1	53.2	48.1	38.0	35.6
AFDC or other non-SSI .....	80.8	77.3	76.6	76.6	65.1	58.7	45.9	43.9
SSI .....	62.0	48.0	45.3	45.3	28.1	24.0	18.7	15.1
Food stamps .....	79.6	73.9	73.1	73.1	64.5	58.7	44.1	41.5
Housing assistance .....	74.6	67.8	67.1	67.1	59.6	53.0	32.2	32.2
Energy assistance .....	78.5	67.9	66.6	66.6	58.0	52.9	41.4	36.5
Free or reduced-price school lunches .....	56.0	51.2	50.6	50.6	46.1	42.7	32.3	30.3
Family received both food stamps and cash assistance .....	87.7	84.1	83.3	83.3	70.6	63.4	48.7	46.4
<b>Health Insurance Coverage</b>								
<b>One or more members covered by:</b>								
Employer-provided plan .....	4.5	1.9	1.9	1.9	1.7	1.6	1.4	1.2
Medicare .....	35.3	9.4	8.5	8.5	6.8	6.5	5.8	4.2
Medicaid .....	64.1	55.8	54.7	54.7	46.5	41.8	33.1	30.9
<b>No members covered by:</b>								
Employer-provided plan or Medicare or Medicaid .....	22.1	18.8	18.8	18.7	18.5	18.5	16.7	14.7
Health insurance .....	31.4	27.3	27.3	27.2	27.0	27.0	23.8	21.2
<b>Family received:</b>								
Medicare and Medicaid .....	63.0	40.5	36.3	36.3	25.0	23.5	19.5	15.6

Table I-5. **Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>White</b>										
All families .....	56 803	7.2	14.3	14.2	13.9	14.5	14.6	14.2		
<b>Age of Householder</b>										
15 to 24 years .....	2 163	25.7	29.1	28.7	28.2	29.5	29.6	28.1		
25 to 44 years .....	26 620	8.8	10.4	10.3	9.9	10.6	10.7	10.0		
45 to 54 years .....	9 990	4.4	6.4	6.4	6.2	6.7	6.7	6.5		
55 to 64 years .....	8 232	4.4	10.4	10.3	10.0	10.4	10.4	10.4		
65 years and over .....	9 797	3.8	33.0	33.0	32.7	33.3	33.4	33.4		
<b>Type of Family</b>										
Married-couple families .....	47 014	4.3	11.1	11.0	10.7	11.3	11.3	11.0		
With related children under 18 .....	22 289	6.0	7.6	7.5	7.1	8.0	8.0	7.4		
With related children under 6 .....	11 217	7.7	9.1	9.0	8.5	9.5	9.6	8.8		
Male householder, no wife present .....	2 276	8.6	15.8	15.7	15.4	16.8	17.0	15.9		
Female householder, no husband present .....	7 512	24.5	33.9	33.9	33.2	34.1	34.3	33.4		
With related children under 18 .....	4 788	35.0	42.2	42.1	41.2	42.1	42.3	40.9		
With related children under 6 .....	1 975	51.6	57.8	57.7	57.0	57.6	57.7	56.6		
<b>Type of Residence</b>										
Inside metropolitan areas .....	42 742	6.5	12.7	12.7	12.3	12.9	13.0	12.6		
Inside central cities .....	13 573	9.9	17.0	16.9	16.5	17.3	17.4	16.9		
Outside central cities .....	29 169	4.9	10.7	10.7	10.4	10.9	10.9	10.6		
Outside metropolitan areas .....	14 060	9.3	19.2	19.1	18.7	19.5	19.5	19.2		
<b>Region</b>										
Northeast .....	11 805	6.3	13.7	13.7	13.4	13.7	13.8	13.5		
Midwest .....	14 427	6.5	13.4	13.3	12.9	13.6	13.7	13.4		
South .....	18 764	7.7	15.1	15.0	14.6	15.3	15.4	14.9		
West .....	11 806	7.9	14.9	14.7	14.4	15.3	15.4	14.8		
<b>Years of School Completed</b>										
Less than 12 years .....	11 493	17.4	36.4	36.2	35.6	37.0	37.1	36.5		
High school: 4 years .....	21 380	6.7	12.8	12.7	12.3	13.0	13.0	12.6		
College: 1 to 3 years .....	10 403	4.2	8.0	8.0	7.7	8.0	8.1	7.9		
4 years or more .....	13 527	1.6	2.9	2.8	2.7	2.9	2.9	2.8		
<b>Work Experience in 1990</b>										
Total, 15 to 64 years .....	47 005	7.9	10.4	10.3	10.0	10.6	10.7	10.2		
Worked at full-time jobs .....	39 168	3.8	4.7	4.6	4.2	4.8	4.9	4.4		
50 to 52 weeks .....	32 836	2.1	2.4	2.3	2.1	2.5	2.5	2.2		
Worked at part-time jobs .....	3 122	20.2	26.0	26.1	25.3	26.7	26.7	25.6		
Did not work .....	4 715	33.5	48.1	47.8	47.6	48.2	48.3	48.1		
<b>Year-Round Full-Time Workers</b>										
No workers .....	17 045	18.9	41.5	41.3	40.7	41.8	41.9	41.2		
Householder 15 to 64 years .....	9 415	30.5	41.7	41.5	40.5	42.1	42.2	41.0		
Householder 65 years and over .....	7 630	4.6	41.2	41.2	40.9	41.4	41.5	41.5		
One worker .....	25 155	3.0	3.8	3.8	3.4	4.1	4.1	3.7		
Two workers or more .....	14 603	.6	.7	.7	.6	.8	.8	.7		
<b>Program Participation Status of Family Members</b>										
One or more members received:										
Cash assistance .....	3 305	49.1	69.8	69.6	69.0	70.0	70.2	69.5		
AFDC or other non-SSI .....	2 306	62.3	78.0	77.8	77.3	78.3	78.4	77.5		
SSI .....	1 264	22.4	57.6	57.3	56.7	57.4	57.9	57.7		
Food stamps .....	3 310	62.0	76.9	76.6	75.4	77.7	77.8	75.5		
Housing assistance .....	1 249	54.4	69.8	69.5	68.8	70.4	70.5	68.9		
Energy assistance .....	1 663	56.4	75.5	75.1	74.4	76.1	76.2	74.2		
Free or reduced-price school lunches .....	3 891	40.9	50.6	50.3	48.7	51.4	51.6	49.4		
Family received both food stamps and cash assistance .....	2 074	68.1	85.9	85.7	85.2	86.1	86.2	85.1		
<b>Health Insurance Coverage</b>										
One or more members covered by:										
Employer-provided plan .....	41 431	1.8	4.5	4.5	4.0	4.2	4.3	4.1		
Medicare .....	12 105	5.2	32.4	32.3	32.0	32.7	32.8	32.7		
Medicaid .....	4 944	42.6	59.9	59.6	59.0	60.7	60.9	59.4		
No members covered by:										
Employer-provided plan or Medicare or Medicaid .....	7 223	15.9	19.0	18.7	18.7	20.8	20.9	19.8		
Health insurance .....	3 375	23.1	26.7	26.4	26.4	29.7	29.9	27.9		
Family received:										
Medicare and Medicaid .....	1 329	22.9	58.9	58.7	58.1	59.8	60.2	59.6		

**Table I-5. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>White</b>								
All families .....	14.3	7.8	7.7	7.7	6.9	6.5	5.7	5.0
<b>Age of Householder</b>								
15 to 24 years .....	28.4	27.1	27.0	26.9	24.5	22.6	20.4	20.0
25 to 44 years .....	10.2	9.2	9.2	9.2	8.5	7.9	6.6	6.2
45 to 54 years .....	6.6	5.0	5.0	5.0	4.5	4.3	3.8	3.2
55 to 64 years .....	10.5	5.2	5.1	5.1	4.4	4.3	4.0	2.7
65 years and over .....	33.5	4.9	4.4	4.4	3.5	3.5	3.3	2.0
<b>Type of Family</b>								
Married-couple families .....	11.2	4.7	4.6	4.6	4.2	4.0	3.6	2.9
With related children under 18 .....	7.5	6.3	6.2	6.2	5.7	5.4	4.6	4.1
With related children under 6 .....	9.0	7.9	7.8	7.8	7.3	6.7	5.9	5.5
Male householder, no wife present .....	16.0	9.7	9.6	9.6	8.5	8.2	7.7	6.8
Female householder, no husband present .....	33.6	27.0	26.7	26.7	23.8	22.2	18.3	17.1
With related children under 18 .....	41.1	37.7	37.6	37.5	33.9	31.3	25.6	24.5
With related children under 6 .....	56.8	55.0	54.8	54.7	49.9	45.6	37.5	36.4
<b>Type of Residence</b>								
Inside metropolitan areas .....	12.7	7.1	7.0	7.0	6.3	5.9	5.1	4.6
Inside central cities .....	17.0	11.0	10.8	10.8	9.6	9.0	7.6	7.1
Outside central cities .....	10.7	5.3	5.2	5.2	4.8	4.5	4.0	3.4
Outside metropolitan areas .....	19.3	9.9	9.8	9.7	8.9	8.5	7.4	6.2
<b>Region</b>								
Northeast .....	13.7	7.1	7.0	7.0	6.2	5.6	4.4	4.0
Midwest .....	13.5	7.1	7.0	7.0	6.3	5.9	5.3	4.5
South .....	15.0	8.0	7.9	7.9	7.4	7.2	6.3	5.6
West .....	14.9	9.1	8.9	8.9	7.8	7.3	6.3	5.6
<b>Years of School Completed</b>								
Less than 12 years .....	36.7	19.2	18.9	18.9	17.0	16.1	14.0	12.1
High school: 4 years .....	12.7	7.1	7.1	7.0	6.4	6.1	5.3	4.7
College: 1 to 3 years .....	7.9	4.8	4.8	4.7	4.1	3.7	3.1	2.8
4 years or more .....	2.8	1.5	1.5	1.5	1.5	1.4	1.3	1.1
<b>Work Experience in 1990</b>								
Total, 15 to 64 years .....	10.3	8.4	8.4	8.4	7.7	7.2	6.2	5.6
Worked at full-time jobs .....	4.5	3.9	3.9	3.9	3.6	3.4	2.9	2.6
50 to 52 weeks .....	2.3	2.1	2.1	2.1	2.0	1.9	1.6	1.3
Worked at part-time jobs .....	25.7	21.3	21.2	21.2	19.7	18.1	15.6	14.5
Did not work .....	48.3	37.4	37.1	37.1	33.2	31.1	26.8	24.1
<b>Year-Round Full-Time Workers</b>								
No workers .....	41.4	21.0	20.7	20.7	18.4	17.3	15.1	13.3
Householder 15 to 64 years .....	41.3	33.2	33.0	33.0	29.9	27.9	24.1	22.0
Householder 65 years and over .....	41.6	6.0	5.5	5.5	4.3	4.3	4.1	2.5
One worker .....	3.8	3.0	3.0	3.0	2.8	2.7	2.2	1.9
Two workers or more .....	.8	.6	.6	.6	.6	.6	.6	.5
<b>Program Participation Status of Family Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	69.7	61.2	60.1	60.1	47.9	42.7	34.6	31.9
AFDC or other non-SSI .....	77.7	73.7	73.2	73.2	61.0	54.2	43.4	41.1
SSI .....	57.9	41.5	39.0	39.0	21.4	18.7	15.6	11.9
Food stamps .....	75.9	69.3	68.7	68.6	59.7	53.9	41.6	38.8
Housing assistance .....	69.5	60.9	59.9	59.9	51.9	44.5	26.3	26.3
Energy assistance .....	74.5	62.7	61.7	61.7	54.1	49.0	39.2	34.4
Free or reduced-price school lunches .....	50.0	44.4	44.1	44.1	39.9	36.9	28.6	26.8
Family received both food stamps and cash assistance .....	85.4	81.3	80.7	80.7	66.6	58.9	46.3	43.7
<b>Health Insurance Coverage</b>								
<b>One or more members covered by:</b>								
Employer-provided plan .....	4.1	1.6	1.5	1.5	1.4	1.4	1.2	1.0
Medicare .....	32.9	6.5	6.0	6.0	4.7	4.5	4.2	3.0
Medicaid .....	59.8	50.4	49.5	49.5	41.3	36.7	29.6	27.5
<b>No members covered by:</b>								
Employer-provided plan or Medicare or Medicaid .....	20.0	16.9	16.9	16.8	16.6	16.6	15.5	13.5
Health insurance .....	28.4	24.3	24.3	24.3	24.2	24.2	22.1	19.5
<b>Family received:</b>								
Medicare and Medicaid .....	60.0	34.4	31.2	31.2	20.4	18.5	16.1	12.8

Table I-5. **Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit	
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1
<b>BELOW POVERTY LEVEL</b>									
<b>Black</b>									
All families .....	7 471	27.1	36.0	36.0	35.2	35.9	36.3	35.2	
<b>Age of Householder</b>									
15 to 24 years .....	476	63.1	65.5	65.5	64.2	66.4	66.9	64.7	
25 to 44 years .....	3 966	28.3	32.7	32.7	31.9	32.5	32.6	31.5	
45 to 54 years .....	1 249	19.8	24.2	24.2	23.8	24.3	25.0	23.4	
55 to 64 years .....	856	18.5	31.1	31.1	30.0	30.8	31.2	30.4	
65 years and over .....	923	20.8	55.1	55.1	54.9	55.2	56.3	56.2	
<b>Type of Family</b>									
Married-couple families .....	3 569	10.5	19.4	19.5	18.9	19.4	19.5	18.9	
With related children under 18 .....	2 104	12.3	15.2	15.4	14.6	15.2	15.4	14.3	
With related children under 6 .....	1 085	13.8	17.4	17.6	16.1	16.8	16.9	16.1	
Male householder, no wife present .....	472	19.5	30.3	30.3	28.4	29.5	30.5	27.4	
Female householder, no husband present .....	3 430	45.3	53.9	53.9	53.1	54.0	54.5	53.3	
With related children under 18 .....	2 698	53.4	60.4	60.3	59.3	60.3	60.7	59.5	
With related children under 6 .....	1 395	63.6	69.9	69.9	68.9	69.7	70.5	68.2	
<b>Type of Residence</b>									
Inside metropolitan areas .....	6 176	25.8	33.7	33.7	33.2	33.8	34.1	33.0	
Inside central cities .....	4 184	29.7	38.3	38.3	37.8	38.5	38.8	37.7	
Outside central cities .....	1 992	17.5	24.1	24.1	23.6	24.1	24.2	23.3	
Outside metropolitan areas .....	1 295	33.4	46.7	46.8	44.9	45.8	46.5	45.6	
<b>Region</b>									
Northeast .....	1 314	26.0	32.5	32.5	32.1	32.6	33.1	32.1	
Midwest .....	1 439	31.2	41.2	41.0	40.4	40.9	41.5	40.4	
South .....	4 169	26.8	36.1	36.2	35.2	36.1	36.4	35.3	
West .....	548	20.7	29.3	29.3	28.9	29.3	29.3	28.0	
<b>Years of School Completed</b>									
Less than 12 years .....	2 472	40.1	56.5	56.5	55.7	56.4	57.1	55.8	
High school: 4 years .....	2 943	27.4	33.9	33.9	33.0	33.7	34.0	32.8	
College: 1 to 3 years .....	1 326	14.7	18.3	18.4	17.8	18.5	18.6	17.7	
4 years or more .....	730	4.3	6.6	6.6	6.6	6.9	7.0	7.0	
<b>Work Experience in 1990</b>									
Total, 15 to 64 years .....	6 548	28.0	33.3	33.3	32.4	33.2	33.4	32.3	
Worked at full-time jobs .....	4 504	11.6	14.1	14.1	13.0	13.8	13.9	12.7	
50 to 52 weeks .....	3 514	5.8	6.8	6.7	5.9	6.4	6.5	5.8	
Worked at part-time jobs .....	610	49.8	56.9	56.9	56.5	57.4	57.7	55.6	
Did not work .....	1 434	69.9	83.3	83.5	83.2	83.9	84.5	83.6	
<b>Year-Round Full-Time Workers</b>									
No workers .....	3 050	56.8	75.8	75.9	75.2	76.1	76.4	74.7	
Householder 15 to 64 years .....	2 394	64.7	76.3	76.4	75.6	76.8	77.0	74.8	
Householder 65 years and over .....	656	28.0	73.9	74.0	73.7	73.7	74.2	74.2	
One worker .....	2 851	9.8	12.8	12.8	11.4	12.3	12.9	11.9	
Two workers or more .....	1 570	.7	.7	.8	.7	.7	.9	.8	
<b>Program Participation Status of Family Members</b>									
One or more members received:									
Cash assistance .....	1 859	66.2	81.1	81.0	80.2	80.9	81.5	80.2	
AFDC or other non-SSI .....	1 480	74.6	86.3	86.1	85.5	86.2	86.8	85.7	
SSI .....	575	46.6	71.7	71.7	70.2	71.4	72.4	70.1	
Food stamps .....	1 904	75.4	86.2	86.4	85.4	86.5	86.8	85.1	
Housing assistance .....	1 080	71.5	80.2	80.2	79.3	80.4	80.4	78.5	
Energy assistance .....	624	71.0	88.7	89.2	87.5	88.6	89.1	88.1	
Free or reduced-price school lunches .....	1 976	59.8	68.4	68.4	66.7	67.9	68.5	66.6	
Family received both food stamps and cash assistance .....	1 399	79.6	91.1	91.1	90.6	91.4	91.9	90.8	
<b>Health Insurance Coverage</b>									
One or more members covered by:									
Employer-provided plan .....	4 233	5.6	9.4	9.4	8.0	8.6	8.8	8.0	
Medicare .....	1 468	25.0	54.8	54.8	54.2	54.7	55.6	55.0	
Medicaid .....	2 384	60.3	74.0	73.9	73.0	74.0	74.5	73.1	
No members covered by:									
Employer-provided plan or Medicare or Medicaid .....	1 016	30.8	37.0	37.2	37.2	38.5	39.1	36.7	
Health insurance .....	571	42.0	49.3	49.3	49.3	51.1	52.2	48.4	
Family received:									
Medicare and Medicaid .....	597	41.2	70.4	70.4	69.6	69.6	70.1	69.8	

