

Population Profile of the United States

America at the Close of the 20th Century

1999

Issued March 2001

P23-205

Current Population Reports

Special Studies



Demographic Programs

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PREFACE

Next year, the U.S. Census Bureau will celebrate its 100th anniversary. Although a national population count had been conducted every 10 years since 1790, it was not until the early 1900s that the growing demand for information created a need for a permanent professional staff. As the country's appetite for information became more intense, the Census Bureau became increasingly responsible for collecting and releasing greater amounts of data — and the need for better ways to collect more timely and detailed information became apparent.

In the mid-1930s, the Census Bureau became a pioneer in the application of probability sampling to human populations. These innovations allowed the federal government to estimate the scope and breadth of unemployment during the Great Depression and to determine whether policy initiatives such as employment programs and Social Security were having the desired effect. In the early 1940s, the agency began to conduct periodic surveys to meet the demand for up-to-date statistical measures on a variety of topics. Today's Census Bureau surveys touch on topics that the population census cannot even begin to address, such as computer use, voting behavior, and neighborhood crime.

The *Population Profile of the United States: 1999* brings together, under one cover, a wide range of data on demographic, social, economic, and housing trends for the country as a whole. While emphasizing the last decade before the turn of the century, the report includes data collected throughout the 20th century and reflects the most recent information on each topic as of October 2000. The *Population Profile* serves also as a portal leading the reader to the voluminous and more detailed reports that the Census Bureau is constantly producing.

Today, we look forward to being inundated with data from Census 2000. According to current plans, by 2004, the Census Bureau's new American Community Survey will be producing statistics for every state and most large population areas in the United States every year. Right now, we are pleased to celebrate 100 years of service. The Census Bureau and its Demographic Directorate supply information that federal, state, and local governments need to govern, businesses need to stay in business, nonprofits need to serve their communities, and you need to make informed decisions. If you think the Census Bureau only provides population counts, think again. The Census Bureau can tell you more.

Nancy M. Gordon,
Associate Director for Demographic Programs
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Notes About This Report

The primary sources for this report are the Census Bureau's Population Estimates Program, the Current Population Survey (CPS), the Survey of Income and Program Participation (SIPP), and the American Housing Survey (AHS). Data are provided for the 50 states and the District of Columbia. The different population universes included in this report are shown in Appendix B.

All Current Population Reports and Current Housing Reports listed in this publication are available from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402 or on the Census Bureau's Web site at www.census.gov.

General questions or comments about this report may be addressed to Judith Waldrop, Special Projects Staff of the Population Division, U.S. Census Bureau, Washington, DC 20233 (301-457-2437) or e-mailed to Judith.W.Waldrop@census.gov.

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Part I

POPULATION DYNAMICS



AMERICA AT THE CLOSE OF THE 20TH CENTURY:

An Introduction

Findings from the U.S. Census Bureau reveal the complexity of American life at the end of the 20th century.

Researchers scour thousands of official documents, media reports, books, and letters looking for the key events and people of the last 100 years. But where do they turn when they want to find the facts about the everyday lives of people living in the United States? Throughout most of the 20th century, the U.S. Census Bureau has been the source for information on things that matter — family, income, poverty, education, and more.

The Census Bureau uses censuses, surveys, and administrative records to get the numbers that policymakers and government officials must have to make informed decisions. Educators need to know if existing schools will be adequate to house the next generation of students. Human resource planners demand the facts on today's working-age adults. Healthcare providers want to know how they can best balance the competing requirements of young and old. Nonprofit organizations look to Census Bureau numbers to evaluate both their clients' needs and their sponsors' resources. Moreover, the facts that the Census Bureau collects are versatile. The same statistics that are of interest to educators are also of interest to toy manufacturers. The facts on working-age adults serve both employers and union leaders. The information on the well-being of the American public is a concern for everyone living in the United States.

Population Profile of the United States: 1999 looks at the population of the United States at the close of the 20th century. Census Bureau estimates indicate that the population of the United States is diverse and dynamic. Census Bureau surveys provide the details.

Did you know?

- The 24 million people added to the United States between 1990 and 1999 is greater than the 1999 populations of Texas and Oklahoma combined. (See Chapter 2.)
- With 39 percent of adults aged 25 and older having completed college, Colorado led the states in educational attainment in 1999. (See Chapter 9.)
- Almost three-fifths of men aged 18 to 24 were either living with their parents or in a college dormitory in 1998, compared with fewer than half of women in that same age group. (See Chapter 5.)
- For many workers, computers have become as essential as desks. Half of employed adults used a computer on the job in 1997, double the share that did in 1984. (See Chapter 10.)
- When elderly householders were asked to rate the structure they lived in from one (the worst) to ten (the best), more than half gave their housing a score of nine or ten. (See Chapter 7.)
- California was home to 30 percent of the foreign-born population living in the United States in 1999. (See Chapter 17.)

- The 1999 median income was the highest ever recorded, in real terms, for White non-Hispanic (\$44,400), Black (\$27,900), and Hispanic (\$30,700) households — and the median for Asian and Pacific Islander households (\$51,200) was not statistically different from their all time-high reached in 1998. (See Chapter 12.)
- Children were more likely than adults to live in households that did not pay gas or electric bills, did not pay the rent or mortgage, did not visit the doctor or dentist, or had a service disconnected. (See Chapter 14.)
- About one in every three births during the 12-month period ending in June 1998 occurred to an unmarried mother. (See Chapter 4.)

The Census Bureau Can Tell You More.

- Read on to find out more about people living in the United States.
- Use the box at the end of each chapter to find easily accessible Internet sources, e-mail addresses, and telephone contacts for more information.
- Check Appendix A, “The Census Bureau Can Tell You More,” for the names of important Census Bureau reports and how to obtain them. Also listed in this section are important contacts in your area: Regional Census Offices, State Data Centers, and Census Depository Libraries.

Population Distribution, 1999

How many people live in the United States and where do they live? The answers to these questions are constantly changing.

In years ending in zero, population censuses provide detailed information about the number of people in

the United States and where they live. In the interim, people are born and die; some move away and others take their place. For the years in between censuses, people who need more recent numbers rely on intercensal population estimates from the U.S. Census Bureau. Among other things, the estimates are used to allocate federal funds and monitor recent population changes.

Words That Count

- **Population estimates**, as produced by the U.S. Census Bureau's Population Estimates Program, are approximations of populations for past dates. The calculations begin with the last census numbers and then are updated using data on births, deaths, and migration. Estimates of external and internal population movement are developed from tax returns, Medicare enrollment, and immigration data. The population estimates in this report are based on the 1990 census. The numbers in this report cover the 50 states and the District of Columbia, but do not include any of the U.S. outlying areas, such as Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, or the Commonwealth of the Northern Mariana Islands.
- **Resident population** includes all people living in the United States.
- **Civilian noninstitutional population** is the basic universe for the Census Bureau surveys used in this report, the Current Population Survey (CPS),¹ the Survey of Income and Program Participation (SIPP), and the American Housing Survey (AHS). It includes everyone who is not in an institution and is not in the military.
- **The four statistical regions of the United States** are groups of states for which data are presented. They include the Northeast, the Midwest, the South, and the West. See map on page 13.
- **Metropolitan areas (MA)** are defined by the federal Office of Management and Budget for use by agencies in the production, analysis, and publication of data. Each MA must contain either a place with a minimum population of 50,000 or a Census Bureau-defined urbanized area and a total population of at least 100,000. An MA is comprised of one or more counties with close economic and social relationships or a specified level of commuting interaction. In New England, MAs are composed of cities and towns rather than whole counties and must have a population of at least 75,000.
- **Central cities** include the largest places in metropolitan areas and places that are locally important as shown by both population size and levels of employment.
- **Suburban areas** are not defined by the Census Bureau. However, the term is used in this report to refer to the territory in metropolitan areas that is outside central cities.
- **Nonmetropolitan areas** are all areas outside of metropolitan areas.
- **Median age** is the age at which half the population is older and half is younger.

¹ Estimates are based on the 1990 census as enumerated, while CPS numbers are based on the census adjusted for undercount. Find source and accuracy information in Appendix B.

The total number of residents living in the United States is estimated every month. However, the most detailed estimates are produced annually with a reference date of July 1. These estimates include information on age, sex, and race and Hispanic origin.² Beginning with the July 1999 estimates, numbers became available for the population by nativity status.³ Regional, state, metropolitan area, county, and subcounty (city and town) estimates are also produced for each year, with varying degrees of demographic detail.

The nearly 24 million people added to the United States between 1990 and 1999 is greater than the 1999 population of Texas and Oklahoma combined.

Whether the focus is national or local, population growth and decline are driven by the components of change, births minus deaths and immigrants minus outmigrants.⁴ Between April 1, 1990, and July 1, 1999,

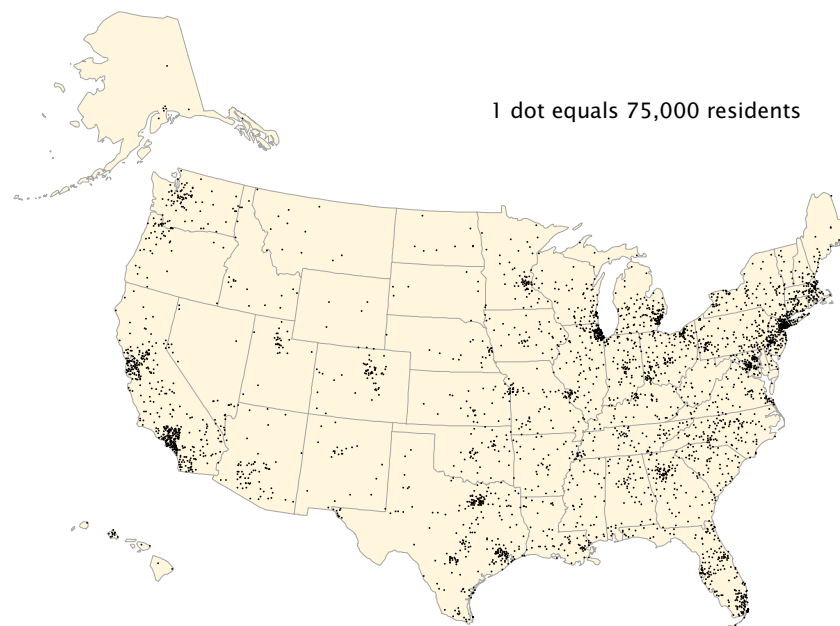
² See Chapter 16 for detailed definitions of race and Hispanic origin.

³ See Chapter 17 for a detailed definition of nativity.

⁴ See Chapter 3 for a discussion on migration and Chapter 4 for a discussion on childbearing.

Figure 2-1.

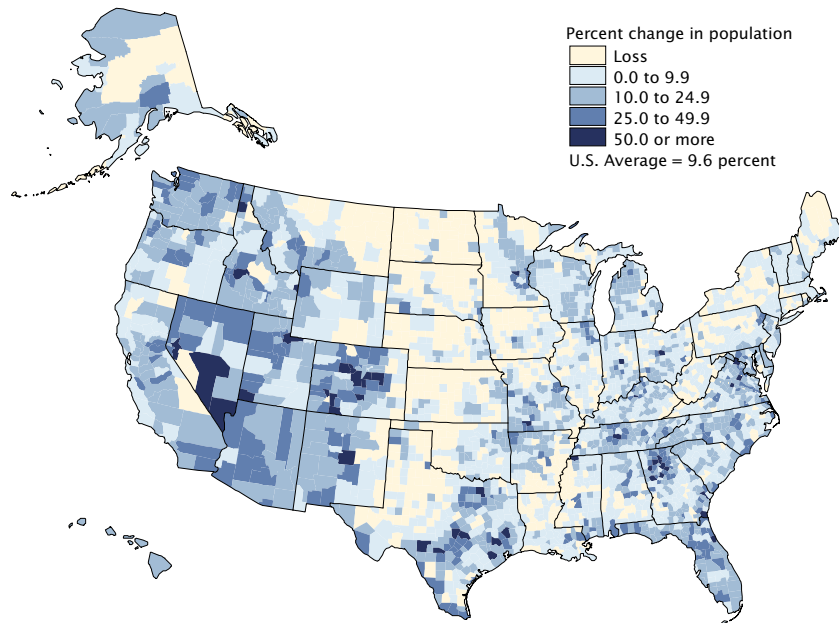
Distribution of the Resident Population in the United States: 1999



Source: U.S. Census Bureau, July 1, 1999 estimates.

there were 37 million births and 21 million deaths in the United States as reported by the Census Bureau's Federal-State Cooperative Program for Population Estimates (FSCPE) and the National Center for Health Statistics. This natural increase, as it is called, added 16 million people to the resident population. The remainder of the increase came from a positive international migration flow that added 7.5 million more people to the population.

Figure 2-2.
Change in Resident Population by County: 1990-99



Source: U.S. Census Bureau, April 1, 1990 census and July 1, 1999 estimates.

As of July 1, 1999, the resident population of the United States was 273 million, a 10 percent increase over the April 1, 1990 census count. However, not all segments of the population grew at the same rate. Rapid growth in the Asian and Pacific Islander and Hispanic populations was fueled by migration from abroad. However, the Black and American Indian and Alaska Native populations also experienced rapid population growth.⁵ The growth rate for Whites who were not of Hispanic origin was only 4 percent,

⁵ Hispanics may be of any race. Based on the July 1, 1999 estimates, 5 percent of the Black population, 16 percent of American Indian and Alaska Native population, and 6 percent of the Asian and Pacific Islander population are also of Hispanic origin.

population, 31 million, was almost as large as the Black population in the United States.

In July 1999, the Black population numbered 35 million, a 14 percent increase over the April 1990 census count. Over the 9-year period, Blacks grew from 12.3 percent of the total population to 12.8 percent.

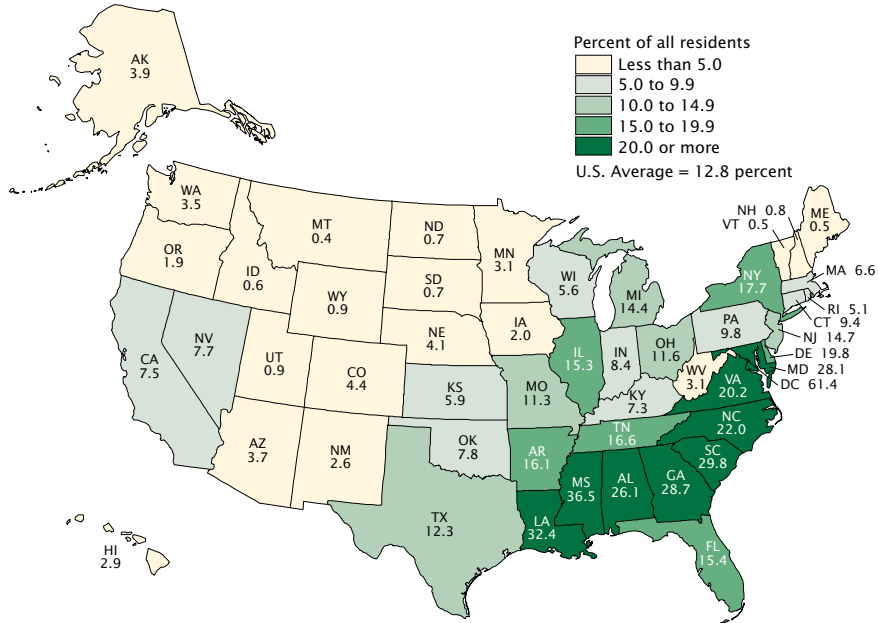
Although American Indians and Alaska Natives were a small group, they also outpaced the national growth rate. With a 16 percent gain since 1990, their population grew to about 2 million and accounted for about 1 percent of all U.S. residents in 1999.

bringing their total up to about 196 million. Because other groups were growing faster, the White non-Hispanic share of the total population dropped from 76 percent to 72 percent.

With a growth rate of 45 percent, the Asian and Pacific Islander population was the fastest growing racial or ethnic group during the decade. However, this group was small, accounting for 4 percent of the total population and numbering about 11 million residents in 1999.

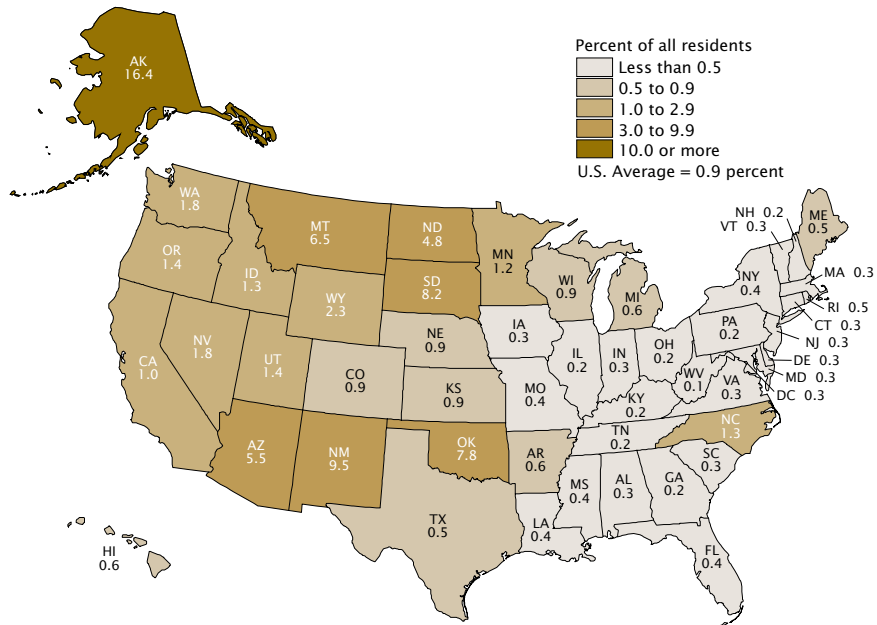
Hispanic residents, who can be of any race, were the second fastest growing racial or ethnic group in the United States in the 1990s. Over the decade, this group increased 40 percent and their share of the population rose from 9.0 percent to 11.5 percent. Their total

Figure 2-3a.
Distribution of the Black Population by State: 1999



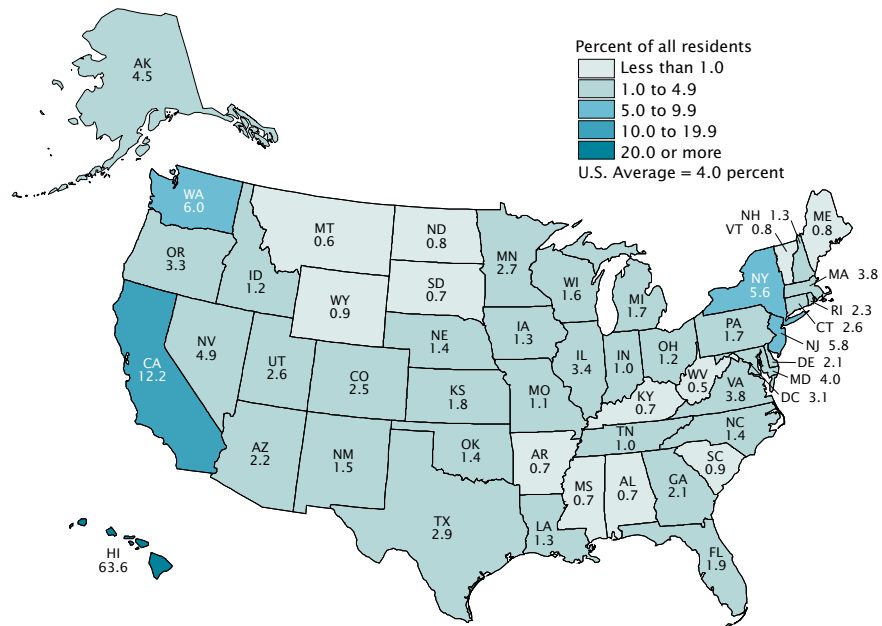
Source: U.S. Census Bureau, July 1, 1999 estimates.

Figure 2-3b.
Distribution of the American Indian and Alaska Native Population by State: 1999



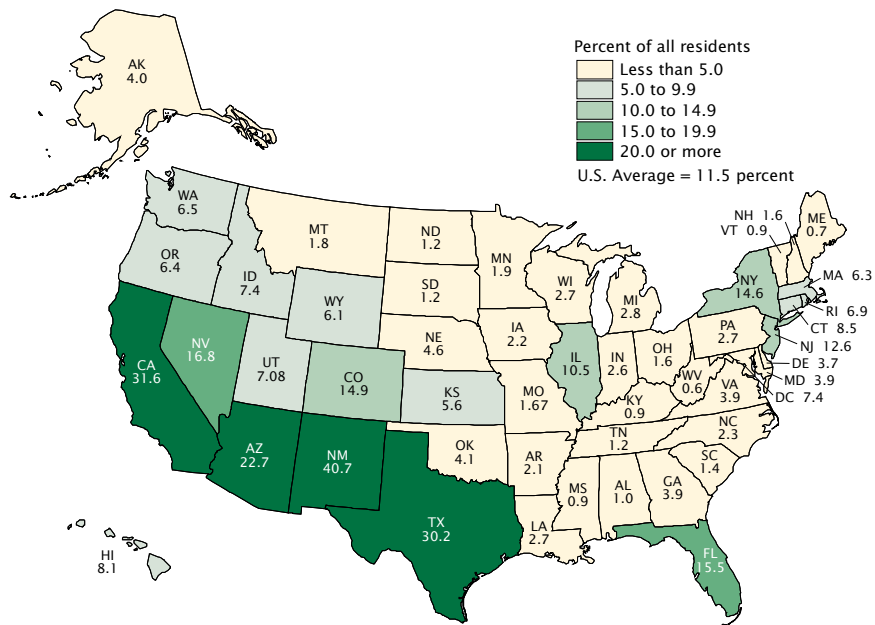
Source: U.S. Census Bureau, July 1, 1999 estimates.

Figure 2-3c.
Distribution of the Asian and Pacific Islander Population by State: 1999



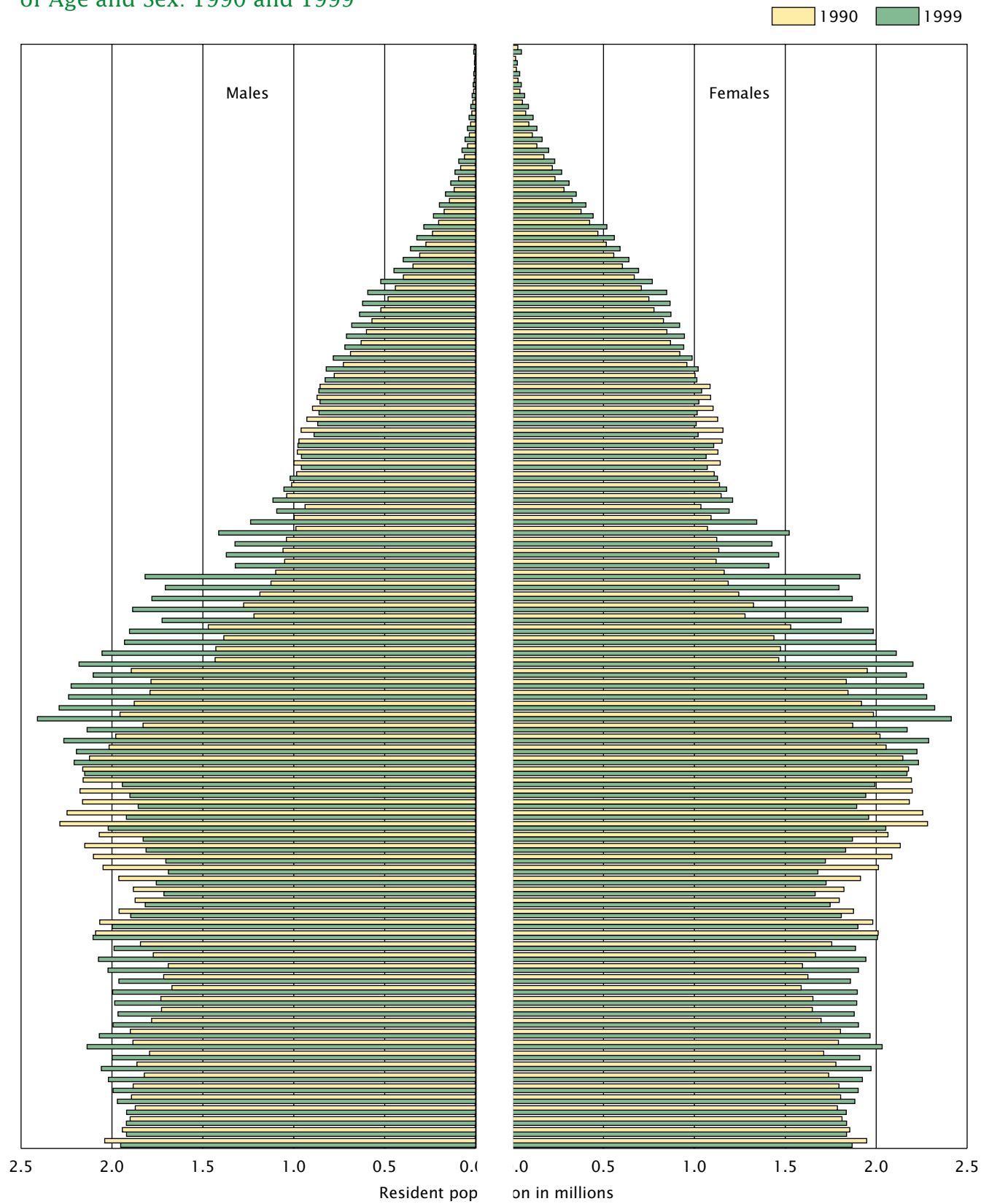
Source: U.S. Census Bureau, July 1, 1999 estimates.

Figure 2-3d.
Distribution of the Hispanic Population by State: 1999



Note: Hispanics may be of any race.
 Source: U.S. Census Bureau, July 1, 1999 estimates.

Figure 2-4.
 The Resident Population of the United States by Single Year of Age and Sex: 1990 and 1999



Source: U.S. Census Bureau, April 1, 1990 census and July 1, 1999 estimates.

The United States population is growing older.

In July 1999, half of all people living in the United States were aged 36 or older, almost 3 years older than median age in April 1990. The aging of the baby boom generation, a large group of people who were born between 1946 and 1964, is partially responsible for this increase. As they moved into their middle years, the population aged 45 to 49 grew 41 percent and the group aged 50 to 54 swelled 45 percent. However, the oldest age category also experienced substantial gain during this period. Between April 1, 1990, and July 1, 1999, the population aged 85 and older passed 4 million, a 38-percent gain over the 9-year period.

