

Chapter III. Predictors and Risk Factors Associated with Welfare Receipt

The Welfare Indicators Act challenges the U.S. Department of Health and Human Services to identify and set forth not only indicators of welfare dependence and welfare duration but also predictors and causes of welfare receipt. However, welfare research has not established clear and definitive causes of welfare receipt and dependence. Instead, it has identified a number of risk factors associated with welfare use. For the purposes of this report, the terms “predictors” and “risk factors” are used somewhat interchangeably.

Following the recommendation of the Advisory Board, this chapter includes a wide range of possible predictors and risk factors. As research advances, some of the “predictors” included in this chapter may turn out to be simply correlates of welfare receipt, some may have a causal relationship, some may be consequences, and some may have predictive value.

The predictors/risk factors included in this chapter are grouped into three categories: economic security risk factors, employment-related risk factors, and risk factors associated with nonmarital childbearing.

Economic Security Risk Factors (ECON). The first group includes eight measures associated with economic security. This group encompasses five measures of poverty, as well as measures of child support receipt, food insecurity, and lack of health insurance. The tables and figures illustrating measures of economic security are labeled with the prefix ECON throughout this chapter.

Poverty measures are important predictors of dependence, because families with fewer economic resources are more likely to be dependent on means-tested assistance. In addition, poverty and other measures of deprivation, such as food insecurity, are important to assess in conjunction with the measures of dependence outlined in Chapter II.

Reductions in caseloads and dependence can reduce poverty, to the extent that such reductions are associated with greater work activity and higher economic resources for former welfare families. However, reductions in welfare caseloads can increase poverty and other deprivation measures, to the extent that former welfare families are left with fewer economic resources.

Several aspects of poverty are examined in this chapter. Those that can be updated annually using the Current Population Survey include: overall poverty rates (ECON 1); the percentage of individuals in deep poverty (ECON 2), and poverty rates using alternative definitions of income (ECON 3 and 4). The chapter also includes data on the length of poverty episodes or spells (ECON 5).

This chapter also includes data on child support collections (ECON 6), which can play an important role in reducing dependence on government assistance and thus serve as a predictor of dependence. Household food insecurity (ECON 7) is an important measure of deprivation that, although correlated with general income poverty, provides an alternative measure of tracking the incidence of material hardship and need, and how it may change over time. Finally, health

insurance (ECON 8) is tied to the income level of the family, and may be a precursor to future health problems among adults and children.

Employment and Work-Related Risk Factors (WORK). The second grouping, labeled with the WORK prefix, includes eight factors related to employment and barriers to employment. These measures include data on overall labor force attachment and employment and earnings for low-skilled workers, as well as data on barriers to work. The latter category includes incidence of adult and child disabilities, adult substance abuse, and levels of educational attainment and school drop-out rates.

Employment and earnings provide many families with an escape from dependence. It is important, therefore, to look both at overall labor force attachment (WORK 1), and at employment and earnings for those with low education levels (WORK 2 and WORK 3). The economic condition of the low-skill labor market is a key predictor of the ability of young adult men and women to support families without receiving means-tested assistance.

The next two measures in this group (WORK 4 and WORK 5) focus on educational attainment. Individuals with less than a high school education have the lowest amount of human capital and are at the greatest risk of being poor, despite their work effort.

Measures of barriers to employment provide indicators of potential work limitations, which may be predictors of greater dependence. Substance abuse (WORK 6) and disabling conditions among children and adults (WORK 7) all have the potential of limiting the ability of the adults in the household to work. In addition, debilitating health conditions and high medical expenditures can strain a family's economic resources. The labor force participation of women with children (WORK 8) is also a predictor of dependence.

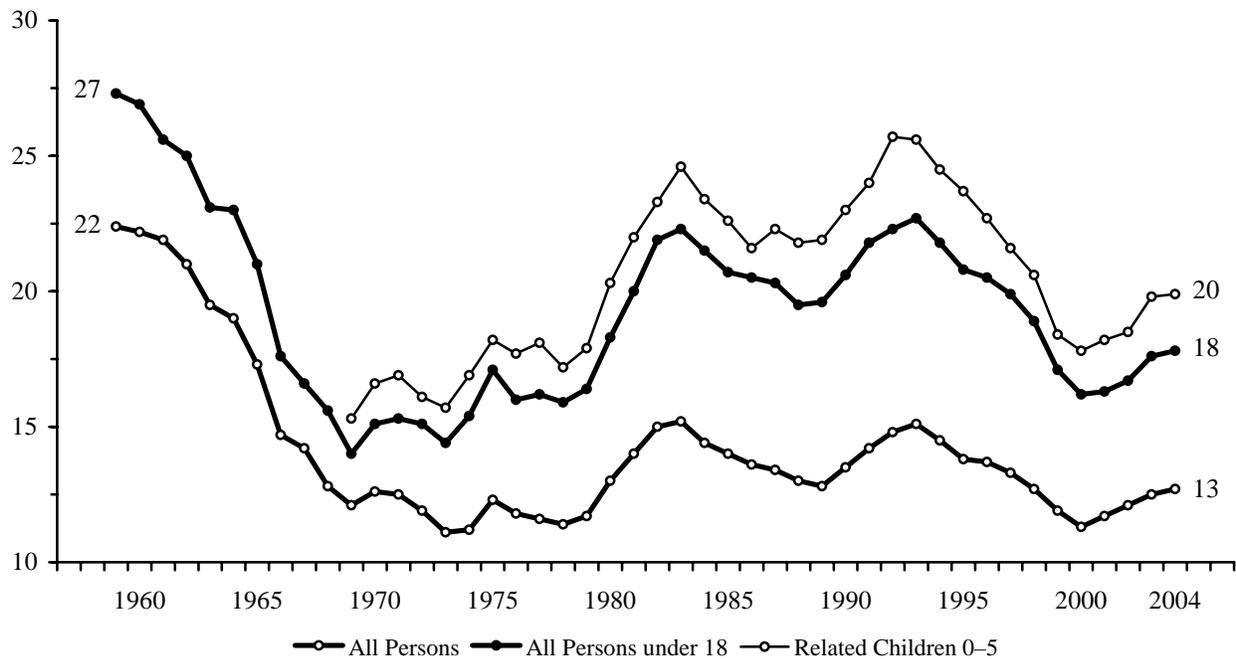
Nonmarital Birth Risk Factors (BIRTH). The final group of risk factors addresses out-of-wedlock childbearing. The tables and figures in this subsection are labeled with the BIRTH prefix. This category includes long-term time trends in nonmarital births (BIRTH 1), nonmarital teen births (BIRTH 2 and BIRTH 3), and children living in families with never-married parents (BIRTH 4). Children living in families with never-married mothers are at high risk of becoming dependent as adults, and it is therefore important to track changes in the size of this vulnerable population.

As noted above, the predictors/risk factors included in this chapter do not represent an exhaustive list of measures. They are merely a sampling of available data that address in some way the question of how a family is faring on the scale of deprivation and well-being. Such questions are a necessary part of the dependence discussion as researchers assess the effects of welfare reform.

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ECONOMIC SECURITY RISK FACTOR 1. POVERTY RATES

Figure ECON 1. Percentage of Persons in Poverty, by Age: 1959-2004



Source: U.S. Bureau of the Census, "Income, Poverty, and Health Insurance Coverage in the United States: 2004," *Current Population Reports*, Series P60-229 and data published online at <http://www.census.gov/prod/2005pubs/p60-229.pdf>.

- The official poverty rate was 12.7 percent in 2004, a small increase over the rate of 12.5 percent in 2003. Even so, the percentage of persons living in poverty in 2004 was below the poverty rates experienced in most of the 1980s and 1990s.
- Children under 18 had a poverty rate of 17.8 percent in 2004, up slightly from 17.6 percent in 2003. As in past years, the child poverty rate is considerably higher than the overall poverty rate.
- The poverty rate for the elderly (persons ages 65 and over) was 9.8 percent in 2004, down slightly for the second year in a row. This was a far lower poverty rate than the 17.8 percent rate for persons under 18 and below the 11.3 percent rate for adults ages 18 to 64, as shown in Table ECON 1.
- The poverty rate for persons in female-headed households was 30.5 percent, as shown in Table ECON 1. While about one third of persons in female-headed households lived in poverty in 2004, this was below the poverty rates experienced in the 1980s and most of the 1990s.

Table ECON 1. Percentage of Persons in Poverty, by Age and Marital Status: Selected Years

Calendar Year	Related Children		All Persons					
	Ages 0-5	Ages 6-17	Total	Under 18 ¹	18 to 64	65 & over	Married Families	Female ³ Householder
1959	NA	NA	22.4	27.3	17.0	35.2	18.2 ²	49.4
1963	NA	NA	19.5	23.1	NA	NA	14.9 ²	47.7
1966	NA	NA	14.7	17.6	10.5	28.5	10.3 ²	39.8
1969	15.3	13.1	12.1	14.0	8.7	25.3	7.4 ²	38.2
1973	15.7	13.6	11.1	14.4	8.3	16.3	6.0 ²	37.5
1976	17.7	15.1	11.8	16.0	9.0	15.0	6.4 ²	37.3
1979	17.9	15.1	11.7	16.4	8.9	15.2	6.3 ²	34.9
1980	20.3	16.8	13.0	18.3	10.1	15.7	7.4 ²	36.7
1981	22.0	18.4	14.0	20.0	11.1	15.3	8.1 ²	38.7
1982	23.3	20.4	15.0	21.9	12.0	14.6	9.1 ²	40.6
1983	24.6	20.4	15.2	22.3	12.4	13.8	9.3 ²	40.2
1984	23.4	19.7	14.4	21.5	11.7	12.4	8.5 ²	38.4
1985	22.6	18.8	14.0	20.7	11.3	12.6	8.2 ²	37.6
1986	21.6	18.8	13.6	20.5	10.8	12.4	7.3 ²	38.3
1987	22.3	18.3	13.4	20.3	10.6	12.5	7.2 ²	38.1
1988	21.8	17.5	13.0	19.5	10.5	12.0	6.6	37.2
1989	21.9	17.4	12.8	19.6	10.2	11.4	6.7	35.9
1990	23.0	18.2	13.5	20.6	10.7	12.2	6.9	37.2
1991	24.0	19.5	14.2	21.8	11.4	12.4	7.2	39.7
1992	25.7	19.4	14.8	22.3	11.9	12.9	7.7	38.5
1993	25.6	20.0	15.1	22.7	12.4	12.2	8.0	38.7
1994	24.5	19.5	14.5	21.8	11.9	11.7	7.4	38.6
1995	23.7	18.3	13.8	20.8	11.4	10.5	6.8	36.5
1996	22.7	18.3	13.7	20.5	11.4	10.8	6.9	35.8
1997	21.6	18.0	13.3	19.9	10.9	10.5	6.4	35.1
1998	20.6	17.1	12.7	18.9	10.5	10.5	6.2	33.1
1999	18.4	15.7	11.9	17.1	10.1	9.7	5.9	30.5
2000	17.8	14.7	11.3	16.2	9.6	9.9	5.5	27.9
2001	18.2	14.6	11.7	16.3	10.1	10.1	5.7	28.6
2002	18.5	15.3	12.1	16.7	10.6	10.4	6.1	28.8
2003	19.8	15.9	12.5	17.6	10.8	10.2	6.2	30.0
2004	19.9	16.0	12.7	17.8	11.3	9.8	6.4	30.5

¹ All persons under 18 include related children (own children, including stepchildren and adopted children, plus all other children in the household who are related to the householder by birth, marriage or adoption), unrelated individuals under 18 (persons who are not living with any relatives) and householders or spouses under age 18.

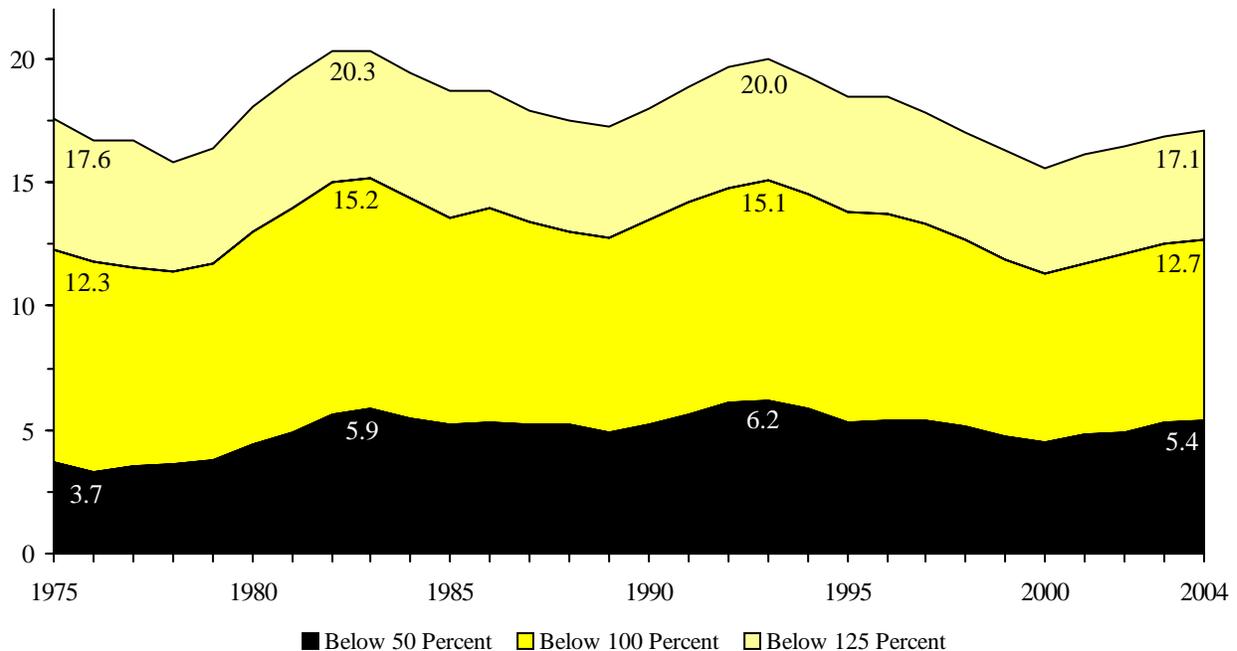
² In 1959-1987, the married families category includes a small number of persons in male-headed families, no spouse present. In 1988, poor persons in male-headed families, no spouse present, comprised just over 8 percent of the combined total of both groups of persons below the poverty level.

³ No spouse present.

Source: U.S. Bureau of the Census, "Income, Poverty, and Health Insurance Coverage in the United States: 2004," *Current Population Reports*, Series P60-229 and data published online at <http://www.census.gov/prod/2005pubs/p60-229.pdf>.

ECONOMIC SECURITY RISK FACTOR 2. DEEP POVERTY RATES

Figure ECON 2. Percentage of Total Population below 50, 100 and 125 Percent of Poverty Level 1975-2004



Source: U.S. Bureau of the Census, "Income, Poverty, and Health Insurance Coverage in the United States: 2004," *Current Population Reports*, Series P60-229 and data published online at <http://www.census.gov/prod/2005pubs/p60-229.pdf>.

- The percentage of the population in "deep poverty" (with incomes below 50 percent of the federal poverty level) was 5.4 percent in 2004, compared to an overall poverty rate of 12.7 percent. Only 4.4 percent of the population was "near-poor" (had incomes at or above 100 percent but below 125 percent of the federal poverty level).
- In general, the percentage of the population with incomes below 50 percent of the poverty threshold has followed a pattern that reflects the trend in the overall poverty rate, as shown in Figure ECON 2. The percentage of people below 50 percent of poverty rose in the late 1970s and early 1980s, but then, after falling slightly, rose to a second peak in 1993. The rates for 100 percent of poverty and 125 percent of poverty followed a somewhat similar pattern with more pronounced peaks and valleys.
- Over the past two decades, there has been an overall increase in the proportion of the poverty population in deep poverty. From a low of 28 percent of the poverty population in 1976, this population rose to just over 42 percent in 2004, down slightly from 2003.
- The total number of poor people in 2004 was 37 million, as shown in Table ECON 2. While higher than the previous year, this number was 2.3 million lower than the peak of 39.3 million in 1993.