**Table I-5. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Black</b>								
All families .....	35.6	29.3	28.7	28.7	26.0	24.4	19.2	17.4
<b>Age of Householder</b>								
15 to 24 years .....	64.7	64.4	64.4	64.4	61.8	56.4	46.0	44.8
25 to 44 years .....	32.0	30.4	30.2	30.2	27.6	25.9	19.6	18.9
45 to 54 years .....	24.1	20.5	20.1	20.1	18.7	17.3	14.0	11.4
55 to 64 years .....	30.4	21.5	20.8	20.8	16.7	15.7	12.8	11.7
65 years and over .....	56.2	25.2	22.7	22.7	19.3	19.1	16.3	10.0
<b>Type of Family</b>								
Married-couple families .....	19.1	11.5	10.9	10.9	9.4	8.6	7.4	6.0
With related children under 18 .....	14.6	12.8	12.1	12.1	10.9	9.4	7.8	6.3
With related children under 6 .....	16.2	14.8	13.9	13.9	12.0	9.4	8.1	7.1
Male householder, no wife present .....	29.1	21.9	21.6	21.6	19.0	18.2	15.2	11.5
Female householder, no husband present .....	53.6	48.7	49.1	49.1	44.3	41.7	31.9	30.0
With related children under 18 .....	59.9	56.5	56.1	56.1	52.0	48.7	37.1	35.8
With related children under 6 .....	69.6	67.2	66.7	66.7	61.7	57.2	46.1	45.0
<b>Type of Residence</b>								
Inside metropolitan areas .....	33.4	27.8	27.4	27.4	24.7	23.2	17.8	16.4
Inside central cities .....	38.2	32.3	31.8	31.8	28.5	26.6	20.4	18.8
Outside central cities .....	23.4	18.4	18.1	18.1	16.8	16.2	12.5	11.3
Outside metropolitan areas .....	45.8	36.2	34.9	34.9	32.3	29.8	25.6	22.0
<b>Region</b>								
Northeast .....	32.6	28.4	27.8	27.8	24.9	22.6	15.9	15.4
Midwest .....	41.4	35.1	34.5	34.5	30.3	28.8	22.4	20.5
South .....	35.5	28.2	27.6	27.6	25.9	24.5	20.1	18.0
West .....	28.0	24.1	23.6	23.6	18.7	16.1	11.4	8.9
<b>Years of School Completed</b>								
Less than 12 years .....	56.5	44.1	42.6	42.6	38.5	36.7	29.3	26.1
High school: 4 years .....	33.0	29.1	28.8	28.8	26.4	24.2	19.0	17.6
College: 1 to 3 years .....	18.0	15.3	15.3	15.3	14.0	13.0	10.0	9.0
4 years or more .....	7.0	5.2	5.2	5.2	4.2	3.9	2.3	1.9
<b>Work Experience in 1990</b>								
Total, 15 to 64 years .....	32.7	29.8	29.5	29.5	27.0	25.1	19.6	18.4
Worked at full-time jobs .....	13.2	12.2	12.0	12.0	10.9	9.8	7.2	6.6
50 to 52 weeks .....	6.0	5.8	5.6	5.6	5.1	4.4	3.3	3.0
Worked at part-time jobs .....	56.0	51.1	51.1	51.1	48.5	45.7	35.5	32.6
Did not work .....	84.0	76.2	75.3	75.3	68.5	64.6	51.8	49.4
<b>Year-Round Full-Time Workers</b>								
No workers .....	75.3	61.6	60.7	60.7	55.3	52.1	41.0	37.4
Householder 15 to 64 years .....	75.6	69.3	69.0	69.0	63.2	59.3	46.2	43.8
Householder 65 years and over .....	74.2	33.4	30.7	30.7	26.1	25.7	22.0	13.9
One worker .....	12.2	10.3	9.8	9.8	8.8	7.8	6.0	5.1
Two workers or more .....	.8	.8	.7	.7	.7	.7	.6	.6
<b>Program Participation Status of Family Members</b>								
One or more members received:								
Cash assistance .....	80.5	75.9	74.5	74.5	64.0	58.7	45.3	43.2
AFDC or other non-SSI .....	85.9	83.3	82.3	82.3	72.7	66.7	51.0	49.3
SSI .....	70.6	61.9	59.0	59.0	43.6	36.2	25.6	22.0
Food stamps .....	85.8	81.6	80.4	80.4	72.9	66.8	48.8	46.3
Housing assistance .....	79.4	76.1	76.0	76.0	69.7	63.8	40.6	40.6
Energy assistance .....	89.7	80.6	78.6	78.6	68.0	62.9	47.2	41.6
Free or reduced-price school lunches .....	67.3	63.2	62.3	62.3	57.9	54.0	39.7	37.2
Family received both food stamps and cash assistance .....	91.0	88.2	87.0	87.0	76.8	69.9	52.8	51.0
<b>Health Insurance Coverage</b>								
One or more members covered by:								
Employer-provided plan .....	8.3	5.7	5.6	5.6	4.6	4.0	2.9	2.4
Medicare .....	55.2	30.5	27.6	27.6	22.0	21.6	18.0	13.2
Medicaid .....	73.5	67.3	65.8	65.8	58.3	53.1	41.1	38.7
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	38.0	32.4	32.4	32.4	31.6	31.6	25.7	23.1
Health insurance .....	50.7	44.8	44.8	44.8	43.4	43.4	34.5	30.3
Family received:								
Medicare and Medicaid .....	69.8	53.0	47.0	47.0	34.6	33.8	26.7	20.6

Table I-5. **Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money Income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Hispanic Origin<sup>1</sup></b>										
All families .....	4 981	22.4	29.1	28.8	28.0	29.8	30.1	28.7		
<b>Age of Householder</b>										
15 to 24 years .....	423	39.0	42.3	40.8	40.1	43.1	43.1	40.9		
25 to 44 years .....	2 817	24.6	27.3	27.0	26.1	28.1	28.4	26.7		
45 to 54 years .....	808	17.9	23.2	22.9	22.4	24.0	24.0	22.9		
55 to 64 years .....	527	11.6	21.8	21.5	20.6	21.3	21.3	21.1		
65 years and over .....	405	13.1	49.7	49.9	49.4	50.6	51.5	51.0		
<b>Type of Family</b>										
Married-couple families .....	3 454	15.4	20.8	20.3	19.4	21.4	21.6	20.2		
With related children under 18 .....	2 405	18.4	21.0	20.5	19.5	22.1	22.2	20.2		
With related children under 6 .....	1 412	20.9	23.0	22.4	21.4	24.3	24.4	22.3		
Male householder, no wife present .....	342	15.8	21.1	20.9	20.2	23.6	23.6	20.8		
Female householder, no husband present .....	1 186	44.6	55.9	55.8	55.2	56.2	56.7	55.7		
With related children under 18 .....	921	54.1	64.0	63.9	63.3	64.3	64.7	63.5		
With related children under 6 .....	447	66.3	74.8	74.8	74.4	75.3	75.6	74.8		
<b>Type of Residence</b>										
Inside metropolitan areas .....	4 612	22.1	28.6	28.2	27.5	29.4	29.6	28.2		
Inside central cities .....	2 559	26.5	33.7	33.3	32.3	34.5	34.7	33.1		
Outside central cities .....	2 053	16.7	22.3	21.9	21.5	23.0	23.2	22.0		
Outside metropolitan areas .....	370	25.6	35.7	35.6	34.6	35.8	35.8	34.8		
<b>Region</b>										
Northeast .....	879	31.2	38.2	38.1	37.2	38.6	38.8	37.8		
Midwest .....	326	19.5	23.4	23.4	22.5	24.1	24.4	22.8		
South .....	1 618	20.8	28.0	27.4	26.4	28.0	28.2	26.5		
West .....	2 159	20.4	27.2	26.8	26.4	28.5	28.8	27.5		
<b>Years of School Completed</b>										
Less than 12 years .....	2 522	32.1	42.2	41.7	40.6	43.3	43.6	41.9		
High school: 4 years .....	1 406	15.0	18.8	18.5	18.0	19.3	19.5	18.1		
College: 1 to 3 years .....	615	10.8	13.8	13.8	13.3	13.6	13.7	13.3		
4 years or more .....	438	6.4	8.8	8.6	8.4	8.7	8.7	8.4		
<b>Work Experience in 1990</b>										
Total, 15 to 64 years .....	4 576	23.2	27.3	26.9	26.1	28.0	28.2	26.7		
Worked at full-time jobs .....	3 383	12.4	14.2	13.8	12.9	15.0	15.1	13.4		
50 to 52 weeks .....	2 564	7.9	8.8	8.4	7.7	9.3	9.4	8.0		
Worked at part-time jobs .....	332	36.2	42.4	41.6	40.7	43.2	43.5	42.1		
Did not work .....	862	60.7	73.1	72.6	72.4	73.3	73.3	73.0		
<b>Year-Round Full-Time Workers</b>										
No workers .....	1 699	50.1	66.9	66.5	65.7	67.4	67.6	66.3		
Householder 15 to 64 years .....	1 432	56.0	66.4	66.0	65.1	67.1	67.3	65.7		
Householder 65 years and over .....	267	18.2	69.4	69.4	69.0	69.2	69.5	69.5		
One worker .....	2 120	11.7	14.0	13.5	12.4	15.0	15.4	13.4		
Two workers or more .....	1 163	1.5	1.6	1.5	1.5	1.9	1.9	1.7		
<b>Program Participation Status of Family Members</b>										
One or more members received:										
Cash assistance .....	812	60.0	79.8	79.4	79.0	80.8	81.0	80.0		
AFDC or other non-SSI .....	616	71.4	86.7	86.2	85.9	87.7	87.7	86.7		
SSI .....	264	27.2	66.8	66.2	65.5	66.8	67.4	66.8		
Food stamps .....	826	70.3	83.4	82.7	81.5	84.3	84.3	81.8		
Housing assistance .....	356	61.8	74.0	73.6	72.2	74.7	75.0	72.7		
Energy assistance .....	314	72.6	85.2	84.1	83.2	84.8	84.8	83.3		
Free or reduced-price school lunches .....	1 223	50.3	58.5	58.0	56.2	59.4	59.7	56.9		
Family received both food stamps and cash assistance .....	565	75.0	91.0	90.7	90.4	92.0	92.0	90.9		
<b>Health Insurance Coverage</b>										
One or more members covered by:										
Employer-provided plan .....	2 695	5.3	7.9	7.8	6.3	7.2	7.3	6.5		
Medicare .....	671	17.7	47.7	47.5	47.1	48.5	49.1	48.6		
Medicaid .....	1 164	54.6	70.5	69.8	69.2	72.1	72.3	70.2		
No members covered by:										
Employer-provided plan or Medicare or Medicaid .....	1 181	29.4	31.7	31.2	31.2	34.4	34.8	32.4		
Health insurance .....	955	32.2	34.4	33.8	33.8	37.5	38.0	35.1		
Family received: Medicare and Medicaid .....	269	30.9	67.0	66.5	65.9	68.6	69.3	68.2		

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table I-5. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1990 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Families as of March 1991. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Hispanic Origin<sup>1</sup></b>								
All families .....	28.9	24.4	23.8	23.8	21.6	20.1	16.7	15.5
<b>Age of Householder</b>								
15 to 24 years .....	41.3	40.4	40.0	40.0	36.4	34.0	30.8	30.1
25 to 44 years .....	27.0	25.6	25.4	25.4	23.9	22.2	17.7	16.7
45 to 54 years .....	22.9	19.3	19.2	19.1	17.2	16.0	13.9	13.1
55 to 64 years .....	21.1	14.0	13.7	13.7	11.4	10.5	9.7	7.3
65 years and over .....	51.0	22.7	18.1	18.1	11.8	11.3	10.1	7.1
<b>Type of Family</b>								
Married-couple families .....	20.5	15.9	15.4	15.4	14.6	13.8	11.9	10.7
With related children under 18 .....	20.6	18.5	18.1	18.1	17.5	16.4	13.9	12.6
With related children under 6 .....	22.8	21.1	20.9	20.8	19.9	18.5	16.2	14.9
Male householder, no wife present .....	20.8	17.6	17.6	17.6	16.0	15.4	14.3	14.0
Female householder, no husband present .....	55.9	51.1	50.1	50.1	43.5	39.6	31.4	30.0
With related children under 18 .....	63.7	60.3	59.5	59.4	52.8	47.9	37.8	36.6
With related children under 6 .....	75.2	73.7	72.8	72.7	64.1	57.2	45.4	44.6
<b>Type of Residence</b>								
Inside metropolitan areas .....	28.4	24.2	23.7	23.6	21.4	19.8	16.4	15.3
Inside central cities .....	33.3	29.1	28.6	28.5	25.8	23.8	19.3	18.4
Outside central cities .....	22.3	18.0	17.5	17.5	16.0	14.8	12.8	11.5
Outside metropolitan areas .....	34.8	27.0	25.9	25.9	23.3	23.2	20.7	18.1
<b>Region</b>								
Northeast .....	38.1	35.6	35.1	35.1	30.7	27.2	19.8	19.9
Midwest .....	23.8	19.5	19.5	19.5	18.5	15.8	14.6	14.6
South .....	26.5	21.5	20.9	20.9	19.5	19.0	16.4	14.6
West .....	27.7	22.8	22.0	22.0	19.8	18.6	16.0	14.5
<b>Years of School Completed</b>								
Less than 12 years .....	42.1	35.4	34.4	34.4	31.3	29.0	24.3	22.4
High school: 4 years .....	18.4	16.0	15.7	15.7	14.0	13.2	10.9	10.2
College: 1 to 3 years .....	13.3	11.4	11.4	11.4	10.0	9.2	7.2	7.0
4 years or more .....	8.4	6.2	6.2	6.2	6.0	5.9	5.3	4.8
<b>Work Experience in 1990</b>								
Total, 15 to 64 years .....	26.9	24.5	24.3	24.3	22.4	20.8	17.3	16.3
Worked at full-time jobs .....	13.7	12.5	12.3	12.3	11.5	10.8	9.0	8.5
50 to 52 weeks .....	8.2	7.8	7.7	7.6	7.3	6.7	5.2	4.8
Worked at part-time jobs .....	42.4	38.9	38.5	38.5	35.5	33.4	27.6	25.6
Did not work .....	73.2	66.3	66.0	66.0	60.4	55.5	45.8	43.1
<b>Year-Round Full-Time Workers</b>								
No workers .....	66.3	55.3	54.3	54.3	48.6	45.2	38.0	35.4
Householder 15 to 64 years .....	65.7	59.7	59.6	59.6	54.6	50.8	42.5	40.2
Householder 65 years and over .....	69.5	31.5	25.4	25.4	16.2	15.5	13.7	9.4
One worker .....	13.8	12.1	11.6	11.5	10.8	10.2	8.3	7.5
Two workers or more .....	1.8	1.6	1.6	1.6	1.6	1.4	1.0	1.0
<b>Program Participation Status of Family Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	80.5	74.7	72.3	72.3	58.5	51.7	38.8	37.6
AFDC or other non-SSI .....	87.3	84.1	82.7	82.7	69.6	61.6	45.1	44.4
SSI .....	67.0	55.0	49.5	49.5	26.6	21.2	17.1	14.9
Food stamps .....	82.3	78.4	77.3	77.2	67.7	60.5	44.1	41.9
Housing assistance .....	74.0	70.3	69.1	69.1	57.8	48.5	26.3	26.3
Energy assistance .....	83.6	78.4	76.6	76.6	69.2	62.1	45.7	43.2
Free or reduced-price school lunches .....	57.4	53.3	52.7	52.7	48.7	45.0	34.2	32.2
Family received both food stamps and cash assistance .....	91.2	88.8	87.5	87.5	73.5	64.3	46.6	45.6
<b>Health Insurance Coverage</b>								
<b>One or more members covered by:</b>								
Employer-provided plan .....	6.6	4.4	4.3	4.3	4.1	3.9	3.2	2.8
Medicare .....	49.0	26.1	21.9	21.9	15.6	14.3	13.0	10.7
Medicaid .....	70.8	64.8	62.8	62.8	53.4	47.1	36.3	35.1
<b>No members covered by:</b>								
Employer-provided plan or Medicare or Medicaid .....	32.7	30.1	30.1	29.9	29.8	29.8	27.5	24.7
Health insurance .....	35.5	32.9	32.9	32.7	32.6	32.6	29.9	27.1
<b>Family received:</b>								
Medicare and Medicaid .....	69.1	51.9	43.3	43.3	28.0	24.9	21.9	19.1

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table I-6. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1, less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>All Races</b>										
Total .....	245 992	11.4	18.8	18.7	18.3	19.1	19.3			18.7
<b>Age</b>										
Under 18 years .....	64 144	17.8	20.9	20.7	20.0	21.3	21.4			20.4
Related children .....	63 225	17.2	20.2	20.1	19.4	20.6	20.7			19.8
Under 6 years .....	22 220	20.0	22.6	22.4	21.6	23.0	23.1			22.1
18 to 24 years .....	25 311	13.6	16.5	16.5	16.0	17.2	17.3			16.8
25 to 44 years .....	80 435	8.7	11.0	11.0	10.5	11.3	11.5			11.0
45 to 64 years .....	46 536	7.3	13.2	13.2	12.9	13.6	13.7			13.4
65 years and over .....	29 566	9.2	46.1	46.0	45.7	46.1	46.2			46.1
65 to 74 years .....	17 979	7.1	39.6	39.5	39.1	39.6	39.7			39.5
75 years and over .....	11 587	12.3	56.3	56.2	56.1	56.3	56.4			56.3
<b>Family Relationship</b>										
In families <sup>1</sup> .....	209 515	10.2	16.2	16.2	15.7	16.5	16.6			16.0
Married-couple families .....	169 050	5.5	11.1	11.0	10.6	11.4	11.5			11.0
With related children under 18 .....	106 047	7.1	9.1	9.0	8.5	9.6	9.6			8.9
Female householder, no husband present .....	32 525	34.0	42.3	42.2	41.4	42.5	42.7			41.5
With related children under 18 .....	24 026	43.3	49.7	49.6	48.5	49.7	50.0			48.5
Unrelated individuals .....	35 185	17.0	32.5	32.6	32.4	33.2	33.4			33.4
Living alone .....	23 218	15.2	36.4	36.5	36.3	36.8	37.0			37.0
65 years and over .....	9 256	18.0	64.3	64.2	64.1	64.4	64.4			64.4
<b>Type of Residence</b>										
Inside metropolitan areas .....	191 169	10.7	17.3	17.3	16.8	17.6	17.7			17.2
Inside central cities .....	75 123	16.3	24.2	24.2	23.6	24.5	24.7			24.1
Outside central cities .....	116 045	7.1	12.9	12.8	12.4	13.1	13.2			12.8
Outside metropolitan areas .....	54 824	13.7	23.9	23.8	23.3	24.5	24.6			23.9
<b>Region</b>										
Northeast .....	50 520	9.0	16.2	16.1	15.8	16.3	16.4			16.2
Midwest .....	59 428	10.6	18.1	18.1	17.4	18.2	18.3			17.8
South .....	84 044	13.7	21.7	21.6	21.2	22.2	22.3			21.6
West .....	52 000	10.9	17.4	17.4	16.9	18.0	18.2			17.6
<b>Years of School Completed</b>										
Total, 18 years old and over .....	181 849	9.1	18.1	18.0	17.6	18.4	18.5			18.1
18 to 24 years old .....	25 311	13.6	16.5	16.5	16.0	17.2	17.3			16.8
Less than 12 years .....	5 761	26.6	31.0	31.0	30.2	32.1	32.3			31.4
25 years old and over .....	156 538	8.4	18.3	18.3	17.9	18.6	18.7			18.4
Less than 12 years .....	35 052	19.3	43.2	43.1	42.5	43.8	44.0			43.3
High school: 4 years .....	60 119	7.2	15.7	15.7	15.3	15.9	16.0			15.7
College: 1 to 3 years .....	28 075	4.7	9.5	9.5	9.2	9.7	9.9			9.6
4 years or more .....	33 291	2.2	4.2	4.2	4.1	4.3	4.4			4.2
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	144 960	8.8	12.3	12.3	11.9	12.7	12.9			12.5
Worked at full-time jobs .....	89 965	3.9	4.9	4.9	4.6	5.3	5.4			5.0
50 to 52 weeks .....	78 766	1.8	2.2	2.2	2.0	2.4	2.5			2.2
Worked at part-time jobs .....	19 065	12.4	17.0	17.0	16.4	17.7	17.9			17.3
Did not work .....	25 930	25.2	37.5	37.4	36.9	37.8	38.0			37.4
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	21 307	54.8	73.0	72.8	71.9	73.4	73.7			72.6
AFDC or other non-SSI .....	14 706	65.8	79.3	79.1	78.1	79.8	80.1			78.6
SSI .....	8 553	37.3	66.0	66.1	65.5	66.4	66.8			66.5
Food stamps .....	20 740	66.9	79.4	79.1	77.9	79.9	80.1			78.5
Housing assistance .....	9 482	58.6	75.3	75.1	74.2	75.6	75.8			74.4
Energy assistance .....	9 092	59.6	79.0	78.5	77.4	79.6	79.8			78.5
Free or reduced-price school lunches .....	25 865	47.5	56.3	56.1	54.5	57.3	57.5			55.6
Household received both food stamps and cash assistance .....	13 547	72.2	86.3	86.2	85.2	86.7	87.0			85.8
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	151 624	2.3	4.5	4.5	3.9	4.2	4.2			4.0
Medicare .....	31 495	10.3	48.4	48.4	48.0	48.4	48.5			48.4
Also Medicaid .....	3 542	35.3	76.8	76.8	76.5	77.1	77.3			77.1
Medicaid .....	21 074	59.3	76.2	76.0	75.1	76.6	76.9			75.7
Not covered .....	33 348	25.3	31.0	30.9	30.7	33.6	34.1			32.4