Age differences were evident by race and ethnicity. The two youngest groups were the Hispanic population and American Indian and Alaska Native population. About half of the people in both these groups were aged 27 or younger. The median age was 30 for the Black population and 32 for the Asian and Pacific Islander population. The White non-Hispanic population was the oldest population group in 1999. The median age for this group was 38 — more than 10 years higher than that of the youngest group.

During the last decade, geographic differences in population growth were also clear.

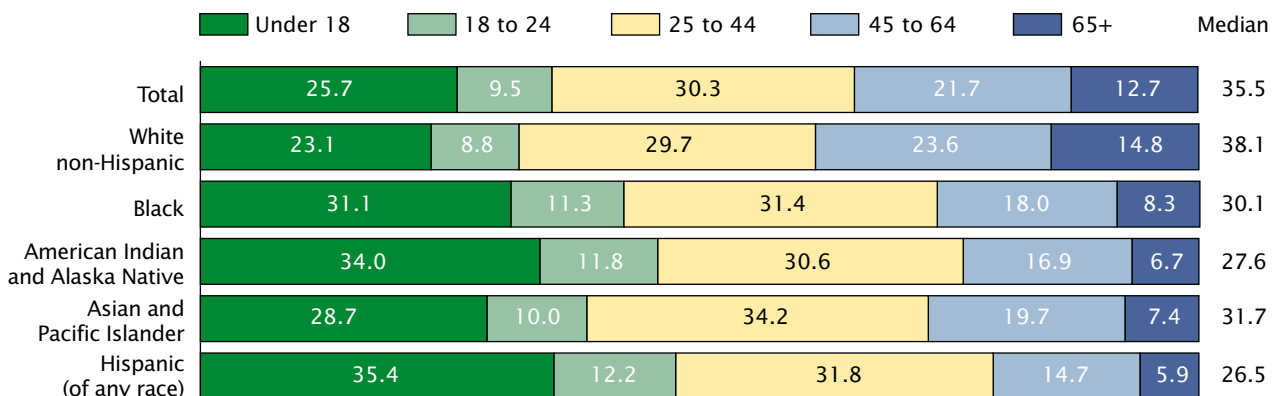
Just like the country as a whole, regional and local growth depends on births, deaths, and migration flows. In the Northeast, South, Midwest, and West, natural increase (births minus deaths) produced growth. International migrants also added population to every region of the country. However, domestic migration, the movement of people from one state to another favored the South and West over the Northeast and Midwest.

While the Southern and Western regions of the United States have experienced above average growth rates, the Midwestern and Northeastern regions have lagged behind. Between 1990 and 1999, the Southern population grew 13 percent and the Western population swelled 16 percent. Over that same time period, the Midwest saw an increase of just 6 percent and the gain in the Northeast was only 2 percent.

In 1999, the South was the most populous region of the country, accounting for 96 million residents. Sixty-three million people lived in the Midwest and 61 million people lived in the West. The Northeast, with 52 million residents, had the smallest share of the U.S. population.

Figure 2-5.
Broad Age Groups for the Population by Race and Hispanic Origin: 1999

(Percent distribution)



Source: U.S. Census Bureau, July 1, 1999, estimates.

Table 2-A.

Population by Race and Hispanic Origin: 1990 and 1999

Race and Hispanic origin	Total population (in millions)		Population change 1990-99		Percent of all residents	
	1999	1990	In millions	In percent	1999	1990
Total population	272.7	249.5	23.2	9.3	100.0	100.0
White	224.6	208.7	15.9	7.6	82.4	83.9
Non-Hispanic	196.0	188.6	7.4	4.1	71.9	75.6
Black.....	34.9	30.6	4.3	14.2	12.8	12.3
American Indian and Alaska Native.....	2.4	2.1	0.3	16.0	0.9	0.8
Asian and Pacific Islander.....	10.8	3.0	7.8	44.9	4.0	3.0
Hispanic (of any race).....	31.3	22.6	8.7	40.0	11.5	9.0

Source: U.S. Census Bureau, April 1, 1990, census and July 1, 1999, estimates.

California, Texas, New York, Florida, and Illinois were the five most populous states in 1999. In recent decades, rapid population gains, fueled primarily by migration, have moved California, Texas, and Florida to the top of the ranking. Slower gains in New York and Illinois have been sufficient to keep these states on the most populated list. In 1960, the five most populous states were New York, California, Pennsylvania, Illinois, and Ohio.

SPOTLIGHT ON METROPOLITAN AND NONMETROPOLITAN AREAS

The population in both metropolitan areas and nonmetropolitan areas increased between 1990 and 1999.

The population of the country's 276 metropolitan areas (MAs) grew by 10 percent between April 1, 1990, and July 1, 1999. Over the same period, nonmetropolitan areas, which make up the remainder of the country, grew at a slower rate (7 percent). The 219 million people living in metropolitan areas in 1999 accounted for 80 percent of all people living in the United States.

Substantial differences in growth for metropolitan and nonmetropolitan areas were evident by region. In general, the most rapidly growing metropolitan areas were in the South and West. Between 1990 and 1999, they constituted 81 percent of the population increase in metropolitan areas and 78 percent of the growth in nonmetropolitan areas. The Midwest accounted for 14 percent of metropolitan growth and 18 percent of nonmetropolitan growth. In the Northeast, both metropolitan and nonmetropolitan areas grew by about 4 percent.

Table 2-B.

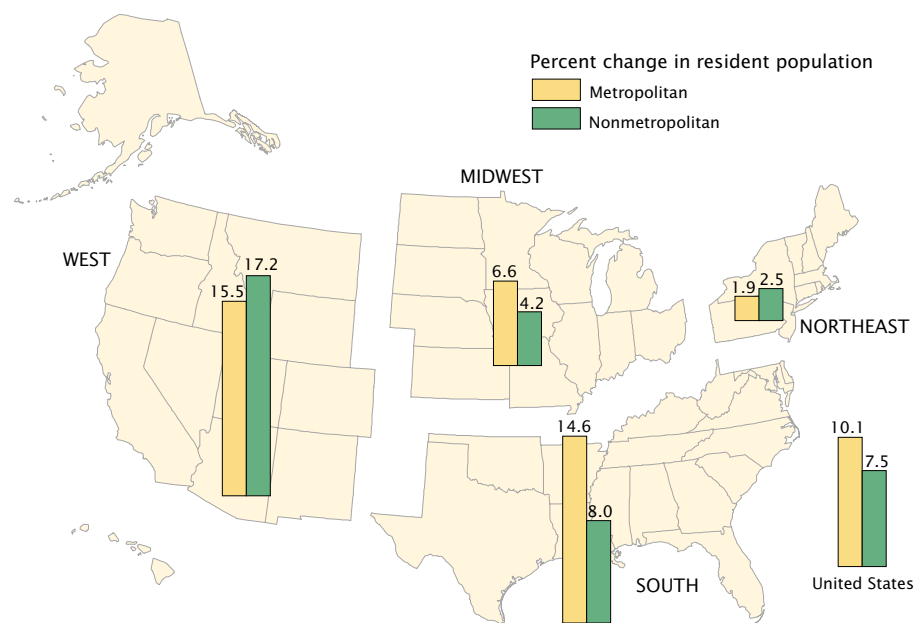
Population of the United States by Region and Metropolitan Status: 1999

Region	Total population (in millions)	Percent metropolitan	Percent in central cities	Percent in suburban areas	Percent nonmetropolitan
Total population.....	272.7	80.2	30.2	50.0	19.8
Northeast.....	51.8	89.4	30.6	58.8	10.6
Midwest.....	63.2	73.7	27.3	46.3	26.3
South.....	96.5	75.3	28.0	47.2	24.7
West.....	61.2	86.8	36.1	50.7	13.2

Source: U.S. Census Bureau, July 1, 1999, estimates.

Figure 2-6.

Metropolitan and Nonmetropolitan Population Change by Region: 1990-99



Source: U.S. Census Bureau, April 1, 1990 census and July 1, 1999 estimates.

All ten of the fastest-growing metropolitan areas between 1990 and 1999 were in the West or South.

The Las Vegas, Nevada-Arizona, metropolitan area had the greatest percent increase (62 percent). Two metropolitan areas in Texas followed it: Laredo (45 percent) and McAllen-Ediburg-Mission (39 percent).

In 1999, the eight metropolitan areas in the United States with 1990 populations of 5 million or more accounted for 28 percent of this country's total population. All eight grew between 1990 and 1999. Within this group, two California areas grew the fastest, Los Angeles-Riverside-Orange County and San Francisco-

Oakland-San Jose, with growth rates of 10 percent and 9 percent, respectively.

However, the 12 metropolitan areas with 1990 populations of more than 2 million, but less than 5 million, grew even faster — increasing by 15 percent. Phoenix-Mesa, Arizona, led others in this category with a 35 percent population gain.

Within metropolitan areas, central cities grew slowly — increasing only 4 percent between 1990 and 1999. While 14 percent of the metropolitan areas experienced population decline during this period, 39 percent of central cities did. However, growth was rapid (14 percent) in the suburban areas outside central cities. In 1999, 62 percent of the people who lived in

metropolitan areas lived outside central cities.

The Census Bureau Can Tell You More

- Look for detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Select "Estimates."
- Contact the Statistical Information Staff of the U.S. Census Bureau at 301-457-2422 or e-mail pop@census.gov.

Geographical Mobility, 1998-99

Migration is a basic component of population growth and decline.

In search of economic opportunity, better climate, cheaper living, or locations nearer their loved ones, migrants swell the population of one area while diminishing the population of another. In hopes of finding clues about future population growth or decline, the U.S. Census Bureau studies the patterns of relocation.

Forty-three million people or 16 percent of the population aged 1 and older living in the United States moved between March 1998 and March 1999.

Recent moving rates have changed only moderately from one year to the next, but there has been an overall drop of about 4 percentage points since the 1950s and 1960s, according to the Current Population Survey (CPS).

Fifty-nine percent of the 43 million people who moved between March 1998 and March 1999 moved from one residence to a different residence in that same county. The next largest share of movers (20 percent) stayed within a state, but moved to a different county. About 18 percent moved between states and 3 percent moved into the United States from abroad.

Young adults were the most likely to move. During the study period, 32 percent of 20- to 29-year-olds moved, compared with 23 percent of people aged 30 to 34 and 14 percent of people aged 35 to 44. The rates

Words That Count

- **Movers** are all people aged 1 and older who were living in a different residence at the time of the March Current Population Survey than they were 1 year earlier.

declined to 10 percent for those aged 45 to 54, 7 percent for those aged 55 to 64, and 4 percent for those aged 65 and older.

Renters have vastly higher mobility rates than homeowners. Between 1998 and 1999, 1 in every 3 people living in a rental unit made a move, compared with 1 in every 12 people living in an owner-occupied dwelling. On average, renters are younger than homeowners. While half of all people in renter-occupied housing were aged 28 or older, half of those in owner-occupied housing were aged 35 years or older.

People in the West and South moved more frequently than the national average, according to the Current Population Survey.

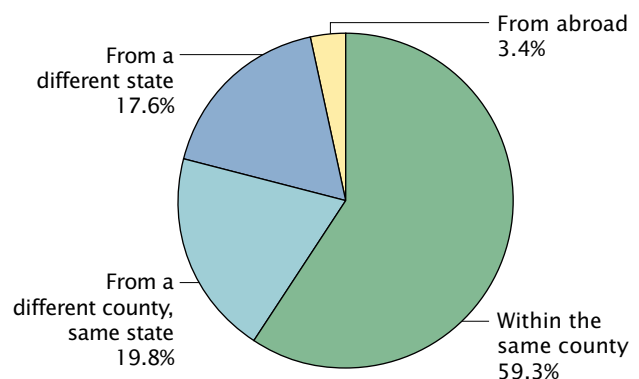
In March 1999, about 19 percent of Westerners and 17 percent of Southerners were living at a different address than they did the year before. People living in the Midwest at the time of the survey were less likely than the average American to have relocated during the year. About 15 percent were in a different location

Figure 3-1.

Movers by Type of Move: 1998-99

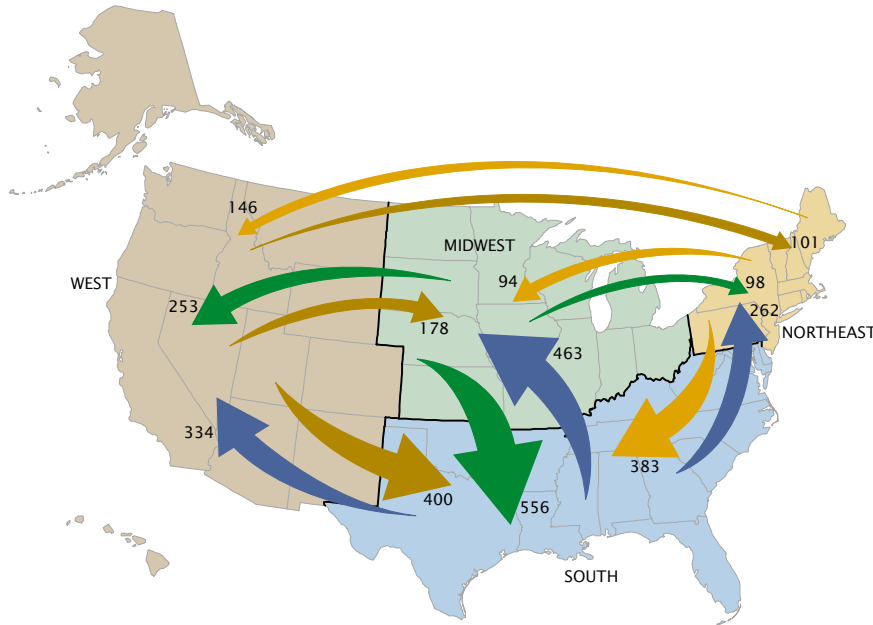
(Percent distribution of movers aged 1 and older)

Total movers = 42.6 million



Source: U.S. Census Bureau, Current Population Survey, March 1999.

Figure 3-2.
Region-to-Region Migration: 1998-99
 (Numbers in thousands)



Source: U.S. Census Bureau, Current Population Survey, March 1999.

outmigrants. The exceptions were 1992-93 and 1995-96 when metropolitan areas experienced net losses. Metropolitan areas have not had a net gain since 1986-87, when the increase was nearly half a million people.

However, when movers from abroad were taken into account, metropolitan areas experienced a significant net gain of about 1.3 million people between 1998 and 1999. Within metropolitan areas, central cities experienced a net loss due to internal migration while the areas outside central cities gained. The apparent gain in nonmetropolitan areas was not significantly different from zero.

than they were in March 1998. However, only 12 percent of people in the Northeast had a new address — the least of any region.

Migration flows within the United States produced significant population losses in both the Northeast and the Midwest between 1998 and 1999. About 163,000 more people left the Northeast than moved there. And 171,000 more people left the Midwest than moved there. With a 270,000-person gain, the South was the only region of the country to experience a significant population gain due to internal migration. The net internal migration for the West, 63,000, was not significantly different than zero. However, when movers from abroad were taken into account, both the South and West experienced significant population gains. The Northeast and Midwest had just enough movers from abroad to offset their net migration losses domestically.

For most of the 1990s, metropolitan areas as a whole maintained a balance between internal inmigrants and

The Census Bureau Can Tell You More

- For more information, consult the following U.S. Census Bureau Current Population Report: *Geographical Mobility: March 1998 to March 1999 (Update)* by Carol S. Faber.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site www.census.gov. Click on "G" and select "Geographic Mobility."
- Contact the Journey to Work and Migration Statistics Branch of the U.S. Census Bureau at 301-457-2454 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.

The Fertility of American Women, 1998

Childbearing patterns at the close of the 20th century sharply contrast with the wide swings of the preceding decades.

Hospitals, care providers, insurance companies, and baby food manufacturers all have a healthy interest in the number of newborns. The U.S. Census Bureau uses information on changing childbearing patterns to project the number of people who will be living in the United States in the future. Fertility differences among various population groups, in combination with immigration patterns, set nationwide population trends in motion.¹

A woman in the early 1900s could expect to give birth to about four children during her childbearing years² while a woman living during the Great Depression could expect to have only two. After World War II, the number of births per woman climbed to 3.7 in 1957,

Words That Count

- **Fertility rate**, in this report, is defined as the number of women who reported having a child in a 12-month period ending in June 1998 per 1,000 women aged 15 to 44. Nearly all women end their childbearing by age 45.
- **Replacement level fertility** is the number of births per woman required to maintain the population — approximately 2.1 births per woman.
- **Children ever born** is the number of children a woman has ever had, not including stillbirths.

¹ See Chapter 2 for the 1999 estimates of the U.S. population and an explanation of how the “components of change” contribute to population growth. Find population projections by race and ethnicity on the U.S. Census Bureau Web site www.census.gov. Click on “P” and select “Projections.”

² Childbearing years are generally considered to be aged 15 to 44.

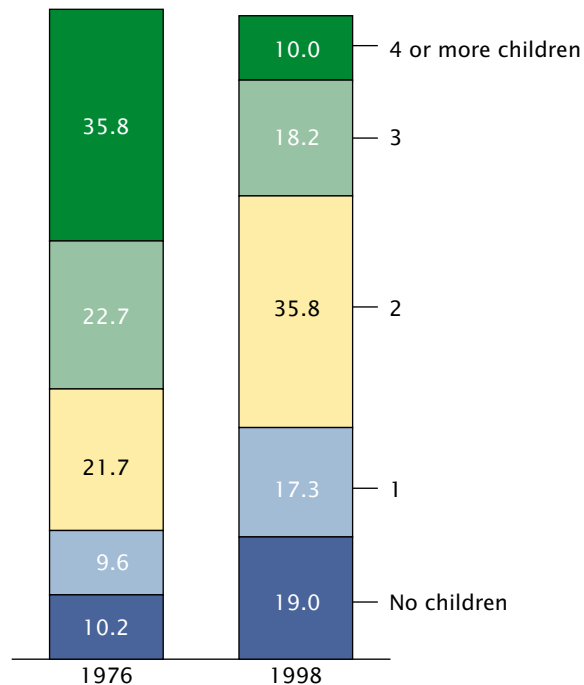
but fell to 1.8 by the mid-1970s. With minor fluctuations, the rate has hovered around 2 births per woman over the last 20 years — a rate below the long-term replacement level.

Women typically have fewer children today than in previous generations, according to the Current Population Survey (CPS). In 1998, only about 10 percent of women ended their childbearing years with four or more children, compared with 36 percent of women in 1976. New mothers in 1998 were also more likely than new mothers in 1976 to work. About 59 percent of mothers with infants (children less than 12 months old) were working or looking for work in 1998, almost twice the share in the labor market in 1976.

Figure 4-1.

Women Aged 40 to 44 by Number of Children Ever Born: 1976 and 1998

(Percent distribution)



Source: U.S. Census Bureau, Current Population Surveys, June 1976 and June 1998.

In June 1998, 61 million women aged 15 to 44 lived in the United States. During the preceding 12 months, 3.7 million of these women had a birth, according to the Current Population Survey (CPS). Forty-one percent of these births were first births. The fertility rate for women aged 15 to 44 in the United States was 61 births per 1,000 women.

Childbearing patterns differ greatly among racial and ethnic groups.

Averaging 2.4 births by age 40 to 44, Hispanics were the only group reaching the end of their childbearing years with more births than the number required for natural replacement. Black women and Asian and Pacific Islander women this age had fertility levels that were not significantly different from the replacement level (2.1 births). White non-Hispanic women were significantly below the replacement level, averaging only 1.8 births each.

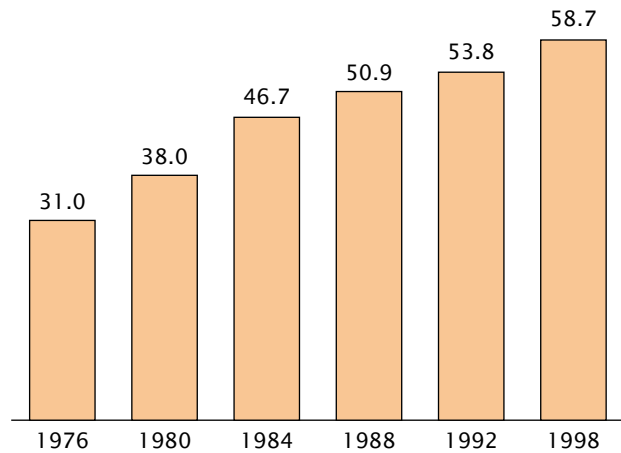
About 1.1 million women who had a birth in the 12 months preceding the June 1998 CPS were not married.

One in every three births during the 12-month period prior to the June survey occurred to an unmarried mother.³ Out-of-wedlock childbearing occurred predominantly among younger women. Nine out of every ten teenagers giving birth were unmarried. Five in ten births to women in their early twenties were out of wedlock, compared with one in ten to women aged 30 and older.

The educational level of the mother was a significant factor in out-of-wedlock childbearing. During the 12 months prior to the 1998 survey, 60 percent of births to women who had not graduated from high school were out of wedlock. In contrast, 26 percent of the births to mothers with some college education and only 3 percent of the births to mothers with at least a bachelor's degree were out of wedlock. In 1976, one-fourth of never-married women aged 40 to 44 had given birth to a child out of wedlock. In 1998, the share was one-third.

³ Unmarried mothers include women who were never married or are divorced or widowed.

Figure 4-2.
Labor Force Participation Rates for Women Who Had a Child in the Last Year: Selected Years, June 1976 to June 1998
 (Percent)



Note: After 1990, the numbers are based on women aged 15 to 44, before 1990, the numbers are based on women aged 18 to 44.
 Source: U.S. Census Bureau, Current Population Surveys, June 1976 to 1998.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Fertility of American Women: June 1998* by Amara Bachu and Martin O'Connell.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "F" and select "Fertility."
- Contact the Fertility and Family Statistics Branch of the U.S. Census Bureau at 301-457-2449 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.



Part II

HOUSEHOLDS AND HOUSING

LIVING TOGETHER, LIVING ALONE:

Households, Families, Marital Status, and Living Arrangements, 1998

The great variety of living arrangements that adults choose makes it no longer possible to point to the “typical” American household.

Many businesses are concerned about living arrangements because household composition influences purchasing behavior and service delivery. State and local governments pay attention to households when making decisions about everything from traffic patterns to neighborhood watch programs.

A substantial share of adults live alone, but the majority live with their spouses. Some live with grandparents,

parents, aunts, uncles, sisters, brothers, and other relatives, but some live with people who are not related to them by blood or marriage. However, living arrangements take on even greater significance when children are involved. For instance, the definition of poverty is based on income thresholds that vary by size of family and number of children.

Families dominate American households, but less so today than they did in 1980.

In 1980, families represented 74 percent of all households. By 1998, only 69 percent of America’s 102 million households were families — and not all families

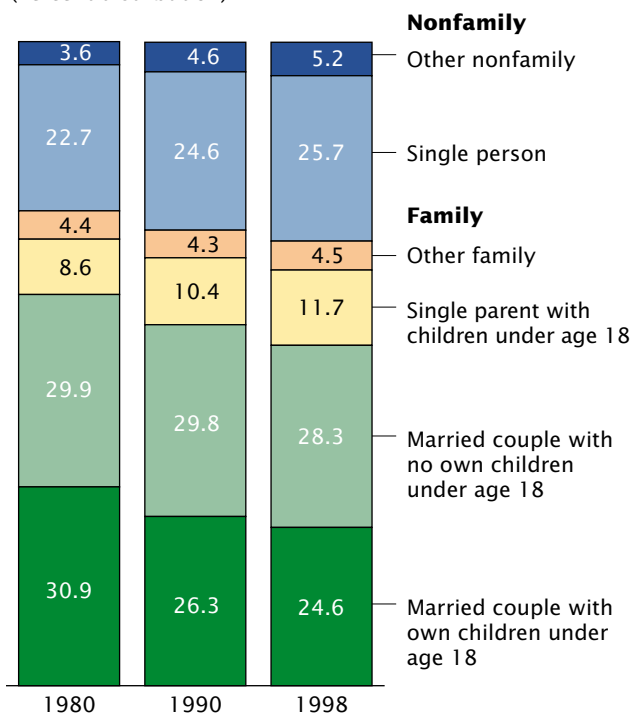
Words That Count

- A **household** consists of all the people who occupy a housing unit, regardless of their relationship. A **family household** has at least two members related by blood, marriage, or adoption, one of whom is related to the householder. A **nonfamily household** can either be a person living alone or a householder who shares the home with nonrelatives only — for example, boarders or roommates.
- **Householder** refers to the person (or one of the people) in whose name a housing unit is owned, rented, or maintained. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife.
- **Marital status** includes the following categories: never married, married, separated, widowed, and divorced. For the purpose of this report, the term “unmarried” includes never-married, widowed, divorced, and separated people.

Figure 5-1.

Households by Household Type: 1980, 1990, and 1998

(Percent distribution)



Source: U.S. Census Bureau, 1980 and 1990 censuses and Current Population Survey, March 1998.

consisted of children living with both their parents. In fact, fewer than half of all family households were composed of children under age 18 living with at least one parent, according to the 1998 Current Population Survey (CPS). Single parents accounted for about 27 percent of all families with children.

Even though married-couples represented more than half of all households, they were more than three-quarters of all family households in 1998. However, just 25 million of the 54 million married-couple families contained at least one child under 18 years old.¹ When children aged 18 and older were taken into account along with younger children, about 31 million of these couples lived with a son or daughter. Almost 11 million married-couple families had a member aged 65 or older. Both an older household member and a child under age 18 were present in about a half million married-couple families.

Married adults are still a majority of Americans aged 15 and older.

Of the 209 million people in this age group, 56 percent were married and living with their spouses, according to the 1998 CPS. However, the age when people first marry had risen over the previous two decades. In 1980, the median age of first marriage was 22 for women and 25 for men. By 1998, the median age of first marriage had risen to 25 for women and 27 for men. Fully 48 percent of women and 59 percent of men aged 18 to 24 were either living with their parents or in a college dormitory in 1998.

In 1998, unmarried adults accounted for 44 percent of all adults aged 15 and older, up from 39 percent in 1980.

In 1998, 91 million Americans aged 15 and older were not married. The largest share of unmarried adults, about 64 percent, had never been married. Another 21 percent were divorced and 15 percent were widowed. Women represented 81 percent of widowed adults. Nearly half (45 percent) of women aged 65 and older were widowed and 7 out of 10 of these women lived alone.