Table ECON 2. Number and Percentage of Total Population below 50, 75, 100 and 125 Percent of Poverty Level: Selected Years

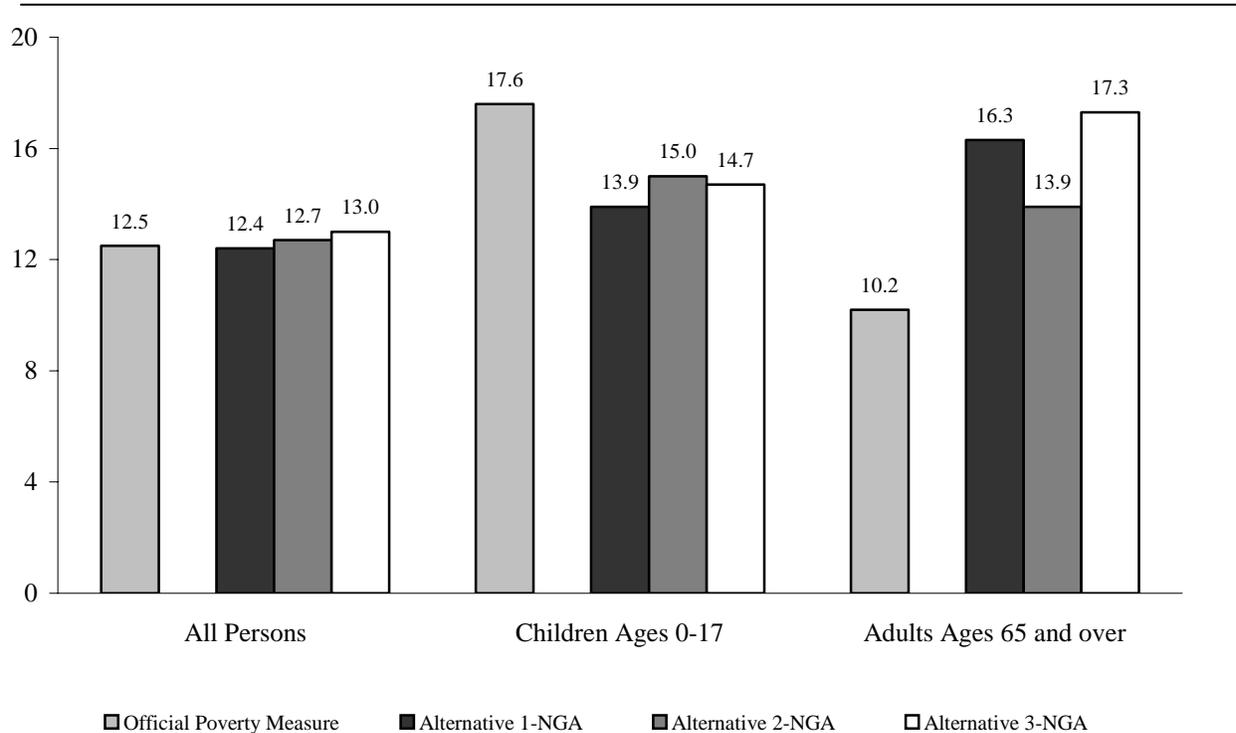
Year	Total	<u>Below 50 Percent</u>		<u>Below 75 Percent</u>		<u>Below 100 Percent</u>		<u>Below 125 Percent</u>	
	Population (thousands)	Number (thousands)	Percent	Number (thousands)	Percent	Number (thousands)	Percent	Number (thousands)	Percent
1959	176,600	NA	NA	NA	NA	39,500	22.4	54,900	31.1
1961	181,300	NA	NA	NA	NA	39,600	21.9	54,300	30.0
1963	187,300	NA	NA	NA	NA	36,400	19.5	50,800	27.1
1965	191,400	NA	NA	NA	NA	33,200	17.3	46,200	24.1
1967	195,700	NA	NA	NA	NA	27,800	14.2	39,200	20.0
1969	199,500	9,600	4.8	16,400	8.2	24,100	12.1	34,700	17.4
1971	204,600	NA	NA	NA	NA	25,600	12.5	36,500	17.8
1973	208,500	NA	NA	NA	NA	23,000	11.1	32,800	15.8
1975	210,900	7,700	3.7	15,400	7.3	25,900	12.3	37,100	17.6
1976	212,300	7,000	3.3	14,900	7.0	25,000	11.8	35,500	16.7
1977	213,900	7,500	3.5	15,000	7.0	24,700	11.6	35,700	16.7
1978	215,700	7,700	3.6	14,900	6.9	24,500	11.4	34,100	15.8
1979	222,900	8,600	3.8	16,300	7.3	26,100	11.7	36,600	16.4
1980	225,000	9,800	4.4	18,700	8.3	29,300	13.0	40,700	18.1
1981	227,200	11,200	4.9	20,700	9.1	31,800	14.0	43,800	19.3
1982	229,400	12,800	5.6	23,200	10.1	34,400	15.0	46,600	20.3
1983	231,700	13,600	5.9	23,600	10.2	35,300	15.2	47,000	20.3
1984	233,800	12,800	5.5	22,700	9.7	33,700	14.4	45,400	19.4
1985	236,600	12,400	5.2	22,200	9.4	33,100	13.6	44,200	18.7
1986	238,600	12,700	5.3	22,400	9.4	32,400	14.0	44,600	18.7
1987	241,000	12,500	5.2	21,700	9.0	32,200	13.4	43,100	17.9
1988	243,500	12,700	5.2	21,400	8.8	31,700	13.0	42,600	17.5
1989	246,000	12,000	4.9	20,700	8.4	31,500	12.8	42,600	17.3
1990	248,600	12,900	5.2	22,600	9.1	33,600	13.5	44,800	18.0
1991	251,200	14,100	5.6	24,400	9.7	35,700	14.2	47,500	18.9
1992	256,500	15,500	6.1	26,200	10.2	38,000	14.8	50,500	19.7
1993	259,300	16,000	6.2	27,200	10.5	39,300	15.1	51,900	20.0
1994	261,600	15,400	5.9	26,400	10.1	38,100	14.5	50,500	19.3
1995	263,700	13,900	5.3	24,500	9.3	36,400	13.8	48,800	18.5
1996	266,200	14,400	5.4	24,800	9.3	36,500	13.7	49,300	18.5
1997	268,500	14,600	5.4	24,200	9.0	35,600	13.3	47,800	17.8
1998	271,100	13,900	5.1	23,000	8.5	34,500	12.7	46,000	17.0
1999	276,200	12,900	4.7	21,800	7.9	32,800	11.9	45,000	16.3
2000	278,900	12,600	4.5	20,500	7.4	31,100	11.3	43,600	15.6
2001	281,500	13,400	4.8	22,000	7.8	32,900	11.7	45,300	16.1
2002	285,300	14,100	4.9	23,100	8.1	34,600	12.1	47,100	16.5
2003	287,700	15,300	5.3	24,500	8.5	35,900	12.5	48,700	16.9
2004	290,600	15,600	5.4	25,000	8.6	37,000	12.7	49,700	17.1

Note: The number of persons below 50 percent and 75 percent of poverty for 1969 are estimated based on the distribution of persons below 50 percent and 75 percent for 1969 taken from the 1970 decennial census.

Source: U.S. Bureau of the Census, "Income, Poverty, and Health Insurance Coverage in the United States: 2004," *Current Population Reports*, Series P60-229 and data published online at <http://www.census.gov/prod/2005pubs/p60-229.pdf>; also *1970 Census of Population, Volume 1, Social and Economic Characteristics*, Table 259.

ECONOMIC SECURITY RISK FACTOR 3. EXPERIMENTAL POVERTY MEASURES

Figure ECON 3. Percentage of Persons in Poverty Using Various Experimental Poverty Measures by Age: 2003



Source: U.S. Bureau of the Census, "Alternative Poverty Estimates in the United States: 2003," *Current Population Reports*, Series P60-227, available online at <http://www.census.gov/prod/2005pubs/p60-227.pdf>, and unpublished CPS data from the U.S. Census Bureau.

- Three experimental measures of poverty (developed by the Census Bureau in response to the recommendation of a 1995 panel of the National Academy of Sciences) yield poverty rates that are similar to the official poverty measure overall, but differ by age and other characteristics.
- Experimental measures generally show lower poverty rates among children than the official measure, partly because they take into account non-cash benefits that many children receive. Conversely, experimental measures show higher rates of poverty among the elderly than the official measure, in part due to the inclusion of certain out-of-pocket health costs in these measures.
- All three alternative measures shown in Figure Econ 3 do not take into account geographic adjustments (NGA) in housing costs; the measures can be calculated with geographic adjustment (GA), as shown in Tables ECON 3a and 3b. See note to Table ECON 3a.

Table ECON 3a. Percentage of Persons in Poverty Using Various Experimental Poverty Measures, by Race/Ethnicity and Age: 2003

	No Geographic Adjustment			Geographic Adjustment			
	Official	Alternative 1	Alternative 2	Alternative 3	Alternative 1	Alternative 2	Alternative 3
		(MSI-NGA)	(MIT-NGA)	(CMB-NGA)	(MSI-GA)	(MIT-GA)	(CMB-GA)
All Persons	12.5	12.4	12.7	13.0	12.3	12.7	12.9
Racial/Ethnic Categories							
Non-Hispanic White	8.2	9.0	9.1	9.4	8.4	8.4	8.8
Non-Hispanic Black	24.3	21.2	21.9	22.1	20.3	20.7	21.1
Hispanic	22.6	21.0	22.6	22.2	23.6	25.3	25.0
Age Categories							
Children Ages 0-17	17.6	13.9	15.0	14.7	14.0	15.0	14.8
Adults Ages 18-64	10.8	11.0	11.6	11.5	10.9	11.6	11.5
Adults Ages 65 and over	10.2	16.3	13.9	17.3	15.7	13.2	16.5

Note: These experimental poverty measures implement changes recommended by a 1995 NAS panel, including: counting non-cash income as benefits; subtracting from income certain work-related, health and child care expenses; and adjusting poverty thresholds for family size and geographic differences in housing costs. The three alternative measures are similar, except that each account for medical out-of-pocket expenses (MOOP) differently. The first alternative (“MOOP subtracted from income” or MSI) subtracts out-of-pocket medical expenses from income. The second alternative, (“MOOP in the threshold” or MIT) increases the poverty thresholds to take MOOP expenses into account. The third measure, CMB for combined methods, combines attributes of the previous two measures. Each of the three measures is calculated with and without accounting for geographic adjustments (GA and NGA).

Persons of Hispanic ethnicity may be of any race. Beginning in 2002, estimates for Whites and Blacks are for persons reporting a single race only. Persons who reported more than one race are included in the total for all persons but are not shown under any race category. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are included in the total for all persons but are not shown separately.

Source: U.S. Bureau of the Census, “Alternative Poverty Estimates in the United States: 2003,” *Current Population Reports*, Series P60-227, available at <http://www.census.gov/prod/2005pubs/p60-227.pdf>, and unpublished CPS data from the U.S. Census Bureau.

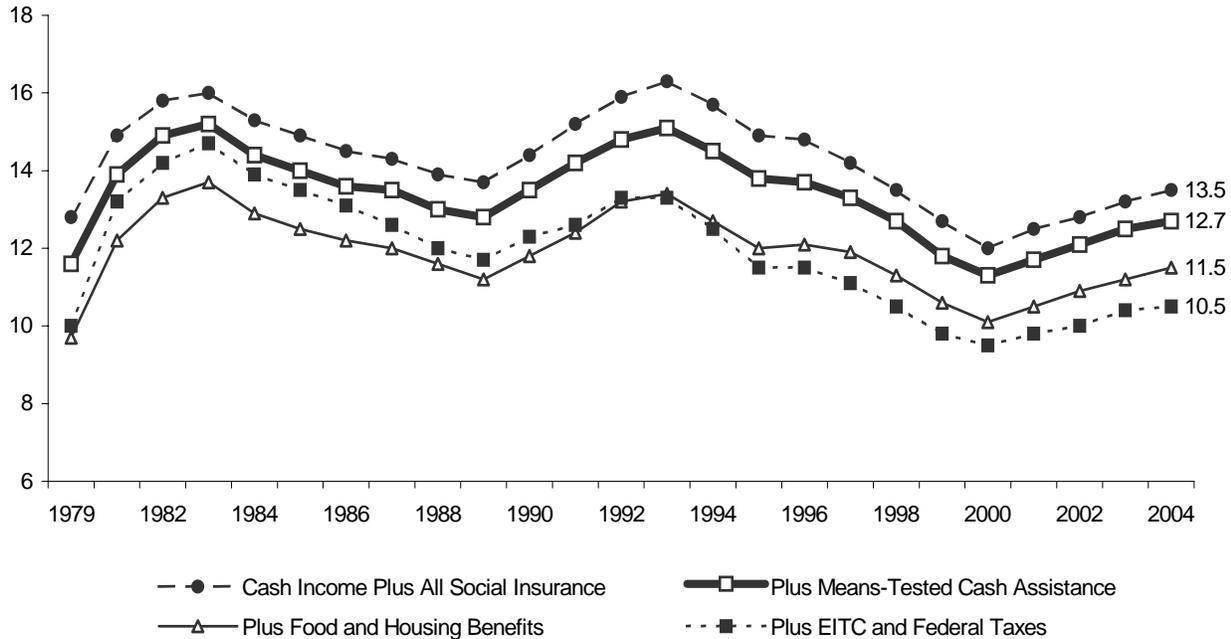
Table ECON 3b. Percentage of Persons in Poverty Using Various Experimental Poverty Measures 1999-2003

	1999	2000	2001	2002	2003
Official Measure	11.9	11.3	11.7	12.1	12.5
No Geographic Adjustment of Thresholds					
Medical Costs Alternative 1 (MSI-NGA)	12.2	12.1	12.4	12.4	12.4
Medical Costs Alternative 2 (MIT-NGA)	12.8	12.7	12.8	13.0	12.7
Medical Costs Alternative 3 (CMB-NGA)	12.9	12.8	13.0	13.0	13.0
Geographic Adjustment of Thresholds					
Medical Costs Alternative 1 (MSI-GA)	12.1	12.0	12.3	12.3	12.3
Medical Costs Alternative 2 (MIT-GA)	12.7	12.5	12.7	12.8	12.7
Medical Costs Alternative 3 (CMB-GA)	12.8	12.6	12.9	12.9	12.9

See above for note and source.

ECONOMIC SECURITY RISK FACTOR 4. POVERTY RATES WITH VARIOUS MEANS-TESTED BENEFITS INCLUDED

Figure ECON 4. Percentage of Total Population in Poverty with Various Means-Tested Benefits Added to Total Cash Income: 1979-2004



Source: Unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 1980-2005, by the Congressional Budget Office.

- The official poverty rate – the definition of which includes means-tested cash assistance (primarily TANF and SSI) in addition to pre-tax cash income and social insurance – was 12.7 percent in 2004, as shown in the bold line with empty boxes in Figure ECON 4. Without cash welfare, the 2004 poverty rate would be 13.5 percent, as shown by the top line in the figure above.
- Adding other non-cash, public assistance benefits to this definition has the effect of lowering the percentage of people who have incomes below the official poverty line. Including the value of food and housing benefits in total income reduces the poverty rate to 11.5 percent in 2004.
- When income is defined as including the Earned Income Tax Credit (EITC) and federal taxes, the percentage of the total population in poverty decreases to 10.5 percent in 2004. Federal taxes and tax credits have had a net effect of reducing poverty rates following the EITC expansions in 1993 and 1995.
- The combined effect of means-tested cash assistance, food and housing benefits, EITC and taxes was to reduce the poverty rate in 2004 by 3.0 percentage points, as shown in Table ECON 4. Net reductions in poverty rates were somewhat lower during the recession of the early 1980s, and somewhat higher in the mid-1990s, largely due to expansions in the EITC.