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table I-6. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>All Races</b>								
Total .....	18.8	12.6	12.2	12.2	11.1	10.4	8.9	7.7
<b>Age</b>								
Under 18 years .....	20.6	18.8	18.6	18.5	17.4	15.9	13.0	11.9
Related children .....	20.0	18.2	18.0	17.9	16.8	15.3	12.4	11.3
Under 6 years .....	22.2	20.8	20.7	20.6	19.3	17.6	14.5	13.6
18 to 24 years .....	16.9	14.8	14.7	14.7	13.9	13.1	12.0	11.2
25 to 44 years .....	11.1	9.6	9.4	9.4	8.6	8.0	6.9	6.3
45 to 64 years .....	13.5	8.6	8.3	8.2	7.4	6.9	6.3	4.7
65 years and over .....	46.2	11.6	9.9	9.9	8.1	7.9	7.2	4.2
65 to 74 years .....	39.6	9.3	7.8	7.8	6.3	6.2	5.6	3.3
75 years and over .....	56.4	15.3	13.2	13.2	10.8	10.6	9.7	5.7
<b>Family Relationship</b>								
In families <sup>1</sup> .....	16.2	11.2	10.9	10.9	9.9	9.1	7.6	6.7
Married-couple families .....	11.1	6.3	6.1	6.0	5.4	4.9	4.3	3.5
With related children under 18 .....	9.1	7.8	7.6	7.6	6.8	6.2	5.2	4.5
Female householder, no husband present .....	41.7	36.4	35.8	35.7	33.2	30.5	24.6	22.5
With related children under 18 .....	48.7	45.2	44.7	44.6	42.1	38.7	31.0	28.7
Unrelated individuals .....	33.6	19.1	18.2	18.2	16.9	16.5	15.4	12.9
Living alone .....	37.1	17.2	16.1	16.1	14.6	14.3	12.8	9.3
65 years and over .....	64.6	20.7	18.2	18.2	16.1	15.8	13.8	7.6
<b>Type of Residence</b>								
Inside metropolitan areas .....	17.3	11.8	11.5	11.5	10.5	9.7	8.3	7.3
Inside central cities .....	24.2	18.0	17.5	17.5	16.0	14.7	12.3	11.3
Outside central cities .....	12.9	7.8	7.6	7.6	6.9	6.5	5.7	4.7
Outside metropolitan areas .....	24.2	15.2	14.6	14.5	13.3	12.7	11.1	9.3
<b>Region</b>								
Northeast .....	16.3	10.1	9.8	9.8	8.8	8.0	6.3	5.5
Midwest .....	18.0	11.5	11.1	11.0	10.2	9.6	8.4	7.3
South .....	21.8	14.8	14.3	14.3	13.4	12.8	11.3	9.6
West .....	17.7	12.7	12.3	12.3	10.7	9.6	8.3	7.3
<b>Years of School Completed</b>								
Total, 18 years old and over .....	18.2	10.4	9.9	9.9	8.9	8.4	7.5	6.3
18 to 24 years old .....	16.9	14.8	14.7	14.7	13.9	13.1	12.0	11.2
Less than 12 years .....	31.5	28.9	28.6	28.6	27.0	25.3	22.4	21.3
25 years old and over .....	18.5	9.7	9.2	9.1	8.1	7.7	6.8	5.5
Less than 12 years .....	43.5	23.2	21.6	21.6	18.5	17.4	15.1	12.0
High school: 4 years .....	15.8	7.9	7.6	7.6	7.0	6.6	5.9	4.8
College: 1 to 3 years .....	9.7	5.2	5.1	5.1	4.7	4.4	3.9	3.1
4 years or more .....	4.3	2.4	2.3	2.3	2.2	2.1	2.0	1.7
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	12.6	9.9	9.6	9.6	8.8	8.2	7.3	6.4
Worked at full-time jobs .....	5.1	4.3	4.2	4.2	4.0	3.7	3.3	2.9
50 to 52 weeks .....	2.3	2.0	2.0	2.0	1.9	1.8	1.6	1.4
Worked at part-time jobs .....	17.5	13.9	13.6	13.6	12.7	11.9	10.7	9.5
Did not work .....	37.5	28.3	27.5	27.5	24.6	22.9	20.1	17.4
<b>Program Participation Status of Household Members</b>								
One or more members received:								
Cash assistance .....	72.9	66.7	64.1	64.1	52.9	45.8	35.9	33.0
AFDC or other non-SSI .....	79.0	75.7	74.7	74.7	64.3	55.4	43.3	41.3
SSI .....	66.5	55.7	50.3	50.3	34.4	28.6	22.2	17.6
Food stamps .....	79.0	73.4	71.8	71.7	64.1	57.5	43.4	39.6
Housing assistance .....	74.6	63.6	60.2	60.2	54.3	46.7	27.4	27.4
Energy assistance .....	79.0	66.6	64.5	64.4	57.2	52.0	40.4	34.2
Free or reduced-price school lunches .....	56.0	51.6	50.8	50.8	46.9	42.1	32.6	29.9
Household received both food stamps and cash assistance .....	86.2	82.8	81.1	81.1	69.6	60.4	46.0	42.9
<b>Health Insurance Coverage</b>								
Covered by:								
Plan related to employment of self or relative .....	4.0	2.0	2.0	2.0	1.9	1.8	1.5	1.3
Medicare .....	48.5	13.2	11.1	11.1	9.0	8.7	7.8	4.8
Also Medicaid .....	77.2	54.6	44.7	44.7	29.3	27.2	22.6	15.6
Medicaid .....	76.0	69.2	67.0	67.0	57.2	49.5	39.0	35.7
Not covered .....	32.7	27.6	27.3	27.2	26.5	26.1	23.7	21.0

<sup>1</sup>Includes male householder, no wife present, not shown separately.

Table I-6. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Black</b>										
Total .....	30 332	28.0	36.3	36.3	35.4	36.9	37.1	35.9		
<b>Age</b>										
Under 18 years .....	10 012	40.6	45.4	45.3	44.1	46.1	46.3	44.6		
Related children .....	9 847	40.2	44.8	44.8	43.7	45.5	45.7	44.2		
Under 6 years .....	3 416	46.5	51.1	51.0	50.4	51.8	51.9	50.4		
18 to 24 years .....	3 568	27.1	32.2	32.1	31.1	32.4	32.7	31.2		
25 to 44 years .....	9 498	19.9	24.2	24.2	23.5	24.9	25.2	24.2		
45 to 64 years .....	4 766	19.7	29.5	29.4	28.8	30.0	30.1	29.6		
65 years and over .....	2 487	25.6	65.1	64.8	64.4	65.0	65.3	64.9		
65 to 74 years .....	1 508	23.0	59.5	59.4	59.1	59.7	60.2	59.4		
75 years and over .....	979	29.8	73.7	73.2	72.6	73.2	73.2	73.2		
<b>Family Relationship</b>										
In families <sup>1</sup> .....	25 931	27.1	34.8	34.7	33.8	35.4	35.6	34.3		
Married-couple families .....	13 410	10.5	18.2	18.1	17.1	19.0	19.1	17.7		
With related children under 18 .....	9 514	12.0	16.1	16.0	14.7	17.2	17.3	15.4		
Female householder, no husband present .....	11 190	47.3	54.4	54.5	53.6	54.8	55.2	54.0		
With related children under 18 .....	9 352	53.9	59.2	59.3	58.3	59.4	59.9	58.6		
Unrelated individuals .....	4 180	32.7	44.3	44.3	44.1	44.8	45.1	45.1		
Living alone .....	2 625	33.2	48.1	48.0	47.8	48.4	48.8	48.8		
65 years and over .....	777	49.9	87.3	87.2	87.2	87.2	87.2	87.2		
<b>Type of Residence</b>										
Inside metropolitan areas .....	25 402	26.7	34.2	34.2	33.4	34.8	35.1	34.0		
Inside central cities .....	17 211	30.6	38.9	39.0	38.2	39.5	39.9	38.9		
Outside central cities .....	8 191	18.6	24.2	24.2	23.4	24.7	24.9	23.7		
Outside metropolitan areas .....	4 930	34.9	47.5	46.8	45.6	47.7	47.7	46.0		
<b>Region</b>										
Northeast .....	5 282	23.2	29.7	30.0	29.5	30.5	30.7	29.9		
Midwest .....	5 991	34.0	42.8	42.8	41.6	42.7	42.9	42.1		
South .....	16 499	28.2	37.1	36.9	36.0	37.8	38.0	36.6		
West .....	2 561	22.7	29.7	29.6	28.9	30.5	31.2	29.7		
<b>Years of School Completed</b>										
Total, 18 years old and over .....	20 320	21.8	31.9	31.8	31.1	32.3	32.6	31.7		
18 to 24 years old .....	3 568	27.1	32.2	32.1	31.1	32.4	32.7	31.2		
Less than 12 years .....	1 054	48.3	54.3	54.1	52.5	53.4	53.4	52.8		
25 years old and over .....	16 751	20.7	31.8	31.7	31.1	32.3	32.6	31.8		
Less than 12 years .....	5 670	34.8	56.1	56.0	55.4	57.4	57.9	56.6		
High school: 4 years .....	6 239	17.3	24.2	24.1	23.2	24.2	24.3	23.6		
College: 1 to 3 years .....	2 952	11.8	17.0	16.9	16.4	17.3	17.8	17.2		
4 years or more .....	1 891	3.5	6.9	6.9	6.7	7.1	7.1	6.8		
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	16 742	20.8	26.8	26.7	26.0	27.4	27.7	26.7		
Worked at full-time jobs .....	10 869	8.0	10.5	10.4	9.7	11.1	11.4	10.3		
50 to 52 weeks .....	8 180	3.6	4.4	4.3	3.8	4.7	4.9	4.2		
Worked at part-time jobs .....	1 793	30.0	39.6	39.8	39.3	41.5	42.0	40.6		
Did not work .....	4 080	50.9	64.5	64.4	63.6	64.7	65.1	64.0		
<b>Program Participation Status of Household Members</b>										
One or more members received:										
Cash assistance .....	7 727	64.9	78.5	78.5	77.8	79.6	80.0	78.6		
AFDC or other non-SSI .....	5 725	74.1	83.1	83.1	82.8	84.5	84.9	83.2		
SSI .....	2 849	47.4	71.7	71.7	70.5	72.1	73.0	72.2		
Food stamps .....	7 634	73.3	83.3	83.3	82.6	84.7	85.0	83.3		
Housing assistance .....	4 069	77.3	84.0	84.0	81.7	83.8	84.0	82.7		
Energy assistance .....	2 202	68.1	77.3	77.3	76.5	78.8	79.1	77.4		
Free or reduced-price school lunches .....	8 444	58.7	66.7	66.6	65.0	67.9	68.1	66.0		
Household received both food stamps and cash assistance .....	5 537	78.6	88.7	88.7	88.4	90.1	90.3	89.1		
<b>Health Insurance Coverage</b>										
Covered by:										
Plan related to employment of self or relative .....	14 180	5.5	8.7	8.6	7.2	8.2	8.2	7.4		
Medicare .....	3 043	28.4	67.1	66.9	66.3	66.9	67.0	66.6		
Also Medicaid .....	908	45.8	79.2	79.2	78.4	79.0	79.2	78.9		
Medicaid .....	7 095	71.2	82.8	82.8	82.2	83.8	84.0	82.7		
Not covered .....	5 828	36.3	43.5	43.7	43.2	46.3	47.1	44.8		

<sup>1</sup>Includes male householder, no wife present, not shown separately.

**Table I-6. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Black</b>								
Total .....	36.1	30.7	29.6	29.5	27.2	25.4	20.8	18.8
<b>Age</b>								
Under 18 years .....	44.9	42.3	41.7	41.7	39.8	36.8	29.5	27.7
Related children .....	44.4	41.9	41.3	41.2	39.3	36.3	29.0	27.1
Under 6 years .....	50.7	48.3	47.8	47.8	45.2	42.3	34.8	32.9
18 to 24 years .....	31.4	28.7	28.1	28.1	26.3	25.0	21.7	20.6
25 to 44 years .....	24.4	21.8	21.3	21.3	19.5	18.2	15.0	14.1
45 to 64 years .....	29.7	23.2	22.1	22.1	19.4	18.1	15.0	12.0
65 years and over .....	64.9	34.9	28.6	28.6	21.9	21.5	18.0	11.1
65 to 74 years .....	59.6	31.4	25.3	25.3	19.8	19.4	16.1	9.8
75 years and over .....	73.2	40.4	33.6	33.6	25.2	24.8	20.6	13.0
<b>Family Relationship</b>								
In families <sup>1</sup> .....	34.5	29.7	26.7	26.6	26.3	24.4	19.7	17.8
Married-couple families .....	17.9	12.6	11.7	11.7	9.7	8.7	7.1	5.9
With related children under 18 .....	15.7	13.7	13.0	13.0	11.2	9.9	7.6	6.7
Female householder, no husband present .....	54.1	50.4	49.3	49.2	46.5	43.4	34.6	32.1
With related children under 18 .....	58.8	55.9	55.0	54.9	53.1	49.3	39.3	36.9
Unrelated individuals .....	45.4	35.8	34.0	34.0	31.4	30.4	26.8	23.2
Living alone .....	48.9	36.5	34.4	34.4	31.4	30.6	25.6	20.2
65 years and over .....	87.5	54.8	48.5	48.5	43.2	42.7	33.5	21.4
<b>Type of Residence</b>								
Inside metropolitan areas .....	34.1	29.2	28.1	28.1	25.9	24.1	19.5	17.5
Inside central cities .....	39.0	33.5	32.5	32.5	30.0	27.8	22.4	20.3
Outside central cities .....	23.9	20.2	19.0	19.0	17.3	16.2	13.4	11.7
Outside metropolitan areas .....	46.5	38.1	36.9	36.9	33.9	32.3	27.9	25.2
<b>Region</b>								
Northeast .....	30.1	25.7	24.7	24.7	22.9	21.1	15.4	13.7
Midwest .....	42.3	37.2	36.2	36.0	33.4	31.5	25.3	23.9
South .....	36.8	30.7	29.6	29.6	27.4	25.8	21.9	19.4
West .....	29.9	25.3	23.8	23.8	20.5	17.7	14.8	13.0
<b>Years of School Completed</b>								
Total, 18 years old and over .....	31.8	24.9	23.6	23.5	21.0	19.8	16.5	14.4
18 to 24 years old .....	31.4	28.7	28.1	28.1	26.3	25.0	21.7	20.6
Less than 12 years .....	52.9	50.8	50.1	50.1	46.8	44.3	37.7	36.1
25 years old and over .....	31.9	24.1	22.6	22.6	19.9	18.7	15.4	13.0
Less than 12 years .....	56.7	42.3	38.6	38.6	33.1	31.0	25.7	21.4
High school: 4 years .....	23.6	18.6	18.0	18.0	16.6	15.6	13.2	11.4
College: 1 to 3 years .....	17.2	13.2	13.0	13.0	11.7	10.9	8.4	7.0
4 years or more .....	7.2	4.7	4.6	4.6	3.8	3.7	3.2	2.7
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	26.8	23.1	22.4	22.4	20.4	19.1	16.0	14.4
Worked at full-time jobs .....	10.5	9.0	8.7	8.7	7.8	7.2	5.8	5.2
50 to 52 weeks .....	4.4	4.0	3.9	3.9	3.7	3.4	2.6	2.2
Worked at part-time jobs .....	40.8	33.7	32.7	32.7	30.2	28.1	24.1	21.0
Did not work .....	64.1	56.1	54.5	54.5	49.7	46.8	39.5	36.1
<b>Program Participation Status of Household Members</b>								
<b>One or more members received:</b>								
Cash assistance .....	78.8	74.9	71.8	71.8	63.2	57.1	45.9	43.1
AFDC or other non-SSI .....	83.4	81.0	79.6	79.6	73.2	66.0	53.7	51.6
SSI .....	72.2	65.9	59.3	59.3	43.7	37.4	27.0	23.1
Food stamps .....	83.8	79.2	77.3	77.3	71.3	66.0	50.8	47.6
Housing assistance .....	77.6	72.0	69.4	69.4	65.4	58.8	37.1	37.1
Energy assistance .....	85.2	77.6	75.3	75.3	68.8	63.4	48.5	42.7
Free or reduced-price school lunches .....	66.6	62.7	61.0	61.0	58.2	52.9	41.4	38.8
Household received both food stamps and cash assistance .....	89.3	86.5	84.5	84.5	76.4	69.6	55.0	52.3
<b>Health Insurance Coverage</b>								
<b>Covered by:</b>								
Plan related to employment of self or relative .....	7.5	5.1	5.0	5.0	4.6	4.4	3.1	2.7
Medicare .....	66.7	37.7	30.9	30.9	24.2	23.6	20.1	13.4
Also Medicaid .....	79.2	69.2	57.7	57.7	38.9	36.9	30.3	23.0
Medicaid .....	83.0	79.4	77.0	77.0	69.5	62.9	50.7	47.7
Not covered .....	45.0	39.8	39.0	38.9	37.5	36.2	30.6	27.2

<sup>1</sup>Includes male householder, no wife present, not shown separately.

