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Population Characteristics P23-181

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#### Households, Families, and Children:

A 30-Year Perspective

by Terry Lugaila

Issued November 1992



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## Introduction

Major social, demographic, and economic changes during recent decades have contributed to enormous changes in the daily lives of the U.S. population. Whether we are young, middleaged, or elderly, the nature of the groups in which we live and the roles we play within these groups have been affected.

This chartbook presents a series of graphs intended to illustrate important trends of the past several decades that have influenced household and family circumstances and the living arrangements of all persons, with a special emphasis on children. The charts are presented in four sections.

The first section shows basic

demographic trends. The second section focuses on household and family composition. The social and economic circumstances of families are featured in the third section. The final section concentrates on children and their families.

Demographic Trends

#### 4

#### U.S. Population Ages

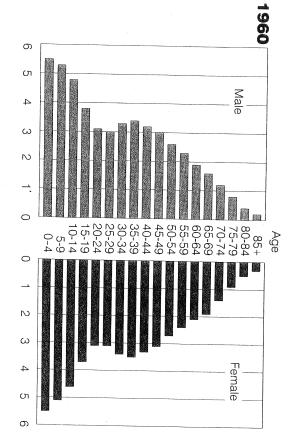
The population pyramids here show how baby boomers have aged during the last 30 years. In 1960, some baby boomers had not yet been born, and the majority were not yet in school. In 1990, they were 26 to 44 years of age. Now the majority have jobs and families of their own.

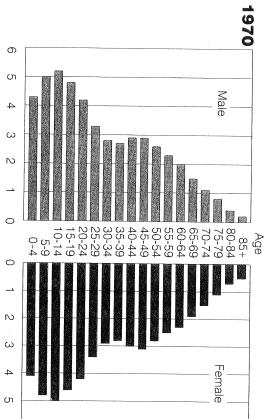
Coinciding with the aging of baby boomers, the median age for the U.S. population has risen, from 29.4 in 1960 to 32.8 in 1990.

There are more women than men at older ages. In 1990, women outnumbered men beginning at age 40, with the largest differences occurring for those 65 years and over. As for children, those under age 15 made up 22 percent of the population in 1990 compared to 28 percent in 1970.

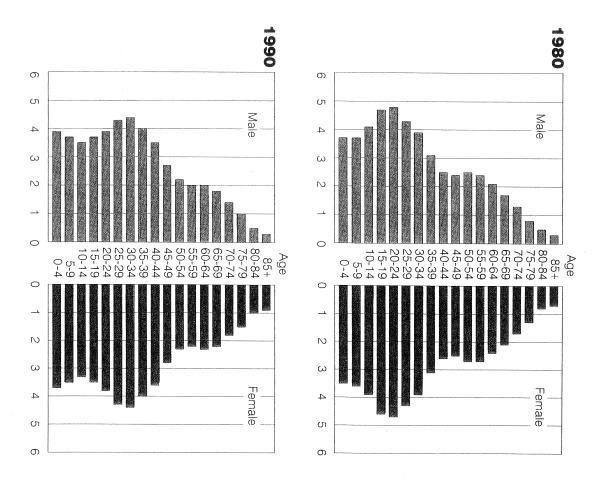
Figure 1.

Distribution of the U.S. Population, by Age and Sex: 1960 to 1990 (In percent)





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#### Age at First Marriage Increases

In the last several years, women have had the highest median age at first marriage (23.9) since data were first collected on this subject in 1890. For men the median age of first marriage in 1990 (26.1) equaled that in 1890. For both men and women, the median ages at first marriage were lowest in the mid-1950's and have been rising since. The median has increased 3 full years for both men and women in the past two decades.

Figure 2.

Median Age at First Marriage, by Sex: 1890 to 1990

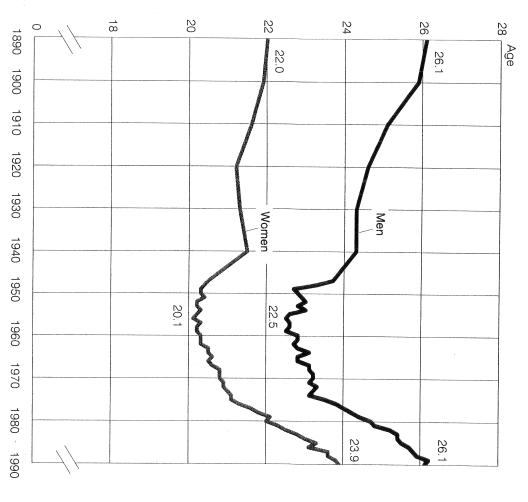
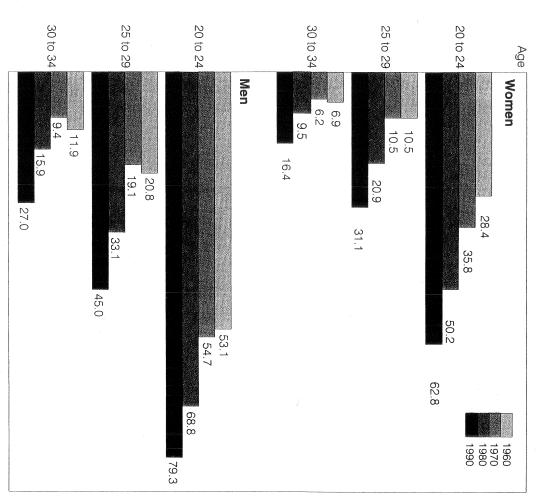


Figure 3.

Percent Never Married, by Age and Sex: 1960 to 1990



#### Never-Married Persons increase

Just as age at first marriage has been rising, so are the proportions of men and women who have never married. Increases have occurred for each five-year age group between ages 20 and 34 in the proportions who have never married. For persons age 20 to 24, the majority of both men and women were never married in 1990. For women in this age group in 1990, 63 percent had never married compared to 28 percent in 1960.

The proportion of men in this age group who had never married has been over half since at least 1960, growing from 53 percent in 1960 to 79 percent in 1990.

The proportions never married at ages 25 to 29 also increased greatly between 1960 and 1990, more than doubling for men to 45 percent and tripling for women to 31 percent. At ages 30 to 34 years, the proportions never married have grown to 27 percent for men and 16 percent for women.

#### Marriage, Divorce, and Remarriage Rates Stabilize

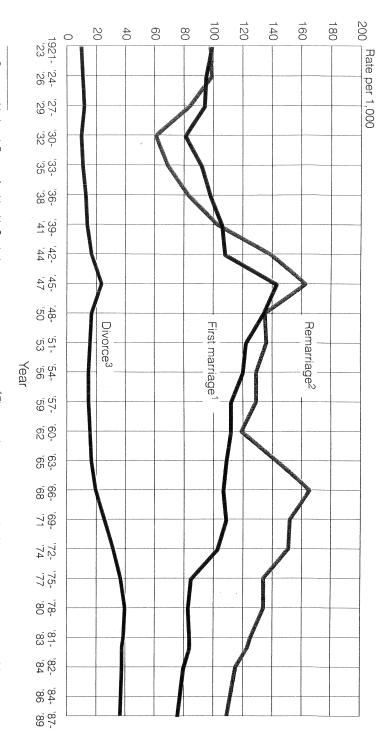
Rates of first marriage, divorce, and remarriage have been fairly stable in recent years following large fluctuations in earlier de-

cades. Rates of first marriage and remarriage declined after the mid 1960's but have remained fairly constant over the last few years. Divorce rates have increased since 1921 with the sharpest increases occurring from the mid 1960's to the late

1970's. These rates have not changed during the last 10 years.

The Census Bureau estimates that half of all marriages occurring since 1970 could end in divorce, with the majority of these divorced persons remarrying.

Figure 4.
Rates of First Marriage, Divorce, and Remarriage for U.S. Women: 1921 to 1989
(3-year averages)



Source: National Center for Health Statistics

<sup>1</sup>First marriages per 1,000 single women 14 to 44 years old.

<sup>2</sup>Remarriages per 1,000 widowed and divorced women 14 to 54 years old.

<sup>3</sup>Divorces per 1,000 married women 14 to 44 years old.

