

CURRENT POPULATION REPORTS

Consumer Income

P60-194

Poverty in the United States: 1995



by
Eleanor Baugher
and Leatha Lamison-White

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

Highlights

- There was a significant drop in the number of people living below the official government poverty level between 1994 and 1995. In 1995 there were 36.4 million poor, a figure 1.6 million lower than the 38.1 million poor in 1994. See table A.
- In 1995, 13.8 percent of the population was poor, a rate that was significantly lower than the 14.5 percent poverty rate in 1994. See table A.
- Even though the poverty rate for Whites (11.7 percent) was lower than that of any other racial or ethnic group, the majority of the poor in 1995 were White (67 percent). See table A.
- The addition of means-tested noncash transfers (food stamps, housing, and Medicaid) to an income definition that included cash income from the private and government sectors (definition 14) resulted in 27.2 million people being poor, which corresponds to a poverty rate of 10.3 percent. See table E.

Acknowledgments

This report was prepared under the direction of **Kathleen S. Short**, Chief, Poverty and Health Statistics Branch. **Bernadette D. Proctor**, **Webb Johnson-Leone**, and **Deborah M. Dove** provided statistical assistance. **Frances Porter** provided word processing assistance. **Charles T. Nelson**, Assistant Division Chief for Economic Characteristics, Housing and Household Economic Statistics Division, provided overall direction of this report.

David Nguyen and **Anh Ly Teitler**, Demographic Surveys Division, programmed the detailed tables. **Michael Bretz**, Chief of the Computer Programming and Applications Staff, **Caroline Carbaugh**, **Richard Denby**, and **Stacy Masano** produced the publication tables.

R. Oscar Perez, **Maria E. Reed**, and **Catherine M. Walker**, Demographic Surveys Division, prepared and programmed the computer-assisted interviewing instrument used to conduct the March income supplement.

Additional persons within the Bureau of the Census also made significant contributions to the preparation of this report. **Pat Doyle** and **Jeanne Woodward** reviewed the contents.

Sampling review was conducted by **Denise Lewis** and **Don Keathley** of Demographic Statistical Methods Division.

Data collection was conducted by the Bureau of the Census field representatives, under the overall direction of **Michael Longini**, Chief, Field Division.

The staff of the Administrative and Customer Services Division, **Walter C. Odom**, Chief, performed publication planning design, composition, editorial review, printing planning and procurement. **Nelsa Brown** provided publication coordination and editing. The Electronic Graphics Staff provided graphic and design services.

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Issued September 1996

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SUGGESTED CITATION

Baughner, Eleanor and Leatha Lamison-White, U.S. Bureau of the Census, Current Population Reports, Series P60-194, *Poverty in the United States: 1995*, U.S. Government Printing Office, Washington, DC, 1996.

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Poverty in the United States: 1995

INTRODUCTION

This report presents data for calendar year 1995 on the social and economic characteristics of the population living below the poverty level. These data were compiled from information collected in the March 1996 Current Population Survey (CPS) conducted by the Bureau of the Census. The poverty definition used in most of this report was originally adopted for official government use by the Office of Management and Budget in 1969. Poverty status is defined by a set of money income thresholds that vary by family size and composition. Families or individuals with income below their appropriate poverty thresholds are classified as poor.

The official poverty definition is based on pre-tax money income only, excluding capital gains, and does not include the value of noncash benefits such as employer-provided health insurance, food stamps, Medicaid, Medicare, or public housing. In the early 1980's the Census Bureau embarked on separate research programs to examine: 1) the effect of government non-cash benefits on poverty and 2) the effect of taxes on measures of the distribution of income. This report contains a section entitled "Alternative Definitions of Poverty" which presents updated estimates of the incremental effects of benefits and taxes on poverty for 1995.¹

The comparability of the data for 1995 with those from previous surveys is affected by three changes: 1) this year the March CPS is based entirely on the 1990 census sampling frame; 2) there was a reduction in the size of the sample in January 1996; and 3) people who indicate the "other race" category are now allocated to a specific race category. (See page xiii.) This report also includes poverty statistics on the foreign-born population for the first time.

HIGHLIGHTS

(The figures in parentheses denote 90-percent confidence intervals.)

- There was a significant drop in the number of people living below the official government poverty level

between 1994 and 1995. In 1995, there were 36.4 (± 0.9) million poor, a figure 1.6 million lower than the 38.1 (± 0.9) million poor in 1994.

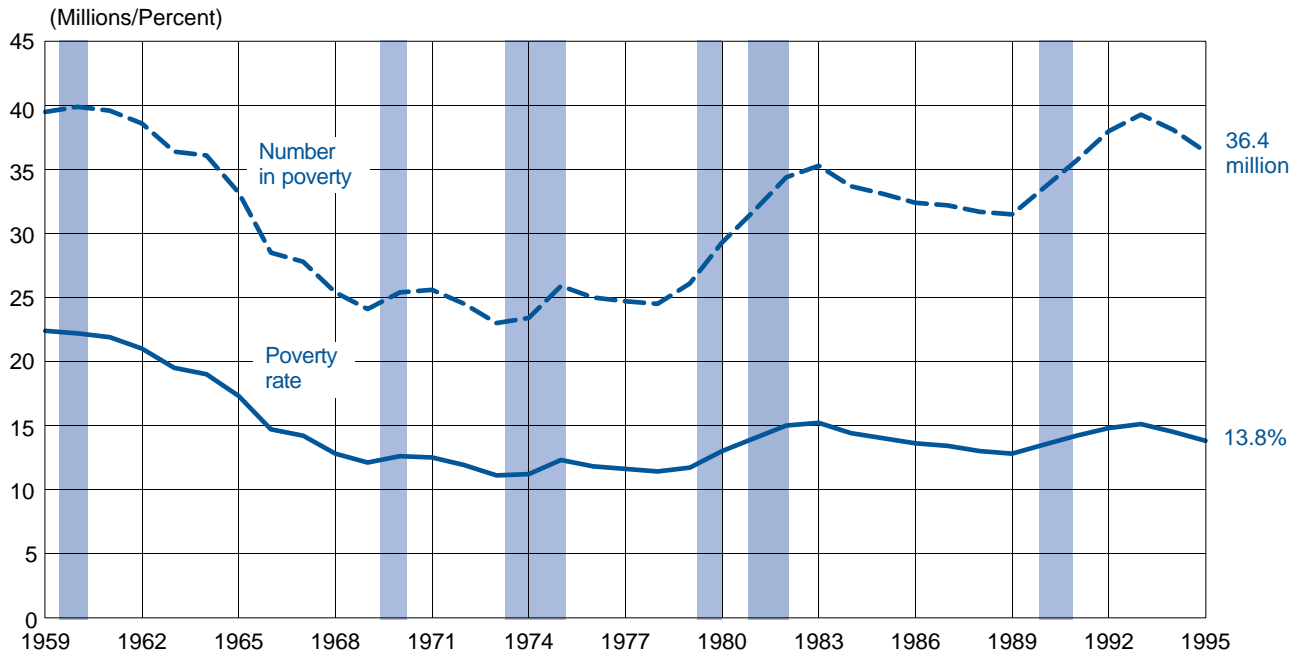
- The poverty rate was 13.8 (± 0.3) percent in 1995, significantly lower than the 14.5 (± 0.3) percent poverty rate in 1994.
- While the poverty rate of 20.8 (± 0.7) percent for children under 18 years old in 1995 was significantly lower than the 1994 rate of 21.8 (± 0.7) percent, it remained higher than those of other age groups.
- There was a significant decrease in both the rate and the number of poor families between 1994 and 1995. In 1995, there were 7.5 (± 0.2) million poor families, resulting in a poverty rate of 10.8 (± 0.3) percent.
- Between 1994 and 1995, the poverty rate decreased significantly for Whites and Blacks. There was no significant change for people of Hispanic origin or Asians and Pacific Islanders.
- The Midwest was the only region with a statistically significant drop in the poverty rate—13.0 (± 0.7) percent in 1994 to 11.0 (± 0.7) percent in 1995.
- Based on comparing the two-year moving average of 1993-1994 with that for 1994-1995, ten states had statistically significant changes in their poverty rates. The poverty rate dropped in nine—Arkansas, Kentucky, Louisiana, Michigan, Missouri, New Hampshire, New Jersey, West Virginia, and Wisconsin. New Mexico showed an increase.
- The addition of means-tested noncash transfers (food stamps, housing, and Medicaid) to an income definition that included cash income from the private and government sectors (definition 14) resulted in 27.2 (± 0.8) million people being poor, which corresponds to a poverty rate of 10.3 (± 0.3) percent.

POVERTY IN THE UNITED STATES

In 1995, the number of people below the official government poverty level was 36.4 million, representing 13.8 percent of the Nation's population—both significantly lower than the corresponding 1994 figures of 38.1 million poor and a poverty rate of 14.5 percent. A similar decline was reported last year, when the number of poor fell from 39.3 million and a rate of 15.1 percent in 1993.

¹For more information on these estimates of the incremental effects of benefits and taxes on income, see the report entitled *Money Income in the United States: 1995 (60-193)*.

Figure 1.
Poverty: 1959 to 1995



Shaded areas = Recessionary periods
Source: U.S. Bureau of the Census, March 1996 Current Population Survey

Though the decline in the poverty rate from 14.5 percent to 13.8 percent was significant, it is still higher than the 1989 rate of 13.1 percent², the most recent low point achieved during the economic expansion of November 1982 to July 1990. Figure 1 shows poverty rates and the number of poor from 1959 to 1995.

Age

In 1995 the poverty rate for all persons under 18 years of age was 20.8 percent and the poverty rate for people 18 to 64 years of age was 11.4 percent, both significantly greater than the 10.5 percent rate for those 65 years and over. About half of the Nation's poor in 1995 were either under 18 years of age or 65 and over (49 percent). Table A indicates a statistically significant decrease in both the number of poor and the poverty rate for people under 18, as well as those in the age groups between 35 to 44 and 60 years and over between 1994 and 1995.

The elderly are underrepresented in the poverty population. People age 65 and over are 12 percent of the total population but make up only 9 percent of the poor. However, a higher proportion of elderly (7 percent) than nonelderly (4 percent) were concentrated just over

their respective poverty thresholds (between 100 percent and 125 percent of their thresholds); 18 percent of the Nation's 12.3 million "near poor" were elderly.

The age group under 18 continues to represent a very large segment of the poor (40 percent) even though they are only a little more than one-fourth of the total population. Between 1994 and 1995 the poverty rate for those under age 18 declined significantly, from 21.8 percent to 20.8 percent.

Children under age six have been particularly vulnerable. In 1995, the overall poverty rate for related children under six years of age was 23.7 percent. Of related children under age six living in families with a female householder, no spouse present, 61.8 percent were poor, compared with 11.1 percent of such children in married-couple families.

Race and Hispanic Origin

In 1995, the poverty rate was 11.2 percent for all Whites, 8.5 percent for non-Hispanic Whites, and 29.3 percent for Blacks. For persons of Hispanic origin (who may be of any race), the poverty rate was 30.3 percent, not significantly different from that for Blacks (see table A). For Asians and Pacific Islanders, the poverty rate was 14.6 percent in 1995. Even though the poverty rate for Whites was lower than that for the other racial and ethnic groups, the majority of poor people in 1995 were White (67 percent) and 45 percent were non-Hispanic White.

²Revised, based on 1990 census population controls for comparison purposes.

Table A. Persons and Families in Poverty by Selected Characteristics: 1994 and 1995

[Numbers in thousands]

Characteristic	Below poverty				1995-94 difference	
	1995		1994		Number of poor	Poverty rate
	Number	Percent	Number	Percent		
PERSONS						
Total	36,425	13.8	38,059	14.5	*-1,635	*-0.7
Race						
White	24,423	11.2	25,379	11.7	*-955	*-0.5
Not of Hispanic origin	16,267	8.5	18,110	9.4	*-1,843	*-0.9
Black	9,872	29.3	10,196	30.6	-324	*-1.3
Asian and Pacific Islander	1,411	14.6	974	14.6	*437	-0.0
Hispanic origin ¹	8,574	30.3	8,416	30.7	159	-0.4
Family Status						
In families	27,501	12.3	28,985	13.1	*-1,484	*-0.7
Householder	7,532	10.8	8,053	11.6	*-520	*-0.8
Related children under 18	13,999	20.2	14,610	21.2	*-610	*-1.1
Related children under 6	5,670	23.7	5,878	24.5	-208	-0.8
In unrelated subfamilies	676	46.4	786	47.7	-110	-1.3
Children under 18	400	48.8	459	50.5	-60	-1.6
Unrelated individual	8,247	20.9	8,287	21.5	-40	-0.6
Male	3,382	18.0	3,276	17.8	106	0.2
Female	4,865	23.5	5,012	24.9	-147	*-1.4
Age						
Under 18 years	14,665	20.8	15,289	21.8	*-624	*-1.0
18 to 24 years	4,553	18.3	4,538	18.0	15	0.3
25 to 34 years	5,196	12.7	5,463	13.2	*-267	-0.5
35 to 44 years	4,064	9.4	4,467	10.6	*-403	*-1.2
45 to 54 years	2,470	7.8	2,381	7.8	89	0.1
55 to 59 years	1,163	10.3	1,129	10.4	34	-0.1
60 to 64 years	996	10.2	1,129	11.4	*-133	*-1.2
65 years and over	3,318	10.5	3,663	11.7	*-345	*-1.2
Nativity						
Native	30,762	13.0	32,873	13.8	*-2,111	*-0.8
Foreign born	5,452	22.2	5,186	22.6	266	-0.4
Naturalized citizen	833	10.5	668	9.4	165	1.1
Not a citizen	4,619	27.8	4,518	28.5	101	-0.7
Residence						
In metropolitan areas	28,342	13.4	29,610	14.2	*-1,268	*-0.8
In central cities	16,269	20.6	16,098	20.9	171	-0.3
Outside central cities	12,072	9.1	13,511	10.3	*-1,439	*-1.2
Outside metropolitan areas	8,083	15.6	8,449	16.0	-366	-0.4
Region						
Northeast	6,445	12.5	6,597	12.9	-152	-0.4
Midwest	6,785	11.0	7,965	13.0	*-1,180	*-2.0
South	14,458	15.7	14,729	16.1	-271	-0.3
West	8,736	14.9	8,768	15.3	-32	-0.4
FAMILIES						
Total	7,532	10.8	8,053	11.6	*-520	*-0.8
Race						
White	4,994	8.5	5,312	9.1	*-317	*-0.6
Not of Hispanic origin	3,384	6.4	3,833	7.2	*-449	*-0.8
Black	2,127	26.4	2,212	27.3	-85	-0.9
Asian and Pacific Islander	264	12.4	208	13.1	*56	-0.7
Hispanic origin ¹	1,695	27.0	1,724	27.8	-28	-0.8
Type of Family						
Married-couple	2,982	5.6	3,272	6.1	*-289	*-0.5
White	2,443	5.1	2,629	5.5	*-186	*-0.4
Black	314	8.5	336	8.7	-22	-0.3
Hispanic origin ¹	803	18.9	827	19.5	-23	-0.6
Female householder, no husband present	4,057	32.4	4,232	34.6	-175	*-2.2
White	2,200	26.6	2,329	29.0	-129	*-2.4
Black	1,701	45.1	1,715	46.1	-14	-1.0
Hispanic origin ¹	792	49.4	773	52.0	19	-2.6

*Statistically significant at the 90-percent confidence level.

¹Persons of Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, March 1996 Current Population Survey.

Whites overall and non-Hispanic Whites in particular showed a decrease in both their poverty rates and the number of poor between 1994 and 1995. The poverty rate for Blacks also dropped significantly. For people of Hispanic origin, there was no significant change in the number of poor or the poverty rate between 1994 and 1995. Asians and Pacific Islanders showed no significant change in their poverty rate between 1994 and 1995.

Nativity

In 1995, the foreign-born population was disproportionately poor when compared with natives³ of the United States. With a 1995 poverty rate of 22.2 percent, the 24.5 million foreign-born individuals represent only 9 percent of the total population but comprise 15 percent of the poor. Of the foreign-born population, 16.6 million people (68 percent) were not naturalized citizens; 27.8 percent of non-citizens were poor in 1995. The poverty rate for naturalized citizens was 10.5 percent.

Families, Family Composition, and Unrelated Individuals

The incidence of poverty declined for families between 1994 and 1995—7.5 million in 1995, down significantly from 8.1 million poor families in 1994. The poverty rate for families was 10.8 percent in 1995 compared with 11.6 percent in 1994.

White families followed the same pattern, showing a decline from 9.1 percent poor in 1994 to 8.5 percent in 1995, with poverty rates for White married couples declining from 5.5 percent in 1994 to 5.1 percent in 1995. There was no significant change for Black or Hispanic-origin families overall.

A decline in poverty rates occurred across all family types. Married couples had a 1995 poverty rate of 5.6 percent, down from 6.1 percent in 1994, while the poverty rate for male-householder families declined significantly from 17.0 percent to 14.0 percent, and families with a female householder, no spouse present, also showed a significant decrease in poverty, from 34.6 percent in 1994 to 32.4 percent in 1995. Female-householder families were over-represented among the poor—while 54 percent of all poor families had a female householder, with no spouse present, only 18 percent of all families in the U.S. had such a householder.⁴

³Natives' are defined as people born in the U.S., Puerto Rico, or an outlying area of the U.S., and those born in a foreign country but who had at least one parent who was a U.S. citizen. All others are foreign-born regardless of date of entry into the U.S. or citizenship status.

⁴Neither of these figures was statistically different from their respective 1994 estimates.

For the 39.5 million unrelated individuals (people living alone or with nonrelatives only), the poverty rate was 20.9 percent in 1995, not significantly different from their 1994 rate. The number of poor unrelated individuals was 8.2 million in 1995. Unrelated individuals accounted for 23 percent of the poverty population, compared with only 15 percent of the entire U.S. population.

Work Experience

In 1995, there was no significant change in the portion of the poor 16 years old and over who worked. Of this group, 41 percent worked and 11 percent worked year-round, full-time. (For all persons, the comparable figures were 70 percent and 44 percent, respectively.) These figures were not significantly different from the 1994 estimates of poor workers. The poverty rate for all workers in 1995 was 6.8 percent, not statistically different from the 1994 estimate.

Regions

Between 1994 and 1995, neither poverty rates nor the number of poor changed significantly for the Northeast, South, or West. Among the Nation's four regions, the Midwest alone showed a decline in poverty, from 13.0 percent in 1994 to 11.0 percent in 1995. Looking at poverty rates over a two-year span from 1993 to 1995, poverty rates declined from 17.1 percent to 15.7 percent in the South as well as showing a drop in the Midwest (from 13.4 percent in 1993). There was no significant change between 1993 and 1994 for the Midwest.

Unlike years previous to 1994, in which the South had the highest regional poverty rate, the West, with a rate of 14.9 percent in 1995, continues to show no significant difference from the South (15.7 percent).

The South continues to have a disproportionately large share of the Nation's poverty population; 40 percent of the poor lived in the South in 1995, compared with 35 percent of all persons. The West claims 24 percent of those living in poverty.

Metropolitan/Nonmetropolitan Residence

Between 1994 and 1995, both the poverty rate and the number of poor fell for metropolitan areas overall, but this drop occurred for people living in suburbs, not those in central cities. The nonmetropolitan poverty rate in 1995 (15.6 percent) was higher than the rate in metropolitan areas (13.4 percent). Central cities of metropolitan areas had the highest poverty rate, 20.6 percent. In 1995, 45 percent of the poor lived in central cities, compared with 30 percent of all people.

State Poverty Data

Table B contains State-level poverty rates using three-year averages covering 1993 to 1995. State poverty rates ranged from 7.6 percent in New Hampshire to 23.9

Table B. Percent of Persons in Poverty by State: 1993, 1994, and 1995

State	1995		1994		1993		Three-year average 1993-1995		Average 1994-1995		Average 1993-1994		Difference in 2-year moving averages	
	Per-cent	Stan-dard error	Per-cent	Stan-dard error	Per-cent	Stan-dard error	Per-cent	Stan-dard error	Per-cent	Stan-dard error	Per-cent	Stan-dard error	Per-cent	Stan-dard error
Alabama	20.1	1.96	16.4	1.87	17.4	1.94	18.0	1.4	18.3	1.6	16.9	1.6	1.4	1.4
Alaska	7.1	1.28	10.2	1.38	9.1	1.34	8.8	1.0	8.7	1.1	9.7	1.2	-1.0	0.9
Arizona	16.1	1.77	15.9	1.79	15.4	1.81	15.8	1.3	16.0	1.5	15.7	1.5	0.4	1.3
Arkansas	14.9	1.75	15.3	1.83	20.0	2.04	16.7	1.4	15.1	1.5	17.7	1.6	*-2.6	1.3
California	16.7	0.76	17.9	0.74	18.2	0.74	17.6	0.5	17.3	0.6	18.1	0.6	-0.8	0.5
Colorado	8.8	1.43	9.0	1.48	9.9	1.59	9.2	1.1	8.9	1.2	9.5	1.3	-0.6	1.1
Connecticut	9.7	1.67	10.8	1.85	8.5	1.65	9.7	1.3	10.3	1.5	9.7	1.5	0.6	1.2
Delaware	10.3	1.72	8.3	1.56	10.2	1.68	9.6	1.2	9.3	1.4	9.3	1.4	0.1	1.2
D.C.	22.2	2.28	21.2	2.45	26.4	2.67	23.3	1.8	21.7	2.0	23.8	2.2	-2.1	1.8
Florida	16.2	0.98	14.9	0.87	17.8	0.94	16.3	0.7	15.6	0.8	16.4	0.8	-0.8	0.7
Georgia	12.1	1.46	14.0	1.68	13.5	1.70	13.2	1.2	13.1	1.3	13.8	1.4	-0.7	1.1
Hawaii	10.3	1.68	8.7	1.55	8.0	1.47	9.0	1.1	9.5	1.4	8.4	1.3	1.2	1.1
Idaho	14.5	1.73	12.0	1.51	13.1	1.57	13.2	1.2	13.3	1.4	12.6	1.3	0.7	1.2
Illinois	12.4	0.98	12.4	0.90	13.6	0.94	12.8	0.7	12.4	0.8	13.0	0.8	-0.6	0.7
Indiana	9.6	1.48	13.7	1.79	12.2	1.74	11.8	1.2	11.7	1.4	13.0	1.5	-1.3	1.1
Iowa	12.2	1.65	10.7	1.57	10.3	1.54	11.1	1.2	11.5	1.4	10.5	1.3	0.9	1.1
Kansas	10.8	1.60	14.9	1.77	13.1	1.69	12.9	1.2	12.9	1.4	14.0	1.5	-1.1	1.2
Kentucky	14.7	1.76	18.5	1.99	20.4	2.09	17.9	1.4	16.6	1.6	19.5	1.7	*-2.9	1.4
Louisiana	19.7	1.90	25.7	2.32	26.4	2.37	23.9	1.6	22.7	1.8	26.1	2.0	*-3.4	1.5
Maine	11.2	1.77	9.4	1.58	15.4	1.89	12.0	1.3	10.3	1.4	12.4	1.5	-2.1	1.3
Maryland	10.1	1.59	10.7	1.65	9.7	1.61	10.2	1.2	10.4	1.4	10.2	1.4	0.2	1.1
Massachusetts	11.0	1.16	9.7	0.83	10.7	0.86	10.5	0.7	10.4	0.9	10.2	0.7	0.2	0.7
Michigan	12.2	1.04	14.1	0.94	15.4	0.97	13.9	0.7	13.2	0.8	14.8	0.8	*-1.6	0.7
Minnesota	9.2	1.44	11.7	1.69	11.6	1.71	10.8	1.2	10.5	1.3	11.7	1.4	-1.2	1.1
Mississippi	23.5	2.11	19.9	1.97	24.7	2.12	22.7	1.5	21.7	1.7	22.3	1.7	-0.6	1.5
Missouri	9.4	1.54	15.6	1.96	16.1	1.97	13.7	1.3	12.5	1.5	15.9	1.7	*-3.4	1.3
Montana	15.3	1.76	11.5	1.59	14.9	1.77	13.9	1.2	13.4	1.4	13.2	1.4	0.2	1.2
Nebraska	9.6	1.52	8.8	1.38	10.3	1.48	9.6	1.1	9.2	1.2	9.6	1.2	-0.4	1.1
Nevada	11.1	1.70	11.1	1.49	9.8	1.44	10.7	1.1	11.1	1.4	10.5	1.2	0.6	1.1
New Hampshire	5.3	1.32	7.7	1.57	9.9	1.76	7.6	1.1	6.5	1.2	8.8	1.4	*-2.3	1.1
New Jersey	7.8	0.88	9.2	0.78	10.9	0.84	9.3	0.6	8.5	0.7	10.1	0.7	*-1.6	0.6
New Mexico	25.3	2.08	21.1	1.96	17.4	1.86	21.3	1.4	23.2	1.7	19.3	1.6	*4.0	1.4
New York	16.5	0.84	17.0	0.77	16.4	0.76	16.6	0.6	16.8	0.7	16.7	0.7	0.1	0.6
North Carolina	12.6	1.25	14.2	0.91	14.4	0.92	13.7	0.7	13.4	0.9	14.3	0.8	-0.9	0.8
North Dakota	12.0	1.66	10.4	1.50	11.2	1.55	11.2	1.1	11.2	1.3	10.8	1.3	0.4	1.1
Ohio	11.5	0.98	14.1	0.93	13.0	0.89	12.9	0.7	12.8	0.8	13.6	0.8	-0.8	0.7
Oklahoma	17.1	1.83	16.7	1.90	19.9	2.00	17.9	1.4	16.9	1.6	18.3	1.7	-1.4	1.4
Oregon	11.2	1.66	11.8	1.73	11.8	1.75	11.6	1.3	11.5	1.4	11.8	1.5	-0.3	1.2
Pennsylvania	12.2	0.94	12.5	0.88	13.2	0.90	12.6	0.7	12.4	0.8	12.9	0.8	-0.5	0.7
Rhode Island	10.6	1.75	10.3	1.78	11.2	1.84	10.7	1.3	10.5	1.5	10.8	1.5	-0.3	1.3
South Carolina	19.9	2.11	13.8	1.59	18.7	1.79	17.5	1.3	16.9	1.6	16.3	1.4	0.6	1.4
South Dakota	14.5	1.75	14.5	1.60	14.2	1.61	14.4	1.2	14.5	1.4	14.4	1.4	0.2	1.2
Tennessee	15.5	1.83	14.6	1.69	19.6	1.94	16.6	1.3	15.1	1.5	17.1	1.5	-2.1	1.3
Texas	17.4	0.98	19.1	0.99	17.4	0.97	18.0	0.7	18.3	0.8	18.3	0.8	0.0	0.7
Utah	8.4	1.31	8.0	1.29	10.7	1.48	9.0	1.0	8.2	1.1	9.4	1.2	-1.2	1.0
Vermont	10.3	1.70	7.6	1.51	10.0	1.70	9.3	1.2	9.0	1.4	8.8	1.4	0.1	1.2
Virginia	10.2	1.48	10.7	1.38	9.7	1.34	10.2	1.0	10.5	1.2	10.2	1.2	0.3	1.0
Washington	12.5	1.75	11.7	1.60	12.1	1.63	12.1	1.2	12.1	1.4	11.9	1.4	0.2	1.2
West Virginia	16.7	1.77	18.6	2.04	22.2	2.17	19.2	1.5	17.7	1.6	20.4	1.8	*-2.8	1.4
Wisconsin	8.5	1.37	9.0	1.39	12.6	1.60	10.0	1.1	8.8	1.2	10.8	1.3	*-2.1	1.1
Wyoming	12.2	1.66	9.3	1.73	13.3	2.02	11.6	1.3	10.8	1.4	11.3	1.6	-0.6	1.3
Los Angeles CMSA	18.6	0.91	19.8	0.91	20.0	0.90	19.5	0.7	19.2	0.8	19.9	0.8	-0.7	0.6
New York CMSA	15.0	0.74	14.9	0.71	15.5	0.73	15.1	0.5	15.0	0.6	15.2	0.6	-0.3	0.5

*Statistically significant at the 90-percent confidence level.

Source: U.S. Bureau of the Census, March 1996, 1995, and 1994 Current Population Survey.

percent in Louisiana. Users should be aware that although the data presented in table B indicate that Louisiana had the highest poverty rate and New Hampshire the lowest, the rates were not statistically different from the rates for certain other states. For example, the Louisiana poverty rate was not statistically different from that in Mississippi, New Mexico, or the District of Columbia, though higher than the rate in the other 47 States.

Based on comparisons of two two-year moving averages (1993-94 versus 1994-95) as the best statistic to use to evaluate changes over time, nine States had statistically significant drops in their poverty rates—Arkansas, Kentucky, Louisiana, Michigan, Missouri, New Hampshire, New Jersey, West Virginia, and Wisconsin. The only state showing a statistically significant increase was New Mexico.

Ratio of Income to Poverty Level

In 1995, nearly two-fifths (38 percent) of all poor people, or 13.9 million persons, were in families (or were unrelated individuals) whose total income in 1995 was less than one-half of their poverty threshold (see table C). This represents a significant decrease from the 15.4

million persons in this category in 1994. There were 12.3 million people who had “near poor” income in 1995 — that is, income more than their respective poverty threshold but below 125 percent of their threshold. The number of near poor did not change significantly from 1994.

Average Income Deficit

The income deficit for families (the difference in dollars between a family’s income and its poverty threshold), averaged \$6,038 in 1995, not statistically different from the 1994 figure of \$6,270 (in 1995 dollars). (See table D.) This amounts to a deficit per family member of \$1,654 in 1995. The average income deficit for poor families with a female householder, no husband present (\$6,407) was higher than that for married-couple families (\$5,655). This difference is compounded by the fact that poor families with a female householder were smaller than poor married-couple families. Thus, the deficit per family member was \$1,830 in 1995 for families with a female householder, no husband present, compared with \$1,427 for married-couple families.

For unrelated individuals, the average income deficit was \$3,762 in 1995. The average deficit in 1995 for female unrelated individuals was \$3,467, significantly

Table C. Ratio of Family Income to Poverty Level for Persons by Selected Characteristics: 1995

[Numbers in thousands]

Characteristic	Total	Under 0.50		Under 1.00		Under 1.25	
		Number	Percent of total	Number	Percent of total	Number	Percent of total
PERSONS							
Total.....	263,733	13,892	5.3	36,425	13.8	48,761	18.5
Age							
Under 18 years.....	70,566	5,970	8.5	14,665	20.8	18,634	26.4
18 to 24 years.....	24,843	1,966	7.9	4,553	18.3	5,801	23.4
25 to 34 years.....	40,919	2,171	5.3	5,196	12.7	6,856	16.8
35 to 44 years.....	43,078	1,462	3.4	4,064	9.4	5,579	13.0
45 to 54 years.....	31,584	941	3.0	2,470	7.8	3,315	10.5
55 to 59 years.....	11,300	441	3.9	1,163	10.3	1,565	13.8
60 to 64 years.....	9,784	329	3.4	996	10.2	1,420	14.5
65 years and over.....	31,658	613	1.9	3,318	10.5	5,591	17.7
Race							
White.....	218,028	8,669	4.0	24,423	11.2	33,663	15.4
Not of Hispanic origin.....	190,951	5,512	2.9	16,267	8.5	23,257	12.2
Black.....	33,740	4,425	13.1	9,872	29.3	12,385	36.7
Asian and Pacific Islander.....	9,644	535	5.5	1,411	14.6	1,846	19.1
Hispanic origin ¹	28,344	3,328	11.7	8,574	30.3	10,909	38.5
Family Status							
In families.....	222,792	10,080	4.5	27,501	12.3	36,847	16.5
Householder.....	69,597	2,810	4.0	7,532	10.8	10,223	14.7
Related children under 18.....	69,425	5,517	7.9	13,999	20.2	17,891	25.8
Related children under 6.....	23,943	2,502	10.4	5,670	23.7	7,011	29.3
Unrelated individual.....	39,484	3,416	8.7	8,247	20.9	11,108	28.1
Male.....	18,790	1,641	8.7	3,382	18.0	4,354	23.2
Female.....	20,694	1,774	8.6	4,865	23.5	6,754	32.6

¹Persons of Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, March 1996 Current Population Survey.

Table D. **Income Deficit or Surplus of Families and Unrelated Individuals by Poverty Status: 1995**

[Numbers in thousands]

Characteristic	Total	Size of deficit										Average deficit	Deficit per family member
		Under \$500	\$500 to \$999	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$6,999	\$7,000 to \$7,999	\$8,000 or more		
Deficit for Those Below Poverty Level													
All families.....	7,532	462	407	687	626	655	693	661	541	506	2,295	\$6,038	\$1,654
Married-couple families.....	2,982	219	185	285	319	281	264	276	194	160	799	5,655	1,427
Families with female householder, no husband present.....	4,057	202	179	354	263	325	379	343	330	313	1,369	6,407	1,830
Unrelated individual.....	8,247	667	896	1,567	1,071	675	552	454	583	1,781	-	3,762	3,762
Male.....	3,382	232	295	537	413	282	254	222	281	865	-	4,187	4,187
Female.....	4,865	435	600	1,030	658	393	299	232	302	915	-	3,467	3,467
Surplus for Those Above Poverty Level													
All families.....	62,065	396	441	886	945	859	1,057	971	1,029	1,020	54,461	43,763	13,908
Married-couple families.....	50,588	216	253	450	550	520	691	621	735	692	45,861	48,226	15,046
Families with female householder, no husband present.....	8,457	137	168	376	308	296	280	276	238	256	6,124	21,866	7,486
Unrelated individual.....	31,237	838	668	1,438	1,612	1,220	1,353	1,201	993	1,406	20,509	20,463	20,463
Male.....	15,408	272	183	531	618	543	618	486	402	577	11,177	24,363	24,363
Female.....	15,829	566	485	906	994	677	734	715	590	829	9,331	16,665	16,665

Source: U.S. Bureau of the Census, March 1996 Current Population Survey.

lower than the \$4,187 figure for men. A larger proportion of female unrelated individuals were aged 65 and over, a group for whom poverty thresholds are lower than for younger people.

In 1995, there were 462,000 poor families whose incomes were less than \$500 below their poverty thresholds, and a similar number of families (396,000) had incomes within \$500 above their respective poverty thresholds.