Table ECON 4. Percentage of Total Population in Poverty with Various Means-Tested Benefits Added to Total Cash Income: Selected Years

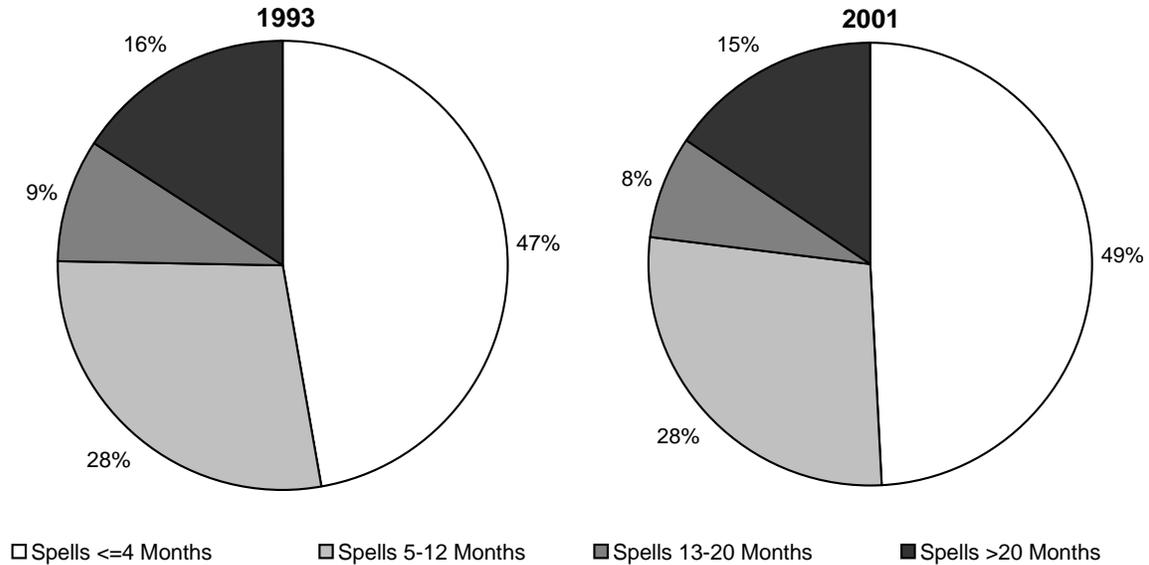
	1983	1986	1989	1992	1995	1998	2000	2002	2003	2004
Cash Income Plus All Social Insurance	16.0	14.5	13.8	15.6	14.9	13.5	12.0	12.8	13.2	13.5
Plus Means-Tested Cash Assistance	15.2	13.6	12.8	14.5	13.8	12.7	11.3	12.1	12.5	12.7
Plus Food and Housing Benefits	13.7	12.2	11.2	12.9	12.0	11.3	10.1	10.9	11.2	11.5
Plus EITC and Federal Taxes	14.7	13.1	11.8	13.0	11.5	10.4	9.5	10.0	10.4	10.5
Reduction in Poverty Rate	1.3	1.4	2.0	2.6	3.4	3.1	2.5	2.8	2.8	3.0

Note: The four measures of income are as follows: (1) "Cash Income Plus All Social Insurance" is earnings and other private cash income, plus social security, workers compensation and other social insurance programs. It does not include means-tested cash transfers; (2) "Plus Means-Tested Cash Assistance" shows the official poverty rate, which takes into account means-tested assistance, primarily AFDC/TANF and SSI; (3) "Plus Food and Housing Benefits" shows how poverty would be lower if the cash value of food and housing benefits were counted as income; and (4) "Plus EITC and Federal Taxes" is the most comprehensive poverty rate shown. EITC refers to the refundable Earned Income Tax Credit, which is always a positive adjustment to income whereas federal payroll and income taxes are a negative adjustment. The fungible value of Medicare and Medicaid is not included.

Source: Unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 1984-2005, by the Congressional Budget Office.

ECONOMIC SECURITY RISK FACTOR 5. POVERTY SPELLS

Figure ECON 5. Percentage of Poverty Spells for Individuals Entering Poverty during the 1993 and 2001 SIPP Panels, by Length of Spell



Source: Unpublished tabulations from the Survey of Income and Program Participation, 1993 and 2001 panels.

- About half of all poverty spells that began during the 2001 SIPP panel ended within four months, and 77 percent ended within one year. Only 15 percent of all such spells were longer than 20 months.
- Spells of poverty that began between 1993 and 1995 were similar to those between 2001 and 2003; 47 percent ended within four months and 16 percent were longer than 20 months.
- Poverty spells among adults ages 65 and older were more likely to last longer than 20 months (21 percent) than spells among other age groups, as shown in Table ECON 5a.

Table ECON 5a. Percentage of Poverty Spells for Individuals Entering Poverty during the 2001 SIPP Panel, by Length of Spell, Race/Ethnicity and Age

	Spells <=4 Months	Spells 5-12 Months	Spells 13-20 Months	Spells >20 Months
All Persons	49.2	27.7	7.7	15.5
Racial/Ethnic Categories				
Non-Hispanic White	52.3	27.1	7.1	13.5
Non-Hispanic Black	42.1	27.4	9.4	21.1
Hispanic	45.7	29.7	7.8	16.8
Age Categories				
Ages 0-5 Years	48.0	29.6	8.3	14.2
Ages 6-10 Years	48.0	28.5	7.7	15.8
Ages 11-15 Years	50.3	27.8	8.5	13.4
Women Ages 16-24	49.4	28.6	7.6	14.4
Men Ages 16-64 Years	52.0	28.3	7.6	12.1
Adults Ages 65 Years and over	47.7	23.7	7.4	21.2

Note: Spell length categories are mutually exclusive. Spells separated by only 1 month are not considered separate spells. Due to the length of the observation period, actual spell lengths for spells that lasted more than 20 months cannot be observed.

Persons of Hispanic ethnicity may be of any race. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are included in the total for all persons but are not shown separately.

Source: Unpublished tabulations from the Survey of Income and Program Participation, 2001 panel.

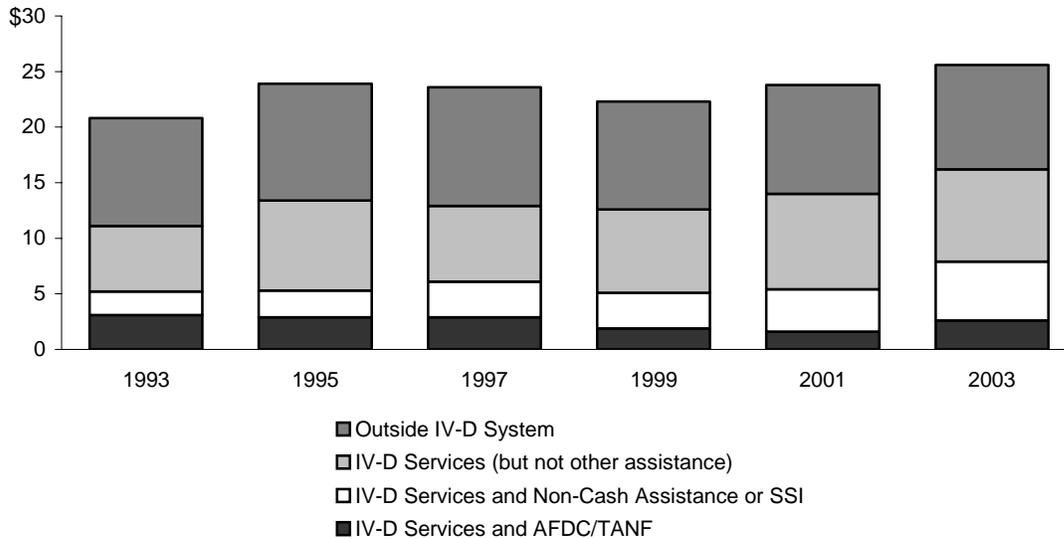
Table ECON 5b Percentage of Poverty Spells for Individuals Entering Poverty during the 1993 1996 and 2001 SIPP Panels, by Length of Spell and Panel

	Spells <=4 Months	Spells 5-12 Months	Spells 13-20 Months	Spells >20 Months
1993 Panel All Persons	47.3	28.1	8.9	15.7
1996 Panel All Persons	51.3	29.0	8.3	11.4
2001 Panel All Persons	49.2	27.7	7.7	15.5

Source: Unpublished tabulations from the Survey of Income and Program Participation, 1993, 1996 and 2001 panels.

ECONOMIC SECURITY RISK FACTOR 6. CHILD SUPPORT

Figure ECON 6. Child Support Collections Received by Families, by Receipt of IV-D Services and Other Assistance (Billions of 2003 Dollars): 1993-2003



Source: Unpublished tabulations from the Current Population Survey, Child Support Supplement, 1994-2004.

- In 2003 families reported receiving \$25.6 billion in child support payments from the non-resident parent. This amount represents current year support received for a twelve-month period and does not include amounts paid for prior periods (arrearages) or amounts retained by the federal and state government to recoup welfare costs. Total child support collections have increased by 24 percent since 1993, after adjusting for inflation.
- The amount of payments received by families who also received AFDC/TANF cash assistance at some point in the year has declined, from \$3.1 billion in 1993 (in inflation-adjusted dollars) to \$2.6 billion in 2003. This partly reflects the decline in the AFDC/TANF caseloads. In addition, some states no longer “pass-through” any payments to families receiving TANF. Prior to the enactment of PRWORA in 1996, states were required to pass-through the first \$50 of any child support collected.
- Child support payments to families who did not receive TANF, but received another form of public assistance (SSI, food stamps, Medicaid or housing assistance) increased significantly between 1993 and 2003, from \$2.1 to \$5.3 billion (in 2003 dollars). This group of families includes former TANF recipients, as well as families at risk of turning to cash assistance. The increased collections for this group more than offset the decline in payments to TANF families.
- The total amount reported received by families through the child support enforcement system (Title IV-D of the Social Security Act) was \$16.2 billion, or 63 percent of all child support payments received by families, as shown in Table ECON 6.

Table ECON 6. Child Support Collections Received by Families, by Receipt of IV-D Services and Other Assistance: 1993-2003

	Collections (billions)		Total (percent)
	Current \$	Constant 03\$	
2003 Receiving Title IV-D Child Support Services and:			
TANF	2.6	2.6	10
Food Stamps, SSI, Medicaid or Housing	5.3	5.3	21
Child Support Services Only	<u>8.3</u>	<u>8.3</u>	<u>32</u>
Subtotal Families Receiving IV-D Services	16.2	16.2	63
Not Receiving IV-D Child Support Services	<u>9.4</u>	<u>9.4</u>	<u>37</u>
Total Families	25.6	25.6	100
2001 Receiving Title IV-D Child Support Services and:			
TANF	1.5	1.6	7
Food Stamps, SSI, Medicaid or Housing	3.7	3.8	16
Child Support Services Only	<u>8.3</u>	<u>8.6</u>	<u>36</u>
Subtotal Families Receiving IV-D Services	13.5	14.0	59
Not Receiving IV-D Child Support Services	<u>9.4</u>	<u>9.8</u>	<u>41</u>
Total Families	22.9	23.8	100
1999 Families Receiving Title IV-D Child Support Services and:			
TANF	1.7	1.9	8
Food Stamps, SSI, Medicaid or Housing	2.9	3.2	14
Child Support Services Only	<u>6.7</u>	<u>7.5</u>	<u>34</u>
Subtotal IV-D Families	11.3	12.5	56
Families Not Receiving IV-D Child Support Services	<u>8.8</u>	<u>9.7</u>	<u>44</u>
Total Families	20.1	22.2	100
1997 Families Receiving Title IV-D Child Support Services and:			
AFDC/TANF	2.5	2.9	12
Food Stamps, SSI, Medicaid or Housing	2.8	3.2	14
Child Support Services Only	<u>5.9</u>	<u>6.8</u>	<u>29</u>
Subtotal IV-D Families	11.2	12.8	55
Families Not Receiving IV-D Child Support Services	<u>9.3</u>	<u>10.7</u>	<u>45</u>
Total Families	20.6	23.5	100
1995 Families Receiving Title IV-D Child Support Services and:			
AFDC	2.4	2.9	12
Food Stamps, SSI, Medicaid or Housing	2.0	2.4	10
Child Support Services Only	<u>6.7</u>	<u>8.1</u>	<u>34</u>
Subtotal IV-D Families	11.1	13.3	56
Families Not Receiving IV-D Child Support Services	<u>8.8</u>	<u>10.5</u>	<u>44</u>
Total Families	19.9	23.8	100
1993 Families Receiving Title IV-D Child Support Services and:			
AFDC	2.5	3.1	15
Food Stamps, SSI, Medicaid or Housing	1.7	2.1	10
Child Support Services Only	<u>4.7</u>	<u>5.9</u>	<u>28</u>
Subtotal IV-D Families	8.8	11.0	53
Families Not Receiving IV-D Child Support Services	<u>7.7</u>	<u>9.7</u>	<u>47</u>
Total Families	16.5	20.7	100

Note: AFDC/TANF families are families who have reported receiving cash assistance for any month during the 12-month period. Therefore, not all the child support reported received was necessarily received while the family received cash assistance. Data limitations do not allow a month-by-month breakdown.

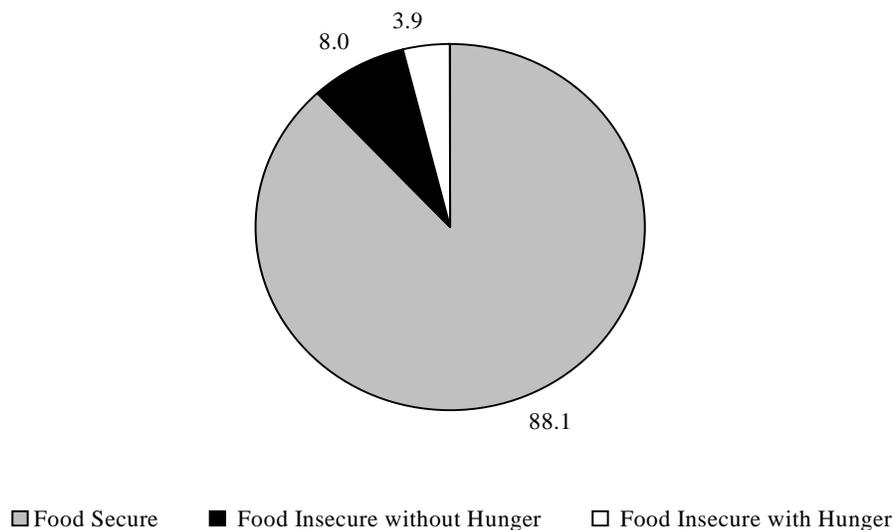
Families receiving SSI, food stamps, Medicaid or housing assistance are limited to families not receiving AFDC/TANF.

Families receiving services through the IV-D system are estimated according to the methodology described in technical appendices to the ASPE-published report *Characteristics of Families Using Title IV-D Services in 1999 and 2001*, available at: <http://aspe.hhs.gov/hsp/CSE-Char04/index.htm> and previous reports. Due to a slight change in methodology, estimates for 1993 through 2001 differ slightly from estimates in previously published reports.

Source: Unpublished tabulations from the Current Population Survey, Child Support Supplement, 1994-2004.

ECONOMIC SECURITY RISK FACTOR 7. FOOD INSECURITY

Figure ECON 7. Percentage of Households Classified by Food Security Status: 2004



Source: U.S. Department of Agriculture, Economic Research Service, *Household Food Security in the United States, 2004*.

- A large majority (88 percent) of American households was food secure in 2004 – that is, showed little or no evidence of concern about food supply or reduction in food intake.
- The prevalence of food insecurity with hunger in 2004 was estimated to be 3.9 percent. During the twelve months ending in December 2004, one or more members of these households experienced reduced food intake and hunger at times during the year as a result of financial constraints. An additional 8 percent of households experienced food insecurity, but were without hunger, during the twelve months ending in December 2004. Food insecurity would be lower if measured over a monthly basis.
- Poor households and persons in female-headed households have higher rates of food insecurity with hunger (13.6 and 9.2 percent, respectively) than the 3.9 percent rate among the general population, as shown in Table ECON 7a.
- After decreasing between 1998 and 1999, the percentage of households with food insecurity has increased slightly between 1999 and 2004 (10.1 and 11.9 percent, respectively), as shown in Table ECON 7b.

Table ECON 7a. Percentage of Households Classified by Food Security Status and Selected Characteristics: 2004

	Food Secure	Food Insecure Total	Food Insecure without Hunger	Food Insecure with Hunger
All Households	88.1	11.9	8.0	3.9
Racial/Ethnic Categories				
Non-Hispanic White	91.4	8.6	5.7	2.9
Non-Hispanic Black	76.3	23.7	15.6	8.1
Hispanic	78.3	21.7	15.8	5.9
Households, by Age				
Households with Children under 6	81.5	18.5	14.4	4.1
Households with Children under 18	82.4	17.6	13.3	4.3
Households with Elderly	93.5	6.5	4.7	1.8
Household Categories				
Married-Couple Households	88.4	11.6	9.3	2.3
Female-Headed Households	67.0	33.0	23.8	9.2
Male-Headed Households	77.8	22.2	15.9	6.3
Household Income-to-Poverty Ratio				
Under 1.00	63.2	36.8	23.2	13.6
Under 1.30	66.0	34.0	21.7	12.3
Under 1.85	70.2	29.8	19.4	10.5
1.85 and over	94.6	5.4	3.8	1.6

Note: Food secure households show little or no evidence of concern about food supply or reduction in food intake. Households classified as food insecure without hunger report food-related concerns, adjustments to household food management, and reduced variety and desirability of diet, but report little or no reduction in food intake. Households classified as food insecure with hunger report recurring reductions in food intake or hunger by one or more persons in the household. Spouses are not present in the Female-Headed and Male-Headed household categories.