#### Fertility Drops, Then Stabilizes

The total fertility rate is the estimated number of children that a woman would have at the end of her childbearing years based on the current fertility rates. At the peak of the baby boom, the total fertility rate was approximately

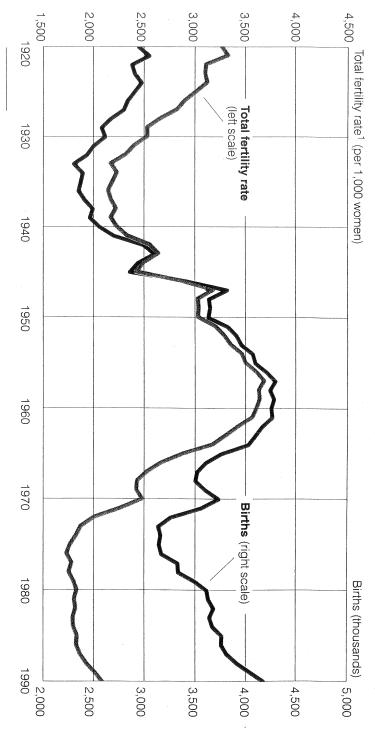
3.6 children per woman in 1960. After 1960, the total fertility rate declined sharply reaching a low of 1.8 in 1974. Between 1972 and 1990 the total fertility rate varied within the narrow range of 1.8 to 2.1. In 1990 the provisiona total fertility rate was 2.1.

The number of births has risen steadily from 1977 to the present

because of the increasing number of women of childbearing age as a result of the Baby Boom.

Women still expect to have, on average, two children. The median age at first birth for women was 23.7 years in 1989. Nearly 10 percent of all women of childbearing age expect to never have a child.

Total Fertility Rate and Numbers of Births: 1920 to 1990



<sup>1</sup>Number of children that women would have by the end of their childbearing years based on age-specific birthrates of a single year.

## Likelihood of First Marriage Before a Premaritally Conceived First Birth Declines

the birth of their first child. decline of women marrying before marriage may be involved in the the desire to avoid an unstable of never-married mothers and decreased by one-half to 27 the birth. This percentage has married for the first time before conceived premaritally, 52 percent women whose first birth was and 1965-69 periods, of all the last 20 years. In the 1960-64 The increasing social acceptance percent for the 1985-89 period. birth has decreased greatly during first marriage will occur before the For women with a premarital first birth, the likelihood that their pregnancy that results in their

Figure 6. Women 15 to 34 Years With a Premaritally Conceived First Child — Percent Marrying Before the Birth of Child: 1960-64 to 1985-89

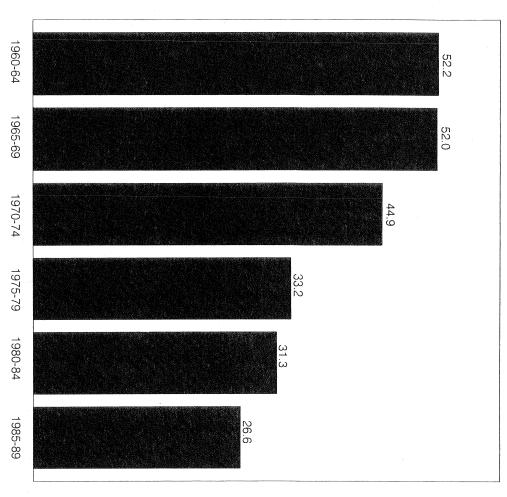
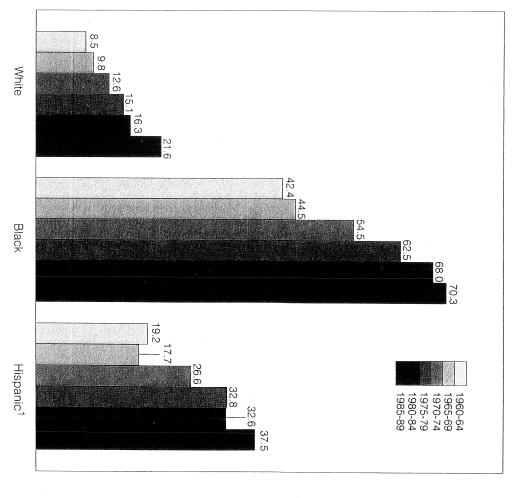


Figure 7.

Women 15 to 34 Years With a First Birth — Percent With First Birth Occurring Before First Marriage, by Race and Hispanic Origin: 1960-64 to 1985-89



#### Premarital Births Increase

occurring premaritally more than 42 to 70 percent. portion for Blacks increased from from 19 to 38 percent. The protion also doubled for Hispanics from 9 to 22 percent. The proporperiod and the 1985-89 period, doubled between the 1960-64 age 15 to 34 with their first birth percentage of White women the early 1960's. However, the may be of any race) since at least or persons of Hispanic origin (who Black women than among Whites marital births compared to about age of women deciding not to have been more common among there were about 2.2 million prenumber of premarital births is on marry before their first birth, the 1960-64 period. Premarital births 700,000 premarital births for the the rise. In the 1985-89 period, Because of the growing percent-

Household and Family Composition

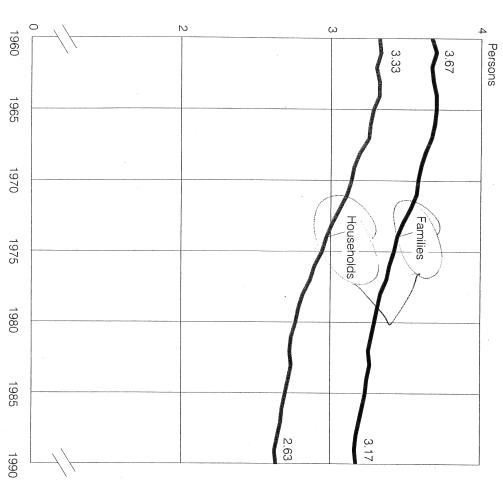
### Household and Family Size Declines

A household consists of all the persons who occupy a housing unit. These persons may be related, unrelated, or living alone. A family is a group of two or more persons related by birth, marriage, or adoption residing together. Because there are fewer children per family, more one-parent families, and a growing number of persons living alone, the average sizes of households and families have declined.

The trend toward smaller families and households began in the mid-1960's with the end of the post-war Baby Boom and has continued to the present reaching a level of 2.63 persons per household, on average, in 1990 and 3.17 persons per family.

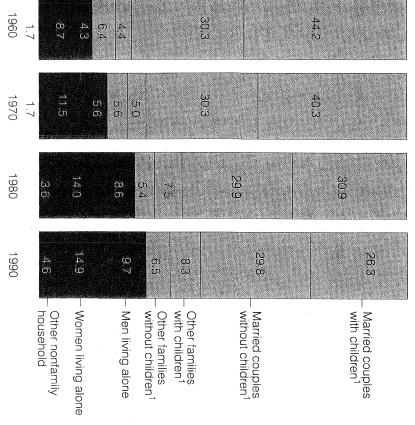
Figure 8.

Average Size of Households and Families: 1960 to 1990



Household Composition: 1960 to 1990

(In percent) 53 million 63 million Number of households 81 million 93 million 26.3 Family households Nonfamily households



<sup>&</sup>lt;sup>1</sup>Own children under 18

#### Composition Changes Household

of a householder who either lives unrelated to the householder. alone or exclusively with persons nonfamily household is composed at least one additional person marriage, birth, or adoption. A related to the householder through consists of the householder and household. A family household family household or nonfamily A household can be either a

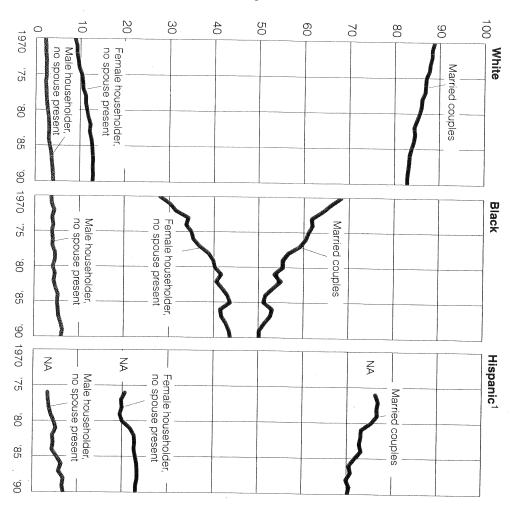
almost double compared with the childbearing), to increased onecouples with children under 18 drop in the proportion of married households in 1960 to 56 percent dropped from 75 percent of all percent of all households in 1990, or more persons made up 29 Nonfamily households with one holds during the three decades parent family households rose with 1 or more persons. Oneincreased nonfamily households parent family households, and to (largely accounted for by delayed in 1990. This decline is due to the Married-couple households from 4 to 8 percent of all house-15 percent in 1960.