In 1998, people living alone accounted for 83 percent of America's 32 million nonfamily households. Men represented 61 percent of householders under age 45 who lived alone, but women were 68 percent of householders over age 45 who lived alone. Among the

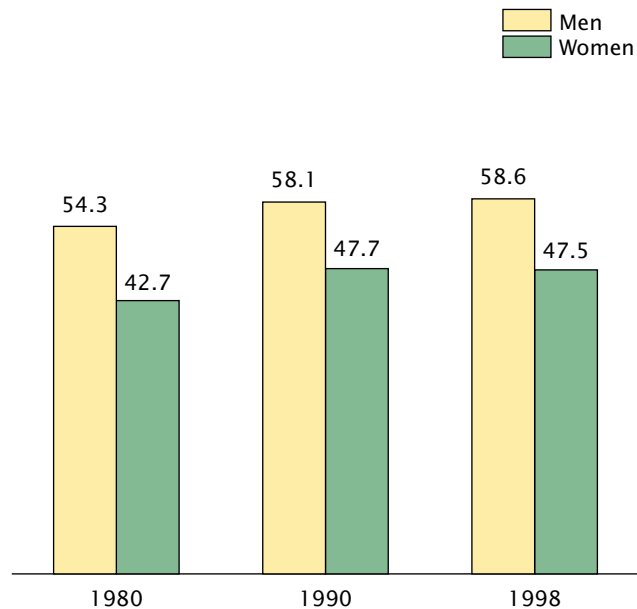
¹ See the definition for "own" children in Chapter 6.

population aged 65 and older, more than three times as many women as men lived alone.

Figure 5-2.

Men and Women Aged 18 to 24 Living With One or Both Parents or in a College Dormitory: 1980, 1990, and 1998

(Percent of men and women aged 18 to 24)



Source: U.S. Census Bureau, 1980 and 1990 censuses, and Current Population Survey, March 1998.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Household and Family Characteristics: March 1998 (Update)* by Lynne M. Casper and Ken Bryson.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "H" and select "Households" or "M" and select "Marital status."
- Contact the Fertility and Family Statistics Branch of the U.S. Census Bureau at 301-457-2465 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.

FROM BIRTH TO SEVENTEEN:

The Living Arrangements of Children, 1998

A growing number of children live in single-parent homes.

Where children live and grow up and the conditions that contribute to their well-being are all indicators monitored by the U.S. Census Bureau. Health care professionals, school planners, and childcare providers look to these numbers to decide if new facilities or services are needed. Census information on the living arrangements of children helps researchers understand the social implications of the different types of family situations that children experience while growing up.

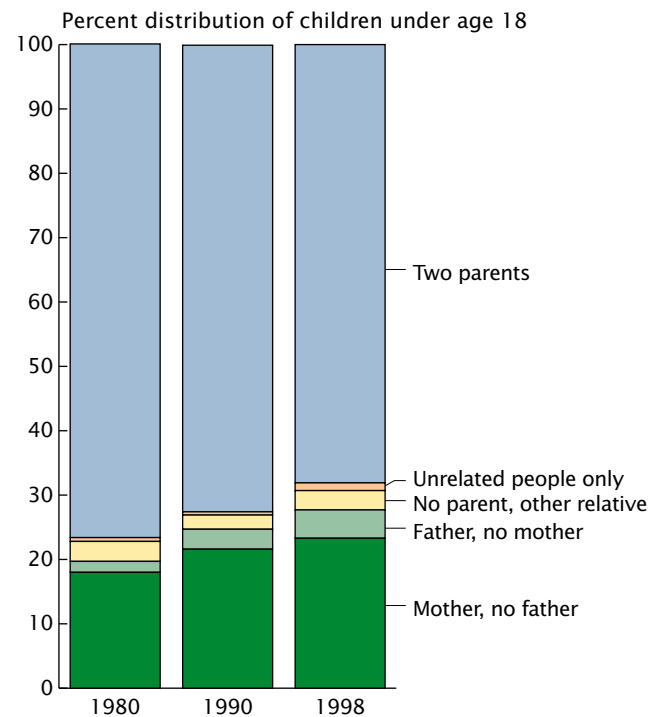
Words That Count

- **Children** are all people under age 18, excluding those who maintain households, families, or subfamilies as a householder or spouse.
- **Own children** in a family are sons and daughters, including stepchildren and adopted children, of the householder. For each type of family unit identified in the Current Population Survey, the count of “own children under 18 years old” is limited to never-married children; however, “own children under 25” and “own children of any age,” as the terms are used here, include all children regardless of marital status. The counts include never-married children living away from home in college dormitories.
- **Related children** in a family include own children and all other children under 18 years old in the household who are related to the householder by birth, marriage, or adoption, such as grandchildren.

The majority of the 71 million children who live in the United States live with two parents.

In 1980, 77 percent of all children under age 18 lived with two parents, falling to 73 percent in 1990 and only 68 percent by 1998, according to the Current Population Survey (CPS). Over the 18-year period, the share of children living with only their mother rose from 18 percent to 23 percent and the share living with only their father grew from less than 2 percent to about 4 percent. In 1998, about 3 percent of children lived with other relatives and about 1 percent lived with people who were not relatives.

Figure 6-1.
Living Arrangements of Children Under Age 18: 1980, 1990, and 1998



Source: U.S. Census Bureau, Current Population Surveys, March 1980, 1990, and 1998.

Single parents were more likely to be never married or divorced than widowed or separated, according to the 1998 CPS. Among children living with their mother alone, 40 percent of mothers had never been married

Figure 6-2.
Children Under Age 18 Living With One Parent by Sex and Marital Status of Parent: 1998

(Percent distribution)



Source: U.S. Census Bureau, March 1998 Current Population Survey.

while another 34 percent were divorced. Almost the reverse was true for children living with their fathers alone. About 33 percent lived with a never-married father and 44 percent lived with a divorced father.¹ The next largest share of children lived with a parent who was married, but whose spouse was absent. This was the case for 21 percent of children who lived with a mother alone and for 18 percent of children who lived with father alone. Only about 4 percent of children lived with a widowed parent, regardless of whether they lived with their mother or father.²

In the early 1990s, researchers, policy makers, and the media began to notice an increase in the number of children living in a home maintained by a grandparent. By 1998, the CPS found 4 million children — about 6 percent of all children — living in the home of their grandparent. At least one parent was present for almost two-thirds of these children. However, only 13 percent of children who lived in a grandparent’s home had both a mother and a father living with them. The greatest share, 46 percent, lived with a mother, but no father. Another 6 percent lived with a father, but no mother. There was no parent in the home of the remaining 36 percent of children who lived with a grandparent.

¹ There is no significant difference between the percentage of children living with a single father who was never married and the percentage of children living with a single mother who was divorced.

² There is no significant difference between the percentage of children living with a single father who was widowed and the percentage of children living with a single mother who was widowed.

SPOTLIGHT ON CHILD WELL-BEING

Living arrangements, economic and social environments, and types of neighborhoods contribute to child well-being and future development.

- **Children in two-parent families fare better developmentally than children in single-parent families, according to a recent study based on data from the Survey of Income and Program Participation (SIPP).** Among the problems associated with children of single parents are low measures of academic achievement, increased likelihood of dropping out of high school, and early childbearing.
- **Diminished contact with the noncustodial parent can result in a loss of emotional support and supervision from adults.** Children in single-parent families generally have a lower economic standard of living and more frequently participate in government assistance programs than do children from two-parent families. The SIPP indicates all of these circumstances have a cumulative effect on the way children grow up and how prepared they are for young adulthood.
- **Neighborhood safety concerns, trust in neighbors to look out for each other, and the presence of negative influences in their children's environment were just a few of the topics explored in the 1993 panel of the SIPP.** Responses to questions on neighborhood trust and safety were combined into an index where a score of ten

indicated the best neighborhood situation. On average, parents gave their neighborhoods a rating of 6.6, indicating children were living in neighborhoods that are not ideal, but are far from unsatisfactory. However, the neighborhood index was higher for children living with two working parents (7.1) than for children in other types of households. Among single parents, the neighborhood score was 6.1 when the parent was employed and 5.1 when the parent was unemployed.

- **Being cared for by someone other than a family member is an increasingly common experience in a child's preschool years, according to the SIPP.** About 53 percent of all children under age 12 have been cared for regularly by someone other than immediate family members. Among children less than 3 years old, 46 percent had been in regular child care. On average, children less than 3 years old began their first child care experience at 6 months old and spent 30 hours each week in care.
- **Government assistance³ does not appear to be a contributing factor in whether a child has been in a regular child care arrangement, according to the SIPP.** The share of poor children aged 3 to 5 who were in child care was about the same whether or not they received government assistance — 47 percent and 49 percent, respectively. For children in families with incomes of 100 percent to 199 percent of the poverty threshold, about 60 percent of those in families using assistance were in child care, compared with 56 percent of those in families who did not receive assistance.

³ For a discussion on children in poverty and government assistance programs, see Chapter 13.

In spring 1998, 14 million parents had custody of 23 million children under 21 years of age⁴ whose other parent lived somewhere else, according to the Current Population Survey (CPS).

- More custodial parents worked and participation in public programs declined.** Between 1993 and 1997, the CPS found that the proportion of custodial parents employed in full-time, year-round jobs increased from 46 percent to 51 percent. At the same time the proportion participating in at least one public assistance program declined from 41 percent to 34 percent.

⁴ Because child support is frequently ordered until a child is 21 years old or completes college, this report specifically includes "own children" under 21 rather than the usual definition used by the Census Bureau of children under 18 years of age.

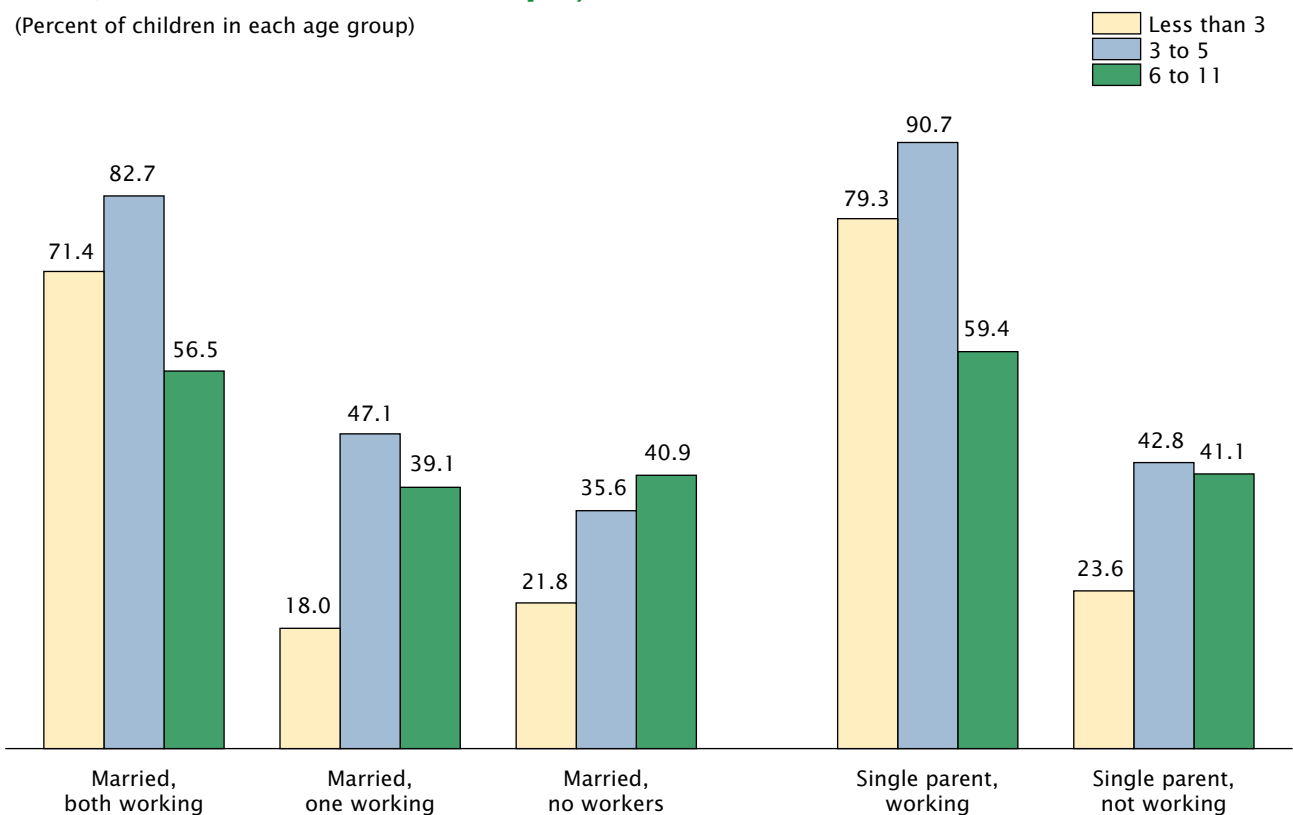
- Between 1993 and 1997, poverty rates, although still quite high, declined for custodial parents.** While the 1997 poverty rate for all families was about 16 percent, the rate for custodial mothers (32 percent) was nearly three times higher than it was for custodial fathers (11 percent), according to the CPS.

- Fifty-six percent of custodial parents had child support agreements, according to the 1998 CPS.** Most of these agreements were considered legal and were established by a court or other government entity. However, 4 percent of custodial parents had nonlegal informal agreements or understandings. Custodial mothers were more likely than custodial fathers to be awarded child support, 59 percent compared with 38 percent.

Figure 6-3.

Children Under Age 12 Who Have Ever Been in Child Care by Age of Child, and Parents' Marital and Employment Status: 1994

(Percent of children in each age group)



Note: Employment status is for the month before the survey.

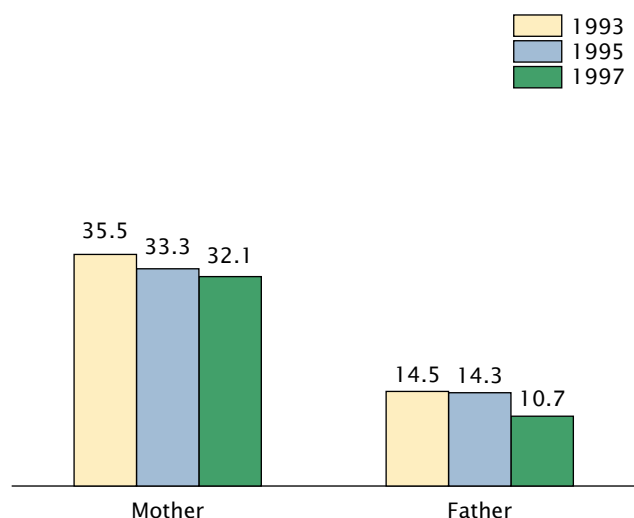
Source: U.S. Census Bureau, 1992 Panel of the Survey of Income and Program Participation (October 1994 - January 1995) and 1993 Panel of the Survey of Income and Program Participation (October 1994 - January 1995).

- In 1997, more custodial parents were receiving the full payments and fewer received partial payments, according to the CPS.** Of the 7.9 million parents with child support agreements or awards, about 7 million were due payments in 1997. Of these, about two-thirds reported receiving either part or full payment, statistically unchanged from 1993. However, the proportion of custodial parents receiving all payments they were due increased from 35 percent to 41 percent, while those receiving partial payments fell from 35 percent to 27 percent. The average amount of support received by custodial mothers who received any payment in 1997 was \$3,700, not statistically different from the amount received by custodial fathers — \$3,300.

- Child support compliance was highly influenced by joint custody and visitation.** Among the 7 million custodial parents due child support in 1997, the CPS found most (84 percent) had arrangements with the nonresident parents for joint custody or visitation privileges with their children. Although about 73 percent of these parents received at least some of their child support payments, only 36 percent without joint custody or visitation arrangements received any payment.

Figure 6-4.
Poverty Status of Custodial Mothers and Fathers: 1993, 1995, and 1997

(Percent of custodial parents in poverty)



Source: U.S. Census Bureau, April 1994, 1996, and 1998 Current Population Surveys.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *A Child's Day: Home, School, and Play (Selected Indicators of Child Well-Being): 1994* by Jason M. Fields, Kristin Smith, Loretta E. Bass, and Terry Lugaila.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "M" and select "Marital Status and Living Arrangements," "H" and select "Households," or "C" and select "Child Care" or "Child Support."
- Contact the Fertility and Family Statistics Branch of the U.S. Census Bureau at 301-457-2465 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.

Housing, 1999

Knowing about the quality of housing in the United States is essential to understanding the quality of life in this country.

The structures people live in are as diverse as their occupants are. Since 1973, the Census Bureau has used the American Housing Survey (AHS)¹ to gather information on occupancy, housing costs, fuel usage, water quality, repairs and improvements, and many other housing related topics. This information helps determine the number of people who live in inadequate housing and how many may need housing assistance.

More than three out of every four housing units in the United States were located in metropolitan areas² in 1999.

Almost half (46 percent) of the country's 115 million total housing units were located in the suburban parts of metropolitan areas, according to the 1999 American Housing Survey (AHS). Another 30 percent of housing units were located in central cities, the large incorporated areas within metropolitan areas. The remaining 24 percent were located outside of metropolitan areas.

Forty-three percent of housing units in central cities were multifamily, compared with 20 percent of the housing units in suburban areas and 12 percent in nonmetropolitan areas. Mobile homes were the most common in nonmetropolitan areas — accounting for 16 percent of all housing units. In metropolitan areas, mobile homes accounted for 7 percent of the housing in the suburbs and only 1 percent in central cities.

¹ The Census Bureau also collects data on housing through its Housing Vacancy Survey, a quarterly supplement to the Current Population Survey.

² For information on metropolitan and nonmetropolitan areas, central cities, and suburbs, see Chapter 2.

Housing in suburban and nonmetropolitan areas was more likely than housing in central cities to be newly constructed (built in the 4 years prior to the 1999 AHS). Only 3 percent of the housing units in the central cities were newly constructed, compared with about 7 percent of the housing units in the suburbs and nonmetropolitan areas.³

Half of all housing units in central cities were built in 1959 or before. The median year of construction for housing in nonmetropolitan areas was 1970. And about half of all housing units in the suburbs were built in 1973 or later.

In 1999, 92 percent of the country's 112 million year-round housing units were occupied.

Recent homeownership rates are among the highest the Census Bureau has ever measured. At the beginning of the 20th century, fewer than half of all householders were homeowners, according to the 1900 Census. However, every census since 1950 has counted more homeowners than renters. The American dream of homeownership was a reality for two-thirds of householders in 1999, according to the AHS.

Ownership rates were highest in the suburbs and nonmetropolitan areas, 74 and 75 percent, respectively. In central cities, only about half of year-round occupied housing units were owner-occupied.

Eighty-two percent of homeowners lived in detached single-unit housing, according to AHS, and another 5 percent lived in attached single-unit housing, such as townhouses. Eight percent lived in mobile homes. The remainder lived in various types of multiunit housing.

Renters also lived in a variety of housing types. One-third of renters occupied single-unit attached and

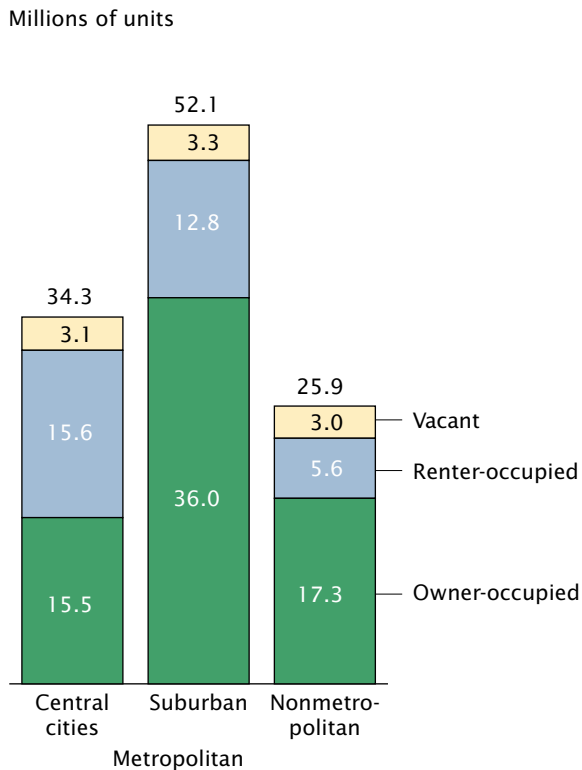
³The percentage of newly constructed housing units is not statistically different in suburban and nonmetropolitan areas.

Words That Count

- **A housing unit** is a house, apartment, group of rooms, or single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other people in the building and which have direct access from the outside of the building or through a common hallway.
- **Occupied units** are those occupied by at least one person who usually lives in the unit. By definition, the count of occupied housing units is the same as the count of households.
- **Year-round housing units** include all occupied and vacant units, regardless of design, that are intended for occupancy at all times of the year.
- **A single family detached unit** is a single-unit housing structure with open space on all four sides.
- **A single family attached unit** is a single-unit housing structure that has one or more unbroken walls extending from ground to roof separating it from adjoining structures, such as a townhouse.
- **Multifamily units** are housing units contained in multiunit structures, such as apartment buildings.
- **Monthly housing costs for owner-occupied units** include monthly payments for all mortgages or installment loans or contracts, except reverse annuity mortgages and home equity lines of credit. Costs also include real estate taxes (including taxes on mobile homes and mobile home sites if the site is owned), property insurance, homeowner's association fees, cooperative or condominium fees, mobile home park fees, land rent, and utility costs. Costs do not include maintenance and repairs.
- **Monthly housing costs for renter-occupied housing units** include the contract rent, utilities, property insurance, and mobile home park fees. Renter housing units occupied without payment of cash rent are shown separately as no cash rent. For rental units subsidized by a housing authority, the federal government, or state or local governments, the monthly rental costs reflect only the portion paid by the household and not the portion subsidized. The figures do not adjust for lost security deposits, or the benefit of free months' rent offered by some owners.
- **Housing with severe physical problems** has at least one of the following:
 - (1) Lacking hot or cold piped water or flush toilet or lacking both tub and shower for the exclusive use of occupants;
 - (2) Having been uncomfortably cold last winter for 24 hours or more because heating equipment broke down at least three times for at least 6 hours each time;
 - (3) Having no electricity, or all of the three electric problems: exposed wiring, a room with no working wall outlet, or three blown fuses or tripped circuit breakers in the last 90 days;
 - (4) In public areas, having no working light fixtures, loose or missing steps, loose or missing railings, and for buildings with 3 or more floors, no working elevator; or
 - (5) Having any five of the following six maintenance problems: water leaks from outside, inside leaks from pipes or plumbing fixtures, holes in the floors, holes or cracks in the walls or ceilings, more than 88 square inches of peeling paint or broken plaster, or signs of rats in the last 90 days.

Figure 7-1.
Total Year-Round Housing Units by Tenure and Metropolitan Status: 1999

(Total year-round, housing units = 112.3 million)



Source: U.S. Census Bureau, 1999 American Housing Survey.

detached housing. Another one-third lived in multifamily units with fewer than 10 units in the structure.⁴ Of the remainder, most lived in larger multifamily structures. However, 3 percent rented mobile homes.

The median monthly cost of housing was \$581 for homeowners and \$580 for cash renters.⁵ However, owner costs more than renter costs tended toward extremes. While 27 percent of owners had monthly costs of less than \$300, only 12 percent of cash renters did. And even though 26 percent of owners had costs of \$1,000 or more, only 10 percent of cash renters did.

Housing conditions vary for different population groups.

Asian and Pacific Islanders, Blacks, and Hispanics⁶ were more likely than White non-Hispanics to live in rental housing, according to the 1999 AHS. About 51 percent of Asian and Pacific Islander householders, 46 percent of Black householders, and 45 percent of Hispanic householders were homeowners, compared with 74 percent of White non-Hispanic householders.⁷

⁴There is no statistical difference between the percentage of renters living in single family attached and detached structures and the percentage living in multifamily structures with fewer than 10 units.

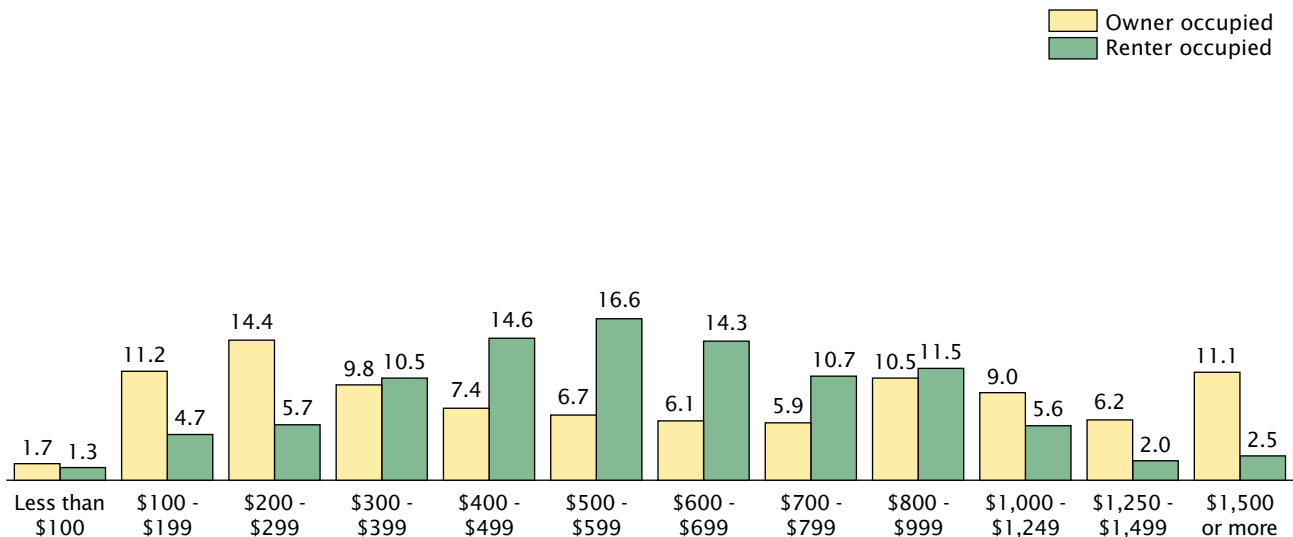
⁵ There is no statistical difference between the median monthly costs for homeowners and cash renters.

⁶ Hispanics may be of any race.