Table I-6. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Hispanic Origin<sup>2</sup></b>										
Total .....	20 746	23.3	28.7	28.6	27.6	29.6	30.0	28.8		
<b>Age</b>										
Under 18 years .....	7 186	32.7	36.7	36.5	35.1	37.4	37.8	36.3		
Related children .....	7 040	32.0	36.0	35.8	34.4	36.6	37.0	35.6		
Under 6 years .....	2 608	34.7	38.8	38.6	37.2	39.8	40.1	38.6		
18 to 24 years .....	2 728	22.1	24.9	24.9	24.4	27.2	28.1	26.9		
25 to 44 years .....	6 901	18.2	21.4	21.3	20.3	22.1	22.5	21.3		
45 to 64 years .....	2 908	15.3	22.2	22.0	21.5	22.5	22.6	22.0		
65 years and over .....	1 024	16.6	51.4	51.1	50.3	51.1	51.7	51.2		
65 to 74 years .....	713	15.3	47.0	46.7	45.6	46.6	47.3	46.7		
75 years and over .....	311	19.5	61.3	61.0	61.0	61.6	61.8	61.8		
<b>Family Relationship</b>										
In families <sup>1</sup> .....	18 488	22.2	27.4	27.2	26.2	28.1	28.6	27.3		
Married-couple families .....	13 654	15.6	20.1	19.9	18.8	20.9	21.3	20.0		
With related children under 18 .....	10 794	18.0	21.1	21.0	19.6	22.1	22.6	21.0		
Female householder, no husband present .....	3 763	48.7	56.6	56.4	55.3	56.4	57.0	55.9		
With related children under 18 .....	3 114	56.4	63.6	63.3	62.1	63.3	64.0	62.7		
Unrelated individuals .....	2 045	28.5	37.0	37.2	36.8	38.2	38.6	38.6		
Living alone .....	881	25.5	40.7	40.8	40.4	40.5	40.8	40.8		
65 years and over .....	222	33.0	81.0	81.0	81.0	81.0	81.0	81.0		
<b>Type of Residence</b>										
Inside metropolitan areas .....	19 145	22.6	28.1	28.0	27.1	29.0	29.4	28.3		
Inside central cities .....	10 771	26.3	32.7	32.5	31.6	33.4	34.0	32.6		
Outside central cities .....	8 373	17.8	22.2	22.1	21.5	23.3	23.6	22.7		
Outside metropolitan areas .....	1 601	31.3	36.2	36.4	33.6	36.4	36.4	35.0		
<b>Region</b>										
Northeast .....	3 239	27.9	34.4	34.4	33.7	34.4	35.4	34.5		
Midwest .....	1 424	22.0	24.6	24.6	23.7	24.8	24.9	24.5		
South .....	6 473	26.0	31.7	31.6	30.6	32.4	32.6	31.2		
West .....	9 610	20.1	25.5	25.2	24.2	26.7	27.1	25.9		
<b>Years of School Completed</b>										
Total, 18 years old and over .....	13 560	18.3	24.5	24.4	23.7	25.4	25.9	24.8		
18 to 24 years old .....	2 728	22.1	24.9	24.9	24.4	27.2	28.1	26.9		
Less than 12 years .....	1 284	30.6	33.4	33.4	33.2	37.0	37.7	36.3		
25 years old and over .....	10 832	17.3	24.4	24.3	23.5	25.0	25.3	24.3		
Less than 12 years .....	5 326	25.8	36.5	36.3	35.1	37.3	37.8	36.4		
High school: 4 years .....	3 162	11.4	15.8	15.7	15.1	16.2	16.5	15.6		
College: 1 to 3 years .....	1 346	6.5	9.6	9.6	9.1	9.5	9.7	9.4		
4 years or more .....	999	5.3	7.2	7.2	7.0	7.4	7.4	7.0		
<b>Work Experience in 1989</b>										
Total, 20 to 64 years .....	11 768	17.8	21.8	21.7	20.9	22.7	23.1	22.0		
Worked at full-time jobs .....	7 742	9.0	10.7	10.7	10.0	11.6	12.0	11.0		
50 to 52 weeks .....	5 612	4.6	5.3	5.3	4.8	6.1	6.3	5.6		
Worked at part-time jobs .....	1 214	24.4	29.3	29.2	27.9	28.9	30.7	29.4		
Did not work .....	2 812	39.1	49.0	48.9	47.9	50.0	50.5	49.1		
<b>Program Participation Status of Household Members</b>										
<b>One or more members received:</b>										
Cash assistance .....	2 986	58.3	76.6	76.6	75.7	76.7	77.1	76.6		
AFDC or other non-SSI .....	2 269	67.2	81.6	81.6	80.8	82.1	82.2	81.6		
SSI .....	973	35.8	66.6	66.6	65.4	65.8	66.7	66.7		
Food stamps .....	3 199	72.2	84.0	83.9	82.6	83.9	84.2	82.9		
Housing assistance .....	1 292	64.4	76.1	75.4	74.5	74.9	75.4	74.7		
Energy assistance .....	1 162	72.2	86.5	86.5	85.3	86.7	87.3	86.1		
Free or reduced-price school lunches .....	5 874	47.9	54.4	53.9	52.0	55.8	56.4	54.5		
Household received both food stamps and cash assistance .....	2 047	72.8	87.9	87.9	86.8	87.6	88.1	87.9		
<b>Health Insurance Coverage</b>										
<b>Covered by:</b>										
Plan related to employment of self or relative .....	8 914	5.3	7.3	7.2	5.5	6.1	6.1	5.6		
Medicare .....	1 180	19.9	55.8	55.7	54.9	55.7	56.3	56.0		
Also Medicaid .....	375	38.5	75.8	75.1	74.3	75.1	75.7	75.7		
Medicaid .....	3 204	62.5	77.7	77.6	76.6	78.1	78.7	77.8		
Not covered .....	6 916	31.0	34.3	34.0	33.8	37.8	38.6	38.3		

<sup>1</sup>Includes male householder, no wife present, not shown separately.  
<sup>2</sup>Persons of Hispanic origin may be of any race.

**Table I-6. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Hispanic origin<sup>2</sup></b>								
Total .....	28.8	25.4	25.0	24.9	22.9	21.3	18.0	16.5
<b>Age</b>								
Under 18 years .....	36.4	34.4	34.2	34.1	31.9	29.5	23.6	22.1
Related children .....	35.7	33.6	33.4	33.4	31.2	28.7	22.9	21.2
Under 6 years .....	38.7	36.6	36.5	36.5	34.0	31.2	25.4	24.3
18 to 24 years .....	26.9	25.1	25.1	25.0	23.9	22.8	20.8	19.8
25 to 44 years .....	21.3	19.7	19.6	19.5	17.8	16.7	14.2	13.3
45 to 64 years .....	22.0	17.3	16.8	16.7	15.1	13.8	12.2	10.2
65 years and over .....	51.2	25.1	20.2	20.2	13.3	12.7	10.7	7.8
65 to 74 years .....	46.7	22.3	18.3	18.3	12.8	12.0	10.0	7.0
75 years and over .....	61.8	31.4	24.4	24.4	14.5	14.2	12.3	9.7
<b>Family Relationship</b>								
In families <sup>1</sup> .....	27.4	24.2	23.9	23.8	21.8	20.1	16.5	15.1
Married-couple families .....	20.1	17.1	16.8	16.7	15.2	14.1	11.7	10.4
With related children under 18 .....	21.1	19.3	19.2	19.1	17.7	16.4	13.6	12.2
Female householder, no husband present .....	55.9	52.0	51.5	51.5	47.6	43.7	34.8	32.5
With related children under 18 .....	62.7	59.1	58.8	58.8	55.1	50.4	39.8	37.5
Unrelated individuals .....	38.6	32.6	31.3	31.3	29.0	28.5	26.7	25.1
Living alone .....	40.8	29.4	27.5	27.5	24.2	23.1	18.8	16.8
65 years and over .....	81.0	44.3	38.2	38.2	27.8	26.9	22.4	14.3
<b>Type of Residence</b>								
Inside metropolitan areas .....	28.3	25.0	24.6	24.5	22.4	20.8	17.5	16.1
Inside central cities .....	32.7	29.0	28.6	28.5	26.2	24.3	20.2	19.1
Outside central cities .....	22.7	19.8	19.4	19.4	17.5	16.4	14.0	12.2
Outside metropolitan areas .....	35.2	31.1	30.1	30.1	28.8	27.6	23.5	21.0
<b>Region</b>								
Northeast .....	34.7	31.6	31.0	31.0	27.8	24.4	19.0	18.9
Midwest .....	24.5	22.4	22.4	22.4	21.5	20.6	19.5	18.7
South .....	31.2	27.0	26.5	26.4	25.2	24.5	21.0	18.5
West .....	25.9	22.8	22.3	22.3	19.9	18.3	15.4	14.0
<b>Years of School Completed</b>								
Total, 18 years old and over .....	24.9	20.7	20.1	20.1	18.1	17.0	14.9	13.5
18 to 24 years old .....	26.9	25.1	25.1	25.0	23.9	22.8	20.8	19.8
Less than 12 years .....	36.3	34.6	34.5	34.5	33.3	31.7	28.9	28.0
25 years old and over .....	24.3	19.6	18.9	18.8	16.7	15.5	13.4	12.0
Less than 12 years .....	36.5	29.8	28.6	28.5	24.8	23.1	20.0	17.7
High school: 4 years .....	15.7	12.1	11.8	11.8	10.9	10.2	8.5	7.8
College: 1 to 3 years .....	9.4	7.1	7.1	7.1	6.5	5.7	5.0	4.8
4 years or more .....	7.0	5.8	5.5	5.5	5.1	5.0	4.8	4.3
<b>Work Experience in 1989</b>								
Total, 20 to 64 years .....	22.1	19.7	19.4	19.4	17.9	16.7	14.6	13.4
Worked at full-time jobs .....	11.1	10.2	10.1	10.0	9.4	8.9	7.8	7.1
50 to 52 weeks .....	5.7	5.2	5.2	5.2	5.0	4.7	4.0	3.7
Worked at part-time jobs .....	29.4	25.9	25.9	25.9	24.0	22.9	20.4	18.6
Did not work .....	49.1	43.2	42.4	42.3	38.5	35.5	30.8	28.3
<b>Program Participation Status of Household Members</b>								
One or more members received:								
Cash assistance .....	76.7	71.7	70.0	70.0	56.2	47.3	35.7	33.9
AFDC or other non-SSI .....	81.7	78.8	78.4	78.4	65.6	55.6	42.0	40.7
SSI .....	66.7	56.8	51.8	51.8	32.9	24.4	17.8	15.2
Food stamps .....	83.0	78.6	77.6	77.6	68.8	61.3	45.1	41.3
Housing assistance .....	75.0	70.8	68.5	68.5	59.9	49.1	28.4	28.4
Energy assistance .....	86.1	81.0	79.6	79.1	68.9	62.1	43.1	39.3
Free or reduced-price school lunches .....	54.6	51.8	51.2	51.2	47.6	43.3	33.7	30.8
Household received both food stamps and cash assistance .....	88.0	84.7	83.8	83.8	70.1	59.9	44.0	42.3
<b>Health Insurance Coverage</b>								
Covered by:								
Plan related to employment of self or relative .....	5.6	4.4	4.3	4.3	3.9	3.7	2.9	2.4
Medicare .....	56.0	28.6	23.2	23.2	16.1	15.2	13.0	9.8
Also Medicaid .....	75.7	60.7	49.4	49.4	29.9	26.9	22.0	17.1
Medicaid .....	77.9	73.3	71.5	71.5	60.2	50.9	38.7	36.5
Not covered .....	36.4	33.6	33.5	33.3	32.8	32.5	29.2	26.7

<sup>1</sup>Includes male householder, no wife present, not shown separately.

<sup>2</sup>Persons of Hispanic origin may be of any race.

Table I-7. **Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes			After taxes					
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>White</b>										
All families .....	56 590	6.8	14.4	14.3	13.9	14.5	14.6			14.2
<b>Age of Householder</b>										
15 to 24 years .....	2 240	21.5	24.4	24.3	23.7	25.1	25.2			24.2
25 to 44 years .....	26 470	8.2	9.9	9.8	9.4	10.1	10.2			9.6
45 to 54 years .....	10 096	4.4	6.3	6.2	6.1	6.6	6.7			6.4
55 to 64 years .....	8 142	4.4	10.7	10.6	10.3	10.8	10.9			10.7
65 years and over .....	9 643	4.2	35.8	35.7	35.2	35.6	35.7			35.7
<b>Type of Family</b>										
Married-couple families .....	46 981	4.1	11.5	11.4	11.0	11.6	11.6			11.4
With related children under 18 .....	22 271	5.5	7.2	7.1	6.7	7.5	7.5			7.0
With related children under 6 .....	11 122	7.3	8.5	8.4	7.8	8.8	8.9			8.3
Male householder, no wife present .....	2 303	8.3	14.5	14.5	14.1	15.1	15.2			14.3
Female householder, no husband present .....	7 306	23.8	33.0	32.8	32.1	33.2	33.3			32.2
With related children under 18 .....	4 627	34.1	40.8	40.6	39.5	40.8	41.0			39.3
With related children under 6 .....	1 853	48.4	55.1	54.7	53.5	55.5	55.5			53.2
<b>Type of Residence</b>										
Inside metropolitan areas .....	42 592	6.1	12.7	12.6	12.2	12.8	12.8			12.5
Inside central cities .....	13 964	9.2	18.9	18.8	16.3	16.9	17.0			16.5
Outside central cities .....	28 628	4.6	10.7	10.6	10.2	10.7	10.8			10.5
Outside metropolitan areas .....	13 999	8.9	19.4	19.3	18.9	19.9	20.0			19.4
<b>Region</b>										
Northeast .....	11 837	5.8	13.2	13.1	12.8	13.2	13.3			13.1
Midwest .....	14 370	6.1	13.5	13.5	12.9	13.5	13.6			13.1
South .....	18 748	7.7	16.2	16.1	15.8	16.5	16.5			16.1
West .....	11 638	7.2	13.6	13.6	13.1	14.0	14.1			13.6
<b>Years of School Completed</b>										
Less than 12 years .....	11 923	15.8	35.8	35.6	34.9	36.2	36.4			35.6
High school: 4 years .....	21 168	6.6	12.9	12.9	12.4	13.0	13.1			12.7
College: 1 to 3 years .....	10 313	3.8	7.6	7.5	7.2	7.7	7.7			7.4
4 years or more .....	13 186	1.4	2.6	2.6	2.5	2.7	2.7			2.5
<b>Work Experience in 1989</b>										
Total, 15 to 64 years .....	46 947	7.3	10.0	9.9	9.5	10.2	10.2			9.8
Worked at full-time jobs .....	39 280	3.5	4.3	4.2	3.9	4.5	4.5			4.1
50 to 52 weeks .....	33 415	1.9	2.1	2.1	1.9	2.3	2.3			2.0
Worked at part-time jobs .....	2 957	19.2	25.6	25.3	24.2	25.9	25.9			24.8
Did not work .....	4 711	31.8	47.4	47.3	47.0	47.9	48.1			47.7
<b>Year-Round Full-Time Workers</b>										
No workers .....	16 575	18.6	43.0	42.8	42.1	43.1	43.2			42.6
Householder 15 to 64 years .....	9 018	29.9	41.6	41.4	40.4	42.1	42.2			41.0
Householder 65 years and over .....	7 557	5.1	44.7	44.6	44.0	44.4	44.4			44.4
One worker .....	25 236	2.7	3.5	3.5	3.1	3.8	3.8			3.4
Two workers or more .....	14 779	.7	.7	.7	.7	.8	.9			.8
<b>Program Participation Status of Family Members</b>										
<b>One or more members received:</b>										
Cash assistance .....	2 949	47.8	70.1	69.8	68.9	70.1	70.4			69.3
AFDC or other non-SSI .....	1 939	62.4	79.4	78.9	77.5	78.9	79.1			77.6
SSI .....	1 214	25.3	59.1	59.1	58.8	59.8	60.1			59.9
Food stamps .....	2 917	62.2	76.5	76.0	74.5	76.4	76.6			74.8
Housing assistance .....	1 106	54.1	70.3	70.0	68.8	69.9	70.1			68.2
Energy assistance .....	1 587	54.8	75.4	74.6	73.9	75.8	75.9			74.4
Free or reduced-price school lunches .....	3 638	40.7	49.8	49.4	47.7	50.2	50.4			48.4
Family received both food stamps and cash assistance .....	1 777	67.8	85.8	85.3	83.9	85.2	85.4			84.2
<b>Health Insurance Coverage</b>										
<b>One or more members covered by:</b>										
Employer-provided plan .....	41 835	1.9	4.8	4.7	4.2	4.5	4.5			4.3
Medicare .....	11 832	5.3	35.3	35.1	34.6	35.2	35.3			35.1
Medicaid .....	4 314	41.6	60.6	60.2	59.2	60.8	61.1			60.0
<b>No members covered by:</b>										
Employer-provided plan or Medicare or Medicaid .....	7 262	15.7	19.0	18.9	18.9	21.2	21.4			19.9
Health insurance .....	3 409	25.5	29.0	28.8	28.8	32.2	32.6			30.3
<b>Family received:</b>										
Medicare and Medicaid .....	1 267	21.1	60.5	60.3	59.9	61.4	61.7			61.2

Table I-7. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>White</b>								
All families .....	14.3	7.5	7.3	7.3	6.6	6.1	5.3	4.5
<b>Age of Householder</b>								
15 to 24 years .....	24.4	22.3	22.3	22.3	21.0	19.3	16.6	15.9
25 to 44 years .....	9.7	8.7	8.6	8.6	7.9	7.3	6.0	5.5
45 to 54 years .....	6.5	4.9	4.9	4.8	4.4	4.1	3.7	2.7
55 to 64 years .....	10.7	5.3	5.1	5.1	4.3	4.1	3.9	2.6
65 years and over .....	35.8	5.5	4.8	4.8	3.8	3.7	3.6	2.4
<b>Type of Family</b>								
Married-couple families .....	11.5	4.6	4.4	4.4	4.0	3.7	3.4	2.7
With related children under 18 .....	7.1	5.9	5.8	5.7	5.3	4.8	4.2	3.6
With related children under 6 .....	8.4	7.5	7.5	7.5	7.0	6.4	5.5	5.0
Male householder, no wife present .....	14.4	9.3	9.1	9.0	8.2	8.0	7.4	6.2
Female householder, no husband present .....	32.4	25.6	25.3	25.2	23.0	21.1	17.3	15.5
With related children under 18 .....	39.5	35.7	35.5	35.4	32.7	30.0	24.3	22.1
With related children under 6 .....	53.5	50.4	50.2	50.2	46.6	41.8	33.6	31.8
<b>Type of Residence</b>								
Inside metropolitan areas .....	12.5	6.7	6.6	6.6	5.9	5.5	4.7	4.0
Inside central cities .....	16.6	10.1	9.9	9.9	8.9	8.1	6.9	6.4
Outside central cities .....	10.5	5.1	5.0	5.0	4.5	4.2	3.7	2.9
Outside metropolitan areas .....	19.6	9.9	9.6	9.5	8.6	8.2	7.2	5.8
<b>Region</b>								
Northeast .....	13.2	6.5	6.4	6.4	5.7	5.2	4.0	3.4
Midwest .....	13.2	6.5	6.3	6.3	5.7	5.3	4.7	4.0
South .....	16.2	8.3	8.1	8.1	7.5	7.3	6.6	5.5
West .....	13.7	8.4	8.2	8.2	7.1	6.3	5.4	4.6
<b>Years of School Completed</b>								
Less than 12 years .....	35.7	18.1	17.4	17.4	15.3	14.4	12.6	10.5
High school: 4 years .....	12.8	7.0	6.9	6.9	6.4	5.9	5.1	4.3
College: 1 to 3 years .....	7.5	4.2	4.1	4.1	3.7	3.4	2.9	2.4
4 years or more .....	2.6	1.3	1.3	1.3	1.3	1.2	1.1	1.0
<b>Work Experience in 1989</b>								
Total, 15 to 64 years .....	9.9	7.9	7.9	7.8	7.2	6.6	5.7	4.9
Worked at full-time jobs .....	4.2	3.7	3.7	3.6	3.4	3.2	2.8	2.5
50 to 52 weeks .....	2.1	2.0	2.0	1.9	1.9	1.8	1.6	1.4
Worked at part-time jobs .....	24.9	20.4	20.4	20.4	18.5	16.9	14.3	12.6
Did not work .....	47.7	35.5	34.9	34.9	31.3	28.8	24.2	20.5
<b>Year-Round Full-Time Workers</b>								
No workers .....	42.7	20.7	20.1	20.1	17.9	16.6	14.2	12.0
Householder 15 to 64 years .....	41.2	32.4	32.0	32.0	29.0	26.7	22.5	19.6
Householder 65 years and over .....	44.5	6.8	5.8	5.8	4.6	4.5	4.4	2.9
One worker .....	3.5	2.8	2.8	2.7	2.6	2.5	2.2	1.9
Two workers or more .....	.8	.8	.8	.8	.7	.7	.7	.5
<b>Program Participation Status of Family Members</b>								
One or more members received:								
Cash assistance .....	69.6	60.4	58.4	58.4	46.0	39.1	29.4	26.5
AFDC or other non-SSI .....	78.1	73.9	73.3	73.2	60.4	51.0	37.5	34.9
SSI .....	59.9	42.6	38.5	38.5	23.6	19.8	15.9	12.0
Food stamps .....	75.2	68.9	67.6	67.5	59.1	51.9	38.2	34.2
Housing assistance .....	68.4	59.2	57.1	57.0	50.2	41.9	21.9	21.9
Energy assistance .....	74.7	60.8	59.0	58.8	52.1	46.8	36.0	30.2
Free or reduced-price school lunches .....	48.7	44.2	43.9	43.9	39.5	35.7	27.1	24.1
Family received both food stamps and cash assistance .....	84.7	80.6	79.3	79.2	65.4	55.0	39.8	36.4
<b>Health Insurance Coverage</b>								
One or more members covered by:								
Employer-provided plan .....	4.3	1.8	1.7	1.7	1.6	1.5	1.3	1.1
Medicare .....	35.2	6.8	5.9	5.9	4.7	4.5	4.2	2.7
Medicaid .....	60.2	50.0	48.6	48.6	40.0	34.2	26.4	23.5
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	20.2	17.0	17.0	16.9	16.8	16.8	15.6	13.3
Health insurance .....	30.6	27.0	27.0	26.9	26.9	26.9	24.8	21.3
Family received:								
Medicare and Medicaid .....	61.2	33.0	28.3	28.3	18.3	16.6	13.7	9.7