## Distribution of Families, by Type Changes

with other relatives present. some are female householders mother-child situations, although and persons of Hispanic origin Most of these families are increase in families with a female couples has declined between householder, no spouse present. has been a corresponding (who may be of any race). There that are maintained by married proportion of family households 1970 and 1990 for Whites, Blacks parent and adult child. The living together, or an elderly may consist, for example, of a family, two sisters or brothers mother-child or a father-child The latter two family types holders with no spouse present. present, and by male househouseholders with no spouse by married couples, by female households: those maintained There are three types of family

Figure 10.

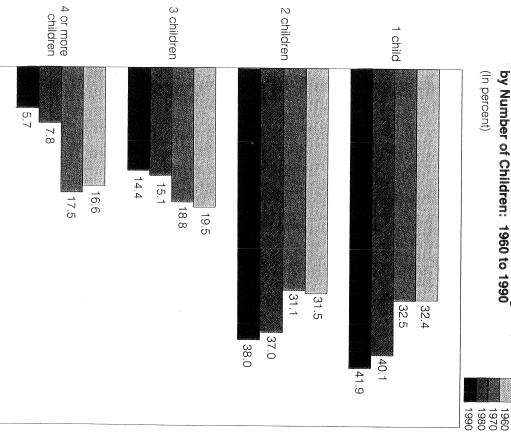
Type of Family as a Percent of All Family Householders, by Race and Hispanic Origin: 1970 to 1990



NA Not available for Hispanic

<sup>1</sup>May be of any race

Families With Own Children Under Age 18, by Number of Children: 1960 to 1990 Figure 11. (In percent)



#### Per Family Declines **Number of Children**

thirds (64 percent). children was 80 percent. In 1960, the proportion was not quite twopredominant. The proportion of two children have become more present, those with only one or Among families with children families in 1990 with one or two

compared to 36 percent in 1960 ren was only 20 percent in 1990 families with three or more childtwo children. The proportion of a drop in families with more than families was counter-balanced by The rapid increase in smaller

#### Average Number of Children Differs by Type of Family

1.50 for father-child families. married couples having a slightly larger average number of 1.72 for mother-child families and children per family compared to 1990, married couples had 1.87 other family types. On average in smaller number of children than families have had a substantially for mother-child families has declined since 1970. Father-child children for married couples and children. The average number of differences have emerged, with mother-child families. Since then number of children per family was no difference in the average tor married-couple families and Between 1970 and 1977, there

Figure 12.

Average Number of Own Children Under Age 18 Per Family With Children, by Type of Family With Children: 1970 to 1990

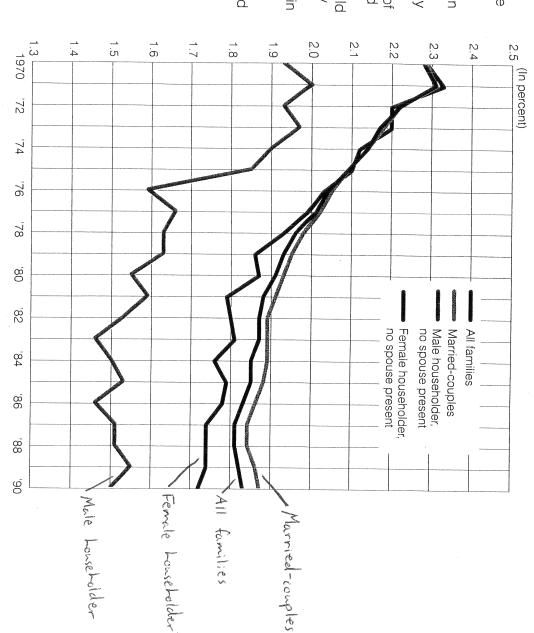
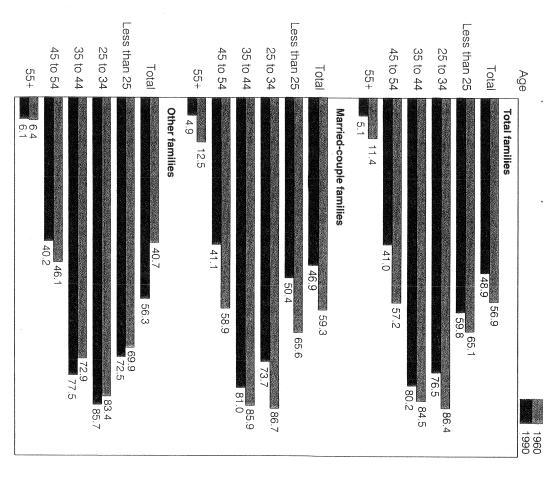


Figure 13.

Families With Own Children Under Age 18, by Age of Householder/Parent: 1960 and 1990 (Percent of families)



#### Presence of Children Varies by Family Type and by Age of Parent

During the last 30 years the percent of families with children under 18 present declined. In 1990, 49 percent of all families had own children under 18 years of age present. The decline since 1960 in the proportion of total families and married-couple families with children under 18 present occurred for all parental age groups. Overall, other families have not experienced corresponding declines.

Other families were more likely to have children present in 1990 than in 1960. Further, in 1990 other families compared to married-couple families had a higher proportion with own children under 18 present in the age groups with parents under age 35. For example, 73 percent of other families with the householder under 25 had own children under 18 compared to half of all married couples in that same age group.

#### Two-Parent Family Groups Decline

and persons of Hispanic origin and 1990, the proportion of subfamilies. Between 1970 and wife in married-couple tamily groups have increased. (who may be of any race) while declined for Whites, Blacks, two-parent family groups has father-child and mother-child parent or by the husband maintained by either a single householder. Subfamilies are by persons not related to the holder and subfamilies maintained by persons related to the housebut also subfamilies maintained maintaining their own household include not only those families Family groups with children

Mother-child family groups have increased most dramatically due to the rise in divorce and births outside of marriage. It should be noted that in mother-child and father-child family groups there may be another adult present in the home. This adult could be the grandparent of the child or children, the other natural parent when a couple is unmarried, or someone with whom the mother or father has a close personal relationship.

Figure 14.

Composition of Family Groups With Children,
by Race and Hispanic Origin: 1970, 1980, and 1990

(In percent)

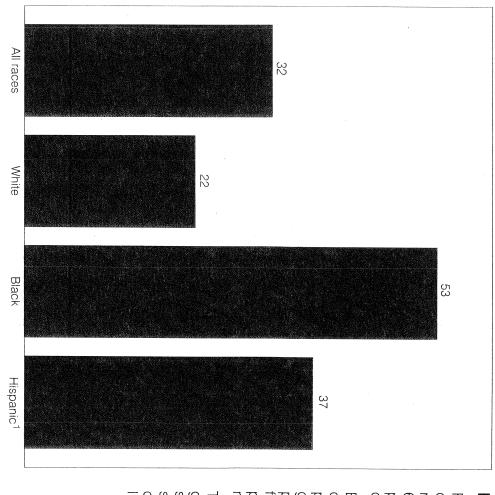
Mother-child Father-child

1990	1980	1970	Hispanic	1990	1980	1970	Black	1990	1980	1970	White		1990	1980	1970	All Races
29.3	74.1	Not available		56.2	48.7	33:0 64.3		18.8	82.9	89.9			24.2	19.4	11.5	iwo parento

Note: Family groups include family households related subfamilies, and unrelated subfamilies.

<sup>1</sup>May be of any race.

Figure 15. Parent, by Race and Hispanic Origin: 1990 Percent of One-Parent Family Groups With a Never-Married



#### Varies by Race and by a Never-Married Parent Hispanic Origin Family Groups Maintained **Proportion of One-Parent**

divorced, or separated. 68 percent consisted of those one-parent family groups had a parents who were widowed, never-married parent. The other For all races, 32 percent of

may be of any race). persons of Hispanic origin (who for Blacks, and 37 percent for parent, compared to 53 percent groups had a never-married percent of the one-parent family differences. For Whites, 22 By race, there are notable

day care, health care, and daily living expenses. special need of assistance with since these families may be in groups is important to monitor The growth in one-parent family

Note: Family groups include family households, related subfamilies, and unrelated subfamilies.