⁷ There is no statistical difference between the percentage of Black and Hispanic householders who are homeowners.

Figure 7-2.
Monthly Housing Costs by Tenure: 1999

(Percent distribution)



Note: This chart excludes "no cash rent."

Source: U.S. Census Bureau, 1999 American Housing Survey.

Overall, 2.0 percent of occupied housing units had severe physical problems with plumbing, heating, electricity, public areas, or maintenance. The share of householders living in housing with severe problems was 1.5 percent among White non-Hispanic householders and 1.7 percent among Asian and Pacific Islander householders. About 3.4 percent of Black householders and 3.8 percent of Hispanic householders lived in housing units that could be classified as having severe problems.⁸

The proportion of householders living in newly constructed housing also varied by race and ethnicity. About 6 percent of both White non-Hispanic and Asian and Pacific Islander householders lived in housing that was built in the 4 years prior to the survey, compared with 5 percent of Black householders and 4 percent of Hispanic householders.⁹

In 1999, one in five householders was aged 65 or older.

The Census Bureau collects information on housing that can help identify potential problems for older adults, including lighting in public hallways, availability of cooking and laundry equipment, heating reliability, transportation availability, and neighborhood conditions. Eighty percent of householders aged 65 and

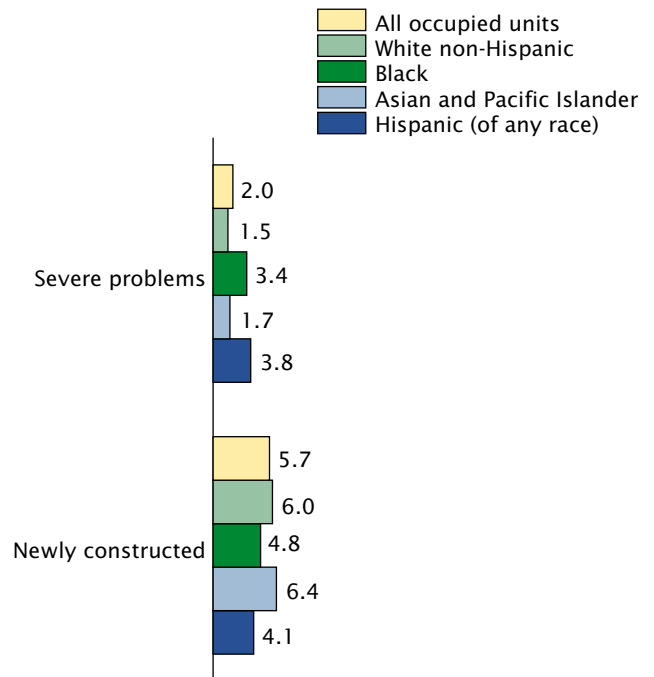
⁸ There is no statistical difference between the percentage of White non-Hispanic householders and Asian and Pacific Islander householders in housing with severe physical problems and there is no statistical difference between the percentage of Black householders and Hispanic householders in housing with severe physical problems.

⁹ There is no statistical difference between the percentage of White non-Hispanic householders and Asian and Pacific Islander householders in newly constructed housing and there is no statistical difference between the percentage of Black householders and Hispanic householders in newly constructed housing.

older owned their own homes in 1999. About 75 percent lived in single-unit detached housing and mobile homes and about 45 percent lived alone.

Figure 7-3.
Characteristics of Occupied Housing Units by Race and Hispanic Origin of Householder: 1999

(Percent of households in group)



Note: Newly constructed units are those built in the four years prior to the 1999 survey.

Source: U.S. Census Bureau, 1999 American Housing Survey.

All householders in the American Housing Survey were asked to rate the structure they lived in from 1 (the worst) to 10 (the best). More than half of elderly householders gave their housing a score of 9 or 10. Only about 6 percent gave their housing a score of 5 or less. About 2 percent of housing occupied by elderly householders could be classified as having severe physical problems.

All householders were also asked to rate the quality of their neighborhoods from 1 (the very worst) to 10 (the very best). Again, more than half of elderly householders gave their neighborhoods a score of 9 or 10. Only 8 percent gave their neighborhoods a score of 5 or less. Ten percent said there was crime in their neighborhoods and 19 percent said that neighborhood shopping was not satisfactory. Seventeen percent of elderly householders had no car, truck, or van available, and 43 percent lived in a neighborhood where there was no public transportation.

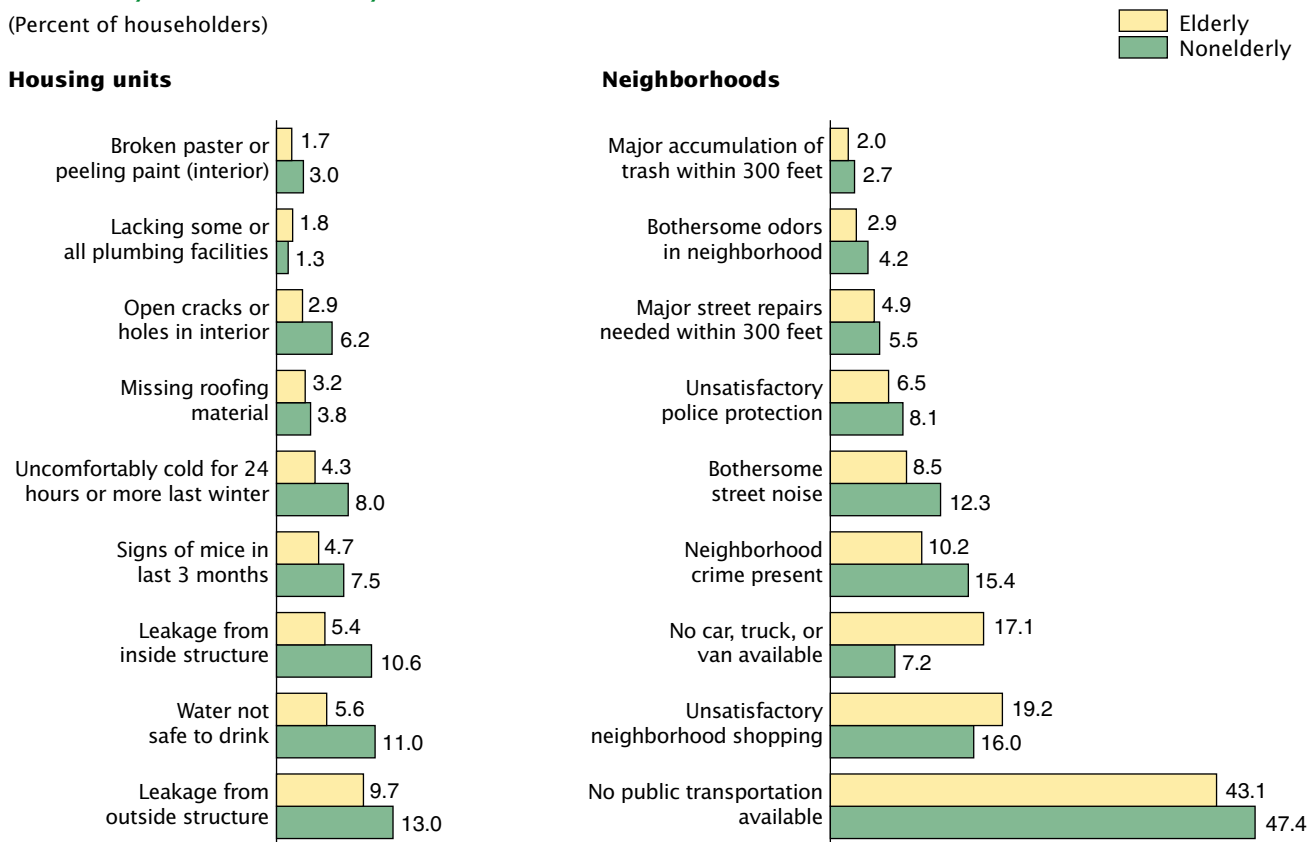
The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Housing Report: *American Housing Survey for the United States: 1999*.
- For complete reports and detailed tables go to the Census Bureau's World Wide Web site (www.census.gov). Click on "H" for "Housing" and then select the American Housing Survey (AHS).
- Contact the Housing and Household Economic Statistics' Statistical Information Office at 301-457-3242 or e-mail hhes-info@census.gov.
- For information on publications and other resources, see Appendix A.

Figure 7-4.

Selected Characteristics of Housing Units and Neighborhoods of Elderly and Nonelderly Householders: 1999

(Percent of householders)



Note: Elderly householders are those aged 65 and older.
Source: U.S. Census Bureau, 1999 American Housing Survey.



Part III

SOCIAL CHARACTERISTICS

School Enrollment, 1998

Education is not just our future, it is very much a part of our daily lives with more than one in four Americans aged 3 and older — 72 million people — enrolled in school.

To determine the needs of next year's class, educators begin by looking at last year's statistics. Businesses supplying paper, pens, desks, and computers are also interested in the facts about changing school enrollment. Human resource planners look to these numbers to see where the next generation of workers will come from and how well prepared they will be.

About 8 million children were enrolled in nursery school or kindergarten and 33 million in elementary school,¹ according to the October 1998 Current Population Survey (CPS). High schools and colleges accounted for about 16 million students each.²

¹ Junior high school students are included with elementary school students for the purposes of this report.

² The estimates for high school and college enrollment were not significantly different from each other.

Words That Count

- **Regular schools** include public, parochial, and other private schools that advance a student toward an elementary or high school diploma, or a college, university, or professional school degree. Trade schools, business colleges, and schools for the mentally handicapped, which do not advance students to regular school degrees, are not included.
- **Nursery schools** are regular schools that provide educational experiences for children during the years preceding kindergarten. Private homes that provide primarily custodial care are not considered nursery schools. Children in Head Start or similar programs are counted under nursery school or kindergarten, as appropriate.

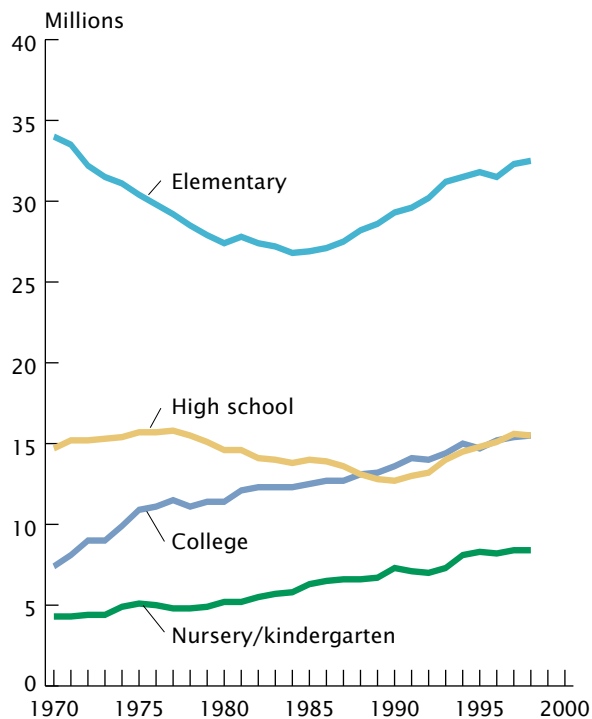
Half of 3- and 4-year-olds were enrolled in school in 1998, up from 37 percent in 1980.

Among non-Hispanics, the majority of White, Black, and Asian and Pacific Islander children aged 3 and 4 attended school in 1998.³ Forty percent of Hispanics⁴ that age were also enrolled. Since nursery school is not usually part of the public school system, costs may prevent some families from enrolling their children.

About 5 million children aged 6 and younger attended nursery school in 1998. Although children were more likely to attend nursery school when their mother was in the labor force, a substantial share of children went to nursery school even though their mother was not working or looking for work. Sixty-four percent of nursery school students lived with a mother who was either working or looking for work and 29 percent lived

³ There is no statistical difference between the percentage of Asian and Pacific Islander non-Hispanic 3- and 4-year-olds enrolled in school and the percentage for White non-Hispanics and Black non-Hispanics in this age group.
⁴ Hispanics may be of any race.

Figure 8-1.
Students by Level of School Enrollment: 1970-98



Note: The figures for 1970 and 1971 do not include students aged 35 and older.
 Source: U.S. Census Bureau, Current Population Surveys, October 1970 to October 1998.

with a mother who was not in the labor force. The remaining children did not live with their mother.

In 1998, the vast majority of 5- and 6-year-olds (96 percent) were enrolled in school. Enrollment was high for each of the racial and ethnic groups. Among non-Hispanics in this age group, 96 percent of White children, 95 percent of Black children, and 98 percent of Asian and Pacific Islander children were enrolled.⁵ Also, 93 percent of Hispanic 5- and 6-year-olds attended school.

The number of elementary and high school students remains high.

The total number of elementary and high school students in 1998 fell just short of the all-time high of 49 million reached in 1970. During the 1970s and early 1980s, elementary and high school enrollments fell following a general decrease in the size of the 6- to 17-year-old population. More recently, enrollment has risen as the children of the large baby boom generation move through the school system.

Elementary and high school students were more racially and ethnically diverse than the population in general in 1998. Although 11 percent of people living in the United States were Hispanic, 14 percent of elementary and high school students were. And even though 13 percent of all residents were Black, 17 percent of these students were.

In 1998, the number of traditional college-age students (those under 25 years old) remained at the record high level of 9.4 million reached in 1997.

Women accounted for 56 percent of America's 16 million college students in 1998 and have been the majority since 1979. Although women were a slight majority among traditional college-age students (53 percent), they were 65 percent of students aged 35 and older.

Older students must plan their college careers around jobs and families. While part-time students made up 34 percent of all college students in 1998, they were 73 percent of students aged 35 and older.

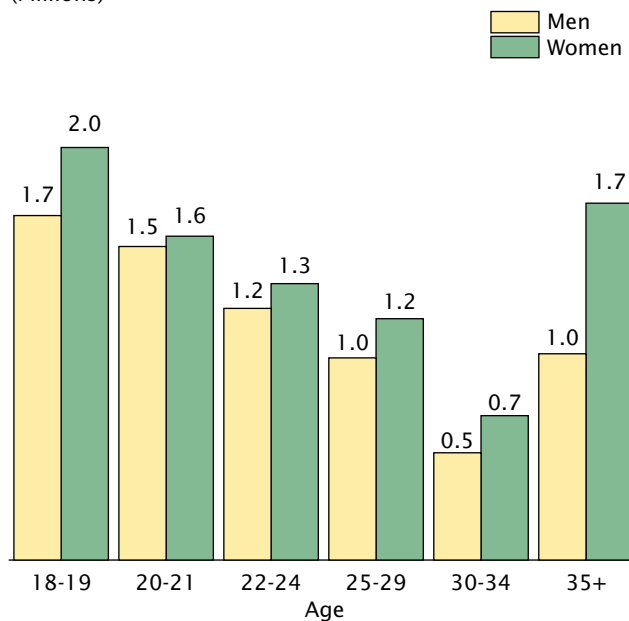
⁵ Among non-Hispanics, there are no statistical differences in the percentages of White, Black, and Asian and Pacific Islander 5- and 6-year-olds enrolled in school.

The racial and ethnic composition of college students has shifted during the last two decades. Since 1980, Hispanic enrollment has tripled — bringing their total up to 1.4 million. In 1998, Hispanics represented 9 percent of all college students. During this same time period, Black

college enrollment increased 73 percent — bringing their total up to 2.0 million and their share up to 13 percent students. In 1998, about 71 percent of college students were White non-Hispanics and 6 percent were Asian and Pacific Islanders.

Figure 8-2.
College Enrollment for Men and Women by Age: 1998

(Millions)



Source: U.S. Census Bureau, Current Population Survey, October 1998.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *School Enrollment — Social and Economic Characteristics of Students (Update): October 1999* by Gladys M. Martinez and Andrea E. Curry.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "S" and select "School Enrollment."
- Contact the Education and Social Stratification Branch of the U.S. Census Bureau at 301-457-2464 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.

Educational Attainment, 1999

Americans are more educated than ever before.

Greater educational attainment spells greater socioeconomic success for individuals and the country. For every progressively higher level of education, earnings are higher. This relationship holds true, not only for the population as a whole, but also for population subgroups, including men and women and various racial and ethnic groups.

Although the overall trend has been toward a more educated society, significant differences exist among various population segments. Nevertheless, the educational attainment of young adults, those aged 25 to 29, provides a glimpse of our country's future and indicates dramatic improvements by groups who historically have been less well educated.

The percentage of the adults who are high school graduates continued to rise in 1999.

The Current Population Survey (CPS) has tracked improvements in educational levels since 1947. Over four-fifths of all adults aged 25 and older had completed at least high school, according to the March 1999 CPS. One in four adults held a bachelor's degree or higher.

However, the educational attainment of young adults may be leveling off. The percentage of people aged 25 to 29 in 1999 who had completed high school was

Words That Count

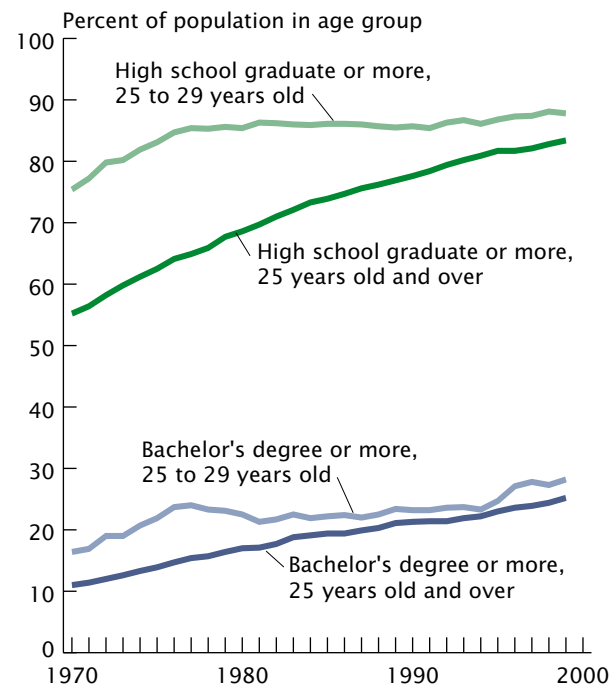
- Educational attainment** is measured for the population aged 25 and older. It is derived from a single question asked in the Current Population Survey: "What is the highest grade of school . . . completed, or the highest degree . . . received?" Before 1992, educational attainment was measured in the CPS only by years of schooling completed.

88 percent, no different than it was in 1997 and 1998. The percentage of young adults who had completed a bachelor's degree was 28 percent; statistically equivalent to the record high reached in 1998.

Men and women aged 25 and older were equally likely to have completed high school — 83 percent in 1999.¹ However, men were more likely than women to have completed college, 28 percent compared with 23 percent. The situation was quite different among adults aged 25 to 29. In 1999, 90 percent of young women were high school graduates and 30 percent had completed a bachelor's degree. Among young men, 86 percent were high school graduates and 27 percent held a bachelor's degree or higher.

¹ The difference between the proportion of men and women aged 25 and older who had completed high school was not statistically significant.

Figure 9-1.
High School and College Graduates:
1970-99



Source: U.S. Census Bureau, Current Population Surveys, March 1970 to March 1999.

Educational attainment differs by race and ethnicity.²

Among non-Hispanics, 88 percent of Whites and 77 percent of Blacks were high school graduates. However, the difference between White non-Hispanics and Black non-Hispanics narrowed over the decade as the proportion of Black non-Hispanic high school graduates increased. Among the population aged 25 and older, the spread decreased from 16 percentage points in 1989 to 10 percentage points in 1999.

In 1999, high school graduates accounted for 85 percent of the Asian and Pacific Islander non-Hispanic population aged 25 and older. This group had the greatest proportion of college graduates. Their 42 percent graduation rate compares with 28 percent for White non-Hispanics and 16 percent for Black non-Hispanics.

In 1999, 56 percent of the Hispanic population³ aged 25 and older had a high school diploma or higher and 11 percent held a bachelor's degree or higher. The share holding a high school diploma was 5 percentage points greater than it was 1989. The share holding

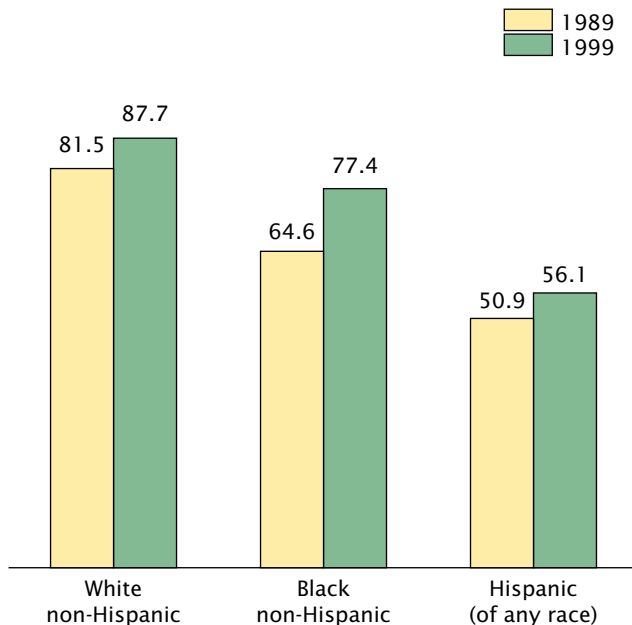
² The racial categories used in this chapter (White non-Hispanic, Black non-Hispanic, and Asian and Pacific Islander non-Hispanic) exclude Hispanics.

³ Hispanics may be of any race.

Figure 9-2.

People Aged 25 and Older Who Have Completed High School or More for Selected Racial and Ethnic Groups: 1989 and 1999

(Percent of population aged 25 and older)



Source: U.S. Census Bureau, Current Population Surveys, March 1989 and 1999.

a bachelor's degree was not significantly different from the share 10 years earlier.

Attainment levels varied by region and state.

In 1999, the share of people aged 25 and older completing high school was the lowest in the South (81 percent) and the highest in the Midwest (86 percent). People in the West were the most likely to have completed at least some college (56 percent). However, the Northeast and the West had the greatest share of people with college degrees (28 percent and 27 percent, respectively, not statistically different).

Alaska, Washington, Minnesota, Utah, Wyoming, and Colorado had the highest share of high school graduates. Although Alaska had the highest estimate at 93 percent, this value was not statistically different from that of Washington, Minnesota, and Utah.

The pattern differed for college graduates. With 42 percent of adults aged 25 and older having completed college, Washington, DC, was ahead of the states. However, this share was not statistically different from the 39 percent estimated for Colorado, the state with the highest share of college graduates. Arkansas was at the bottom of the list, with only 17 percent of its adults having graduated from college. However this figure was not statistically different from the shares for Tennessee, West Virginia, Indiana, Mississippi, and Kentucky.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Educational Attainment in the United States: March 1999* by Eric C. Newburger and Andrea Curry.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "E" and select "Educational Attainment."
- Contact the Education and Social Stratification Branch of the U.S. Census Bureau at 301-457-2464 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.

Computer Use, 1997

Adults are more likely to use computers than ever before, and the widespread use of computers by school children promises future growth.

In an environment of rapidly changing technology, information about computer use can seem as outdated as last year's models. But because the Census Bureau has been collecting data on computer use since 1984, it can provide valuable insights into changing computer usage.

At work, school, and home, the personal computer has become a basic tool, according to the October 1997 Current Population Survey (CPS). In 1997, 37 percent of American households had a computer, compared with only 8 percent in 1984. Although households with high incomes were more likely than others to have a computer, computer presence in the home rose in general across many segments of society between 1993 and 1997. In 1997, almost half of all adults used computers, but three out of every four children aged 3 to 17 did.

Schools have provided computer access to children from all backgrounds.

Nearly one in six children aged 3 to 17 had a computer at home in 1984, but by 1997, half of all children did. However, schools provided access for many more children. Among the 55 million children enrolled in school in 1997, 71 percent used a computer there.

In the mid- to late-1980s, children in private schools were significantly more likely to use a computer at school than children in public schools. The gap closed by 1993 and remained closed in 1997. However, private school students were still more likely than others to have and use a computer at home. Children in

families with the highest annual incomes (\$75,000 or more) were the most likely to use a computer (90 percent) at home or school, but the majority of children (62 percent) in families with the lowest incomes (under \$25,000) also used computers somewhere.

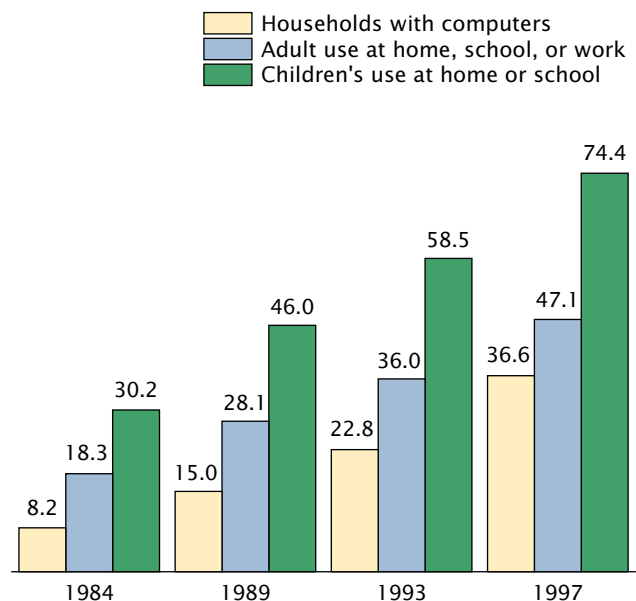
For many workers, computers have become as essential as desks.

About 92 million people aged 18 and older used a computer in 1997, nearly triple the number that did in 1984. Half of employed adults used a computer on

Figure 10-1.

Computer Presence in the Home, and Use at Home, School, or Work: 1984, 1989, 1993, and 1997

(Percent of households and percent of the populations aged 3 to 17 and aged 18 and older)



Source: U.S. Census Bureau, Current Population Surveys, October 1984 to October 1997.

the job, more than twice the proportion that did in 1984. People in managerial and professional positions and technical, sales, and administrative support positions had by far the highest rates of computer use at work (75 percent and 68 percent, respectively). Women in every industry had higher levels of computer use at work than men.

The proportion of adults with a computer at home rose to 41 percent from just 9 percent in 1984. However, adult home computer ownership varied considerably with age, income, education, and region, according to the 1997 CPS. Adults aged 35 to 44 were the most likely to have a home computer (51 percent), while those aged 55 and older were the least likely (24 percent). Sixty-six percent of adults with a college degree had a computer at home, compared with only 13 percent of those without a high school diploma. Although

Table 10-A.