ALTERNATIVE DEFINITIONS OF POVERTY

The official definition of poverty as presented in this report is based on research by Mollie Orshansky of the Social Security Administration in 1963 and 1964⁵ and revised in 1969 and 1981 by federal interagency committees. In 1992, a panel of the Committee on National Statistics of the National Academy of Sciences began evaluating alternative definitions of poverty. Their report, containing recommendations for a new measure of poverty, was released in the spring of 1995.⁶

Several important issues concerning the adequacy of the official poverty measure were raised by this panel. These issues fall into two categories: issues concerning

the measurement of income or available resources, and issues regarding the poverty thresholds or measures of need. The Census Bureau is continuing its research program on income and poverty measurement and will be publishing research papers on various aspects of the panel's report. The results of ongoing research on poverty measurement will be posted on the Census Bureau's poverty measurement Internet site at <http://www.census.gov/hhes/www/povmeas.html>.

This report continues the series of experimental measures we have published since 1979. The tax data in this report are based on a tax model that simulates taxes. In all, four types of taxes were simulated: 1) Federal individual income taxes, 2) State individual income taxes, 3) property taxes on owner-occupied housing, and 4) payroll taxes. In addition, values of employers' contributions for health insurance, Medicare and Medicaid, rent subsidies, free and reduced price school lunches, food stamps, and return on equity in one's own home are imputed.⁷

Text table E shows how poverty estimates change cumulatively when specific components are successively subtracted or added to the definition of income. The starting point for the table is the official income measure (money income excluding capital gains and

⁵For a detailed discussion of the original SSA poverty thresholds, see Mollie Orshansky, *Counting the Poor: Another Look at the Poverty Profile*, Social Security Bulletin, vol. 28, no. 1, January 1965, pp.3-29 (reprinted in Social Security Bulletin, vol. 51, no. 10, October 1988, pp. 25-51); and *Who's Who Among the Poor: A Demographic View of Poverty*, Social Security Bulletin, vol. 28, no. 7, July 1965, pp. 3-32.

⁶Constance F. Citro and Robert T. Michael. *Measuring Poverty: A New Approach*. Washington, DC, National Academy Press, 1995.

⁷More information on the methodology and procedures used to estimate taxes and to value noncash benefits can be found in appendix B of this report and in P60-186RD *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992*.

Table E. The Cumulative Effect of Taxes and Transfers on Poverty Estimates: 1994-1995

[Numbers in thousands]

Selected income definitions	1995		1994		1994-1995 Difference	
	Number below poverty	Poverty rate	Number below poverty	Poverty rate	Number below poverty	Poverty rate
Definition 1 (current measure)	36,425	13.8	38,059	14.5	*-1,634	*-0.7
Definition 2 (definition 1 less government cash transfers) ¹	57,643	21.9	59,730	22.8	*-2,087	*-0.9
Definition 4 (definition 2 plus capital gains and employee health benefits)	55,558	21.1	57,526	22.0	*-1,968	*-0.9
Definition 6 (definition 4 less Social Security payroll and Federal income taxes) ²	58,388	22.1	60,673	23.2	*-2,285	*-1.1
Definition 7 (definition 6 plus the Earned Income Tax Credit (EITC))	55,061	20.9	57,624	22.0	*-2,563	*-1.1
Definition 8 (definition 7 less State income taxes)	55,505	21.0	57,977	22.2	*-2,472	*-1.2
Definition 9 (definition 8 plus nonmeans-tested government cash transfers)	37,176	14.1	39,570	15.1	*-2,394	*-1.0
Definition 11 (definition 9 plus the value of Medicare and regular-price school lunches)	36,177	13.7	38,572	14.7	*-2,395	*-1.0
Definition 14 (definition 12 plus the value of Medicaid and other means-tested government non-cash transfers)	27,190	10.3	29,038	11.1	*-1,848	*-0.8

*Statistically significant at the 90 percent confidence level.

¹See appendix B.²This definition refers to Social Security and Federal Income tax liabilities before taking into account refundable credits i.e. EITC.

Source: U.S. Bureau of the Census, March 1996 Current Population Survey.

before taxes) that is used to produce the official poverty estimates, 36.4 million people or 13.8 percent of the population poor in 1995.

Moving successively down the table, the first step begins with the removal of all government cash benefits (such as Social Security, AFDC, and SSI benefits) from income, resulting in a pretax pretransfer poverty rate of 21.9 percent. Adding capital gains and the value of employers' contributions for health insurance resulted in a poverty rate of 21.1 percent.

The next steps illustrate the effect of subtracting various taxes from income. Taking out federal income and social security payroll taxes resulted in a poverty rate of 22.1 percent. Including the effect of the Earned Income Tax Credit (EITC) reduced the percent poor to 20.9 percent.

The final steps add government benefits back into income, bringing the poverty rate back down. Further, addition of values for noncash benefits (such as Medicare and Medicaid coverage and food stamps) resulted in a poverty rate of 10.3 percent, well below the official level.

Text table F shows the marginal or individual effect, rather than the cumulative effect, on poverty estimates when specific components were subtracted or added to the current measure of income. Care should be taken when interpreting these numbers, since the changes to the income definitions listed here would not occur in isolation, without causing changes in other related variables affecting poverty status. Table F does not include any valuation of medical transfers such as Medicaid,

Medicare, or employers' payments for health benefits. It shows the combined effect on poverty estimates of including the value of all other noncash benefits with disposable income (net of all taxes). The starting point for the table is again the current official income measure (money income excluding capital gains and before taxes).

Income definitions that show the effect of the tax system appear first. The marginal effect of subtracting payroll taxes from income and including imputed net capital gains is to increase the poverty rate to 14.6 percent. Subtracting federal and state income taxes did not increase the poverty rate significantly (13.9 percent). Including the effect of the EITC reduced the poverty rate to 12.6 percent. Overall, adjusting the income definition for all taxes produced a decrease of 0.4 percentage points in the poverty rate, to 13.4 percent.

Examining the effect of excluding government cash transfers from the current official measure shows large increases in the number of people below the poverty line. Taking nonmeans-tested government cash transfers (primarily Social Security) out of income had a large effect on poverty estimates. The subtraction of this income component increased the poverty rate to 21.0 percent.

The effect of removing means-tested cash transfers (primarily AFDC and SSI) was small compared with that of removing nonmeans-tested cash transfers (primarily Social Security). Subtracting means-tested cash transfers increased the estimate of the percent of people in poverty to 14.9 percent.

Table F. **The Marginal Effect of Taxes and Transfers on Poverty Estimates: 1995**

[Numbers in thousands]

Income measures	1995	
	Number below poverty	Poverty Rate
Official definition.....	36,425	13.8
Official less payroll taxes plus net capital gains.....	38,488	14.6
Official less federal and state income taxes plus net capital gain.....	36,754	13.9
Official less federal and state income taxes plus net capital gain and EITC.....	33,171	12.6
Official less taxes plus net capital gain and EITC.....	35,245	13.4
Official less nonmeans-tested cash transfers.....	55,355	21.0
Official less means-tested cash transfers.....	39,400	14.9
Official plus means-tested non-medical noncash transfers.....	31,736	12.0
Official plus foodstamps.....	34,319	13.0
Official plus rent subsidies.....	35,180	13.3
Official plus regular-price school lunch.....	36,400	13.8
Official plus all non-medical noncash transfers.....	31,705	12.0
Official less taxes plus EITC and all noncash transfers.....	30,497	11.6

Source: U.S. Bureau of the Census, March 1996 Current Population Survey.

The addition of noncash benefits, which include food stamps, free and reduced price school lunches, and rent subsidies lowered the poverty rate from 13.8 percent to 12.0 percent.

Alternative Price Index

Using an alternative approach to adjust the poverty thresholds over time has a noticeable impact on the number and percent of people considered to be poor, but not on the pattern of poverty over time. The official estimates presented above are based on poverty thresholds updated over time for changes in prices based on the official Consumer Price Index for Urban Consumers, the CPI-U. An alternative price index, CPI-U-X1, was developed in 1983 to improve the treatment of home ownership costs retrospectively to 1967. The methodology was called the rental equivalence approach. The cumulative effect of using the CPI-U-X1 for years prior to 1983 results in poverty thresholds that are approximately 8 percent lower than the official thresholds based on the CPI-U. On average, the 1995 poverty rates based on the CPI-U-X1 are approximately 1.3 percentage points and 3.5 million persons lower than estimates based on the official thresholds.

As shown in figure 2, poverty estimates based on the CPI-U-X1 and the CPI-U show the same general patterns over time. Using the official definition of income (definition 1), the 1995 poverty rate based on the CPI-U-X1 was 12.3 percent compared with 13.8 percent based on the CPI-U. Using definition 14 (which includes the effect of taxes, cash and noncash benefits, capital gains, and employers' contributions for health insurance), the poverty rate under the CPI-U-X1 was 9.0 percent compared with 10.3 percent based on the CPI-U.

NOTES AND USERS' COMMENTS

The data in this report for income year 1995, derived from the March 1996 Current Population Survey (CPS), are the first estimates based entirely on households selected from the 1990 census-based sample design. The March 1996 sample incorporates the geographic definitions (officially released in June 1993) of metropolitan and nonmetropolitan residence from the 1990 decennial census.⁸ The March 1995 metropolitan/nonmetropolitan estimates shown in this report are also based on the 1990 census definitions.

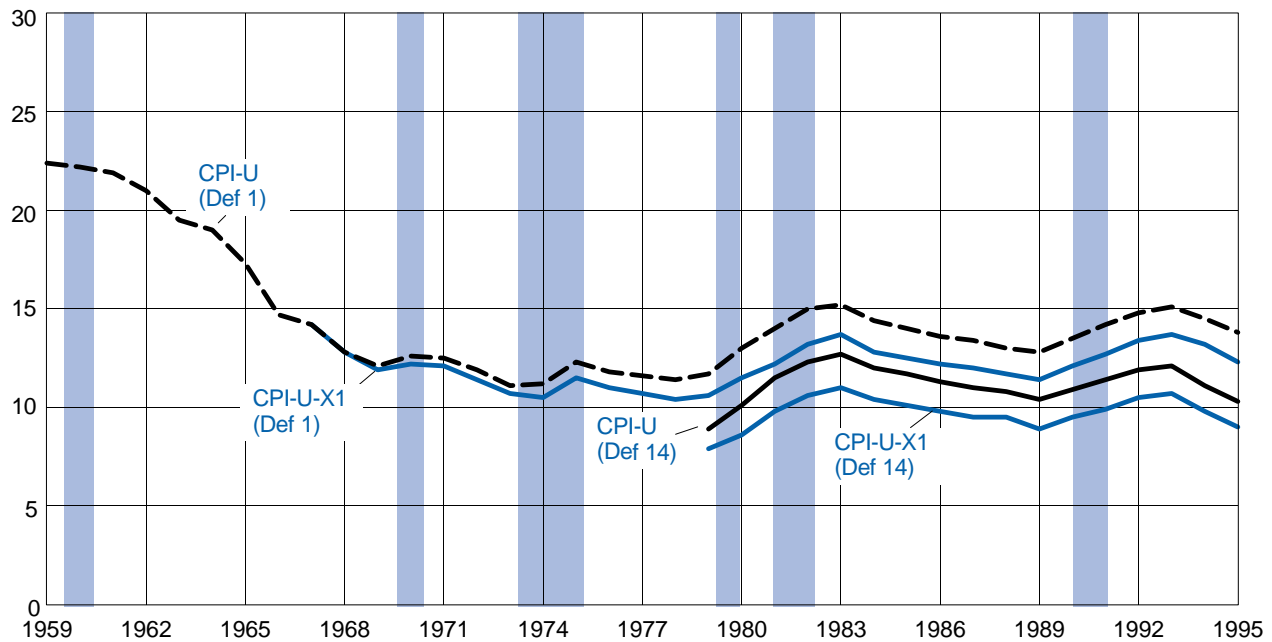
Beginning with the January 1996 survey, the CPS sample was reduced by about 7,000 housing units for budgetary reasons. The sample reduction took place in seven states (Illinois, Massachusetts, Michigan, New Jersey, North Carolina, Ohio, and Pennsylvania), New York City, and the Los Angeles-Long Beach metropolitan area. The sample reduction affected the reliability of estimates at the national level and at the state and substate levels for those areas where sample was reduced. The reduction did not affect the reliability of those states not involved in the reduction.⁹

A revised edit and allocation procedure for the race item was also introduced in January 1996. This new procedure assigns respondents "Other (unspecified) race" in the race item to one of the four major race categories: White, Black, American Indian, Eskimo and Aleut, and Asian or Pacific Islander. The decision to introduce this new edit and allocation procedure was

⁸For detailed information on the 1990 sample redesign, see the Department of Labor, Bureau of Labor Statistics report, "Employment and Earnings," Volume 41 Number 5, May 1994.

⁹For detailed information on the 1990 sample redesign, see the Department of Labor, Bureau of Labor Statistics report, "Employment and Earnings," Volume 43 Number 2, May 1996.

Figure 2.
Poverty Rates by Definition of Income and Type of Deflator: 1959 to 1995



Shaded areas = Recessionary periods
 Source: U.S. Bureau of the Census, March 1996 Current Population Survey

based on the rising proportion of the CPS population reporting their race as "Other."

All demographic surveys, including the CPS, suffer from undercoverage of the population. This undercoverage results from missed housing units and missed persons within sample households. Compared with the level of the 1990 decennial census, overall CPS undercoverage is about 8 percent. Undercoverage varies with age, and race. For some groups, such as 20 to 24 year old Black males, the undercoverage is as high as about 29 percent. The weighting procedures used by the Census Bureau partially correct for the bias due to undercoverage. However, its final impact on estimates is unknown. For details see appendix D.

The information shown in this report was collected in the 50 States and the District of Columbia and does not include residents of Puerto Rico. The estimates in this report are controlled to national population estimates by age, race, sex, and Hispanic origin. The population controls used in the preparation of the estimates are based on results of the 1990 census carried forward to 1995.

The CPS is primarily a household survey and thus persons who are homeless and not living in shelters are not included in these poverty statistics. The CPS also excludes armed forces personnel living on military bases.

This report differs from the two previous P60 reports containing poverty data (*entitled Income, Poverty, and Valuation of Noncash Benefits: 1993 (1994)*, P60-188 and P60-189, respectively) in that it reports only official poverty data and alternative measures of poverty. Unpublished versions of previously published tabulations are available at the address below for the cost of photocopying. Historical time-series tables are also available on the internet (<http://www.census.gov>).

We are interested in your reaction to the usefulness of the information provided in this report, and we welcome your recommendations for improving our products. If you have suggestions or comments, please complete the questionnaire at the beginning of this report or write to:

Charles T. Nelson
 Housing and Household Economic Statistics Division
 U.S. Bureau of the Census
 Washington, DC 20233-8500

Table 2. Age, Sex, Household Relationship, Race, and Hispanic Origin by Ratio of Income to Poverty Level: 1995—Con.

[Numbers in thousands. Persons, families, and unrelated individuals as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Under .50		Under 1.00		Under 1.25		Under 1.50		Under 1.75		Under 2.00	
		Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total
MIDWEST													
Both Sexes													
Total	61 773	2 508	4.1	6 785	11.0	9 294	15.0	11 914	19.3	14 726	23.8	17 645	28.6
Under 18 years	16 709	1 102	6.6	2 825	16.9	3 719	22.3	4 486	26.8	5 324	31.9	6 172	36.9
18 to 24 years	5 819	357	6.1	869	14.9	1 102	18.9	1 403	24.1	1 745	30.0	2 009	34.5
25 to 34 years	9 034	349	3.9	896	9.9	1 204	13.3	1 569	17.4	1 978	21.9	2 404	26.6
35 to 44 years	10 165	282	2.8	746	7.3	1 027	10.1	1 329	13.1	1 674	16.5	2 114	20.8
45 to 54 years	7 501	163	2.2	412	5.5	558	7.4	741	9.9	915	12.2	1 101	14.7
55 to 59 years	2 812	91	3.3	244	8.7	308	10.9	377	13.4	471	16.8	573	20.4
60 to 64 years	2 167	65	3.0	189	8.7	275	12.7	336	15.5	402	18.6	494	22.8
65 years and over	7 566	99	1.3	605	8.0	1 103	14.6	1 673	22.1	2 216	29.3	2 778	36.7
65 to 74 years	4 308	35	.8	277	6.4	478	11.1	743	17.2	1 014	23.5	1 284	29.8
75 years and over	3 258	65	2.0	328	10.1	625	19.2	930	28.6	1 202	36.9	1 494	45.9
Male													
Total	30 099	1 056	3.5	2 763	9.2	3 820	12.7	5 024	16.7	6 369	21.2	7 680	25.5
Under 18 years	8 545	529	6.2	1 993	16.3	1 849	21.6	2 268	26.5	2 748	32.2	3 185	37.3
18 to 24 years	2 849	104	3.6	290	10.2	388	13.6	530	18.6	726	25.5	826	29.0
25 to 34 years	4 490	103	2.3	289	6.4	429	9.6	583	13.0	772	17.2	950	21.2
35 to 44 years	4 982	130	2.6	315	6.3	426	8.5	578	11.6	732	14.7	956	19.2
45 to 54 years	3 705	80	2.2	167	4.5	228	6.1	319	8.6	412	11.1	499	13.5
55 to 59 years	1 341	45	3.3	91	6.8	124	9.2	152	11.3	175	13.0	219	16.3
60 to 64 years	1 046	35	3.3	86	8.2	109	10.5	146	14.0	166	15.9	200	19.1
65 years and over	3 141	31	1.0	132	4.2	267	8.5	448	14.3	637	20.3	845	26.9
65 to 74 years	1 964	11	.6	85	4.3	157	8.0	251	12.8	350	17.8	473	24.1
75 years and over	1 177	20	1.7	48	4.0	110	9.3	197	16.8	287	24.4	373	31.7
Female													
Total	31 674	1 452	4.6	4 022	12.7	5 475	17.3	6 890	21.8	8 357	26.4	9 964	31.5
Under 18 years	8 165	573	7.0	1 433	17.5	1 870	22.9	2 218	27.2	2 576	31.6	2 987	36.6
18 to 24 years	2 970	253	8.5	579	19.5	714	24.0	873	29.4	1 020	34.3	1 182	39.8
25 to 34 years	4 544	246	5.4	607	13.3	774	17.0	985	21.7	1 205	26.5	1 454	32.0
35 to 44 years	5 183	151	2.9	431	8.3	601	11.6	751	14.5	942	18.2	1 157	22.3
45 to 54 years	3 796	83	2.2	244	6.4	330	8.7	422	11.1	503	13.2	603	15.9
55 to 59 years	1 471	47	3.2	152	10.4	184	12.5	226	15.3	296	20.2	354	24.1
60 to 64 years	1 121	30	2.7	104	9.3	165	14.8	190	18.9	236	21.0	294	26.2
65 years and over	4 425	69	1.5	472	10.7	836	18.9	1 225	27.7	1 579	35.7	1 933	43.7
65 to 74 years	2 344	24	1.0	192	8.2	321	13.7	492	21.0	664	28.3	811	34.6
75 years and over	2 081	45	2.2	280	13.5	515	24.8	733	35.2	915	44.0	1 121	53.9
Household Relationship													
Total	61 773	2 508	4.1	6 785	11.0	9 294	15.0	11 914	19.3	14 726	23.8	17 645	28.6
65 years and over	7 566	99	1.3	605	8.0	1 103	14.6	1 673	22.1	2 216	29.3	2 778	36.7
In families	52 100	1 758	3.4	4 918	9.4	6 791	13.0	8 716	16.7	10 915	21.0	13 224	25.4
Householder	16 353	501	3.1	1 365	8.3	1 907	11.7	2 492	15.2	3 161	19.3	3 867	23.6
Under 65 years	13 741	486	3.5	1 300	9.5	1 768	12.9	2 214	16.1	2 711	19.7	3 241	23.6
65 years and over	2 612	16	.6	65	2.5	139	5.3	279	10.7	450	17.2	625	23.9
Related children under 18 years	16 472	1 020	6.2	2 694	16.4	3 567	21.7	4 314	26.2	5 142	31.2	5 980	36.3
Under 6 years	5 309	469	8.8	1 107	20.9	1 364	25.7	1 580	29.8	1 896	35.7	2 152	40.5
6 to 17 years	11 164	551	4.9	1 587	14.2	2 202	19.7	2 734	24.5	3 246	29.1	3 825	34.3
Own children 18 years and over	4 985	62	1.3	283	5.7	394	7.9	533	10.7	727	14.6	927	18.6
In married-couple families	41 738	513	1.2	1 872	4.5	2 939	7.0	4 317	10.3	5 743	13.8	7 504	18.0
Husbands	12 929	151	1.2	483	3.7	772	6.0	1 171	9.1	1 594	12.3	2 106	16.3
Under 65 years	10 622	135	1.3	432	4.1	660	6.2	938	8.8	1 218	11.5	1 574	14.8
65 years and over	2 307	16	.7	51	2.2	112	4.9	233	10.1	376	16.3	532	23.0
Wives	12 929	151	1.2	483	3.7	772	6.0	1 171	9.1	1 594	12.3	2 106	16.3
Under 65 years	11 115	139	1.3	450	4.1	687	6.2	966	8.7	1 274	11.5	1 669	15.0
65 years and over	1 814	11	.6	33	1.8	85	4.7	205	11.3	319	17.6	436	24.0
Related children under 18 years	12 003	187	1.6	797	6.6	1 243	10.4	1 741	14.5	2 226	18.5	2 833	23.6
Under 6 years	3 820	61	1.6	305	8.0	435	11.4	561	14.7	758	19.8	942	24.6
6 to 17 years	8 183	125	1.5	492	6.0	808	9.9	1 180	14.4	1 468	17.9	1 892	23.1
Own children 18 years and over	3 384	23	.7	96	2.8	129	3.8	194	5.7	276	8.1	371	11.0
In families with female householder, no spouse present	8 280	1 141	13.8	2 809	33.9	3 486	42.1	3 903	47.1	4 573	55.2	4 966	60.0
Householder	2 658	314	11.8	791	29.8	996	37.5	1 137	42.8	1 351	50.8	1 489	56.0
Under 65 years	2 373	314	13.2	779	32.8	975	41.1	1 103	46.5	1 287	54.2	1 406	59.2
65 years and over	285	—	—	13	4.4	21	7.5	34	11.9	64	22.6	83	29.3
Related children under 18 years	3 818	779	20.4	1 788	46.8	2 155	56.4	2 366	62.0	2 667	69.8	2 835	74.3
Under 6 years	1 253	372	29.7	737	58.9	823	65.7	894	71.3	993	79.3	1 047	83.6
6 to 17 years	2 565	407	15.9	1 051	41.0	1 331	51.9	1 473	57.4	1 674	65.2	1 788	69.7
Own children 18 years and over	1 287	35	2.7	167	13.0	239	18.6	286	22.2	389	30.2	468	36.4
In unrelated subfamilies	298	62	20.9	126	42.1	157	52.7	186	62.2	197	66.2	215	72.1
Under 18 years	174	35	20.3	78	44.8	98	56.2	115	65.8	122	70.1	132	75.6
Under 6 years	44	13	(B)	23	(B)	26	(B)	26	(B)	32	(B)	34	(B)
6 to 17 years	130	22	17.1	55	42.7	72	55.1	88	68.1	90	69.5	98	75.6
18 years and over	124	27	21.7	48	38.4	59	47.8	71	57.2	75	60.7	83	67.1
Unrelated individuals	9 376	688	7.3	1 742	18.6	2 347	25.0	3 013	32.1	3 613	38.5	4 205	44.9
Male	4 296	304	7.1	624	14.5	790	18.4	1 044	24.3	1 297	30.2	1 499	34.9
Under 65 years	3 644	289	7.9	544	14.9	648	17.8	849	23.3	1 057	29.0	1 213	33.3
Living alone	1 967	93	4.7	200	10.2	253	12.9	346	17.6	438	22.3	490	24.9
65 years and over	652	15	2.4	80	12.3	142	21.8	195	30.0	239	36.7	286	43.9
Living alone	565	15	2.7	62	10.9	121	21.4	160	28.4	204	36.1	248	43.9
Female	5 080	384	7.6	1 118	22.0	1 557	30.7	1 968	38.7	2 317	45.6	2 706	53.3
Under 65 years	3 024	327	10.8	710	23.5	856	28.3	1 016	33.6	1 175	38.8	1 368	45.2
Living alone	1 718	96	5.6	307	17.9	370	21.6	448	26.1	534	31.1	612	35.6
65 years and over	2 056	57	2.8	408	19.8	701	34.1	952	46.3	1 142	55.6	1 339	65.1
Living alone	1 952	55	2.8	386	19.8	653	33.4	894	45.8	1 082	55.4	1 258	64.4

See footnote at end of table.

Table 2. Age, Sex, Household Relationship, Race, and Hispanic Origin by Ratio of Income to Poverty Level: 1995—Con.

[Numbers in thousands. Persons, families, and unrelated individuals as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Under .50		Under 1.00		Under 1.25		Under 1.50		Under 1.75		Under 2.00	
		Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total
PERSONS IN HOUSEHOLDS THAT RECEIVED MEANS-TESTED ASSISTANCE EXCLUDING SCHOOL LUNCHES													
Both Sexes													
Total	56 406	8 996	15.9	23 904	42.4	29 860	52.9	34 516	61.2	38 285	67.9	41 203	73.0
Under 18 years	21 509	4 769	22.2	11 381	52.9	13 646	63.4	15 296	71.1	16 645	77.4	17 536	81.5
18 to 24 years	6 375	1 088	17.1	2 614	41.0	3 212	50.4	3 790	59.5	4 224	66.3	4 601	72.2
25 to 34 years	8 174	1 311	16.0	3 290	40.3	4 084	50.0	4 822	59.0	5 423	66.3	5 922	72.5
35 to 44 years	7 230	831	11.5	2 465	34.1	3 238	44.8	3 841	53.1	4 352	60.2	4 790	66.2
45 to 54 years	4 573	497	10.9	1 471	32.2	1 842	40.3	2 150	47.0	2 410	52.7	2 629	57.5
55 to 59 years	1 735	180	10.4	626	36.1	787	45.4	924	53.3	1 002	57.8	1 108	63.9
60 to 64 years	1 536	128	8.4	527	34.3	713	46.5	814	53.0	914	59.5	979	63.7
65 years and over	5 274	191	3.6	1 529	29.0	2 337	44.3	2 880	54.6	3 314	62.8	3 638	69.0
65 to 74 years	2 799	98	3.5	773	27.6	1 166	41.7	1 441	51.5	1 663	59.4	1 829	65.3
75 years and over	2 475	93	3.7	757	30.6	1 171	47.3	1 439	58.1	1 651	66.7	1 809	73.1
Male													
Total	25 612	3 736	14.6	9 978	39.0	12 589	49.2	14 819	57.9	16 637	65.0	18 043	70.4
Under 18 years	10 924	2 429	22.2	5 724	52.4	6 868	62.9	7 733	70.8	8 435	77.2	8 898	81.5
18 to 24 years	2 664	267	10.0	887	33.3	1 142	42.9	1 410	52.9	1 608	60.4	1 792	67.3
25 to 34 years	3 516	366	10.4	1 088	31.0	1 438	40.9	1 785	50.8	2 080	59.2	2 314	65.8
35 to 44 years	3 277	287	8.8	910	27.8	1 226	37.4	1 515	46.2	1 784	54.4	2 000	61.0
45 to 54 years	2 089	227	10.8	617	29.5	793	38.0	944	45.2	1 068	51.1	1 172	56.1
55 to 59 years	785	69	8.8	224	28.6	294	37.4	376	47.9	406	51.7	454	57.8
60 to 64 years	591	44	7.5	179	30.3	244	41.3	275	46.5	315	53.4	347	58.8
65 years and over	1 766	47	2.6	349	19.8	583	33.0	781	44.2	940	53.2	1 065	60.3
65 to 74 years	1 052	34	3.2	225	21.4	354	33.6	464	44.1	549	52.2	622	59.1
75 years and over	714	13	1.8	124	17.3	229	32.1	317	44.4	390	54.7	444	62.1
Female													
Total	30 794	5 260	17.1	13 925	45.2	17 270	56.1	19 697	64.0	21 648	70.3	23 160	75.2
Under 18 years	10 586	2 340	22.1	5 657	53.4	6 778	64.0	7 564	71.5	8 211	77.6	8 638	81.6
18 to 24 years	3 710	821	22.1	1 727	46.5	2 069	55.8	2 379	64.1	2 616	70.5	2 809	75.7
25 to 34 years	4 658	945	20.3	2 202	47.3	2 646	56.8	3 037	65.2	3 342	71.7	3 608	77.5
35 to 44 years	3 953	544	13.8	1 555	39.3	2 011	50.9	2 326	58.8	2 568	65.0	2 790	70.6
45 to 54 years	2 484	270	10.9	854	34.4	1 048	42.2	1 205	48.5	1 342	54.0	1 457	58.7
55 to 59 years	949	111	11.7	402	42.3	493	52.0	548	57.7	596	62.8	654	68.9
60 to 64 years	945	84	8.9	348	36.8	469	49.7	539	57.0	599	63.3	631	66.8
65 years and over	3 507	144	4.1	1 180	33.6	1 755	50.0	2 099	59.8	2 375	67.7	2 573	73.4
65 to 74 years	1 747	64	3.7	547	31.3	813	46.5	977	55.9	1 114	63.8	1 207	69.1
75 years and over	1 761	80	4.6	633	35.9	942	53.5	1 122	63.7	1 260	71.6	1 366	77.5
Household Relationship													
Total	56 406	8 996	15.9	23 904	42.4	29 860	52.9	34 516	61.2	38 285	67.9	41 203	73.0
65 years and over	5 274	191	3.6	1 529	29.0	2 337	44.3	2 880	54.6	3 314	62.8	3 638	69.0
In families	48 346	7 486	15.5	19 848	41.1	24 791	51.3	28 845	59.7	32 089	66.4	34 663	71.7
Householder	12 972	1 997	15.4	5 212	40.2	6 560	50.6	7 678	59.2	8 524	65.7	9 193	70.9
Under 65 years	11 484	1 947	17.0	4 919	42.8	6 124	53.3	7 069	61.6	7 783	67.8	8 342	72.6
65 years and over	1 488	51	3.4	293	19.7	436	29.3	609	40.9	740	49.8	852	57.2
Related children under 18 years	20 987	4 515	21.5	10 985	52.3	13 207	62.9	14 826	70.6	16 152	77.0	17 031	81.1
Under 6 years	8 449	2 141	25.3	4 681	55.4	5 488	65.0	6 180	73.1	6 744	79.8	7 071	83.7
6 to 17 years	12 538	2 374	18.9	6 305	50.3	7 719	61.6	8 646	69.0	9 407	75.0	9 960	79.4
Own children 18 years and over	5 303	409	7.7	1 403	26.5	1 882	35.5	2 344	44.2	2 727	51.4	3 106	58.6
In married-couple families	25 391	1 584	6.2	6 778	26.7	9 427	37.1	11 877	46.8	14 005	55.2	15 646	61.6
Husbands	6 281	351	5.6	1 563	24.9	2 197	35.0	2 812	44.8	3 328	53.0	3 733	59.4
Under 65 years	5 434	332	6.1	1 437	26.4	1 989	36.6	2 511	46.2	2 943	54.2	3 276	60.3
65 years and over	847	19	2.3	126	14.9	208	24.6	301	35.6	385	45.4	457	53.9
Wives	6 281	351	5.6	1 563	24.9	2 197	35.0	2 812	44.8	3 328	53.0	3 733	59.4
Under 65 years	5 680	342	6.0	1 485	26.1	2 054	36.2	2 603	45.8	3 047	53.6	3 392	59.7
65 years and over	601	10	1.6	78	13.0	143	23.8	209	34.7	280	46.6	340	56.6
Related children under 18 years	9 511	757	8.0	3 148	33.1	4 283	45.0	5 251	55.2	6 094	64.1	6 643	69.8
Under 6 years	3 850	320	8.3	1 338	34.7	1 770	46.0	2 221	57.7	2 621	68.1	2 825	73.4
6 to 17 years	5 661	437	7.7	1 810	32.0	2 513	44.4	3 029	53.5	3 472	61.3	3 818	67.4
Own children 18 years and over	2 332	85	3.6	344	14.8	532	22.8	707	30.3	882	37.8	1 055	45.2
In families with female householder, no spouse present	20 012	5 510	27.5	12 044	60.2	14 018	70.0	15 314	76.5	16 299	81.4	17 008	85.0
Householder	5 739	1 528	26.6	3 328	58.0	3 934	68.6	4 336	75.6	4 618	80.5	4 812	83.9
Under 65 years	5 188	1 497	28.9	3 178	61.3	3 733	72.0	4 062	78.3	4 301	82.9	4 470	86.2
65 years and over	550	30	5.5	150	27.3	201	36.5	274	49.8	316	57.5	342	62.1
Related children under 18 years	10 366	3 544	34.2	7 328	70.7	8 274	79.8	8 808	85.0	9 247	89.2	9 512	91.8
Under 6 years	4 078	1 703	41.8	3 090	75.8	3 379	82.9	3 566	87.5	3 713	91.1	3 810	93.4
6 to 17 years	6 288	1 841	29.3	4 237	67.4	4 895	77.8	5 242	83.4	5 534	88.0	5 702	90.7
Own children 18 years and over	2 633	300	11.4	969	36.8	1 234	46.9	1 481	56.2	1 661	63.1	1 839	69.8
In unrelated subfamilies	648	265	40.9	457	70.6	522	80.5	568	87.6	600	92.5	620	95.6
Under 18 years	398	165	41.5	286	71.9	326	81.9	356	89.3	375	94.2	386	96.9
Under 6 years	156	94	60.3	118	76.0	121	77.8	133	85.2	145	93.2	150	96.0
6 to 17 years	243	71	29.4	168	69.3	205	84.5	223	91.9	230	94.8	236	97.5
18 years and over	250	99	39.8	171	68.4	196	78.3	212	85.0	224	89.8	234	93.5
Unrelated individuals	7 411	1 245	16.8	3 598	48.5	4 547	61.4	5 103	68.9	5 596	75.5	5 920	79.9
Male	3 230	558	17.3	1 353	41.9	1 679	52.0	1 937	60.0	2 177	67.4	2 324	71.9
Under 65 years	2 608	540	20.7	1 170	44.9	1 363	52.3	1 536	58.9	1 727	66.2	1 850	70.9
Living alone	887	164	18.5	478	53.9	558	62.9	633	71.3	673	75.8	703	79.2
65 years and over	622	18	2.8	183	29.4	316	50.8	401	64.4	450	72.3	474	76.2
Living alone	511	14	2.7	144	28.2	260	50.8	330	64.7	370	72.5	392	76.8
Female	4 182	687	16.4	2 245	53.7	2 868	68.6	3 166	75.7	3 419	81.8	3 596	86.0
Under 65 years	2 305	597	25.9	1 373	59.6	1 571	68.1	1 702	73.8	1 820	79.0	1 913	83.0
Living alone	1 174	193	16.4	724	61.6	829	70.6	898	76.5	961	81.8	994	84.7
65 years and over	1 876	90	4.8	872	46.5	1 298	69.2	1 465	78.1	1 598	85.2	1 683	89.7
Living alone	1 754	83	4.7	820	46.8	1 213	69.2	1 379	78.6	1 510	86.1	1 579	90.0

See footnote at end of table.