Table I-7. **Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes				
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit		
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains					1	2
<b>BELOW POVERTY LEVEL</b>										
<b>Hispanic Origin<sup>1</sup></b>										
All families .....	4 840	20.9	27.0	26.9	25.9	27.6	27.9	26.8		
<b>Age of Householder</b>										
15 to 24 years .....	406	34.8	36.8	36.8	36.8	40.0	40.4	39.4		
25 to 44 years .....	2 688	23.0	25.9	25.8	24.4	26.4	26.6	25.1		
45 to 54 years .....	793	15.8	20.7	20.5	20.2	21.2	21.5	20.6		
55 to 64 years .....	519	13.5	20.2	20.2	19.7	20.2	20.4	20.4		
65 years and over .....	434	12.7	44.5	44.0	42.9	43.5	44.3	43.9		
<b>Type of Family</b>										
Married-couple families .....	3 395	13.5	19.1	19.0	18.0	19.8	20.1	18.9		
With related children under 18 .....	2 309	16.4	19.4	19.2	17.9	20.3	20.6	19.0		
With related children under 6 .....	1 345	19.7	22.7	22.5	20.8	23.6	24.0	22.1		
Male householder, no wife present .....	329	12.7	18.1	17.6	17.3	19.4	19.4	18.5		
Female householder, no husband present .....	1 116	45.9	53.7	53.6	52.4	53.7	54.1	53.0		
With related children under 18 .....	848	56.0	63.0	62.9	61.6	62.9	63.5	62.1		
With related children under 6 .....	437	67.6	74.3	74.1	73.3	74.2	74.7	73.5		
<b>Type of Residence</b>										
Inside metropolitan areas .....	4 463	20.3	26.4	26.2	25.4	27.0	27.3	26.3		
Inside central cities .....	2 522	23.7	30.7	30.4	29.5	31.2	31.8	30.3		
Outside central cities .....	1 941	15.8	20.8	20.8	20.1	21.6	21.8	21.0		
Outside metropolitan areas .....	377	28.4	34.2	34.3	31.7	34.1	34.1	32.7		
<b>Region</b>										
Northeast .....	815	26.0	33.2	33.1	32.4	33.0	33.7	33.0		
Midwest .....	330	20.4	22.6	22.8	21.9	22.6	22.8	22.4		
South .....	1 596	22.6	29.2	29.1	28.1	29.9	30.0	28.5		
West .....	2 101	17.7	23.7	23.4	22.4	24.5	24.7	23.7		
<b>Years of School Completed</b>										
Less than 12 years .....	2 432	29.6	38.7	38.4	37.2	39.5	39.9	38.5		
High school: 4 years .....	1 363	15.6	19.4	19.2	18.3	19.8	20.1	18.9		
College: 1 to 3 years .....	635	8.5	11.3	11.3	11.0	11.2	11.2	11.0		
4 years or more .....	411	5.9	8.0	8.0	7.6	8.1	8.1	7.6		
<b>Work Experience in 1989</b>										
Total, 15 to 64 years .....	4 407	21.7	25.3	25.2	24.3	26.0	26.2	25.1		
Worked at full-time jobs .....	3 349	11.1	12.9	12.8	11.8	13.6	13.9	12.6		
50 to 52 weeks .....	2 574	6.3	6.8	6.7	6.0	7.6	7.8	6.7		
Worked at part-time jobs .....	309	44.5	49.8	49.4	47.2	49.8	50.1	47.9		
Did not work .....	748	59.8	70.6	70.7	70.3	71.5	71.7	71.4		
<b>Year-Round Full-Time Workers</b>										
No workers .....	1 577	50.6	67.0	66.6	65.5	66.9	67.0	65.9		
Householder 15 to 64 years .....	1 287	57.8	67.8	67.5	66.2	67.8	67.9	66.5		
Householder 65 years and over .....	289	18.6	63.1	62.3	62.3	63.0	63.2	63.2		
One worker .....	2 081	9.5	11.2	11.1	9.8	12.1	12.6	11.0		
Two workers or more .....	1 183	1.4	1.7	1.7	1.7	2.4	2.5	2.2		
<b>Program Participation Status of Family Members</b>										
One or more members received:										
Cash assistance .....	676	60.5	80.0	80.0	79.1	80.2	80.6	80.2		
AFDC or other non-SSI .....	509	71.3	85.8	85.8	84.9	86.4	86.5	86.0		
SSI .....	220	32.7	67.9	67.9	67.0	67.4	68.1	68.1		
Food stamps .....	731	72.0	84.4	84.3	83.1	84.4	84.8	83.6		
Housing assistance .....	317	63.3	74.8	73.9	73.4	73.6	74.1	73.6		
Energy assistance .....	268	70.9	87.2	87.2	86.2	87.4	87.8	86.7		
Free or reduced-price school lunches .....	1 195	48.3	54.9	54.3	52.4	56.1	56.6	54.3		
Family received both food stamps and cash assistance .....	474	75.0	90.2	90.2	89.2	90.2	90.7	90.4		
<b>Health Insurance Coverage</b>										
One or more members covered by:										
Employer-provided plan .....	2 656	5.0	7.8	7.7	6.0	6.8	6.9	6.3		
Medicare .....	645	16.9	45.5	45.3	44.2	45.2	45.7	45.4		
Medicaid .....	977	54.8	70.5	70.4	69.1	70.9	71.7	70.7		
No members covered by:										
Employer-provided plan or Medicare or Medicaid .....	1 205	28.3	30.5	30.2	30.2	34.0	34.4	31.7		
Health insurance .....	965	32.1	34.4	34.1	34.1	38.2	38.6	35.8		
Family received:										
Medicare and Medicaid .....	232	31.5	68.3	65.6	64.3	65.1	66.0	68.0		

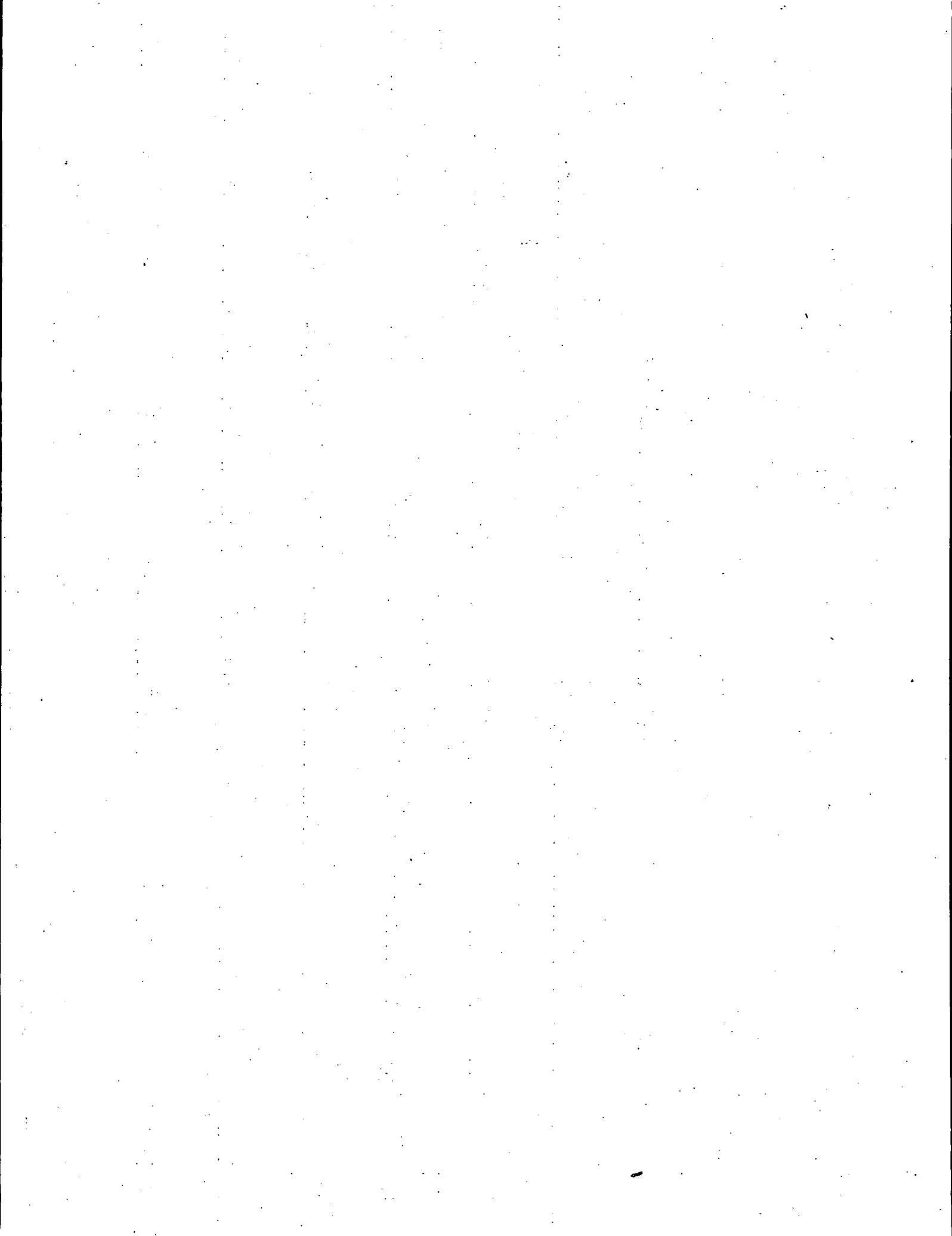
<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table I-7. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.**

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued							
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus Medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus Medicaid	Definition 13 plus other means-tested government noncash transfers	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	15
<b>BELOW POVERTY LEVEL</b>								
<b>Hispanic Origin<sup>1</sup></b>								
All families .....	26.8	22.9	22.4	22.3	20.3	18.8	15.7	14.1
<b>Age of Householder</b>								
15 to 24 years .....	39.4	37.9	37.9	37.9	37.0	35.6	30.9	29.8
25 to 44 years .....	25.1	23.6	23.6	23.5	22.0	20.2	16.3	15.1
45 to 54 years .....	20.8	18.1	17.9	17.7	16.0	14.3	12.7	10.6
55 to 64 years .....	20.4	16.1	15.3	15.3	12.8	12.0	10.6	8.2
65 years and over .....	43.9	21.0	16.9	16.9	10.6	10.3	8.7	6.7
<b>Type of Family</b>								
Married-couple families .....	18.9	15.0	14.5	14.5	12.9	11.9	10.2	9.0
With related children under 18 .....	19.0	17.3	17.2	17.2	15.9	14.8	12.5	11.2
With related children under 6 .....	22.1	20.5	20.4	20.4	18.8	17.5	14.9	14.3
Male householder, no wife present .....	18.5	15.3	15.3	14.9	13.4	12.5	12.4	11.3
Female householder, no husband present .....	53.1	49.0	48.4	48.4	44.7	41.5	33.2	30.6
With related children under 18 .....	62.2	58.6	58.2	58.2	54.6	50.4	39.7	37.3
With related children under 6 .....	73.8	70.3	70.3	70.3	67.0	61.8	48.6	45.6
<b>Type of Residence</b>								
Inside metropolitan areas .....	26.3	22.5	22.0	22.0	19.8	18.3	15.2	13.8
Inside central cities .....	30.3	26.4	25.8	25.7	23.3	21.5	17.5	16.7
Outside central cities .....	21.0	17.4	17.1	17.1	15.4	14.2	12.2	10.0
Outside metropolitan areas .....	32.7	27.6	26.4	26.4	25.3	24.2	20.6	17.8
<b>Region</b>								
Northeast .....	33.2	30.0	29.4	29.4	25.9	22.9	17.2	17.2
Midwest .....	22.4	20.6	20.6	20.6	19.8	18.9	18.3	17.2
South .....	28.5	23.6	22.9	22.8	21.6	21.0	18.0	15.5
West .....	23.7	19.9	19.5	19.5	17.1	15.5	12.9	11.4
<b>Years of School Completed</b>								
Less than 12 years .....	38.6	33.4	32.4	32.3	28.9	26.9	22.5	20.1
High school: 4 years .....	18.9	15.7	15.6	15.6	14.7	13.6	11.1	10.2
College: 1 to 3 years .....	11.0	9.2	9.2	9.2	8.4	7.3	5.8	5.5
4 years or more .....	7.6	5.7	5.7	5.7	5.7	5.5	4.9	4.9
<b>Work Experience in 1989</b>								
Total, 15 to 64 years .....	25.1	23.1	22.9	22.8	21.2	19.6	18.3	14.8
Worked at full-time jobs .....	12.7	11.8	11.7	11.7	10.9	10.3	8.9	8.0
50 to 52 weeks .....	6.8	6.6	6.5	6.5	6.4	6.1	5.2	4.7
Worked at part-time jobs .....	47.9	43.9	43.9	43.9	41.7	38.6	31.5	27.1
Did not work .....	71.4	64.9	64.2	64.0	58.8	53.6	43.1	40.3
<b>Year-Round Full-Time Workers</b>								
No workers .....	65.9	55.5	54.0	54.0	48.4	44.7	37.2	33.6
Householder 15 to 64 years .....	66.5	61.0	60.5	60.5	55.8	51.4	42.7	38.9
Householder 65 years and over .....	63.2	31.0	24.8	24.8	15.4	15.0	12.8	9.8
One worker .....	11.1	10.0	9.9	9.8	9.3	8.7	7.3	6.5
Two workers or more .....	2.2	2.1	2.1	2.1	2.1	2.0	1.7	1.5
<b>Program Participation Status of Family Members</b>								
One or more members received:								
Cash assistance .....	80.2	74.8	72.6	72.6	58.5	50.0	36.8	34.6
AFDC or other non-SSI .....	86.0	83.2	82.6	82.6	69.9	60.0	43.9	42.4
SSI .....	68.1	58.8	50.8	50.8	29.5	21.8	15.7	13.0
Food stamps .....	83.6	78.9	77.6	77.6	68.8	61.3	44.7	40.6
Housing assistance .....	73.8	70.1	67.1	67.1	59.4	49.5	27.3	27.3
Energy assistance .....	86.7	80.8	79.0	78.5	68.5	62.4	43.7	39.4
Free or reduced-price school lunches .....	54.3	51.3	51.0	51.0	47.4	43.0	33.2	30.0
Family received both food stamps and cash assistance .....	90.4	87.5	86.2	86.2	72.7	62.6	45.0	42.9
<b>Health Insurance Coverage</b>								
One or more members covered by:								
Employer-provided plan .....	6.3	4.4	4.3	4.3	3.8	3.5	2.9	2.5
Medicare .....	45.4	24.5	20.6	20.6	14.3	13.1	11.4	8.8
Medicaid .....	70.8	64.9	63.1	63.1	53.4	46.0	34.8	32.0
No members covered by:								
Employer-provided plan or Medicare or Medicaid .....	31.8	29.5	29.5	29.3	29.3	29.3	26.8	24.2
Health insurance .....	35.8	33.5	33.5	33.2	33.2	33.2	30.3	27.1
Family received:								
Medicare and Medicaid .....	66.0	49.7	42.4	42.4	26.4	23.3	19.1	14.4

<sup>1</sup>Persons of Hispanic origin may be of any race.





**CHILDREN'S (0-14 years old) TRANSCRIPTION ITEMS**  
 (If more than 4 children in household, use continuation CPS-1 document.)