Differences in Computer Use at Work by Men and Women: 1997

Type of computer use	Total	Men	Women
Total number of employed people (in thousands)	128,198	68,801	59,397
Percent using a computer at work	49.8	44.1	56.5
Percent using the Internet at work	16.6	17.5	15.5
Total using a computer at work (in thousands)	63,876	30,322	33,544
Percent by type of computer use (ranked by total)	100.0	100.0	100.0
Word processing	57.0	53.9	59.8
Customer records	50.7	47.2	54.0
E-mail	47.0	51.3	43.1
Calendar/scheduling	37.5	39.2	36.0
Databases	34.1	36.8	31.6
Spreadsheets	32.4	35.7	29.4
Bookkeeping	30.2	28.7	31.7
Inventory control	28.8	34.0	24.1
Analysis	26.8	34.0	20.1
Sales/marketing	22.1	24.6	19.9
Invoicing	22.1	24.4	23.8
Graphics and publishing	20.4	24.3	17.0
Desktop publishing	15.3	15.2	15.4
Programming	15.0	20.0	10.0
Other reasons	12.6	13.1	12.2

Source: U.S. Census Bureau, Current Population Survey, October 1997.

77 percent of adults in families with annual incomes of \$75,000 or more had a computer at home, only 17 percent of those in families with incomes below \$25,000 did. Geographically, adults living in the South were the least likely to have a computer at home (37 percent) while those in the West were the most likely (47 percent).

In 1997, one in five Americans used the Internet.

Unlike computer use in general, where children were more likely to be users than adults, the overall proportions of Internet use among children (22.6 percent) and adults (22.1 percent) did not differ significantly.

Overall levels of Internet use varied across socioeconomic groups. White non-Hispanics, individuals in high-income families, and college graduates were the most likely to access the Internet. While there was no difference in the share of boys and girls who used the Internet, adult men were more likely than adult women to use the Internet, 25 percent compared with 20 percent. Adults were more likely to access the Internet from home than from work or school, but children were more likely to access the Internet from school than from home.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Computer Use in the United States: October 1997* by Eric C. Newburger.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "C" and select "Computer Use and Ownership."
- Contact the Education and Social Stratification Branch of the U.S. Census Bureau at 301-457-2422 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.

Voting and Registration, 1998

When elections are over and the results are in, don't think you know the whole story until you have seen the results from the U.S. Census Bureau.

On Election Day, the media looks for quick answers from exit polls conducted outside the voting sites. However, these findings tend to be biased toward certain groups — such as highly educated people who may be more willing to answer questions. Two weeks after Congressional and Presidential elections, the U.S. Census Bureau uses a special November supplement of the Current Population Survey (CPS) to find out who casts a ballot and why others do not. The CPS provides a more accurate picture because it makes use of a nationally representative sample with very high response rates.

Words That Count

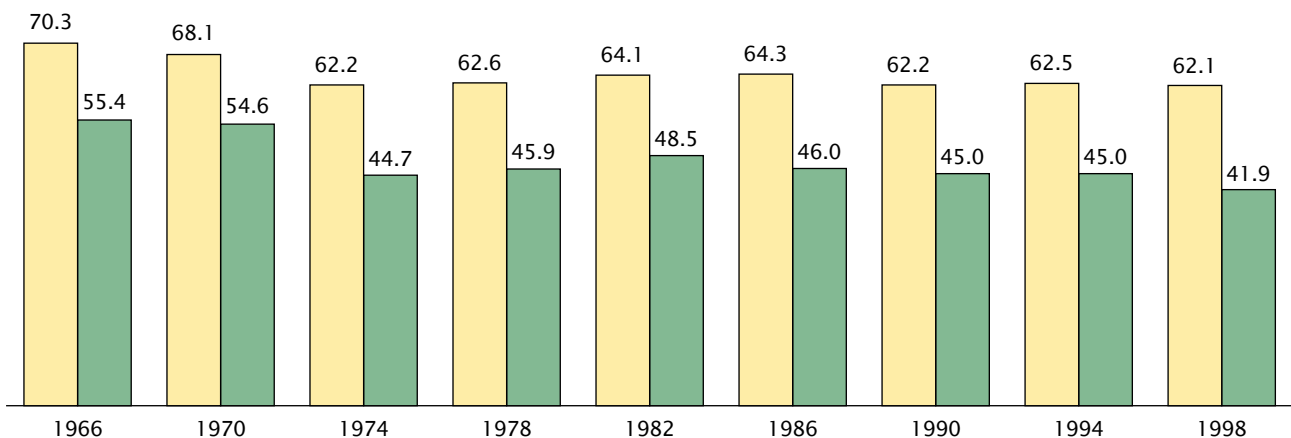
■ **Voting and registration rates** have been based on citizens aged 18 and older since 1994. Previously, they were based on the total resident population aged 18 and older, including noncitizens — referred to as the **voting-age population** in this report. This change raises the 1998-voting rate for the population as a whole — from 42 to 45 percent — but affects some population segments more than others. The voter turnout levels for both Hispanics and Asians and Pacific Islanders increases nearly 13 percentage points when citizens are used as the base instead of the total voting-age population. However, because all data collected prior to 1994 uses total voting-age population, these data are used for historical comparisons in this report.

Figure 11-1.

Registration and Voting Rates Among the Resident Population Aged 18 and Older in Congressional Elections: 1966-98

(Percent of total population aged 18 and older)

Registered
Voted



Source: U.S. Census Bureau, Current Population Surveys, November 1966 to November 1998.

The vote is in for the 2000 Presidential elections and the Census Bureau is currently processing these data. At the time of this publication, however, the most recent information available on voting and registration patterns is from the 1998 Congressional elections. Although Congressional elections typically have lower turnouts than elections where voters select a President, the data indicate significant long-term trends in U.S. voting patterns.

About 198 million people, 62 percent of the voting-age population, reported that they were registered to vote in 1998 — not significantly different from the 1990 and 1994 Congressional elections. However, only 42 percent of the voting-age population reported voting in the 1998 Congressional election, compared with 45 percent of the population in the previous Congressional election in 1994. This turnout is the lowest recorded since the Census Bureau began collecting voting data in the CPS in 1966. Between 1994 and 1998, the number of people who showed up at the polls declined from 86 million to 83 million. Turnout declined for people of all ages, for both men and women, and for White non-Hispanics.

Between 1994 and 1998, the drop in participation rates among the voting-age population was greater for some groups than others.

The voting rate is much higher among older people than younger people and the decline affected young voters more than the older ones. Among those aged 18 to 24, there was a 3 percentage-point decline, compared with a 2 percentage-point decline among the population aged 65 and older.

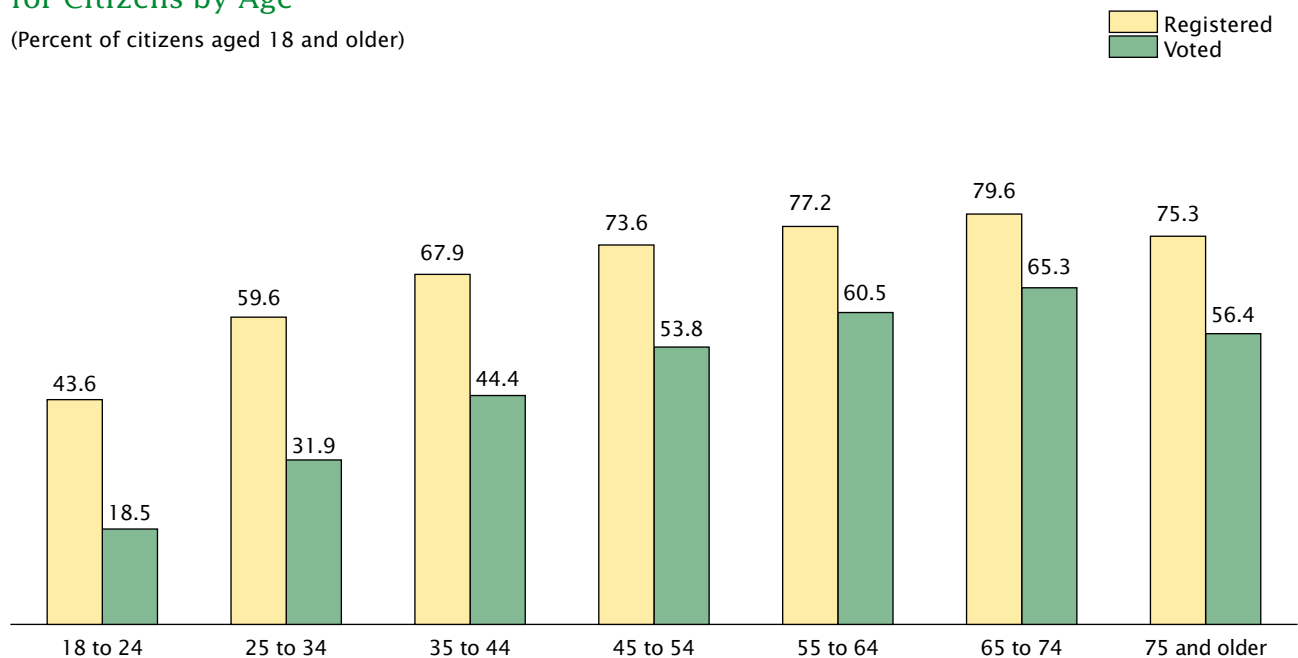
Among citizens in 1998, the peak ages for voter participation were 65 to 74. More than two-thirds of the citizens in this age group voted. Even among the group aged 75 and older more than half voted. The lowest voting rates were among 18- to 24-year-old citizens. Only 18 percent of this group made it to the voting booths in 1998.

The share of White non-Hispanic citizens who voted (47 percent), represented a 4 percentage-point decline from the previous Congressional election. In contrast to the general trend of declining voter participation,

Figure 11-2.

Registration and Voting Rates in the 1998 Congressional Election for Citizens by Age

(Percent of citizens aged 18 and older)



Source: U.S. Census Bureau, Current Population Survey, November 1998.

the percentage of Black non-Hispanic citizens who voted rose 3 percentage points to 42 percent. Among citizens, the share of Hispanics¹ and Asian and Pacific Islander non-Hispanics who voted was 33 percent and 32 percent, respectively.

In 1998, citizens with more education, higher incomes, and employment voted at higher rates than others. Also, homeowners and long-time residents were more likely to vote than people who were renters or recent movers. When these characteristics were taken into account, racial differences diminished. For instance, even though Black non-Hispanics were significantly less likely to vote than White non-Hispanics, voting patterns became similar when people shared characteristics, such as age, educational attainment, family income, and tenure.

The 1998 CPS asked people why they did not vote.

Of the 40 million registered voters who did not vote, about one-third claimed they were too busy or had conflicting work or school schedules. Another 13 percent did not vote because they were not interested or felt their vote would not make a difference. Eleven percent reported illness, disability, or a family emergency and about 8 percent said they were out of

¹ Hispanics may be of any race.

town. Other specified reasons for not voting included not liking the candidates or campaign issues (6 percent), forgetting (5 percent), confusion about registration (4 percent), and transportation problems (2 percent).

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Voting and Registration in the Election of November 1998* by Jennifer C. Day and Avalaura L. Gaither.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "V" and select "Voting and Registration Data."
- Contact the Census Bureau's Education and Social Stratification Branch at 301-457-2422 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.



Part IV

HOUSEHOLD ECONOMICS

Money Income, 1999

The 1999 income year proved to be economically fruitful for many households.

For more than 50 years, analysts, researchers, and policy makers have used the Current Population Survey (CPS) to examine annual changes in income and earnings and to compare them with historical trends.¹ The federal government uses information on income to provide a general measure of economic well-being, determine the extent of poverty, and assess the need for various types of assistance. Television, radio, and newspapers draw upon this source for their news stories on jobs, income, poverty, and other topics.

For the fifth consecutive year, real median income increased for U.S. households between 1998 and 1999. Calendar year 1998 was the first year that the real median income of households surpassed the peak reached in 1989, the year before the most recent recessionary period. Between 1998 and 1999, median household income grew, in real terms, by 2.7 percent, rising to \$40,800.

The South continues to have the lowest median household income among the regions — \$37,400, representing about 88 percent of the median household income in the remaining regions. The median household incomes in the other regions were similar — \$42,000 in the Northeast and \$42,700 in both the Midwest and the West.² The Northeast was the only region whose median income was still below its 1989 level.

¹ The money income and earnings numbers are estimates for the 1999 calendar year based on data collected in the March 2000 Current Population Survey, conducted by the Census Bureau.

² There was no statistical difference between the median household incomes in the Midwest and the West.

Words That Count

- **Income**, for each person aged 15 and older, includes earnings, unemployment compensation, workers compensation, social security, supplemental security income, public assistance, veterans payments, survivor benefits, disability benefits, pension or retirement income, interest, dividends, rents, royalties, and estates and trusts, educational assistance, alimony, child support, financial assistance from outside of the household, and other income.
- **Earnings** include money wage or salary income and net income from farm and nonfarm self-employment.
- **Median income and median earnings** are derived by dividing the income or earnings distribution into two equal groups, so that half are above the value and half are below the value.
- **Real or adjusted dollars** have been adjusted for the cost of living so that they accurately reflect changes in economic well-being over time. For this report, all of the income numbers have been adjusted to 1999 dollars. Information on income and earnings in 1999 was collected in the March 2000 Current Population Survey.
- **Net worth** is the sum of the market value of assets owned by every member of a household minus liabilities (secured or unsecured) owed by the members.

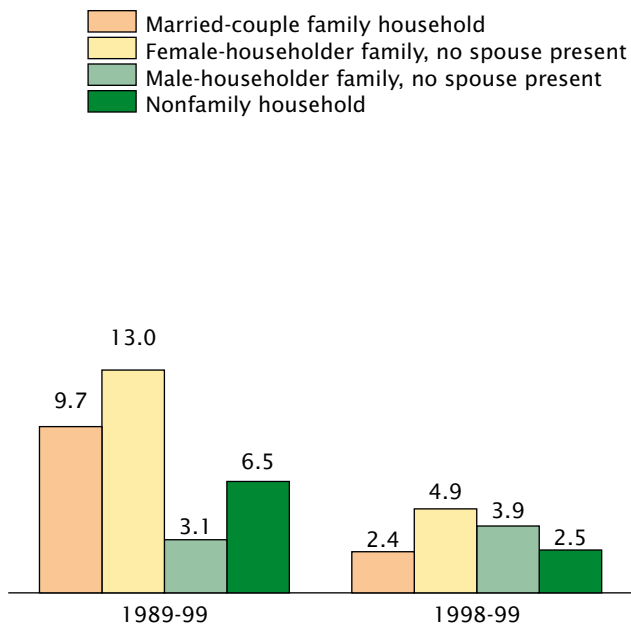
Between 1998 and 1999, all types of households experienced significant gains in real median income.

The 1999 median incomes of family and nonfamily households were both higher than their 1989 prerecessionary income peaks — by 8 percent and 7 percent, respectively. Between 1998 and 1999, the real median income for all family households rose to \$49,900 — a gain of about 3 percent. The income for married-couple families rose 2 percent to \$56,800, while the income for families maintained by a woman with no husband present rose 5 percent to \$26,200.

The 1999 median income was the highest ever recorded, in real terms, for White non-Hispanic (\$44,400), Black (\$27,900), and Hispanic (\$30,700)

Figure 12-1.
Change in Real Income by Household Type: 1998-99 and 1989-99

(Percent change in 1999 dollars)



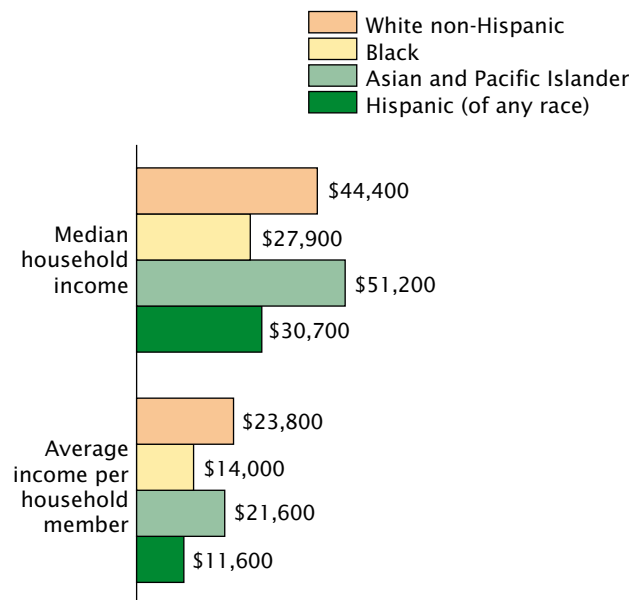
Source: U.S. Census Bureau, Current Population Surveys, March 1990-2000.

households. Even though the real median income of Asian and Pacific Islander households increased between 1998 and 1999 to \$51,200, that amount was not statistically different from their 1998 all-time high.

Although Asians and Pacific Islanders as a group had the highest median household income in 1999, their income per household member (\$21,600) was lower than the income per household member for White non-Hispanics households (\$23,800). Asian and Pacific Islander households averaged 3.13 members, while the average number of members in White non-Hispanic households was 2.47. The income-per-household-member was \$14,000 in Black households (averaging 2.75 members) and \$11,600 for Hispanic households (averaging 3.49 members).

Figure 12-2.
Median Income for Households and Average Income Per Household Member by Race and Hispanic Origin of Householder: 1999

(1999 dollars rounded to the nearest \$100)



Source: U.S. Census Bureau, Current Population Survey, March 2000.

Workers with higher educational attainment have higher earnings.

The 1999 median earnings for women aged 25 and older who worked year-round, full-time and held a bachelor's degree was \$36,300. However, the median for women in this same category who held only a high school diploma or GED was \$22,000. When women had some high school experience, but no diploma, the median was only \$16,300. The pattern was similar for men aged 25 and older who worked year-round, full time. When they had a bachelor's degree, the median earnings in 1999 was \$51,000, but for those with a

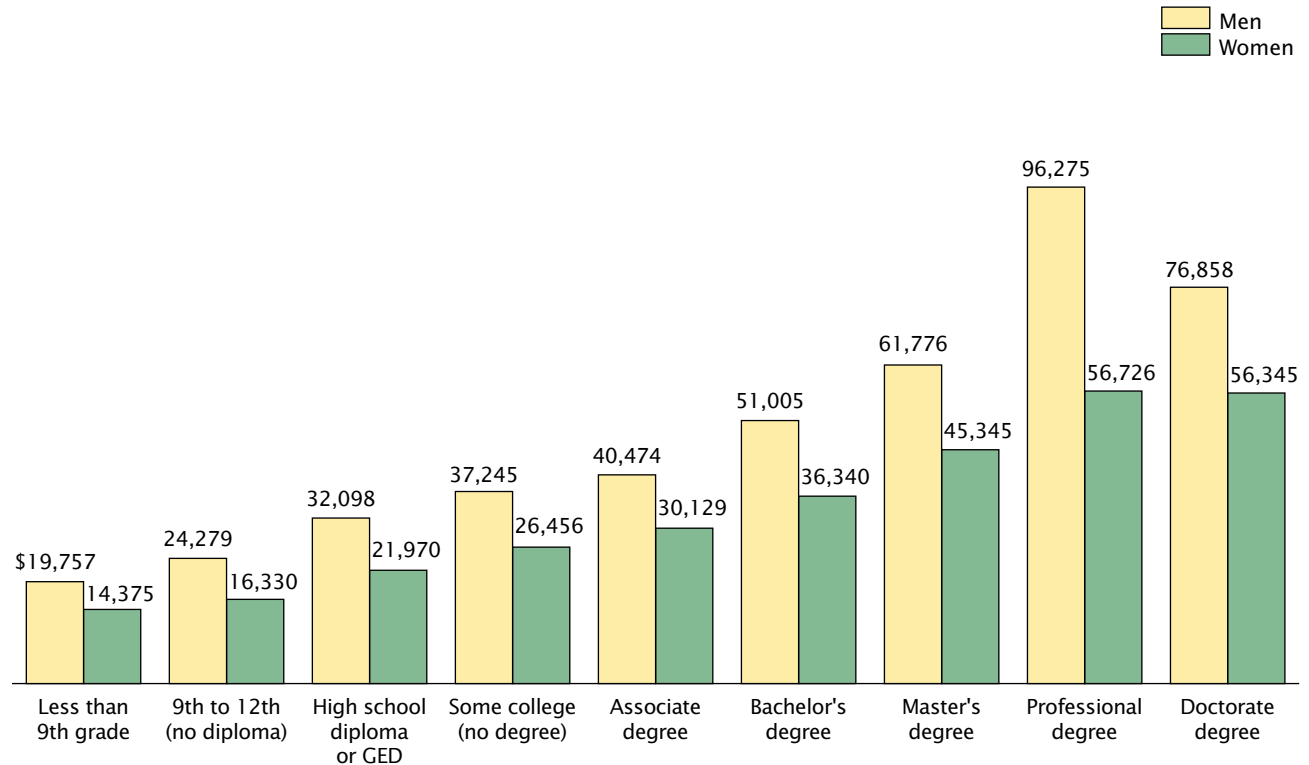
high school diploma or GED, it was \$32,100. And for those with some high school, but no diploma, the earnings were only \$24,300.

Between 1998 and 1999, the real median earnings for men who worked full-time, year-round rose 1 percent, to \$36,500. However, the median earnings for women who worked that much remain statistically unchanged from the previous year, about \$26,300. In 1999, women earned about 72 cents for every dollar men made, down from the all-time high of 74 cents earned in 1996.

Figure 12-3.

Median Earnings of Men and Women Aged 25 and Older Who Work Full-Time, Year Round by Educational Attainment: 1999

(1999 dollars rounded to the nearest \$100)



Source: U.S. Census Bureau, Current Population Survey, March 2000.

SPOTLIGHT ON WEALTH

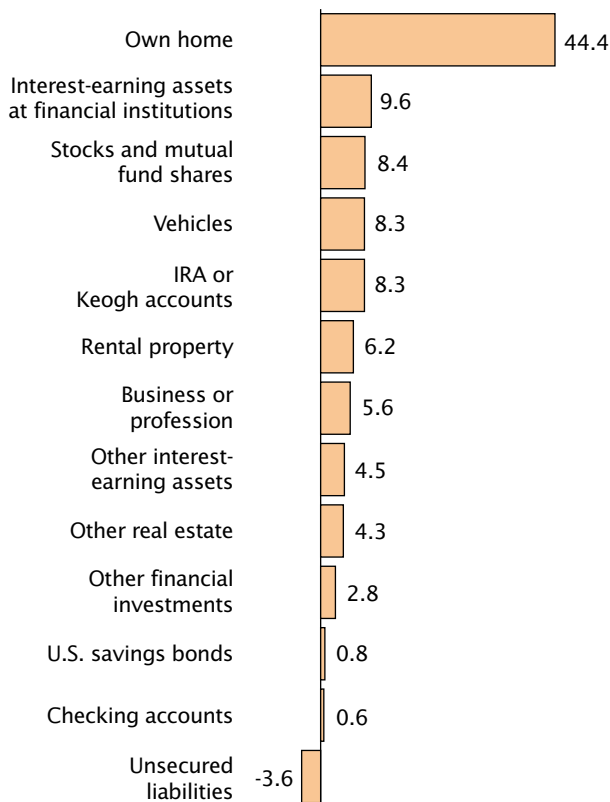
Income by itself is an imperfect measure of the economic health of households.

A high-income householder may be burdened with a large amount of credit-card debt. On the other hand, a low-income retired householder may live in a house with no mortgage, drive a paid-off car, and have a substantial amount of money invested in equities. To help policy makers and others understand the relationship between income and wealth, the Census Bureau's Survey of Income and Program Participation (SIPP) periodically collects detailed data on the value of assets and liabilities.

While income is the flow of resources from a job, transfer program, or some other source, wealth is the level of economic resources that a person or household

Figure 12-4.
Distribution of Assets and Liabilities: 1995

(Percent of total household net worth)



Source: U.S. Census Bureau, 1993 Panel of the Survey of Income and Program Participation, February - May 1995.

possesses at any given time. Net worth includes assets, such as savings and investments, real estate, and motor vehicles, minus liabilities, such as credit card debt and student loans. The economic well-being of households depends upon both income and wealth.

Home equity (the value of the home net of mortgages) constitutes the largest share of household net worth, according to data collected by SIPP between February and May 1995. Sixty-four percent of households reported owning a home in 1995 and household equity accounted for 44 percent of all household net worth. Interest-earning assets at financial institutions made up the next largest share of net worth in 1995. About 69 percent of households held this type of asset, and it accounted for about 10 percent of total net worth. The remainder of net worth consisted of a variety of property and investments, including stocks and mutual funds, IRAs (Individual Retirement Accounts) and Keoghs, vehicles, rental property, and business or professional assets.

Age was an important determinant of net worth in 1995. Median net worth peaked among householders aged 65 to 69. Households maintained by someone under age 35 tend to have more income, but lower net worth than households maintained by someone aged 65 and older. Age, income, and wealth are all interrelated.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Money Income in the United States: 1999*.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "I" and select "Income" or "W" and select "Wealth/Asset Ownership of Households."
- Contact the Housing and Household Economic Statistics' Statistical Information Office at 301-457-3242 or e-mail hhes-info@census.gov.
- For information on publications and other resources, see Appendix A.

Poverty, 1999

The bad news is that 32 million people in the United States were poor in 1999. The good news is that the percentage of people in poverty (11.8 percent) is the lowest since 1979.

The poverty estimate — with all its implications for health care, housing, and education — may be this country's most important measure of well-being. About 12 percent of people in the United States were classified as poor in 1999, according to the March 2000 Current Population Survey (CPS).¹ The average poverty threshold for a family of four was \$17,029. And the average income deficit for poor families — the amount needed to raise a family out of poverty — was \$6,687. However, averages cannot adequately describe this phenomenon that visits all communities, but burdens some more greatly than others.

Words That Count

- Poverty** is defined according to the Office of Management and Budget's (OMB's) Statistical Policy Directive No. 14. The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is poor. If a family's total income is less than the threshold, the family and every individual in it is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the official consumer price index. The official poverty definition counts money income before taxes and excludes capital gains and the value of noncash benefits (such as public housing, Medicaid, and food stamps). Information on poverty in 1999 was collected in the March 2000 Current Population Survey.

¹ The poverty rate and the number of poor are estimates for the 1999 calendar year, based on data collected in the March 2000 Current Population Survey, conducted by the Census Bureau.