Table 3. **Work Experience During Year by Selected Characteristics and Poverty Status in 1995 of Persons 16 Years Old and Over**

[Numbers in thousands. Persons as of March of the following year. For meaning of symbols, see text]

Characteristic	Worked during year									Did not work during year		
	All workers			Worked year-round, full time			Not year-round, full time					
	Below poverty level			Below poverty level			Below poverty level			Below poverty level		
	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total
ALL PERSONS												
Both Sexes												
Total	139 723	9 484	6.8	88 173	2 418	2.7	51 551	7 066	13.7	60 999	13 593	22.3
16 to 17 years	3 356	316	9.4	70	5	(B)	3 286	311	9.5	4 200	1 002	23.9
18 to 64 years	131 391	9 043	6.9	86 565	2 407	2.8	44 826	6 637	14.8	30 117	9 398	31.2
18 to 24 years	19 602	2 556	13.0	6 919	385	5.6	12 683	2 171	17.1	5 241	1 996	38.1
25 to 34 years	35 047	2 839	8.1	24 148	820	3.4	10 898	2 019	18.5	5 872	2 357	40.1
35 to 54 years	63 369	3 123	4.9	46 658	1 050	2.2	16 711	2 073	12.4	11 293	3 411	30.2
55 to 64 years	13 374	525	3.9	8 840	152	1.7	4 533	373	8.2	7 711	1 633	21.2
65 years and over	4 976	125	2.5	1 538	6	.4	3 438	119	3.5	26 682	3 193	12.0
Male												
Total	74 381	4 512	6.1	52 671	1 368	2.6	21 710	3 144	14.5	22 245	4 463	20.1
16 to 17 years	1 697	138	8.2	36	—	(B)	1 661	138	8.3	2 187	505	23.1
18 to 64 years	69 820	4 327	6.2	51 588	1 362	2.6	18 232	2 965	16.3	9 661	3 183	32.9
18 to 24 years	10 254	1 160	11.3	4 131	238	5.8	6 124	922	15.1	2 148	696	32.4
25 to 34 years	18 874	1 339	7.1	14 438	471	3.3	4 436	868	19.6	1 516	691	45.6
35 to 54 years	33 354	1 535	4.6	27 613	556	2.0	5 740	980	17.1	3 243	1 242	38.3
55 to 64 years	7 338	293	4.0	5 406	98	1.8	1 932	195	10.1	2 754	554	20.1
65 years and over	2 863	47	1.6	1 047	6	.5	1 817	41	2.3	10 397	775	7.5
Female												
Total	65 342	4 972	7.6	35 502	1 050	3.0	29 841	3 922	13.1	38 754	9 130	23.6
16 to 17 years	1 659	178	10.7	34	5	(B)	1 625	173	10.6	2 012	496	24.7
18 to 64 years	61 571	4 716	7.7	34 977	1 045	3.0	26 594	3 671	13.8	20 456	6 215	30.4
18 to 24 years	9 348	1 396	14.9	2 788	147	5.3	6 560	1 249	19.0	3 093	1 300	42.0
25 to 34 years	16 172	1 500	9.3	9 710	349	3.6	6 462	1 151	17.8	4 356	1 666	38.3
35 to 54 years	30 015	1 588	5.3	19 044	494	2.6	10 971	1 094	10.0	8 050	2 169	26.9
55 to 64 years	6 036	233	3.9	3 434	54	1.6	2 602	178	6.8	4 956	1 080	21.8
65 years and over	2 112	78	3.7	491	—	—	1 622	78	4.8	16 286	2 418	14.8
Household Relationship												
Persons 16 to 64 years old	134 747	9 359	6.9	86 635	2 412	2.8	48 112	6 947	14.4	34 316	10 400	30.3
In families	109 516	6 183	5.6	69 592	1 898	2.7	39 924	4 285	10.7	29 956	7 327	24.5
Householder	50 272	3 768	7.5	38 677	1 392	3.6	11 594	2 375	20.5	8 006	3 141	39.2
In families with related children under 18 years	63 476	5 204	8.2	39 075	1 669	4.3	24 401	3 536	14.5	17 544	5 499	31.3
Householder	31 621	3 353	10.6	24 136	1 264	5.2	7 485	2 089	27.9	4 441	2 492	56.1
In families with related children under 6 years	27 445	3 135	11.4	17 360	994	5.7	10 085	2 141	21.2	7 890	3 098	39.3
Householder	14 662	2 075	14.2	10 791	767	7.1	3 870	1 308	33.8	2 366	1 490	63.0
In married-couple families	89 211	3 041	3.4	57 988	1 124	1.9	31 223	1 918	6.1	21 989	3 519	16.0
Husband	40 482	1 734	4.3	33 890	858	2.5	6 592	876	13.3	3 916	870	24.7
Wife	33 980	877	2.6	19 225	197	1.0	14 755	680	4.6	12 257	1 845	15.1
Related children ¹	13 452	345	2.6	4 168	46	1.1	9 284	298	3.2	5 555	679	12.2
Other	1 296	86	6.7	704	22	3.2	592	64	10.8	661	125	19.0
In married-couple families with related children under 18 years	51 481	2 477	4.8	32 555	968	3.0	18 926	1 510	8.0	12 381	2 411	19.5
Husband	24 480	1 451	5.9	20 905	768	3.7	3 575	684	19.1	1 207	467	38.7
Wife	19 199	668	3.5	9 873	140	1.4	9 325	528	5.7	6 672	1 276	19.1
Related children ¹	6 896	279	4.0	1 269	38	3.0	5 627	241	4.3	4 027	572	14.2
Other	906	78	8.7	508	22	4.4	398	56	14.1	474	97	20.4
In married-couple families with related children under 6 years	22 602	1 577	7.0	14 872	629	4.2	7 730	948	12.3	5 492	1 335	24.3
Husband	12 055	1 004	8.3	10 139	534	5.3	1 916	469	24.5	422	216	51.2
Wife	8 601	405	4.7	3 973	62	1.6	4 629	343	7.4	3 934	822	20.9
Related children ¹	1 308	101	7.7	395	10	2.5	913	91	10.0	831	219	26.4
Other	637	67	10.6	365	22	6.1	272	45	16.6	305	77	25.4
In families with female householder, no spouse present	15 136	2 672	17.7	8 315	645	7.8	6 821	2 027	29.7	6 580	3 471	52.7
Householder	8 176	1 855	22.7	5 235	536	10.2	2 941	1 319	44.8	2 699	1 975	73.2
Other	6 961	817	11.7	3 080	109	3.5	3 881	708	18.2	3 880	1 496	38.5
In families with female householder, no spouse present, with related children under 18 years	9 490	2 382	25.1	4 923	598	12.1	4 567	1 785	39.1	4 536	2 862	63.1
Householder	6 288	1 764	28.1	3 835	512	13.3	2 453	1 253	51.1	2 202	1 792	81.4
Related children ¹	2 349	447	19.0	625	54	8.7	1 724	393	22.8	2 000	935	46.7
Other	853	171	20.1	463	32	6.9	390	139	35.7	334	135	40.4
In families with female householder, no spouse present, with related children under 6 years	3 800	1 332	35.1	1 848	298	16.1	1 952	1 034	53.0	2 164	1 656	76.5
Householder	2 496	978	39.2	1 312	238	18.2	1 184	739	62.4	1 270	1 137	89.5
Related children ¹	806	245	30.5	274	39	14.2	532	206	38.8	695	407	58.5
Other	498	109	21.9	262	21	7.8	236	89	37.6	199	112	56.2
In unrelated subfamilies	517	162	31.2	295	42	14.1	222	120	54.1	187	142	75.8
Unrelated individuals	24 714	3 015	12.2	16 748	473	2.8	7 966	2 542	31.9	4 173	2 931	70.2
Male	14 090	1 596	11.3	9 794	273	2.8	4 296	1 324	30.8	2 021	1 387	68.6
Householder	9 665	876	9.1	6 903	138	2.0	2 763	739	26.7	1 260	721	57.2
Female	10 624	1 419	13.4	6 954	200	2.9	3 670	1 219	33.2	2 152	1 545	71.8
Householder	7 484	692	9.2	5 202	121	2.3	2 283	571	25.0	1 490	977	65.6

See footnotes at end of table.

Table 3. **Work Experience During Year by Selected Characteristics and Poverty Status in 1995 of Persons 16 Years Old and Over—Con.**

[Numbers in thousands. Persons as of March of the following year. For meaning of symbols, see text]

Characteristic	Worked during year									Did not work during year		
	All workers			Worked year-round, full time			Not year-round, full time					
	Below poverty level			Below poverty level			Below poverty level					
	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total
WHITE												
Both Sexes												
Total	118 723	7 016	5.9	74 796	1 827	2.4	43 927	5 189	11.8	49 799	9 220	18.5
16 to 17 years	2 947	220	7.5	60	4	(B)	2 887	216	7.5	2 992	574	19.2
18 to 64 years	111 267	6 698	6.0	73 344	1 817	2.5	37 923	4 881	12.9	22 882	6 173	27.0
18 to 24 years	16 397	1 937	11.8	5 826	319	5.5	10 571	1 618	15.3	3 454	1 219	35.3
25 to 34 years	29 194	2 069	7.1	20 218	622	3.1	8 976	1 447	16.1	4 293	1 533	35.7
35 to 54 years	53 941	2 258	4.2	39 597	753	1.9	14 344	1 505	10.5	8 674	2 238	25.8
55 to 64 years	11 735	435	3.7	7 703	124	1.6	4 032	311	7.7	6 460	1 183	18.3
65 years and over	4 510	98	2.2	1 392	6	.4	3 118	92	3.0	23 925	2 474	10.3
Male												
Total	64 068	3 568	5.6	45 665	1 183	2.6	18 403	2 384	13.0	17 817	2 983	16.7
16 to 17 years	1 499	88	5.8	36	—	(B)	1 463	87	6.0	1 556	283	18.2
18 to 64 years	59 959	3 439	5.7	44 685	1 177	2.6	15 274	2 262	14.8	6 830	2 090	30.6
18 to 24 years	8 689	933	10.7	3 529	213	6.0	5 160	720	14.0	1 346	388	28.8
25 to 34 years	15 985	1 072	6.7	12 379	421	3.4	3 606	651	18.1	948	442	46.6
35 to 54 years	28 760	1 180	4.1	23 998	458	1.9	4 762	722	15.2	2 235	832	37.2
55 to 64 years	6 525	253	3.9	4 779	85	1.8	1 746	168	9.6	2 301	428	18.6
65 years and over	2 610	41	1.6	944	6	.6	1 666	36	2.1	9 431	610	6.5
Female												
Total	54 655	3 448	6.3	29 131	643	2.2	25 524	2 805	11.0	31 982	6 237	19.5
16 to 17 years	1 447	132	9.2	24	4	(B)	1 423	129	9.1	1 436	291	20.2
18 to 64 years	51 308	3 260	6.4	28 659	640	2.2	22 649	2 620	11.6	16 051	4 083	25.4
18 to 24 years	7 707	1 003	13.0	2 297	105	4.6	5 411	898	16.6	2 108	831	39.4
25 to 34 years	13 209	997	7.5	7 840	201	2.6	5 370	796	14.8	3 345	1 091	32.6
35 to 54 years	25 181	1 077	4.3	15 599	295	1.9	9 582	783	8.2	6 439	1 407	21.8
55 to 64 years	5 210	182	3.5	2 924	39	1.3	2 287	143	6.3	4 159	754	18.1
65 years and over	1 900	56	3.0	448	—	—	1 452	56	3.9	14 494	1 864	12.9
Household Relationship												
Persons 16 to 64 years old	114 213	6 918	6.1	73 404	1 821	2.5	40 809	5 097	12.5	25 873	6 746	26.1
In families	92 904	4 366	4.7	59 028	1 389	2.4	33 876	2 977	8.8	22 717	4 589	20.2
Householder	42 713	2 658	6.2	33 138	1 003	3.0	9 574	1 656	17.3	5 977	1 890	31.6
In families with related children under 18 years	52 950	3 616	6.8	32 475	1 198	3.7	20 475	2 418	11.8	12 824	3 374	26.3
Householder	26 250	2 321	8.8	20 291	888	4.4	5 959	1 433	24.0	3 013	1 446	48.0
In families with related children under 6 years	22 498	2 173	9.7	14 358	730	5.1	8 139	1 444	17.7	5 712	1 862	32.6
Householder	12 081	1 440	11.9	9 024	556	6.2	3 057	884	28.9	1 560	821	52.6
In married-couple families	78 873	2 567	3.3	50 947	976	1.9	27 926	1 591	5.7	18 280	2 705	14.8
Husband	36 080	1 479	4.1	30 309	762	2.5	5 771	717	12.4	2 914	638	21.9
Wife	30 086	716	2.4	16 637	153	.9	13 449	562	4.2	10 787	1 500	13.9
Related children ¹	11 681	287	2.5	3 461	39	1.1	8 220	248	3.0	4 096	456	11.1
Other	1 026	86	8.4	539	22	4.1	487	63	13.0	483	111	22.9
In married-couple families with related children under 18 years	44 897	2 066	4.6	28 095	833	3.0	16 803	1 233	7.3	10 025	1 828	18.2
Husband	21 513	1 222	5.7	18 497	674	3.6	3 016	548	18.2	895	323	36.1
Wife	16 696	530	3.2	8 210	103	1.3	8 486	428	5.0	5 784	1 043	18.0
Related children ¹	5 982	235	3.9	1 002	33	3.3	4 980	202	4.1	2 982	375	12.6
Other	706	78	11.0	386	22	5.8	321	56	17.3	364	86	23.7
In married-couple families with related children under 6 years	19 570	1 334	6.8	12 823	547	4.3	6 747	788	11.7	4 552	1 050	23.1
Husband	10 574	857	8.1	8 954	474	5.3	1 620	383	23.6	305	146	47.9
Wife	7 479	331	4.4	3 290	44	1.3	4 189	286	6.8	3 419	680	19.9
Related children ¹	997	80	8.0	278	6	2.1	720	74	10.3	571	153	26.8
Other	520	67	12.9	301	22	7.4	218	45	20.4	256	71	27.9
In families with female householder, no spouse present	10 029	1 457	14.5	5 497	320	5.8	4 532	1 137	25.1	3 471	1 672	48.2
Householder	5 522	1 051	19.0	3 540	257	7.2	1 981	795	40.1	1 520	1 031	67.8
Other	4 508	406	9.0	1 957	63	3.2	2 551	343	13.4	1 951	642	32.9
In families with female householder, no spouse present, with related children under 18 years	6 097	1 291	21.2	3 127	290	9.3	2 970	1 001	33.7	2 365	1 412	59.7
Householder	4 174	1 000	24.0	2 544	244	9.6	1 630	756	46.4	1 221	947	77.6
Related children ¹	1 427	212	14.8	305	23	7.7	1 122	188	16.8	964	406	42.1
Other	496	79	15.9	278	22	8.0	218	57	25.9	180	60	33.3
In families with female householder, no spouse present, with related children under 6 years	2 156	675	31.3	1 053	136	12.9	1 103	539	48.9	1 012	753	74.4
Householder	1 518	524	34.5	782	105	13.5	736	418	56.8	661	572	86.5
Related children ¹	368	103	28.1	116	14	12.1	252	89	35.5	245	134	54.9
Other	270	48	17.7	155	17	10.7	115	31	27.2	106	46	43.5
In unrelated subfamilies	436	116	26.6	256	33	13.0	180	83	46.1	136	99	72.4
Unrelated individuals	20 873	2 437	11.7	14 119	399	2.8	6 754	2 038	30.2	3 020	2 059	68.2
Male	11 913	1 272	10.7	8 290	237	2.9	3 623	1 036	28.6	1 443	956	66.2
Householder	8 261	701	8.5	5 906	117	2.0	2 355	584	24.8	936	519	55.5
Female	8 960	1 164	13.0	5 829	162	2.8	3 131	1 002	32.0	1 578	1 103	69.9
Householder	6 270	566	9.0	4 322	95	2.2	1 948	471	24.2	1 051	653	62.1

See footnotes at end of table.

Table 3. **Work Experience During Year by Selected Characteristics and Poverty Status in 1995 of Persons 16 Years Old and Over—Con.**

[Numbers in thousands. Persons as of March of the following year. For meaning of symbols, see text]

Characteristic	Worked during year									Did not work during year		
	All workers			Worked year-round, full time			Not year-round, full time					
	Below poverty level			Below poverty level			Below poverty level			Below poverty level		
	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total
BLACK												
Both Sexes												
Total	15 155	2 009	13.3	9 641	480	5.0	5 515	1 529	27.7	8 428	3 526	41.8
16 to 17 years	308	73	23.6	10	1	(B)	298	71	23.9	904	352	38.9
18 to 64 years	14 508	1 915	13.2	9 523	479	5.0	4 985	1 436	28.8	5 385	2 567	47.7
18 to 24 years	2 330	510	21.9	849	60	7.1	1 481	450	30.4	1 325	607	45.8
25 to 34 years	4 203	640	15.2	2 825	165	5.8	1 379	475	34.4	1 150	664	57.8
35 to 54 years	6 816	698	10.2	5 062	233	4.6	1 754	464	26.5	1 944	927	47.7
55 to 64 years	1 158	67	5.8	787	21	2.6	371	46	12.5	966	370	38.3
65 years and over	340	22	6.4	108	—	—	231	22	9.4	2 138	607	28.4
Male												
Total	7 238	704	9.7	4 828	121	2.5	2 410	583	24.2	3 366	1 143	34.0
16 to 17 years	148	33	22.1	—	—	(B)	148	33	22.1	463	181	39.0
18 to 64 years	6 915	666	9.6	4 753	121	2.5	2 162	545	25.2	2 177	829	38.1
18 to 24 years	1 129	180	16.0	446	18	4.1	684	162	23.7	577	228	39.5
25 to 34 years	2 009	194	9.6	1 420	32	2.3	589	161	27.4	404	177	43.7
35 to 54 years	3 207	263	8.2	2 462	61	2.5	745	201	27.0	832	321	38.5
55 to 64 years	570	29	5.1	425	9	2.1	144	20	14.1	365	104	28.6
65 years and over	175	6	3.2	75	—	(B)	100	6	5.5	725	133	18.3
Female												
Total	7 917	1 305	16.5	4 812	360	7.5	3 105	946	30.5	5 062	2 383	47.1
16 to 17 years	160	40	24.9	10	1	(B)	150	39	25.7	441	171	38.8
18 to 64 years	7 593	1 249	16.5	4 769	358	7.5	2 823	891	31.6	3 208	1 738	54.2
18 to 24 years	1 201	330	27.5	403	42	10.3	798	288	36.1	748	379	50.6
25 to 34 years	2 195	446	20.3	1 405	133	9.5	790	313	39.7	746	488	65.4
35 to 54 years	3 608	435	12.1	2 599	172	6.6	1 009	263	26.1	1 112	606	54.5
55 to 64 years	589	38	6.4	362	12	3.3	227	26	11.4	602	265	44.1
65 years and over	164	16	9.9	33	—	(B)	131	16	12.4	1 413	474	33.6
Household Relationship												
Persons 16 to 64 years old	14 816	1 987	13.4	9 532	480	5.0	5 283	1 507	28.5	6 289	2 919	46.4
In families	11 838	1 499	12.7	7 443	410	5.5	4 394	1 089	24.8	5 346	2 196	41.1
Householder	5 531	934	16.9	3 976	322	8.1	1 554	612	39.4	1 632	1 042	63.9
In families with related children under 18 years	7 595	1 322	17.4	4 692	384	8.2	2 903	939	32.3	3 474	1 731	49.8
Householder	4 003	875	21.9	2 800	313	11.2	1 204	562	46.7	1 160	890	76.7
In families with related children under 6 years	3 566	804	22.5	2 108	223	10.6	1 458	581	39.8	1 647	1 039	63.1
Householder	1 899	533	28.1	1 257	178	14.2	642	355	55.3	682	581	85.2
In married-couple families	6 517	286	4.4	4 447	85	1.9	2 069	201	9.7	2 237	430	19.2
Husband	2 842	150	5.3	2 255	50	2.2	586	101	17.1	398	122	30.5
Wife	2 471	102	4.1	1 688	31	1.8	782	71	9.1	789	173	21.9
Related children ¹	1 110	34	3.0	455	4	.9	654	30	4.5	955	124	13.0
Other	94	—	—	49	—	(B)	46	—	(B)	95	12	12.3
In married-couple families with related children under 18 years	4 146	247	6.0	2 830	79	2.8	1 316	167	12.7	1 350	297	22.0
Husband	1 866	130	6.9	1 479	47	3.2	387	83	21.3	195	70	36.0
Wife	1 606	88	5.5	1 123	28	2.5	483	59	12.3	415	111	26.8
Related children ¹	615	30	4.8	200	4	2.1	415	25	6.1	681	108	15.8
Other	59	—	(B)	28	—	(B)	31	—	(B)	59	8	(B)
In married-couple families with related children under 6 years	1 880	149	7.9	1 279	53	4.2	601	95	15.9	501	151	30.0
Husband	915	79	8.7	713	34	4.7	202	46	22.6	77	40	52.4
Wife	729	49	6.8	488	15	3.2	240	34	14.1	223	69	30.8
Related children ¹	207	20	9.7	73	4	(B)	135	16	11.8	180	36	20.1
Other	30	—	(B)	6	—	(B)	24	—	(B)	21	5	(B)
In families with female householder, no spouse present	4 527	1 116	24.6	2 494	298	11.9	2 033	818	40.2	2 777	1 658	59.7
Householder	2 363	739	31.3	1 515	252	16.7	848	486	57.4	1 056	867	82.2
Other	2 164	377	17.4	979	45	4.6	1 185	332	28.0	1 722	790	45.9
In families with female householder, no spouse present, with related children under 18 years	3 054	1 020	33.4	1 606	286	17.8	1 448	734	50.7	1 965	1 354	68.9
Householder	1 905	710	37.3	1 169	245	21.0	536	465	63.1	884	779	88.2
Related children ¹	827	220	26.6	279	31	11.0	748	189	34.5	906	506	53.9
Other	322	91	28.1	158	10	6.2	164	81	49.3	142	69	48.8
In families with female householder, no spouse present, with related children under 6 years	1 494	613	41.1	714	153	21.5	780	460	59.0	1 079	848	78.5
Householder	886	420	47.4	483	125	25.8	404	296	73.3	560	521	92.9
Related children ¹	405	133	32.9	142	25	17.5	263	109	41.3	434	267	61.5
Other	202	59	29.4	89	4	4.4	113	56	49.1	85	60	70.6
In unrelated subfamilies	61	33	(B)	31	5	(B)	30	29	(B)	37	31	(B)
Unrelated individuals	2 917	455	15.6	2 058	66	3.2	858	390	45.4	907	692	76.4
Male	1 644	253	15.4	1 166	32	2.7	478	221	46.3	474	358	75.5
Householder	1 047	133	12.7	765	16	2.1	282	116	41.2	259	161	62.1
Female	1 273	202	15.9	892	34	3.9	381	168	44.2	433	335	77.3
Householder	978	112	11.4	718	25	3.5	260	86	33.2	355	268	75.5

See footnotes at end of table.

Table 3. **Work Experience During Year by Selected Characteristics and Poverty Status in 1995 of Persons 16 Years Old and Over—Con.**

[Numbers in thousands. Persons as of March of the following year. For meaning of symbols, see text]

Characteristic	Worked during year									Did not work during year		
	All workers			Worked year-round, full time			Not year-round, full time					
	Below poverty level			Below poverty level			Below poverty level					
	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total	Total	Number	Percent of total
HISPANIC ORIGIN²												
Both Sexes												
Total	12 677	2 113	16.7	7 735	682	8.8	4 942	1 431	29.0	6 404	2 716	42.4
16 to 17 years	232	56	24.3	15	—	(B)	216	56	26.0	718	279	38.8
18 to 64 years	12 264	2 046	16.7	7 656	677	8.8	4 608	1 369	29.7	4 410	2 106	47.8
18 to 24 years	2 457	565	23.0	1 021	113	11.1	1 436	452	31.5	1 134	532	46.9
25 to 34 years	4 205	710	16.9	2 717	250	9.2	1 488	460	30.9	1 150	616	53.5
35 to 54 years	4 780	681	14.2	3 360	282	8.4	1 420	398	28.1	1 456	690	47.4
55 to 64 years	822	91	11.1	558	32	5.8	264	59	22.3	670	268	40.0
65 years and over	182	11	5.8	64	4	(B)	118	6	5.4	1 276	331	26.0
Male												
Total	7 469	1 271	17.0	4 962	496	10.0	2 508	775	30.9	2 099	846	40.3
16 to 17 years	126	32	25.6	13	—	(B)	113	32	28.6	356	142	40.0
18 to 64 years	7 226	1 234	17.1	4 902	491	10.0	2 324	743	32.0	1 246	610	48.9
18 to 24 years	1 453	317	21.8	689	91	13.2	764	226	29.6	403	176	43.7
25 to 34 years	2 635	470	17.8	1 854	197	10.6	781	273	35.0	277	161	58.0
35 to 54 years	2 664	388	14.5	2 017	181	9.0	647	207	31.9	358	192	53.6
55 to 64 years	474	59	12.4	342	22	6.5	132	37	27.8	208	81	38.8
65 years and over	117	4	3.6	47	4	(B)	71	—	(B)	496	94	18.9
Female												
Total	5 208	842	16.2	2 773	186	6.7	2 434	656	27.0	4 305	1 870	43.4
16 to 17 years	105	24	22.7	2	—	(B)	103	24	23.1	362	136	37.6
18 to 64 years	5 038	812	16.1	2 754	186	6.8	2 284	626	27.4	3 163	1 496	47.3
18 to 24 years	1 003	247	24.7	332	22	6.7	671	225	33.5	731	356	48.7
25 to 34 years	1 571	240	15.3	863	53	6.1	708	187	26.4	873	455	52.1
35 to 54 years	2 116	293	13.8	1 343	101	7.5	773	192	24.8	1 097	498	45.4
55 to 64 years	348	32	9.2	216	10	4.7	132	22	16.8	463	188	40.6
65 years and over	64	6	(B)	17	—	(B)	47	6	(B)	780	238	30.5
Household Relationship												
Persons 16 to 64 years old	12 496	2 102	16.8	7 671	677	8.8	4 825	1 425	29.5	5 128	2 384	46.5
In families	10 390	1 610	15.5	6 375	571	9.0	4 015	1 039	25.9	4 595	1 920	41.8
Householder	4 635	901	19.4	3 334	406	12.2	1 301	495	38.0	1 133	703	62.0
In families with related children under 18 years	7 163	1 423	19.9	4 335	534	12.3	2 828	889	31.4	3 497	1 643	47.0
Householder	3 459	816	23.6	2 454	381	15.5	1 004	435	43.3	880	623	70.9
In families with related children under 6 years	3 890	934	24.0	2 376	377	15.9	1 513	557	36.8	1 854	983	53.0
Householder	1 921	551	28.7	1 325	265	20.0	595	286	48.1	513	377	73.5
In married-couple families	7 783	1 009	13.0	4 906	415	8.5	2 877	594	20.6	3 149	1 030	32.7
Husband	3 527	594	16.8	2 773	338	12.2	754	256	34.0	330	154	46.8
Wife	2 484	195	7.9	1 358	42	3.1	1 126	153	13.6	1 680	586	34.9
Related children ¹	1 300	146	11.2	509	13	2.6	791	133	16.8	900	209	23.3
Other	472	74	15.7	265	22	8.4	207	52	25.1	240	81	33.7
In married-couple families with related children under 18 years	5 525	894	16.2	3 458	388	11.2	2 066	506	24.5	2 416	881	36.5
Husband	2 668	538	20.1	2 089	317	15.2	579	220	38.0	200	110	54.8
Wife	1 689	159	9.4	904	37	4.1	785	122	15.5	1 279	504	39.4
Related children ¹	785	127	16.2	246	11	4.5	539	116	21.5	730	193	26.5
Other	383	70	18.3	220	22	10.1	163	48	29.4	207	75	36.2
In married-couple families with related children under 6 years	3 071	624	20.3	1 957	293	15.0	1 114	331	29.7	1 330	578	43.4
Husband	1 602	408	25.5	1 235	251	20.3	367	157	42.8	93	54	58.0
Wife	902	105	11.6	441	19	4.3	461	86	18.6	850	363	42.7
Related children ¹	261	50	19.3	92	1	1.6	170	49	28.8	227	95	42.0
Other	306	61	20.0	189	22	11.8	117	39	33.3	161	66	40.9
In families with female householder, no spouse present	1 800	488	27.1	962	125	13.0	838	362	43.3	1 192	791	66.4
Householder	955	305	31.9	561	89	15.8	394	216	54.8	528	449	85.0
Other	844	183	21.7	401	37	9.1	443	146	33.0	664	343	51.6
In families with female householder, no spouse present, with related children under 18 years	1 267	433	34.2	637	120	18.8	630	314	49.8	952	701	73.6
Householder	767	284	37.1	429	88	20.4	338	171	58.2	479	428	89.4
Related children ¹	301	95	31.5	95	17	17.8	206	78	37.8	377	225	59.7
Other	198	54	27.2	113	15	13.5	85	39	45.5	96	48	49.8
In families with female householder, no spouse present, with related children under 6 years	599	242	40.4	284	65	22.8	315	177	56.2	467	376	80.5
Householder	340	154	45.3	170	42	24.9	171	112	65.7	282	260	92.2
Related children ¹	137	50	36.6	47	7	(B)	91	43	47.4	124	77	62.5
Other	121	37	30.7	68	15	(B)	53	22	(B)	61	38	(B)
In unrelated subfamilies	75	34	44.5	35	7	(B)	40	27	(B)	31	21	(B)
Unrelated individuals	2 030	459	22.6	1 261	100	7.9	769	359	46.7	502	444	88.4
Male	1 418	313	22.1	905	71	7.8	513	242	47.2	261	222	85.1
Householder	651	108	16.6	426	13	3.1	225	95	42.2	119	87	73.2
Female	612	147	23.9	356	29	8.2	256	117	45.7	241	222	92.0
Householder	373	61	16.2	241	18	7.5	133	42	32.0	134	117	87.1

¹Includes related children 16 and 17 years of age and own children 18 years and over.

²Persons of Hispanic origin may be of any race.