<sup>&</sup>lt;sup>1</sup>May be of any race

## Living Arrangements of the Elderly Population Differ by Sex

to 24 percent. with a spouse increased from 19 relatives declined from 40 to 19 with a spouse. Between 1970 and percent while the proportion living 75 years and over living with other 1990, the proportion of women percent) while 24 percent lived over in 1990 lived alone (54 percent. In contrast, slightly over their spouse rose from 60 to 67 and over the proportion living with spouse changed little between were living with their spouse in half of all women 75 years and 1970 and 1990. For men 75 years men age 65 to 74 living with their men. The majority of men 65 to women usually live longer than 74 years and 75 years and over living with a spouse because more likely than women to be 1970 and 1990. The proportion of later years. However, men are far living together as spouses in their to more elderly men and women Increases in longevity have led

Percentages shown are only for those persons in the noninstitutional population and do not include persons who are in nursing homes. Data from the 1990 census show that 5.4 percent of the population 65 years old and older were living in institutions.

Figure 16.

Living Arrangements of Persons 65 to 74 Years and Persons 75 Years and Over: 1970 and 1990

1970 11.3 75.2 (In percent) Men 65 to 74 1990 78.2 13.0 1970 31.6 43.5 Women 65 to 74 1990 33 2 51.1 12 1970 19.1 60.4 or over Men 75 67.0 1990 20.9 2.4 With other relatives With spouse With nonrelatives Living alone 37.0 1970 10 1 Women 75 or over 1990 540 545

# 

Social and Economic Circumstances of Families

## Educational Attainment of Parent is Rising

For married couples, educational attainment data presented in figure 17 are for the reference person, which usually is the husband. Single mothers include never-married, widowed, and divorced women.

Educational attainment of parents increased greatly between 1960 and 1990. One-quarter of single mothers had less than a high school education in 1990, down from 62 percent in 1960. In 1990, there was no difference in the proportion of married-couple families and mother-child families completing 1 to 3 years of college (20 percent). However, married couples had a higher proportion completing 4 or more years of college than did mother-child families, 28 percent versus 10 percent, respectively.



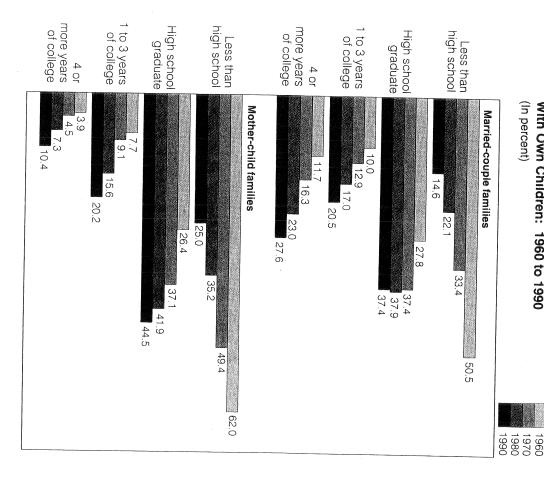
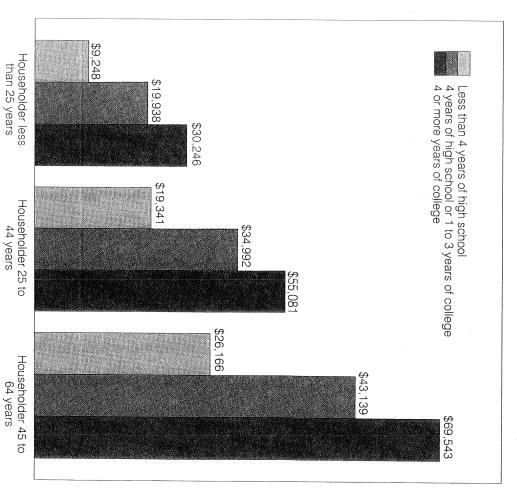


Figure 18.

Educational Attainment of Family Householder and Median Family Income, by Selected Age of Householder: 1990



### Greater Educational Attainment Means Higher Family Income

Higher educational attainment is associated with higher incomes. Among householders less than 25 years old, each higher level of educational attainment shown in figure 18 is associated with an additional \$10,000 in median family income.

by differences in incomes earned additional \$26,000 greater at about \$69,500. Some of the living with householders by spouses and other relatives differences between these median or more years of college was an income for householders with 4 \$17,000 greater than for house-4 years of high school or 1 to 3 still larger for older householders. educational attainment levels were family incomes are accounted for high school, and the median years of college was about Among householders 45 to 64 holders with less than 4 years of income for householders with years old, the median family Income differences across

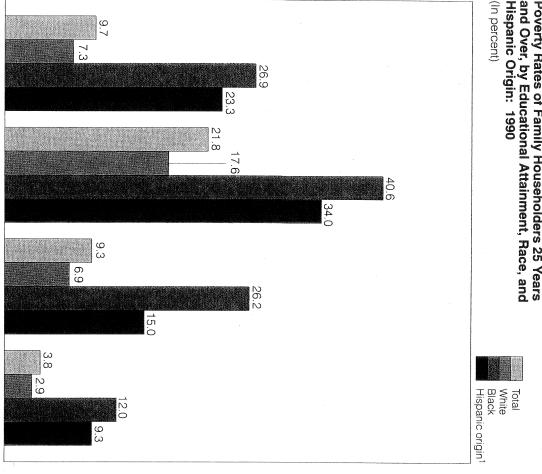
#### Family Poverty **Attainment Means Less** Greater Educational

a high school education, to 9 age 25 years and over in 1990, are associated with lower poverty attainments are associated with higher incomes, they also more years of college. to 4 percent for those with 1 or the poverty rate fell from 22 rates. For family householders Since higher educational percent for high school graduates, percent for those with less than

educational levels the poverty attainments were each less were much greater than for Whites. any race) with higher educational rates for Blacks and Hispanics likely to live in poverty, but within householders (who may be of White, Black, and Hispanic origin

Figure 19.

Poverty Rates of Family Householders 25 Years and Over, by Educational Attainment, Race, and Hispanic Origin: 1990



<sup>&</sup>lt;sup>1</sup>May be of any race.

Total

high school

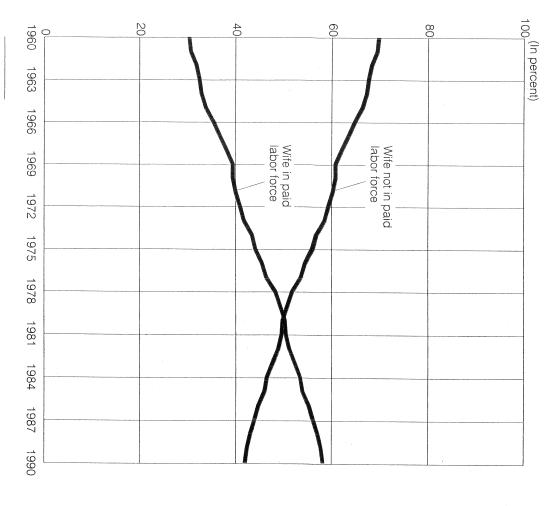
Less than

High school graduate

years of 1 or more college

Figure 20.

Married-Couple Families With Wives in the Labor Force: 1960 to 1990



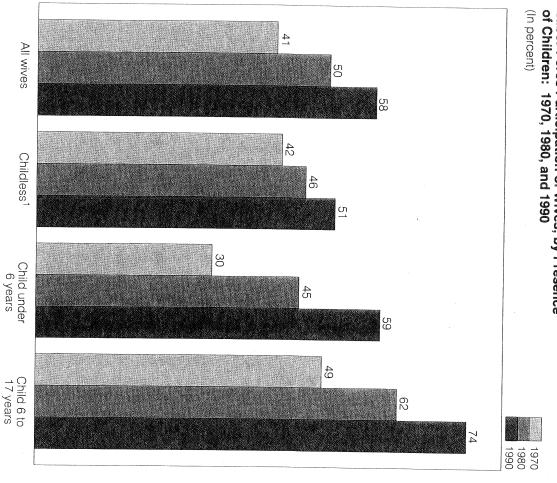
#### Wives' Labor Force Participation Rises

The labor force participation rate for married women has increased dramatically during the last 30 years. In 1960, fewer than one-third of married women (30 percent) were in the paid labor force. By 1990 the proportion of married women in the labor force had nearly doubled, reaching 58 percent.