The poverty experience varies by family type, age group, and employment status.

Married-couple families had the lowest poverty rate (5 percent) of all family types in 1999. But because this family type is the most common, they still made up a large share of all poor families (40 percent). Female-householder families with no husband present had the highest poverty rate (28 percent). Although they made up only 18 percent of all families, they accounted for 53 percent of poor families.

In 1999, the child poverty rate dropped to 17 percent — the lowest rate in 20 years. However, the poverty rate for children under age 18 remained significantly higher than that for adults. Although children were only 26 percent of the total population, they represented 38 percent of the poor. Even though 1 in 6 children was poor, the ratio was 1 in 10 for both people aged 18 to 64 and those aged 65 and older.

People aged 16 and older who worked at any time during the year had a lower poverty rate than nonworkers, 6 percent compared with 20 percent. Among poor people aged 16 and older, 43 percent worked. However, the share who worked full-time, year-round was 12 percent. In the general population aged 16 and older, 71 percent worked and 47 percent were employed full-time, year-round.

Between 1998 and 1999, every racial and ethnic group had declines in both the number of poor and the percentage of people in poverty.

Among Blacks, the number who were poor dropped to 8 million in 1999 from 9 million in 1998. And the share of Blacks in poverty fell two percentage points, dropping to the lowest point since 1959, the first year these statistics were available. Despite this decrease, the poverty rate for Blacks (24 percent) remained about

three times higher than the rate for White non-Hispanics (8 percent). About 15 million White non-Hispanics lived in poverty in 1999, down from 16 million in 1998.

Between 1998 and 1999, the number of poor Hispanics fell from 8 million to 7 million. Twenty-three percent of the Hispanic population² was poor in 1999 — statistically equivalent to the lowest rates recorded for this group during the 1970s. The earliest poverty rates for this group were available in 1972.

In 1999, about 1.2 million Asians and Pacific Islanders lived in poverty, compared with 1.4 million in 1998. The 11 percent poverty rate for this population was statistically equivalent to its record low. Poverty statistics on Asian and Pacific Islanders were first available in 1987.

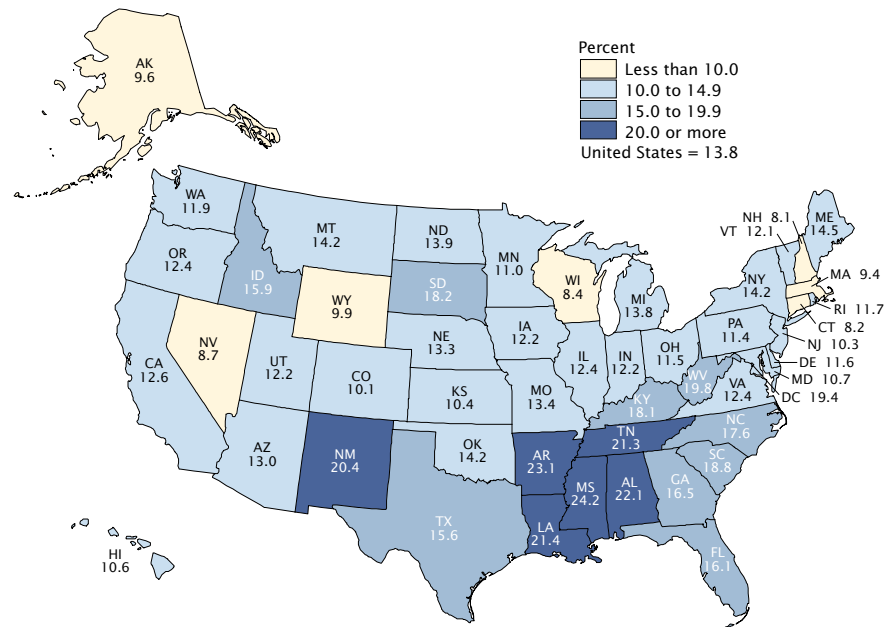
In 1999, native-born people had a lower poverty rate (11 percent) than foreign-born individuals (17 percent). Among the foreign born, the poverty rate for noncitizens (21 percent) was more than double the rate for naturalized citizens (9 percent).

Between 1998 and 1999, both the number of poor and poverty rates declined in the Northeast and the West, while those in the Midwest and South remained unchanged. Before 1994, the South had the highest poverty rate. Since then the West and the South

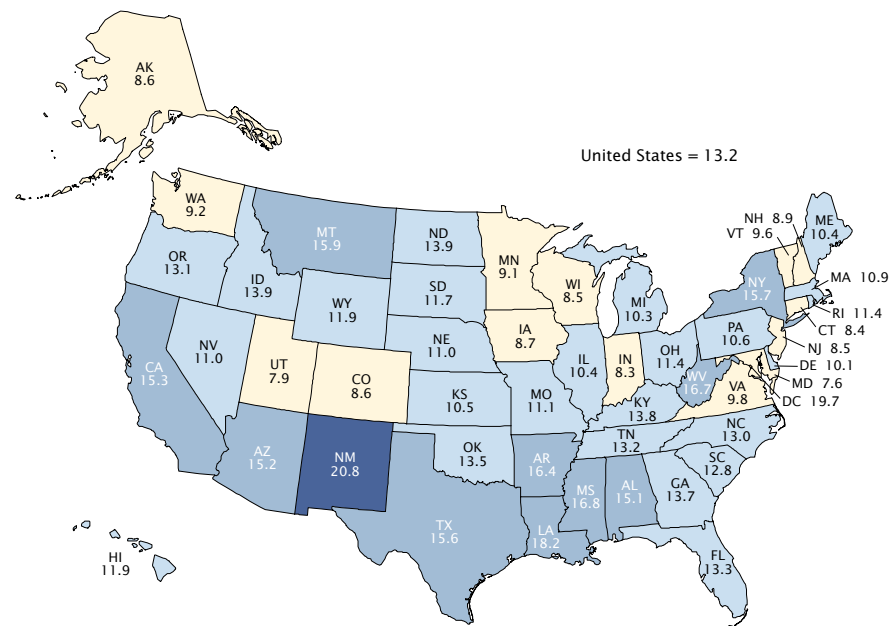
have shared similar rates. The 1999 poverty rate was about 13 percent in both the West and the South (statistically equivalent to the South's lowest rate ever). The rate in the Northeast was 11 percent, while the rate in the Midwest was 10 percent.

Figure 13-1.
Poverty Rate for Individuals by State: Annual Average 1980-82 and 1997-99

1980-82



1997-99



² Hispanics may be of any race.

Note: Numbers are 3-year averages.
 Source: U.S. Census Bureau, Current Population Surveys, March 1998 through March 2000.

SPOTLIGHT ON WELFARE

About 15 percent of civilians in the United States participated in assistance programs during a typical month in 1993 and 1994.

Changes in the welfare system as a result of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, also known as the welfare reform bill, have intensified the public's interest in information on the characteristics of people who participate in welfare programs. Because the Survey of Income and Program Participation (SIPP) follows individuals over time, it can track the movement of people in and out of the welfare programs.

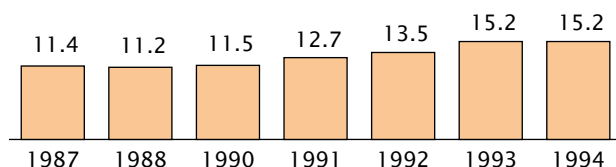
In an average month during both 1993 and 1994, about 40 million people participated in means-tested assistance programs,³ such as Aid to Families with Dependent Children (AFDC), General Assistance (GA), Food stamps, Supplemental Security Income (SSI),

³ Means-tested programs are those that require the income and/or assets of individuals to be below a specified threshold in order to apply for cash or noncash benefits.

Figure 13-2.

Average Monthly Participation in Means-Tested Programs: Selected Years 1987-94

(Percent of total population)



Source: U.S. Census Bureau, 1987, 1990, 1991, and 1993 Longitudinal Files of the Survey of Income and Program Participation.

Medicaid, and Housing assistance. With an individual participation rate of 11 percent, Medicaid was the most frequently identified program of the major programs examined in the SIPP. In fact, people covered by Medicaid were more likely than people covered by other programs to participate for the entire 24-month period covered by this study.

The poor were much more likely than others to receive at least one type of benefit in 1994. Three out of every four people living in poverty were program participants during at least 1 month in 1994, compared with one in ten whose incomes were above the poverty threshold.

Participation rates vary dramatically among various demographic groups.

Since poverty and participation in the major programs are closely related, differences among racial and ethnic groups can, in part, be explained by differences in poverty rates. In 1994, the average monthly poverty rate was about 13 percent for Whites and 31 percent for Blacks, while their average monthly participation rates were 12 percent and 36 percent, respectively. The average monthly poverty rate was 14 percent for non-Hispanics and 31 percent for those of Hispanic origin, while their average monthly participation rates were 13 percent and 32 percent, respectively.

Children under 18 years old were more than twice as likely as adults to receive some type of assistance. During an average month in 1994, about 27 percent of children received some type of benefit, compared with 11 percent of people aged 18 to 64 and 12 percent of people aged 65 and older.⁴ Children also tended to be long-term participants. About 17 percent participated in all 24 months of the study, compared with 7 percent of people aged 18 to 64 and 10 percent of people aged 65 and older.

Individuals in households maintained by women were five times as likely to participate in means-tested programs than individuals in married-couple families — 45 percent versus 9 percent. And adults without a high school diploma were more than twice as likely as high school graduates and five times more likely than people with some college to be participants. Their

⁴ There is no statistical difference between the percentage of people aged 18 to 64 and the percentage of people aged 65 and older who receive means-tested benefits.

rates were 26 percent, 11 percent, and 5 percent, respectively.

Among people aged 18 and older, unemployed people and people who did not participate in the labor force were more likely to receive benefits than employed people. In an average month during 1994, 27 percent of the unemployed received benefits and 21 percent of people that same age who were not in the labor force were program participants. Only 4 percent of full-time workers and 9 percent of those with part-time jobs received some type of benefit. The unemployed may receive unemployment benefits in addition to major means-tested benefits. In 1994, 19 percent of the unemployed received unemployment compensation, while 11 percent received AFDC or GA, 17 percent were covered by Medicaid, and 20 percent received food stamps.

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The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Poverty in the United States: 1999* by Joseph Dalaker.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "P" and select "Poverty" or "W" and select "Well-Being."
- Contact the Housing and Household Economic Statistics' Statistical Information Staff at 301-457-3242 or e-mail hhes-info@census.gov.
- For information on publications and other resources, see Appendix A.

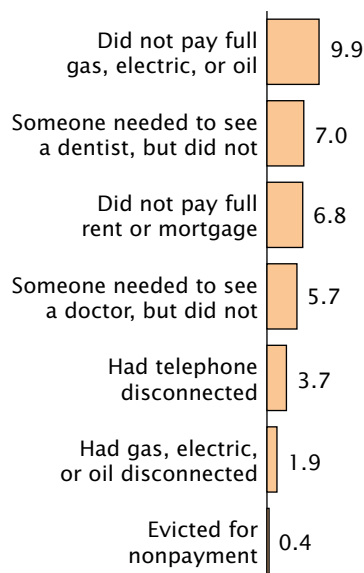
Meeting Basic Needs, 1995

For most people who had difficulty meeting a basic need in 1995, it was not an isolated incident.

Most people have had times when paying the bills has been difficult. But what types of people find their budget exceeding their resources? How often do people end up with serious problems like not getting enough to eat or foregoing needed medical care? And where do they get help when the going gets rough? To answer these questions, the U.S. Census Bureau conducted a supplement to the Survey of Income and Program Participation (SIPP) in October 1995 through January 1996.

Figure 14-1.
People in Households With Difficulties Meeting Basic Needs: October 1995 - January 1996

(Percent of total population)



Source: U.S. Census Bureau, 1993 Panel of the Survey of Income and Program Participation, October 1995 - January 1996.

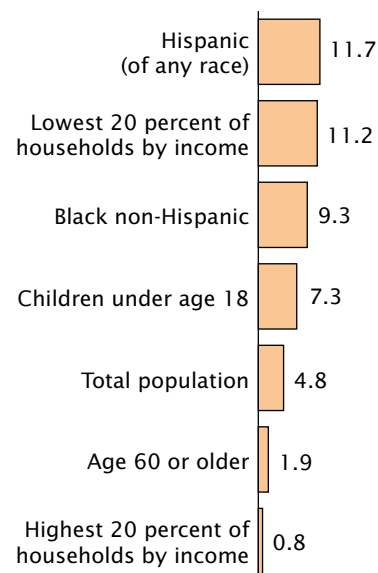
Forty-nine million people — about one person in five — lived in a household that had at least one difficulty in meeting a basic need during the year before the survey.

These included households that did not pay utility bills, did not pay the mortgage or rent, did not get needed medical attention, had a telephone or utility service shut off, were evicted, or did not get enough to eat.

When people had difficulty meeting a basic need, they often faced more than one problem at a time. In fact,

Figure 14-2.
People With Not Enough Food in Household by Selected Characteristics: October 1995 - January 1996

(Percent of total population)



Source: U.S. Census Bureau, 1993 Panel of the Survey of Income and Program Participation, October 1995 - January 1996.

54 percent of those who had difficulties experienced more than one of these problems. Researchers who have examined the “survival strategies” of families with limited budgets have noted that they often play one type of need against the other. They might scrimp on food to buy a Christmas present or forestall one bill to pay another.¹

Household income, age, and other characteristics are associated with the ability to meet basic needs.

Meeting basic needs was a problem for 38 percent of people who lived in the 20 percent of households with lowest incomes. One in five people in these low-income households had difficulty with more than one basic need.

Nearly every type of difficulty was more common among children than among adults. Children were more likely than adults to live in households that did not pay gas or electric bills, did not pay the rent or mortgage, did not visit the doctor, or had telephone service disconnected. Nineteen percent of children lived in households that did not meet basic expenses, compared with 14 percent of people aged 18 to 29, 12 percent of people aged 30 to 59, and 5 percent of people aged 60 and older.

The oldest group reported that they were better able to meet basic needs even though, on average, they had low incomes. As people age, they tend to have fewer life changing events such as marriage, childbirth, job change, and migration that might lead to temporary strains on their budgets.² Older respondents to the SIPP may have lower expenses or they may be reluctant to admit their problems.

Other characteristics were associated with difficulties meeting basic needs. Blacks and Hispanics were more likely than White non-Hispanics to experience difficulties.³ Greater difficulty was observed among the unemployed and people with a work disability. Renters were more likely than homeowners to encounter problems. People living in a household maintained by a woman were significantly more likely than people living in a household maintained by a man to have problems meeting basic needs.

¹ See Kathryn Edin and Laura Lein, *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work*, New York: Russell Sage Foundation, 1997.

² For a discussion of this point, see Ronald R. Rindfuss, “The Young Adult Years: Diversity, Structural Change, and Fertility,” *Demography*, November 1991.

³The Black population in this section of this report excludes Hispanics. Hispanics may be of any race

In 1995, 1 person in 20 lived in a household where everyone did not get enough to eat.

When food shortfalls occurred, they were fairly large. On average, respondents reporting food shortages said this condition lasted for over a week. It would have taken an average of \$100 for these households to bring their food budgets into balance during the month that they were in need. Not getting enough food was strongly associated with income, age, race, and Hispanic origin.

Whether or not respondents needed assistance, they were asked where they would go if they had a problem. However, what people anticipated sharply contrasted with what actually happened when people were in need. Although 77 percent of all respondents said help would be available from some source, only 17 percent of those who had financial difficulties received help. And even though 88 percent of respondents who believed help would be forthcoming thought it would come from family, only 43 percent of those in need received help from this source. Community agencies were the source of help for 44 percent of needy respondents.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Extended Measures of Well-Being: Meeting Basic Needs: 1995* by Kurt Bauman.
- Look for the complete report on the Census Bureau’s World Wide Web site (www.census.gov). Click on “W” and select “Well-Being.” Under “Extended Measures of Well-Being,” click on “Extended Measures of Well-Being, Meeting Basic Needs.”
- Contact the Census Bureau’s Education and Social Stratification Branch at 301-457-2422 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.

Health Insurance Coverage, 1999

Despite Medicaid, 32 percent of the poor had no health insurance of any kind during 1999 — about twice the share that went without insurance among the general population.

Most Americans have some type of health insurance and many people are covered by more than one provider. However, some segments of the population are particularly likely to lack coverage. The degree to which Americans are not covered by health insurance is an important measure of our country's well-being.

Words That Count

- **Private health insurance** is privately purchased insurance or health insurance offered through employment (either one's own or a relative's).
- **Government health insurance** includes Medicare, Medicaid, and military insurance, such as CHAMPUS or TRICARE.

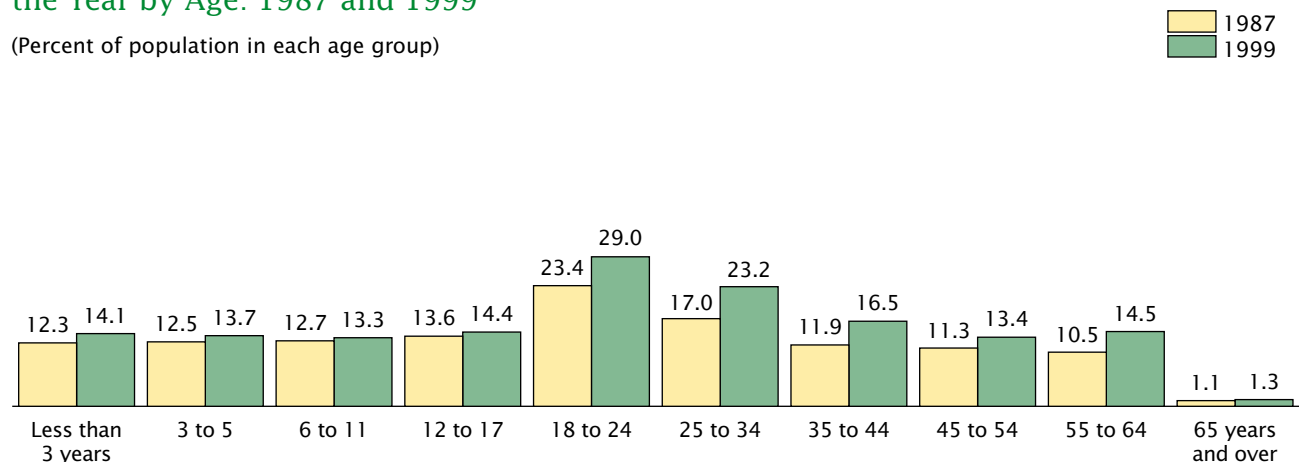
The share of the population without health insurance declined in 1999 — reversing a 12-year trend. The decline was the first since 1987 when comparable health insurance statistics were first available. In 1999, 15.5 percent of the population were without health insurance coverage during the entire year, compared with 12.9 in 1987 and 16.3 percent in 1998. Between 1998 and 1999, the number of people without health insurance coverage dropped by 1.7 million, leaving 42.6 million people uninsured.

The chance of being uninsured varied by race and ethnicity, age, and employment status. About 14 percent of children under age 18 in the United States — 10 million young people — lacked coverage for the year. However, the poor were more likely to be uninsured in every category.

Employment-based private health insurance plans covered 63 percent of people in the United States in 1999, according to the March 2000 CPS. Nearly 1 in 4 Americans was covered by a government health plan (24 percent), including Medicare (13 percent), Medicaid (10 percent), and military health insurance (3 percent). Many people were covered by more than one

Figure 15-1.
People Without Health Insurance Coverage Throughout the Year by Age: 1987 and 1999

(Percent of population in each age group)



Source: U.S. Census Bureau, Current Population Surveys, March 1988 and 2000.

plan. Even so, almost 1 in 6 people lacked health insurance coverage for the entire year.

Race, ethnicity, and country of birth are key factors that influenced health insurance coverage.

About 11 percent of White non-Hispanics lacked health insurance coverage in 1999. The rate was 21 percent for Blacks and for Asians and Pacific Islanders. Among people of Hispanic origin,¹ 33 percent lacked health insurance coverage for all of 1999.

Among native-born people in the United States, 14 percent were not covered by health insurance in 1999. However, 18 percent of naturalized citizens and 43 percent of noncitizens were not covered at any time during the year. Among poor noncitizens, 60 percent did not have health insurance.

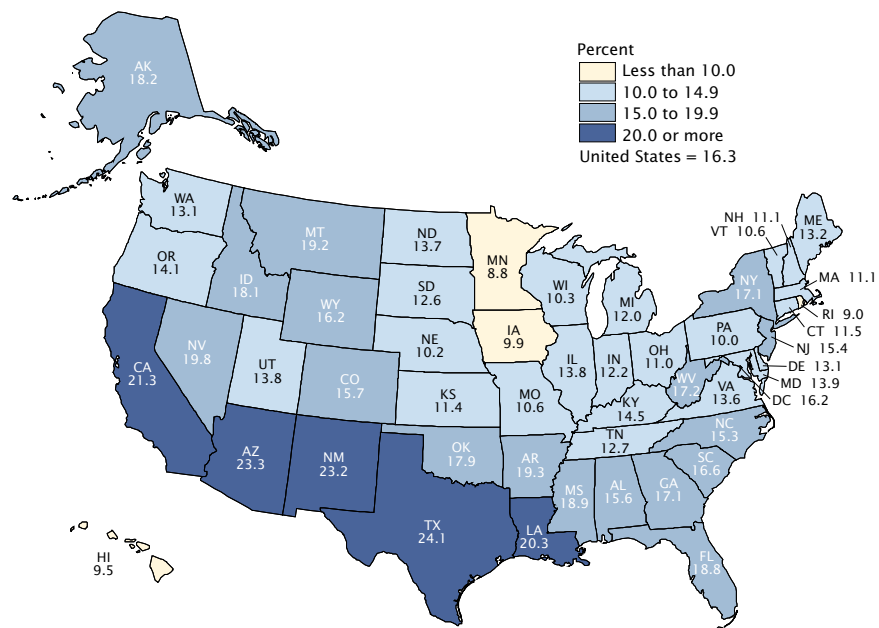
Age was another important factor. With 29 percent uninsured, young adults, aged 18 to 24, were more likely than others to lack coverage during the entire year. Because of Medicare, the elderly were at the other extreme with only about 1 percent lacking coverage. Children aged 12 to 17 were slightly more likely than younger children to lack health insurance, 14.4 percent compared with 13.6 percent. Among poor children, 23.3 percent were not covered in 1999.

¹ Hispanics may be of any race.

Employment status and income were also important. Among people aged 18 to 64 who were employed full time, about 16 percent lacked health insurance. However, the rate was 22 percent for people that age who worked part time.² Poor workers were even less likely to be insured. Almost half (48 percent) of poor, full-time workers were uninsured in 1999.

² Workers were classified as part time if they worked less than 35 hours per week in the majority of weeks they worked in 1998.

Figure 15-2.
People Without Health Insurance Coverage Throughout the Year by State: Annual Averages 1997-99



Note: Numbers are 3-year averages.
 Source: U.S. Census Bureau, Current Population Surveys, March 1998 through March 2000.

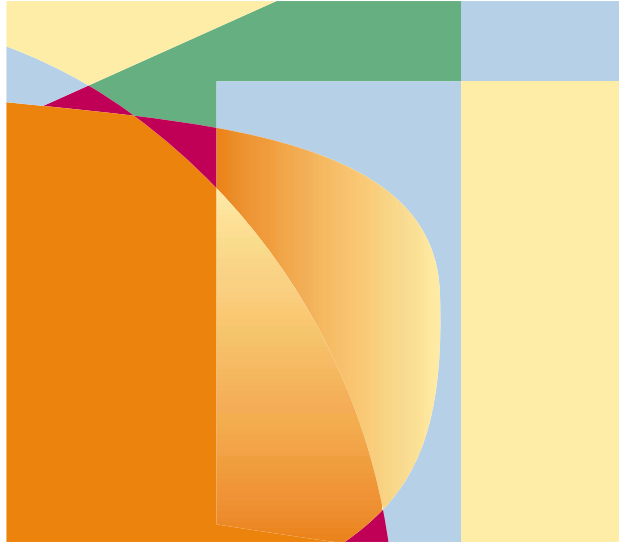
Noncoverage rates fell as income rose. Only 8 percent of people who lived in households with annual incomes of \$75,000 or more lacked insurance, compared with 24 percent of people who lived in households with incomes of \$25,000 or less.

Coverage rates varied among the 50 states. Looking at coverage rates from 1997 to 1999, the average rates were the highest in Hawaii, Minnesota, and Rhode Island — where one person in ten lacked health insurance coverage. On the other end of the scale were Arizona, New Mexico, and Texas — where one person in four was not covered.³

³ The estimates for Hawaii, Minnesota, and Rhode Island are not statistically different and the estimates for Arizona, New Mexico, and Texas are not statistically different. Because estimates are subject to sampling error, the Census Bureau does not recommend ranking the states according to the estimates.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Health Insurance Coverage: 1999* by Robert J. Mills.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "H" and select "Health Insurance."
- Contact the Housing and Household Economic Statistics' Statistical Information Office at 301-457-3242 or e-mail hhes-info@census.gov.
- For information on publications and other resources, see Appendix A.



Part V

THE MANY FACES OF DIVERSITY

Race and Hispanic Origin, 1999

In addition to the numerous official uses for information on race and Hispanic origin, many people are interested in learning about the demographic characteristics of their own population group.

A school system might use information on race and Hispanic origin to design cultural activities that reflect

diversity in the community. A business could use it to select the mix of merchandise it will sell in a new store. All levels of government need information on race and Hispanic origin to implement and evaluate programs, such as the Equal Employment Opportunity Act, Civil Rights Act, Voting Rights Act, Public Health Act, Healthcare Improvement Act, Job Partnership Training Act, Equal Credit Opportunity Act, Fair Housing Act, and others.

Words That Count

- **Racial and Hispanic origin classifications** used in this report adhere to Office of Management and Budget (OMB), Federal Statistical Policy Directive No. 15: "Race and Ethnic Standards for Federal Agencies and Administrative Reporting," Federal Register 43:1929-19270, May 4, 1978. New standards were adopted by OMB in October 1997 and will be implemented by all federal agencies no later than January 1, 2003. OMB sets the standards for federal statistics and administrative reporting on race and ethnicity.
- **Race** is based on self-identification by the respondents (the householder or someone who may be reporting race in his or her absence) in the Current Population Survey. The population is divided into four groups including: White, Black, American Indian and Alaska Native, and Asian and Pacific Islander.
- **Hispanic origin** is based on self-identification by respondents (the householder or someone who may be reporting Hispanic origin in his or her absence) in the Current Population Survey through a question that asks for an individual's

origin or descent. People of Hispanic origin are those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Hispanic origin. People of Hispanic origin may be of any race.