Table 4. Income Deficit or Surplus of Families and Unrelated Individuals by Poverty Status: 1995

[Numbers in thousands. Families and unrelated individuals as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Size of deficit or surplus										Mean deficit or surplus		Median deficit or surplus		Deficit or surplus per family member	
		Under \$500	\$500 to \$999	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$6,999	\$7,000 to \$7,999	\$8,000 or more	Value	Standard error	Value	Standard error	Value	Standard error
ALL RACES																	
Below Poverty Level																	
All families	7 532	462	407	687	626	655	693	661	541	506	2 295	6 038	79	5 358	103	1 654	32
Number of related children under 18:																	
None	1 556	164	123	230	188	162	155	105	61	55	315	4 299	139	3 459	191	1 833	96
One or more	5 976	298	284	458	438	493	538	556	480	450	1 980	6 491	91	5 862	109	1 626	34
One	1 869	152	144	175	143	188	214	213	148	136	356	4 828	119	4 618	158	1 871	82
Two or more	4 106	146	140	282	295	305	323	343	332	314	1 625	7 248	116	6 656	151	1 564	37
Married-couple families	2 982	219	185	285	319	281	264	276	194	160	799	5 655	129	4 767	162	1 427	46
Number of related children under 18:																	
None	1 021	106	84	129	131	97	78	85	40	42	230	4 499	176	3 627	259	2 027	134
One or more	1 961	113	101	156	187	184	186	191	154	118	570	6 257	169	5 274	181	1 284	48
One	474	50	29	57	37	54	68	41	36	20	83	4 635	254	4 157	263	1 347	112
Two or more	1 486	63	72	99	150	130	118	150	118	98	487	6 775	204	5 731	201	1 271	52
Families with female householder, no spouse present	4 057	202	179	354	263	325	379	343	330	313	1 369	6 407	105	5 951	147	1 830	48
Number of related children under 18:																	
None	423	46	28	78	47	52	62	12	19	6	73	3 989	251	3 251	310	1 522	150
One or more	3 634	156	151	276	216	273	317	330	311	306	1 296	6 688	112	6 310	151	1 856	50
One	1 186	79	95	100	84	116	130	153	109	100	222	4 914	142	4 924	197	2 151	121
Two or more	2 448	78	57	176	132	157	188	177	203	206	1 074	7 548	143	7 274	187	1 779	55
All unrelated subfamilies	263	16	3	17	10	28	8	30	29	32	89	6 505	335	6 652	429	2 526	277
Unrelated individuals	8 247	667	896	1 567	1 071	675	552	454	583	1 781	—	3 762	47	2 927	66	3 762	113
Male	3 382	232	295	537	413	282	254	222	281	865	—	4 187	74	3 756	161	4 187	195
Female	4 865	435	600	1 030	658	393	299	232	302	915	—	3 467	60	2 557	83	3 467	138
Above the Poverty Level																	
All families	62 065	396	441	886	945	859	1 057	971	1 029	1 020	54 461	43 763	332	31 677	211	13 908	114
Number of related children under 18:																	
None	31 322	138	203	338	445	385	526	427	523	488	27 848	44 462	434	32 339	315	18 740	235
One or more	30 743	258	237	547	500	474	531	544	507	532	26 613	43 051	503	31 056	282	10 940	141
One	13 176	132	93	252	216	222	174	241	212	253	11 381	42 107	684	31 258	458	13 288	263
Two or more	17 567	126	144	295	283	252	357	303	295	280	15 232	43 759	715	30 918	357	9 703	175
Married-couple families	50 588	216	253	450	550	520	691	621	735	692	45 861	48 226	393	35 847	239	15 046	137
Number of related children under 18:																	
None	26 515	92	127	233	334	298	402	319	415	390	23 906	47 429	499	35 093	367	20 289	279
One or more	24 073	124	126	217	216	222	290	302	320	302	21 955	49 103	616	36 568	329	11 801	166
One	9 384	53	38	73	81	77	51	102	99	125	8 687	50 035	889	39 328	623	14 571	322
Two or more	14 689	71	88	144	135	145	239	200	221	178	13 268	48 507	834	35 059	415	10 487	201
Families with female householder, no spouse present	8 458	137	168	376	308	296	280	276	238	256	6 124	21 866	384	16 449	327	7 486	174
Number of related children under 18:																	
None	3 340	30	64	80	87	69	90	80	79	66	2 695	25 949	587	21 122	592	10 117	355
One or more	5 118	107	104	296	221	227	190	196	159	190	3 429	19 202	499	13 771	432	6 090	197
One	2 835	59	50	153	110	131	92	113	91	102	1 933	20 476	775	14 569	570	8 115	389
Two or more	2 282	48	54	143	111	96	97	83	68	88	1 496	17 620	565	12 754	608	4 477	185
All unrelated subfamilies	325	10	14	20	13	11	35	14	7	18	183	15 731	1 602	9 269	952	6 552	890
Unrelated individuals	31 237	838	668	1 438	1 612	1 220	1 353	1 201	993	1 406	20 509	20 463	314	12 920	194	20 463	417
Male	15 408	272	183	531	618	543	618	486	402	577	11 177	24 363	556	16 081	212	24 363	734
Female	15 829	566	485	906	994	677	734	715	590	829	9 331	16 665	294	10 632	172	16 665	438
WHITE																	
Below Poverty Level																	
All families	4 994	349	293	474	495	479	453	455	345	297	1 353	5 650	96	4 896	122	1 593	40
Number of related children under 18:																	
None	1 155	125	86	165	150	133	97	87	51	43	218	4 202	157	3 383	199	1 858	115
One or more	3 839	224	207	309	345	345	356	368	295	254	1 134	6 086	113	5 358	132	1 547	42
One	1 261	119	104	111	111	140	139	128	88	75	245	4 693	149	4 322	199	1 829	99
Two or more	2 578	105	103	198	234	206	217	240	207	179	889	6 767	147	5 943	174	1 470	46
Married-couple families	2 443	190	146	241	284	249	219	227	153	118	617	5 509	143	4 510	177	1 409	51
Number of related children under 18:																	
None	860	88	57	108	123	95	70	77	35	37	170	4 367	185	3 573	242	1 983	142
One or more	1 583	101	89	134	161	154	148	150	118	81	447	6 129	192	5 025	208	1 267	54
One	381	45	24	44	34	47	54	27	31	15	59	4 412	279	3 902	308	1 314	124
Two or more	1 202	56	65	90	127	107	95	123	87	65	388	6 673	232	5 504	220	1 257	59
Families with female householder, no spouse present	2 200	127	112	199	179	195	203	195	178	157	654	5 907	137	5 434	188	1 816	68
Number of related children under 18:																	
None	220	27	23	43	21	31	20	4	13	3	37	3 670	332	2 851	493	1 507	213
One or more	1 980	100	89	157	158	164	183	191	165	154	617	6 156	145	5 722	182	1 842	71
One	728	51	60	55	61	80	72	90	55	48	155	4 935	189	4 783	285	2 233	164
Two or more	1 252	48	30	102	97	84	111	101	111	106	461	6 866	194	6 474	250	1 716	78
All unrelated subfamilies	191	14	3	16	10	20	8	23	19	19	60	6 187	411	6 111	532	2 391	314
Unrelated individuals	6 336	545	729	1 194	827	552	436	329	405	1 318	—	3 674	53	2 846	75	3 674	127
Male	2 551	188	231	408	332	243	205	144	176	623	—	4 047	84	3 478	162	4 047	218
Female	3 784	358	497	786	495	309	231	185	230	695	—	3 423	68	2 508	97	3 423	155

See footnote at end of table.

Table 4. **Income Deficit or Surplus of Families and Unrelated Individuals by Poverty Status: 1995—Con.**

[Numbers in thousands. Families and unrelated individuals as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Size of deficit or surplus										Mean deficit or surplus		Median deficit or surplus		Deficit or surplus per family member	
		Under \$500	\$500 to \$999	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$6,999	\$7,000 to \$7,999	\$8,000 or more	Value	Standard error	Value	Standard error	Value	Standard error
WHITE—Con.																	
Above the Poverty Level																	
All families	53 878	288	336	674	703	659	850	788	863	866	47 851	45 061	357	32 899	240	14 584	129
Number of related children under 18:																	
None	28 004	107	165	275	370	305	448	380	455	427	25 070	45 510	465	33 154	352	19 540	261
One or more	25 874	181	171	398	333	354	402	408	407	439	22 780	44 576	547	32 648	328	11 392	157
One	10 907	87	61	181	148	172	125	189	168	209	9 567	44 180	793	33 231	531	14 046	309
Two or more	14 967	94	110	218	184	183	277	219	239	230	13 213	44 865	749	32 248	415	10 031	188
Married-couple families	45 434	186	200	382	477	421	604	551	669	606	41 338	48 665	410	36 262	260	15 434	148
Number of related children under 18:																	
None	24 354	81	106	199	303	253	361	298	387	348	22 017	47 913	522	35 352	377	20 725	299
One or more	21 080	105	94	183	174	168	243	253	282	258	19 320	49 535	647	37 152	359	12 008	178
One	8 115	41	23	57	66	53	42	89	90	103	7 550	51 181	996	40 051	626	15 092	365
Two or more	12 965	63	71	126	108	115	201	164	192	155	11 770	48 505	846	35 563	414	10 580	208
Families with female householder, no spouse present	6 083	74	121	247	178	203	192	179	145	200	4 544	23 213	478	17 622	400	8 418	235
Number of related children under 18:																	
None	2 509	15	51	55	49	38	66	56	48	54	2 077	27 155	704	22 052	606	11 230	462
One or more	3 574	59	70	192	129	165	125	122	97	146	2 468	20 445	636	14 846	502	6 824	267
One	2 038	32	34	100	69	105	62	82	57	81	1 417	21 645	976	15 017	640	8 908	511
Two or more	1 536	27	36	92	60	60	64	40	40	66	1 051	18 553	712	14 587	816	5 031	252
All unrelated subfamilies	286	10	7	13	13	11	35	11	7	13	167	16 327	1 777	9 594	1 289	6 777	982
Unrelated individuals	27 063	702	578	1 214	1 367	1 068	1 157	1 054	865	1 208	17 849	20 881	349	13 083	212	20 881	462
Male	13 185	225	137	426	511	465	528	408	327	479	9 678	25 131	623	16 459	232	25 131	823
Female	13 878	477	440	787	856	603	629	647	538	729	8 171	16 842	327	10 604	181	16 842	479
BLACK																	
Below Poverty Level																	
All families	2 127	102	85	183	107	150	193	170	161	173	803	6 852	151	6 454	224	1 794	70
Number of related children under 18:																	
None	306	31	24	50	32	24	53	11	7	8	66	4 420	330	3 679	504	1 689	233
One or more	1 821	71	61	133	75	127	140	159	153	166	737	7 261	163	6 947	212	1 805	74
One	512	31	36	51	26	45	53	73	55	47	93	5 027	214	5 173	254	1 977	197
Two or more	1 309	40	24	82	48	81	87	86	98	118	644	8 134	198	7 912	259	1 768	81
Married-couple families	314	26	28	28	16	17	25	28	23	23	101	6 093	403	5 611	502	1 474	165
Number of related children under 18:																	
None	105	16	18	13	5	—	7	3	5	2	37	4 990	656	4 241	2 026	2 238	567
One or more	209	11	10	15	11	17	17	26	18	20	63	6 645	497	5 890	509	1 307	163
One	49	5	5	6	—	5	3	11	3	—	13	(B)	(B)	(B)	(B)	(B)	(B)
Two or more	161	6	5	9	11	12	15	15	15	20	51	7 119	583	6 405	642	1 302	179
Families with female householder, no spouse present	1 701	68	53	142	80	120	157	133	136	144	670	7 079	168	6 727	238	1 863	82
Number of related children under 18:																	
None	168	13	2	30	25	19	38	9	3	3	28	4 354	413	3 773	464	1 535	274
One or more	1 533	55	51	112	55	101	119	125	133	141	642	7 377	177	7 116	221	1 890	86
One	418	26	32	39	20	35	49	54	52	45	65	4 916	227	5 137	302	2 029	229
Two or more	1 115	29	19	73	35	66	70	70	81	96	577	8 299	213	8 240	311	1 861	94
All unrelated subfamilies	52	2	—	1	—	6	—	4	9	13	17	(B)	(B)	(B)	(B)	(B)	(B)
Unrelated individuals	1 551	107	153	323	211	104	90	88	143	331	—	3 814	108	2 908	174	3 814	332
Male	678	44	56	106	70	35	37	50	91	189	—	4 480	169	4 766	506	4 480	591
Female	873	64	97	217	141	69	53	38	52	141	—	3 296	135	2 411	163	3 296	390
Above the Poverty Level																	
All families	5 928	82	88	179	188	139	169	157	134	128	4 665	30 205	859	21 918	655	8 721	279
Number of related children under 18:																	
None	2 409	26	27	52	62	55	59	42	53	46	1 986	30 573	862	24 305	947	11 190	518
One or more	3 519	56	60	126	126	83	111	114	81	82	2 679	29 952	1 322	19 944	773	7 556	371
One	1 687	35	29	64	53	31	40	46	37	37	1 314	28 266	1 096	20 325	939	8 863	503
Two or more	1 832	21	31	63	73	52	71	68	44	46	1 365	31 505	2 329	19 505	1 369	6 736	540
Married-couple families	3 399	19	42	49	50	48	70	46	46	68	2 961	39 069	1 384	30 075	790	10 916	468
Number of related children under 18:																	
None	1 489	11	15	25	24	23	31	17	17	32	1 294	35 822	1 211	29 197	1 124	13 960	850
One or more	1 909	8	27	24	25	25	39	29	29	36	1 668	41 602	2 270	30 902	1 210	9 521	600
One	838	8	13	14	14	6	6	8	7	18	744	39 180	1 664	32 989	2 322	10 611	754
Two or more	1 071	—	14	10	11	19	33	22	22	18	923	43 496	3 828	29 787	1 309	8 879	866
Families with female householder, no spouse present	2 068	49	44	117	109	85	78	96	80	51	1 359	17 433	640	12 914	648	5 192	265
Number of related children under 18:																	
None	717	10	10	23	34	30	18	24	28	11	529	21 075	1 021	16 406	934	6 963	587
One or more	1 351	39	33	95	75	55	61	72	51	41	830	15 502	804	10 963	729	4 388	300
One	698	21	16	47	30	25	29	31	30	19	451	16 762	1 278	13 006	1 221	6 122	650
Two or more	653	18	17	48	45	30	32	41	21	22	379	14 156	942	9 680	695	3 230	288
All unrelated subfamilies	32	—	7	7	—	1	—	2	—	3	13	(B)	(B)	(B)	(B)	(B)	(B)
Unrelated individuals	3 205	115	79	176	185	128	160	110	110	169	1 973	15 802	476	11 379	371	15 802	1 002
Male	1 695	41	40	85	78	65	75	65	66	83	1 098	17 153	717	12 144	452	17 153	1 528
Female	1 510	74	39	91	107	63	85	46	45	86	875	14 285	605	9 977	609	14 285	1 338

See footnote at end of table.

Table 4. Income Deficit or Surplus of Families and Unrelated Individuals by Poverty Status: 1995—Con.

[Numbers in thousands. Families and unrelated individuals as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Size of deficit or surplus										Mean deficit or surplus		Median deficit or surplus		Deficit or surplus per family member	
		Under \$500	\$500 to \$999	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$6,999	\$7,000 to \$7,999	\$8,000 or more	Value	Standard error	Value	Standard error	Value	Standard error
HISPANIC ORIGIN¹																	
Below Poverty Level																	
All families	1 695	93	71	127	155	166	135	150	123	112	563	6 468	176	5 667	214	1 500	65
Number of related children under 18:																	
None	225	19	19	21	33	38	16	16	11	7	46	4 398	350	3 554	308	1 758	281
One or more	1 470	73	52	106	122	128	119	134	112	104	517	6 785	193	5 992	244	1 479	67
One	371	35	22	38	42	37	40	28	35	24	69	4 824	287	4 280	377	1 610	184
Two or more	1 099	38	31	68	80	92	79	106	77	81	448	7 446	231	6 728	334	1 453	73
Married-couple families	803	47	42	62	78	98	54	81	49	54	239	6 270	267	5 265	275	1 291	84
Number of related children under 18:																	
None	147	13	10	13	24	28	8	11	7	6	28	4 317	414	3 490	344	1 883	384
One or more	657	34	31	49	54	71	46	70	43	48	210	6 706	307	5 616	285	1 236	86
One	139	13	11	15	14	17	19	9	15	8	19	4 624	480	4 014	520	1 227	218
Two or more	517	21	21	34	39	54	28	61	28	40	192	7 267	358	6 024	475	1 237	93
Families with female householder, no spouse present	792	36	21	59	70	61	74	56	69	55	291	6 707	244	6 274	321	1 753	118
Number of related children under 18:																	
None	57	5	5	8	6	9	8	3	4	—	9	(B)	(B)	(B)	(B)	(B)	(B)
One or more	735	30	17	51	64	52	66	53	66	55	282	6 923	254	6 537	323	1 776	123
One	194	14	10	21	25	16	18	15	19	16	42	5 037	380	4 687	643	2 038	343
Two or more	541	17	7	30	38	36	48	38	46	39	240	7 600	305	7 242	445	1 723	132
All unrelated subfamilies	46	2	—	4	4	9	—	7	—	2	19	(B)	(B)	(B)	(B)	(B)	(B)
Unrelated individuals	1 092	64	97	202	105	70	101	59	57	336	—	4 329	133	4 074	297	4 329	447
Male	577	28	47	100	62	48	55	27	40	170	—	4 411	179	4 066	364	4 411	630
Female	515	37	50	102	43	22	46	32	17	166	—	4 237	199	4 083	551	4 237	646
Above the Poverty Level																	
All families	4 591	66	74	156	160	120	151	190	148	154	3 371	26 988	948	18 091	502	7 067	271
Number of related children under 18:																	
None	1 640	19	19	42	43	34	45	63	43	46	1 288	29 514	1 209	20 694	1 162	10 925	671
One or more	2 951	47	55	114	117	87	106	127	106	109	2 084	25 584	1 311	16 514	840	5 762	320
One	1 185	16	29	43	52	45	24	51	35	40	851	27 071	2 148	17 474	1 284	7 803	723
Two or more	1 766	31	26	71	66	41	83	76	71	69	1 232	24 587	1 649	16 026	979	4 829	353
Married-couple families	3 443	43	34	92	110	74	103	117	117	105	2 649	30 075	1 211	20 236	757	7 554	341
Number of related children under 18:																	
None	1 198	15	9	32	28	26	31	41	31	29	956	32 074	1 545	22 436	1 286	12 176	897
One or more	2 245	28	25	60	82	48	71	76	86	76	1 692	29 008	1 663	19 323	730	6 172	387
One	799	6	12	14	29	21	10	26	27	24	630	32 427	2 985	21 363	1 754	8 613	934
Two or more	1 446	23	13	46	53	26	61	49	59	52	1 062	27 118	1 981	18 286	991	5 199	416
Families with female householder, no spouse present	812	19	36	60	40	40	33	42	25	35	483	16 149	1 208	10 951	801	4 860	469
Number of related children under 18:																	
None	265	1	8	8	13	4	7	7	10	8	199	22 171	1 980	17 319	1 393	7 984	1 200
One or more	548	18	28	52	27	36	26	35	16	26	284	13 238	1 477	8 585	959	3 691	491
One	295	9	16	27	15	21	10	15	6	11	165	14 890	2 512	9 841	1 237	5 295	1 077
Two or more	252	9	12	25	12	15	16	20	9	15	119	11 306	1 251	7 559	1 043	2 517	370
All unrelated subfamilies	38	2	—	3	1	—	9	4	1	1	16	(B)	(B)	(B)	(B)	(B)	(B)
Unrelated individuals	1 855	85	51	103	124	85	126	93	93	112	985	15 865	1 556	8 946	561	15 865	1 954
Male	1 223	32	21	53	78	54	97	67	67	80	674	17 382	2 258	9 536	680	17 382	2 776
Female	633	53	30	50	46	31	30	26	26	31	311	12 934	1 313	7 822	765	12 934	2 140

¹Persons of Hispanic origin may be of any race.

Table 5. **Percent of Persons in Poverty by Definition of Income and Selected Characteristics: 1995**

(Persons as of March of the following year. For meaning of symbols, see text)

Characteristic	Total (1,000)	Money income—			Before taxes			After taxes		
		Excluding capital gains (current official measure)	Definition 1 less taxes plus capital gains (losses)		Money income—		Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
			Without EITC	With EITC	Definition 1 less government transfers	Definition 2 plus capital gains (losses)				
		1	1a	1b	2	3	4	5	6	7
ALL RACES										
Total	263 733	13.8	14.8	13.4	21.9	21.8	21.1	22.0	22.1	20.9
Age										
Under 18 years	70 566	20.8	22.1	19.4	24.2	24.1	22.9	24.1	24.2	21.9
Related children	69 425	20.2	21.5	18.8	23.6	23.5	22.3	23.5	23.6	21.3
Under 6 years	23 943	23.7	25.1	22.1	26.5	26.4	25.1	26.4	26.4	23.9
18 to 24 years	24 843	18.3	20.0	18.3	21.6	21.6	20.9	22.1	22.4	21.1
25 to 44 years	83 996	11.0	12.2	10.7	14.0	14.0	13.2	14.1	14.4	13.1
45 to 64 years	52 668	8.8	9.4	8.9	14.4	14.4	14.0	14.6	14.8	14.3
65 years and over	31 658	10.5	10.5	10.4	49.9	49.9	49.5	50.0	50.1	50.0
65 to 74 years	18 270	8.6	8.7	8.6	42.5	42.5	42.1	42.6	42.8	42.7
75 years and over	13 388	13.0	13.1	13.0	60.0	60.0	59.7	60.0	60.2	60.0
Family Relationship										
In families ¹	222 792	12.3	13.3	11.6	19.0	19.0	18.2	19.0	19.2	17.7
Married-couple families	173 966	6.8	7.6	6.4	12.9	12.9	12.2	13.0	13.1	12.1
With related children under 18	109 721	8.7	9.9	8.1	11.0	11.0	10.2	11.1	11.2	9.6
Female householder, no husband present	38 908	36.5	37.8	34.0	45.7	45.5	44.0	45.4	45.6	42.5
With related children under 18	29 233	44.8	46.2	41.4	51.7	51.5	49.6	51.1	51.4	47.4
Unrelated individuals	39 484	20.9	22.4	22.4	36.7	36.7	36.4	37.3	37.9	37.6
Living alone	24 946	18.0	19.0	18.9	40.0	40.1	39.9	40.5	40.8	40.7
65 years and over	9 847	21.2	21.1	21.1	69.7	70.0	69.8	70.0	70.1	70.1
Type of Residence										
Inside metropolitan areas	212 014	13.4	14.3	12.9	20.7	20.6	19.9	20.7	20.9	19.8
Inside central cities	79 002	20.6	21.8	20.0	28.7	28.6	27.7	28.7	29.0	27.4
Outside central cities	133 012	9.1	9.8	8.8	15.9	15.9	15.3	16.0	16.1	15.2
Outside metropolitan areas	51 718	15.6	17.1	15.1	26.6	26.6	25.6	27.0	27.1	25.4
Region										
Northeast	51 429	12.5	13.6	12.4	21.1	21.1	20.4	21.1	21.2	20.2
Midwest	61 773	11.0	12.0	10.5	18.8	18.8	18.0	18.8	18.9	17.9
South	92 027	15.7	16.7	15.1	24.0	23.9	23.2	24.3	24.4	22.9
West	58 503	14.9	16.0	14.5	22.4	22.3	21.5	22.5	22.7	21.3
WHITE										
Total	218 028	11.2	12.1	10.8	19.4	19.3	18.7	19.5	19.7	18.6
Age										
Under 18 years	55 444	16.2	17.5	15.0	19.2	19.1	18.1	19.2	19.3	17.1
Related children	54 532	15.5	16.8	14.3	18.6	18.4	17.4	18.6	18.6	16.5
Under 6 years	18 729	18.2	19.7	16.9	20.9	20.8	19.7	20.8	20.9	18.4
18 to 24 years	19 851	15.9	17.5	15.9	18.8	18.8	18.2	19.4	19.7	18.4
25 to 44 years	69 282	9.3	10.4	9.0	11.8	11.8	11.1	12.0	12.2	11.0
45 to 64 years	45 016	7.3	7.9	7.5	12.6	12.5	12.2	12.8	12.9	12.5
65 years and over	28 436	9.0	9.0	9.0	49.3	49.3	48.9	49.4	49.5	49.4
65 to 74 years	16 306	7.3	7.3	7.2	41.8	41.8	41.4	41.9	42.1	42.0
75 years and over	12 129	11.3	11.4	11.3	59.4	59.4	59.0	59.4	59.5	59.4
Family Relationship										
In families ¹	183 450	9.6	10.4	8.9	16.3	16.2	15.5	16.3	16.4	15.1
Married-couple families	152 268	6.3	7.0	5.9	12.4	12.4	11.8	12.5	12.6	11.6
With related children under 18	94 177	8.1	9.3	7.5	10.2	10.1	9.4	10.3	10.4	8.9
Female householder, no husband present	23 732	29.7	30.9	27.3	39.6	39.4	38.0	39.3	39.6	36.3
With related children under 18	17 131	38.0	39.4	34.8	45.3	45.0	43.4	44.8	45.0	40.8
Unrelated individuals	33 399	19.0	20.5	20.4	35.6	35.7	35.3	36.3	36.8	36.7
Living alone	21 220	16.2	17.0	16.9	39.4	39.5	39.2	39.8	40.2	40.1
65 years and over	8 861	18.8	18.7	18.7	68.5	68.8	68.6	68.9	68.9	68.9
Type of Residence										
Inside metropolitan areas	172 484	10.7	11.5	10.3	18.2	18.1	17.5	18.3	18.4	17.4
Inside central cities	55 664	16.2	17.4	15.8	24.7	24.6	23.7	24.7	25.0	23.5
Outside central cities	116 821	8.0	8.7	7.8	15.1	15.1	14.5	15.2	15.3	14.5
Outside metropolitan areas	45 544	13.2	14.6	12.7	24.0	23.9	23.1	24.4	24.5	23.0
Region										
Northeast	43 449	9.9	10.8	9.8	18.8	18.7	18.1	18.8	19.0	18.0
Midwest	54 181	8.6	9.6	8.2	16.4	16.4	15.7	16.4	16.5	15.6
South	71 274	12.2	13.1	11.8	20.8	20.7	20.2	21.1	21.3	20.0
West	49 123	13.8	14.8	13.2	21.2	21.1	20.3	21.4	21.6	20.1

See footnote at end of table.

Table 5. Percent of Persons in Poverty by Definition of Income and Selected Characteristics: 1995—Con.

(Persons as of March of the following year. For meaning of symbols, see text)

Characteristic	After taxes—con.								
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus medicaid	Definition 13 plus other means-tested government—		Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	Noncash transfers	Noncash transfers less medical programs	14a
ALL RACES									
Total	21.0	14.1	13.7	13.7	12.5	11.7	10.3	11.1	9.4
Age									
Under 18 years	22.1	20.3	20.1	20.1	18.3	16.8	14.2	15.5	13.8
Related children	21.5	19.6	19.5	19.5	17.7	16.2	13.6	14.9	13.2
Under 6 years	24.0	22.6	22.5	22.4	20.9	19.1	16.5	18.1	16.3
18 to 24 years	21.2	18.9	18.7	18.7	17.6	16.5	15.3	16.2	14.9
25 to 44 years	13.3	11.1	10.9	10.9	10.1	9.4	8.2	8.9	7.9
45 to 64 years	14.5	9.8	9.3	9.3	8.3	7.9	7.1	7.7	6.0
65 years and over	50.2	11.7	10.3	10.3	9.3	9.1	8.5	8.9	5.2
65 to 74 years	42.9	9.8	8.6	8.6	7.7	7.5	6.9	7.2	4.3
75 years and over	60.1	14.2	12.6	12.6	11.4	11.3	10.7	11.1	6.5
Family Relationship									
In families ¹	17.9	12.3	12.1	12.1	10.9	10.0	8.6	9.4	8.0
Married-couple families	12.2	6.7	6.5	6.5	5.9	5.4	4.8	5.2	4.3
With related children under 18	9.8	8.2	8.1	8.1	7.4	6.7	5.7	6.4	5.4
Female householder, no husband present	42.6	37.1	36.4	36.4	32.7	30.1	25.3	27.2	24.3
With related children under 18	47.5	44.6	44.3	44.3	39.9	36.7	30.5	32.9	29.9
Unrelated individuals	38.1	22.9	21.8	21.8	20.9	20.2	19.1	19.9	16.4
Living alone	41.0	19.8	18.7	18.7	17.5	17.1	15.6	15.9	11.7
65 years and over	70.3	23.1	20.8	20.8	19.1	18.7	17.4	17.4	10.0
Type of Residence									
Inside metropolitan areas	19.9	13.7	13.3	13.3	12.1	11.4	9.9	10.7	9.1
Inside central cities	27.6	21.1	20.6	20.5	18.8	17.6	15.3	16.5	14.4
Outside central cities	15.3	9.2	9.0	9.0	8.2	7.6	6.8	7.3	6.0
Outside metropolitan areas	25.7	15.9	15.5	15.5	14.2	13.1	11.8	12.6	10.6
Region									
Northeast	20.4	13.2	12.7	12.7	11.5	10.6	8.8	9.8	8.1
Midwest	18.1	11.3	11.0	11.0	9.9	9.4	8.3	8.9	7.6
South	23.1	15.7	15.3	15.3	14.3	13.4	12.0	12.8	10.8
West	21.4	15.4	15.1	15.1	13.5	12.5	11.1	12.1	10.3
WHITE									
Total	18.7	11.3	11.0	11.0	10.2	9.5	8.5	9.1	7.6
Age									
Under 18 years	17.3	15.5	15.4	15.4	14.2	13.0	11.0	12.1	10.7
Related children	16.7	14.9	14.7	14.7	13.6	12.4	10.5	11.5	10.1
Under 6 years	18.6	17.1	16.9	16.9	15.9	14.2	12.5	13.8	12.2
18 to 24 years	18.5	16.2	16.1	16.1	15.3	14.4	13.6	14.4	13.2
25 to 44 years	11.1	9.2	9.1	9.1	8.4	7.9	7.0	7.5	6.6
45 to 64 years	12.6	8.1	7.8	7.8	7.0	6.7	6.0	6.5	5.0
65 years and over	49.6	9.9	8.8	8.8	8.0	7.9	7.4	7.8	4.6
65 to 74 years	42.2	8.2	7.2	7.2	6.5	6.4	6.0	6.3	3.6
75 years and over	59.5	12.3	10.9	10.9	10.0	9.9	9.4	9.8	5.9
Family Relationship									
In families ¹	15.2	9.4	9.2	9.2	8.4	7.7	6.7	7.3	6.1
Married-couple families	11.8	6.1	5.9	5.9	5.5	5.0	4.4	4.8	3.9
With related children under 18	9.1	7.6	7.5	7.5	6.9	6.2	5.3	5.9	5.0
Female householder, no husband present	36.4	29.6	29.0	29.0	26.2	24.2	20.3	22.0	19.5
With related children under 18	40.9	37.3	36.9	36.9	33.6	30.8	25.8	27.9	25.1
Unrelated individuals	37.0	20.9	19.9	19.9	19.0	18.4	17.6	18.3	15.0
Living alone	40.3	17.7	16.7	16.7	15.6	15.2	14.2	14.4	10.5
65 years and over	69.1	20.5	18.5	18.5	17.0	16.7	15.7	15.7	9.1
Type of Residence									
Inside metropolitan areas	17.5	10.8	10.5	10.5	9.7	9.1	8.1	8.7	7.3
Inside central cities	23.7	16.6	16.2	16.2	14.9	13.9	12.3	13.3	11.6
Outside central cities	14.6	8.1	7.8	7.8	7.2	6.8	6.0	6.5	5.2
Outside metropolitan areas	23.2	13.2	12.8	12.8	11.9	11.1	10.0	10.8	8.9
Region									
Northeast	18.3	10.5	10.1	10.1	9.1	8.3	7.1	7.8	6.4
Midwest	15.8	8.7	8.5	8.4	7.7	7.3	6.6	7.0	5.9
South	20.2	12.0	11.7	11.7	11.2	10.5	9.6	10.2	8.4
West	20.2	13.9	13.6	13.6	12.3	11.5	10.2	11.2	9.5

See footnote at end of table.

Table 5. **Percent of Persons in Poverty by Definition of Income and Selected Characteristics: 1995—Con.**

(Persons as of March of the following year. For meaning of symbols, see text)

Characteristic	Total (1,000)	Money income—			Before taxes			After taxes		
		Excluding capital gains (current official measure)	Definition 1 less taxes plus capital gains (losses)		Money income—		Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
			Without EITC	With EITC	Definition 1 less government transfers	Definition 2 plus capital gains (losses)				
		1	1a	1b	2	3	4	5	6	7
BLACK										
Total	33 740	29.3	30.6	28.2	37.2	37.2	35.9	37.2	37.5	35.5
Age										
Under 18 years	11 369	41.9	43.4	39.4	47.0	47.0	44.8	46.6	46.8	43.8
Related children	11 198	41.5	43.0	39.0	46.5	46.5	44.4	46.2	46.3	43.4
Under 6 years	3 901	48.9	50.3	46.0	52.4	52.4	50.5	52.2	52.4	49.4
18 to 24 years	3 655	30.5	32.5	30.4	35.5	35.6	34.6	36.1	36.4	34.4
25 to 44 years	10 656	21.6	22.9	20.7	26.9	26.9	25.8	27.0	27.2	25.4
45 to 64 years	5 582	19.1	20.4	19.3	28.3	28.3	27.5	28.1	28.6	27.7
65 years and over	2 478	25.4	25.7	25.4	59.9	59.9	59.7	60.2	60.4	59.9
65 to 74 years	1 482	20.3	20.8	20.6	52.1	52.0	51.9	52.7	53.0	52.2
75 years and over	996	32.9	33.1	32.6	71.5	71.5	71.3	71.3	71.3	71.3
Family Relationship										
In families ¹	28 777	28.5	29.7	26.9	35.8	35.8	34.3	35.7	35.9	33.7
Married-couple families	13 387	9.5	10.7	9.2	16.0	16.1	14.8	16.0	16.0	14.5
With related children under 18	9 387	11.1	12.8	10.6	14.7	14.9	13.3	14.6	14.6	12.6
Female householder, no husband present	13 604	48.2	49.5	45.3	56.3	56.2	54.4	56.1	56.4	53.4
With related children under 18	10 954	55.5	56.9	51.7	61.8	61.7	59.5	61.4	61.7	58.1
Unrelated individuals	4 756	32.6	34.5	34.4	44.7	44.5	44.2	44.9	45.6	45.2
Living alone	3 060	30.3	31.7	31.5	46.0	45.8	45.7	46.4	47.0	46.6
65 years and over	854	43.2	43.5	43.5	81.6	81.4	81.4	81.4	81.6	81.6
Type of Residence										
Inside metropolitan areas	29 007	28.3	29.6	27.2	35.6	35.6	34.4	35.5	35.8	33.9
Inside central cities	18 349	33.3	34.5	32.1	41.0	40.8	39.8	40.9	41.2	39.3
Outside central cities	10 658	19.8	21.1	18.8	26.4	26.5	25.0	26.2	26.5	24.7
Outside metropolitan areas	4 732	34.8	37.2	34.1	47.2	47.5	45.4	47.5	47.9	45.1
Region										
Northeast	6 104	30.8	32.4	30.2	38.2	38.5	36.9	37.6	37.8	36.8
Midwest	6 106	30.7	31.7	29.1	39.0	38.9	37.1	39.2	39.2	37.6
South	18 541	28.5	30.1	27.2	36.0	36.0	34.8	36.1	36.5	34.0
West	2 989	28.0	28.5	28.0	39.0	38.9	38.4	39.2	39.3	37.6
HISPANIC ORIGIN²										
Total	28 344	30.3	32.2	29.1	36.6	36.6	35.1	36.9	37.2	34.4
Age										
Under 18 years	10 213	40.0	42.3	37.9	44.8	44.8	42.9	44.8	45.0	41.4
Related children	10 011	39.3	41.7	37.3	44.1	44.2	42.2	44.1	44.3	40.6
Under 6 years	3 964	42.4	44.8	40.2	46.8	46.8	45.2	47.1	47.1	43.1
18 to 24 years	3 590	30.6	32.2	29.3	34.4	34.5	33.7	35.1	35.5	32.7
25 to 44 years	9 420	24.1	26.2	23.3	28.0	28.0	26.5	28.2	28.7	26.0
45 to 64 years	3 663	21.5	23.1	21.6	28.6	28.6	27.4	29.5	29.7	28.3
65 years and over	1 458	23.5	23.7	23.3	60.5	60.3	59.5	60.4	60.7	60.3
65 to 74 years	983	21.7	21.9	21.6	58.0	57.9	57.1	57.8	58.2	57.5
75 years and over	475	27.1	27.4	26.8	65.7	65.3	64.4	65.6	66.0	66.0
Family Relationship										
In families ¹	25 165	29.2	31.2	27.7	35.2	35.2	33.6	35.4	35.7	32.7
Married-couple families	17 854	22.0	24.2	20.8	27.7	27.8	26.2	28.1	28.2	25.3
With related children under 18	14 237	25.1	27.6	23.6	29.3	29.5	27.6	29.5	29.7	26.2
Female householder, no husband present	5 785	52.8	54.5	50.1	60.6	60.3	58.7	60.4	60.8	57.6
With related children under 18	4 865	59.3	61.3	56.2	66.2	65.9	64.4	66.0	66.3	62.6
Unrelated individuals	2 947	37.0	39.2	39.1	46.2	46.2	45.5	47.0	47.6	47.2
Living alone	1 264	33.8	35.9	35.9	50.4	50.4	50.1	51.5	52.0	51.8
65 years and over	368	45.6	45.6	45.6	89.1	89.1	89.1	89.1	89.1	89.1
Type of Residence										
Inside metropolitan areas	25 761	30.3	32.2	29.1	36.6	36.6	35.1	36.7	37.0	34.5
Inside central cities	13 658	34.9	37.2	33.3	41.9	41.8	40.3	42.0	42.4	39.5
Outside central cities	12 103	25.0	26.6	24.4	30.5	30.6	29.3	30.6	30.9	28.9
Outside metropolitan areas	2 583	30.1	32.6	28.9	37.1	37.3	35.4	39.0	39.1	33.7
Region										
Northeast	4 339	36.5	38.1	35.3	43.4	43.8	42.4	43.9	44.3	41.8
Midwest	1 894	21.3	24.2	21.5	28.9	29.1	26.3	27.2	27.3	25.7
South	9 325	30.4	32.1	29.3	36.2	36.2	35.0	37.0	37.2	34.2
West	12 785	29.4	31.6	28.0	35.8	35.6	34.1	35.8	36.3	33.4

See footnote at end of table.