Race and ethnicity categories for households are determined by the race and ethnicity of the reference person for the household. Persons of Hispanic ethnicity may be of any race. Beginning in 2002, estimates for Whites and Blacks are for persons reporting a single race only. Persons who reported more than one race are included in the total for all persons but are not shown under any race category. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are included in the total for all persons but are not shown separately.

Source: U.S. Department of Agriculture, Economic Research Service, *Household Food Security in the United States, 2004*. Data are from the Current Population Survey, Food Security Supplement.

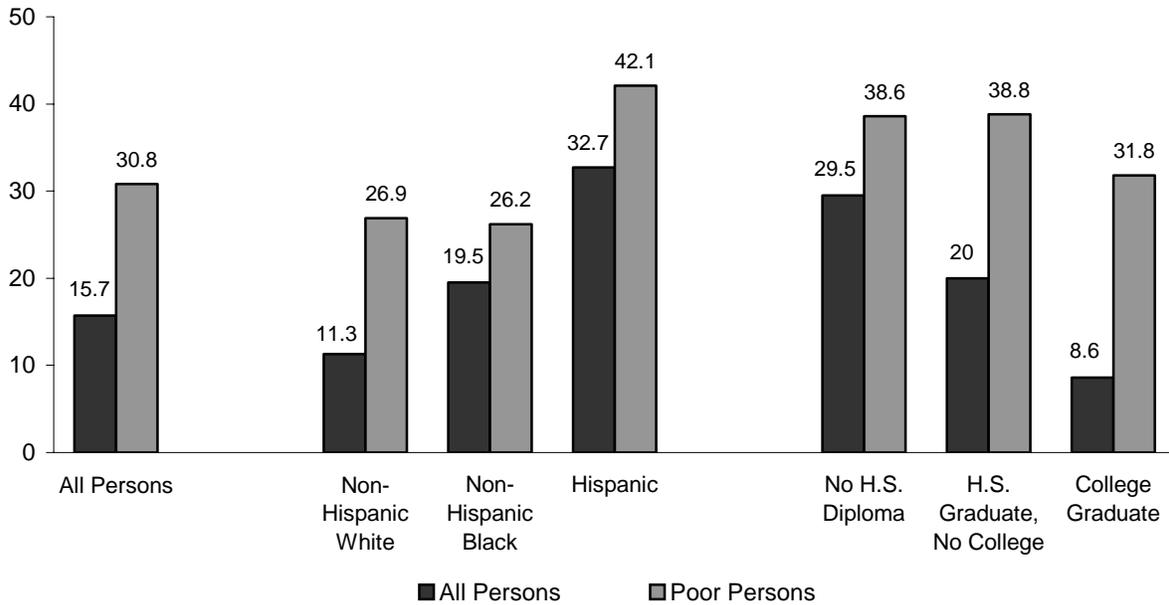
Table ECON 7b. Percentage of Households Classified by Food Security Status: 1998-2004

	Food Secure	Food Insecure Total	Food Insecure without Hunger	Food Insecure with Hunger
1998	88.2	11.8	8.1	3.7
1999	89.9	10.1	7.1	3.0
2000	89.5	10.5	7.3	3.1
2001	89.3	10.7	7.4	3.3
2002	88.9	11.1	7.6	3.5
2003	88.8	11.2	7.7	3.5
2004	88.1	11.9	8.0	3.9

Source: U.S. Department of Agriculture, Economic Research Service, *Household Food Security in the United States, 2004*.

ECONOMIC SECURITY RISK FACTOR 8. LACK OF HEALTH INSURANCE

Figure ECON 8. Percentage of Persons without Health Insurance, by Income: 2004



Source: Unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 2005.

- Poor persons were almost twice as likely as all persons to be without health insurance in 2004 (31 percent compared to 16 percent). While the ratio varied across categories, persons with family income at or below the poverty line were more likely to be without health insurance regardless of race/ethnicity, gender, educational attainment or age.
- Hispanics were the ethnic group least likely to have health insurance in 2004, among both the general population and those with incomes below the poverty line. Hispanic individuals were three times more likely to be uninsured than non-Hispanic white individuals.
- Among all persons, education levels were inversely related to health insurance coverage. However, among poor persons, only college graduates have higher rates of insurance coverage, as shown in Table ECON 8.
- As shown in Table ECON 8, more than half of poor people ages 25 to 34 are without health insurance. Among the general population, individuals ages 18 to 24 are the most likely to be without health insurance.

Table ECON 8. Percentage of Persons without Health Insurance, by Income and Selected Characteristics: 2004

	All Persons	Poor Persons
All Persons	15.7	30.8
Men	17.2	33.3
Women	14.4	28.9
Non-Hispanic White	11.3	26.9
Non-Hispanic Black	19.5	26.2
Hispanic	32.7	42.1
No High School Diploma	29.5	38.6
High School Graduate, No College	20.0	38.8
College Graduate	8.6	31.8
Ages 17 and under	11.2	19.4
Ages 5 and under	10.1	15.9
Ages 6-11	11.0	20.1
Ages 12-17	12.5	23.1
Ages 18-24	31.4	44.7
Ages 25-34	25.9	51.4
Ages 35-44	18.7	45.1
Ages 45-54	14.9	38.1
Ages 55-64	13.3	28.6
Under 65 years	17.8	33.7
Ages 65 and over	0.8	2.9

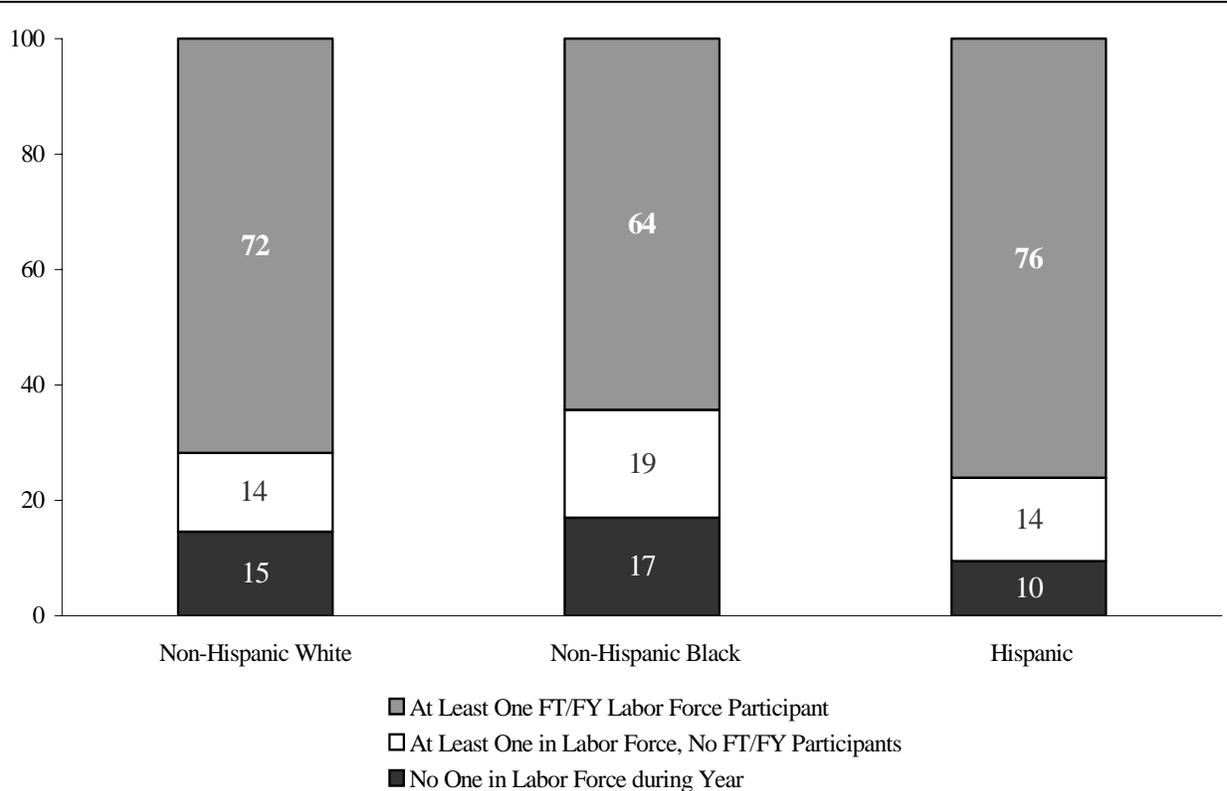
Note: "Poor persons" are defined as those with total family incomes at or below the poverty rate. Health insurance rates for the education categories include only adults age 18 and over.

Persons of Hispanic ethnicity may be of any race. Beginning in 2002, estimates for Whites and Blacks are for persons reporting a single race only. Persons who reported more than one race are included in the total for all persons but are not shown under any race category. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are included in the total for all persons but are not shown separately. Some of the race categories presented for ECON 8 have been changed slightly from prior year reports to provide more internal consistency throughout this report; in prior reports, the race categories for "Black" and "White" included people of Hispanic origin.

Source: Unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 2005.

EMPLOYMENT AND WORK-RELATED RISK FACTOR 1. LABOR FORCE ATTACHMENT

Figure WORK 1. Percentage of Individuals in Families with Labor Force Participants by Race/Ethnicity: 2004



Source: Unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 2005.

- In 2004, 72 percent of the total population lived in families with at least one person working on a full-time, full-year basis (FT/FY), as shown in Table WORK 1a. While slightly lower than the peak in 2000, the percentage of individuals living with full-time, full year workers has generally increased since the early 1990s, as shown in Table WORK 1b.
- Overall, 14 percent of the population lived in families with no labor force participants and 14 percent lived in families with part-time and/or part-year labor force participants in 2004.
- Persons of Hispanic origin were less likely than non-Hispanic whites or non-Hispanic blacks to live in families with no one in the labor force in 2004 (10 percent compared to 15 and 17 percent, respectively).
- Working-age women in 2004 were more likely than working-age men to live in families with no one in the labor force (8 percent compared to 6 percent), as shown in Table Work 1a. Men were more likely than women to live in families with at least one full-time, full-year worker (81 percent compared to 77 percent).

Table WORK 1a. Percentage of Individuals in Families with Labor Force Participants, by Race/Ethnicity and Age: 2004

	No One in LF During Year	At Least One in LF No One FT/FY	At Least One FT/FY Worker
All Persons	13.9	14.4	71.7
Racial/Ethnic Categories			
Non-Hispanic White	14.6	13.6	71.8
Non-Hispanic Black	17.0	18.7	64.3
Hispanic	9.5	14.4	76.1
Age Categories			
Children Ages 0-5	7.0	16.0	76.4
Children Ages 6-10	6.3	14.7	79.0
Children Ages 11-15	6.8	14.0	79.2
Women Ages 16-64	7.9	14.9	77.2
Men Ages 16-64	6.0	12.7	81.3
Adults Ages 65 and over	64.7	15.7	19.6

Note: Full-time, full-year workers are defined as those who usually worked for 35 or more hours per week, for at least 50 weeks in a given year. Part-time and part-year labor force participation includes part-time workers and individuals who are unemployed, laid off, and/or looking for work for part or all of the year. This indicator represents annual measures of labor force participation, and thus cannot be compared to monthly measures of labor force participation in Indicator 2.

Persons of Hispanic ethnicity may be of any race. Beginning in 2002, estimates for Whites and Blacks are for persons reporting a single race only. Persons who reported more than one race are included in the total for all persons but are not shown under any race category. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are included in the total for all persons but are not shown separately.

Source: Unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 1991-2005.

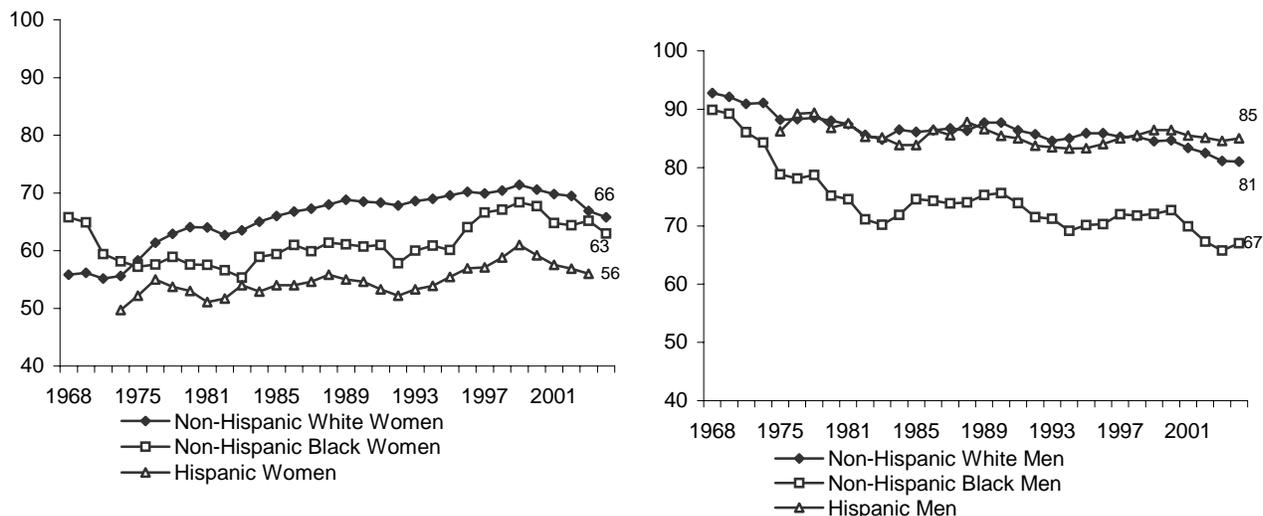
Table WORK 1b. Percentage of Individuals in Families with Labor Force Participants: 1990-2004

	No One in LF During Year	At Least One in LF No One FT/FY	At Least One FT/FY Worker
1990	13.7	17.6	68.7
1991	14.3	18.1	67.6
1992	14.4	18.1	67.6
1993	14.1	17.9	68.0
1994	14.1	17.1	68.8
1995	13.9	16.5	69.7
1996	13.6	16.1	70.3
1997	13.4	15.7	70.9
1998	13.3	14.6	72.1
1999	12.6	14.4	73.1
2000	12.8	13.8	73.3
2001	13.3	14.4	72.4
2002	13.4	14.6	72.0
2003	13.8	15.0	71.2
2004	13.9	14.4	71.7

See above for note and source.

EMPLOYMENT AND WORK-RELATED RISK FACTOR 2. EMPLOYMENT AMONG THE LOW-SKILLED

Figure WORK 2. Percentage of All Persons Ages 18 to 65 with No More than a High School Education Who Were Employed at Any Time during Year: 1968-2004



Source: Unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 1969-2005.

- Employment rates for women with a high school education or less generally increased during the 1980s and 1990s, although this trend has shown some modest reversal since 2000. Employment levels have been higher among low-skilled non-Hispanic white and black women (66 and 63 percent, respectively, in 2004) than among low-skilled Hispanic women (56 percent).
- In contrast, employment levels for non-Hispanic men with a high school education or less have decreased over the past three decades, especially for non-Hispanic black men (67 percent in 2004 compared to 90 percent in 1968). Hispanic men with a high school education or less have had only slight variation in employment levels over the past three decades.
- As shown in Figure and Table WORK 2, employment levels for non-Hispanic black men with a high school education or less were 4 percentage points higher than those of similarly educated non-Hispanic black women in 2004. In contrast, there was a 15 percentage point difference in employment levels of non-Hispanic white men and women with a high school education or less, and a 29 percentage point difference between similarly educated Hispanic men and women.