#### More Wives Are Working, Especially Those With Children

at home or who have not had children under the age of 18 children by the survey date. ing elderly wives, who have no this figure refer to wives, includchildren less than 6 years old childless wives (51 percent) and three-fifths of all wives with compared to just over half of the in the labor force (74 percent) with children of school age were children in the home, the (59 percent). Childless wives in three-fourths of married women to 59 percent. By 1990, almost doubled, jumping from 30 percent proportion in the labor force married women with preschool Between 1970 and 1990, among children less than 6 years old. especially for those women with married women is increasing, Labor force participation by

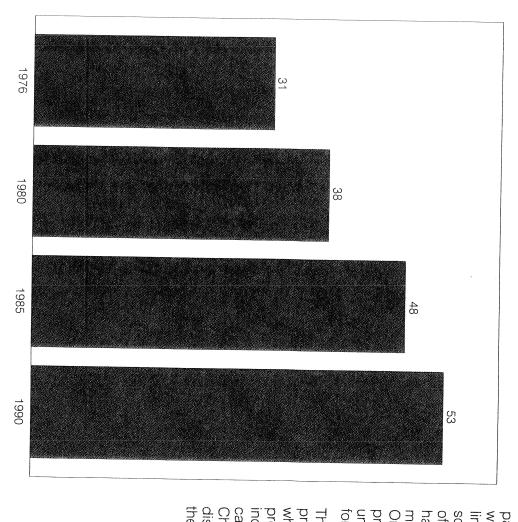
Figure 21
Labor Force Participation of Wives, by Presence of Children: 1970, 1980, and 1990



<sup>1</sup>Besides wives who have not had children by the survey date, childless wives include wives who have no children under 18 present, including elderly wives.

Figure 22.

Labor Force Participation of Women 18 to 44 Years
With Children Under Age 1: 1976 to 1990
(In percent)



## Working Women With Infants Increase

The increase in labor force participation among mothers with preschool children was not limited to mothers with older preschoolers. By 1990, 53 percent of women 18 to 44 years old who had given birth within the last 12 months were in the labor force. Only 14 years earlier, in 1976, the proportion of women with children under age 1 who were in the labor force was only 31 percent.

The rapid increase in the proportion of women with infants who were in the labor force has produced a corresponding increase in the demand for child care for children under age 1. Child care arrangements are discussed in the final section of the chartbook.

# Family Income Increases and Then Stabilizes

Median family income increased by 104 percent during the 26 years between 1947 and 1973. The median income of married-couple families increased by 115 percent.

During the subsequent 17 years between 1973 and 1990, the median incomes for all families and for married-couple families experienced three periods of decline and two periods of increase. Despite these fluctuations and the increase in wives' labor force participation, by 1990 the median income for all families was only 6 percent more in 1990 than in 1973 and the median income for married-couple families was only 11 percent greater than in 1973.

For families with male householders, no spouse present, median family income grew by 88 percent between 1947 and 1973, but it declined by 2.3 percent between 1973 and 1990. Hence, male householder families had median incomes 6 percent smaller than married-couple families in 1947, but 27 percent smaller in 1990.

Among families with female householders, no spouse present, median family income grew by 37 percent between 1947 and 1973, and increased by 5 percent between 1973 and 1990. Hence,

female householder families had median incomes 56 percent smaller than married-couple families in 1973 and 58 percent smaller in 1990.

tween 1973 and 1990. Hence,
Figure 23.

Median Family Income, by Type of Family: 1947 to 1990

(In 1990 dollars)

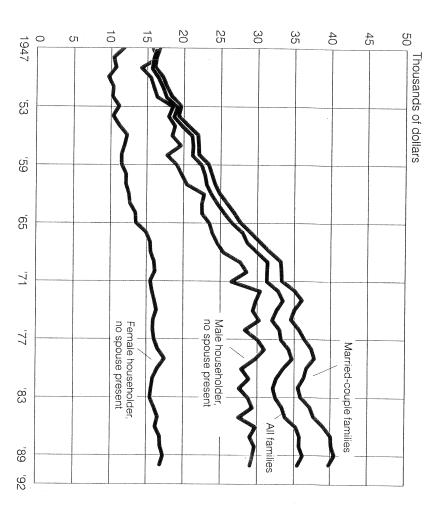
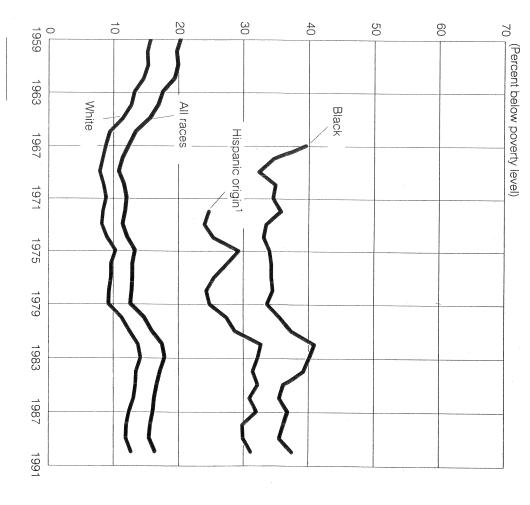


Figure 24.

Poverty Rates of Families With Related Children Under Age 18, by Race and Hispanic Origin: 1959 to 1990



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

# Poverty Among Families With Children Has Fluctuated

Families with children under 18 years experienced a decline in poverty from 20.3 percent in 1959 to 10.8 in 1969. Between 1966 and 1979 the poverty rate was within 2.5 percentage points of this low, varying from 10.8 to 13.3 percent. In 1980 the poverty rate for families with children rose to 14.7 percent, and between 1980 and 1990 the poverty rate for families with children varied from 15.5 to 17.9 percent.

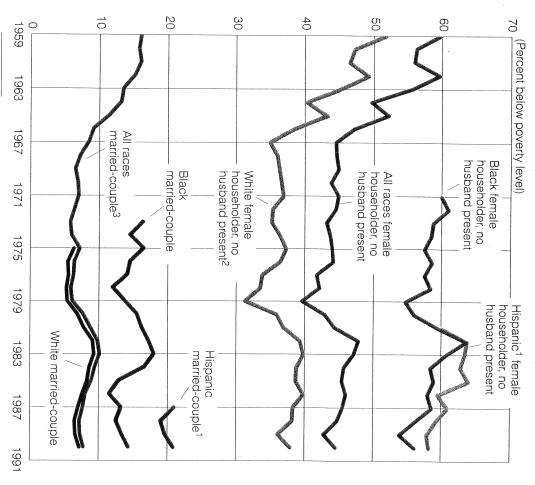
Fluctuations in poverty rates may be seen for White families, Black families, and Hispanic families (who may be of any race). White families had the lowest poverty rates and Black families had the highest poverty rates.

<sup>&</sup>lt;sup>1</sup>May be of any race.

# Poverty Among Families With Children Differ by Family Type

Poverty rates for White, Black, and Hispanic married-couple families with children have been much lower than corresponding poverty rates for female householder families with children. But within these two family types the poverty rates for Blacks and Hispanics have been substantially higher than for Whites. Hispanics may be of any race.





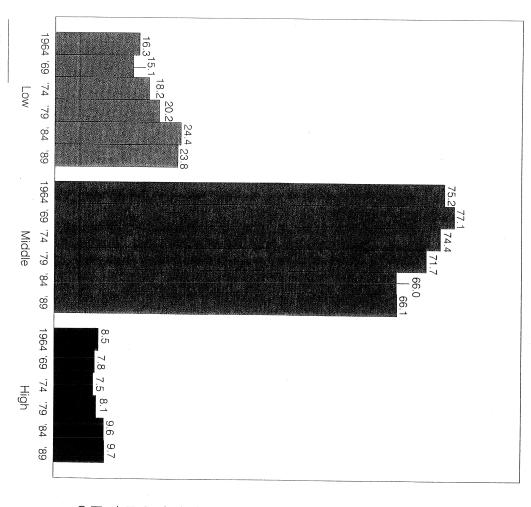
<sup>1</sup>May be of any race. <sup>2</sup>Data for 1969 and 1970

<sup>2</sup>Data for 1969 and 1970 are not available.

3Data for 1959-73 are for married couples and male householders, no spouse present.

Figure 26.

Percent of Families With Related Children Under Age 18, by
Relative Income of Family: 1964, 1969, 1974, 1979, 1984, and 1989



Note: For an explanation of low, middle, and high relative incomes, see text

## Income inequality increased Among Families With Children After 1969

Inequality in the distribution of income increased among families with children between 1969 and 1989. The proportion with a low relative income increased from 15 percent to 24 percent, while the proportion with a high relative income increased from 8 to 10 percent. The proportion with a relative income in the middle range declined from 77 percent in 1969 to 66 percent in 1989.

The relative income measure indicates the extent to which the income of a family diverged from the middle income for all persons in the specified year, with adjustments for family size. Low income was measured as equal to less than one-half of the income value for the person in the middle of the distribution. High income was measured as equal to more than twice the income value for the person in the middle of the distribution.