Table 5. **Percent of Persons in Poverty by Definition of Income and Selected Characteristics: 1995—Con.**

(Persons as of March of the following year. For meaning of symbols, see text)

Characteristic	After taxes—con.									
	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested government cash transfers	Definition 9 plus medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus medicaid	Definition 13 plus other means-tested government—		Definition 14 plus net imputed return on equity in own home	
	8	9	10	11	12	13	Noncash transfers	Noncash transfers less medical programs	14a	15
BLACK										
Total	35.7	30.4	29.6	29.5	26.5	24.7	20.9	22.6	19.6	
Age										
Under 18 years	43.9	42.0	41.7	41.6	37.5	34.6	28.6	31.2	28.0	
Related children	43.5	41.5	41.3	41.2	37.1	34.2	28.4	30.8	27.8	
Under 6 years	49.4	48.0	47.9	47.9	44.2	41.3	35.8	38.7	35.2	
18 to 24 years	34.4	32.2	31.8	31.7	28.6	26.6	23.4	25.3	22.7	
25 to 44 years	25.8	22.5	21.9	21.8	19.6	18.3	15.4	16.7	14.9	
45 to 64 years	28.0	21.6	20.2	20.2	17.6	16.6	14.7	15.6	12.8	
65 years and over	60.6	28.9	25.1	25.1	22.5	21.8	19.4	20.3	11.6	
65 to 74 years	53.3	23.9	20.4	20.4	18.5	17.7	15.3	16.4	10.4	
75 years and over	71.6	36.4	32.0	32.0	28.6	28.0	25.6	26.2	13.4	
Family Relationship										
In families ¹	33.8	29.3	28.7	28.7	25.4	23.4	19.7	21.3	18.8	
Married-couple families	14.9	9.3	8.9	8.9	7.9	7.2	6.3	7.0	5.7	
With related children under 18	12.8	10.3	10.0	10.0	9.1	8.1	7.0	7.8	6.4	
Female householder, no husband present	53.4	50.0	49.2	49.2	43.6	40.3	33.6	36.1	32.7	
With related children under 18	58.1	56.3	56.1	56.0	49.9	46.1	38.1	41.1	37.7	
Unrelated individuals	45.9	35.4	33.3	33.3	32.0	30.9	27.7	29.1	23.5	
Living alone	47.2	33.2	31.0	31.0	29.5	28.4	24.3	24.8	18.2	
65 years and over	82.0	46.5	41.4	41.4	38.6	37.1	33.1	33.4	16.9	
Type of Residence										
Inside metropolitan areas	34.1	29.2	28.4	28.3	25.6	23.9	20.0	21.7	18.7	
Inside central cities	39.5	33.9	32.9	32.9	30.3	28.5	23.7	25.9	22.4	
Outside central cities	24.9	21.1	20.5	20.5	17.5	16.0	13.6	14.5	12.3	
Outside metropolitan areas	45.7	37.8	37.0	37.0	32.1	29.5	26.6	28.0	24.9	
Region										
Northeast	36.9	31.2	30.2	30.2	28.1	25.9	20.2	22.9	19.1	
Midwest	37.7	32.0	31.5	31.5	27.1	26.2	21.8	24.4	20.8	
South	34.4	29.2	28.6	28.5	26.0	24.2	21.0	22.3	19.6	
West	37.8	32.8	30.6	30.6	25.3	22.1	19.7	20.1	18.0	
HISPANIC ORIGIN²										
Total	34.6	30.2	29.7	29.7	27.6	25.4	22.3	24.2	21.2	
Age										
Under 18 years	41.4	39.2	38.9	38.9	36.1	32.9	28.0	31.0	27.2	
Related children	40.7	38.5	38.2	38.2	35.4	32.4	27.4	30.3	26.6	
Under 6 years	43.1	41.4	41.1	41.1	38.3	34.4	30.7	33.9	30.2	
18 to 24 years	32.8	30.1	29.9	29.9	28.5	25.9	24.3	26.2	23.7	
25 to 44 years	26.3	23.7	23.4	23.4	22.0	20.5	18.2	19.6	17.5	
45 to 64 years	28.5	23.1	22.5	22.5	20.3	19.0	16.8	17.8	15.2	
65 years and over	60.3	27.6	23.7	23.7	20.0	19.4	17.0	17.8	12.3	
65 to 74 years	57.5	26.0	22.0	22.0	18.8	17.9	16.1	16.6	11.7	
75 years and over	66.0	30.9	27.4	27.4	22.6	22.6	18.8	20.4	13.7	
Family Relationship										
In families ¹	32.7	28.7	28.3	28.3	26.2	24.0	20.7	22.7	19.8	
Married-couple families	25.4	21.1	20.9	20.9	19.5	17.8	15.8	17.2	14.8	
With related children under 18	26.3	23.7	23.6	23.6	22.0	19.9	17.5	19.2	16.6	
Female householder, no husband present	57.6	53.8	53.0	53.0	48.5	44.7	37.0	40.8	36.1	
With related children under 18	62.7	60.4	59.4	59.4	54.6	50.1	41.5	45.9	40.8	
Unrelated individuals	47.8	40.5	38.7	38.7	36.6	35.5	33.6	34.5	31.6	
Living alone	52.0	39.4	35.6	35.6	31.9	30.3	26.8	27.2	22.3	
65 years and over	89.1	55.9	45.5	45.5	37.0	35.0	29.2	29.2	18.5	
Type of Residence										
Inside metropolitan areas	34.7	30.4	29.9	29.9	27.6	25.4	22.4	24.4	21.3	
Inside central cities	39.7	35.2	34.6	34.6	31.9	29.4	25.6	27.7	24.7	
Outside central cities	29.1	25.0	24.6	24.6	22.8	21.0	18.8	20.6	17.5	
Outside metropolitan areas	33.8	28.3	27.9	27.9	27.2	25.3	20.7	22.7	19.8	
Region										
Northeast	42.3	38.3	37.5	37.5	33.9	30.6	23.6	26.4	23.7	
Midwest	26.2	21.3	20.4	20.4	19.1	17.9	16.6	17.6	15.3	
South	34.3	29.7	29.1	29.1	28.0	25.5	22.6	24.5	21.0	
West	33.4	29.2	28.9	28.9	26.4	24.6	22.3	24.3	21.3	

¹Includes male householder, no wife present, not shown separately.

²Persons of Hispanic origin may be of any race.

**Table 6. Number and Percent of Persons in Poverty by Definition of Income: 1995
(Poverty Thresholds Based on CPI-U-X1)**

[Total number of persons was 263,733,000 in 1995]

Definition of income	Number below poverty (1,000)	Poverty rate
IN POVERTY		
Income before taxes:		
1. Money income excluding capital gains (current measure)	32,474	12.3
1a. Money income less taxes without EITC	35,038	13.3
1b. Money income less taxes with EITC	31,436	11.9
2. Definition 1 less government cash transfers	54,289	20.6
3. Definition 2 plus capital gains	54,105	20.5
4. Definition 3 plus health insurance supplements to wage or salary income	52,513	19.9
Income after taxes:		
5. Definition 4 less Social Security payroll taxes	54,713	20.7
6. Definition 5 less Federal income taxes (excluding the EITC)	55,068	20.9
7. Definition 6 plus the Earned Income Tax Credit (EITC)	51,624	19.6
8. Definition 7 less State income taxes	51,864	19.7
9. Definition 8 plus nonmeans-tested government cash transfers	33,790	12.8
10. Definition 9 plus the value of Medicare	33,004	12.5
11. Definition 10 plus the value of regular-price school lunches	32,996	12.5
12. Definition 11 plus means-tested government cash transfers	29,731	11.3
13. Definition 12 plus the value of Medicaid	27,791	10.5
14. Definition 13 plus the value of other means-tested government noncash transfers	23,736	9.0
14a. Definition 13 plus the value of other means-tested government noncash transfers less medical programs	24,982	9.5
15. Definition 14 plus net imputed return on equity in own home	21,476	8.1

For explanation of definitions see appendix B.

Source: U.S. Bureau of the Census, March 1996 Current Population Survey.

Appendix A.

Definitions and Explanations

Family. The term “family” refers to a group of two or more persons related by birth, marriage, or adoption who reside together; all such persons are considered as members of one family. For example, if the son of the person who maintains the household and the son’s wife are members of the household, they are treated as members of the parent’s family. Every family must include a reference person (see definition of householder for primary families). Two or more people living in the same household who are related to one another, but are not related to the householder, form an “unrelated subfamily.” Beginning with the 1980 Current Population Survey (CPS), unrelated subfamilies were excluded from the count of families and unrelated subfamily members were excluded from the count of family members.

Family households. Family households are households maintained by a family (as defined above). Members of family households include any unrelated persons (unrelated subfamily members and/or secondary individuals) who may be residing there. The number of family households will not equal the number of families since families living in group quarters are included in the count of families. In addition, the count of family household members differs from the count of family members in that the family household members include all persons living in the household; whereas, family members include only householders and their relatives. (See the definition of family.)

Householder. A householder is the person (or one of the persons) in whose name the home is owned or rented. If the house is owned jointly by a married couple, either the husband or the wife may be listed first, thereby becoming the reference person, or householder, to whom the relationship of the other household members is recorded. One person in each household is designated as the “householder.” The number of householders, therefore, is equal to the number of households.

Households. Households consist of all persons who occupy a housing unit. A house, an apartment or other group of rooms, or a single room is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters: the occupants do not live and eat with any other persons in the structure and there is direct access from the outside or through a common hall.

A household includes the related family members and all the unrelated persons, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit or a group of unrelated persons sharing a housing unit as partners is also counted as a household. The count of households excludes group quarters.

Income. For each person in the CPS sample 15 years old and over, questions were asked on the amount of money income received in the preceding calendar year from each of the following sources:

1. Earnings from longest job (or self-employment)
2. Earnings from jobs other than longest job
3. Unemployment compensation
4. Workers’ compensation
5. Social Security
6. Supplemental Security Income
7. Public assistance
8. Veterans’ payments
9. Survivor benefits
10. Disability benefits
11. Pension or retirement income
12. Interest
13. Dividends
14. Rents, royalties, and estates and trusts
15. Educational assistance
16. Alimony
17. Child support
18. Financial assistance from outside of the household, and other periodic income

Capital gains and lump-sum or one-time payments are excluded. For definitions of alternative measures of income (definitions 1 through 15 shown in tables 5 and 6), see appendix B.

It should be noted that although the income statistics refer to receipts during the preceding calendar year, the demographic characteristics such as age, labor force

status, and family or household composition are as of the survey date. The income of the family/household does not include amounts received by persons who were members during all or part of the income year if these persons no longer resided in the family/household at the time of interview. However, income data are collected for persons who are current residents but did not reside in the household during the income year.

Data on consumer income collected in the CPS by the Bureau of the Census cover money income received (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, Social Security, union dues, medicare deductions, etc. Therefore, money income does not reflect the fact that some families receive part of their income in the form of noncash benefits such as food stamps, health benefits, noncash benefits in the form of rent-free housing and goods produced and consumed on the farm. In addition, money income does not reflect the fact that noncash benefits are also received by some nonfarm residents which often take the form of the use of business transportation and facilities, full or partial payments by business for retirement programs, medical and educational expenses, etc. These elements should be considered when comparing income levels. Moreover, readers should be aware that for many different reasons there is a tendency in household surveys for respondents to underreport their income. From an analysis of independently derived income estimates, it has been determined that income earned from wages or salaries is much better reported than other sources of income and is nearly equal to independent estimates of aggregate income.

Income deficit. Income deficit is the difference between the total income of families and unrelated individuals below the poverty level and their respective poverty thresholds. In computing the income deficit, families reporting a net income loss are assigned zero dollars, and for such cases, the deficit is equal to the poverty threshold. The income deficit is a measure of the degree of impoverishment of a family or unrelated individual.

Periods of Recession

Peak month	Year	Trough month	Year
November	1948	October	1949
July	1953	May	1954
August	1957	April	1958
April	1960	February	1961
December	1969	November	1970
November	1973	March	1975
January	1980	July	1980
July	1981	November	1982
July	1990	March	1991

Source: National Bureau of Economic Research, Inc., 1050 Massachusetts Avenue, Cambridge, MA 02138.

Population coverage. This report includes the civilian noninstitutional population of the United States and

members of the Armed Forces in the United States living off post or with their families on post, but excludes all other members of the Armed Forces. The poverty data also exclude unrelated individuals under 15 years of age.

The information on the Hispanic population shown in this report was collected in the 50 States and the District of Columbia and, therefore, does not include residents of outlying areas or U.S. territories such as Guam, Puerto Rico, and the Virgin Islands.

Poverty definition. Poverty statistics presented in this report are based on a definition developed by Mollie Orshansky of the Social Security Administration (SSA) in 1964¹ and revised in 1969 and 1981 by interagency committees. This definition was established as the official definition of poverty for statistical use in all Executive departments by the Bureau of the Budget (BoB) in 1969 (in Circular No. A-46); after BoB became Office of Management and Budget, this was reconfirmed in Statistical Policy Directive No. 14.

The original poverty definition provided a range of income cutoffs or thresholds adjusted by such factors as family size, sex of the family head, number of children under 18 years old, and farm-nonfarm residence. At the core of this definition of poverty was the economy food plan, the least costly of four nutritionally adequate food plans designed by the Department of Agriculture. It was determined from the Department of Agriculture's 1955 Household Food Consumption Survey that families of three or more persons spent approximately one-third of their after-tax money income on food; accordingly, poverty thresholds for families of three or more persons were set at three times the cost of the economy food plan. Different procedures were used to calculate poverty thresholds for two-person families and persons living alone in order to compensate for the relatively larger fixed expenses of these smaller units. For two-person families, the cost of the economy food plan was multiplied by a factor of 3.7 (also derived from the 1955 survey). For unrelated individuals (one-person units), no multiplier was used; poverty thresholds were instead calculated as a fixed proportion of the corresponding thresholds for two-person units. Annual updates of these SSA poverty thresholds were based on price changes of the items in the economy food plan.

¹For a detailed discussion of the original SSA poverty thresholds, see Mollie Orshansky, *Counting the Poor: Another Look at the Poverty Profile*, Social Security Bulletin, vol. 28, no. 1, January 1965, pp. 3-29 (reprinted in Social Security Bulletin, vol. 51, no. 10, October 1988, pp. 25-51); and *Who's Who Among the Poor: A Demographic View of Poverty*, Social Security Bulletin, vol. 28, no. 7, July 1965, pp. 3-32.

As a result of deliberations of a Federal interagency committee in 1969, the following two modifications to the original SSA definition of poverty were adopted:²

1. The SSA thresholds for nonfarm families were retained for the base year 1963, but annual adjustments in the levels were based on changes in the Consumer Price Index (CPI) rather than on changes in the cost of foods in the economy food plan.
2. The farm thresholds were raised from 70 to 85 percent of the corresponding nonfarm levels. The combined impact of these two modifications resulted in an increase in the tabulated totals for 1967 of 360,000 poor families and 1.6 million poor persons.

In 1981, three additional modifications in the poverty definition recommended by another interagency committee were adopted for implementation in the March 1982 CPS as well as the 1980 census:

1. Elimination of separate thresholds for farm families
2. Elimination (by averaging) of separate thresholds for female-householder families and "all other" families (earlier termed "male-headed" families)
3. Extension of the detailed poverty threshold matrix to make the largest family size category "nine persons or more"

For further details, see the section, "Changes in the Definition of Poverty," in Current Population Reports, Series P-60, No. 133.

The poverty thresholds are increased each year by the same percentage as the annual average Consumer Price Index (CPI). Table A-1 shows the CPI and the corresponding thresholds for a family of four for the 1959-95 period. The poverty thresholds are currently adjusted using the annual average CPI-U (1982-84 = 100). This base year has been used since 1988. From 1980 through 1987, the thresholds were adjusted using the CPI-U (1967 = 100). The CPI (1963 = 100) was used to adjust thresholds prior to 1980. Table A-2 shows the full poverty threshold matrix for 1995.

For further information on how the poverty thresholds were developed and subsequent changes in them, see Gordon M. Fisher, "The Development and History of the Poverty Thresholds," Social Security Bulletin, vol. 55, no. 4, Winter 1992, pp. 3-14.

Table A-1. Average Poverty Threshold for a Family of Four and the Consumer Price Indexes (CPI-U and CPI-U-X1): 1947 Through 1995

(1982-84 = 100)

Year	Average threshold for a family of four persons ¹ (dollars)	CPI-U	CPI-U-X1 ²
1995.....	15,569	152.4	152.4
1994.....	15,141	148.2	148.2
1993.....	14,763	144.5	144.5
1992.....	14,335	140.3	140.3
1991.....	13,924	136.2	136.2
1990.....	13,359	130.7	130.7
1989.....	12,674	124.0	124.0
1988.....	12,092	118.3	118.3
1987.....	11,611	113.6	113.6
1986.....	11,203	109.6	109.6
1985.....	10,989	107.6	107.6
1984.....	10,609	103.9	103.9
1983.....	10,178	99.6	99.6
1982.....	9,862	96.5	96.6
1981.....	9,287	90.9	90.1
1980.....	8,414	82.4	82.3
1979.....	7,412	72.6	74.0
1978.....	6,662	65.2	67.5
1977.....	6,191	60.6	63.2
1976.....	5,815	56.9	59.4
1975.....	5,500	53.8	56.2
1974.....	5,038	49.3	51.9
1973.....	4,540	44.4	47.2
1972.....	4,275	41.8	44.4
1971.....	4,137	40.5	43.1
1970.....	3,968	38.8	41.3
1969.....	3,743	36.7	39.4
1968.....	3,553	34.8	37.7
1967.....	3,410	33.4	36.3
1966.....	3,317	32.6	35.2
1965.....	3,223	31.5	34.2
1964.....	3,169	31.0	33.7
1963.....	3,128	30.6	33.3
1962.....	3,089	30.2	32.8
1961.....	3,054	29.9	32.5
1960.....	3,022	29.6	32.2
1959.....	2,973	29.1	31.6
1958.....	(NA)	28.9	31.4
1957.....	(NA)	28.1	30.5
1956.....	(NA)	27.2	29.6
1955.....	(NA)	26.8	29.1
1954.....	(NA)	26.9	29.2
1953.....	(NA)	26.7	29.0
1952.....	(NA)	26.5	28.8
1951.....	(NA)	26.0	28.3
1950.....	(NA)	24.1	26.2
1949.....	(NA)	23.8	25.9
1948.....	(NA)	24.1	26.2
1947.....	(NA)	22.3	24.2

¹For years prior to 1981, average threshold for a nonfarm family of four is shown.

²Factors prior to 1967 are extrapolated.

²Poverty thresholds for 1959-1967 were recalculated on this basis, and revised poverty population figures for those years were tabulated using the revised thresholds. These revised 1959-1967 poverty population figures have been published in Census Bureau reports issued since August 1969 (including the present report). Because of this revision, poverty statistics from documents dated before August 1969 are not comparable with current poverty statistics.

Table A-2. **Poverty Thresholds in 1995 by Size of Family and Number of Related Children Under 18 Years**

(Dollars)

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual) ..	7,763									
Under 65 years	7,929	7,929								
65 years and over	7,309	7,309								
Two persons	9,933									
Householder under 65 years	10,259	10,205	10,504							
Householder 65 years and over ..	9,219	9,212	10,465							
Three persons	12,158	11,921	12,267	12,278						
Four persons	15,569	15,719	15,976	15,455	15,509					
Five persons	18,408	18,956	19,232	18,643	18,187	17,909				
Six persons	20,804	21,803	21,890	21,439	21,006	20,364	19,983			
Seven persons	23,552	25,088	25,244	24,704	24,328	23,627	22,809	21,911		
Eight persons	26,237	28,058	28,306	27,797	27,350	26,717	25,913	25,076	24,863	
Nine persons or more	31,280	33,752	33,916	33,465	33,086	32,464	31,609	30,835	30,644	29,463

Ratio of income to poverty level. Because the poverty definition does not meet all the needs of the analysts of the data, a few of the tables in the report present variations of the poverty level expressed as a ratio of income to the family's (or unrelated individual's) appropriate poverty threshold. Ratios below 1.00 are below the official definition while a ratio of 1.00 or greater indicates income above the poverty level. A ratio between 1.00 and 1.25 indicates, for example, that a family's income was above their poverty threshold but below 125 percent of their poverty threshold. If a family's poverty threshold was \$10,000 a ratio of 1.00 to 1.25 would mean their income was between \$10,000 and \$12,500.

Rounding. Percentages are rounded to the nearest tenth of a percent; therefore, the percentages in a distribution do not always add to exactly 100.0 percent.

Symbols. The following abbreviations and symbols are used in this publication:

- represents zero or rounds to zero.
- B The base for the derived figure is less than 75,000.
- NA Not available.
- r Revised.

Unrelated individuals. The term "unrelated individuals" refers to persons 15 years and over (other than inmates of institutions) who are not living with any relatives. An unrelated individual may either:

- Constitute a one-person household
 - Be part of a household including one or more other families or unrelated individuals
- or
- Reside in group quarters, such as a rooming house

Thus, a widow living by herself or with one or more other persons not related to her, a lodger not related to the householder or to anyone else in the household, and a servant living in an employer's household with no relatives are examples of unrelated individuals. The poverty status of unrelated individuals is determined independently of other household members' income.

Work experience. A person with work experience is one who, during the preceding calendar year, did any work for pay or profit or worked without pay on a family-operated farm or business at any time during the year, on a part-time or full-time basis. A year-round worker is one who worked for 50 weeks or more during the preceding calendar year. A person is classified as having worked full time if he or she worked 35 hours or more per week during a majority of the weeks worked. A year-round, full-time worker is a person who worked full time, 35 or more hours per week and 50 or more weeks during the previous calendar year.

Appendix B.

Description of Methods Used to Value Taxes and Noncash Benefits

DESCRIPTION OF CUMULATIVE INCOME DEFINITIONS:

1. **Money income excluding capital gains before taxes.** This is the official definition used in Census Bureau reports.
 - a. Money income after taxes without Earned Income Tax Credit (EITC). This definition also simulated net capital gains.
 - b. Money income after taxes, including EITC. This is definition 1a plus the EITC.
2. **Definition 1 less government cash transfers.** Government cash transfers include nonmeans-tested transfers such as Social Security payments, unemployment compensation, and government education assistance (e.g. Pell Grants) as well as means-tested transfers such as AFDC and SSI. (For a complete listing of transfer income, see definitions 9 and 12.)
3. **Definition 2 plus realized capital gains.** Realized capital gains and losses are simulated as part of the Census Bureau's tax estimation procedure (described below).
4. **Definition 3 plus health insurance supplements to wage or salary income.** Employer's payments for health insurance coverage are treated as part of total worker compensation. Dollar amounts are simulated.
5. **Definition 4 less payroll taxes.** Payroll taxes include payments for Social Security Old Age, Survivors, Disability, and Hospital Insurance (Medicare) and are simulated.
6. **Definition 5 less Federal income taxes.** The simulated effect of subtracting federal income taxes, without the EITC.
7. **Definition 6 plus the EITC.** Illustrates the effect of the EITC separately.
8. **Definition 7 less State income taxes.** State income taxes are simulated as part of the Census Bureau's tax estimation procedure.
9. **Definition 8 plus nonmeans-tested government cash transfers.** Nonmeans-tested government cash transfers include Social Security payments, unemployment compensation, worker's compensation, nonmeans-tested Veteran's payments, U.S. Railroad Retirement, Black Lung payments, Pell Grants, and other government educational assistance. (Pell Grants are income-tested but are included here because they are very different from the assistance programs that are included in the means-tested category.)
10. **Definition 9 plus the value of Medicare.** The income value of Medicare benefits are counted as a fungible value¹ (see description of valuation method below).
11. **Definition 10 plus the value of regular-price school lunches.** Dollar amounts are simulated.
12. **Definition 11 plus means-tested government cash transfers.** Means-tested government cash transfers include AFDC, SSI, and other public assistance programs, and means-tested Veteran's payments.
13. **Definition 12 plus the value of Medicaid.** The income value of Medicaid benefits are counted as a fungible value, similar to Medicare benefits.
14. **Definition 13 plus the value of other means-tested government noncash transfers.** These include food stamps, rent subsidies, and free and reduced-price school lunches. Valuation of Methods are described below.
 - a. Definition 13 plus the value of other means-tested government noncash transfers less medical programs. This is cash income plus all noncash income except imputed income from owner-occupied housing, minus the fungible values of Medicaid and Medicare.
15. **Definition 14 plus net imputed return on equity in owner occupied housing.** This definition includes calculated annual benefits of converting one's home equity into an annuity, net of property taxes.

Description of Methods Used to Estimate Taxes and Capital Gains

In all, four types of taxes were simulated: Federal individual income taxes, State individual income taxes, property taxes on owner-occupied housing, and payroll taxes.

¹The fungible approach for valuing medical coverage assigns income to the extent that it would free up resources that would have been spent on medical care.

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

A second element was the 1991 American Housing Survey microdata file. This element was used to assign property taxes paid to the March CPS sample households residing in owner-occupied housing.

Federal Income Taxes

Simulation of Federal income taxes required up to four separate operations:

1. **Formation and classification of Federal income tax filing unit.** A Federal tax filing "unit" was defined as any individual (or married couple) with income levels that either corresponded to tax laws or helped bring the estimated number of filing units on the CPS in line with IRS Statistics of Income (SOI) data. An algorithm for assigning dependency for each tax unit was used.

2. **Computation of adjusted gross income and capital gains.** Adjusted gross income (AGI) for each simulated tax filing unit was calculated by summing the income amounts from all taxable sources and an imputed amount for capital gains.

Capital gains were imputed to tax filing units based on data obtained from a Statistics of Income (SOI) public use file and reports summarizing information reported on Federal tax returns.

A portion of Social Security income was included if the sum of AGI and half of the total Social Security amount exceeded levels proscribed in the tax code. Payments to Individual Retirement Accounts (IRA's) were simulated for the tax model. The May 1983 CPS pension supplement (updated to reflect changes in IRA regulations) was used to estimate probabilities of tax-filing units contributing to IRA's and the average amounts contributed.

3. **Computation of taxable income and taxes paid.** Taxable income was computed by subtracting the estimated allowable deductions from AGI. This was accomplished using data from the American Housing Survey (AHS) data files, the 1979 Income Survey Development Program (ISDP) panel and SOI data.

The dependent child care credit was simulated Federal tax model and subtracted from the total tax liability. Data from the June 1982 CPS supplement were used to estimate probabilities of tax filers paying for child care. These estimates are updated annually from SOI data.

4. **Computation of Earned Income Tax Credit.** The earned income tax credit was simulated. Since the earned income tax credit can be larger than Federal tax liability, the net effect of Federal income taxes (definition 7) in table 1 of this report can be negative.

State Individual Income Taxes

For the purpose of this model, the definitions of tax filing units and AGI used for the estimation of Federal income taxes were also used for the simulation of State income taxes for those states requiring payments. The amounts of State individual income taxes paid were computed by developing a model of each State's income tax regulations.

Property Taxes on Owner-Occupied Housing

In order to simulate property taxes for owner-occupied housing units, the March CPS simulation file was statistically matched to the American Housing Survey (AHS).

Payroll Taxes

The Social Security payroll tax (FICA) was simulated using occupation of longest job and earnings data reported on the CPS. Social Security payroll taxes were calculated directly from the reported CPS earnings using the Social Security payroll tax formula.

Employer Contributions to Health Insurance

Data from the 1977 National Medical Care Expenditure Survey (NMCES) were used to estimate a model of employer contributions. The model was applied to the March 1996 CPS file to obtain estimates of the amount of employer contributions for each worker whose employer paid all or part of the cost of his or her health plan.

Medicare and Medicaid

The income value of benefits from Medicare and Medicaid was defined as the fungible value of the benefits. The principle that was followed in determining fungible value can be summarized as follows: Medicare and Medicaid benefits are counted as income to the extent that they free up resources that could have been spent on medical care. Data on mean outlays per enrollee were used in the valuation process.

Value of School lunches

The income value of the school lunch program for each participant family was calculated by determining the annual subsidy based on information on subsidies per meal obtained from the Department of Agriculture.

Value of Food Stamps

The income value of food stamps was set equal to their face value, reported in the March supplement.

Housing Subsidies

The basis for the calculation of the value of housing subsidies was the 1985 American Housing Survey. The calculation of actual rent was taken directly from survey responses. The calculation of the rent the family would have expected to pay if the unit was not subsidized required the development of a statistical model that

measured the effect of certain housing characteristics on gross rent. The estimated subsidies are the 1985 estimates updated to reflect changes in shelter costs.

Net Imputed Return on Equity in Own Home

The valuation method was implemented by preparing an enhanced CPS file that used information on the 1987 American Housing Survey (AHS) file to assign values of home equity and amounts of property taxes to CPS households. The file was created by statistically matching each CPS household to an AHS household with similar characteristics.

Appendix C.

Time Series Estimates of Poverty

Included in this appendix are time series estimates of poverty. The time series data are shown for persons by family relationship, age, type of family, and presence of related children. These data also are shown by race and Hispanic origin.

In addition, time series data for the 18 alternative definitions of income are shown for all persons by

poverty status. These are shown using both the CPI-U and the CPI-U-X1. An earlier time series was published in the Current Population Report, P60-186RD, Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992.

**Table C-1. Poverty Status of Persons by Family Relationship, Race, and Hispanic Origin:
1959 to 1995**

[Numbers in thousands. Persons as of March of the following year]

Year and characteristic	All persons			Persons in families						Unrelated individuals		
	Total	Below poverty level		All families			Families with female householder, no husband present			Total	Below poverty level	
		Number	Percent	Total	Below poverty level		Total	Below poverty level			Number	Percent
					Number	Percent		Number	Percent			
ALL RACES												
1995.....	263,733	36,425	13.8	222,792	27,501	12.3	38,908	14,205	36.5	39,484	8,247	20.9
1994.....	261,616	38,059	14.5	221,430	28,985	13.1	37,253	14,380	38.6	38,538	8,287	21.5
1993.....	259,278	39,265	15.1	219,489	29,927	13.6	37,861	14,636	38.7	38,038	8,388	22.1
1992 ^f	256,549	38,014	14.8	217,936	28,961	13.3	36,446	14,205	39.0	36,842	8,075	21.9
1991.....	251,179	35,708	14.2	212,716	27,143	12.8	34,790	13,824	39.7	36,839	7,773	21.1
1990.....	248,644	33,585	13.5	210,967	25,232	12.0	33,795	12,578	37.2	36,056	7,446	20.7
1989.....	245,992	31,528	12.8	209,515	24,066	11.5	32,525	11,668	35.9	35,185	6,760	19.2
1988 ^f	243,530	31,745	13.0	208,056	24,048	11.6	32,164	11,972	37.2	34,340	7,070	20.6
1987 ^f	240,982	32,221	13.4	206,877	24,725	12.0	31,893	12,148	38.1	32,992	6,857	20.8
1986.....	238,554	32,370	13.6	205,459	24,754	12.0	31,152	11,944	38.3	31,679	6,846	21.6
1985.....	236,594	33,064	14.0	203,963	25,729	12.6	30,878	11,600	37.6	31,351	6,725	21.5
1984.....	233,816	33,700	14.4	202,288	26,458	13.1	30,844	11,831	38.4	30,268	6,609	21.8
1983.....	231,700	35,303	15.2	201,338	27,933	13.9	30,049	12,072	40.2	29,158	6,740	23.1
1982.....	229,412	34,398	15.0	200,385	27,349	13.6	28,834	11,701	40.6	27,908	6,458	23.1
1981.....	227,157	31,822	14.0	198,541	24,850	12.5	28,587	11,051	38.7	27,714	6,490	23.4
1980.....	225,027	29,272	13.0	196,963	22,601	11.5	27,565	10,120	36.7	27,133	6,227	22.9
1979.....	222,903	26,072	11.7	195,860	19,964	10.2	26,927	9,400	34.9	26,170	5,743	21.9
1978.....	215,656	24,497	11.4	191,071	19,062	10.0	26,032	9,269	35.6	24,585	5,435	22.1
1977.....	213,867	24,720	11.6	190,757	19,505	10.2	25,404	9,205	36.2	23,110	5,216	22.6
1976.....	212,303	24,975	11.8	190,844	19,632	10.3	24,204	9,029	37.3	21,459	5,344	24.9
1975.....	210,864	25,877	12.3	190,630	20,789	10.9	23,580	8,846	37.5	20,234	5,088	25.1
1974.....	209,362	23,370	11.2	190,436	18,817	9.9	23,165	8,462	36.5	18,926	4,553	24.1
1973.....	207,621	22,973	11.1	189,361	18,299	9.7	21,823	8,178	37.5	18,260	4,674	25.6
1972.....	206,004	24,460	11.9	189,193	19,577	10.3	21,264	8,114	38.2	16,811	4,883	29.0
1971.....	204,554	25,559	12.5	188,242	20,405	10.8	20,153	7,797	38.7	16,311	5,154	31.6
1970.....	202,183	25,420	12.6	186,692	20,330	10.9	19,673	7,503	38.1	15,491	5,090	32.9
1969.....	199,517	24,147	12.1	184,891	19,175	10.4	17,995	6,879	38.2	14,626	4,972	34.0
1968.....	197,628	25,389	12.8	183,825	20,695	11.3	18,048	6,990	38.7	13,803	4,694	34.0
1967.....	195,672	27,769	14.2	182,558	22,771	12.5	17,788	6,898	38.8	13,114	4,998	38.1
1966.....	193,388	28,510	14.7	181,117	23,809	13.1	17,240	6,861	39.8	12,271	4,701	38.3
1965.....	191,413	33,185	17.3	179,281	28,358	15.8	16,371	7,524	46.0	12,132	4,827	39.8
1964.....	189,710	36,055	19.0	177,653	30,912	17.4	(NA)	7,297	44.4	12,057	5,143	42.7
1963.....	187,258	36,436	19.5	176,076	31,498	17.9	(NA)	7,646	47.7	11,182	4,938	44.2
1962.....	184,276	38,625	21.0	173,263	33,623	19.4	(NA)	7,781	50.3	11,013	5,002	45.4
1961.....	181,277	39,628	21.9	170,131	34,509	20.3	(NA)	7,252	48.1	11,146	5,119	45.9
1960.....	179,503	39,851	22.2	168,615	34,925	20.7	(NA)	7,247	48.9	10,888	4,926	45.2
1959.....	176,557	39,490	22.4	165,858	34,562	20.8	(NA)	7,014	49.4	10,699	4,928	46.1
WHITE												
1995.....	218,028	24,423	11.2	183,450	17,593	9.6	23,732	7,047	29.7	33,399	6,336	19.0
1994.....	216,460	25,379	11.7	182,546	18,474	10.1	22,713	7,228	31.8	32,569	6,292	19.3
1993.....	214,899	26,226	12.2	181,330	18,968	10.5	23,224	7,199	31.0	32,112	6,443	20.1
1992 ^f	213,060	25,259	11.9	180,409	18,294	10.1	22,453	6,907	30.8	31,170	6,147	19.7
1991.....	210,121	23,747	11.3	177,613	17,268	9.7	21,604	6,806	31.5	31,201	5,872	18.8
1990.....	208,611	22,326	10.7	176,504	15,916	9.0	20,845	6,210	29.8	30,833	5,739	18.6
1989.....	206,853	20,785	10.0	175,857	15,179	8.6	20,362	5,723	28.1	29,993	5,063	16.9
1988 ^f	205,235	20,715	10.1	175,111	15,001	8.6	20,396	5,950	29.2	29,315	5,314	18.1
1987 ^f	203,605	21,195	10.4	174,488	15,593	8.9	20,244	5,989	29.6	28,290	5,174	18.3
1986.....	202,282	22,183	11.0	174,024	16,393	9.4	20,163	6,171	30.6	27,143	5,198	19.2

See footnotes at end of table.