Table WORK 2. Percentage of All Persons Ages 18 to 65 with No More than a High School Education Who Were Employed: 1968-2004

	Women			Men		
	Non-Hispanic White	Non-Hispanic Black	Hispanic	Non-Hispanic White	Non-Hispanic Black	Hispanic
1968	55.8	65.8	NA	92.8	89.9	NA
1969	56.1	64.9	NA	92.1	89.2	NA
1971	55.2	59.4	NA	90.9	86.1	NA
1972	55.6	58.1	NA	91.1	84.3	NA
1975	58.3	57.2	49.7	88.2	78.8	86.2
1977	61.4	57.6	52.2	88.3	78.1	89.2
1979	62.9	58.9	55.0	88.5	78.7	89.4
1980	64.1	57.6	53.7	88.0	75.2	86.8
1981	64.0	57.5	53.0	87.4	74.5	87.6
1982	62.7	56.6	51.1	85.6	71.1	85.3
1983	63.5	55.3	51.7	84.8	70.2	85.2
1984	65.0	58.9	54.0	86.5	71.9	83.9
1985	66.0	59.4	52.9	86.1	74.6	83.9
1986	66.8	61.0	54.0	86.4	74.3	86.5
1987	67.3	59.9	54.0	86.7	73.9	85.6
1988	68.0	61.4	54.6	86.3	74.0	87.8
1989	68.8	61.1	55.8	87.7	75.3	86.6
1990	68.5	60.7	55.0	87.7	75.6	85.4
1991	68.3	61.0	54.6	86.4	73.9	85.0
1992	67.8	57.8	53.3	85.7	71.5	83.7
1993	68.6	60.0	52.2	84.6	71.2	83.5
1994	69.0	60.9	53.3	85.0	69.1	83.2
1995	69.6	60.1	53.9	85.9	70.1	83.3
1996	70.2	64.1	55.4	85.9	70.3	84.0
1997	69.9	66.6	56.9	85.3	72.0	85.0
1998	70.4	67.1	57.1	85.3	71.8	85.5
1999	71.4	68.4	58.8	84.5	72.0	86.4
2000	70.6	67.7	61.0	84.7	72.7	86.4
2001	69.8	64.8	59.2	83.4	69.9	85.5
2002	69.5	64.4	57.5	82.5	67.3	85.1
2003	66.9	65.2	56.9	81.1	65.7	84.6
2004	66.3	62.9	56.1	80.8	66.7	84.9

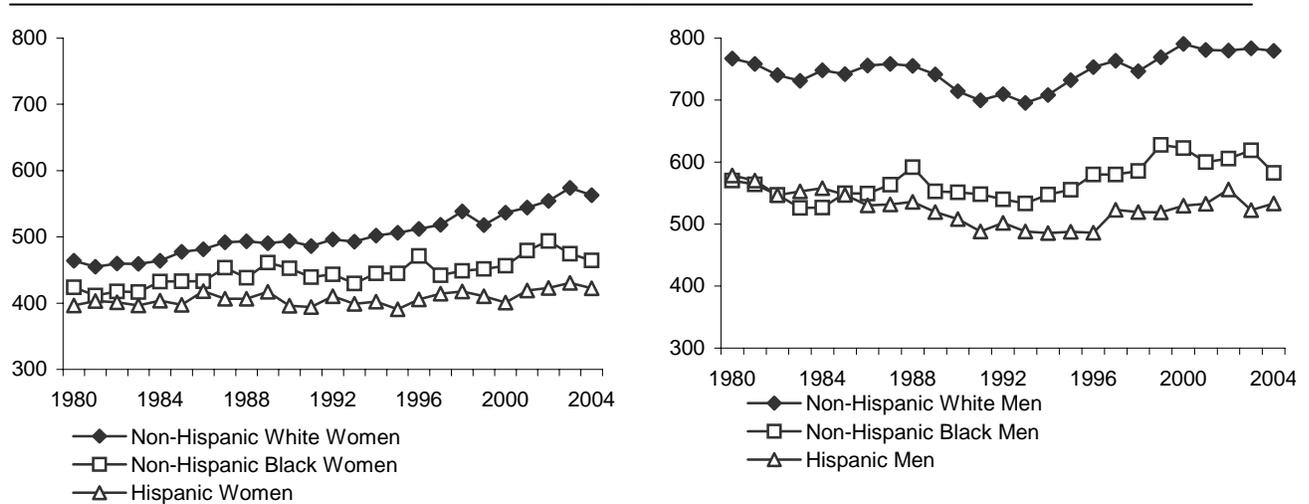
Note: All data include both full and partial year employment for the given calendar year.

Persons of Hispanic ethnicity may be of any race. Beginning in 2002, estimates for Whites and Blacks are for persons reporting a single race only. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are not shown separately. Hispanic origin was not available until 1975.

Source: Unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 1969-2005.

EMPLOYMENT AND WORK-RELATED RISK FACTOR 3. EARNINGS OF LOW-SKILLED WORKERS

Figure WORK 3. Mean Weekly Wages of Women and Men Working Full-Time, Full-Year with No More than a High School Education, by Race (2004 Dollars): Selected Years



Source: Unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 1981-2005.

- Average weekly wages of low-skilled women have been consistently lower than those of low-skilled men. For example, the average weekly wages of non-Hispanic black women without a high school education who worked full-time, full-year were 80 percent of those of men of the same race, education, and work status in 2004 (\$465 compared to \$583).
- Non-Hispanic white women have had the highest average weekly wages among low-skilled women working full-time, full-year reaching \$563 in 2004. This level is a 21 percent increase over their mean weekly wages in 1980. Over the same time period, non-Hispanic black women and Hispanic women's weekly wages increased at slower rates (10 percent and 7 percent, respectively).
- Average weekly wages for all low-skilled workers, except Hispanic men, decreased from 2003 to 2004. Wages for non-Hispanic black men decreased the most during this time period (\$619 compared to \$583), while low-skilled non-Hispanic white men had the smallest drop in wages (\$784 compared to \$779).
- Over the past two decades, both Hispanic women and men's wages have lagged behind non-Hispanic whites and blacks among low-skilled full-time workers. In 2004, Hispanic women's wages were 25 percent lower than non-Hispanic white women and 9 percent lower than non-Hispanic black women. Hispanic men trailed non-Hispanic white men by 32 percent and non-Hispanic black men by 9 percent.

Table WORK 3. Mean Weekly Wages of Women and Men Working Full-Time, Full-Year with No More than a High School Education, by Race (2004 Dollars): Selected Years

	Women			Men		
	Non-Hispanic White	Non-Hispanic Black	Hispanic	Non-Hispanic White	Non-Hispanic Black	Hispanic
1980	464	424	396	767	570	578
1981	455	411	403	758	564	570
1982	460	418	401	740	547	547
1983	459	417	397	731	526	553
1984	464	433	404	748	526	558
1985	477	433	398	742	550	547
1986	481	433	418	756	549	530
1987	492	453	406	759	563	532
1988	493	438	406	756	592	536
1989	490	461	417	742	553	520
1990	494	453	396	715	551	508
1991	486	439	394	700	548	488
1992	496	443	411	710	540	502
1993	493	430	399	696	533	488
1994	502	445	402	708	547	486
1995	506	445	391	732	555	488
1996	512	471	405	753	580	486
1997	518	442	414	764	580	523
1998	538	449	418	747	586	520
1999	518	452	410	769	627	519
2000	537	456	401	791	623	530
2001	544	479	419	781	600	533
2002	554	494	423	780	606	556
2003	574	474	431	784	619	523
2004	563	465	422	779	583	533

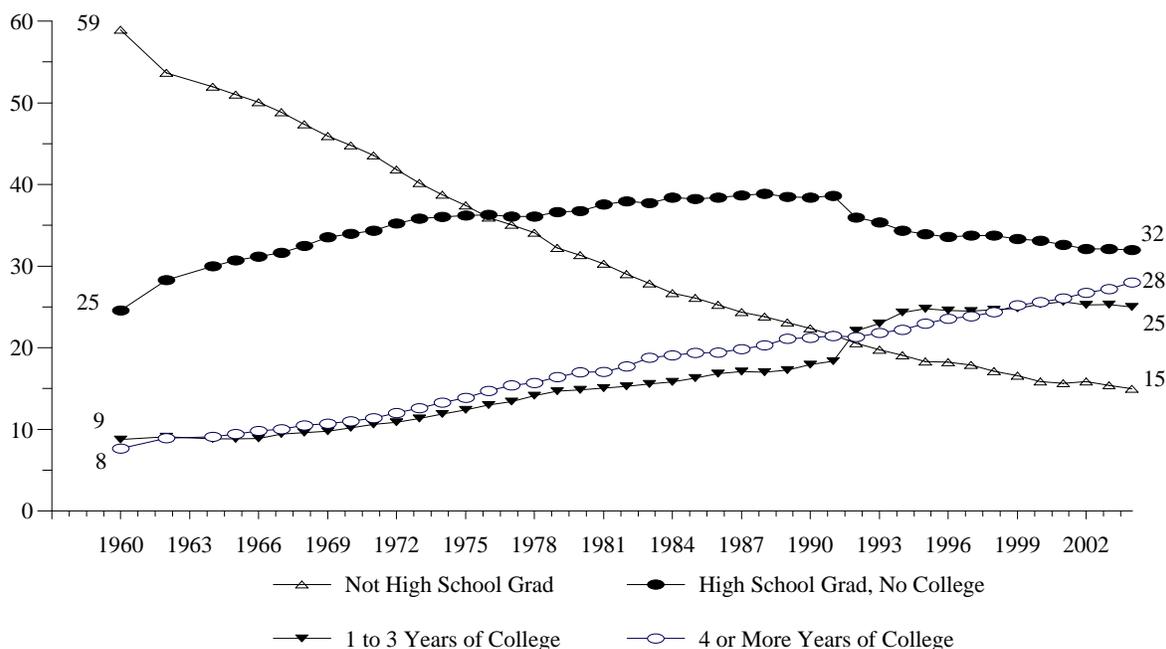
Note: Full-time, full-year workers work at least 48 weeks per year and 35 hours per week.

Persons of Hispanic ethnicity may be of any race. Beginning in 2002, estimates for Whites and Blacks are for persons reporting a single race only. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are not shown separately.

Source: Unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 1981-2005.

EMPLOYMENT AND WORK-RELATED RISK FACTOR 4. EDUCATIONAL ATTAINMENT

Figure WORK 4. Percentage of Adults Ages 25 and over, by Level of Educational Attainment: 1960-2004



Source: U.S. Bureau of the Census, "Educational Attainment in the United States, 2005," *Current Population Reports*, P20-550, and earlier reports.

- There has been a notable decline over the past 40 years in the percentage of the population that has not received a high school education. This percentage fell from 59 percent in 1960 to 15 percent in 2004.
- The percentage of the population receiving a high school education only (with no subsequent college education) was 25 percent in 1960 and rose to 39 percent in 1988. Since then this figure has fallen to 32 percent in 2004, although some of this decline is a result of a change in the survey methodology in 1992 (see note to Table WORK 4).
- Between 1960 and 1990, the percentage of the population with some college (one to three years) doubled, from 9 percent to 18 percent. The apparent jump in 1992 is a result of a change in the survey methodology (see note to Table WORK 4), but the trend continued upward, reaching 25 percent in 2004.
- The percentage of the population completing four or more years of college has more than tripled from 1960 to 2004, rising steadily from 8 percent to 28 percent.

Table WORK 4. Percentage of Adults Ages 25 and over, by Level of Educational Attainment Selected Years

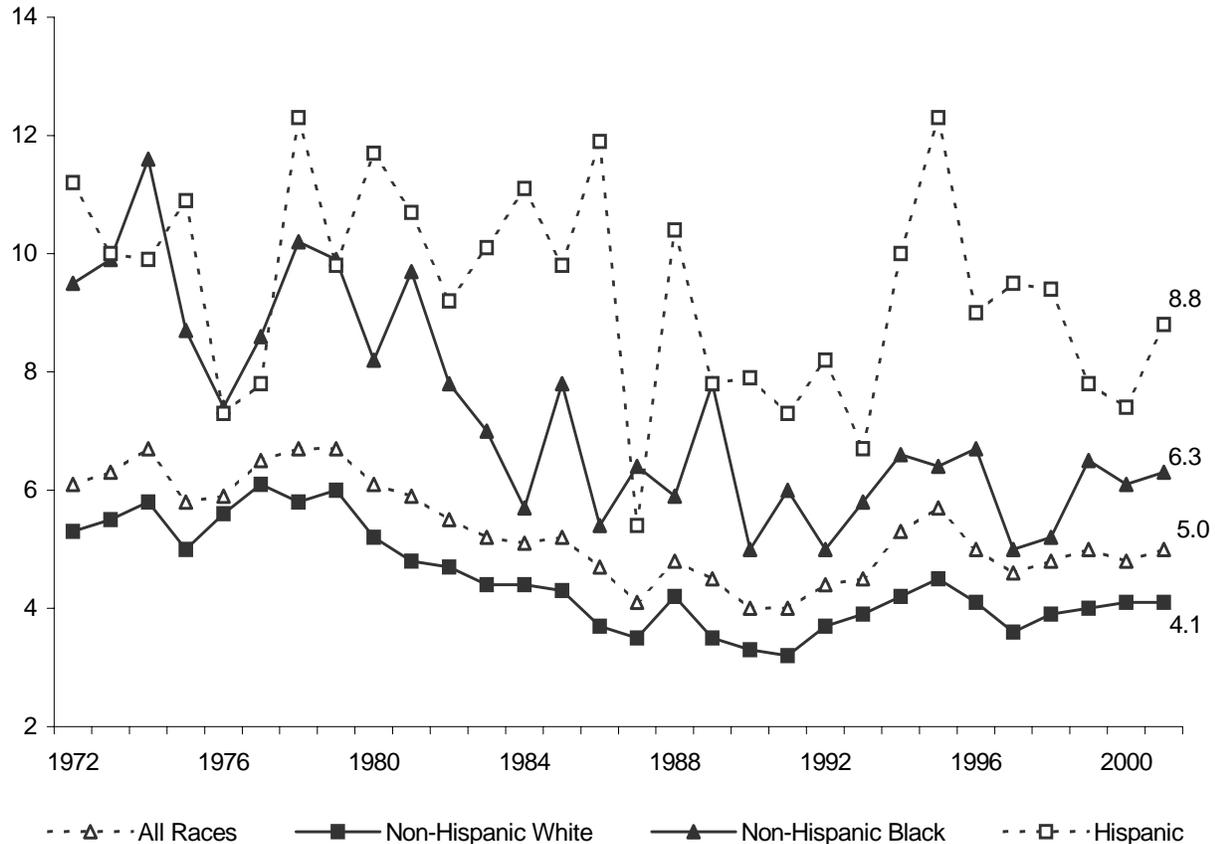
	Not a High School Graduate	Finished High School, No College	One to Three Years of College	Four or More Years of College
1940	76	14	5	5
1950	67	20	7	6
1960	59	25	9	8
1965	51	31	9	9
1970	45	34	10	11
1975	37	36	12	14
1980	31	37	15	17
1981	30	38	15	17
1982	29	38	15	18
1983	28	38	16	19
1984	27	38	16	19
1985	26	38	16	19
1986	25	38	17	19
1987	24	39	17	20
1988	24	39	17	20
1989	23	38	17	21
1990	22	38	18	21
1991	22	39	18	21
1992	21	36	22	21
1993	20	35	23	22
1994	19	34	24	22
1995	18	34	25	23
1996	18	34	25	24
1997	18	34	24	24
1998	17	34	25	24
1999	17	33	25	25
2000	16	33	25	26
2001	16	33	26	26
2002	16	32	25	27
2003	15	32	25	27
2004	15	32	25	28

Note: Completing the GED is not considered completing high school for this table. Beginning with data for 1992, a new survey question results in different categories than for prior years. Data shown as Finished High School, No College were previously from the category "High School, 4 Years" and are now from the category "High School Graduate." Data shown as One to Three Years of College were previously from the category "College 1 to 3 Years" and are now the sum of the categories: "Some College" and two separate "Associate Degree" categories. Data shown as Four or More Years of College were previously from the category "College 4 Years or More," and are now the sum of the categories: "Bachelor's Degree," "Master's Degree," "Doctorate Degree," and "Professional Degree."

Source: U.S. Bureau of the Census, "Educational Attainment in the United States: 2003," <http://www.census.gov/population/www/socdemo/educ-attn.html> and earlier reports.

EMPLOYMENT AND WORK-RELATED RISK FACTOR 5. HIGH-SCHOOL DROPOUT RATES

Figure WORK 5. Percentage of Students Enrolled in Grades 10 to 12 in the Previous Year Who Were Not Enrolled and Had Not Graduated in the Survey Year, by Race/Ethnicity: Selected Years



Source: U.S. Department of Education, National Center for Education Statistics, *Dropout Rates in the United States: 2001* and earlier years (based on Current Population Survey data from the October supplement).