FIRST CHILD					
18A. LINE NO.	18B. RELATIONSHIP TO REFERENCE PERSON (Control Card Item 14b)	18C. PARENT'S LINE NUMBER	18D. AGE	18G1. SEX Male ..... 1 Female ..... 2	18K. ORIGIN
0 0	Natural/Adopted Child ..... 05	0 0	1 1		0 0
1 1	Step Child ..... 06	0 0	2 2		1 1
2 2	Grandchild ..... 07	1 1	3 3	18J. RACE White ..... 1	3 3
3 3	Brother/Sister ..... 09	2 2	4 4	Black ..... 2	4 4
4 4	Other Rel. of ref. person ..... 10	3 3	5 5	Amer. Indian, Aleut, Eskimo	5 5
5 5	Foster Child ..... 11	4 4	6 6	Asian or Pacific Islander	6 6
6 6	Non-rel. of Ref. Person WITH OWN rel. in H'hld. .... 12	5 5	7 7	Other ..... 5	7 7
7 7		6 6	8 8		8 8
8 8	Non-rel. of Ref. Person with NO OWN rel. in H'hld. .... 14	7 7	9 9		9 9
9 9		8 8			
		9 9			
		None			
		0			

SECOND CHILD					
18A. LINE NO.	18B. RELATIONSHIP TO REFERENCE PERSON (Control Card Item 14b)	18C. PARENT'S LINE NUMBER	18D. AGE	18G1. SEX Male ..... 1 Female ..... 2	18K. ORIGIN
0 0	Natural/Adopted Child ..... 05	0 0	1 1		0 0
1 1	Step Child ..... 06	0 0	2 2		1 1
2 2	Grandchild ..... 07	1 1	3 3	18J. RACE White ..... 1	3 3
3 3	Brother/Sister ..... 09	2 2	4 4	Black ..... 2	4 4
4 4	Other Rel. of ref. person ..... 10	3 3	5 5	Amer. Indian, Aleut, Eskimo	5 5
5 5	Foster Child ..... 11	4 4	6 6	Asian or Pacific Islander	6 6
6 6	Non-rel. of Ref. Person WITH OWN rel. in H'hld. .... 12	5 5	7 7	Other ..... 5	7 7
7 7		6 6	8 8		8 8
8 8	Non-rel. of Ref. Person with NO OWN rel. in H'hld. .... 14	7 7	9 9		9 9
9 9		8 8			
		9 9			
		None			
		0			

THIRD CHILD					
18A. LINE NO.	18B. RELATIONSHIP TO REFERENCE PERSON (Control Card Item 14b)	18C. PARENT'S LINE NUMBER	18D. AGE	18G1. SEX Male ..... 1 Female ..... 2	18K. ORIGIN
0 0	Natural/Adopted Child ..... 05	0 0	1 1		0 0
1 1	Step Child ..... 06	0 0	2 2		1 1
2 2	Grandchild ..... 07	1 1	3 3	18J. RACE White ..... 1	3 3
3 3	Brother/Sister ..... 09	2 2	4 4	Black ..... 2	4 4
4 4	Other Rel. of ref. person ..... 10	3 3	5 5	Amer. Indian, Aleut, Eskimo	5 5
5 5	Foster Child ..... 11	4 4	6 6	Asian or Pacific Islander	6 6
6 6	Non-rel. of Ref. Person WITH OWN rel. in H'hld. .... 12	5 5	7 7	Other ..... 5	7 7
7 7		6 6	8 8		8 8
8 8	Non-rel. of Ref. Person with NO OWN rel. in H'hld. .... 14	7 7	9 9		9 9
9 9		8 8			
		9 9			
		None			
		0			

FOURTH CHILD					
18A. LINE NO.	18B. RELATIONSHIP TO REFERENCE PERSON (Control Card Item 14b)	18C. PARENT'S LINE NUMBER	18D. AGE	18G1. SEX Male ..... 1 Female ..... 2	18K. ORIGIN
0 0	Natural/Adopted Child ..... 05	0 0	1 1		0 0
1 1	Step Child ..... 06	0 0	2 2		1 1
2 2	Grandchild ..... 07	1 1	3 3	18J. RACE White ..... 1	3 3
3 3	Brother/Sister ..... 09	2 2	4 4	Black ..... 2	4 4
4 4	Other Rel. of ref. person ..... 10	3 3	5 5	Amer. Indian, Aleut, Eskimo	5 5
5 5	Foster Child ..... 11	4 4	6 6	Asian or Pacific Islander	6 6
6 6	Non-rel. of Ref. Person WITH OWN rel. in H'hld. .... 12	5 5	7 7	Other ..... 5	7 7
7 7		6 6	8 8		8 8
8 8	Non-rel. of Ref. Person with NO OWN rel. in H'hld. .... 14	7 7	9 9		9 9
9 9		8 8			
		9 9			
		None			
		0			

**ARMED FORCES MEMBERS TRANSCRIPTION ITEMS**  
 (Fill only in interviewed households for persons with "AF" in CC Item 22.  
 If more than 2 AF persons in household, use continuation CPS-1 document.)

FIRST ARMED FORCES MEMBER				
18A. LINE NO.	18B. RELATIONSHIP TO REFERENCE PERSON	18C. PARENT'S LINE NUMBER	18D. AGE	18E. MARITAL STATUS
0 0	Ref. Person WITH rel. in H'hld. 01	0 0		Married - spouse present I
1 1	Ref. person with NO rel. in H'hld 02	0 0		
2 2	Husband ..... 03	0 0		
3 3	Wife ..... 04	1 1	1 1	Married - spouse absent (Exclude separated) ..... 2
4 4	Natural/Adopted Child ..... 05	2 2	2 2	
5 5	Step Child ..... 06	3 3	3 3	
6 6	Grandchild ..... 07	4 4	4 4	
7 7	Parent ..... 08	5 5	5 5	Widowed ..... 3
8 8	Brother/Sister ..... 09	6 6	6 6	Divorced ..... 4
9 9	Other rel. of Ref. Person ..... 10	7 7	7 7	Separated ..... 5
	Foster Child ..... 11	8 8	8 8	Never married ..... 6
	Non-rel. of Ref. Person WITH OWN rel. in H'hld. .... 12	9 9	9 9	
	Partner/Roommate ..... 13	None		
	Non-rel. of Ref. Person (other than partner/roommate) with NO OWN rel. in H'hld. .... 14	0		

18F. SPOUSE'S LINE NO.	18G1. SEX Male 1 Female 2	18H. HIGHEST GRADE ATTENDED	18I. GRADE COMPLETED Yes 1 No 2	18J. RACE White ..... 1 Black ..... 2 Amer. Indian, Aleut, Eskimo 3 Asian or Pacific Isl. 4 Other ..... 5	18K. ORIGIN
0 0					0 0
1 1		0 0			1 1
2 2		1 1			2 2
3 3		2 2			3 3
4 4		3 3			4 4
5 5		4 4			5 5
6 6		5 5			6 6
7 7		6 6			7 7
8 8		7 7			8 8
9 9		8 8			9 9
None		9 9			
0					

SECOND ARMED FORCES MEMBER				
18A. LINE NO.	18B. RELATIONSHIP TO REFERENCE PERSON	18C. PARENT'S LINE NUMBER	18D. AGE	18E. MARITAL STATUS
0 0	Ref. Person WITH rel. in H'hld. 01	0 0		Married - spouse present I
1 1	Ref. person with NO rel. in H'hld 02	0 0		
2 2	Husband ..... 03	0 0		
3 3	Wife ..... 04	1 1	1 1	Married - spouse absent (Exclude separated) ..... 2
4 4	Natural/Adopted Child ..... 05	2 2	2 2	
5 5	Step Child ..... 06	3 3	3 3	
6 6	Grandchild ..... 07	4 4	4 4	
7 7	Parent ..... 08	5 5	5 5	Widowed ..... 3
8 8	Brother/Sister ..... 09	6 6	6 6	Divorced ..... 4
9 9	Other rel. of Ref. Person ..... 10	7 7	7 7	Separated ..... 5
	Foster Child ..... 11	8 8	8 8	Never married ..... 6
	Non-rel. of Ref. Person WITH OWN rel. in H'hld. .... 12	9 9	9 9	
	Partner/Roommate ..... 13	None		
	Non-rel. of Ref. Person (other than partner/roommate) with NO OWN rel. in H'hld. .... 14	0		

18F. SPOUSE'S LINE NO.	18G1. SEX Male 1 Female 2	18H. HIGHEST GRADE ATTENDED	18I. GRADE COMPLETED Yes 1 No 2	18J. RACE White ..... 1 Black ..... 2 Amer. Indian, Aleut, Eskimo 3 Asian or Pacific Isl. 4 Other ..... 5	18K. ORIGIN
0 0					0 0
1 1		0 0			1 1
2 2		1 1			2 2
3 3		2 2			3 3
4 4		3 3			4 4
5 5		4 4			5 5
6 6		5 5			6 6
7 7		6 6			7 7
8 8		7 7			8 8
9 9		8 8			9 9
None		9 9			
0					

MARCH 1991 U.S. Department of Commerce BUREAU OF THE CENSUS

# CURRENT POPULATION SURVEY

FORM CPS-1

**1. CHECK ITEM**

Only CPS-1 for household  (Fill all applicable items on this page)

First CPS-1 of continuation h'hold.  (Transcribe items 1-13 from first CPS-1)

Second CPS-1 of continuation h'hold

Third, fourth, etc. CPS-1

**2.**

**3. CONTROL NUMBER**

**MONTH**

0 1 2 3 4 5 6 7 8 9

**YEAR**

0 1 2 3 4 5 6 7 8 9

**4. TYPE OF LIVING QUARTERS**

HOUSING UNIT		OTHER UNIT	
House, apartment, flat	1 <input type="checkbox"/>	Quarters not HU in rooming or boarding house	8 <input type="checkbox"/>
HU in nontransient hotel, motel, etc.	2 <input type="checkbox"/>	Unit not permanent in transient hotel, motel, etc.	9 <input type="checkbox"/>
HU, permanent, in transient hotel, motel, etc.	3 <input type="checkbox"/>	Tent site or trailer site	10 <input type="checkbox"/>
HU in rooming house	4 <input type="checkbox"/>	Mobile home or trailer with no permanent room added	5 <input type="checkbox"/>
Mobile home or trailer with one or more permanent rooms added	6 <input type="checkbox"/>	Student quarters in college dormitory	11 <input type="checkbox"/>
Mobile home or trailer with one or more permanent rooms added	6 <input type="checkbox"/>	Other not HU (Describe below)	12 <input type="checkbox"/>
HU not specified above (Describe below)	7 <input type="checkbox"/>		

**6a. LAND USAGE**

Urban  I

Rural (Fill 5b)  2

**6b. FARM SALES**

\$1000 or more (Yes)  I

Less than \$1000 (No)  2

**10. FIELD REPRESENTATIVE CODE**

A B C D E F G H J K L M

0 1 2 3 4 5 6 7 8 9

**7. SEGMENT NO.**

0 1 2 3 4

**8. SERIAL NO.**

0 1 2 3 4

**9. HOUSE-HOLD NO.**

0 1 2 3 4

**11. DAY COMPLETED**

S M T W T H F S

0 1 2 3 4 5 6 7 8 9

After interview week

**12. LINE NO. OF H'HD RESP.**

1 2 3 4 5 6

Non. h'hd. resp. (Specify)  (Send later Comm Interviewed Households Only)

**13. TYPE INTERVIEW**

Noninterview

Personal

Tel. - regular

Tel. - callback

ICR filled

**13A. CHECK ITEM**

Telephone Hold (Fill circle for office "telephone hold" cases only)

**14. (Mark reason and race.)**

REASON	RACE
No one home <input type="checkbox"/>	White... 1 <input type="checkbox"/>
Temporarily absent... <input type="checkbox"/>	Black... 2 <input type="checkbox"/>
Refused... <input type="checkbox"/>	All other 3 <input type="checkbox"/>
Other - Occ. (Describe below) <input type="checkbox"/>	

**15. NONINTERVIEW**

TYPE A	TYPE B	TYPE C (Send later Comm)
16. (Mark reason and race.)	18.	Demolished <input type="checkbox"/>
Vacant - regular <input type="checkbox"/>	Vacant - regular <input type="checkbox"/>	House or trailer moved <input type="checkbox"/>
Vacant - storage of h'hd furniture <input type="checkbox"/>	Vacant - storage of h'hd furniture <input type="checkbox"/>	Outside segment <input type="checkbox"/>
Temp. occ. by persons with URE <input type="checkbox"/>	Temp. occ. by persons with URE <input type="checkbox"/>	Converted to permanent business or storage <input type="checkbox"/>
Unfit or to be demolished <input type="checkbox"/>	Unfit or to be demolished <input type="checkbox"/>	Merged <input type="checkbox"/>
Under construction, not ready <input type="checkbox"/>	Under construction, not ready <input type="checkbox"/>	Condemned <input type="checkbox"/>
Converted to temp. business or storage <input type="checkbox"/>	Converted to temp. business or storage <input type="checkbox"/>	Built after April 1, 1980 <input type="checkbox"/>
Occ. by Armed Force members or persons under 15 <input type="checkbox"/>	Occ. by Armed Force members or persons under 15 <input type="checkbox"/>	Unused line of listing sheet <input type="checkbox"/>
Unoccupied tent site or trailer site Permit granted, construction not started <input type="checkbox"/>	Unoccupied tent site or trailer site Permit granted, construction not started <input type="checkbox"/>	Other (Describe below) <input type="checkbox"/>
Other (Specify below) <input type="checkbox"/>	Other (Specify below) <input type="checkbox"/>	

**16. This unit is intended for occupancy:**

Year round  (Fill HVS if HU in Item 4)

By migratory workers  (Fill Item 17 below if HU in Item 4)

Seasonally  (Fill Item 17 below if HU in Item 4)

**17. This unit is intended for occupancy:**

Summers only  (Transcribe as instructed on back of Control Card)

Winters only

Other (Describe below)

**TRANSCRIPTION ITEMS**

Fill for interviewed households only. (If continuation CPS-1's required, only fill on first CPS-1 each month.)

**27A. TENURE**

(Transcribe from cc item 10)

Owned or being bought  1

Rented  2

No cash rent  3

**28A. Telephone in Household**

(Transcribe from C.C. item 27a)

Yes  1 (Skip to 29c)

No  2 (Fill 29b)

**30. NUMBER OF CONTACTS - ACTUAL AND ATTEMPTED** (Transcribe from C.C. item 31)

Personal  1 2 3 4 5 6

(C.C. item 31c)

Telephone  1 2 3 4 5 6 7 8 9

(C.C. items 31 d & e)

**27B. HOUSEHOLD STATUS CHANGE**

Is this a replacement household this month?

Yes

No

**29B. Telephone Available**

(Transcribe from C.C. item 27b)

Yes  1 (Fill 29c)

No  2 (Skip to 30)

**31. TIME OF INTERVIEW** (Mark the time period in which the majority of the labor force interview was obtained or noninterview classification was determined.)

Midnight to 6 a.m.  3 to 6 p.m.

6 to 9 a.m.  6 to 9 p.m.

9 a.m. to Noon  9 p.m. to Noon to 3 p.m.  Midnight

**28B. Telephone Available**

(Transcribe from C.C. item 27b)

Yes  1 (Fill 29c)

No  2 (Skip to 30)

**29C. Telephone Interview Acceptable**

(Transcribe from C.C. item 27c)

Yes  1 (Fill 30)

No  2

**32A. CHECK ITEM** (From Control Card item 25) Is Spanish origin (codes 10 through 17) entered on the Control Card for any person 15+ in this household?

Yes  (Ask 32B)

No  (Go to CPS-665)

**32B. Did (Read names of Reference Person) live at this address during the week of November 19, 1990?**

Yes  (Fill 32C)

No  (Go to CPS-665)

**32C. CHECK ITEM** (From Control Card item 25) Is reference person's origin code 10 through 17?

Yes  (Go to CPS-665)

No  (Ask 32D)

**32D. Did any of the following household members live here during the week of November 19, 1990? (Read all household member names with codes 10-17 in cc item 25.)**

Yes  (Go to CPS-665)

No

**REMINDER**

Fill items 18A-18L on pages 2, 5, 7, 9, and 11.