- **Non-Hispanic** is a term used to indicate that Hispanics are not included in a racial category. Because Hispanics may be of any race, the racial categories of White, Black, American Indian and Alaska Native, and Asian and Pacific Islander all contain some people of Hispanic origin. In this chapter and throughout most of this report, the term **White non-Hispanic** is used to indicate the White population minus that part of this group that is of Hispanic origin.
- **The civilian labor force** consists of all noninstitutionalized civilians aged 16 and older who are either working or looking for work. The data in this report are for March 1999 and are not adjusted for seasonal changes. Therefore, they may not agree with data released by the Department of Labor.

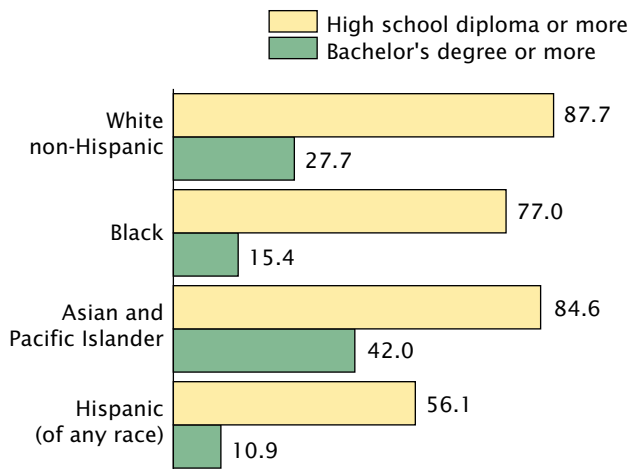
A question on race has been asked in U.S. censuses since 1790, but information on Hispanic origin has been collected only since 1970. A new racial standard that permits respondents to select one or more racial categories was approved by the Office of Management and Budget (OMB) in 1997 and introduced in Census 2000. However, the Current Population Survey will not collect data on one or more races until 2003. This section presents data from the Current Population Survey (CPS) and provides valuable information on White non-Hispanics, Blacks, Asians and Pacific Islanders, and Hispanics.¹

While these broad race and ethnic categories provide an overview of each population, they also mask many differences within each group. Every group contains new immigrants, urban and rural populations, and people from different cultures. The Asian and Pacific Islander population is made up of many different groups of people, including Asian Indians, Filipinos, Koreans, Native Hawaiians, and Samoans. Many of the people in some groups, such as the Chinese and Japanese, have been in the United States for generations. Other groups, such as the Hmong, Vietnamese,

¹ Although the Census Bureau produces intercensal estimates on the American Indian and Alaska Native population, the sample size of the Current Population Survey is too small to produce reliable characteristics for this group.

Figure 16-1.
High School and College Graduates by Race and Hispanic Origin: 1999

(Percent of the population aged 25 and older)



Source: U.S. Census Bureau, Current Population Survey, March 1999.

Laotians, and Cambodians are comparatively recent arrivals to this country. People of Hispanic origin are members of an ethnic group and may be of any race. Even though Hispanics share linguistic similarities, they include Mexicans, Puerto Ricans, Cubans, South and Central Americans, and others with markedly different characteristics.

Educational attainment varies among the racial and ethnic groups.²

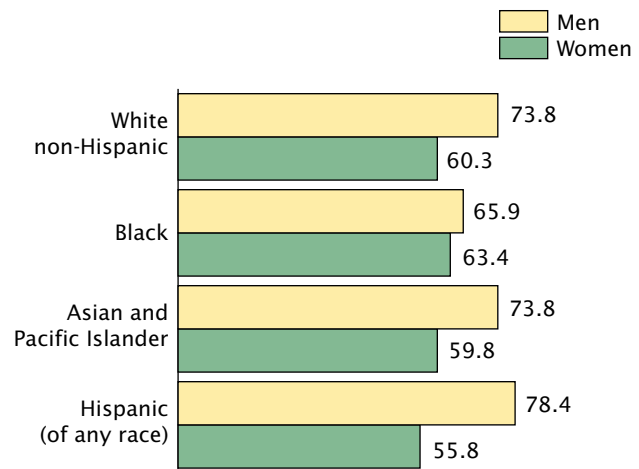
Among the population 25 years old and older, 85 percent of Asian and Pacific Islanders had completed high school, compared with 88 percent of White non-Hispanics. However, 42 percent of Asians and Pacific Islanders in this age group held at least a bachelor's degree, compared with 28 percent of White non-Hispanics.

The proportion of the Black population aged 25 and older with a high school diploma, 77 percent, was 11 percentage points lower than the proportion among White non-Hispanics — a significant improvement over 1989 when the difference was 16 percentage points. In 1999, 15 percent of Blacks held a bachelor's degree or more.

² See Chapter 9 for more information educational attainment.

Figure 16-2.
Civilian Labor Force Participation Rates by Sex, Race, and Hispanic Origin: 1999

(Percent of population aged 16 and older)



Source: U.S. Census Bureau, Current Population Survey, March 1999.

In 1999, 56 percent of Hispanics had a high school diploma or better and 11 percent held at least a bachelor's degree. The share of Hispanics holding a high school diploma increased 5 percentage points since 1989, while the share holding a bachelor's degree or better was not significantly different from 10 years earlier.

In 1999, labor force participation rates differed among the racial and ethnic groups and between men and women.

In March 1999, the share of men (74 percent) and women (60 percent) aged 16 and older who were working or looking for work was about the same for both White non-Hispanics and Asian and Pacific Islanders. Sixty-six percent of Black men and 63 percent of Black women were labor force participants, as were 78 percent of Hispanic men and 56 percent of Hispanic women.

White non-Hispanics had the lowest unemployment rates in March 1999 — 4 percent for men and 3 percent for women. However, these rates were not statistically different from the rates for Asians and Pacific Islanders. The unemployment rate was about 4 percent for both men and women in the Asian and Pacific Islander community. The unemployment rates were significantly higher in Hispanic and Black communities. Among Hispanic labor force participants, 6 percent of men and 8 percent of women were looking for work. And the unemployment rate was 9 percent for both Black men and women.³

Poverty is a fact of life for every racial and ethnic group.⁴

While 8 percent of White non-Hispanics were poor in 1998, 13 percent of Asians and Pacific Islanders and 26 percent of both Blacks and Hispanics were. White non-Hispanics saw a slight decline from the previous year, but the share of Asians and Pacific Islanders in poverty was statistically unchanged from the year

³ There is no statistical difference between the unemployment rates for Black men and women and the unemployment rate for Hispanic women.

⁴ The 1999 Current Population Survey collects poverty statistics for 1998. See Chapter 13 for more information on the 1999 poverty rates for racial and ethnic groups.

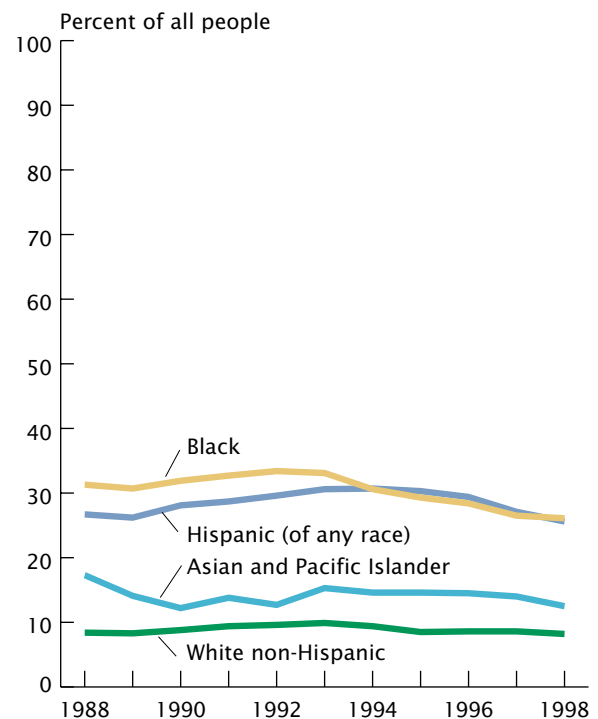
before. Even though the 1998 poverty rate for Blacks was statistically unchanged from the previous year, it was still the lowest rate since 1959 — the first year the data were collected. The share of Hispanics who lived in poverty declined significantly from 27 percent in 1997.

Child poverty rates were higher than the total poverty rate in each group: 11 percent for White non-Hispanics, 18 percent for Asians and Pacific Islanders, 34 percent for Hispanics, and 37 percent for Blacks.⁵ In 1998, Asian and Pacific Islander families were about twice as likely as White non-Hispanic families to live in poverty (11 percent and 6 percent, respectively). But the share of families in poverty was about 23 percent for both Black and Hispanic families.⁶

⁵ The child poverty rates for Blacks and Hispanics are not statistically different.

⁶ The percent of Black and Hispanic families in poverty was not statistically different.

Figure 16-3.
Poverty Rates for Individuals by Race and Hispanic Origin: 1988-98



Source: U.S. Census Bureau, Current Population Surveys, March 1989 to 1999.

Generally speaking, married couples have higher incomes than other types of families.⁷ About 82 percent of White non-Hispanic families and 80 percent of Asian families were maintained by married couples.⁸ Married couples represented 68 percent of Hispanic families and fewer than half of all Black families.

On the other hand, families maintained by women with no husband present are among the poorest. About 13 percent of both White non-Hispanic and Asian and Pacific Islander families were this type, as were 45 percent of Black families and 24 percent of Hispanic families.

The racial and ethnic composition of the United States is changing.

To find out more about how many people are in each group, which groups are growing fastest, and how they are distributed throughout the United States, see Chapter 2. Many chapters in this report contain information by race and ethnicity. The most detailed information can be found in the specific reports listed below.

⁷ See Chapter 12 for more information on income.

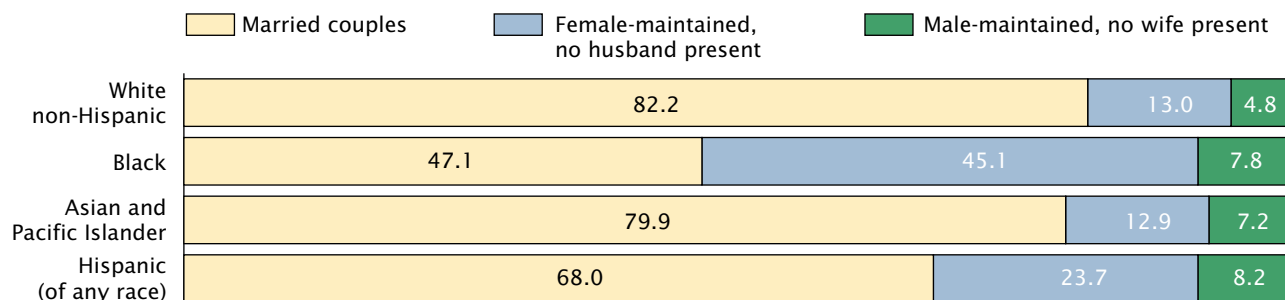
⁸ The percentage of White non-Hispanic families and the percentage of Asian and Pacific Islander families that are married-couple families are not statistically different.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U. S. Census Bureau Current Population Reports: *The Asian and Pacific Islander Population in the United States: March 1999* by Karen Humes and Jesse McKinnon; *The Black Population in the United States: March 1999* by Jesse McKinnon and Karen Humes; and *The Hispanic Population in the United States: March 1999* by Roberto R. Ramirez.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site www.census.gov. Click on "H" for "Hispanic" and "R" for "Race."
- Contact the Ethnic and Hispanic Statistics Branch of the U.S. Census Bureau at 301-457-2403 or the Racial Statistics Branch at 301-457-2402 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.

Figure 16-4.
Family Type by Race and Hispanic Origin of Householder: 1999

(Percent distribution)



Source: U.S. Census Bureau, Current Population Survey, March 1999.

ADDING DIVERSITY FROM ABROAD:

The Foreign-Born Population, 1999

About 10 percent of Americans are foreign born — less than the highest share this century (15 percent in 1910), but more than the lowest share (5 percent in 1970).

Having all the facts on America's growing cultural diversity is essential for good government and good business. In some parts of the country, the characteristics of the foreign-born population must be taken into account when developing educational programs, designing street signs, and providing social services. However, this population defies generalization, because it is both diverse and rapidly changing.

Changes in the immigration laws from 1965 to 1990 contributed to increased migration from abroad and generated greater diversity among the newcomers. The foreign-born population in the United States grew from 10 million in 1970,¹ the lowest total in this century, to 14 million in 1980, and 20 million in 1990. In March 1999, the estimated foreign-born population in the United States was 26 million — not statistically different than the high reached in 1997.

Words That Count

- **The foreign-born population** refers to people who were not U.S. citizens at birth.
- **The native population** refers to people who were either born in the United States or a U.S. Island Area, such as Puerto Rico, or who were born abroad of a U.S. citizen parent.

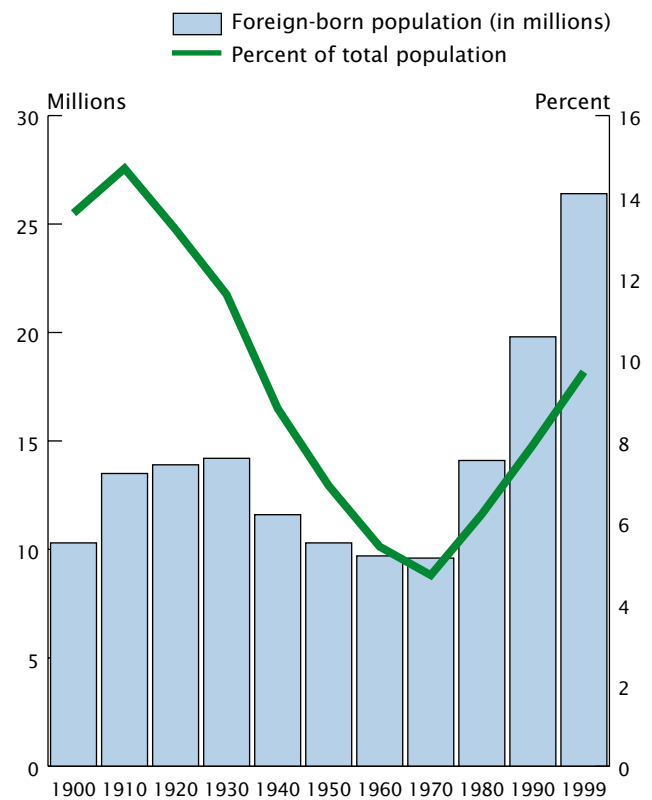
¹ The number of people in the United States who were foreign born was 9.6 million in 1970 and 9.7 million in 1960.

Since 1970, the composition of the foreign-born population has changed dramatically.

Between 1970 and 1999, the share of foreign-born U.S. residents from Europe dropped from 62 percent to 16 percent. Over the same period, the share of the foreign-born from Asia tripled, from 9 percent to 27 percent, and the share from Latin America increased from 19 percent to 51 percent. In 1999, two-thirds of foreign-born Latin Americans were from Central America and Mexico.

Figure 17-1.

The Foreign-Born Population: 1900-99



Source: U.S. Census Bureau, 1900 to 1990 censuses and March 1999 Current Population Survey.

Thirty-five percent of the foreign-born population entered the U.S. in the 1990s and 30 percent in the 1980s. More than one in every three foreign-born people in the United States (37 percent) was a naturalized citizen, according to the 1999 Current Population Survey (CPS). Among those who entered the country before 1980, 79 percent were naturalized.

Significant differences exist between the foreign-born and native populations, as well as important differences among the major foreign-born population groups.

In 1999, 25 percent of family households maintained by a foreign-born person contained five or more members, compared with 13 percent of family households maintained by a native-born person. About 40 percent of families with a Central American or Mexican householder were this large, compared with 11 percent of those with a European householder.

The foreign-born were less likely than the native population to have a high school diploma. Among the population aged 25 and older, 66 percent of the foreign-born were high school graduates, compared with 86 percent of the native-born population. The share of high school graduates ranged from 83 percent for Asians to 48 percent of Latin Americans.²

In 1998, 18 percent of the foreign-born population lived in poverty, compared with 12 percent of the native-born population.³ Those without U.S. citizenship were twice as likely

² For more information on educational attainment, see Chapter 9.

³ The 1999 Current Population Survey collects poverty statistics for 1998. See Chapter 13 for more information on the 1999 poverty rates for the foreign-born population.

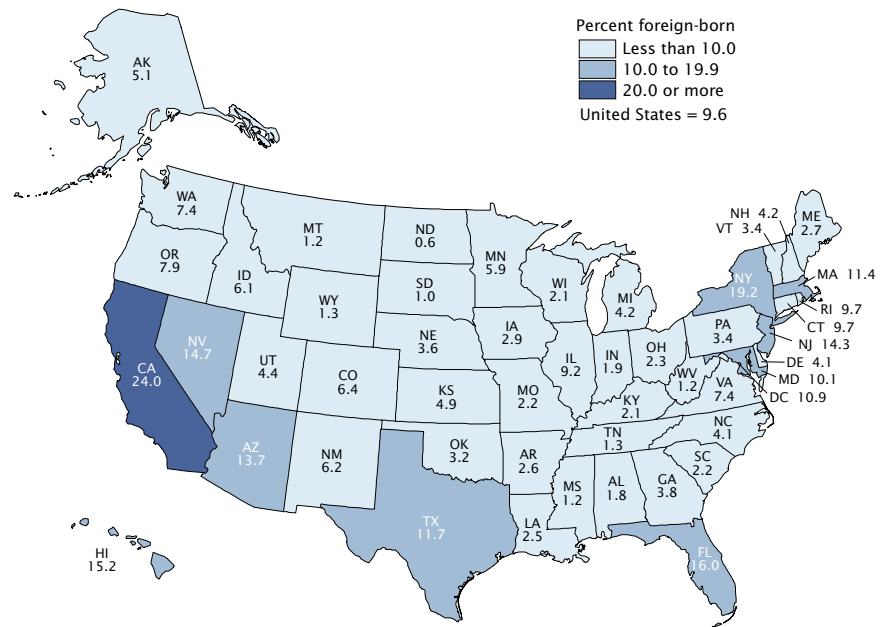
as naturalized citizens to be poor (22 percent compared with 11 percent). The general poverty rates for the foreign-born population ranged from 11 percent for both Europeans and Asians to 24 percent for Latin Americans. Yet these figures masked further differences within each group. For example, among Latin Americans, the poverty rate for Central Americans and Mexicans was 28 percent.

The foreign-born population was highly concentrated in a few states, according to the 1999 CPS.

In 1999, California had the highest percentage of foreign-born residents, 24 percent.⁴ In fact, California alone accounted for 30 percent of the foreign-born population living in the United States. Two out of every three foreign-born people living in the United States could be found in just five states: California, Florida, New Jersey, New York, and Texas.

⁴ The percent foreign-born in California is not statistically different than the percent foreign-born in New York state.

Figure 17-2. Foreign-Born Population by State: 1999



Source: U.S. Census Bureau, Current Population Survey, March 1999.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *The Foreign Born Population in the United States: March 1999* by Angela Brittingham.

- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "F" and select "Foreign-Born Population Data."

- Contact the Ethnic and Hispanic Statistics Branch of the U.S. Census Bureau at 301-457-2403 or e-mail pop@census.gov.

- For information on publications and other resources, see Appendix A.

KEEPING UP WITH OLDER ADULTS:

Older Adults, 1999

The characteristics of the older population are heavily influenced by the fact that women live longer than men.

A child born in the United States at the beginning of the 20th century might expect to live 47 years.¹ By the end of the century, life expectancy increased to 74 for men and 79 for women.² Futurists debate whether the rapidly growing older population³ will burden the health care system or trick it by becoming the healthiest generation ever. Today's older adults — those aged 55 and older — are an important consumer market, as well as an influential political force.⁴ The U.S. Census Bureau plays an essential role in getting the facts on this dynamic population of older adults.

In 1999, 25 million men and 31 million women were aged 55 and older.

For every 100 women aged 55 and older in 1999, there were only 81 men. This sex ratio dropped steadily with

age, according to the March 1999 Current Population Survey (CPS). For the group aged 55 to 64, there were 92 men for every 100 women. But among people aged 85 and older, there were only 49 men for every 100 women.

Women's longer life span is one reason why older women are more likely to be widowed than older men. Among the population aged 55 and older, 32 percent of women and only 9 percent of men were widowed in 1999. The likelihood that a woman was widowed rose rapidly with age: 13 percent for those aged 55 to 64, 41 percent for those aged 65 to 84, and 77 percent for women aged 85 and older.

Men aged 55 and older were more likely than women that age to be married and living with their spouses in 1999. Among those aged 55 to 64, 77 percent of men and 64 percent of women were married. The gap widened among the older groups. Although 76 percent of men aged 65 to 84 were married, just 46 percent of women that age were. The percent married among the population aged 85 and older was lower for both sexes, 49 percent for men and 12 percent for women.

Words That Count

- **Life expectancy at birth** is the average number of years that a person would live if he or she experienced the mortality rate at each year of age experienced by the actual population in a specific year.
- **The sex ratio** is the number of men per 100 women. The ratio was about 96 for the United States as a whole in 1999.

College graduation rates, labor force participation rates, and poverty rates differ significantly among older men and women.

For most age groups above age 55, there was no significant difference between the share of men and women who had completed high school. However, older men were more likely than older women to have completed a bachelor's degree or higher. Among people aged 55 to 64, 27 percent of men and 19 percent of women held a bachelor's degree. College graduates accounted for 21 percent of men and 11 percent of women aged 65 to 84 and 17 percent of men and 12 percent of women aged 85 and older.

¹ The average life expectancy at birth in 1900 was 46 for men and 48 for women.

² Source: U.S. National Center for Health Statistics, *Vital Statistics of the United States*, annual, and *National Vital Statistics Reports* (NVSR).

³ See Chapter 2 for population growth rates by age.

⁴ See Chapter 11 for voting by age.

The proportion of older people working or looking for work decreased with age. In 1999, 79 percent of men aged 55 to 59 were in the civilian labor force, compared with 62 percent of women in this age group. By age 60 to 64, the shares dropped to 56 percent and 39 percent, respectively. Among people aged 65 and older, only 16 percent of men and 10 percent of women were labor force participants.

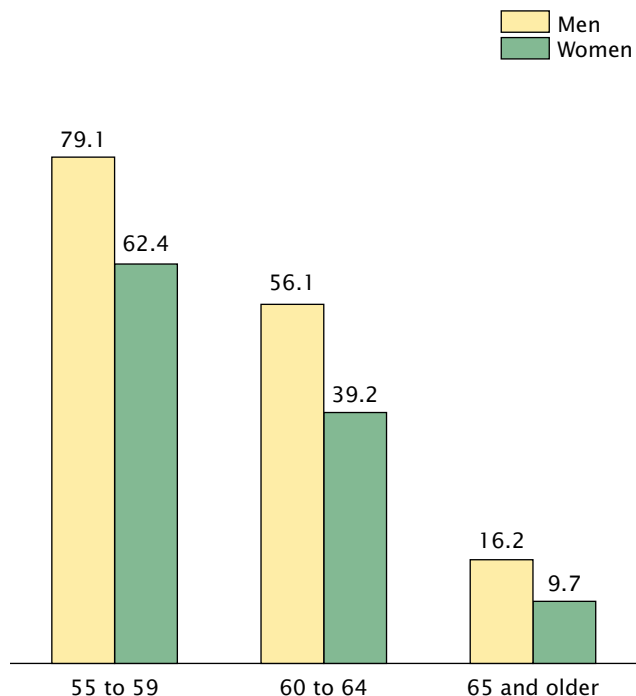
Of the 55 million people aged 55 and older, 10.1 percent were poor in 1998. The poverty rates were 9.6 percent for people aged 55 to 64 and 9.1 percent for people aged 65 to 74, but it was 12.2 percent for those aged 75 and older.⁵ In general, older women had higher poverty rates than older men.⁶

⁵There is no statistical difference between the percent of people in poverty aged 55 to 64 and the percent in poverty aged 55 and older and the percent in poverty aged 65 to 74.

⁶The 1999 Current Population Survey collects poverty statistics for 1998. See Chapter 13 for more information on the 1999 poverty rates by age.

Figure 18-1.
Labor Force Participation Rates for Men and Women Aged 55 and Older by Age: 1999

(Percent of population in each age group)



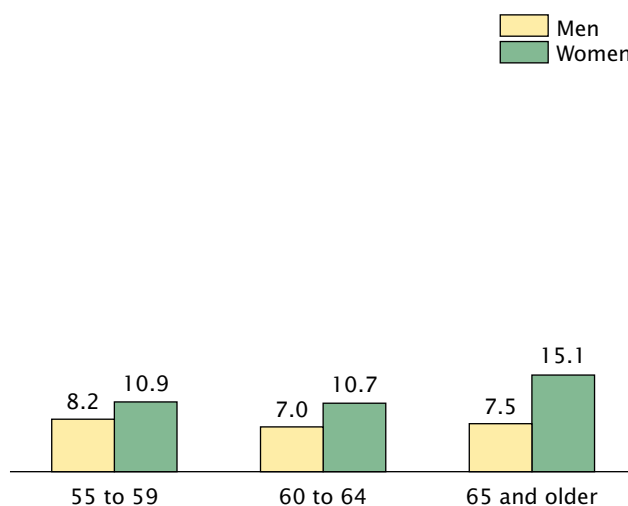
Source: U.S. Census Bureau, Current Population Survey, March 1999.

The Census Bureau Can Tell You More

- For more detailed information consult, the following U.S. Census Bureau Current Population Report: 2000. *Older Adults in the United States: March 1999* by Denise Smith and Hava Tillipman.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "E" and select "Elderly (65+)/Older (55+) Population Data."
- Contact the Special Populations Staff of the U.S. Census Bureau at 301-457-2378 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.

Figure 18-2.
Poverty Rates for Men and Women Aged 55 and Older by Age: 1998

(Percent of population in each age group)



Source: U.S. Census Bureau, Current Population Survey, March 1999.

Adults With Disabilities, 1997

Among the 53 million adults with disabilities in the United States in 1997, 33 million had a severe disability and 10 million needed assistance in their daily lives.