- Dropout rates for teens in grades 10 to 12 (all races) generally declined during the 1980s, from a high of 6.7 percent in the late 1970s to a low of 4.0 percent in the early 1990s. The rate then began rising in the early 1990s, reaching as high as 5.7 percent in 1995. Since then, it has fallen and remained relatively stable, at or below 5.0 percent since 1996.
- Dropout rates among Hispanic and non-Hispanic black teens have fluctuated considerably over this period. Still, dropout rates are generally highest for Hispanic teens and lowest for non-Hispanic white teens. In 2001, the dropout rate was 8.8 percent for Hispanic teens, compared to 6.3 percent for non-Hispanic black teens and 4.1 percent for non-Hispanic white teens.

Table WORK 5. Percentage of Students Enrolled in Grades 10 to 12 in the Previous Year Who Were Not Enrolled and Had Not Graduated in the Survey Year, by Race/Ethnicity: Selected Years

	Total	Non-Hispanic White	Non-Hispanic Black	Hispanic
1972	6.1	5.3	9.5	11.2
1973	6.3	5.5	9.9	10.0
1974	6.7	5.8	11.6	9.9
1975	5.8	5.0	8.7	10.9
1976	5.9	5.6	7.4	7.3
1977	6.5	6.1	8.6	7.8
1978	6.7	5.8	10.2	12.3
1979	6.7	6.0	9.9	9.8
1980	6.1	5.2	8.2	11.7
1981	5.9	4.8	9.7	10.7
1982	5.5	4.7	7.8	9.2
1983	5.2	4.4	7.0	10.1
1984	5.1	4.4	5.7	11.1
1985	5.2	4.3	7.8	9.8
1986	4.7	3.7	5.4	11.9
1987	4.1	3.5	6.4	5.4
1988	4.8	4.2	5.9	10.4
1989	4.5	3.5	7.8	7.8
1990	4.0	3.3	5.0	7.9
1991	4.0	3.2	6.0	7.3
1992	4.4	3.7	5.0	8.2
1993	4.5	3.9	5.8	6.7
1994	5.3	4.2	6.6	10.0
1995	5.7	4.5	6.4	12.3
1996	5.0	4.1	6.7	9.0
1997	4.6	3.6	5.0	9.5
1998	4.8	3.9	5.2	9.4
1999	5.0	4.0	6.5	7.8
2000	4.8	4.1	6.1	7.4
2001	5.0	4.1	6.3	8.8

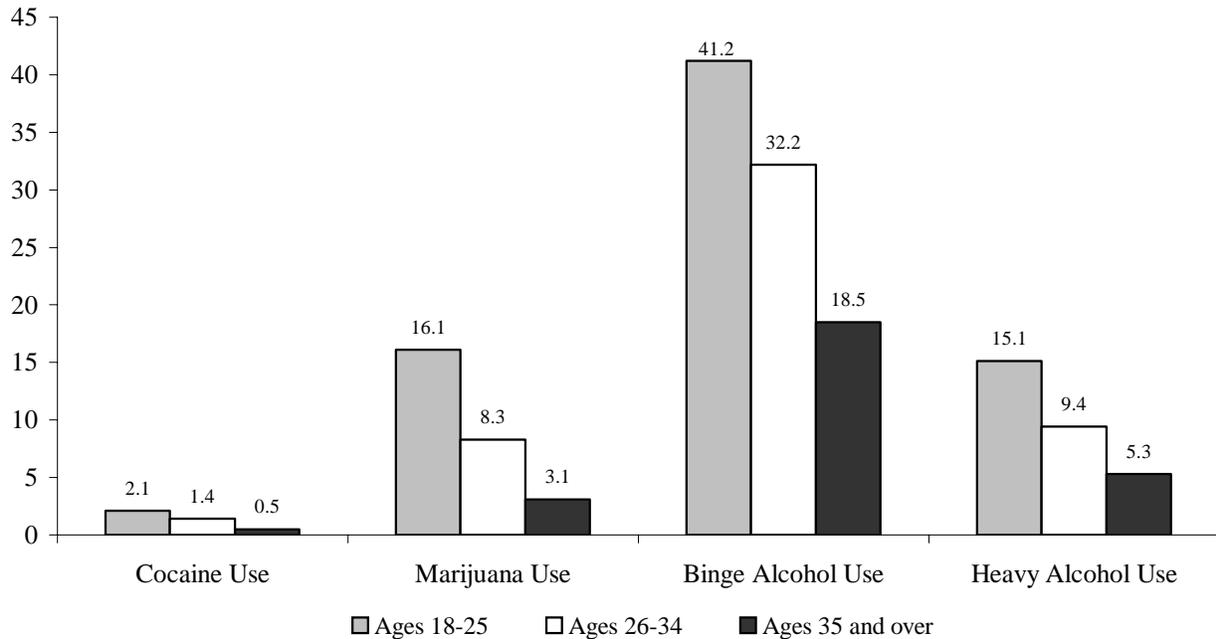
Note: Beginning in 1987, the Bureau of the Census instituted new editing procedures for cases with missing data on school enrollment. Beginning in 1992, the data reflect new wording of the educational attainment item in the CPS.

Persons of Hispanic ethnicity may be of any race. Due to small sample size, American Indians/Alaska Natives and Asian/Pacific Islanders are included in the total but are not shown separately.

Source: U.S. Department of Education, National Center for Education Statistics, *Dropout Rates in the United States: 2001* and earlier years (based on Current Population Survey data from the October supplement).

EMPLOYMENT AND WORK-RELATED RISK FACTOR 6. ADULT ALCOHOL AND SUBSTANCE ABUSE

Figure WORK 6. Percentage of Adults Who Used Cocaine or Marijuana or Abused Alcohol, by Age: 2004



Source: U.S. Department of Health and Human Services, National Survey on Drug Use and Health, 2004.

- In 2004, young adults (ages 18 to 25) were more likely than older adults to report alcohol abuse, marijuana use, or cocaine use in the past month. For example, about one in six (16 percent) adults 18 to 25 reported using marijuana in the past month during 2004, compared with 8 percent of adults 26 to 34 and 3 percent of adults 35 and older.
- The percentage of persons reporting binge alcohol use was significantly larger than the percentages for all other reported behaviors across all age groups, as shown in Table WORK 6.
- The use of both cocaine and marijuana decreased between 2003 and 2004 among all adult age categories. Alcohol abuse showed less of a decline and actually increased slightly for adults ages 35 and over, as shown in Table WORK 6.

**Table WORK 6. Percentage of Adults Who Used Cocaine or Marijuana or Abused Alcohol
by Age: 1999 - 2004**

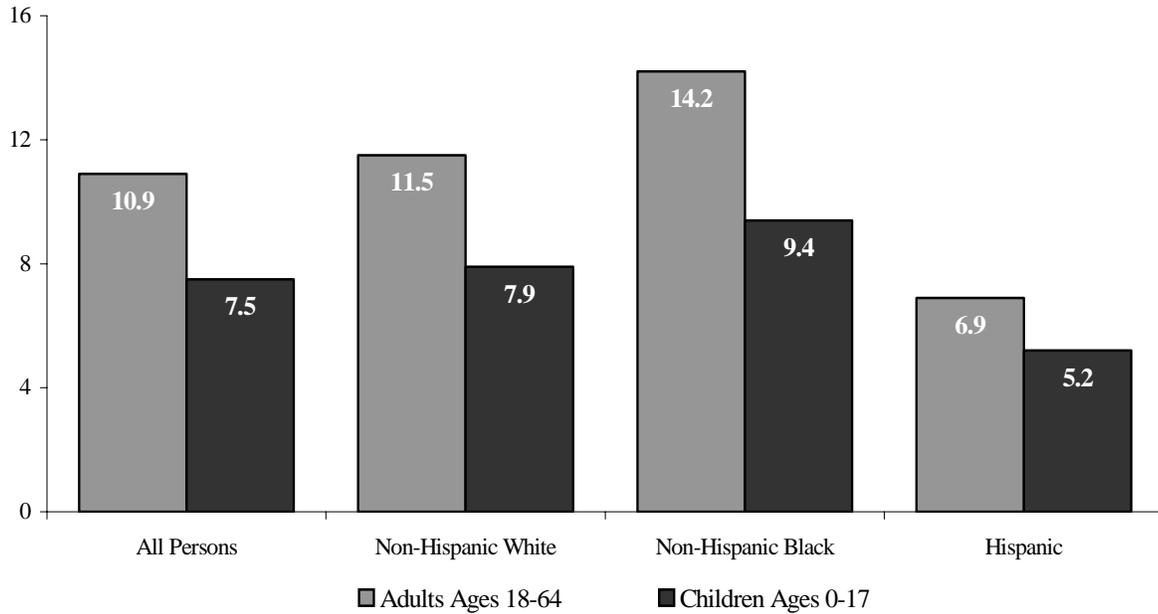
	1999	2000	2001	2002	2003	2004
Cocaine						
Ages 18-25	1.7	1.4	1.9	2.0	2.2	2.1
Ages 26-34	1.2	0.8	1.1	1.2	1.5	1.4
Ages 35 and over	0.4	0.3	0.5	0.6	0.6	0.5
Marijuana						
Ages 18-25	14.2	13.6	16.0	17.3	17.0	16.1
Ages 26-34	5.4	5.9	6.8	7.7	8.4	8.3
Ages 35 and over	2.2	2.3	2.4	3.1	3.0	3.1
Binge Alcohol Use						
Ages 18-25	37.9	37.8	38.7	40.9	41.6	41.2
Ages 26-34	29.3	30.3	30.1	33.1	32.9	32.2
Ages 35 and over	16.0	16.4	16.2	18.6	18.1	18.5
Heavy Alcohol Use						
Ages 18-25	13.3	12.8	13.6	14.9	15.1	15.1
Ages 26-34	7.5	7.6	7.8	9.0	9.4	9.4
Ages 35 and over	4.2	4.1	4.2	5.2	5.1	5.3

Note: Cocaine and marijuana use is defined as use during the past month. "Binge Alcohol Use" is defined as drinking five or more drinks on the same occasion on at least one day in the past 30 days. Occasion refers to the same time or within a couple hours of each other. "Heavy Alcohol Use" is defined as drinking five or more drinks on the same occasion on each of five or more days in the past 30 days; all Heavy Alcohol Users are also Binge Alcohol Users.

Source: U.S. Department of Health and Human Services, National Survey on Drug Use and Health, 1999-2005.

EMPLOYMENT AND WORK-RELATED RISK FACTOR 7. ADULT AND CHILD DISABILITY

Figure WORK 7. Percentage of the Non-Elderly Population Reporting an Activity Limitation by Race/Ethnicity and Age: 2004



Source: Unpublished tabulations from the National Health Interview Survey, 2005.

- In 2004, non-elderly adults were more likely than children to have an activity limitation, 10.9 percent compared to 7.5 percent.
- While non-elderly adults were more likely than children to report an activity limitation, a higher percentage of children than adults were actually recipients of disability program benefits in 2004 (6.3 percent compared to 4.5 percent), as shown in Table WORK 7.
- The percentage of non-Hispanic black adults and children with an activity limitation was higher than the percentages for non-Hispanic white and Hispanic adults and children. Non-Hispanic black adults and children also were more likely to receive disability program benefits than non-Hispanic white and Hispanic adults and children in 2004, as shown in Table WORK 7.
- Among both non-elderly adults and children, rates of activity limitation were somewhat similar for non-Hispanic whites and non-Hispanic blacks in 2004, but lower for Hispanics, as shown in Table WORK 7.

Table WORK 7. Percentage of the Non-Elderly Population Reporting a Disability, by Race/Ethnicity and Age: 2004

	Activity Limitation	Work Disability	Long-Term Care Needs	Disability Program Recipient
All Persons				
Adults Ages 18-64	10.9	8.2	2.1	4.5
Children Ages 0-17	7.5	NA	NA	6.3
Racial/Ethnic Categories (Adults Ages 18-64)				
Non-Hispanic White	11.5	8.7	2.1	4.4
Non-Hispanic Black	14.2	10.5	2.8	7.4
Hispanic	6.9	5.1	1.4	3.1
Racial/Ethnic Categories (Children Ages 0-17)				
Non-Hispanic White	7.9	NA	NA	6.5
Non-Hispanic Black	9.4	NA	NA	8.2
Hispanic	5.2	NA	NA	4.3

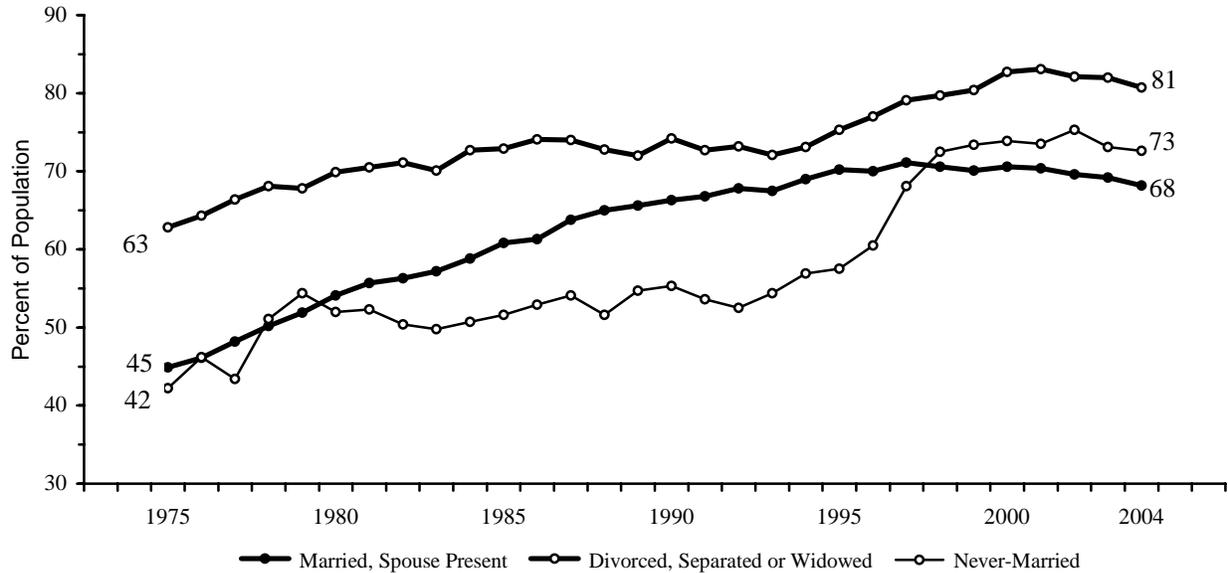
Note: Respondents were defined as having an activity limitation if they answered positively to any of the questions regarding: (1) work disability (see definition below); (2) long-term care needs (see definition below); (3) difficulty walking; (4) difficulty remembering; (5) for children under 5, limitations in the amount of play activities they can participate in because of physical, mental or emotional problems; (6) for children 3 and over, receipt of Special Educational or Early Intervention Services; and, (7) any other limitations due to physical, mental or emotional problems. Work disability is defined as limitations in or the inability to work as a result of a physical, mental or emotional health condition. Individuals are identified as having long-term care needs if they need the help of others in handling either personal care needs (eating, bathing, dressing, getting around the home) or routine needs (household chores, shopping, getting around for business or other purposes). Disability program recipients include persons covered by Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Special Education Services, Early Intervention Services and/or disability pensions.

Persons of Hispanic ethnicity may be of any race. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are included in the total for all persons but are not shown separately.

Source: Unpublished tabulations from the National Health Interview Survey, 2005.

EMPLOYMENT AND WORK-RELATED RISK FACTOR 8. LABOR FORCE PARTICIPATION OF WOMEN WITH CHILDREN UNDER 18

Figure WORK 8. Labor Force Participation of Women with Children under 18: 1975-2004



Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 1976-2005.