**HOUSEHOLD ITEMS** Fill after basic labor force interview and proceed to CPS-665

**CODER NUMBER**

A B C D E F G H J K L M

0 1 2 3 4 5 6 7 8 9

<p>18. LINE NUMBER</p> <p>19. What was ... doing most of LAST WEEK -</p> <p>Working <input checked="" type="checkbox"/>         Keeping house <input type="checkbox"/>         Going to school or something else? <input type="checkbox"/></p> <p>Working (Skip to 20A) ... WK <input type="checkbox"/>         With a job but not at work ... J <input type="checkbox"/>         Looking for work ... LK <input type="checkbox"/>         Keeping house ... H <input type="checkbox"/>         Going to school ... S <input type="checkbox"/>         Unable to work (Skip to 24) ... U <input type="checkbox"/>         Retired ... R <input type="checkbox"/>         Other (Specify) ... OT <input type="checkbox"/></p>	<p>20. Did ... do any work at all LAST WEEK, not counting work around the house? (Note: If farm or business operator in hh., ask about unpaid work.)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> (Go to 21)</p> <p>20A. How many hours did ... work LAST WEEK at all jobs?</p> <p>0 0   1 1   2 2   3 3   4 4   5 5   6 6   7 7   8 8   9 9</p> <p>20B. CHECK ITEM</p> <p>49 <input type="checkbox"/> (Skip to item 23)   1-34 <input type="checkbox"/> (Go to 20C)   35-48 <input type="checkbox"/> (Go to 20D)</p> <p>20D. Did ... lose any time or take any time off LAST WEEK for any reason such as illness, holiday or stack work?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> How many hours did ... take off?</p> <p>(Correct 20A if lost time not already deducted; if 20A reduced below 35, correct 20B and fill 20C)</p> <p>No <input type="checkbox"/> 7</p> <p>20E. Did ... work any overtime or more than one job LAST WEEK?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> How many extra hours did ... work?</p> <p>(Correct 20A and 20B as necessary if extra hours not already included and skip to 23.)</p> <p>No <input type="checkbox"/> <input type="checkbox"/></p> <p>(Skip to 23)</p>	<p>21. (If I in 19, skip to 21A.) Did ... have a job or business from which he/she was temporarily absent or on layoff LAST WEEK?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> (Go to 22)</p> <p>21A. Why was ... absent from work LAST WEEK?</p> <p>Own illness ... <input type="checkbox"/>         On vacation ... <input type="checkbox"/>         Bad weather ... <input type="checkbox"/>         Labor dispute ... <input type="checkbox"/>         New job to begin within 30 days <input type="checkbox"/> (Skip to 22B and 22C2)         Temporary layoff (Under 30 days) <input type="checkbox"/>         Indefinite layoff (30 days or more or no def. recall date) <input type="checkbox"/> (Skip to 22C3)         Other (Specify) ... <input type="checkbox"/></p> <p>21B. Is ... receiving wages or salary from his/her employer for any of the time off LAST WEEK?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>21C. Does ... usually work 35 hours or more a week at this job?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(Skip to 23 and enter job held last week)</p>	<p>22. (If LK in 19, skip to 22A.) Has ... been looking for work during the past 4 weeks?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> (Go to 24)</p> <p>22A. What has ... been doing in the last 4 weeks to find work? (Mark all methods used; do not read list.)</p> <p>Checked pub. employ. agency with- <input type="checkbox"/>         pvt. employ. agency <input type="checkbox"/>         employer directly ... <input type="checkbox"/>         friends or relatives ... <input type="checkbox"/>         Placed or answered ads. ... <input type="checkbox"/>         Nothing (Skip to 24) ... <input type="checkbox"/>         Other (Specify in notes, e.g., JTPA, union or prof. register, etc.) ... <input type="checkbox"/></p> <p>22B. At the time ... started looking for work, was it because he/she lost or quit a job or was there some other reason?</p> <p>Lost job ... <input type="checkbox"/>         Quit job ... <input type="checkbox"/>         Left school ... <input type="checkbox"/>         Wanted temporary work ... <input type="checkbox"/>         Change in home or family responsibilities ... <input type="checkbox"/>         Left military service ... <input type="checkbox"/>         Other (Specify in notes) ... <input type="checkbox"/></p> <p>22C. 1) How many weeks has ... been looking for work?</p> <p>1 1   2 2   3 3   4 4   5 5   6 6   7 7   8 8   9 9</p> <p>2) How many weeks ago did ... start looking for work?</p> <p>1 1   2 2   3 3   4 4   5 5   6 6   7 7   8 8   9 9</p> <p>3) How many weeks ago was ... laid off?</p> <p>1 1   2 2   3 3   4 4   5 5   6 6   7 7   8 8   9 9</p> <p>22D. Has ... been looking for full-time or part-time work?</p> <p>Full <input type="checkbox"/> Part <input type="checkbox"/></p> <p>22E. Could ... have taken a job LAST WEEK if one had been offered?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> Why not?</p> <p>Already has a job ... <input type="checkbox"/>         Temporary illness ... <input type="checkbox"/>         Going to school ... <input type="checkbox"/>         Other (Specify in notes) ... <input type="checkbox"/></p> <p>22F. When did ... last work at a full-time job or business (lasting 2 consecutive weeks or more)?</p> <p>Within last 12 months (Specify) ... <input type="checkbox"/>         (Month) _____         One to five years ago ... <input type="checkbox"/>         More than 5 years ago ... <input type="checkbox"/>         Never worked full-time 2 wks. or more ... <input type="checkbox"/>         Never worked at all ... <input type="checkbox"/>         (SKIP to 23. If layoff entered in 21A, enter job, either full or part time, from which laid off. Else enter last full time job lasting 2 weeks or more, or "never worked.")</p>	<p>24. CHECK ITEM (Rotation number)</p> <p>First digit of SEGMENT number is:   <input type="checkbox"/> 2, 3, 4, 6, 7 or 8 (Skip to 26)   <input type="checkbox"/> 1 or 5 (Go to 24A)</p> <p>24A. When did ... last work for pay at a regular job or business, either full- or part-time?</p> <p>Within past 12 months <input type="checkbox"/>         1 up to 2 years ago ... <input type="checkbox"/>         2 up to 3 years ago ... <input type="checkbox"/> (Go to 24B)         3 up to 4 years ago ... <input type="checkbox"/>         4 up to 5 years ago ... <input type="checkbox"/>         5 or more years ago ... <input type="checkbox"/> (Skip to 24C)         Never worked ... <input type="checkbox"/></p> <p>24B. Why did ... leave that job?</p> <p>Personal, family (incl. pregnancy) or school ... <input type="checkbox"/>         Health ... <input type="checkbox"/>         Retirement or old age ... <input type="checkbox"/>         Seasonal job completed ... <input type="checkbox"/>         Slack work or business conditions <input type="checkbox"/>         Temporary nonseasonal job completed ... <input type="checkbox"/>         Unsatisfactory work arrangements (Hours, pay, etc.) <input type="checkbox"/>         Other ... <input type="checkbox"/></p> <p>24C. Does ... want a regular job now, either full- or part-time?</p> <p>Yes <input type="checkbox"/>         Maybe - it depends <input type="checkbox"/> (Go to 24D)         No <input type="checkbox"/> (Specify in notes)         Don't know ... <input type="checkbox"/> (Skip to 24E)</p> <p>24D. What are the reasons ... is not looking for work? (Mark each reason mentioned)</p> <p>Believes no work available in line of work or area <input type="checkbox"/>         Couldn't find any work ... <input type="checkbox"/>         Lacks nec. schooling, training, skills or experience ... <input type="checkbox"/>         Employers think too young or too old ... <input type="checkbox"/>         Other pers. handicap in finding job <input type="checkbox"/>         Can't arrange child care <input type="checkbox"/>         Family responsibilities ... <input type="checkbox"/>         In school or other training ... <input type="checkbox"/>         Ill health, physical disability ... <input type="checkbox"/>         Other (Specify in notes) ... <input type="checkbox"/>         Don't know ... <input type="checkbox"/></p> <p>24E. Does ... intend to look for work of any kind in the next 12 months?</p> <p>Yes <input type="checkbox"/>         It depends (Specify in notes) <input type="checkbox"/>         No <input type="checkbox"/>         Don't know ... <input type="checkbox"/>         (If entry in 24B, describe job in 23, otherwise, skip to 26)</p>	<p>25. CHECK ITEM (Rotation number)</p> <p>First digit of SEGMENT number is:   <input type="checkbox"/> 2, 3, 4, 6, 7 or 8 (Skip to 26)   <input type="checkbox"/> 1 or 5 (Go to 25A)</p> <p>25A. How many hours per week does ... USUALLY work at this job?</p> <p>0 0   1 1   2 2   3 3   4 4   5 5   6 6   7 7   8 8   9 9</p> <p>25B. Is ... paid by the hour on this job?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> (Go to 25C)   <input type="checkbox"/> No <input type="checkbox"/> (Skip to 25D)</p> <p>25C. How much does ... earn per hour?</p> <table border="1"> <tr> <td>Dollars</td> <td>Cents</td> </tr> <tr> <td>0 0</td> <td>0 0</td> </tr> <tr> <td>1 1</td> <td>1 1</td> </tr> <tr> <td>2 2</td> <td>2 2</td> </tr> <tr> <td>3 3</td> <td>3 3</td> </tr> <tr> <td>4 4</td> <td>4 4</td> </tr> <tr> <td>5 5</td> <td>5 5</td> </tr> <tr> <td>6 6</td> <td>6 6</td> </tr> <tr> <td>7 7</td> <td>7 7</td> </tr> <tr> <td>8 8</td> <td>8 8</td> </tr> <tr> <td>9 9</td> <td>9 9</td> </tr> </table> <p>(Ask 25D) REF <input type="checkbox"/></p> <p>25D. How much does ... USUALLY earn per week at this job BEFORE deductions? Include any overtime pay, commissions, or tips usually received.</p> <table border="1"> <tr> <td>Dollars</td> <td>Cents</td> </tr> <tr> <td>0 0</td> <td>0 0</td> </tr> <tr> <td>1 1</td> <td>1 1</td> </tr> <tr> <td>2 2</td> <td>2 2</td> </tr> <tr> <td>3 3</td> <td>3 3</td> </tr> <tr> <td>4 4</td> <td>4 4</td> </tr> <tr> <td>5 5</td> <td>5 5</td> </tr> <tr> <td>6 6</td> <td>6 6</td> </tr> <tr> <td>7 7</td> <td>7 7</td> </tr> <tr> <td>8 8</td> <td>8 8</td> </tr> <tr> <td>9 9</td> <td>9 9</td> </tr> </table> <p>REF <input type="checkbox"/></p> <p>25E. On this job, is ... a member of a labor union or of an employee association similar to a union?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> (Skip to 26)   <input type="checkbox"/> No <input type="checkbox"/> (Ask 25F)</p> <p>25F. On this job, is ... covered by a union or employee association contract?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> (Go to 26)</p>	Dollars	Cents	0 0	0 0	1 1	1 1	2 2	2 2	3 3	3 3	4 4	4 4	5 5	5 5	6 6	6 6	7 7	7 7	8 8	8 8	9 9	9 9	Dollars	Cents	0 0	0 0	1 1	1 1	2 2	2 2	3 3	3 3	4 4	4 4	5 5	5 5	6 6	6 6	7 7	7 7	8 8	8 8	9 9	9 9
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<p>23. DESCRIPTION OF JOB OR BUSINESS</p>																																																	
<p>23A. For whom did ... work? (Name of company, business, organization or other employer.)</p>	<p>23E. Was this person An employee of a PRIVATE Co., bus., or individual for wages, salary or comm. ... P <input type="checkbox"/>         A FEDERAL government employee ... F <input type="checkbox"/> (Go to 23F)         A STATE government employee ... S <input type="checkbox"/>         A LOCAL government employee ... L <input type="checkbox"/></p> <p>Self-empl. in OWN bus., prof. practice, or farm <input checked="" type="checkbox"/>         Is the business incorporated? Yes <input type="checkbox"/> No <input type="checkbox"/> SE <input type="checkbox"/>         Working WITHOUT PAY in fam. bus. or farm ... WP <input type="checkbox"/> (Skip to 26)         NEVER WORKED ... NEV <input type="checkbox"/></p>			<p>23F. CHECK ITEM</p> <p>Entry (or NA) in item 20A <input type="checkbox"/> (Go to 25 at top of page)         Entry (or NA) in item 21B <input type="checkbox"/>         All other cases <input type="checkbox"/> (Skip to 26)</p>																																													
<p>23B. What kind of business or industry is this? (For example: TV and radio mfg., retail shoe store, State Labor Dept.)</p>	<p>23C. What kind of work was ... doing? (For example: electrical engineer, stock clerk, typist, farmer.)</p>																																																
<p>23D. What were ...'s most important activities or duties at this job? (For example: types, keeps account books, files, sells cars, operates printing press, finishes concrete.)</p>																																																	

18A. LINE	18B. RELATIONSHIP TO REFERENCE PERSON	18C. PAR'S LINE NO.	18D. AGE	18E. MARITAL STATUS	18F. SPOUSE'S LINE NUMBER	18G1. SEX	18H. HIGHEST GRADE ATTENDED	18I. GRADE COMPLETED	18J. RACE	18K. ORIGIN
	Ref. Person WITH rel. in H'hid . . . . . 01	0				Male 1			White . . . . . 1	0 0
	Ref. person with NO rel. in H'hid . . . . . 02	0		Married-spouse present		Female 2		Yes 1	Black . . . . . 2	1 1
0 0	Husband . . . . . 03	0	0 0		0 0		2 2	No 2	Amer. Indian, Aleut, Eskimo . . . . . 3	2 2
1 1	Wife . . . . . 04	0	1 1	Married-spouse absent (Exclude separated)	1 1	Veteran 7	3 3		Asian or Pacific Isl. . . . . 4	3 3
2 2	Natural/Adopted Child . . . . . 05	0	2 2		2 2	Vietnam Era 1	4 4		Other . . . . . 5	4 4
3 3	Step Child . . . . . 06	0	3 3	Widowed	3 3	Korean War 2	5 5			5 5
4	Grandchild . . . . . 07	0	4 4	Divorced	4 4	World War II 3	6 6			6 6
5	Parent . . . . . 08	0	5 5	Separated	5 5	World War I 4	7 7			7 7
6	Brother/Sister . . . . . 09	0	6 6	Never married	6 6	Other Service 5	8 8			8 8
7	Other Ref. of Ref. Person . . . . . 10	0	7 7		7 7	Nonveteran 6	9 9			9 9
8	Foster Child . . . . . 11	0	8 8		8 8					
9	Non-rel. of Ref. Person WITH OWN rel. in H'hid . . . . . 12	0	9 9		9 9					
	Partner/Roommate . . . . . 13	0	None		None					
	Non-rel. of Ref. Person (other than partner/roommate) with NO OWN rel. in H'hid . . . . . 14	0	None		None					

**26. CHECK ITEM**  
(Transcribe from control card item 18)

This person is 18-24 years of age  (Ask 26A)  
All others . . . . .  (Skip to 26C)

**26A. (If 'School' in 19, Verify) LAST WEEK**  
was . . . attending or enrolled in a high school, college, or university?  
(Mark "Yes" if currently on holiday or seasonal vacation. Mark "No" for summer vacation).

Yes  (Verify) No  (Skip to 26C)

High school . . .  (Ask 26B)  
College or Univ.

**26B. Is . . . enrolled in school as a full-time or part-time student?**

Full time   
Part time  (Fill 26C)

**26C. CHECK ITEM** Who responded to the labor force items for this person?

Self   
Other   
Self/Other  7

**REMINDER:**  
ASK THE L.F. ITEM FOR ALL H.H. MEMBERS BEFORE ASKING THE SUPPLEMENT.  
If test person, go to item 32A on page 3.

**18L. SOCIAL SECURITY NUMBER**  
(Transcribe from cc Item 26e)

— —

None

0 0 0 0 0 0 0 0  
1 1 1 1 1 1 1 1  
2 2 2 2 2 2 2 2  
3 3 3 3 3 3 3 3  
4 4 4 4 4 4 4 4  
5 5 5 5 5 5 5 5  
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9 9 9 9 9 9 9 9

**FACSIMILE III. CPS-665—SUPPLEMENTAL QUESTIONNAIRE**

<p><b>1. CHECK ITEM</b></p> <p>Only CPS-665 for household ..... <input type="checkbox"/> <i>(Fill all applicable items on this page)</i></p> <p>First CPS-665 of continuation h'hd. .... <input type="checkbox"/> <i>(Transcribe items 3, 6-9, 13 from first CPS-665)</i></p> <p>Second CPS-665 of continuation h'hd. .... <input type="checkbox"/></p> <p>Third, fourth, etc CPS-665. .... <input type="checkbox"/></p>	<p>FORM CPS-665</p>  <p>U.S. DEPARTMENT OF COMMERCE BUREAU OF THE CENSUS</p> <p><b>C P S - 6 6 5</b></p> <p><b>INCOME SUPPLEMENT</b></p> <p>Form Approved - O.M.B. No. 0607-0354 - Expires 9-30-91</p> <p>MARCH 1991</p>	<p><b>2.</b></p> <p><b>3. CONTROL NUMBER</b></p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:25%;">6. PSU NO.</th> <th style="width:25%;">7. SEGMENT NO.</th> <th style="width:25%;">8. SERIAL NO.</th> <th style="width:25%;">9. HOUSEHOLD NO.</th> </tr> <tr> <td>0 0 0</td> <td>0 0 0</td> <td>0 0</td> <td></td> </tr> <tr> <td>1 1 1</td> <td>1 1 1 1</td> <td>1 1</td> <td>1</td> </tr> <tr> <td>2 2 2</td> <td>2 2 2 2</td> <td>2 2</td> <td>2</td> </tr> <tr> <td>3 3 3</td> <td>3 3 3 3</td> <td>3 3</td> <td>3</td> </tr> <tr> <td>4 4 4</td> <td>4 4 4 4</td> <td>4 4</td> <td>4</td> </tr> <tr> <td>5 5 5</td> <td>5 5 5 5</td> <td>5 5</td> <td>5</td> </tr> <tr> <td>6 6 6</td> <td>6 6 6 6</td> <td>6 6</td> <td>6</td> </tr> <tr> <td>7 7 7</td> <td>7 7 7 7</td> <td>7 7</td> <td>7</td> </tr> <tr> <td>8 8 8</td> <td>8 8 8 8</td> <td>8 8</td> <td>8</td> </tr> <tr> <td>9 9 9</td> <td>9 9 9 9</td> <td>9 9</td> <td></td> </tr> </table>	6. PSU NO.	7. SEGMENT NO.	8. SERIAL NO.	9. HOUSEHOLD NO.	0 0 0	0 0 0	0 0		1 1 1	1 1 1 1	1 1	1	2 2 2	2 2 2 2	2 2	2	3 3 3	3 3 3 3	3 3	3	4 4 4	4 4 4 4	4 4	4	5 5 5	5 5 5 5	5 5	5	6 6 6	6 6 6 6	6 6	6	7 7 7	7 7 7 7	7 7	7	8 8 8	8 8 8 8	8 8	8	9 9 9	9 9 9 9	9 9	
6. PSU NO.	7. SEGMENT NO.	8. SERIAL NO.	9. HOUSEHOLD NO.																																											
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<p><b>10. FIELD REPRESENTATIVE CODE</b></p> <p>A B C D E F G H J K L M</p> <p>0 0 0 0 0 0 0 0 0 0 0 0</p> <p>1 2 3 4 5 6 7 8 9</p> <p>0 1 2 3 4 5 6 7 8 9</p>	<p><b>INTRODUCTION</b> (Optional)</p> <p>We have just completed the questions about employment and unemployment. Each March, the Census Bureau also collects information about the economic situation of Americans and their families for the previous year. I am going to ask these questions now. We don't expect all answers to be perfect, but please think about each question and answer it the best you can.</p>																																													
<p><b>13. TYPE INTERVIEW (CPS-665)</b></p> <p><input type="checkbox"/> Personal <i>(Fill 13A below)</i></p> <p><input type="checkbox"/> Telephone</p> <p><input type="checkbox"/> Type A Noninterview <i>(Transcribe items 1, 3, 6-10, 77 on this page; also, ask item 78 on this page)</i></p>	<p><b>13A. DESCRIPTION OF LONGEST JOB (items 46A-E) IN THIS CPS-665:</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>																																													
<p><b>77. CHECK ITEM</b></p> <p><b>TENURE</b> <i>(from Control Card item 10)</i></p> <p>Owned or being bought 1</p> <p>Rented ..... 2</p> <p>No cash rent ..... 3</p>																																														
<p><b>78. How many housing units are in this structure?</b></p> <p>1 <input type="checkbox"/> 5-9 <input type="checkbox"/></p> <p>2 <input type="checkbox"/> 10+ <input type="checkbox"/></p> <p>3-4 <input type="checkbox"/></p>	<p><b>83. During 1990, how many of the children in this household usually ate a complete hot lunch offered at school?</b></p> <p><input type="checkbox"/> All</p> <p><input type="checkbox"/> Some, but not all - Mark number</p> <p>1 2 3 4 5 6 7 8 9 +</p> <p><input type="checkbox"/> None</p>	<p><b>89. Are you paying lower rent because the Federal, State, or local government is paying part of the cost?</b></p> <p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>																																												
<p><b>79. CHECK ITEM</b></p> <p>Some household members under age 15 <input type="checkbox"/> <i>(Ask 80)</i></p> <p>No household members under age 15 <input type="checkbox"/> <i>(Skip to 82)</i></p>	<p><b>84. CHECK ITEM</b></p> <p>Entry in Control Card item 29 is: <input type="checkbox"/></p> <p>Under \$30,000, NA or Ref. <input type="checkbox"/> <i>(Fill 85)</i></p> <p>\$30,000 or more ..... <input type="checkbox"/> <i>End questions</i></p>	<p><b>94. The government has an energy assistance program which helps pay heating costs. This assistance can be received directly by the household or it can be paid directly to the electric company, gas company or fuel dealer.</b></p> <p>Since October 1, 1990, has this household received assistance of this type from the federal, state, or local government?</p> <p>Yes <input type="checkbox"/> <i>(Ask 95)</i></p> <p>No <input type="checkbox"/> <i>(End questions)</i></p>																																												
<p><b>80. During 1990, how many of the children under age 15 in this household were covered by Medicare or Medicaid?</b></p> <p><input type="checkbox"/> All</p> <p><input type="checkbox"/> Some, but not all - Mark number</p> <p>1 2 3 4 5 6 7 8 9 +</p> <p><input type="checkbox"/> None</p>	<p><b>85. CHECK ITEM</b></p> <p>All or some marked in 83 <input type="checkbox"/> <i>(Ask 86)</i></p> <p>None marked in 83 or 83 blank <input type="checkbox"/> <i>(Skip to 87)</i></p>	<p><b>90. Did anyone in this household get food stamps at any time during 1990?</b></p> <p>Yes <input type="checkbox"/> <i>(Ask 91)</i></p> <p>No <input type="checkbox"/> <i>(Skip to 94)</i></p>																																												
<p><b>81. During 1990, how many of the children under age 15 in this household were covered by a health insurance plan (Excluding Medicaid and Medicare)?</b></p> <p><input type="checkbox"/> All</p> <p><input type="checkbox"/> Some, but not all - Mark number <i>(Ask 81A)</i></p> <p>1 2 3 4 5 6 7 8 9 +</p> <p><input type="checkbox"/> None <i>(Skip to 82)</i></p>	<p><b>86. During 1990, how many of the children in this household received free or reduced price lunches because they qualified for the Federal School Lunch Program?</b></p> <p><input type="checkbox"/> All</p> <p><input type="checkbox"/> Some, but not all - Mark number</p> <p>1 2 3 4 5 6 7 8 9 +</p> <p><input type="checkbox"/> None</p>	<p><b>91. How many of the people now living here were covered by food stamps during 1990?</b></p> <p>1</p> <p>2</p> <p>3</p> <p>All <input type="checkbox"/></p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9 +</p>																																												
<p><b>81A. How many of these children were covered by the health insurance plan of someone not residing in this household?</b></p> <p><input type="checkbox"/> All</p> <p><input type="checkbox"/> Some, but not all - Mark number</p> <p>1 2 3 4 5 6 7 8 9 +</p> <p><input type="checkbox"/> None</p>	<p><b>87. CHECK ITEM</b></p> <p>Owned marked in 77 <input type="checkbox"/> <i>(Skip to 90)</i></p> <p>Rented or no cash rent marked in 77 <input type="checkbox"/> <i>(Ask 88)</i></p>	<p><b>92. In how many months of 1990 were food stamps received?</b></p> <p>0 0</p> <p>1 1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>All <input type="checkbox"/></p>																																												
<p><b>82. CHECK ITEM</b></p> <p>Some household members 5-18 years old <input type="checkbox"/> <i>(Ask 83)</i></p> <p>No household members 5-18 years old <input type="checkbox"/> <i>(Skip to 84)</i></p>	<p><b>88. Is this house in a public housing project, that is, is it owned by a local housing authority or other public agency?</b></p> <p>Yes <input type="checkbox"/> <i>(Skip to 90)</i></p> <p>No <input type="checkbox"/> <i>(Ask 89)</i></p>	<p><b>93. What was the value of all the food stamps received during 1990?</b> <i>(Add monthly amounts to obtain annual figure)</i></p> <p>0 0 0 0</p> <p>1 1 1 1</p> <p>2 2 2 2</p> <p>3 3 3 3</p> <p>4 4 4 4</p> <p>5 5 5 5</p> <p>6 6 6 6</p> <p>7 7 7 7</p> <p>8 8 8 8</p> <p>9 9 9 9</p> <p><i>(Ask 94)</i></p>																																												

**FOLLOW-UP INFORMATION – TRANSCRIBE THIS INFORMATION FROM THE CPS-1 AND CONTROL CARD BEFORE SENDING THEM TO THE R.O.**

**ALL CPS-1s AND CONTROL CARDS MUST BE SENT TO THE R.O. BY SATURDAY, MARCH 23**

**ALL 685s MUST BE MAILED TO R.O. BY SATURDAY, MARCH 30**

- (1) Complete items 3, 6–9, 77, 79, 82 and 84 on page 1.
- (2) Complete items 18A, 18B, 18D, and 18G1 for each 15+ person, (p. 3, 4, 5, 6).
- (3) Record below the industry and occupation description from CPS-1 items 23A–23E as applicable. You will need to refer to it when filling item 45 in your followup interview.
- (4) Complete items 58D and 58, (p. 7 and 8, respectively).
- (5) Note below Names and Line No.'s of persons (and item numbers, if necessary) needing followup. Also, as necessary note address, telephone, and 'best time to call' information from control card.