Children and Their Families

## Living Arrangements of Children Changed Markedly During the Past 30 Years

The proportion of children living with two parents has decreased in each decade since 1960. This decline was accounted for by the increasing proportion of children living with only one parent. The proportion living with only their mother has grown from 8.0 percent in 1960 to 21.6 percent in 1960 to 21.6 percent in 1960 to 21.6 percent in 1960 and 1970 to 3.1 percent in 1960 and 1970 to 3.1 percent in 1960 and 1970 to 3.1 percent in 1990.

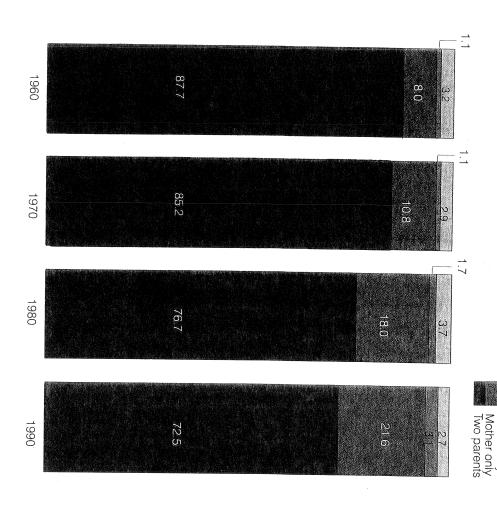
Figure 27.

Living Arrangements of Children Under Age 18, by Presence of Parent: 1960 to 1990

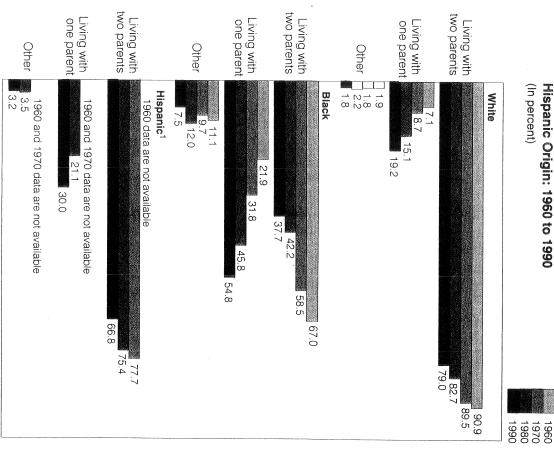
(Percent distribution)

Father only

Other



(In percent) Living Arrangements of Children Under Age 18, by Presence of Parent, Race, and Hispanic Origin: 1960 to 1990 Figure 28.



<sup>1</sup>May be of any race

#### and Hispanic Origin **Living Arrangements of** Children Differ by Race

with two parents, while the majority of Black children lived 1960 to 54.8 percent in 1990. than doubled from 21.9 percent in living with one parent also more For Black children, the proportion rising from 7.1 to 19.2 percent. doubled between 1960 and 1990, children and Hispanic children living with one parent more than proportion of White children in one-parent situations. The (who may be of any race) lived In 1990, the majority of White

## About One of Every Six Children Living With Two Parents Is Living With a Stepparent

Of children living with two parents in 1990, 16 percent lived with a stepparent. The vast majority of these stepfamily situations consists of a biological mother and a stepfather combination, because children usually remain with their mother after divorce and, in the case of unmarried parents, the children also usually remain with the mother.

About one-half of all recent marriages may end in divorce, and the children of these divorces will typically live in one-parent families. If their custodial parent remarries, these children will live with a stepparent. Hence, many of today's children will experience two or three different parental living arrangements before they reach the age of 18.

Figure 29.
Children Under Age 18 Living With Biological, Step, and Adopted Married-Couple Parents: 1990

(Percent distribution)

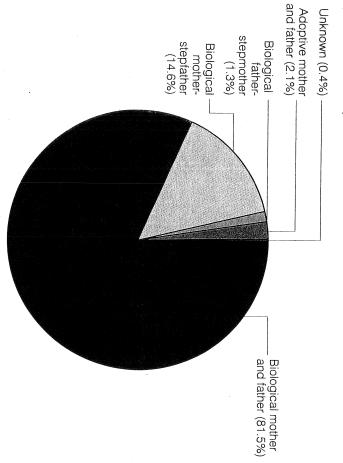
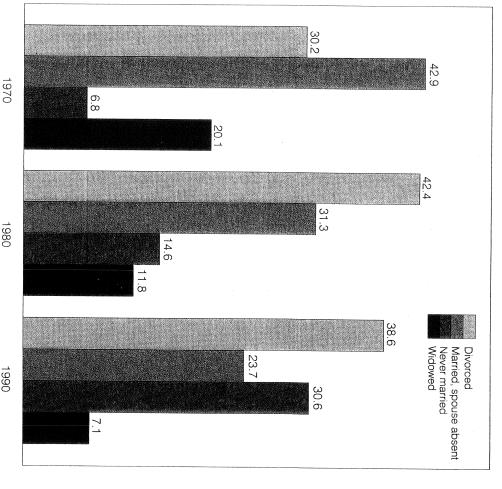


Figure 30.

Children Under Age 18 Living With One Parent,
By Marital Status of Parent: 1970, 1980, and 1990
(In percent)



## Increasing Proportions of Children Living With One Parent Live With a Never-Married Parent

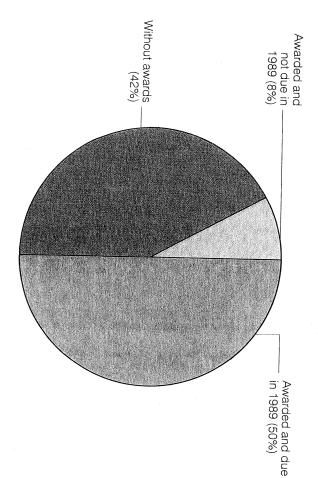
in 1970 to 31 percent in 1990. mother increased from 7 percent who lived with a never-married children in one-parent families to 7 percent. The proportion of declined from 73 percent in 1970 elsewhere). This proportion with a parent who was divorced past 20 years from 20 percent proportion living with a widowed to 62 percent in 1990. The or whose spouse was absent living with one parent were living parent also declined during the (either separated or living In 1990 the majority of children

# A Majority of Women Maintaining Mother-Child Families Have Been Awarded Child Support Payments

to establish paternity. could not be located; or inability custody was granted (no money exchanged); the mother did not request child support; the father instead of child support; joint award was still pending; a property settlement was accepted include: action on a child support Reasons for not having awards with children but no father in the child support payments. The the home in 1990, a majority nome were without awards. remaining 42 percent of women (58 percent) had been awarded whose fathers were absent from mother-child families. Of the to the high poverty rate for of an absent father contributes The lack of access to the income 10 million women with children

Figure 31.

Women Awarded Child Support Payments: Spring 1990 (Percent distribution)



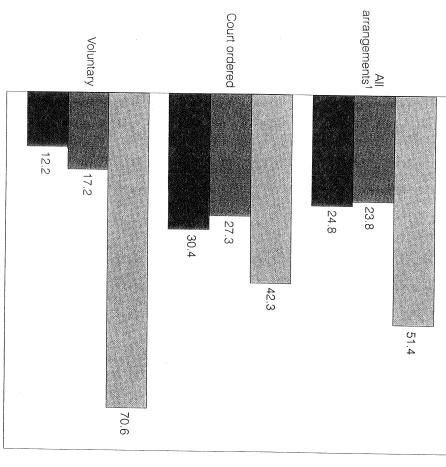
Base: 10 million women with children (under 21 years as of spring 1990) from absent fathers.

Note: Awarded refers to court-ordered payments as well as voluntary written agreements and other arrangements.

Women Due to Receive Child Support
Payments in 1989, by Type of Arrangement
and Proportion of Payment Received

(In percent)





 $<sup>^1\</sup>mbox{A}$  small number of women had "other" arrangement types not shown separately.

### Three-Fourths of Women Awarded Child Support Received Some Payment

payment or only partial payment. voluntary payments to receive no more likely than women due court-ordered payments were due court-ordered child support payments. Women due to receive amount due than were women more likely to receive the full support arrangements were much Women with voluntary child one-quarter received no payment. support payments in 1989, partial payments, while three-quarters received full or women due to receive child Of the approximately 5 million

## Both Parents Worked in Paid Work Force in a Majority of Families With Children

Among married-couple families with children in 1990, the proportion in which both the husband and wife worked was 70 percent.