- The labor force participation rate for all women with children under 18 years of age decreased between 2003 and 2004. While the employment to population ratio also decreased for married and never-married mothers during this time period, the ratio for divorced, separated or widowed mothers increased slightly, as shown in Table WORK 8.
- Since 1992, the labor force participation rate of never-married mothers with children under 18 has increased dramatically from 53 percent to 73 percent. Since 1998, the participation rate for never-married mothers has exceeded the rate for married mothers. Similarly, the employment to population ratio for never-married mothers increased from 43 percent in 1992 to 63 percent in 2004, as shown in Table WORK 8.
- Historically, mothers who are divorced, separated or widowed have always had the highest rates of labor force participation. By 1994, the gap between these women and married mothers had narrowed considerably; however, over the past 10 years this gap has again widened. In 2004, the labor force participation rate of divorced, separated or widowed mothers was 81 percent, compared to 68 percent for married mothers.
- The labor force participation rate of married mothers with children under 18 followed an upward trend from 1975 until 1997 when it peaked at 71 percent. Since 1997 it has edged downward slowly.

Table WORK 8. Employment Status of Women with Children under 18 Years of Age: 1975-2004

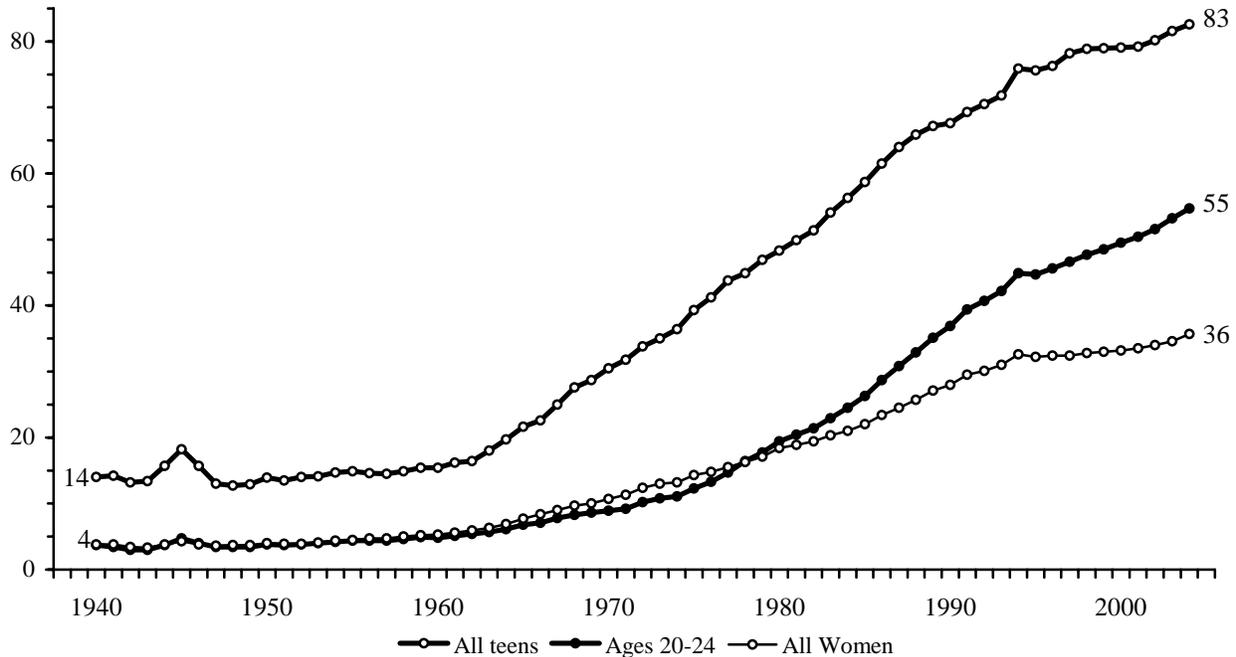
	Labor Force Participation Rate (percent of population)			Employment/Population Ratio		
	Married, Spouse Present	Divorced, Separated or Widowed	Never-Married	Married, Spouse Present	Divorced, Separated or Widowed	Never-Married
1975	44.9	62.8	42.2	40.5	54.9	32.1
1976	46.1	64.3	46.2	42.4	56.9	36.3
1977	48.2	66.4	43.4	44.6	58.7	29.6
1978	50.2	68.1	51.1	47.0	61.2	38.9
1979	51.9	67.8	54.4	48.6	61.4	42.6
1980	54.1	69.9	52.0	50.9	63.4	39.9
1981	55.7	70.5	52.3	52.1	63.0	38.3
1982	56.3	71.1	50.4	51.6	62.3	36.2
1983	57.2	70.1	49.8	52.4	58.5	34.5
1984	58.8	72.7	50.7	54.9	63.4	36.3
1985	60.8	72.9	51.6	56.8	64.0	39.3
1986	61.3	74.1	52.9	57.6	66.3	37.8
1987	63.8	74.0	54.1	60.4	66.5	40.2
1988	65.0	72.8	51.6	61.9	66.9	40.0
1989	65.6	72.0	54.7	63.1	66.0	43.1
1990	66.3	74.2	55.3	63.5	67.9	45.1
1991	66.8	72.7	53.6	63.2	66.1	44.0
1992	67.8	73.2	52.5	63.9	65.3	43.4
1993	67.5	72.1	54.4	64.2	65.9	44.0
1994	69.0	73.1	56.9	65.6	65.9	45.8
1995	70.2	75.3	57.5	67.1	69.1	47.9
1996	70.0	77.0	60.5	67.6	72.1	49.3
1997	71.1	79.1	68.1	68.6	72.0	56.6
1998	70.6	79.7	72.5	68.0	74.3	61.5
1999	70.1	80.4	73.4	68.0	75.4	64.8
2000	70.6	82.7	73.9	68.5	78.5	65.8
2001	70.4	83.1	73.5	68.0	78.7	64.6
2002	69.6	82.1	75.3	66.7	75.6	65.8
2003	69.2	82.0	73.1	66.3	74.7	63.2
2004	68.2	80.7	72.6	65.4	75.0	63.1

Notes: The Labor Force Participation Rate includes all women who are employed, laid off or unemployed but looking for work. The Employment/Population Ratio includes only those women who are employed. The population of mothers with children under age 18 includes those 16 years of age and older.

Source: U.S. Department of Labor, Bureau of Labor Statistics, unpublished tabulations from the Current Population Survey, Annual Social and Economic Supplement, 1976-2005.

NONMARITAL BIRTH RISK FACTOR 1. NONMARITAL BIRTHS

Figure BIRTH 1. Percentage of Births that are Nonmarital, by Age Group: 1940-2004



Source: National Center for Health Statistics, "Nonmarital Childbearing in the United States, 1940-1999," *National Vital Statistics Reports*, Vol. 48 (16), 2000; "Births: Final Data for 2003," *National Vital Statistics Reports*, Vol. 54 (2), September 2005 and preliminary data for 2004 published at <http://www.cdc.gov/nchs/births.htm>.

- The percentage of children born outside of marriage to women of all ages has increased over the past six decades, from 4 percent in 1940 to 36 percent in 2004. This increase reflects changes in several factors: the rate at which unmarried women have children, the rate at which married women have children, and the rate at which women marry.
- The percentage of children born outside of marriage is especially high among teen women and women ages 20 to 24. A little more than four-fifths (83 percent) of all births to teens and over half (55 percent) of all births to women ages 20 to 24 took place outside of marriage in 2004.
- After reaching a peak of 33 percent in 1994, the percentage of births that are nonmarital had remained fairly steady. However, the percentage has continued to drift up since then, with notable increases in both 2003 and 2004. Similarly, the growth in the percentage of nonmarital teen births also has slowed since 1994, but is still rising (from 76 percent in 1994 to 83 percent in 2004). The steepest growth since 1994 is among the 20 to 24 year-old age group, where the percentage of births that are nonmarital has increased from 45 to 55 percent.
- In contrast, the percentage of births that are nonmarital continues to remain steady since 1994 among black teens and all black women. Among white teens and all white women, the trend continues upward (see Table C-1 in Appendix C for nonmarital birth data by age and race).

Table BIRTH 1. Percentage of Births that are Nonmarital, by Age Group: Selected Years

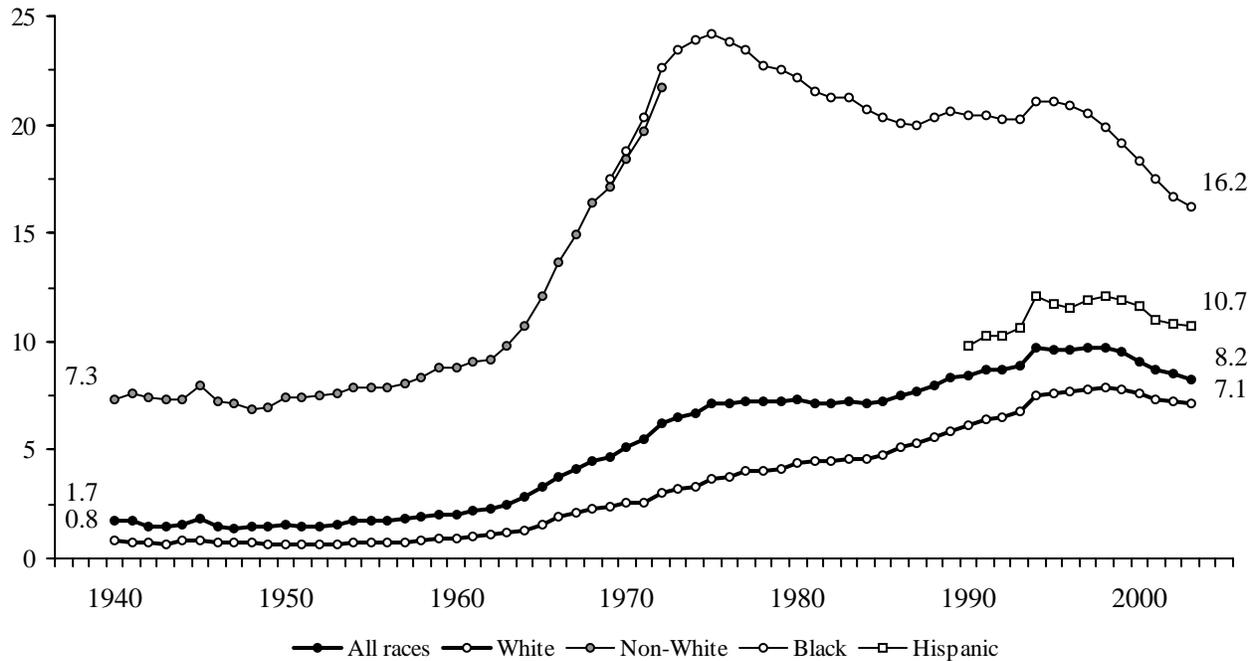
Year	Under 15	15-17 Years	18-19 Years	All Teens	20-24 Years	All Women
1940	64.5	NA	NA	14.0	3.7	3.8
1945	70.0	NA	NA	18.2	4.7	4.3
1950	63.7	22.6	9.4	13.9	3.8	4.0
1955	66.3	23.2	10.3	14.9	4.4	4.5
1960	67.9	24.0	10.7	15.4	4.8	5.3
1965	78.5	32.8	15.3	21.6	6.8	7.7
1970	80.8	43.0	22.4	30.5	8.9	10.7
1975	87.0	51.4	29.8	39.3	12.3	14.3
1980	88.7	61.5	39.8	48.3	19.4	18.4
1981	89.2	63.3	41.4	49.9	20.4	18.9
1982	89.2	65.0	43.0	51.4	21.4	19.4
1983	90.4	67.5	45.7	54.1	22.9	20.3
1984	91.1	69.2	48.1	56.3	24.5	21.0
1985	91.8	70.9	50.7	58.7	26.3	22.0
1986	92.5	73.3	53.6	61.5	28.7	23.4
1987	92.9	76.2	55.8	64.0	30.8	24.5
1988	93.6	77.1	58.5	65.9	32.9	25.7
1989	92.4	77.7	60.4	67.2	35.1	27.1
1990	91.6	77.7	61.3	67.6	36.9	28.0
1991	91.3	78.7	63.2	69.3	39.4	29.5
1992	91.3	79.2	64.6	70.5	40.7	30.1
1993	91.3	79.9	66.1	71.8	42.2	31.0
1994	94.5	84.1	70.0	75.9	44.9	32.6
1995	93.5	83.7	69.8	75.6	44.7	32.2
1996	93.8	84.4	70.8	76.3	45.6	32.4
1997	95.7	86.7	72.5	78.2	46.6	32.4
1998	96.6	87.5	73.6	78.9	47.7	32.8
1999	96.5	87.7	74.0	79.0	48.5	33.0
2000	96.5	87.7	74.3	79.1	49.5	33.2
2001	96.3	87.8	74.6	79.2	50.4	33.5
2002	97.0	88.5	75.8	80.2	51.6	34.0
2003	97.1	89.7	77.3	81.6	53.2	34.6
2004 prel.	97.4	90.3	78.7	82.6	54.7	35.7

Note: Trends in nonmarital births may be affected by changes in the reporting of marital status on birth certificates and in procedures for inferring nonmarital births when marital status is not reported.

Source: National Center for Health Statistics, "Nonmarital Childbearing in the United States, 1940-1999," *National Vital Statistics Reports*, Vol. 48 (16), 2000; "Births: Final Data for 2003," *National Vital Statistics Reports*, Vol. 54 (2), September 2005. Additional computations by ASPE staff of percentages for all teens (this age category not reported by NCHS) and preliminary data for 2004 published at <http://www.cdc.gov/nchs/births.htm>.

NONMARITAL BIRTH RISK FACTOR 2. NONMARITAL TEEN BIRTHS

Figure BIRTH 2. Percentage of All Births that are Nonmarital Teen Births, by Race and Ethnicity 1940-2003



Source: National Center for Health Statistics, “Nonmarital Childbearing in the United States, 1940 - 1999,” *National Vital Health Statistics Reports*, Vol. 48 (16), 2000; “Births: Final Data for 2003,” *National Vital Statistics Reports*, Vol. 54 (2), September 2005.

- In contrast to the earlier Figure BIRTH 1, which showed nonmarital teen births as a percentage of all teen births, Figure BIRTH 2 shows births to unmarried teens as a percentage of births to all women. This percentage fell in the last five years, from 9.5 to 8.2 percent, reversing a long upward trend since 1940. This rate may be affected by several factors: the age distribution of women, the marriage rate among teens, the birth rate among unmarried teens and the birth rate among all other women.
- The percentage of all births that were nonmarital teen births has also dropped among white women over the past five years, declining to 7.1 percent in 2003. This drop is in contrast to the long upward trend, from less than 1 percent in 1960 to nearly 8 percent in 1998.
- Among black women, the percentage of all births that were nonmarital teen births fell to 16.2 percent in 2003, the lowest percentage since 1969. This rate has varied greatly over time, peaking at 24 percent in 1975, and then gradually declining over most of the past three decades. The sharp increase in the late 1960s and early 1970s reflects a 30 percent rise in nonmarital teen births among black women concurrent with a 6 percent decline in total black births from 1969 to 1975.

Table BIRTH 2. Percentage of All Births that are Nonmarital Teen Births, by Race and Ethnicity: Selected Years

Year	All Races	White	Black	Hispanic
1940	1.7	0.8	NA	NA
1945	1.8	0.8	NA	NA
1950	1.6	0.6	NA	NA
1955	1.7	0.7	NA	NA
1960	2.0	0.9	NA	NA
1965	3.3	1.6	NA	NA
1970	5.1	2.6	18.8	NA
1975	7.1	3.7	24.2	NA
1980	7.3	4.4	22.2	NA
1981	7.1	4.5	21.5	NA
1982	7.1	4.5	21.2	NA
1983	7.2	4.6	21.2	NA
1984	7.1	4.6	20.7	NA
1985	7.2	4.8	20.3	NA
1986	7.5	5.1	20.1	NA
1987	7.7	5.3	20.0	NA
1988	8.0	5.6	20.3	NA
1989	8.3	5.9	20.6	NA
1990	8.4	6.1	20.4	9.8
1991	8.7	6.4	20.4	10.3
1992	8.7	6.5	20.2	10.3
1993	8.9	6.8	20.2	10.6
1994	9.7	7.5	21.1	12.1
1995	9.6	7.6	21.1	11.7
1996	9.6	7.7	20.9	11.5
1997	9.7	7.8	20.5	11.9
1998	9.7	7.9	19.9	12.1
1999	9.5	7.8	19.1	11.9
2000	9.1	7.6	18.3	11.6
2001	8.7	7.3	17.5	11.0
2002	8.5	7.2	16.7	10.8
2003	8.2	7.1	16.2	10.7

Note: Trends in nonmarital births may be affected by changes in the reporting of marital status on birth certificates and in procedures for inferring nonmarital births when marital status is not reported. Beginning in 1980, data are tabulated by the race of the mother. Prior to 1980, data are tabulated by the race of the child. Teens are defined as people ages 15 to 19.