Table C-1. **Poverty Status of Persons by Family Relationship, Race, and Hispanic Origin: 1959 to 1995—Con.**

[Numbers in thousands. Persons as of March of the following year]

Year and characteristic	All persons			Persons in families						Unrelated individuals			
	Total	Below poverty level		Total	All families			Families with female householder, no husband present			Total	Below poverty level	
		Number	Percent		Number	Percent	Total	Below poverty level					
								Number	Percent	Number		Percent	
WHITE—Con.													
1985.....	200,918	22,860	11.4	172,863	17,125	9.9	20,105	5,990	29.8	27,067	5,299	19.6	
1984.....	198,941	22,955	11.5	171,839	17,299	10.1	19,727	5,866	29.7	26,094	5,181	19.9	
1983.....	197,496	23,984	12.1	171,407	18,377	10.7	19,256	6,017	31.2	25,206	5,189	20.6	
1982.....	195,919	23,517	12.0	170,748	18,015	10.6	18,374	5,686	30.9	24,300	5,041	20.7	
1981.....	194,504	21,553	11.1	169,868	16,127	9.5	18,795	5,600	29.8	23,913	5,061	21.2	
1980.....	192,912	19,699	10.2	168,756	14,587	8.6	17,642	4,940	28.0	23,370	4,760	20.4	
1979.....	191,742	17,214	9.0	168,461	12,495	7.4	17,349	4,375	25.2	22,587	4,452	19.7	
1978.....	186,450	16,259	8.7	165,193	12,050	7.3	16,877	4,371	25.9	21,257	4,209	19.8	
1977.....	185,254	16,416	8.9	165,385	12,364	7.5	16,721	4,474	26.8	19,869	4,051	20.4	
1976.....	184,165	16,713	9.1	165,571	12,500	7.5	15,941	4,463	28.0	18,594	4,213	22.7	
1975.....	183,164	17,770	9.7	165,661	13,799	8.3	15,577	4,577	29.4	17,503	3,972	22.7	
1974.....	182,376	15,736	8.6	166,081	12,181	7.3	15,433	4,278	27.7	16,295	3,555	21.8	
1973.....	181,185	15,142	8.4	165,424	11,412	6.9	14,303	4,003	28.0	15,761	3,730	23.7	
1972.....	180,125	16,203	9.0	165,630	12,268	7.4	13,739	3,770	27.4	14,495	3,935	27.1	
1971.....	179,398	17,780	9.9	165,184	13,566	8.2	13,502	4,099	30.4	14,214	4,214	29.6	
1970.....	177,376	17,484	9.9	163,875	13,323	8.1	13,226	3,761	28.4	13,500	4,161	30.8	
1969.....	175,349	16,659	9.5	162,779	12,623	7.8	12,285	3,577	29.1	12,570	4,036	32.1	
1968.....	173,732	17,395	10.0	161,777	13,546	8.4	12,190	3,551	29.1	11,955	3,849	32.2	
1967.....	172,038	18,983	11.0	160,720	14,851	9.2	12,131	3,453	28.5	11,318	4,132	36.5	
1966.....	170,247	19,290	11.3	159,561	15,430	9.7	12,261	3,646	29.7	10,686	3,860	36.1	
1965.....	168,732	22,496	13.3	158,255	18,508	11.7	11,573	4,092	35.4	10,477	3,988	38.1	
1964.....	167,313	24,957	14.9	156,898	20,716	13.2	(NA)	3,911	33.4	10,415	4,241	40.7	
1963.....	165,309	25,238	15.3	155,584	21,149	13.6	(NA)	4,051	35.6	9,725	4,089	42.0	
1962.....	162,842	26,672	16.4	153,348	22,613	14.7	(NA)	4,089	37.9	9,494	4,059	42.7	
1961.....	160,306	27,890	17.4	150,717	23,747	15.8	(NA)	4,062	37.6	9,589	4,143	43.2	
1960.....	158,863	28,309	17.8	149,458	24,262	16.2	(NA)	4,296	39.0	9,405	4,047	43.0	
1959.....	156,956	28,484	18.1	147,802	24,443	16.5	(NA)	4,232	40.2	9,154	4,041	44.1	
BLACK													
1995.....	33,740	9,872	29.3	28,777	8,189	28.5	13,604	6,553	48.2	4,756	1,551	32.6	
1994.....	33,353	10,196	30.6	28,499	8,447	29.6	12,926	6,489	50.2	4,649	1,617	34.8	
1993.....	32,910	10,877	33.1	28,106	9,242	32.9	13,132	6,955	53.0	4,608	1,541	33.4	
1992 ^f	32,411	10,827	33.4	27,790	9,134	32.9	12,591	6,799	54.0	4,410	1,569	35.6	
1991.....	31,312	10,242	32.7	26,564	8,504	32.0	11,959	6,557	54.8	4,505	1,590	35.3	
1990.....	30,806	9,837	31.9	26,296	8,160	31.0	11,866	6,005	50.6	4,244	1,491	35.1	
1989.....	30,332	9,302	30.7	25,931	7,704	29.7	11,190	5,530	49.4	4,180	1,471	35.2	
1988 ^f	29,849	9,356	31.3	25,484	7,650	30.0	10,794	5,601	51.9	4,095	1,509	36.8	
1987 ^f	29,362	9,520	32.4	25,128	7,848	31.2	10,701	5,789	54.1	3,977	1,471	37.0	
1986.....	28,871	8,983	31.1	24,910	7,410	29.7	10,175	5,473	53.8	3,714	1,431	38.5	
1985.....	28,485	8,926	31.3	24,620	7,504	30.5	10,041	5,342	53.2	3,641	1,264	34.7	
1984.....	28,087	9,490	33.8	24,387	8,104	33.2	10,384	5,666	54.6	3,501	1,255	35.8	
1983.....	27,678	9,882	35.7	24,138	8,376	34.7	10,059	5,736	57.0	3,287	1,338	40.7	
1982.....	27,216	9,697	35.6	23,948	8,355	34.9	9,699	5,698	58.8	3,051	1,229	40.3	
1981.....	26,834	9,173	34.2	23,423	7,780	33.2	9,214	5,222	56.7	3,277	1,296	39.6	
1980.....	26,408	8,579	32.5	23,084	7,190	31.1	9,338	4,984	53.4	3,208	1,314	41.0	
1979.....	25,944	8,050	31.0	22,666	6,800	30.0	9,065	4,816	53.1	3,127	1,168	37.3	
1978.....	24,956	7,625	30.6	22,027	6,493	29.5	8,689	4,712	54.2	2,929	1,132	38.6	
1977.....	24,710	7,726	31.3	21,850	6,667	30.5	8,315	4,595	55.3	2,860	1,059	37.0	
1976.....	24,399	7,595	31.1	21,840	6,576	30.1	7,926	4,415	55.7	2,559	1,019	39.8	
1975.....	24,089	7,545	31.3	21,687	6,533	30.1	7,679	4,168	54.3	2,402	1,011	42.1	
1974.....	23,699	7,182	30.3	21,341	6,255	29.3	7,483	4,116	55.0	2,359	927	39.3	

See footnotes at end of table.

Table C-1. **Poverty Status of Persons by Family Relationship, Race, and Hispanic Origin: 1959 to 1995—Con.**

[Numbers in thousands. Persons as of March of the following year]

Year and characteristic	All persons			Persons in families						Unrelated individuals			
	Total	Below poverty level		Total	All families			Families with female householder, no husband present			Total	Below poverty level	
		Number	Percent		Number	Percent	Total	Below poverty level		Number		Percent	
								Number	Percent				
BLACK—Con.													
1973.....	23,512	7,388	31.4	21,328	6,560	30.8	7,188	4,064	56.5	2,183	828	37.9	
1972.....	23,144	7,710	33.3	21,116	6,841	32.4	7,125	4,139	58.1	2,028	870	42.9	
1971.....	22,784	7,396	32.5	20,900	6,530	31.2	6,398	3,587	56.1	1,884	866	46.0	
1970.....	22,515	7,548	33.5	20,724	6,683	32.2	6,225	3,656	58.7	1,791	865	48.3	
1969.....	22,011	7,095	32.2	20,192	6,245	30.9	5,537	3,225	58.2	1,819	850	46.7	
1968.....	21,944	7,616	34.7	(NA)	6,839	33.7	(NA)	3,312	58.9	(NA)	777	46.3	
1967.....	21,590	8,486	39.3	(NA)	7,677	38.4	(NA)	3,362	61.6	(NA)	809	49.3	
1966.....	21,206	8,867	41.8	(NA)	8,090	40.9	(NA)	3,160	65.3	(NA)	777	54.4	
1959.....	18,013	9,927	55.1	(NA)	9,112	54.9	(NA)	2,416	70.6	1,430	815	57.0	
HISPANIC ORIGIN¹													
1995.....	28,344	8,574	30.3	25,165	7,341	29.2	5,785	3,053	52.8	2,947	1,092	37.0	
1994.....	27,442	8,416	30.7	24,390	7,357	30.2	5,328	2,920	54.8	2,798	926	33.1	
1993.....	26,559	8,126	30.6	23,439	6,876	29.3	5,333	2,837	53.2	2,717	972	35.8	
1992 ^f	25,646	7,592	29.6	22,695	6,455	28.4	4,806	2,474	51.5	2,577	881	34.2	
1991.....	22,068	6,339	28.7	19,657	5,541	28.2	4,326	2,282	52.7	2,145	667	31.1	
1990.....	21,405	6,006	28.1	18,912	5,091	26.9	3,993	2,115	53.0	2,254	774	34.3	
1989.....	20,746	5,430	26.2	18,488	4,659	25.2	3,763	1,902	50.6	2,045	634	31.0	
1988 ^f	20,064	5,357	26.7	18,102	4,700	26.0	3,734	2,052	55.0	1,864	597	32.0	
1987 ^f	19,395	5,422	28.0	17,342	4,761	27.5	3,678	2,045	55.6	1,933	598	31.0	
1986.....	18,758	5,117	27.3	16,880	4,469	26.5	3,631	1,921	52.9	1,685	553	32.8	
1985.....	18,075	5,236	29.0	16,276	4,605	28.3	3,561	1,983	55.7	1,602	532	33.2	
1984.....	16,916	4,806	28.4	15,293	4,192	27.4	3,139	1,764	56.2	1,481	545	36.8	
1983.....	16,544	4,633	28.0	15,075	4,113	27.3	3,032	1,670	55.1	1,364	457	33.5	
1982.....	14,385	4,301	29.9	13,242	3,865	29.2	2,664	1,601	60.1	1,018	358	35.1	
1981.....	14,021	3,713	26.5	12,922	3,349	25.9	2,622	1,465	55.9	1,005	313	31.1	
1980.....	13,600	3,491	25.7	12,547	3,143	25.1	2,421	1,319	54.5	970	312	32.2	
1979.....	13,371	2,921	21.8	12,291	2,599	21.1	2,058	1,053	51.2	991	286	28.8	
1978.....	12,079	2,607	21.6	11,193	2,343	20.9	1,817	1,024	56.4	886	264	29.8	
1977.....	12,046	2,700	22.4	11,249	2,463	21.9	1,901	1,077	56.7	797	237	29.8	
1976.....	11,269	2,783	24.7	10,552	2,516	23.8	1,766	1,000	56.6	716	266	37.2	
1975.....	11,117	2,991	26.9	10,472	2,755	26.3	1,842	1,053	57.2	645	236	36.6	
1974.....	11,201	2,575	23.0	10,584	2,374	22.4	1,723	915	53.1	617	201	32.6	
1973.....	10,795	2,366	21.9	10,269	2,209	21.5	1,534	881	57.4	526	157	29.9	
1972.....	10,588	2,414	22.8	10,099	2,252	22.3	1,370	733	53.5	488	162	33.2	
ASIAN AND PACIFIC ISLANDER													
1995.....	9,644	1,411	14.6	8,582	1,112	13.0	919	266	28.9	1,013	260	25.6	
1994.....	6,654	974	14.6	5,915	776	13.1	582	137	23.6	696	179	25.7	
1993.....	7,434	1,134	15.3	6,609	898	13.6	725	126	17.4	791	228	28.8	
1992 ^f	7,779	985	12.7	6,922	787	11.4	729	183	25.0	828	193	23.3	
1991.....	7,192	996	13.8	6,367	773	12.1	721	177	24.6	785	209	26.6	
1990.....	7,014	858	12.2	6,300	712	11.3	638	132	20.7	668	124	18.5	
1989.....	6,673	939	14.1	5,917	779	13.2	614	212	34.6	712	144	20.2	
1988 ^f	6,447	1,117	17.3	5,767	942	16.3	650	263	40.5	651	160	24.5	
1987 ^f	6,322	1,021	16.1	5,785	875	15.1	584	187	32.0	516	138	26.8	

^fFor 1992, figures are based on 1990 census population controls. For 1987 and 1988, figures are based on new processing procedures and are also revised to reflect corrections to the files after publication of the 1988 advance report, *Money Income and Poverty Status in the United States: 1988*, P60, No. 166.

¹Persons of Hispanic origin may be of any race.
(NA) Not available.

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

Table C-2. Poverty Status of Persons by Age, Race, and Hispanic Origin: 1959 to 1995

[Numbers in thousands. Persons as of March of the following year]

Year and characteristic	Under 18 years						18 to 64 years			65 years and over		
	All persons			Related children in families			Total	Below poverty level		Total	Below poverty level	
	Total	Below poverty level		Total	Below poverty level			Number	Percent		Number	Percent
		Number	Percent		Number	Percent						
ALL RACES												
1995.....	70,566	14,665	20.8	69,425	13,999	20.2	161,508	18,442	11.4	31,658	3,318	10.5
1994.....	70,020	15,289	21.8	68,819	14,610	21.2	160,329	19,107	11.9	31,267	3,663	11.7
1993.....	69,292	15,727	22.7	68,040	14,961	22.0	159,208	19,781	12.4	30,779	3,755	12.2
1992 ^f	68,440	15,294	22.3	67,256	14,521	21.6	157,680	18,793	11.9	30,430	3,928	12.9
1991.....	65,918	14,341	21.8	64,800	13,658	21.1	154,671	17,585	11.4	30,590	3,781	12.4
1990.....	65,049	13,431	20.6	63,908	12,715	19.9	153,502	16,496	10.7	30,093	3,658	12.2
1989.....	64,144	12,590	19.6	63,225	12,001	19.0	152,282	15,575	10.2	29,566	3,363	11.4
1988 ^f	63,747	12,455	19.5	62,906	11,935	19.0	150,761	15,809	10.5	29,022	3,481	12.0
1987 ^f	63,294	12,843	20.3	62,423	12,275	19.7	149,201	15,815	10.6	28,487	3,563	12.5
1986.....	62,948	12,876	20.5	62,009	12,257	19.8	147,631	16,017	10.8	27,975	3,477	12.4
1985.....	62,876	13,010	20.7	62,019	12,483	20.1	146,396	16,598	11.3	27,322	3,456	12.6
1984.....	62,447	13,420	21.5	61,681	12,929	21.0	144,551	16,952	11.7	26,818	3,330	12.4
1983.....	62,334	13,911	22.3	61,578	13,427	21.8	143,052	17,767	12.4	26,313	3,625	13.8
1982.....	62,345	13,647	21.9	61,565	13,139	21.3	141,328	17,000	12.0	25,738	3,751	14.6
1981.....	62,449	12,505	20.0	61,756	12,068	19.5	139,477	15,464	11.1	25,231	3,853	15.3
1980.....	62,914	11,543	18.3	62,168	11,114	17.9	137,428	13,858	10.1	24,686	3,871	15.7
1979.....	63,375	10,377	16.4	62,646	9,993	16.0	135,333	12,014	8.9	24,194	3,682	15.2
1978.....	62,311	9,931	15.9	61,987	9,722	15.7	130,169	11,332	8.7	23,175	3,233	14.0
1977.....	63,137	10,288	16.2	62,823	10,028	16.0	128,262	11,316	8.8	22,468	3,177	14.1
1976.....	64,028	10,273	16.0	63,729	10,081	15.8	126,175	11,389	9.0	22,100	3,313	15.0
1975.....	65,079	11,104	17.1	64,750	10,882	16.8	124,122	11,456	9.2	21,662	3,317	15.3
1974.....	66,134	10,156	15.4	65,802	9,967	15.1	122,101	10,132	8.3	21,127	3,085	14.6
1973.....	66,959	9,642	14.4	66,626	9,453	14.2	120,060	9,977	8.3	20,602	3,354	16.3
1972.....	67,930	10,284	15.1	67,592	10,082	14.9	117,957	10,438	8.8	20,117	3,738	18.6
1971.....	68,816	10,551	15.3	68,474	10,344	15.1	115,911	10,735	9.3	19,827	4,273	21.6
1970.....	69,159	10,440	15.1	68,815	10,235	14.9	113,554	10,187	9.0	19,470	4,793	24.6
1969.....	69,090	9,691	14.0	68,746	9,501	13.8	111,528	9,669	8.7	18,899	4,787	25.3
1968.....	70,385	10,954	15.6	70,035	10,739	15.3	108,684	9,803	9.0	18,559	4,632	25.0
1967.....	70,408	11,656	16.6	70,058	11,427	16.3	107,024	10,725	10.0	18,240	5,388	29.5
1966.....	70,218	12,389	17.6	69,869	12,146	17.4	105,241	11,007	10.5	17,929	5,114	28.5
1965.....	69,986	14,676	21.0	69,638	14,388	20.7	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1964.....	69,711	16,051	23.0	69,364	15,736	22.7	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1963.....	69,181	16,005	23.1	68,837	15,691	22.8	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1962.....	67,722	16,963	25.0	67,385	16,630	24.7	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1961.....	66,121	16,909	25.6	65,792	16,577	25.2	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1960.....	65,601	17,634	26.9	65,275	17,288	26.5	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1959.....	64,315	17,552	27.3	63,995	17,208	26.9	96,685	16,457	17.0	15,557	5,481	35.2
WHITE												
1995.....	55,444	8,981	16.2	54,532	8,474	15.5	134,149	12,869	9.6	28,436	2,572	20.0
1994.....	55,186	9,346	16.9	54,221	8,826	16.3	133,289	13,187	9.9	27,985	2,846	10.2
1993.....	54,639	9,752	17.8	53,614	9,123	17.0	132,680	13,535	10.2	27,580	2,939	10.7
1992 ^f	54,110	9,399	17.4	53,110	8,752	16.5	131,694	12,871	9.8	27,256	2,989	11.0
1991.....	52,523	8,848	16.8	51,627	8,316	16.1	130,300	12,098	9.3	27,297	2,802	10.3
1990.....	51,929	8,232	15.9	51,028	7,696	15.1	129,784	11,387	8.8	26,898	2,707	10.1
1989.....	51,400	7,599	14.8	50,704	7,164	14.1	128,974	10,647	8.3	26,479	2,539	9.6
1988 ^f	51,203	7,435	14.5	50,590	7,095	14.0	128,031	10,687	8.3	26,001	2,593	10.0
1987 ^f	51,012	7,788	15.3	50,360	7,398	14.7	126,991	10,703	8.4	25,602	2,704	10.6
1986.....	51,111	8,209	16.1	50,356	7,714	15.3	125,998	11,285	9.0	25,173	2,689	10.7

See footnotes at end of table.

Table C-2. Poverty Status of Persons by Age, Race, and Hispanic Origin: 1959 to 1995—Con.

[Numbers in thousands. Persons as of March of the following year]

Year and characteristic	Under 18 years						18 to 64 years			65 years and over		
	All persons			Related children in families			Total	Below poverty level		Total	Below poverty level	
	Total	Below poverty level		Total	Below poverty level			Number	Percent		Number	Percent
		Number	Percent		Number	Percent						
WHITE—Con.												
1985.....	51,031	8,253	16.2	50,358	7,838	15.6	125,258	11,909	9.5	24,629	2,698	11.0
1984.....	50,814	8,472	16.7	50,192	8,086	16.1	123,922	11,904	9.6	24,206	2,579	10.7
1983.....	50,726	8,862	17.5	50,183	8,534	17.0	123,014	12,347	10.0	23,754	2,776	11.7
1982.....	50,920	8,678	17.0	50,305	8,282	16.5	121,766	11,971	9.8	23,234	2,870	12.4
1981.....	51,140	7,785	15.2	50,553	7,429	14.7	120,574	10,790	8.9	22,791	2,978	13.1
1980.....	51,653	7,181	13.9	51,002	6,817	13.4	118,935	9,478	8.0	22,325	3,042	13.6
1979.....	52,262	6,193	11.8	51,687	5,909	11.4	117,583	8,110	6.9	21,898	2,911	13.3
1978.....	51,669	5,831	11.3	51,409	5,674	11.0	113,832	7,897	6.9	20,950	2,530	12.1
1977.....	52,563	6,097	11.6	52,299	5,943	11.4	112,374	7,893	7.0	20,316	2,426	11.9
1976.....	53,428	6,189	11.6	53,167	6,034	11.3	110,717	7,890	7.1	20,020	2,633	13.2
1975.....	54,405	6,927	12.7	54,126	6,748	12.5	109,105	8,210	7.5	19,654	2,634	13.4
1974.....	55,590	6,223	11.2	55,320	6,079	11.0	107,579	7,053	6.6	19,206	2,460	12.8
1973.....	(NA)	(NA)	(NA)	56,211	5,462	9.7	(NA)	(NA)	(NA)	(NA)	2,698	14.4
1972.....	(NA)	(NA)	(NA)	57,181	5,784	10.1	(NA)	(NA)	(NA)	(NA)	3,072	16.8
1971.....	(NA)	(NA)	(NA)	58,119	6,341	10.9	(NA)	(NA)	(NA)	(NA)	3,605	19.9
1970.....	(NA)	(NA)	(NA)	58,472	6,138	10.5	(NA)	(NA)	(NA)	(NA)	4,011	22.6
1969.....	(NA)	(NA)	(NA)	58,578	5,667	9.7	(NA)	(NA)	(NA)	(NA)	4,052	23.3
1968.....	(NA)	(NA)	(NA)	(NA)	6,373	10.7	(NA)	(NA)	(NA)	17,062	3,939	23.1
1967.....	(NA)	(NA)	(NA)	(NA)	6,729	11.3	(NA)	(NA)	(NA)	16,791	4,646	27.7
1966.....	(NA)	(NA)	(NA)	(NA)	7,204	12.1	(NA)	(NA)	(NA)	16,514	4,357	26.4
1965.....	(NA)	(NA)	(NA)	(NA)	8,595	14.4	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1960.....	(NA)	(NA)	(NA)	(NA)	11,229	20.0	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1959.....	(NA)	(NA)	(NA)	(NA)	11,386	20.6	(NA)	(NA)	(NA)	(NA)	4,744	33.1
BLACK												
1995.....	11,369	4,761	41.9	11,198	4,644	41.5	19,892	4,483	22.5	2,478	629	25.4
1994.....	11,211	4,906	43.8	11,044	4,787	43.3	19,585	4,590	23.4	2,557	700	27.4
1993.....	11,127	5,125	46.1	10,969	5,030	45.9	19,272	5,049	26.2	2,510	702	28.0
1992 ^f	10,956	5,106	46.6	10,823	5,015	46.3	18,952	4,884	25.8	2,504	838	33.5
1991.....	10,350	4,755	45.9	10,178	4,637	45.6	18,355	4,607	25.1	2,606	880	33.8
1990.....	10,162	4,550	44.8	9,980	4,412	44.2	18,097	4,427	24.5	2,547	860	33.8
1989.....	10,012	4,375	43.7	9,847	4,257	43.2	17,833	4,164	23.3	2,487	763	30.7
1988 ^f	9,865	4,296	43.5	9,681	4,148	42.8	17,548	4,275	24.4	2,436	785	32.2
1987 ^f	9,730	4,385	45.1	9,546	4,234	44.4	17,245	4,361	25.3	2,387	774	32.4
1986.....	9,629	4,148	43.1	9,467	4,037	42.7	16,911	4,113	24.3	2,331	722	31.0
1985.....	9,545	4,157	43.6	9,405	4,057	43.1	16,667	4,052	24.3	2,273	717	31.5
1984.....	9,480	4,413	46.6	9,356	4,320	46.2	16,369	4,368	26.7	2,238	710	31.7
1983.....	9,417	4,398	46.7	9,245	4,273	46.2	16,065	4,694	29.2	2,197	791	36.0
1982.....	9,400	4,472	47.6	9,269	4,388	47.3	15,692	4,415	28.1	2,124	811	38.2
1981.....	9,374	4,237	45.2	9,291	4,170	44.9	15,358	4,117	26.8	2,102	820	39.0
1980.....	9,368	3,961	42.3	9,287	3,906	42.1	14,987	3,835	25.6	2,054	783	38.1
1979.....	9,307	3,833	41.2	9,172	3,745	40.8	14,596	3,478	23.8	2,040	740	36.2
1978.....	9,229	3,830	41.5	9,168	3,781	41.2	13,774	3,133	22.7	1,954	662	33.9
1977.....	9,296	3,888	41.8	9,253	3,850	41.6	13,483	3,137	23.3	1,930	701	36.3
1976.....	9,322	3,787	40.6	9,291	3,758	40.4	13,224	3,163	23.9	1,852	644	34.8
1975.....	9,421	3,925	41.7	9,374	3,884	41.4	12,872	2,968	23.1	1,795	652	36.3
1974.....	9,439	3,755	39.8	9,384	3,713	39.6	12,539	2,836	22.6	1,721	591	34.3
1973.....	(NA)	(NA)	(NA)	9,405	3,822	40.6	(NA)	(NA)	(NA)	1,672	620	37.1
1972.....	(NA)	(NA)	(NA)	9,426	4,025	42.7	(NA)	(NA)	(NA)	1,603	640	39.9
1971.....	(NA)	(NA)	(NA)	9,414	3,836	40.4	(NA)	(NA)	(NA)	1,584	623	39.3

See footnotes at end of table.

Table C-2. Poverty Status of Persons by Age, Race, and Hispanic Origin: 1959 to 1995—Con.

[Numbers in thousands. Persons as of March of the following year]

Year and characteristic	Under 18 years						18 to 64 years			65 years and over		
	All persons			Related children in families			Total	Below poverty level		Total	Below poverty level	
	Total	Below poverty level		Total	Below poverty level			Number	Percent		Number	Percent
		Number	Percent		Number	Percent						
BLACK—Con.												
1970.....	(NA)	(NA)	(NA)	9,448	3,922	41.5	(NA)	(NA)	(NA)	1,422	683	48.0
1969.....	(NA)	(NA)	(NA)	9,290	3,677	39.6	(NA)	(NA)	(NA)	1,373	689	50.2
1968.....	(NA)	(NA)	(NA)	(NA)	4,188	43.1	(NA)	(NA)	(NA)	1,374	655	47.7
1967.....	(NA)	(NA)	(NA)	(NA)	4,558	47.4	(NA)	(NA)	(NA)	1,341	715	53.3
1966.....	(NA)	(NA)	(NA)	(NA)	4,774	50.6	(NA)	(NA)	(NA)	1,311	722	55.1
1959.....	(NA)	(NA)	(NA)	(NA)	5,022	65.6	(NA)	(NA)	(NA)	(NA)	711	62.5
HISPANIC ORIGIN¹												
1995.....	10,213	4,080	40.0	10,011	3,938	39.3	16,673	4,153	24.9	1,458	342	23.5
1994.....	9,822	4,075	41.5	9,621	3,956	41.1	16,192	4,018	24.8	1,428	323	22.6
1993.....	9,462	3,873	40.9	9,188	3,666	39.9	15,708	3,956	25.2	1,390	297	21.4
1992 ^f	9,081	3,637	40.0	8,829	3,440	39.0	15,268	3,668	24.0	1,298	287	22.1
1991.....	7,648	3,094	40.4	7,473	2,977	39.8	13,279	3,009	22.7	1,143	237	20.8
1990.....	7,457	2,865	38.4	7,300	2,750	37.7	12,857	2,896	22.5	1,091	245	22.5
1989.....	7,186	2,603	36.2	7,040	2,496	35.5	12,536	2,616	20.9	1,024	211	20.6
1988 ^f	7,003	2,631	37.6	6,908	2,576	37.3	12,056	2,501	20.7	1,005	225	22.4
1987 ^f	6,792	2,670	39.3	6,692	2,606	38.9	11,718	2,509	21.4	885	243	27.5
1986.....	6,646	2,507	37.7	6,511	2,413	37.1	11,206	2,406	21.5	906	204	22.5
1985.....	6,475	2,606	40.3	6,346	2,512	39.6	10,685	2,411	22.6	915	219	23.9
1984.....	6,068	2,376	39.2	5,982	2,317	38.7	10,029	2,254	22.5	819	176	21.5
1983.....	6,066	2,312	38.1	5,977	2,251	37.7	9,697	2,148	22.5	782	173	22.1
1982.....	5,527	2,181	39.5	5,436	2,117	38.9	8,262	1,963	23.8	596	159	26.6
1981.....	5,369	1,925	35.9	5,291	1,874	35.4	8,084	1,642	20.3	568	146	25.7
1980.....	5,276	1,749	33.2	5,211	1,718	33.0	7,740	1,563	20.2	582	179	30.8
1979.....	5,483	1,535	28.0	5,426	1,505	27.7	7,314	1,232	16.8	574	154	26.8
1978.....	5,012	1,384	27.6	4,972	1,354	27.2	6,527	1,098	16.8	539	125	23.2
1977.....	5,028	1,422	28.3	5,000	1,402	28.0	6,500	1,164	17.9	518	113	21.9
1976.....	4,771	1,443	30.2	4,736	1,424	30.1	6,034	1,212	20.1	464	128	27.7
1975.....	(NA)	(NA)	(NA)	4,896	1,619	33.1	(NA)	(NA)	(NA)	(NA)	137	32.6
1974.....	(NA)	(NA)	(NA)	4,939	1,414	28.6	(NA)	(NA)	(NA)	(NA)	117	28.9
1973.....	(NA)	(NA)	(NA)	4,910	1,364	27.8	(NA)	(NA)	(NA)	(NA)	95	24.9
ASIAN AND PACIFIC ISLANDER												
1995.....	2,900	564	19.5	2,858	532	18.6	6,123	757	12.4	622	89	14.3
1994.....	1,739	318	18.3	1,719	308	17.9	4,401	589	13.4	513	67	13.0
1993.....	2,061	375	18.2	2,029	358	17.6	4,871	680	14.0	503	79	15.6
1992 ^f	2,218	363	16.4	2,199	352	16.0	5,067	568	11.2	494	53	10.8
1991.....	2,056	360	17.5	2,036	348	17.1	4,583	566	12.3	555	70	12.7
1990.....	2,126	374	17.6	2,098	356	17.0	4,375	422	9.6	514	62	12.1
1989.....	1,983	392	19.8	1,945	368	18.9	4,225	512	12.1	465	34	7.4
1988 ^f	1,970	474	24.1	1,949	458	23.5	4,035	583	14.4	442	60	13.5
1987 ^f	1,937	455	23.5	1,908	432	22.7	4,010	510	12.7	375	56	15.0

^fFor 1992, figures are based on 1990 census population controls. For 1987 and 1988, figures are based on new processing procedures and are also revised to reflect corrections to the files after publication of the 1988 advance report, *Money Income and Poverty Status in the United States: 1988*, P-60, No. 166.

(NA) Not available.

¹Persons of Hispanic origin may be of any race.