Figure 33

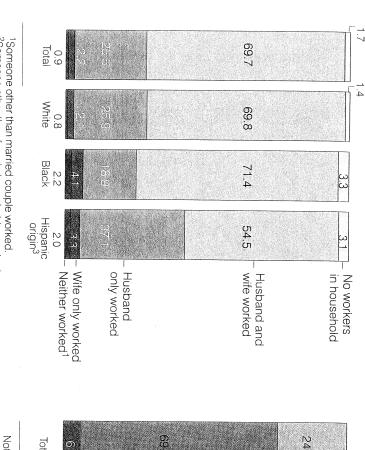
The proportion of married-couple families with children in which the husband worked and the wife did not work was 26 percent.

A majority of female householder families with children had householders who worked. These households may also have included other persons who

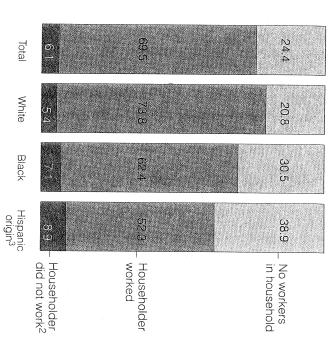
worked. In addition, in some of these households the householder did not work but another household member did work.

However, substantial proportions of female householder families with children had no one in the home who had worked during the previous year.

by Race and Hispanic Origin: 1990 Work Experience of Married-Couple Families and Female Householder, No Spouse Present Families With Related Children Under Age 18, (In percent) Married-couple families Female householder, no spouse present families



<sup>2</sup>Someone other than female householder worked. Note: Work experience refers to actual work performed in 1990, either on a full- or part-time basis.



<sup>3</sup>May be of any race.

# Parents' Work Experience Varied Across Married Couple Families

Married-couple families with related children experienced important differences in the amount of paid work performed by husbands and wives. In 1990, 28

percent of married-couple families with children had both husbands and wives who worked year-round full-time. About the same proportion (30 percent) had husbands who worked year-round full-time and wives who worked part-time. A substantially

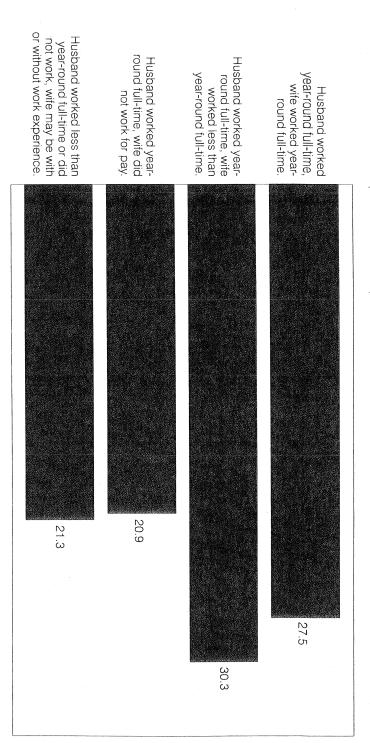
smaller proportion of married-couple families with related children (21 percent) had husbands who worked year-round full-time and wives who did not work. A similar proportion (21 percent) had husbands who worked part-time or who did not work.

Figure 34.

Work Experience of Husband and Wife in Married-Couple

Families With One on More Related Children Under Age 18: 1990

(Percent distribution)



Note: Work experience refers to actual work performed in 1990, either on a full- or part-time basis

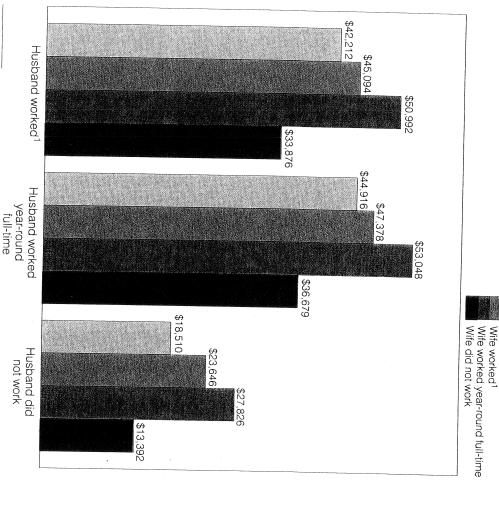
# Family Income of Two-Parent Families Varies According to Parents' Work Experience

work experience of the husband. were much lower regardless of the work, however, median incomes which the husband did not work. In families with wives who did not families with children in 1990 in were lowest in married-couple worked year-round full-time. They which both the husband and wife couple families with children in on how much the wife worked. on whether the wife worked, and whether the husband worked, differed greatly depending on Incomes were highest in marriedcouple families with children The median incomes of married-

Figure 35. **Median i** 

Median Family Income by Work Experience of Husband and Wife in Married-Couple Families With One or More Related Children Under Age 18: 1990

Total



Note: Work experience refers to actual work performed in 1990, either on a full- or part-time basis.

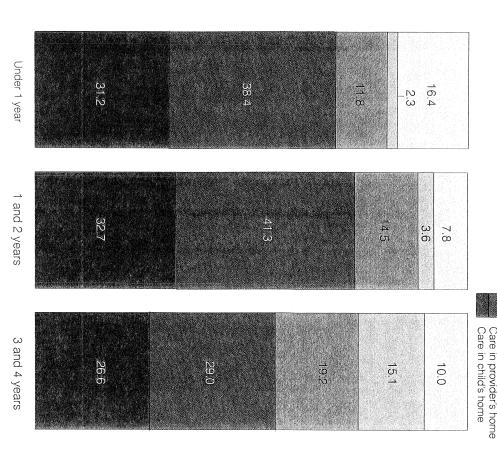
Totals, includes both full and part time used.

<sup>1</sup>Totals, includes both full- and part-time work

Figure 36.

Primary Child Care Arrangements for Infants and Preschoolers: Fall 1987

(In percent)



<sup>&</sup>lt;sup>1</sup>Includes kindergarten/grade school, child caring for self, and mother caring for child at work (at home or away from home).

## Primary Child Care Arrangements Are Usually in a Private Home for Children With Working Mothers

All other arrangements Nursery/preschool

Day/group care center

of employed women with children arrangement used by 34 percent care/nursery school was the 3 and 4 years old in 1987. Day 3 and 4 years old in 1987. employed mothers with children school children. Care was proprovider's home for over half of vided in the child's home or the mothers with infants and prearrangements used by working shows the primary child care day in school. But where do school age spend much of the parents are at work? This chart younger children stay when their Most children of elementary

Almost three-fourths of employed mothers with 1- and 2-year-olds and similarly 70 percent of those with a child under 1 year old had care provided at the child's home or at the provider's home.

# Parents' Work Experience Affects Family Poverty

Families with children had very different poverty rates in 1990 depending on the work status of their adult family members and their race and Hispanic origin.

In married-couple families with children where both parents worked, poverty rates were particularly low, although they varied notably for Whites, Blacks, and Hispanics (who may be of any race). Poverty rates were much larger among married-couple families with children where only the husband worked.

Poverty rates were also higher among two family types with children that depended mainly on female workers: two-parent families where only the wife worked, and female householder families where the householder worked.

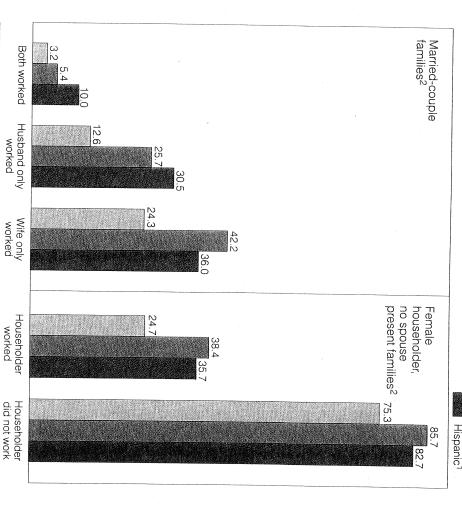
Since all of these families had one or more workers, the poor ones were all working poor families. Because the vast majority (93 percent) of family households with children included one or more workers in 1990, a large majority of poor families with children (63 percent) were working poor families. Families maintained by non-workers had very high poverty rates.

Figure 37.

Poverty Rates for Married-Couple Families and Female Householder, No Spouse Present Families
With Related Children Under Age 18, by Work

Experience and by Race and Hispanic Origin: 1990 (Percent below poverty level)

White Black



either on a full-time or part-time basis.