Disability touches many lives — not just the lives of people who must assume their own personal challenge, but also the lives of their families, friends, and coworkers. With 1 person in 5 living with a disability, according to the Survey of Income and Program Participation (SIPP), the consequences are enormous. Information on people with disabilities is sought after by health care providers, manufacturers of assistive devices, and policy makers.

In 1997, almost one in five adults had some type of disability and the likelihood of having a disability increased with age.

Among those aged 45 to 54, 23 percent had some form of a disability and 14 percent had a severe disability. Only 4 percent needed personal assistance. For those aged 80 and older, the proportions increased to 74 percent with some disability, 58 percent with a severe disability, and 35 percent needing assistance.

Among adults under age 25, women were less likely than men to have a disability. However, the relationship reversed for older adults. Because women made up a larger share of older adults than men, they also made up a larger share of people with disabilities. Among all adults, 24 million people with disabilities were men and 28 million were women. Among people with a severe disability 15 million were men and 18 million were women.

Words That Count

■ **Adults with disabilities** are individuals, aged 15 and older, who meet one or more the criteria below. An individual would have a **severe disability** if he or she met criteria 1, 4, or 6 or were unable to perform or needed help to perform one or more of the activities in criteria 2, 3, or 5:

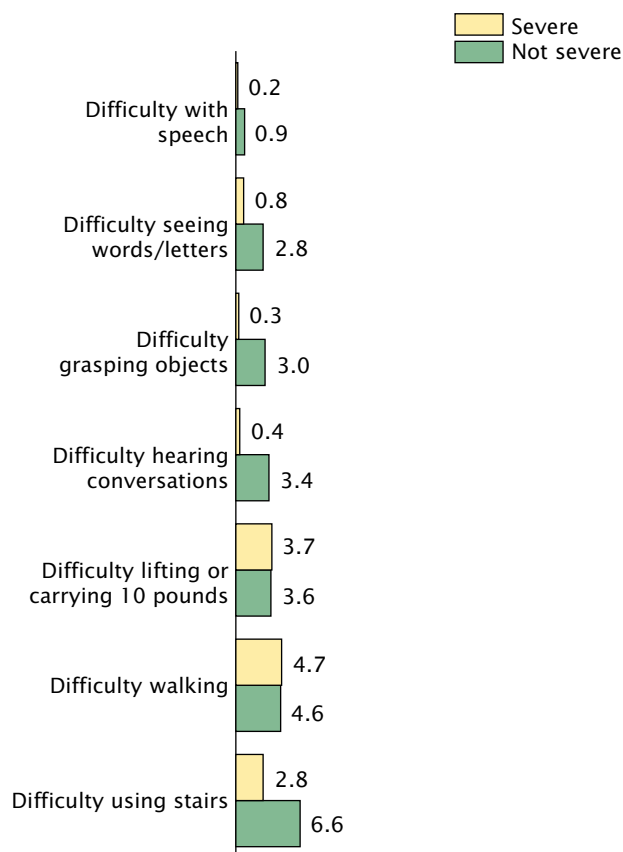
- 1) Use a wheelchair, cane, crutches, or a walker.
- 2) Have difficulty performing one or more selected sensory or physical activities.
- 3) Have difficulty performing one or more selected everyday activities (see ADLs and IADLs below).
- 4) Have a mental or emotional condition that seriously interferes with everyday activities.
- 5) Have a condition that limits working around the house or working at a job.
- 6) Receive federal benefits based on an inability to work.

■ **ADLs (activities of daily living)** include getting around inside the home, getting in or out of bed or a chair, bathing, dressing, eating, or toileting.

■ **IADLs (instrumental activities of daily living)** include going outside the home, keeping track of money and bills, preparing meals, doing light housework, taking prescription medicines in the right amount at the right time, and using the telephone.

Figure 19-1.
Disabilities Among Individuals Aged 15 and Older by Type and Severity: 1997

(Percent of population aged 15 and older)



Source: U.S. Census Bureau, 1996 Panel of the Survey of Income and Program Participation, August - November 1997.

People with severe disabilities were more likely than others to be in financial need, according to SIPP.

Among people aged 25 to 64 with no disability, slightly more than one person in one hundred received some type of cash assistance in 1997. Among those with a severe disability, one in four received cash assistance. Twenty percent received Supplemental Security Income (SSI) and 6 percent received some other cash assistance.

People with severe disabilities were also more likely than those without disabilities to receive food stamps or subsidized housing. Sixteen percent of people aged 25 to 64 with severe disabilities received food stamps compared with 2 percent of people in that age group with no disabilities. Within this age group, 9 percent of people with severe disabilities lived in public or subsidized housing compared with 2 percent of those with no disabilities.

People with severe disabilities were also more likely than others to have low incomes and live in poverty. Eighty percent of people age 25 to 64 with a severe disability lived in a household with an annual income of \$20,000 or less, compared with 44 percent of those with no disability. The poverty rate for individuals this age with a disability was 28 percent, compared with 8 percent for those with no disability.

Among people aged 21 to 64, 84 percent of people with no disability and 82 percent of people with a nonsevere disability worked in 1997. However, the share was 31 percent among those with a severe disability. About 14 million people aged 21 to 64 with a disability were employed and 5 million of these men and women had a severe disability.

Earnings were lower for people with disabilities. The 1997 median earnings for people with no disability was \$23,700, compared with \$20,500 for those with a nonsevere disability and \$13,300 for those with a severe disability. Among people with disabilities who worked, 34 percent were limited in the amount or kind of work that they could do. Among those surveyed by the SIPP, 1 in 5 workers with a disability had difficulty remaining employed or finding a job.

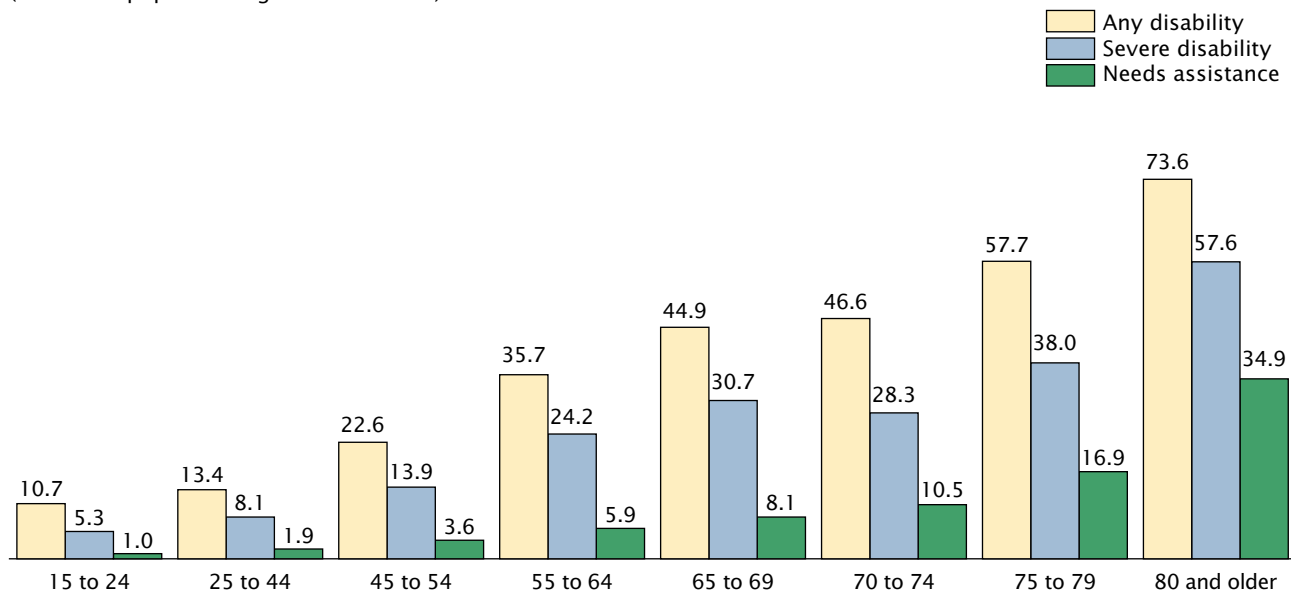
The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Americans With Disabilities: 1997* by Jack McNeil.
- For complete reports and detailed tables, go to the Census Bureau's World Wide Web site (www.census.gov). Click on "D" and select "Disability."
- Contact the Housing and Household Economic Statistics' Statistical Information Staff at 301-457-3242 or e-mail hhes-info@census.gov.
- For information on publications and other resources, see Appendix A.

Figure 19-2.

Disability Among Individuals Aged 15 and Older by Age and Severity : 1997

(Percent of population aged 15 and older)



Source: U.S. Census Bureau, 1996 Panel of the Survey of Income and Program Participation, August - November 1997.

THE CENSUS BUREAU CAN TELL YOU MORE:

Publications and Other Sources of Information

The public can access Census Bureau data through:

- The over 1,800 state and local organizations participating in the State Data Center Program. Call the Customer Liaison Office at 301-457-1305 or go to www.census.gov/clo/www/datactr.html.
- The 59 national and local minority organizations that are part of the Census Information Center Program. Call 301-457-1305.
- The 1,400 public and university libraries designated as Federal Depository Libraries. Call 888-293-6498.
- The 12 Regional Census Bureau Offices around the country that provide reports and CD-ROMs for public use and review (See Figure A-1).
- The Census Bureau's Web site at www.census.gov. Go to "How to Access and Use Census Bureau Data" (www.census.gov/mso/www/npr/access.html) for information on any of the above resources.

For reports available on the Census Bureau's Web site and information on obtaining paper copies, go to www.census.gov and select "Publications." Or contact the Census Bureau's Customer Service Office at 301-457-4100.

See the reports listed below for further information on the following topics:

CHILDREN AND YOUTH

Fields, Jason M., Kristin Smith, Loretta E. Bass, and Terry Lugaila. 2000. *A Child's Day: Home, School, and Play (Selected Indicators of Child Well-Being): 1994*. U.S. Census Bureau, Current Population Reports, Series

P70-68. Washington, DC: U.S. Government Printing Office.

Grall, Timothy. 2000. *Child Support for Custodial Mothers and Fathers: 1997*. U.S. Census Bureau, Current Population Reports, Series P60-212. Washington, DC: U.S. Government Printing Office.

Smith, Kristin. 2000. *Who's Minding the Kids? Child Care Arrangements: Fall 1995*. U.S. Census Bureau, Current Population Reports, Series P70-70. Washington, DC: U.S. Government Printing Office.

COMPUTER USE

Newburger, Eric C. 1999. *Computer Use in the United States: October 1997*. U.S. Census Bureau, Current Population Reports, Series P20-522. Washington, DC: U.S. Government Printing Office.

EDUCATION

Martinez, Gladys M. and Andrea E. Curry. 1998. *School Enrollment-Social and Economic Characteristics of Students (Update): October 1998*. U.S. Census Bureau, Current Population Reports, Series P20-521. Washington, DC: U.S. Government Printing Office.

Newburger, Eric C. and Andrea Curry. 2000. *Educational Attainment in the United States: March 1999*. U.S. Census Bureau, Current Population Reports, Series P20-528. Washington, DC: U.S. Government Printing Office.

FERTILITY

Bachu, Amara. 1999. *Trends in Premarital Childbearing: 1930 to 1994*. U.S. Census Bureau, Current Population Reports, Series P23-197. Washington, DC: U.S. Government Printing Office.

Bachu, Amara, and Martin O'Connell. 2000. *Fertility of American Women: June 1998*. U.S. Census Bureau, Current Population Reports, Series P20-526. Washington, DC: U.S. Government Printing Office.

FOREIGN-BORN POPULATION

Brittingham, Angela. 2000. *The Foreign-Born Population in the United States: March 1999*. U.S. Census Bureau, Current Population Reports, Series P20-519. Washington, DC: U.S. Government Printing Office.

Schmidley, A. Dianne and Campbell Gibson. 1999. *Profile of the Foreign-Born Population in the United States: 1997*. U.S. Census Bureau, Current Population Reports, Series P23-195. Washington, DC: U.S. Government Printing Office.

U.S. Census Bureau. 2000. *Coming to America: A Profile of the Nation's Foreign-Born* (CENBR/00-1).

U.S. Census Bureau. 2000. *Coming From the Americas: A Profile of the Nation's Latin American Born* (CENBR/00-2).

U.S. Census Bureau. 2000. *From the Mideast to the Pacific: A Profile of the Nation's Asian Born* (CENBR/00-3).

HEALTH, DISABILITY, AND HEALTH INSURANCE

McNeil, Jack. 2000. *Americans With Disabilities: 1997*. U.S. Census Bureau, Current Population Reports, Series P70-73. Washington, DC: U.S. Government Printing Office.

Mills, Robert J. 2000. *Health Insurance Coverage: 1999*. U.S. Census Bureau, Current Population Reports, Series P60-211. Washington, DC: U.S. Government Printing Office.

HOUSEHOLDS, FAMILIES, MARITAL STATUS, AND LIVING ARRANGEMENTS

Casper, Lynne M. and Ken Bryson. 1998. *Household and Family Characteristics: March 1998 (Update)*. U.S. Census Bureau, Current Population Reports, Series P20-515. Washington, DC: U.S. Government Printing Office.

Lugaila, Terry. 1998. *Marital Status and Living Arrangements: March 1998 (Update)*. U.S. Census Bureau, Current Population Reports, Series P20-514. Washington, DC: U.S. Government Printing Office.

HOUSING

U.S. Census Bureau. 2000. *American Housing Survey for the United States: 1999*. Current Housing Reports, Series H150/99. Washington, DC: U.S. Government Printing Office.

INCOME, WEALTH, AND POVERTY

Dalaker, Joseph and Bernadette D. Proctor. 2000. *Poverty in the United States: 1999*. U.S. Census Bureau, Current Population Reports, Series P60-210. Washington, DC: U.S. Government Printing Office.

U.S. Census Bureau. 2000. *Household Wealth and Asset Ownership: 1995*. Current Population Reports, Series P70-71. Washington, DC: U.S. Government Printing Office.

U.S. Census Bureau. 2000. *Money Income in the United States: 1999*. Current Population Reports, Series P20-209. Washington, DC: U.S. Government Printing Office.

OLDER ADULTS

Smith, Denise and Hava Tillipman. 2000. *Older Adults in the United States: March 1999*. U.S. Census Bureau, Current Population Reports, Series P20-532. Washington, DC: U.S. Government Printing Office.

POPULATION TRENDS AND GEOGRAPHICAL MOBILITY

Faber, Carol S. 2000. *Geographical Mobility: March 1997 to March 1998*. U.S. Census Bureau, Current Population Reports, Series P20-520. Washington, DC: U.S. Government Printing Office.

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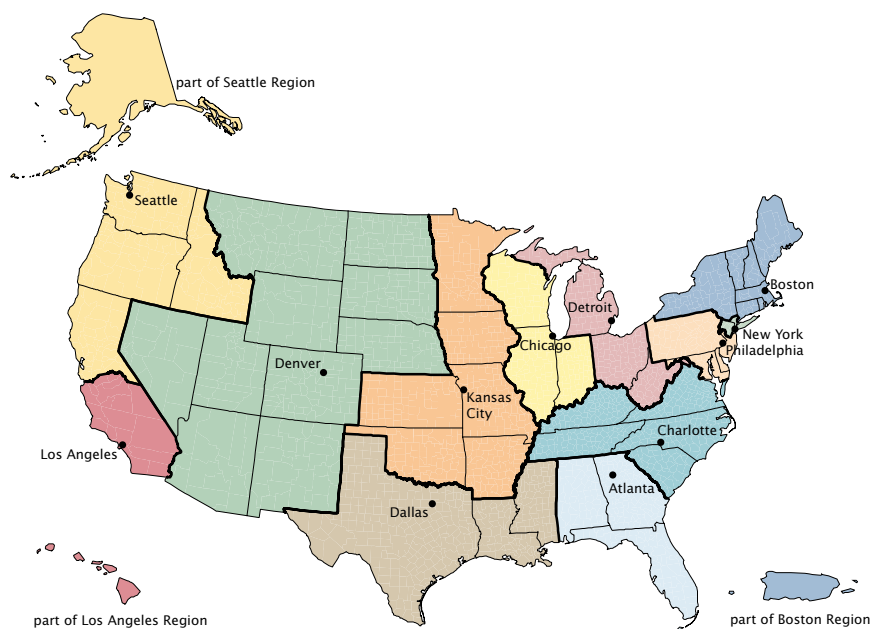
Regional Office Telephone Contacts for Partnership and Data Services

Atlanta, GA	404-730-3833
Boston, MA	617-424-0510
Charlotte, NC	704-344-6144
Chicago, IL	312-353-9747
Dallas, TX	214-655-3050
Denver, CO	303-969-7750
Detroit, MI	313-259-1875
Kansas City, MO	913-551-6711
Los Angeles, CA	818-904-6339
New York, NY	212-264-4730
Philadelphia, PA	215-656-7578
Seattle, WA	206-553-5835

Regional Office Liaison in Washington, DC,
301-457-2032

Figure A-1.

Areas Served by Census Regional Offices



SOURCE AND ACCURACY OF THE DATA

Source of Data

The data for this report, which cover a wide range of topics and years, came from the Current Population Survey (CPS), the Survey of Income and Program Participation (SIPP), the American Housing Survey (AHS), the Census Bureau's Estimates Program, and the decennial censuses conducted by the Census Bureau. The surveys' estimation procedure adjusts weighted sample results to agree with independent estimates of the civilian noninstitutional population of the United States by age, sex, race, Hispanic/non-Hispanic ancestry, and state of residence.

The independent estimates are calculated based on information from four primary sources: the 1990 Decennial Census of Population and Housing, statistics on births, deaths, immigration, and emigration; statistics on the size of the Armed Forces; and starting in 1994, an adjustment for undercoverage in the 1990 census. The estimation procedure for 1994 and later years used independent estimates based on the most recent decennial census at that time. (Data in some sections are revised for years prior to 1994.) This change in independent estimates had relatively little impact on summary measures, such as medians and percent distributions, but did have a significant impact on levels. For example, use of the 1990-based population controls resulted in about a 1-percent increase in the civilian noninstitutional population and in the number of families and households. Thus, estimates of levels for 1994 and later years will differ from those for earlier years by more than what could be attributed to actual changes in the population. These differences could be disproportionately greater for certain population subgroups than for the total population.

The estimation procedures for CPS, SIPP, and AHS data are discussed in more detail in the publications cited in Appendix A of this report.

Reliability of Estimates

Since the CPS, SIPP, and AHS estimates come from samples, they may differ from the figures from a complete census using the same questionnaires, instructions, and enumerators. This possible variation in the estimates due to sampling error is known as "sampling variability." A sample survey estimate has two types of error: sampling and nonsampling. The accuracy of an estimate depends on both types of error. The nature of the sampling error is known given the survey design. The full extent of nonsampling error, however, is unknown.

To estimate the standard error of a CPS estimate, the Census Bureau uses replicated variance estimation methods. These methods primarily measure the magnitude of sampling error. However, they do measure some effects of nonsampling error as well. They do not measure systematic biases in the data due to nonsampling error. (Bias is the average of the differences, over all possible samples, between the sample estimates and the desired value.)

Since the full extent of nonsampling error is unknown, one should be particularly careful when interpreting results based on small differences between the estimates. Even a small amount of nonsampling error can cause a borderline difference to appear significant or not, thus distorting a seemingly valid hypothesis test. Caution should also be used when interpreting results based on a relatively small number of cases. Summary measures probably do not reveal useful information when computed on a base smaller than 75,000.

Sampling Error

Standard errors are not given in this report because of the wide range of topics included and the wide variety of data sources. Standard errors may be found in the publications that are noted at the end of most sections and in Appendix A or by contacting the subject specialist provided at the end of each section.

Nonsampling Variability

As in any survey work, the results are subject to errors of response and nonreporting in addition to sampling variability. Nonsampling errors can be attributed to many sources; for example, inability to obtain information about all cases, definitional difficulties, differences in the respondent interpretation of questions, respondent inability or unwillingness to provide correct information, respondent inability to recall information, errors made in collection such as recording or coding data, errors made in processing the data, errors made in estimating values for missing data, and failure to represent all units with the sample (undercoverage).

Comparability of Data

Data obtained from sample surveys and other sources are not entirely comparable. This results from differences in interviewer training and experience and in differing survey processes. This is an example of nonsampling variability not reflected in the standard errors. Therefore, caution should be used in comparing results from different sources.

A number of changes were made in data collection and estimation procedures beginning with the January 1994 CPS. The major change was the use of a new questionnaire. The questionnaire was redesigned to measure the official labor force concepts more precisely, to expand the amount of data available, to implement several definitional changes, and to adapt to a computer-assisted interviewing environment. The March supplemental income questions were also modified for adaptation to computer-assisted interviewing, although there were no changes in definitions and concepts. Due to these and other changes, caution should be used when comparing estimates from data collected before 1994 with estimates from data collected in 1994 or later. For a description of these changes and the effect they had on the data, see the publications noted in Appendix A and at the end of most sections.

The April 1, 1990, census population was about 1.5 million less than the estimate for the same date obtained by carrying forward the 1980 census population on births, deaths, legal international migration, and the net migration of U.S. citizens across national boundaries. There are several possible explanations for the difference, or "error of closure," including a larger net underenumeration in the 1990 census, and duplications and erroneous enumeration in the 1980

census. For a detailed discussion, see J. Gregory Robinson, Bashir Ahmed, Prithwis Das Gupta, and Karen A. Woodrow, "Estimating Coverage in the 1990 United States Census," *Journal of the American Statistical Association*, 88, No. 423 (1993):1061-1071.

This report includes data for three different population universes: resident population (census universe); civilian noninstitutional population, plus Armed Forces living off post or with their families on post (SIPP and March CPS universe), as well as the universe of housing units. The estimated civilian noninstitutional population on July 1, 1999 was 267,703,000 (Table B-1). This population is not adjusted for estimated net underenumeration in the 1990 census. However, it incorporates a small increase (8,429 persons) in the census-base population from count resolution correction processed through 1999. Housing unit undercoverage was about 1.9 percent for the 1999 AHS.

While civilian noninstitutional population has been adopted as the universe for many sample surveys, the data in Tables B-1 and B-2 are not consistent with results of current surveys conducted by the Census Bureau through the end of 1993, including the CPS which were calibrated to 1980 or earlier census-based projections. Current estimates for dates from January 1, 1994 onward are not consistent with the results of those surveys, including the CPS, which are calibrated to projections that have been adjusted for estimated net underenumeration based on the 1990 Post Enumeration Survey.

The resident Armed Forces and the institutional population differ greatly from the resident population in age-sex structure (Table B-2) on July 1, 1999, males 18 to 64 years old constituted 85.8 percent of the resident Armed Forces population, compared with 30.4 percent of the institutional population, and females 65 years and over constituted 34.3 percent of the institutional population compared with 7.4 percent of the resident population. However, these two groups together (resident Armed Forces and institutional population) accounted for only about 1.8 percent of the resident population. As a result, the civilian noninstitutional population (which accounts for 98.2 percent of the resident population) has an age-sex structure very similar to that of the resident population. Similarly, the social and economic characteristics of the resident Armed Forces and the institutional population could differ greatly from those of the resident population, despite relatively small differences between the characteristics of the resident population and of the civilian noninstitutional population.

Table B-1.

Components of Selected Population Universes: July 1, 1999

(Numbers in thousands. These estimates are consistent with the 1990 census, as enumerated)

Population universe	Number	Percent
Resident population ¹	272,691	100.0
Resident Armed Forces.....	1,199	0.4
Civilian population ²	271,491	99.6
Institutional population ³	3,789	1.4
Noninstitutional population ³	267,703	98.2

¹Estimates of the U.S. resident population include people resident in the 50 states and the District of Columbia, but not in Puerto Rico. These estimates exclude the U.S. Armed Forces overseas, as well as civilian U.S. citizens whose usual place of residence is outside the United States.

²Civilian population estimates include U.S. residents not in the active duty Armed Forces. The difference between resident population plus Armed Forces overseas and civilian population is the worldwide Armed Forces population.

³The institutional population is estimated from proportions of the total residing in institutions at the time of the 1990 census, applied to current estimates of the total population by age and sex. The civilian noninstitutional population is computed as the difference between the civilian population and the institutional population.

Source: U.S. Census Bureau, 1999 estimates.

Table B-2.

Selected Population Universes by Sex and Broad Age Groups: July 1, 1999

(These estimates are consistent with the 1990 census as enumerated)

Population universe and age	Population total	Male	Female	Percent of population universe		
				Total	Male	Female
RESIDENT POPULATION¹						
Total.....	272,690,813	133,276,559	139,414,254	100.0	48.9	51.1
Under 18.....	70,199,435	35,960,621	34,238,814	25.7	13.2	12.6
18 to 64.....	167,951,353	83,005,866	84,945,487	61.6	30.4	31.2
65 and older.....	34,540,025	14,310,072	20,229,953	12.7	5.2	7.4
RESIDENT ARMED FORCES						
Total.....	1,199,338	1,031,038	168,300	100.0	86.0	14.0
Under 18.....	2,853	2,221	632	0.2	0.2	0.1
18 to 64.....	1,196,485	1,028,817	167,668	99.8	85.8	14.0
65 and older.....	—	—	—	—	—	—
INSTITUTIONAL POPULATION						
Total.....	3,788,725	2,170,084	1,618,641	100.0	57.3	42.7
Under 18.....	180,154	135,380	44,774	4.8	3.6	1.2
18 to 64.....	1,830,844	1,556,809	274,035	48.3	41.1	7.2
65 and older.....	1,777,727	477,895	1,299,832	46.9	12.6	34.3
CIVILIAN NONINSTITUTIONAL POPULATION²						
Total.....	267,702,750	130,075,437	37,627,313	100.0	48.6	51.4
Under 18.....	70,016,428	35,823,020	34,193,408	26.2	13.4	12.8
18 to 64.....	164,924,024	80,420,240	84,503,784	61.6	30.0	31.6
65 and older.....	32,762,298	13,832,177	18,930,121	12.2	5.2	7.1

— Not applicable.

¹Estimates of the U.S. resident population include people resident in the 50 states and the District of Columbia, but not Puerto Rico. These estimates exclude the U.S. Armed forces overseas, as well as civilian U.S. citizens whose usual place of residence is outside the United States.

²The institutional population is estimated from proportions of the total population residing in institutions at the time of the 1990 census, applied to current estimates of the total population by age and sex. The civilian noninstitutional population is computed as the difference between the civilian population and the institutional population.

Source: U.S. Census Bureau, 1999 estimates.