Table C-3. Poverty Status of Families by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1959 to 1995

[Number in thousands. Families as of March of the following year]

Year and characteristic	All families			Married-couple families			Male householder, no wife present			Female householder, no husband present		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent		Number	Percent		Number	Percent		Number	Percent
ALL RACES												
With and Without Children Under 18 Years												
1995.....	69,597	7,532	10.8	53,570	2,982	5.6	3,513	493	14.0	12,514	4,057	32.4
1994.....	69,313	8,053	11.6	53,865	3,272	6.1	3,228	549	17.0	12,220	4,232	34.6
1993.....	68,506	8,393	12.3	53,181	3,481	6.5	2,914	488	16.8	12,411	4,424	35.6
1992 ^f	68,216	8,144	11.9	53,090	3,385	6.4	3,065	484	15.8	12,061	4,275	35.4
1991.....	67,173	7,712	11.5	52,457	3,158	6.0	3,024	393	13.0	11,692	4,161	35.6
1990.....	66,322	7,098	10.7	52,147	2,981	5.7	2,907	349	12.0	11,268	3,768	33.4
1989.....	66,090	6,784	10.3	52,137	2,931	5.6	2,884	348	12.1	10,890	3,504	32.2
1988 ^f	65,837	6,874	10.4	52,100	2,897	5.6	2,847	336	11.8	10,890	3,642	33.4
1987 ^f	65,204	7,005	10.7	51,675	3,011	5.8	2,833	340	12.0	10,696	3,654	34.2
1986.....	64,491	7,023	10.9	51,537	3,123	6.1	2,510	287	11.4	10,445	3,613	34.6
1985.....	63,558	7,223	11.4	50,933	3,438	6.7	2,414	311	12.9	10,211	3,474	34.0
1984.....	62,706	7,277	11.6	50,350	3,488	6.9	2,228	292	13.1	10,129	3,498	34.5
1983.....	62,015	7,647	12.3	50,081	3,815	7.6	2,038	268	13.2	9,896	3,564	36.0
1982.....	61,393	7,512	12.2	49,908	3,789	7.6	2,016	290	14.4	9,469	3,434	36.3
1981.....	61,019	6,851	11.2	49,630	3,394	6.8	1,986	205	10.3	9,403	3,252	34.6
1980.....	60,309	6,217	10.3	49,294	3,032	6.2	1,933	213	11.0	9,082	2,972	32.7
1979.....	59,550	5,461	9.2	49,112	2,640	5.4	1,733	176	10.2	8,705	2,645	30.4
1978.....	57,804	5,280	9.1	47,692	2,474	5.2	1,654	152	9.2	8,458	2,654	31.4
1977.....	57,215	5,311	9.3	47,385	2,524	5.3	1,594	177	11.1	8,236	2,610	31.7
1976.....	56,710	5,311	9.4	47,497	2,606	5.5	1,500	162	10.8	7,713	2,543	33.0
1975.....	56,245	5,450	9.7	47,318	2,904	6.1	1,445	116	8.0	7,482	2,430	32.5
1974.....	55,698	4,922	8.8	47,069	2,474	5.3	1,399	125	8.9	7,230	2,324	32.1
1973.....	55,053	4,828	8.8	46,812	2,482	5.3	1,438	154	10.7	6,804	2,193	32.2
1972.....	54,373	5,075	9.3	46,314	(NA)	(NA)	1,452	(NA)	(NA)	6,607	2,158	32.7
1971.....	53,296	5,303	10.0	45,752	(NA)	(NA)	1,353	(NA)	(NA)	6,191	2,100	33.9
1970.....	52,227	5,260	10.1	44,739	(NA)	(NA)	1,487	(NA)	(NA)	6,001	1,952	32.5
1969.....	51,586	5,008	9.7	44,436	(NA)	(NA)	1,559	(NA)	(NA)	5,591	1,827	32.7
1968.....	50,511	5,047	10.0	43,842	(NA)	(NA)	1,228	(NA)	(NA)	5,441	1,755	32.3
1967.....	49,835	5,667	11.4	43,292	(NA)	(NA)	1,210	(NA)	(NA)	5,333	1,774	33.3
1966.....	48,921	5,784	11.8	42,553	(NA)	(NA)	1,197	(NA)	(NA)	5,171	1,721	33.1
1965.....	48,278	6,721	13.9	42,107	(NA)	(NA)	1,179	(NA)	(NA)	4,992	1,916	38.4
1964.....	47,836	7,160	15.0	41,648	(NA)	(NA)	1,182	(NA)	(NA)	5,006	1,822	36.4
1963.....	47,436	7,554	15.9	41,311	(NA)	(NA)	1,243	(NA)	(NA)	4,882	1,972	40.4
1962.....	46,998	8,077	17.2	40,923	(NA)	(NA)	1,334	(NA)	(NA)	4,741	2,034	42.9
1961.....	46,341	8,391	18.1	40,405	(NA)	(NA)	1,293	(NA)	(NA)	4,643	1,954	42.1
1960.....	45,435	8,243	18.1	39,624	(NA)	(NA)	1,202	(NA)	(NA)	4,609	1,955	42.4
1959.....	45,054	8,320	18.5	39,335	(NA)	(NA)	1,226	(NA)	(NA)	4,493	1,916	42.6
With Children Under 18 Years												
1995.....	36,719	5,976	16.3	26,034	1,961	7.5	1,934	381	19.7	8,751	3,634	41.5
1994.....	36,782	6,408	17.4	26,367	2,197	8.3	1,750	395	22.6	8,665	3,816	44.0
1993.....	36,456	6,751	18.5	26,121	2,363	9.0	1,577	354	22.5	8,758	4,034	46.1
1992 ^f	35,851	6,457	18.0	25,907	2,237	8.6	1,569	353	22.5	8,375	3,867	46.2
1991.....	34,861	6,170	17.7	25,357	2,106	8.3	1,513	297	19.6	7,991	3,767	47.1

See footnotes at end of table.

Table C-3. Poverty Status of Families by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1959 to 1995—Con.

[Number in thousands. Families as of March of the following year]

Year and characteristic	All families			Married-couple families			Male householder, no wife present			Female householder, no husband present		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent		Number	Percent		Number	Percent		Number	Percent
ALL RACES—Con.												
With Children Under 18 Years—Con.												
1990.....	34,503	5,676	16.4	25,410	1,990	7.8	1,386	260	18.8	7,707	3,426	44.5
1989.....	34,279	5,308	15.5	25,476	1,872	7.3	1,358	246	18.1	7,445	3,190	42.8
1988 ^f	34,251	5,373	15.7	25,598	1,847	7.2	1,292	232	18.0	7,361	3,294	44.7
1987 ^f	33,996	5,465	16.1	25,464	1,963	7.7	1,316	221	16.8	7,216	3,281	45.5
1986.....	33,801	5,516	16.3	25,571	2,050	8.0	1,136	202	17.8	7,094	3,264	46.0
1985.....	33,536	5,586	16.7	25,496	2,258	8.9	1,147	197	17.1	6,892	3,131	45.4
1984.....	32,942	5,662	17.2	25,038	2,344	9.4	1,072	194	18.1	6,832	3,124	45.7
1983.....	32,787	5,871	17.9	25,216	2,557	10.1	949	192	20.2	6,622	3,122	47.1
1982.....	32,565	5,712	17.5	25,276	2,470	9.8	892	184	20.6	6,397	3,059	47.8
1981.....	32,587	5,191	15.9	25,278	2,199	8.7	822	115	14.0	6,488	2,877	44.3
1980.....	32,773	4,822	14.7	25,671	1,974	7.7	802	144	18.0	6,299	2,703	42.9
1979.....	32,397	4,081	12.6	25,615	1,573	6.1	747	116	15.5	6,035	2,392	39.6
1978.....	31,735	4,060	12.8	25,199	1,495	5.9	699	103	14.7	5,837	2,462	42.2
1977.....	31,637	4,081	12.9	25,284	1,602	6.3	644	95	14.8	5,709	2,384	41.8
1976.....	31,434	4,060	12.9	25,515	1,623	6.4	609	94	15.4	5,310	2,343	44.1
1975.....	31,377	4,172	13.3	25,704	1,855	7.2	554	65	11.7	5,119	2,252	44.0
1974.....	31,319	3,789	12.1	25,857	1,558	6.0	545	84	15.4	4,917	2,147	43.7
1973.....	30,977	3,520	11.4	25,983	(NA)	(NA)	397	(NA)	(NA)	4,597	1,987	43.2
1972.....	30,807	3,621	11.8	26,085	(NA)	(NA)	401	(NA)	(NA)	4,321	1,925	44.5
1971.....	30,725	3,683	12.0	26,201	(NA)	(NA)	447	(NA)	(NA)	4,077	1,830	44.9
1970.....	30,070	3,491	11.6	25,789	(NA)	(NA)	444	(NA)	(NA)	3,837	1,680	43.8
1969.....	29,827	3,226	10.8	26,083	(NA)	(NA)	360	(NA)	(NA)	3,384	1,519	44.9
1968.....	29,325	3,347	11.4	25,684	(NA)	(NA)	372	(NA)	(NA)	3,269	1,459	44.6
1967.....	29,032	3,586	12.4	25,482	(NA)	(NA)	360	(NA)	(NA)	3,190	1,418	44.5
1966.....	28,592	3,734	13.4	25,197	(NA)	(NA)	436	(NA)	(NA)	2,959	1,410	47.1
1965.....	28,100	4,379	15.6	24,829	(NA)	(NA)	398	(NA)	(NA)	2,873	1,499	52.2
1964.....	28,277	4,771	16.9	25,017	(NA)	(NA)	367	(NA)	(NA)	2,893	1,439	49.7
1963.....	28,317	4,991	17.6	25,084	(NA)	(NA)	400	(NA)	(NA)	2,833	1,578	55.7
1962.....	28,174	5,460	19.4	24,990	(NA)	(NA)	483	(NA)	(NA)	2,701	1,613	59.7
1961.....	27,600	5,500	19.9	24,509	(NA)	(NA)	404	(NA)	(NA)	2,687	1,505	56.0
1960.....	27,102	5,328	19.7	24,164	(NA)	(NA)	319	(NA)	(NA)	2,619	1,476	56.3
1959.....	26,992	5,443	20.3	24,099	(NA)	(NA)	349	(NA)	(NA)	2,544	1,525	59.9
WHITE												
With and Without Children Under 18 Years												
1995.....	58,872	4,994	8.5	47,877	2,443	5.1	2,711	351	12.9	8,284	2,200	26.6
1994.....	58,444	5,312	9.1	47,905	2,629	5.5	2,508	354	14.1	8,031	2,329	29.0
1993.....	57,881	5,452	9.4	47,452	2,757	5.8	2,298	319	13.9	8,131	2,376	29.2
1992 ^f	57,669	5,255	9.1	47,383	2,677	5.7	2,418	333	13.8	7,868	2,245	28.5
1991.....	57,224	5,022	8.8	47,124	2,573	5.5	2,374	257	10.8	7,726	2,192	28.4
1990.....	56,803	4,622	8.1	47,014	2,386	5.1	2,277	226	9.9	7,512	2,010	26.8
1989.....	56,590	4,409	7.8	46,981	2,329	5.0	2,303	223	9.7	7,306	1,858	25.4
1988 ^f	56,492	4,471	7.9	46,877	2,294	4.9	2,274	231	10.2	7,342	1,945	26.5
1987 ^f	56,086	4,567	8.1	46,510	2,382	5.1	2,279	224	9.8	7,297	1,961	26.9
1986.....	55,676	4,811	8.6	46,410	2,591	5.6	2,038	179	8.8	7,227	2,041	28.2

See footnotes at end of table.

Table C-3. Poverty Status of Families by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1959 to 1995—Con.

[Number in thousands. Families as of March of the following year]

Year and characteristic	All families			Married-couple families			Male householder, no wife present			Female householder, no husband present		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent		Number	Percent		Number	Percent		Number	Percent
WHITE—Con.												
With and Without Children Under 18 Years—Con.												
1985.....	54,991	4,983	9.1	45,924	2,815	6.1	1,956	218	11.2	7,111	1,950	27.4
1984.....	54,400	4,925	9.1	45,643	2,858	6.3	1,816	189	10.4	6,941	1,878	27.1
1983.....	53,890	5,220	9.7	45,470	3,125	6.9	1,624	168	10.4	6,796	1,926	28.3
1982.....	53,407	5,118	9.6	45,252	3,104	6.9	1,648	201	12.2	6,507	1,813	27.9
1981.....	53,269	4,670	8.8	45,007	2,712	6.0	1,642	145	8.8	6,620	1,814	27.4
1980.....	52,710	4,195	8.0	44,860	2,437	5.4	1,584	149	9.4	6,266	1,609	25.7
1979.....	52,243	3,581	6.9	44,751	2,099	4.7	1,441	132	9.2	6,052	1,350	22.3
1978.....	50,910	3,523	6.9	43,636	2,033	4.7	1,356	99	7.3	5,918	1,391	23.5
1977.....	50,530	3,540	7.0	43,423	2,028	4.7	1,279	112	8.8	5,828	1,400	24.0
1976.....	50,083	3,560	7.1	43,397	2,071	4.8	1,219	110	9.0	5,467	1,379	25.2
1975.....	49,873	3,838	7.7	43,311	2,363	5.5	1,182	81	6.9	5,380	1,394	25.9
1974.....	49,440	3,352	6.8	43,049	1,977	4.6	1,182	86	7.3	5,208	1,289	24.8
1973.....	48,919	3,219	6.6	43,805	2,306	5.3	(NA)	(NA)	(NA)	4,853	1,190	24.5
1972.....	48,477	3,441	7.1	42,585	(NA)	(NA)	1,220	(NA)	(NA)	4,672	1,135	24.3
1971.....	47,641	3,751	7.9	42,039	(NA)	(NA)	1,113	(NA)	(NA)	4,489	1,191	26.5
1970.....	46,601	3,708	8.0	41,092	(NA)	(NA)	1,101	(NA)	(NA)	4,408	1,102	25.0
1969.....	46,261	3,574	7.7	40,802	(NA)	(NA)	1,294	(NA)	(NA)	4,165	1,069	25.7
1968.....	45,437	3,616	8.0	40,355	(NA)	(NA)	1,029	(NA)	(NA)	4,053	1,021	25.2
1967.....	44,813	4,056	9.1	39,821	(NA)	(NA)	984	(NA)	(NA)	4,008	1,037	25.9
1966.....	44,016	4,106	9.3	39,007	(NA)	(NA)	999	(NA)	(NA)	4,010	1,036	25.7
1965.....	43,496	4,824	11.1	38,632	(NA)	(NA)	1,004	(NA)	(NA)	3,860	1,196	31.0
1964.....	43,081	5,258	12.2	38,171	(NA)	(NA)	1,028	(NA)	(NA)	3,882	1,125	29.0
1963.....	42,663	5,466	12.8	37,799	(NA)	(NA)	1,067	(NA)	(NA)	3,797	1,191	31.4
1962.....	42,437	5,887	13.9	37,657	(NA)	(NA)	1,153	(NA)	(NA)	3,627	1,230	33.9
1961.....	41,888	6,205	14.8	37,185	(NA)	(NA)	1,095	(NA)	(NA)	3,608	1,208	33.5
1960.....	41,104	6,115	14.9	36,400	(NA)	(NA)	1,031	(NA)	(NA)	3,673	1,252	34.0
1959.....	40,820	6,185	15.2	36,217	(NA)	(NA)	1,056	(NA)	(NA)	3,547	1,233	34.8
With Children Under 18 Years												
1995.....	29,713	3,839	12.9	22,663	1,583	7.0	1,496	276	18.4	5,554	1,980	35.6
1994.....	29,548	4,025	13.6	22,839	1,708	7.5	1,319	253	19.2	5,390	2,064	38.3
1993.....	29,234	4,226	14.5	22,670	1,868	8.2	1,203	235	19.5	5,361	2,123	39.6
1992 ^r	28,790	4,020	14.0	22,440	1,753	7.8	1,251	246	19.7	5,099	2,021	39.6
1991.....	28,368	3,880	13.7	22,213	1,715	7.7	1,188	196	16.5	4,967	1,969	39.6
1990.....	28,117	3,553	12.6	22,289	1,572	7.1	1,042	167	16.0	4,786	1,814	37.9
1989.....	27,977	3,290	11.8	22,271	1,457	6.5	1,079	162	15.0	4,627	1,671	36.1
1988 ^r	27,999	3,321	11.9	22,435	1,434	6.4	1,011	147	14.5	4,553	1,740	38.2
1987 ^r	27,930	3,433	12.3	22,336	1,538	6.9	1,046	153	14.6	4,548	1,742	38.3
1986.....	27,929	3,637	13.0	22,466	1,692	7.5	911	132	14.5	4,552	1,812	39.8
1985.....	27,795	3,695	13.3	22,399	1,827	8.2	926	138	14.9	4,470	1,730	38.7
1984.....	27,380	3,679	13.4	22,181	1,879	8.5	862	117	13.6	4,337	1,682	38.8
1983.....	27,303	3,859	14.1	22,361	2,060	9.2	732	123	16.8	4,210	1,676	39.8
1982.....	27,118	3,709	13.7	22,390	2,005	9.0	692	120	17.4	4,037	1,584	39.3
1981.....	27,223	3,362	12.4	22,334	1,723	7.7	652	75	11.6	4,237	1,564	36.9
1980.....	27,416	3,078	11.2	22,793	1,544	6.8	628	100	16.0	3,995	1,433	35.9
1979.....	27,329	2,509	9.2	22,878	1,216	5.3	584	82	14.1	3,866	1,211	31.3
1978.....	26,907	2,513	9.3	22,601	1,185	5.2	526	60	11.4	3,780	1,268	33.5

See footnotes at end of table.

Table C-3. Poverty Status of Families by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1959 to 1995—Con.

[Number in thousands. Families as of March of the following year]

Year and characteristic	All families			Married-couple families			Male householder, no wife present			Female householder, no husband present		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent		Number	Percent		Number	Percent		Number	Percent
WHITE—Con.												
With Children Under 18 Years—Con.												
1977.....	26,924	2,572	9.6	22,703	1,256	5.5	486	55	11.3	3,735	1,261	33.8
1976.....	26,812	2,566	9.6	22,872	1,242	5.4	484	64	13.2	3,456	1,260	36.4
1975.....	26,975	2,776	10.3	23,134	1,456	6.3	435	48	11.0	3,406	1,272	37.3
1974.....	26,890	2,430	9.0	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	3,244	1,180	36.4
1973.....	26,694	2,177	8.2	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	2,988	1,053	35.2
1972.....	26,763	2,238	8.4	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	2,748	970	35.3
1971.....	26,745	2,372	8.9	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	2,664	982	36.9
1970.....	26,256	2,219	8.5	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1969.....	26,307	2,089	7.9	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1968.....	25,803	2,176	8.4	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	792	36.0
1967.....	25,531	2,276	8.9	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	748	34.9
1966.....	(NA)	2,400	9.5	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	803	38.4
1965.....	(NA)	2,858	11.5	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	867	43.2
1964.....	(NA)	3,205	12.8	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	814	40.3
1963.....	25,056	3,328	13.3	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	882	45.0
1962.....	(NA)	3,673	14.7	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	908	49.2
1961.....	(NA)	3,785	15.4	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	892	46.4
1960.....	(NA)	3,690	15.3	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	905	47.1
1959.....	24,146	3,812	15.8	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	948	51.7
BLACK												
With and Without Children Under 18 Years												
1995.....	8,055	2,127	26.4	3,713	314	8.5	573	112	19.5	3,769	1,701	45.1
1994.....	8,093	2,212	27.3	3,842	336	8.7	535	161	30.1	3,716	1,715	46.2
1993.....	7,993	2,499	31.3	3,715	458	12.3	450	133	29.6	3,828	1,908	49.9
1992 ^r	7,982	2,484	31.1	3,777	490	13.0	467	116	24.8	3,738	1,878	50.2
1991.....	7,716	2,343	30.4	3,631	399	11.0	503	110	21.9	3,582	1,834	51.2
1990.....	7,471	2,193	29.3	3,569	448	12.6	472	97	20.6	3,430	1,648	48.1
1989.....	7,470	2,077	27.8	3,750	443	11.8	446	110	24.7	3,275	1,524	46.5
1988 ^r	7,409	2,089	28.2	3,722	421	11.3	464	88	18.9	3,223	1,579	49.0
1987 ^r	7,202	2,117	29.4	3,681	439	11.9	432	101	23.4	3,089	1,577	51.1
1986.....	7,096	1,987	28.0	3,742	403	10.8	386	96	24.9	2,967	1,488	50.1
1985.....	6,921	1,983	28.7	3,680	447	12.2	368	84	22.9	2,874	1,452	50.5
1984.....	6,778	2,094	30.9	3,469	479	13.8	344	82	23.8	2,964	1,533	51.7
1983.....	6,681	2,161	32.3	3,454	535	15.5	355	85	24.0	2,871	1,541	53.7
1982.....	6,530	2,158	33.0	3,486	543	15.6	309	79	25.6	2,734	1,535	56.2
1981.....	6,413	1,972	30.8	3,535	543	15.4	273	52	19.1	2,605	1,377	52.9
1980.....	6,317	1,826	28.9	3,392	474	14.0	291	52	17.7	2,634	1,301	49.4
1979.....	6,184	1,722	27.8	3,433	453	13.2	256	35	13.7	2,495	1,234	49.4
1978.....	5,906	1,622	27.5	3,244	366	11.3	272	48	17.6	2,390	1,208	50.6
1977.....	5,806	1,637	28.2	3,260	429	13.1	269	46	17.1	2,277	1,162	51.0
1976.....	5,804	1,617	27.9	3,406	450	13.2	247	45	18.2	2,151	1,122	52.2
1975.....	5,586	1,513	27.1	3,352	479	14.3	230	30	13.0	2,004	1,004	50.1
1974.....	5,491	1,479	26.9	3,357	435	13.0	200	35	17.4	1,934	1,010	52.2
1973.....	5,440	1,527	28.1	3,360	(NA)	(NA)	231	(NA)	(NA)	1,849	974	52.7
1972.....	5,265	1,529	29.0	3,233	(NA)	(NA)	210	(NA)	(NA)	1,822	972	53.3
1971.....	5,157	1,484	28.8	3,289	(NA)	(NA)	226	(NA)	(NA)	1,642	879	53.5

See footnotes at end of table.

Table C-3. Poverty Status of Families by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1959 to 1995—Con.

[Number in thousands. Families as of March of the following year]

Year and characteristic	All families			Married-couple families			Male householder, no wife present			Female householder, no husband present		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent		Number	Percent		Number	Percent		Number	Percent
BLACK—Con.												
With and Without Children Under 18 Year—Con.												
1970.....	5,027	1,481	29.5	3,301	(NA)	(NA)	191	(NA)	(NA)	1,535	834	54.3
1969.....	4,887	1,365	27.9	3,323	(NA)	(NA)	180	(NA)	(NA)	1,384	737	53.3
1968.....	4,646	1,366	29.4	3,141	(NA)	(NA)	178	(NA)	(NA)	1,327	706	53.2
1967.....	4,589	1,555	33.9	3,118	(NA)	(NA)	199	(NA)	(NA)	1,272	716	56.3
With Children Under 18 Years												
1995.....	5,340	1,821	34.1	2,119	209	9.9	337	79	23.4	2,884	1,533	53.2
1994.....	5,439	1,954	35.9	2,147	245	11.4	341	118	34.6	2,951	1,591	53.9
1993.....	5,525	2,171	39.3	2,147	298	13.9	294	93	31.6	3,084	1,780	57.7
1992 ^f	5,448	2,132	39.1	2,229	343	15.4	248	83	33.5	2,971	1,706	57.4
1991.....	5,143	2,016	39.2	2,129	263	12.4	243	77	31.7	2,771	1,676	60.5
1990.....	5,069	1,887	37.2	2,104	301	14.3	267	73	27.3	2,698	1,513	56.1
1989.....	5,031	1,783	35.4	2,179	291	13.3	228	77	33.8	2,624	1,415	53.9
1988 ^f	5,010	1,802	36.0	2,181	272	12.5	246	78	31.7	2,583	1,452	56.2
1987 ^f	4,880	1,788	36.6	2,205	290	13.2	222	61	27.5	2,453	1,437	58.6
1986.....	4,806	1,699	35.4	2,236	257	11.5	185	58	31.5	2,386	1,384	58.0
1985.....	4,636	1,670	36.0	2,185	281	12.9	182	53	29.0	2,269	1,336	58.9
1984.....	4,512	1,758	39.0	2,001	331	16.6	175	62	35.5	2,335	1,364	58.4
1983.....	4,482	1,789	39.9	2,052	369	18.0	186	58	31.1	2,244	1,362	60.7
1982.....	4,470	1,819	40.7	2,093	360	17.2	178	58	32.7	2,199	1,401	63.7
1981.....	4,455	1,652	37.1	2,202	357	16.2	135	34	25.0	2,118	1,261	59.5
1980.....	4,465	1,583	35.5	2,154	333	15.5	140	34	24.0	2,171	1,217	56.0
1979.....	4,297	1,441	33.5	2,095	286	13.7	139	26	18.4	2,063	1,129	54.7
1978.....	4,159	1,431	34.4	2,056	247	12.0	157	40	25.5	1,946	1,144	58.4
1977.....	4,107	1,406	34.2	2,088	295	14.1	141	30	21.3	1,878	1,081	57.5
1976.....	4,047	1,382	34.2	2,146	311	14.5	120	28	23.3	1,781	1,043	58.6
1975.....	3,878	1,314	33.9	2,119	349	16.5	108	16	14.8	1,651	949	57.5
1974.....	3,915	1,293	33.0	2,187	317	14.5	105	27	26.2	1,623	949	58.5
1973.....	3,831	1,280	33.4	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	1,538	905	58.8
1972.....	3,650	1,303	35.7	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	1,494	912	61.0
1971.....	3,660	1,261	34.5	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	1,369	821	60.0
1970.....	3,470	1,212	34.9	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1969.....	3,386	1,095	32.3	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1968.....	3,218	1,114	34.6	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1967.....	3,200	1,261	39.4	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
HISPANIC ORIGIN¹												
With and Without Children Under 18 Years												
1995.....	6,287	1,695	27.0	4,247	803	18.9	436	100	22.9	1,604	792	49.4
1994.....	6,202	1,724	27.8	4,236	827	19.5	481	124	25.8	1,485	773	52.1
1993.....	5,946	1,625	27.3	4,038	770	19.1	410	83	20.2	1,498	772	51.6
1992 ^f	5,733	1,529	26.7	3,940	743	18.8	445	122	27.4	1,348	664	49.3
1991.....	5,177	1,372	26.5	3,532	674	19.1	384	71	18.5	1,261	627	49.7
1990.....	4,981	1,244	25.0	3,454	605	17.5	341	66	19.4	1,186	573	48.3
1989.....	4,840	1,133	23.4	3,395	549	16.2	329	54	16.3	1,116	530	47.5
1988 ^f	4,823	1,141	23.7	3,398	547	16.1	314	48	15.2	1,112	546	49.1
1987 ^f	4,576	1,168	25.5	3,196	556	17.4	298	47	15.8	1,082	565	52.2
1986.....	4,403	1,085	24.7	3,118	518	16.6	253	39	15.5	1,032	528	51.2

See footnotes at end of table.

Table C-3. Poverty Status of Families by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1959 to 1995—Con.

[Number in thousands. Families as of March of the following year]

Year and characteristic	All families			Married-couple families			Male householder, no wife present			Female householder, no husband present		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent		Number	Percent		Number	Percent		Number	Percent
HISPANIC ORIGIN¹—Con.												
With and Without Children Under 18 Years—Con												
1985.....	4,206	1,074	25.5	2,962	505	17.0	264	48	18.4	980	521	53.1
1984.....	3,939	991	25.2	2,824	469	16.6	210	39	18.4	905	483	53.4
1983.....	3,788	981	25.9	2,752	437	17.7	177	40	22.6	860	454	52.8
1982.....	3,369	916	27.2	2,448	465	19.0	153	26	17.0	767	425	55.4
1981.....	3,305	792	24.0	2,414	366	15.1	142	27	19.2	750	399	53.2
1980.....	3,235	751	23.2	2,365	363	15.3	164	26	16.0	706	362	51.3
1979.....	3,029	614	20.3	2,282	298	13.1	138	16	11.8	610	300	49.2
1978.....	2,741	559	20.4	2,089	248	11.9	110	23	20.9	542	288	53.1
1977.....	2,764	591	21.4	2,104	280	13.3	99	10	10.1	561	301	53.6
1976.....	2,583	598	23.1	1,978	312	15.8	88	11	12.5	517	275	53.1
1975.....	2,499	627	25.1	1,896	335	17.7	81	13	16.0	522	279	53.6
1974.....	2,475	526	21.2	1,926	278	14.4	87	19	21.6	462	229	49.6
1973.....	2,365	468	19.8	1,876	239	12.7	78	18	23.1	411	211	51.4
1972.....	2,312	477	20.6	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
With Children Under 18 Years												
1995.....	4,422	1,470	33.2	2,902	657	22.6	237	78	32.9	1,283	735	57.3
1994.....	4,377	1,497	34.2	2,923	698	23.9	272	99	36.4	1,182	700	59.2
1993.....	4,153	1,424	34.3	2,747	652	23.7	239	66	27.6	1,167	706	60.5
1992 ^f	3,962	1,302	32.9	2,692	615	22.9	233	89	38.2	1,037	598	57.7
1991.....	3,621	1,219	33.7	2,445	575	23.5	204	60	29.4	972	584	60.1
1990.....	3,497	1,085	31.0	2,405	501	20.8	171	48	28.1	921	536	58.2
1989.....	3,314	986	29.8	2,309	453	19.6	157	42	26.8	848	491	57.9
1988 ^f	3,325	988	29.7	2,339	445	19.0	125	33	26.4	861	510	59.2
1987 ^f	3,201	1,022	31.9	2,197	460	20.9	139	35	25.2	865	527	60.9
1986.....	3,080	949	30.8	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	822	489	59.5
1985.....	2,973	955	32.1	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	771	493	64.0
1984.....	2,789	872	31.3	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	711	447	62.8
1983.....	2,697	867	21.1	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	660	418	63.4
1982.....	2,458	802	32.6	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	613	391	63.8
1981.....	2,428	692	28.5	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	622	374	60.0
1980.....	2,409	655	27.2	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1979.....	2,209	544	24.6	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	502	288	57.3
1978.....	2,002	483	24.1	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1977.....	2,057	520	25.3	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1976.....	1,899	517	27.2	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1975.....	1,891	550	29.1	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1974.....	1,834	462	25.2	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1973.....	1,726	410	23.8	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1972.....	1,700	416	24.5	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)

^fFor 1992, figures are based on 1990 census population controls. For 1987 and 1988, figures are based on new processing procedures and are also revised to reflect corrections to the files after publication of the 1988 advance report, *Money Income and Poverty Status in the United States: 1988*, P-60, No. 166.

(NA)Not available.

¹Persons of Hispanic origin may be of any race.

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

Table C-4. **Percent of Persons in Poverty by Definition of Income: 1979 to 1995**
(Poverty Thresholds Based on CPI-U)

[Persons as of March of the following year]

Year	Total (1,000)	Money income—			Before taxes			After taxes		
		Excluding capital gains (current official measure)	Definition 1 less taxes plus capital gains (losses)		Money income—		Definition 3 plus health insurance supple- ments to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
			Without EITC	With EITC	Definition 1 less govern- ment transfers	Definition 2 plus capital gains (losses)				
	1	1a	1b	2	3	4	5	6	7	
1995.....	263,733	13.8	14.8	13.4	21.9	21.8	21.1	22.0	22.1	20.9
1994.....	261,616	14.5	15.8	14.6	22.8	22.7	22.0	23.0	23.2	22.0
1993.....	259,278	15.1	16.3	15.5	23.4	23.3	22.6	23.6	23.8	23.1
1992 ^r	256,549	14.8	16.2	15.2	22.8	22.7	22.1	23.2	23.4	22.6
1991.....	251,179	14.2	(NA)	(NA)	21.8	21.8	21.1	22.0	22.3	21.6
1990.....	248,644	13.5	(NA)	(NA)	20.5	20.4	19.9	20.9	21.1	20.6
1989.....	245,992	12.8	(NA)	(NA)	20.0	19.9	19.4	20.3	20.5	20.1
1988.....	243,530	13.0	(NA)	(NA)	20.2	20.2	19.7	20.6	20.7	20.3
1987.....	240,982	13.4	(NA)	(NA)	20.4	20.2	19.7	20.5	20.7	20.4
1986.....	238,554	13.6	(NA)	(NA)	20.8	20.4	19.9	20.7	21.1	20.9
1985.....	236,594	14.0	(NA)	(NA)	21.3	20.9	20.4	21.3	21.6	21.5
1984.....	233,816	14.4	(NA)	(NA)	21.8	21.4	20.8	21.6	22.0	21.9
1983.....	231,700	15.2	(NA)	(NA)	23.0	22.5	21.8	22.6	23.0	22.8
1982.....	229,412	15.0	(NA)	(NA)	23.0	22.7	22.0	22.9	23.3	23.1
1981.....	227,157	14.0	(NA)	(NA)	22.0	21.8	21.1	22.0	22.5	22.3
1980.....	225,027	13.0	(NA)	(NA)	20.8	20.7	20.1	20.8	21.1	20.8
1979.....	222,903	11.7	(NA)	(NA)	19.5	19.3	18.8	19.4	19.6	19.2
		After taxes—Con.								
Year	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested govern- ment cash transfers	Definition 9 plus medicare	Definition 10 plus regular- price school lunches	Definition 11 plus means- tested govern- ment cash transfers	Definition 12 plus medicaid	Definition 13 plus other means-tested government—		Definition 14 plus net imputed return on equity in own home	
							Noncash transfers	Noncash transfers less medical programs		
										8
1995.....	21.0	14.1	13.7	13.7	12.5	11.7	10.3	11.1	9.4	
1994.....	22.2	15.1	14.8	14.7	13.5	12.6	11.1	12.0	10.0	
1993.....	23.2	16.1	15.6	15.6	14.5	13.5	12.1	13.1	11.2	
1992 ^r	22.8	15.8	15.4	15.4	14.3	13.3	11.9	12.8	10.7	
1991.....	21.8	15.1	14.7	14.6	13.6	12.9	11.4	(NA)	10.3	
1990.....	20.8	14.7	14.2	14.2	13.2	12.4	10.9	(NA)	9.8	
1989.....	20.3	14.0	13.5	13.5	12.5	11.7	10.4	(NA)	9.1	
1988.....	20.5	14.1	13.6	13.6	12.7	12.1	10.8	(NA)	9.4	
1987.....	20.6	14.3	13.8	13.8	13.0	12.4	11.0	(NA)	9.7	
1986.....	21.0	14.7	14.2	14.2	13.3	12.8	11.3	(NA)	10.1	
1985.....	21.7	15.2	14.8	14.8	13.8	13.2	11.7	(NA)	9.9	
1984.....	22.0	15.5	15.1	15.1	14.2	13.5	12.0	(NA)	9.9	
1983.....	22.9	16.1	15.7	15.7	14.8	14.2	12.7	(NA)	10.4	
1982.....	23.3	16.0	15.5	15.5	14.6	14.0	12.3	(NA)	9.9	
1981.....	22.4	15.3	14.8	14.8	13.7	13.0	11.5	(NA)	8.7	
1980.....	20.9	14.1	13.7	13.6	12.5	11.7	10.1	(NA)	8.2	
1979.....	19.3	12.7	12.4	12.4	11.2	10.4	8.9	(NA)	7.5	

^r Revised.