**NOTES:**

Area with horizontal dashed lines for notes.



COMPLETE LINE NUMBER FOR ALL PERSONS 15+ BEFORE BEGINNING QUESTIONS ON EACH PAGE (NAME IS OPTIONAL)

NAME (Optional)	Page 3	Page 4	Page 5	Page 6
LINE NUMBER (Item 18A)	0 0 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9	0 0 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9	0 0 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9	0 0 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9
56. DURING 1990 DID ANYONE IN THIS HOUSEHOLD RECEIVE: 56A. Any Social Security payments from the U.S. Government? Yes <input type="radio"/> 7 No <input type="radio"/> (Skip to 57A)				
56B. Who received Social Security payments either for themselves or as combined payments with other family members? (Anyone else?) Completes 56C for each person with a "Yes" in 56B 56C. How much did ... receive in Social Security payments during 1990? (separate combined payments)  NOTE: Social Security checks usually arrive on the 3rd of every month in a gold colored envelope. Amount should be before the Medicare deduction, which is \$28.60/month.  (Go to 56C for next person with "Yes" in 56B or go to 56D)	Yes <input type="radio"/> No <input type="radio"/> \$ <input type="text"/> <input type="radio"/> Already included 0 0 0 0 0 1 1 1 1 1 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	Yes <input type="radio"/> No <input type="radio"/> \$ <input type="text"/> <input type="radio"/> Already included 0 0 0 0 0 1 1 1 1 1 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	Yes <input type="radio"/> No <input type="radio"/> \$ <input type="text"/> <input type="radio"/> Already included 0 0 0 0 0 1 1 1 1 1 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	Yes <input type="radio"/> No <input type="radio"/> \$ <input type="text"/> <input type="radio"/> Already included 0 0 0 0 0 1 1 1 1 1 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9
56D. CHECK ITEM  <input type="radio"/> Children under 23 present - (Ask 56E)  <input type="radio"/> No children under 23 present - (Skip to 57)				
56E. Did anyone in this household receive any separate Social Security payments which we have not talked about for the children in this household?  Yes <input type="radio"/> No <input type="radio"/> <input checked="" type="radio"/>  (If "Yes," make necessary changes to include this amount in 56C for person receiving)				
57. DURING 1990 DID ANYONE IN THIS HOUSEHOLD RECEIVE: 57A. Any SSI payments, that is, Supplemental Security Income? Yes <input type="radio"/> 7 No <input type="radio"/> (Go to next page)				
57B. Who received SSI? (Anyone else?)  (Complete 57C for each person with "Yes" in 57B) 57C. How much did ... receive in Supplemental Security Income during 1990? (Include both Federal and State SSI)  NOTE: Federal SSI checks usually arrive on the first of every month in a blue colored envelope.  (Go to 57C for next person with "Yes" in 57B or go to next page)	Yes <input type="radio"/> No <input type="radio"/> \$ <input type="text"/> <input type="radio"/> Already included 0 0 0 0 0 1 1 1 1 1 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	Yes <input type="radio"/> No <input type="radio"/> \$ <input type="text"/> <input type="radio"/> Already included 0 0 0 0 0 1 1 1 1 1 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	Yes <input type="radio"/> No <input type="radio"/> \$ <input type="text"/> <input type="radio"/> Already included 0 0 0 0 0 1 1 1 1 1 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	Yes <input type="radio"/> No <input type="radio"/> \$ <input type="text"/> <input type="radio"/> Already included 0 0 0 0 0 1 1 1 1 1 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9
Annual total for Social Security or Federal SSI = last check x 11.39				

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58. Check Item Entry in control card Item 29 is: \$30,000 or more ..... <input type="radio"/> (Skip to Item 60) Under \$30,000, NA or Ref. <input checked="" type="radio"/> 7				
59. AT ANY TIME DURING 1990, EVEN FOR ONE MONTH, DID ANYONE IN THIS HOUSEHOLD RECEIVE: 59A. Any public assistance or welfare payments from the State or local welfare office? Yes <input checked="" type="radio"/> 7 <input type="checkbox"/> No <input type="checkbox"/> (Skip to 60A)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
59B. Who received these payments? (Anyone else?) (Complete 59C to 59E for each person with a "Yes" in 59B)	Yes <input type="checkbox"/> No <input type="checkbox"/>			
59C. Did ... receive AFDC (ADC) or some other type of assistance payments? <input type="radio"/> AFDC (ADC) <input type="radio"/> Other <input type="radio"/> Both	<input type="radio"/> AFDC (ADC) <input type="radio"/> Other <input type="radio"/> Both	<input type="radio"/> AFDC (ADC) <input type="radio"/> Other <input type="radio"/> Both	<input type="radio"/> AFDC (ADC) <input type="radio"/> Other <input type="radio"/> Both	<input type="radio"/> AFDC (ADC) <input type="radio"/> Other <input type="radio"/> Both
59D. In how many months of 1990 did ... receive these payments? Months <input type="radio"/> I <input type="radio"/> I 2 3 4 5 6 7 8 9	<input type="text"/> Months <input type="radio"/> I <input type="radio"/> I 2 3 4 5 6 7 8 9	<input type="text"/> Months <input type="radio"/> I <input type="radio"/> I 2 3 4 5 6 7 8 9	<input type="text"/> Months <input type="radio"/> I <input type="radio"/> I 2 3 4 5 6 7 8 9	<input type="text"/> Months <input type="radio"/> I <input type="radio"/> I 2 3 4 5 6 7 8 9
59E. How much did ... receive in public assistance or welfare during 1990? (Ask 59C to 59E for next person with "Yes" in 59B or ask 60)	\$ <input type="text"/> <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9
60. AT ANY TIME DURING 1990 DID ANYONE IN THIS HOUSEHOLD RECEIVE: 60A. Any Veterans' (VA) payments? Yes <input checked="" type="radio"/> 7 <input type="checkbox"/> No <input type="checkbox"/> (Go to next page)				
60B. Who received Veterans' (VA) payments? (Anyone else?)	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			
60C. What type of Veterans' payments did ... receive? (Mark all that apply)	Service-connected disability compensation <input type="checkbox"/> Survivor Benefits ..... <input type="checkbox"/> Veterans' pension ..... <input type="checkbox"/> Educational assistance ... <input type="checkbox"/> Other Veterans' payments <input type="checkbox"/>	Service-connected disability compensation <input type="checkbox"/> Survivor Benefits ..... <input type="checkbox"/> Veterans' pension ..... <input type="checkbox"/> Educational assistance ... <input type="checkbox"/> Other Veterans' payments <input type="checkbox"/>	Service-connected disability compensation <input type="checkbox"/> Survivor Benefits ..... <input type="checkbox"/> Veterans' pension ..... <input type="checkbox"/> Educational assistance ... <input type="checkbox"/> Other Veterans' payments <input type="checkbox"/>	Service-connected disability compensation <input type="checkbox"/> Survivor Benefits ..... <input type="checkbox"/> Veterans' pension ..... <input type="checkbox"/> Educational assistance ... <input type="checkbox"/> Other Veterans' payments <input type="checkbox"/>
60D. Is ... required to fill out an annual income questionnaire for the Department of Veterans' Affairs?	Yes <input type="checkbox"/> No <input type="checkbox"/>			
60E. How much did ... receive in Veterans' (VA) payments during 1990? (Ask 60C to 60E for next person with "Yes" in 60B or go to next page)	\$ <input type="text"/> <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 <input type="radio"/> 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9



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<b>62A. Does anyone in this household have a health problem or disability which prevents them from working or which limits the kind or amount of work they can do?</b>  Yes <input type="radio"/> No <input type="radio"/> (Skip to 63A)				
<b>62B. Who is that? (Anyone else?)</b>	Yes <input type="radio"/> No <input type="radio"/>			
<b>63A. Is there anyone in this household who ever retired or left a job for health reasons?</b>  Yes <input type="radio"/> No <input type="radio"/> (Skip to 64A)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>63B. Who is that? (Anyone else?)</b>	Yes <input type="radio"/> No <input type="radio"/>			
<b>64A. CHECK ITEM</b> <input type="radio"/> "No" to both 62A and 63A (Skip to next page) <input type="radio"/> "Yes" in either 62A or 63A				
(Complete 64B to 64G for each person with a "Yes" in either 62B or 63B) <b>64B. (Other than Social Security or VA benefits), did ... receive any income in 1990 as a result of this health problem (disability/handicap)?</b>	Yes <input type="radio"/> No <input type="radio"/> (Ask 64B for next person with "Yes" in 62B or 63B or skip to next page)	Yes <input type="radio"/> No <input type="radio"/> (Ask 64B for next person with "Yes" in 62B or 63B or skip to next page)	Yes <input type="radio"/> No <input type="radio"/> (Ask 64B for next person with "Yes" in 62B or 63B or skip to next page)	Yes <input type="radio"/> No <input type="radio"/> (Ask 64B for next person with "Yes" in 62B or 63B or skip to next page)
<b>64C. What was the source of this income? (Any other income related to this health condition or disability?)</b>				
01. Worker's compensation 02. Company or union disability 03. Federal Government (Civil Service) disability 04. U.S. military retirement disability 05. State or local gov't. employee disability 06. U.S. Railroad Retirement disability 07. Accident or disability insurance 08. Black Lung miner's disability 09. State temporary sickness 10. Other or don't know (Specify in notes)	Yes <input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/>
(Complete 64D & 64E for first "Yes" in 64C) <b>64D. Income Source Code</b>	<input type="radio"/> I <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9	<input type="radio"/> I <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9	<input type="radio"/> I <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9	<input type="radio"/> I <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9
<b>64E. How much did ... receive from ... during 1990?</b>  (Complete 64F and 64G for next income source marked or go to 64B for next person with "Yes" in either 62B or 63B or go to next page)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 <input checked="" type="checkbox"/> 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 <input checked="" type="checkbox"/> 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 <input checked="" type="checkbox"/> 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 <input checked="" type="checkbox"/> 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9
<b>64F. Income Source Code</b>	<input type="radio"/> I <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9	<input type="radio"/> I <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9	<input type="radio"/> I <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9	<input type="radio"/> I <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9
<b>64G. How much did ... receive from ... during 1990?</b>  (Go to 64B for next person with "Yes" in either 62B or 63B or go to next page)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 <input checked="" type="checkbox"/> 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 <input checked="" type="checkbox"/> 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 <input checked="" type="checkbox"/> 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 <input checked="" type="checkbox"/> 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9



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<p><b>66. AT ANYTIME DURING 1990 DID ANYONE IN THIS HOUSEHOLD:</b></p> <p><b>66A. Have money in any kind of savings account or money market fund?</b>                      Yes <input type="radio"/> No <input type="radio"/></p> <p>Have any bonds, treasury notes, IRA's or certificates of deposit?                      Yes <input type="radio"/> No <input checked="" type="radio"/> (If "Yes" marked in any, ask 66B, otherwise skip to 67A)</p> <p>Have an interest earning checking account or any other investments which pay interest?                      Yes <input type="radio"/> No <input type="radio"/></p>				
<p><b>66B. Which members of this household had ...? (Anyone else?)</b>                      (Include each in cases of joint accounts or ownership)</p> <p>Yes <input type="radio"/> No <input type="radio"/></p>	Yes <input type="radio"/> No <input type="radio"/>			
<p>(Ask 66C for each person with "Yes" in 66B)</p> <p><b>66C. How much did ... receive in interest from these sources during 1990, including even small amounts credited to accounts? (Separate amounts for joint ownership)</b></p> <p>(Ask 66C for next person with "Yes" in 66B or ask 67)</p>	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> Already included	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> Already included	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> Already included	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> Already included
<p><b>67. AT ANYTIME DURING 1990 DID ANYONE IN THIS HOUSEHOLD:</b></p> <p><b>67A. Own any shares of stock in corporations (public) or any mutual fund shares?</b></p> <p>Yes <input type="radio"/> No <input checked="" type="radio"/> (Skip to 68A)</p>				
<p><b>67B. Which members of this household? (Anyone else?)</b>                      (Include each in cases of joint ownership)</p> <p>Yes <input type="radio"/> No <input type="radio"/></p>	Yes <input type="radio"/> No <input type="radio"/>			
<p>(Ask 67C for each person with "Yes" in 67B)</p> <p><b>67C. How much did ... receive in dividends from stocks (mutual funds) during 1990? (Separate amounts for joint ownership)</b></p> <p>(Ask 67C for next person marked "Yes" in 67B or ask 68)</p>	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> None <input type="radio"/> Already included	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> None <input type="radio"/> Already included	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> None <input type="radio"/> Already included	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> None <input type="radio"/> Already included
<p><b>68. DURING 1990 DID ANYONE IN THIS HOUSEHOLD:</b></p> <p><b>68A. Own any land, business property, apartments, or houses which were rented to others?</b>                      Yes <input type="radio"/> No <input type="radio"/> (If "Yes" marked in any, ask 68B, otherwise skip to next page)</p> <p>Receive income from royalties or from roomers or boarders? (Exclude amounts paid by relatives).                      Yes <input type="radio"/> No <input checked="" type="radio"/></p> <p>Receive income from estates or trusts? (Exclude estates or trusts already reported)                      Yes <input type="radio"/> No <input type="radio"/></p>				
<p><b>68B. Who received this rent (income)? (Anyone else?)</b>                      (Include each in cases of joint ownership)</p> <p>Yes <input type="radio"/> No <input type="radio"/></p>	Yes <input type="radio"/> No <input type="radio"/>			
<p>(Ask 68C for each person with "Yes" in 68B)</p> <p><b>68C. How much did ... receive in income from rent (roomers or boarders, estates, trusts, or royalties) after expenses for 1990? (Separate amounts for joint ownership)</b></p>	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> Lost money <input type="radio"/> Already included	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> Lost money <input type="radio"/> Already included	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> Lost money <input type="radio"/> Already included	\$ <input type="text"/> 0 0 0 0 0 I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9 <input type="radio"/> Lost money <input type="radio"/> Already included

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68A. During 1990 did anyone in this household attend school beyond the high school level including a college, university or other schools (including vocational, business, or trade schools)? Yes <input type="radio"/> No <input checked="" type="radio"/> (Go to next page)				
68B. Did anyone receive any educational assistance for tuition, fees, books, or living expenses during 1990? (Exclude loans, assistance from household members, and VA educational benefits) Yes <input type="radio"/> No <input checked="" type="radio"/> (Go to next page)				
68C. Which member received assistance? (Anyone else?)	Yes <input type="radio"/> No <input type="radio"/>			
(Complete 69D to 69H for each person with "Yes" in 69C)				
68D. What type of assistance did... receive? (Any other assistance?)				
1. Pell Grant	Yes <input type="radio"/> No <input type="radio"/>			
2. Some other government assistance	Yes <input type="radio"/> No <input checked="" type="radio"/>			
3. Scholarships, grants, etc.	Yes <input type="radio"/> No <input type="radio"/>			
4. Other assistance (employers, friends, etc.) (Exclude assistance from household members)	Yes <input type="radio"/> No <input type="radio"/>			
68E. CHECK ITEM Pell Grant marked "YES" in 69D?	Yes <input type="radio"/> (Ask 69F) No <input type="radio"/> (Skip to 69H)	Yes <input type="radio"/> (Ask 69F) No <input type="radio"/> (Skip to 69H)	Yes <input type="radio"/> (Ask 69F) No <input type="radio"/> (Skip to 69H)	Yes <input type="radio"/> (Ask 69F) No <input type="radio"/> (Skip to 69H)
68F. How much did... receive in Pell Grants during 1990?	\$ <input type="text"/> 00000 11111 22222 33333 44444 55555 66666 77777 88888 99999			
68G. CHECK ITEM Sources other than Pell Grant marked "YES" in 69D?	Yes <input type="radio"/> (Ask 69H) No <input type="radio"/> (Skip to next person marked "Yes" in 69C or Go to next page)	Yes <input type="radio"/> (Ask 69H) No <input type="radio"/> (Skip to next person marked "Yes" in 69C or Go to next page)	Yes <input type="radio"/> (Ask 69H) No <input type="radio"/> (Skip to next person marked "Yes" in 69C or Go to next page)	Yes <input type="radio"/> (Ask 69H) No <input type="radio"/> (Skip to next person marked "Yes" in 69C or Go to next page)
68H. How much did... receive in (other) educational assistance during 1990? (Go to 69D for next person marked "Yes" in 69C or Go to next page)	\$ <input type="text"/> 00000 11111 22222 33333 44444 55555 66666 77777 88888 99999			
NOTES:				
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