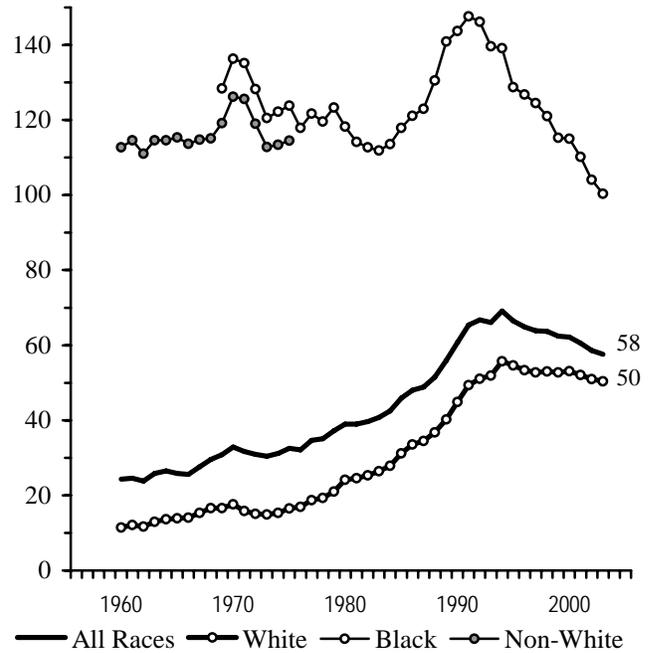
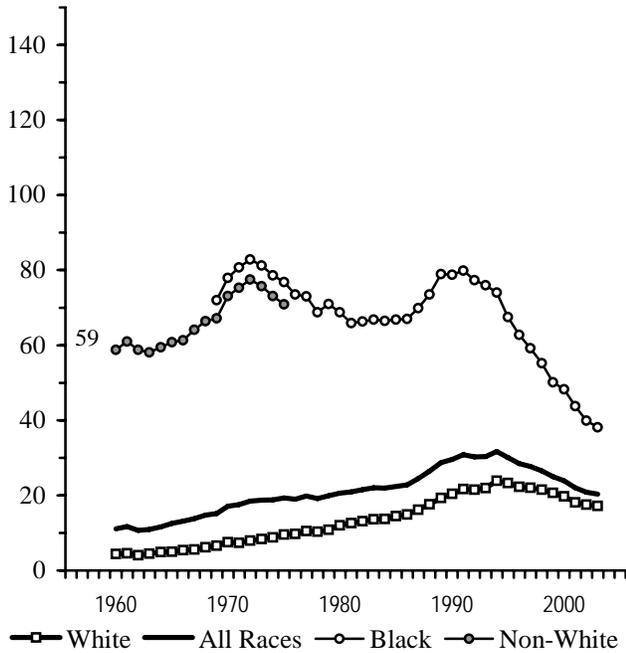
Race categories include those of Hispanic ethnicity. Persons of Hispanic ethnicity may be of any race. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are included in the total for all persons but are not shown separately.

Source: National Center for Health Statistics, "Nonmarital Childbearing in the United States, 1940-1999," *National Vital Health Statistics Reports*, Vol. 48 (16), 2000; "Births: Final Data for 2003," *National Vital Statistics Reports*, Vol. 54 (2), September 2005.

NONMARITAL BIRTH RISK FACTOR 3. NONMARITAL TEEN BIRTH RATES WITHIN AGE GROUPS

Figure BIRTH 3a. Births per 1,000 Unmarried Teens Ages 15 to 17, by Race: 1960-2003

Figure BIRTH 3b. Births per 1,000 Unmarried Teens Ages 18 and 19, by Race: 1960-2003



Source: National Center for Health Statistics, "Nonmarital Childbearing in the United States, 1940-1999," National Vital Statistics Reports, Vol. 48 (16), 2000; "Births: Final Data for 2003," National Vital Statistics Reports, Vol. 54 (2), September 2005.

- The birth rate per 1,000 unmarried teens fell again in 2003 for both black and white teens and for both younger (15 to 17 years) and older age groups (18 and 19 years). The rate for black teens ages 15 to 17 has been cut by more than half from 80 per thousand in 1991 to 38 per thousand in 2003, and for blacks ages 18 and 19, the rate fell from 148 per thousand in 1991 to 100 per thousand in 2003.
- Prior to 1994, birth rates among unmarried white teens in both age groups rose steadily for over four decades (from 4 to 24 percent among 15 to 17 year-olds and from 11 to 56 percent among 18 and 19 year-olds). Since then the rates for both age groups have followed a downward trend.
- The birth rate among unmarried black teens in both age groups was lower in 2003 than it has been in over four decades. While birth rates among unmarried black teens remain high compared to rates for unmarried white teens, the gap between black and white teens narrowed considerably during the 1990s and 2000s.

Table BIRTH 3. Births per 1,000 Unmarried Teen Women within Age Groups, by Race: 1950-2003

Year	Ages 15 to 17			Ages 18 and 19		
	All Races	White	Black	All Races	White	Black
1950	9.9	3.4	NA	18.3	8.5	NA
1955	11.1	3.9	NA	23.6	10.3	NA
1960	11.1	4.4	NA	24.3	11.4	NA
1961	11.7	4.6	NA	24.6	12.1	NA
1962	10.7	4.1	NA	23.8	11.7	NA
1963	10.9	4.5	NA	25.8	13.0	NA
1964	11.6	4.9	NA	26.5	13.6	NA
1965	12.5	5.0	NA	25.8	13.9	NA
1966	13.1	5.4	NA	25.6	14.1	NA
1967	13.8	5.6	NA	27.6	15.3	NA
1968	14.7	6.2	NA	29.6	16.6	NA
1969	15.2	6.6	72.0	30.8	16.6	128.4
1970	17.1	7.5	77.9	32.9	17.6	136.4
1971	17.5	7.4	80.7	31.7	15.8	135.2
1972	18.5	8.0	82.8	30.9	15.1	128.2
1973	18.7	8.4	81.2	30.4	14.9	120.5
1974	18.8	8.8	78.6	31.2	15.3	122.2
1975	19.3	9.6	76.8	32.5	16.5	123.8
1976	19.0	9.7	73.5	32.1	16.9	117.9
1977	19.8	10.5	73.0	34.6	18.7	121.7
1978	19.1	10.3	68.8	35.1	19.3	119.6
1979	19.9	10.8	71.0	37.2	21.0	123.3
1980	20.6	12.0	68.8	39.0	24.1	118.2
1981	20.9	12.6	65.9	39.0	24.6	114.2
1982	21.5	13.1	66.3	39.6	25.3	112.7
1983	22.0	13.6	66.8	40.7	26.4	111.9
1984	21.9	13.7	66.5	42.5	27.9	113.6
1985	22.4	14.5	66.8	45.9	31.2	117.9
1986	22.8	14.9	67.0	48.0	33.5	121.1
1987	24.5	16.2	69.9	48.9	34.5	123.0
1988	26.4	17.6	73.5	51.5	36.8	130.5
1989	28.7	19.3	78.9	56.0	40.2	140.9
1990	29.6	20.4	78.8	60.7	44.9	143.7
1991	30.8	21.7	79.9	65.4	49.4	147.6
1992	30.2	21.5	77.3	66.7	51.1	146.2
1993	30.3	21.9	76.0	66.1	51.9	139.7
1994	31.7	23.9	74.0	69.1	55.7	139.2
1995	30.1	23.3	67.5	66.5	54.6	128.7
1996	28.5	22.3	62.8	64.9	53.4	126.8
1997	27.7	22.0	59.2	63.9	52.8	124.5
1998	26.5	21.5	55.2	63.7	53.0	121.0
1999	25.0	20.7	50.1	62.4	52.8	115.3
2000	23.9	19.7	48.3	62.2	53.1	115.0
2001	22.0	18.1	43.8	60.6	52.1	110.2
2002	20.8	17.5	39.9	58.6	51.0	104.1
2003	20.3	17.2	38.1	57.6	50.4	100.4

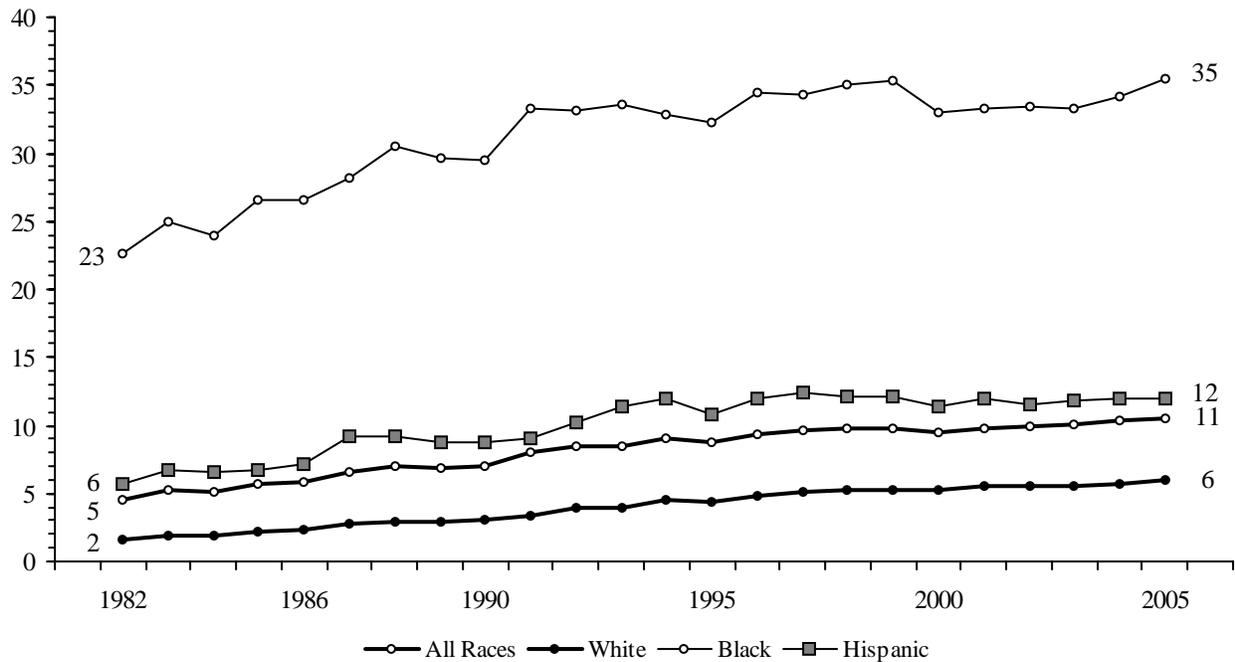
Note: Rates are per 1,000 unmarried women in specified group. Trends in nonmarital births may be affected by changes in the reporting of marital status on birth certificates and in procedures for inferring nonmarital births when marital status is not reported. Beginning in 1980, data are tabulated by the race of the mother. Prior to 1980, data are tabulated by the race of the child.

Race categories include those of Hispanic ethnicity. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are included in the total for all persons but are not shown separately.

Source: National Center for Health Statistics, "Nonmarital Childbearing in the United States, 1940-1999," *National Vital Statistics Reports*, Vol. 48 (16), 2000; "Births: Final Data for 2003," *National Vital Statistics Reports*, Vol. 54 (2), September 2005. Birthrates for 1950 to 1965 computed by ASPE staff from NCHS birth data and Census population estimates.

NONMARITAL BIRTH RISK FACTOR 4. NEVER-MARRIED FAMILY STATUS

Figure BIRTH 4. Percentage of All Children Living in Families with a Never-Married Female Head by Race/Ethnicity: 1982-2005



Source of CPS data: U.S. Bureau of the Census, "Marital Status and Living Arrangements," *Current Population Reports*, Series P20-212, 287, 365, 380, 399, 418, 423, 433, 445, 450, 461, 468, 478, 484, 491, 496, 506, 514 and "America's Families and Living Arrangements," *Current Population Reports*, Series P20-537, 547, 553 and ASPE tabulations of the CPS for 2005.

Source of 1960 data: U.S. Bureau of the Census, 1960 Census of Population, PC(2)-4B, "Persons by Family Characteristics," Tables 1 and 19.

- The percentage of children living in families with never-married female heads increased from under 5 percent in 1982 to 11 percent in 2005.
- The percentage of white children living in families headed by never-married women has steadily increased over the past twenty years, from less than 2 percent in 1982 to 6 percent in 2005.
- Among Hispanics, the percentage of children living with never-married female heads more than doubled over the past two decades, going from less than 6 percent in 1982 to 12 percent in 2005.
- The percentage of black children living in families headed by never-married women has been much higher than the percentages for other groups throughout the time period.

Table BIRTH 4. Number and Percentage of All Children Living in Families with a Never-Married Female Head, by Race/Ethnicity: Selected Years

Year	Number of Children (thousands)				Percentage			
	All Races	White	Black	Hispanic	All Races	White	Black	Hispanic
1960	221	49	173	NA	0.4	0.1	2.2	NA
1970	527	110	442	NA	0.8	0.2	5.2	NA
1975	1,166	296	864	NA	1.8	0.5	9.9	NA
1980	1,745	501	1,193	210	2.9	1.0	14.5	4.0
1982	2,768	793	1,947	291	4.6	1.6	22.7	5.7
1984	3,131	959	2,109	357	5.2	1.9	23.9	6.5
1986	3,606	1,174	2,375	451	5.9	2.3	26.6	7.2
1987	3,985	1,385	2,524	587	6.5	2.8	28.2	9.2
1988	4,302	1,482	2,736	600	7.0	3.0	30.4	9.2
1989	4,290	1,483	2,695	592	6.9	2.9	29.6	8.7
1990	4,365	1,527	2,738	605	7.0	3.0	29.6	8.7
1991	5,040	1,725	3,176	644	8.0	3.4	33.3	9.0
1992	5,410	2,016	3,192	757	8.4	3.9	33.1	10.3
1993	5,511	2,015	3,317	848	8.5	3.9	33.6	11.3
1994	6,000	2,412	3,321	1,083	9.0	4.5	32.9	12.0
1995	5,862	2,317	3,255	1,017	8.7	4.3	32.3	10.8
1996	6,365	2,563	3,567	1,161	9.4	4.8	34.4	12.0
1997	6,598	2,788	3,575	1,242	9.7	5.1	34.3	12.4
1998	6,700	2,850	3,644	1,254	9.8	5.2	35.1	12.2
1999	6,736	2,826	3,643	1,297	9.8	5.2	35.3	12.2
2000	6,591	2,881	3,413	1,255	9.5	5.3	32.9	11.4
2001	6,736	3,002	3,381	1,397	9.8	5.5	33.2	11.9
2002	6,872	3,048	3,573	1,400	9.9	5.6	33.4	11.5
2003	7,006	3,029	3,451	1,495	10.0	5.6	33.3	11.9
2004	7,218	3,113	3,541	1,577	10.3	5.8	34.1	12.0
2005	7,412	3,278	3,609	1,622	10.6	6.0	35.4	12.0

Note: Data are for all children under 18 who are not family heads (excludes householders, subfamily reference persons and their spouses). Also excludes inmates of institutions. Children who are living with neither of their parents are excluded from the denominator. Based on Current Population Survey (CPS) except 1960, which is based on decennial census data. In 1982, improved data collection and processing procedures helped to identify parent-child subfamilies. (See *Current Population Reports*, P-20, 399, Marital Status and Living Arrangements: March 1984.)

Race categories include those of Hispanic ethnicity. Persons of Hispanic ethnicity may be of any race. Beginning in 2002, estimates for Whites and Blacks are for persons reporting a single race only. Persons who reported more than one race are included in the total for all persons but are not shown under any race category. Due to small sample size, American Indians/Alaska Natives, Asians and Native Hawaiians/Other Pacific Islanders are included in the total for all persons but are not shown separately. Nonwhite data are shown for Black in 1960.

Source of CPS data: U.S. Bureau of the Census, "Marital Status and Living Arrangements," *Current Population Reports*, Series P20-212, 287, 365, 380, 399, 418, 423, 433, 445, 450, 461, 468, 478, 484, 491, 496, 506, 514 and "America's Families and Living Arrangements," *Current Population Reports*, Series P20-537, 547, 553 and ASPE tabulations of the CPS for 2005.

Source of 1960 data: U.S. Bureau of the Census, 1960 Census of Population, PC(2)-4B, "Persons by Family Characteristics," Tables 1 and 19.