(NA) Not available.

Table C-5. **Percent of Persons in Poverty by Definition of Income: 1979 to 1995**
(Poverty Thresholds Based on CPI-U-X1)

[Persons as of March of the following year]

Year	Total (1,000)	Money income—			Before taxes			After taxes		
		Excluding capital gains (current official measure)	Definition 1 less taxes plus capital gains (losses)		Money income—		Definition 3 plus health insurance supple- ments to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
			Without EITC	With EITC	Definition 1 less govern- ment transfers	Definition 2 plus capital gains (losses)				
	1	1a	1b	2	3	4	5	6	7	
1995.....	263,733	12.3	13.3	11.9	20.6	20.5	19.9	20.7	20.9	19.6
1994.....	261,616	13.2	14.0	12.9	21.6	21.5	20.8	21.6	21.7	20.6
1993.....	259,278	13.7	14.6	13.9	22.1	22.0	21.4	22.2	22.4	21.7
1992 ^r	256,549	13.4	14.3	13.5	21.4	21.4	20.9	21.7	21.9	21.2
1991.....	251,179	12.7	13.7	12.9	20.4	20.4	20.0	20.9	21.0	20.4
1990.....	248,644	12.1	(NA)	(NA)	19.3	19.3	18.8	19.6	19.7	19.3
1989.....	245,992	11.4	(NA)	(NA)	18.8	18.7	18.3	19.1	19.3	18.7
1988.....	243,530	11.7	(NA)	(NA)	19.1	19.0	18.6	19.4	19.5	19.0
1987.....	240,962	12.0	(NA)	(NA)	19.2	19.1	18.7	19.3	19.5	19.1
1986.....	238,554	12.2	(NA)	(NA)	19.6	19.2	18.7	19.4	19.6	19.4
1985.....	236,594	12.5	(NA)	(NA)	20.0	19.6	19.1	19.9	20.2	20.0
1984.....	233,816	12.8	(NA)	(NA)	20.3	20.0	19.5	20.3	20.6	20.4
1983.....	231,700	13.7	(NA)	(NA)	21.5	21.1	20.6	21.3	21.6	21.4
1982.....	229,412	13.2	(NA)	(NA)	21.4	21.2	20.6	21.3	21.6	21.4
1981.....	227,157	12.2	(NA)	(NA)	20.4	20.3	19.8	20.5	20.8	20.5
1980.....	225,027	11.5	(NA)	(NA)	19.6	19.4	19.0	19.6	19.8	19.5
1979.....	222,903	10.6	(NA)	(NA)	18.6	18.4	17.8	18.5	18.6	18.2
		After taxes—Con.								
Year	Definition 7 less State income taxes	Definition 8 plus nonmeans- tested govern- ment cash transfers	Definition 9 plus medicare	Definition 10 plus regular- price school lunches	Definition 11 plus means- tested govern- ment cash transfers	Definition 12 plus medicaid	Definition 13 plus other means-tested government—		Definition 14 plus net imputed return on equity in own home	
							Noncash transfers	Noncash transfers less medical programs		
		8	9	10	11	12	13	14	14a	15
1995.....	19.7	12.8	12.5	12.5	11.3	10.5	9.0	9.5	8.1	
1994.....	20.7	13.7	13.5	13.5	12.2	11.4	9.8	10.2	8.8	
1993.....	21.8	14.8	14.5	14.5	13.1	12.3	10.7	11.3	9.8	
1992 ^r	21.3	14.4	14.1	14.1	12.8	12.1	10.5	11.1	9.5	
1991.....	20.5	13.8	13.5	13.5	12.3	11.6	9.9	10.5	8.9	
1990.....	19.4	13.2	12.9	12.9	11.8	11.1	9.5	(NA)	8.5	
1989.....	18.8	12.6	12.2	12.2	11.1	10.4	8.9	(NA)	7.7	
1988.....	19.1	12.8	12.4	12.4	11.4	10.9	9.5	(NA)	8.2	
1987.....	19.3	13.0	12.6	12.6	11.7	11.0	9.5	(NA)	8.3	
1986.....	19.6	13.3	12.9	12.9	11.9	11.4	9.8	(NA)	8.6	
1985.....	20.1	13.7	13.4	13.4	12.3	11.7	10.1	(NA)	8.6	
1984.....	20.5	14.0	13.7	13.7	12.7	12.0	10.4	(NA)	8.6	
1983.....	21.5	14.6	14.3	14.3	13.4	12.6	11.0	(NA)	9.0	
1982.....	21.5	14.2	13.9	13.9	12.9	12.2	10.6	(NA)	8.5	
1981.....	20.6	13.5	13.2	13.2	11.9	11.2	9.8	(NA)	7.3	
1980.....	19.6	12.6	12.3	12.3	11.0	10.3	8.6	(NA)	7.0	
1979.....	18.2	11.6	11.4	11.3	10.1	9.4	7.9	(NA)	6.7	

^r Revised.

(NA) Not available.

Appendix D.

Source and Accuracy of Estimates

SOURCES OF DATA

Most estimates in this report come from data obtained in March of years 1968 through 1996 in the Current Population Survey (CPS). The U.S. Census Bureau conducts the survey every month, although this report uses only March data for its estimates. The March survey uses two sets of questions, the basic CPS and the supplement.

Data from various sources were used in developing alternative measures of income and poverty for 1995. Specifically, data from the American Housing Survey (AHS), the Income Survey Development Program (ISDP), and the Internal Revenue Service (IRS) were combined with CPS data to create simulations of taxes paid, number of tax filing units, adjusted gross income, and other tax characteristics for the March 1996 CPS.

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

A description of sources of data from which these estimates were derived follows. Except for the CPS, these descriptions are brief. See Current Population Reports, Series P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992*, and publications on the appropriate surveys for more details.

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

The AHS is no longer conducted in even-numbered years, so property tax estimates in this report are based on the 1993 AHS. Also, for the noncash estimates, 1985 AHS data were used in a model to estimate the value of public housing. For more details on the AHS model used

to estimate public and subsidized housing values, please see appendix B of Current Population Reports, Series P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992*.

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

Internal Revenue Service data. Much of the IRS data in this report come from the Statistics of Income (SOI) series, in particular the SOI Bulletin *Individual Income Tax Returns, Preliminary Data: 1994*, Spring 1996. This report, based on a sample drawn from all tax returns filed in 1995, presents information on taxpayers' incomes, exemptions, deductions, credits, and taxes.

Data from other sources. Information on State tax systems is published in *State Tax Handbook*, October 1, 1991, from Commerce Clearing House, and has been updated to reflect changes in State income tax rates.

Much of the data on cash and noncash benefits are from administrative records. Values of school lunches and food stamps are from USDA unpublished data. Medicaid and medicare data come from HCFA unpublished records. Also, USDA and HUD data are used to compute medicaid and medicare values. For more details, see appendix B of Current Population Reports, Series P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992*.

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

The CPS sample includes coverage in all 50 States and the District of Columbia. The sample is continually updated to account for new residential construction. The United States was divided into 2,007 geographic areas. In most States, a geographic area consisted of a county or several contiguous counties. In some areas of New England and Hawaii, minor civil divisions are used instead of counties. A total of 754 geographic areas were selected for sample. About 50,000 occupied households are eligible for interview every month. Field representatives are unable to obtain interviews at about 3,200 of these units. This occurs when the occupants are not found at home after repeated calls or are unavailable for some other reason.

Since the introduction of the CPS, the U.S. Census Bureau has redesigned the CPS sample several times. These redesigns have improved the quality and accuracy of the data and have satisfied changing data needs. The most recent changes due to the redesign were completely implemented in July 1995.

Table D-1 summarizes changes in the CPS designs for the years for which data appear in this report.

CPS March supplement. In addition to the basic CPS questions, field representatives asked supplementary questions in March about money income received the previous calendar year.

To obtain more reliable data for the Hispanic-origin population, the March CPS sample was increased by about 2,500 eligible housing units, interviewed the previous November, that contained at least one sample person of Hispanic origin.¹ In addition, the sample included persons in the Armed Forces living off post or with their families on post.

¹The information on the Hispanic population shown in this report was collected in the 50 States and the District of Columbia, and therefore, does not include residents of Puerto Rico.

Table D-1. **Description of the March Current Population Survey**

Time period	Number of sample areas	Housing units eligible ¹	
		Interviewed	Not interviewed
1996.....	754	46,800	3,200
1995.....	792	56,700	3,300
1990 to 1994.....	729	57,400	2,600
1989.....	729	53,600	2,500
1986 to 1988.....	729	57,000	2,500
1985.....	² 629/729	57,000	2,500
1982 to 1984.....	629	59,000	2,500
1980 to 1981.....	629	65,500	3,000
1977 to 1979.....	614	55,000	3,000
1973 to 1976.....	461	46,500	2,500
1972.....	449	45,000	2,000
1968 to 1971.....	449	48,000	2,000

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

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

CPS estimation procedure. This survey's estimation procedure inflates weighted sample results to independent estimates of the civilian noninstitutional population of the United States by state, age, sex, race, and Hispanic/non-Hispanic categories.

The independent estimates were based on:

- The 1990 Census of Population and Housing.
- An adjustment for undercoverage in the 1990 census.
- Statistics on births, deaths, immigration, and emigration.
- Statistics on the size of the Armed Forces.

The independent population estimates used for 1996 (1995 for income estimates) were based on updates to controls established by the 1990 decennial census. Data previous to 1994 were based on independent population estimates from the latest available decennial census data. The estimation procedure for the March supplement included a further adjustment so husband and wife of a household received the same weight.

The estimates in this report for 1983 (from March 1984 CPS) and later also employ a revised survey weighting procedure for persons of Hispanic origin. In previous years, weighted sample results were inflated to independent estimates of the noninstitutional population by age, sex, and race. There was no specific control of the survey estimates for the Hispanic population. Since then, the Census Bureau developed independent population controls for the Hispanic population by sex and detailed age groups. Revised weighting procedures incorporate these new controls. The independent population estimates include some, but not all, undocumented immigrants.

ACCURACY OF ESTIMATES

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

Nonsampling variability. Nonsampling errors can be attributed to several sources including the following:

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

CPS undercoverage results from missed housing units and missed persons within sample households. Compared with the level of the 1990 decennial census, overall CPS undercoverage is about 8 percent. Undercoverage varies with age, sex, and race. Generally, undercoverage is larger for males than for females and larger for Blacks and other races combined than for Whites. As described previously, ratio estimation to independent age-sex-race-Hispanic population controls partially corrects for the bias due to undercoverage. However, biases exist in the estimates to the extent that missed persons in missed households or missed persons in interviewed households have different characteristics from those of interviewed persons in the same age-sex-race-Hispanic group.

A common measure of survey coverage is the coverage ratio, the estimated population before ratio adjustment divided by the independent population control. Table D-2 shows CPS coverage ratios for age-sex-race

groups for a recent month. The CPS coverage ratios can exhibit some variability from month to month, but these are a typical set of coverage ratios.

Answers to questions about money income often depend on the memory or knowledge of one person in a household. Recall problems can cause underestimates of income in survey data, because it is easy to forget minor or irregular sources of income. Respondents may also misunderstand what the Census Bureau considers money income or may simply be unwilling to answer these questions correctly because the questions are considered too personal. See appendix C, Current Population Reports, Series P60-184, *Money Income of Households, Families, and Persons in the United States: 1992* for more details.

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

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

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

Table D-2. **March CPS Coverage Ratios**

Age	Non-Black		Black		All persons		
	Male	Female	Male	Female	Male	Female	Total
0 to 14 years	0.942	0.951	0.880	0.904	0.932	0.943	0.937
15 to 19 years	0.864	0.910	0.885	0.751	0.867	0.884	0.876
20 to 24 years	0.823	0.877	0.707	0.757	0.808	0.859	0.834
25 to 29 years	0.863	0.919	0.755	0.810	0.850	0.903	0.877
30 to 34 years	0.880	0.950	0.671	0.833	0.855	0.934	0.895
35 to 44 years	0.899	0.940	0.684	0.863	0.875	0.930	0.903
45 to 54 years	0.938	0.961	0.778	0.953	0.923	0.960	0.942
55 to 64 years	0.932	0.953	0.834	0.929	0.923	0.951	0.938
65 to 74 years	0.932	0.977	0.939	0.958	0.932	0.975	0.956
75 years and older	1.019	1.008	0.910	0.961	1.011	1.004	1.007
15 years and older	0.902	0.945	0.767	0.858	0.887	0.934	0.912
0 years and older	0.911	0.946	0.802	0.871	0.898	0.936	0.917

Note: These coverage ratios are for March 1994.

Table D-3. **CPS Standard Error Parameters for Poverty, Income, and Nonincome Characteristics: 1995**

Characteristics	Total or White		Black		Hispanic	
	a	b	a	b	a	b
BELOW POVERTY LEVEL						
Persons						
Total	-0.000039	10,380	-0.000307	10,380	-0.000366	10,380
Male	-0.000081	10,380	-0.000660	10,380	-0.000702	10,380
Female	-0.000077	10,380	-0.000575	10,380	-0.000764	10,380
Age						
Under 15	-0.000134	8,002	-0.000827	8,002	-0.000904	8,002
Under 18	-0.000105	8,002	-0.000695	8,002	-0.000845	8,002
15 and over	-0.000051	10,380	-0.000430	10,380	-0.000532	10,380
15 to 24	-0.000098	3,927	-0.000718	3,927	-0.000841	3,927
25 to 44	-0.000050	3,927	-0.000371	3,927	-0.000450	3,927
45 to 64	-0.000073	3,927	-0.000719	3,927	-0.001127	3,927
65 and over	-0.000127	3,927	-0.001512	3,927	-0.002795	3,927
Households, Families, and Unrelated Individuals						
Total	+0.000102	2,442	+0.000102	2,442	+0.000102	2,442
ALL INCOME LEVELS						
Persons						
Total	-0.000012	2,454	-0.000120	2,810	-0.000148	2,810
Male	-0.000026	2,454	-0.000267	2,810	-0.000295	2,810
Female	-0.000024	2,454	-0.000217	2,810	-0.000295	2,810
Age						
15 to 24	-0.000061	2,454	-0.000513	2,810	-0.000378	2,810
25 to 44	-0.000031	2,454	-0.000266	2,810	-0.000214	2,810
45 to 64	-0.000046	2,454	-0.000514	2,810	-0.000347	2,810
65 and over	-0.000079	2,454	-0.001082	2,810	-0.000706	2,810
Households, Families, and Unrelated Individuals						
Total	-0.000013	2,241	-0.000119	2,247	-0.000210	2,247
Households with children under 18	-0.000013	2,241	-0.000119	2,247	-0.000210	2,247
NONINCOME CHARACTERISTICS						
Persons						
Employment status	-0.000018	2,985	-0.000125	3,139	-0.000165	3,139
Educational attainment	-0.000017	2,757	-0.000200	3,736	-0.000196	3,736
Health insurance	-0.000023	6,332	-0.000326	11,039	-0.000388	11,039
Total, Marital Status, Other						
Some household members	-0.000019	5,211	-0.000221	7,486	-0.000263	7,486
All household members	-0.000023	6,332	-0.000326	11,039	-0.000388	11,039
Households, Families, and Unrelated Individuals						
Total	-0.000012	2,068	-0.000077	1,871	-0.000155	1,871

NOTE: To determine parameters prior to 1995, multiply by the appropriate factor in table D-4. The a and b parameters should be multiplied by 1.5 for nonmetropolitan residence categories. For foreign-born characteristics, the a and b parameters for Total and White should be multiplied by 1.3. No adjustment is necessary for Blacks and Hispanics.

were no changes in definitions and concepts. Because of these and other changes, one should use caution when comparing estimates from data collected in 1994 or later years with estimates from earlier years.

Caution should also be used when comparing CPS estimates in this report, which reflect 1990 census-based population controls, with estimates for 1991 (from

March 1992 CPS) and earlier years, which reflect 1980 census-based population controls. This change in population controls had relatively little impact on summary measures such as means, medians, and percentage distributions, but did have a significant impact on levels. For example, use of 1990-based population controls results in about a 1-percent increase in the civilian

noninstitutional population and in the number of families and households. Thus, estimates of levels for data collected in 1993 and later years will differ from those published for earlier years by more than what could be attributed to actual changes in the population. These differences could be disproportionately greater for certain subpopulation groups than for the total population.

Since no independent population control totals for persons of Hispanic origin were used before 1983, compare Hispanic estimates over time cautiously.

Based on the results of each decennial census, the Bureau of the Census gradually introduces a new sample design for the CPS. During this phase-in period, CPS data are being collected from sample designs based on different censuses. While most CPS estimates have been unaffected by this mixed sample, geographic estimates are subject to greater error and variability. Users should exercise caution when comparing estimates across years for metropolitan/nonmetropolitan categories.

Note when using small estimates. Summary measures (such as medians, means, and percentage distributions) are shown only when the base is 75,000 or greater. Because of the large standard errors involved, summary measures would probably not reveal useful information when computed on a smaller base. However, estimated numbers are shown even though the relative standard errors of these numbers are larger than those for corresponding percentages. These smaller estimates permit combinations of the categories to suit data users' needs. Take care in the interpretation of small differences. For instance, even a small amount of nonsampling error can cause a borderline difference to appear significant or not, thus distorting a seemingly valid hypothesis test.

Estimation of median incomes. The methodology for computing median income has been changed over the past few years. The computations have been done using either Pareto interpolation or linear interpolation. Currently, linear interpolation is used to estimate all medians. Pareto interpolation assumes a decreasing density of population within an income interval; whereas, linear interpolation assumes a constant density of population within an income interval. Estimates of median income for 1979 through 1987 and associated standard errors have been calculated using Pareto interpolation if the estimate is larger than \$20,000 for persons or \$40,000 for families and households. This is because the width of the income interval containing the estimate is greater than \$2,500.

Estimates of median income for 1976, 1977, and 1978 and associated standard errors were calculated using Pareto interpolation if the estimate was larger than \$12,000 for persons or \$18,000 for families and households. This is because the width of the income interval

containing the estimate is greater than \$1,000. All other estimates of median income and associated standard errors for 1976 through 1994 and almost all of the estimates of median income and associated standard errors for 1975 and earlier were calculated using linear interpolation.

Thus, use caution when comparing median incomes above \$12,000 for persons or \$18,000 for families and households for different years. Median incomes below those levels are more comparable from year to year since they have always been calculated using linear interpolation. For an indication of the comparability of medians calculated using Pareto interpolation with medians calculated using linear interpolation, see Series P-60, No. 114, *Money Income in 1976 of Families and Persons in the United States*.

Sampling variability. Sampling variability is variation that occurred by chance because a sample was surveyed rather than the entire population. Standard errors, as calculated by methods described in "Standard Errors and Their Use," are primarily measures of sampling variability, although they may include some nonsampling error.

Standard errors and their use. A number of approximations are required to derive, at a moderate cost, standard errors applicable to all the estimates in this report. Instead of providing an individual standard error for each estimate, two parameters, a and b, are provided to calculate standard errors for each type of characteristic.

Table D-3 has CPS standard error parameters for various types of characteristics. Table D-4 provides factors to approximate CPS standard error parameters for estimates prior to 1994. Table D-5 provides CPS Hispanic parameters for estimates prior to 1984. Table D-6 provides CPS Asian and Pacific Islander parameters for income and nonincome characteristics. Table D-7 has the year-to-year CPS correlation coefficients for income characteristics.

Table D-4. **CPS Factors to Apply to a and b Parameters for Estimates Prior to 1995**

Characteristic	Factor
NON-HISPANIC	
1995.....	1.00
1989 to 1994.....	0.92
1988.....	1.02
1981 to 1987.....	0.86
1967 to 1980.....	0.75
HISPANIC	
1995.....	1.00
1989 to 1994.....	0.92
1988.....	1.19
1984 to 1987.....	0.86

Table D-5. **CPS Standard Error Parameters for Poverty, Income, and Nonincome Characteristics of Hispanics: 1972 to 1983**

Characteristics	1972 - 1980		1981 - 1983	
	a	b	a	b
BELOW POVERTY LEVEL				
Persons				
Total	-0.000063	11,528	-0.001131	12,901
Male	-0.000130	11,528	-0.002307	12,901
Female	-0.000123	11,528	-0.002219	12,901
Age				
Under 15	-0.000052	6,057	-0.001399	6,778
Under 18	-0.000044	6,057	-0.001184	6,778
15 and over	-0.000032	11,528	-0.000421	12,901
15 to 24	-0.000122	4,520	-0.001414	5,058
25 to 44	-0.000097	4,520	-0.000962	5,058
45 to 64	-0.000117	4,520	-0.002147	5,058
65 and over	-0.000153	4,520	-0.006068	5,058
Households, Families, and Unrelated Individuals				
Total	-0.000014	2,420	-0.000237	2,708
ALL INCOME LEVELS				
Persons				
Total	-0.000020	3,000	-0.000301	3,357
Male	-0.000043	3,000	-0.000615	3,357
Female	-0.000038	3,000	-0.000591	3,357
Age				
15 to 24	-0.000080	3,000	-0.000961	3,357
25 to 44	-0.000065	3,000	-0.000668	3,357
45 to 64	-0.000077	3,000	-0.001459	3,357
65 and over	-0.000147	3,000	-0.004124	3,357
Households, Families, and Unrelated Individuals				
Total	-0.000014	2,420	-0.000237	2,708
Households with children under 18	-0.000014	2,420	-0.000237	2,708
NONINCOME CHARACTERISTICS				
Persons				
Employment status	(X)	(X)	(X)	(X)
Educational attainment	-0.000015	2,344	-0.000152	2,623
Total, Marital Status, Other				
Some household members	-0.000026	5,069	-0.000294	5,673
All household members	-0.000044	10,199	-0.000592	11,414
Households, Families, and Unrelated Individuals				
Total	-0.000020	1,626	-0.000022	1,820

Note: The a and b parameters should be multiplied by 1.5 for nonmetropolitan residence categories. Income data for Hispanics were not published before 1972.

Table D-6. **CPS Standard Error Parameters for Poverty, Income, and Nonincome Characteristics of Asian and Pacific Islanders: 1995**

Characteristics	a	b
BELOW POVERTY LEVEL		
Persons	-0.001206	10,347
Households, families, and unrelated individuals	0.000102	2,442
ALL INCOME LEVELS		
Persons	-0.000327	2,810
Households, families, and unrelated individuals	-0.000352	2,447
NONINCOME CHARACTERISTICS		
Persons		
Total, marital status, other		
Some household members	-0.000626	7,486
All household members	-0.000923	11,039
Households, families, and unrelated individuals	-0.000197	1,871

Note: To obtain parameters prior to 1994, multiply by the appropriate factor in table D-4. Income data for Asian and Pacific Islanders were not collected prior to 1988.

Table D-7. **CPS Year-to-Year Correlation Coefficients for Poverty and Income Estimates**

Characteristics	Below poverty level								All income levels	
	1972-83 or 1984-95		1983 - 1984		1971 - 1972		1970 - 1971		1960 - 1995	
	Persons	Families	Persons	Families	Persons	Families	Persons	Families	Persons	Families, households, and unrelated individuals
Total	0.45	0.35	0.39	0.30	0.15	0.14	0.31	0.28	0.30	0.35
White.....	0.35	0.30	0.30	0.26	0.14	0.13	0.28	0.25	0.30	0.35
Black.....	0.45	0.35	0.39	0.30	0.17	0.16	0.35	0.32	0.30	0.35
Other races	0.45	0.35	0.30	0.30	0.17	0.16	0.35	0.32	0.30	0.35
Hispanic ¹	0.65	0.55	0.56	0.47	0.17	0.16	0.35	0.32	0.45	0.55

¹Persons of Hispanic origin may be of any race.

Note: These correlations are for comparisons of consecutive years. For comparisons of nonconsecutive years, assume the correlations are zero. For Asian and Pacific Islanders, use the correlation coefficient for total. Correlation coefficients for 1983-84 are lower than those for 1982-83 or 1984-85 because of the phase-in of the new sample design.

The sample estimate and its standard error enable one to construct a confidence interval, a range that would include the average result of all possible samples with a known probability. For example, if all possible samples were surveyed under essentially the same general conditions and using the same sample design, and if an estimate and its standard error were calculated from each sample, then approximately 90 percent of the intervals from 1.645 standard errors below the estimate to 1.645 standard errors above the estimate would include the average result of all possible samples.

A particular confidence interval may or may not contain the average estimate derived from all possible samples. However, one can say with specified confidence that the interval includes the average estimate calculated from all possible samples.

Some statements in the report may contain estimates followed by a number in parentheses. This number can be added to and subtracted from the estimate to calculate upper and lower bounds of the 90-percent confidence interval. For example, if a statement contains the

phrase "grew by 1.7 (± 1.0) percent," the 90-percent confidence interval for the estimate, 1.7 percent, is 0.7 percent to 2.7 percent.

Standard errors may also be used to perform hypothesis testing, a procedure for distinguishing between population parameters using sample estimates. The most common type of hypothesis appearing in this report is that the population parameters are different. An example of this would be comparing the median annual income of Black families with the median annual income of White families.

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

Standard errors of estimated numbers. The approximate standard error, s_x , of an estimated number shown in this report can be obtained using the formula

$$s_x = \sqrt{ax^2 + bx} \quad (1)$$

Here x is the size of the estimate and a and b are the parameters in table D-3 or D-6 associated with the particular type of characteristic. When calculating standard errors for numbers from cross-tabulations involving different characteristics, use the set of parameters for the characteristic which will give the largest standard error.

Table 2 shows that there were 36,425,000 persons below the poverty level in 1995. Use the appropriate parameters from Table D-3 and formula (1) to get

Number, x	36,425,000
a parameter	-0.000039
b parameter	10,380
Standard error	571,000
90% conf. int.	35,486,000 to 37,364,000

The standard error is calculated as

$$s_x = \sqrt{(-0.000039)(36,425,000)^2 + (10,380)(36,425,000)} = 571,000$$

The 90-percent confidence interval for the estimated number of persons below the poverty level in 1995 is calculated as 36,425,000 \pm 1.645 x 571,000.

A conclusion that the average estimate derived from all possible samples lies within a range computed in this way would be correct for roughly 90 percent of all possible samples.

Standard errors of estimated percentages. The reliability of an estimated percentage, computed using sample data for both numerator and denominator, depends on the size of the percentage and its base. Estimated percentages are relatively more reliable than the corresponding estimates of the numerators of the percentages, particularly if the percentages are 50 percent or more. When the numerator and denominator of the percentage are in different categories, use the parameter from table D-3 or D-6 indicated by the numerator.

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

$$s_{x,p} = \sqrt{\frac{b}{x} p(100 - p)} \quad (2)$$

Here x is the total number of persons, families, households, or unrelated individuals which is the base of the percentage, p is the percentage ($0 \leq p \leq 100$), and b is the parameter in table D-3 or D-6 associated with the characteristic in the numerator of the percentage.

Table 2 shows that of the 36,425,000 persons below the poverty level in 1995, 24,423,000, or 67.1 percent, were White. Use the appropriate parameter from Table D-3 and formula (2) to get

Percentage, p	67.1
Base, x	36,425,000
b parameter	10,380
Standard error	0.8
90% conf. int.	65.8 to 68.4

The standard error is calculated as

$$s_{x,p} = \sqrt{\frac{10,380}{36,425,000} (67.1)(100.0 - 67.1)} = 0.8$$

The 90-percent confidence interval for the estimated percentage of persons below the poverty level is calculated as 67.1 \pm 1.645x0.8.

Standard error of a difference. The standard error of the difference between two sample estimates is approximately equal to

$$s_{x-y} = \sqrt{s_x^2 + s_y^2 - 2rs_x s_y} \quad (3)$$

where s_x and s_y are the standard errors of the estimates, x and y . The estimates can be numbers, percentages, ratios, etc. The correlation coefficient, r , can be determined from table D-7 for year-to-year comparisons for CPS income estimates of numbers and proportions. This will represent the actual standard error quite accurately for the difference between estimates of the same characteristic in two different areas, or for the difference between separate and uncorrelated characteristics in the same area. However, if there is a high positive (negative) correlation between the two characteristics, the formula will overestimate (underestimate) the true standard error.

Table A shows that the number of persons below the poverty level in 1995 was 36,425,000 and in 1994 was 38,059,000. The apparent difference is 1,634,000. Use the appropriate parameters and factors from Table D-3 and Table D-4 and formulas (1) and (3) to get

	x	y	
Estimate, x	36,425,000	38,059,000	1,634,000
a parameter	-0.000039	-0.000036	-
b parameter	10,380	9,550	-
r	-	-	0.45
Standard error	571,000	558,000	592,000
90% conf. int.	35,486,000 to 37,364,000	37,141,000 to 38,977,000	660,000 to 2,608,000

The standard error of the difference is calculated as

$$s_{x-y} = \sqrt{(571,000)^2 + (558,000)^2 - 2 \times 0.45 \times 571,000 \times 558,000} = 592,000$$

The 90-percent confidence interval for the estimated difference between the number of persons in poverty for 1994 and 1995 is calculated as 1,634,000 ± 1.645 x 592,000. Because this interval does not contain zero, we can conclude with 90-percent confidence that the number of persons below the poverty level in 1995 was lower than the number of persons below the poverty level in 1994.

Standard error of a ratio. Certain estimates may be calculated as the ratio of two numbers. The standard error of a ratio, x/y , may be computed using

$$s_{x/y} = \frac{x}{y} \sqrt{\left[\frac{s_x}{x}\right]^2 + \left[\frac{s_y}{y}\right]^2 - 2r\frac{s_x s_y}{xy}} \quad (4)$$

The standard error of the numerator, s_x , and that of the denominator, s_y , may be calculated using formulas described earlier.

In formula (4), r represents the correlation between the numerator and the denominator of the estimate.

For one type of ratio, the denominator is a count of families or households and the numerator is a count of persons in those families or households with a certain characteristic. If there is at least one person with the characteristic in every family or household, use 0.7 as an estimate of r . An example of this type is the mean number of children per family with children.

For all other types of ratios, r is assumed to be zero. If r is actually positive (negative), then this procedure will provide an overestimate (underestimate) of the standard error of the ratio. Examples of this type are the mean number of children per family and the family poverty rate.

NOTE: For estimates expressed as the ratio of x per 100 y or x per 1,000 y , multiply formula (4) by 100 or 1,000, respectively, to obtain the standard error.

Illustration. Suppose that the number of families below the poverty level, x , was 7,960,000 and the total number of families, y , was 68,144,000. The ratio of families below the poverty level to the total number of families would be 0.117 or 11.7 percent. Use the appropriate parameters from table D-3 and formulas (1) and (4) with $r=0$ to get

	x	y	ratio
Estimate	\$7,960,000	\$68,144,000	0.117
a parameter	+0.000102	-0.000013	-
b parameter	2,442	2,241	-
Standard error	161,000	304,000	0.002
90% conf. int.	7,695,000 to 8,225,000	67,644,000 to 68,644,000	0.114 to 0.120

The standard error of the ratio is calculated as

$$s_{x/y} = \frac{7,960,000}{68,144,000} \sqrt{\left[\frac{161,000}{7,960,000}\right]^2 + \left[\frac{304,000}{68,144,000}\right]^2} = 0.002$$

The 90-percent confidence interval for the ratio of the families below the poverty level to all the families is calculated as 0.117 ± 1.645 x 0.002.

Standard errors of other estimates. Standard errors for most estimates are either provided in the tables or a formula is included showing how to calculate them. Standard errors are provided for the means and medians of the published income distributions and do not need to be calculated by the user. For information on calculation other standard errors, contact Lloyd Hicks at e-mail address LHicks@info.census.gov or Genny Burns at GBurns@info.census.gov.

Appendix E.

1994-1993 Metropolitan/Nonmetropolitan Comparison

During the period April 1994 through June 1995, the Bureau of the Census systematically introduced a new sample design for the Current Population Survey (CPS) based on the results of the 1990 decennial census. During this phase-in period, CPS estimates were being made from two distinct sample designs, the old 1980 sample design and the new 1990 sample design. The March 1995 CPS consisted of 55 percent new (1990) sample and 45 percent old (1980) sample.

Since overlap in the sample design did not permit the development of estimates for metropolitan/nonmetropolitan categories that were comparable to either the 1980 or 1990 census definitions, comparisons of the March 1995 CPS estimates with earlier years were not published. Subsequently, a file was prepared recoding residence indicators to 1980 definitions. Table E-1 compares 1994 and 1993 residence categories using 1980 metropolitan/nonmetropolitan definitions for both years.

Table E-1. **Number and Poverty Rate of Persons by Residence Using 1980 and 1990 Metropolitan/Nonmetropolitan Definitions: 1994 and 1993**

(Numbers in thousands)

Characteristic	1994 (1990 metro definitions)			1994 (1980 metro definitions)			1993			1994(80 geo)-93 difference	
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Number of poor	Poverty rate
		Number	Percent		Number	Percent		Number	Percent		
PERSONS											
Total.....	261,616	38,059	14.5	261,616	38,059	14.5	259,278	39,265	15.1	*-1,206	*-0.6
Residence											
In metropolitan areas.....	208,875	29,610	14.2	202,708	28,391	14.0	203,088	29,615	14.6	*-1,224	*-0.6
In central cities.....	77,155	16,098	20.9	74,488	15,743	21.1	78,274	16,805	21.5	*-1,062	-0.3
Outside central cities.....	131,719	13,511	10.3	128,220	12,647	9.9	124,813	12,810	10.3	-162	-0.4
Outside metropolitan areas....	52,742	8,449	16.0	58,908	9,669	16.4	56,190	9,650	17.2	19	-0.8

*Statistically significant at the 90-percent confidence level.