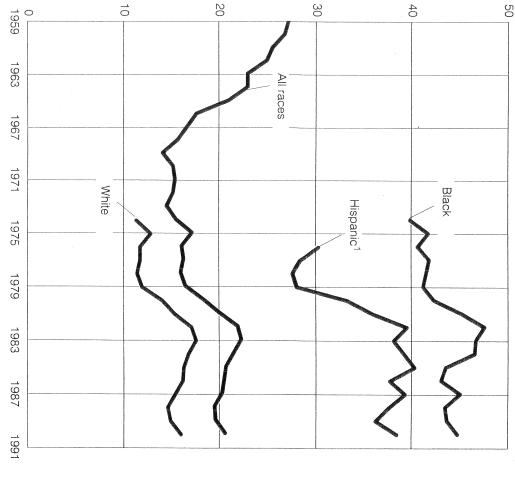
Note: Work experience refers to actual work performed in 1990.

May be of any race.

<sup>&</sup>lt;sup>2</sup>Both married-couple families and female householder families may contain other members with work experience.

Figure 38.

Poverty Rates of All Children Under Age 18, by Race and Hispanic Origin: 1959 to 1990 (In percent)



#### Poverty Rates for Children Have Fluctuated Over Time

Previously we looked at poverty rates for families with children. Here we present poverty rates for children themselves. Between 1959 and 1969 the poverty rate for children dropped sharply from 27.3 to 14.0 percent. Subsequently during the 1970's, the poverty rate for children fluctuated from 14.4 to 17.1 percent.

All told, during the 1980's, the poverty rate for children fluctuated between 18.3 and 22.3 percent. By 1990, the childhood poverty rate of 20.6 percent was about midway between the initial high of 27.3 percent in 1959 and the historic low of 14.0 percent in 1969.

Overall, among children under 18 years, poverty rates for Black and Hispanic children (who may be of any race) are much higher than for Whites.

<sup>&</sup>lt;sup>1</sup>May be of any race.

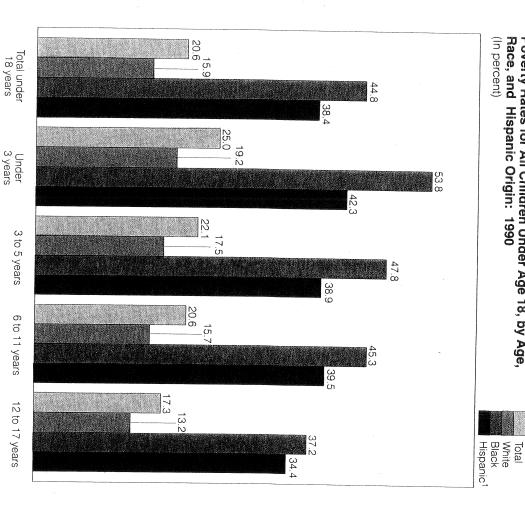
## **Likely to Live in Poverty** Young Children Are Most

age 3 to 5 years lived in poverty, compared to 17.3 percent for adolescents age 12 to 17. poverty in 1990. Twenty-five were most at risk of living in lived in poverty, and 22.1 percent percent of children under age 3 Among children, the youngest

as White children. twice as likely to live in poverty poverty, but they were more than less likely than Blacks to live in (who may be of any race) were in poverty. Hispanic children times as likely as Whites to live Overall, Black children were 3

Figure 39.
Poverty Rates for All Children Under Age 18, by Age, Race, and Hispanic Origin: 1990

(In percent)



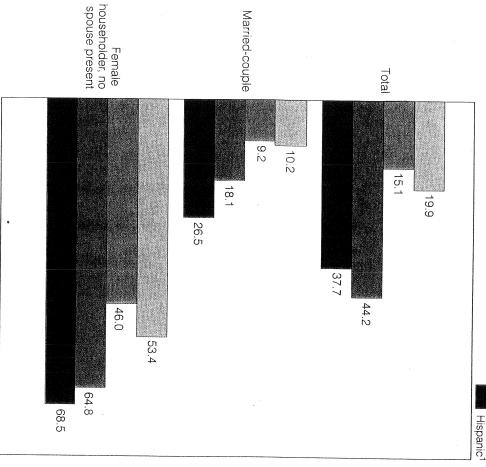
<sup>&</sup>lt;sup>1</sup>May be of any race.

Figure 40.

Poverty Rates of Related Children Under Age 18, by Family Type, Race, and Hispanic Origin: 1990

(In percent)

All races White Black Hispanic1



<sup>&</sup>lt;sup>1</sup>May be of any race.

## Poverty Rates for Children Vary by Family Type

The overall poverty rate in 1990 for children under 18 years was much smaller for children in married-couple families (10.2 percent) than for children in female householder families (53.4 percent).

In each of these two family situations, poverty rates were much larger for Black and Hispanic children (who may be of any race) than for White children.

#### 50

## Income Sources Vary for Families With Children in Poverty

About 6 of every 10 families with children that were in poverty in 1990 had one or more members who had worked to earn wage or salary income. The proportion was much higher for poor married-couple families with children. About one-half of poor female householder families with children had one or more members who worked and earned wage or salary income in 1990.

work (67 percent versus 49 bers with income earned through Supplemental Security Income tance or welfare payments and assistance includes public assispercent). Means-tested cash were more likely to have received with children, on the other hand, Poor female householder families worked to earn wages or salaries than to have one or more memmeans-tested cash assistance had one or more members who assistance, but 78 percent families with children, 27 percent Among poor married-couple received means-tested cash

Some families received meanstested cash assistance and had one or more members

with earned wages or salaries. Of the total income of poor families, about 80 percent was received from these two sources

The remaining 20 percent of total income for poor families with children came from other sources, such as Social Security.

Figure 41.
Income From Wages and Salaries and From Means-Tested Cash and From Means-Tested With Assistance for Families With Related Children Under Age 18 Living in Poverty, by Family Type: 1990



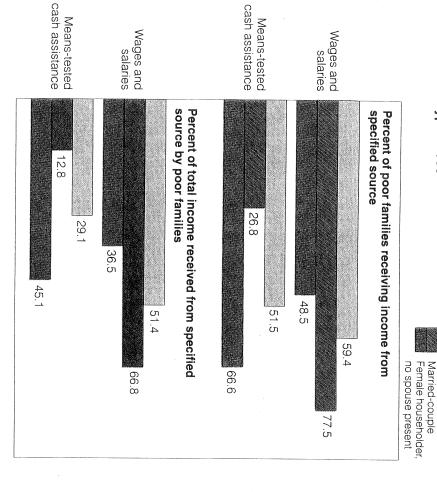
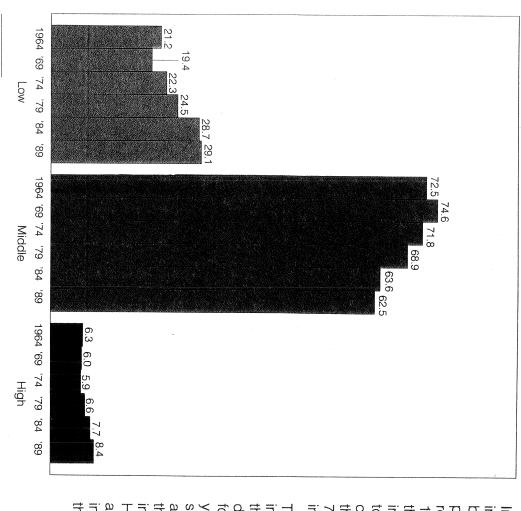


Figure 42.

Percent of Children Under Age 18, by Relative Incomes: 1964, 1969, 1974, 1979, 1984, and 1989



Note: For an explanation of low, middle, and high relative incomes, see text.

## Income Inequality Increased Among Children After 1969

Inequality in the distribution of income increased among children between 1969 and 1989. The proportion of children with a low relative income increased from 19 percent to 29 percent, while the proportion with a high relative income increased from 6 percent to 8 percent. The proportion of children with a relative income in the middle range declined from 75 percent in 1969 to 63 percent in 1989.

The relative income measure indicates the extent to which the income of the child's family diverged from the middle income for all persons in the specified year, with adjustments for family size. Low income was measured as equal to less than one-half of the income value for the person in the middle of the distribution. High income was measured as equal to more than twice the income value of the person in the middle of the distribution.

#### Children's Health Insurance Varied by Poverty and Family Status

As health care costs rise, health insurance coverage becomes increasingly important for children. In 1990, poor children were twice as likely as non-poor children not to be covered by private or public health insurance at any time during the year (22 versus 11 percent).

(In percent)

Among non-poor children, those in female householder families were about twice as likely as those in married-couple families not to be covered by health insurance during the year (17 versus 9 percent). The reverse held true for poor children. Poor children in married-couple families were more than twice as likely as poor children in female householder families not to be covered by health insurance during the year (33 versus 13 percent).

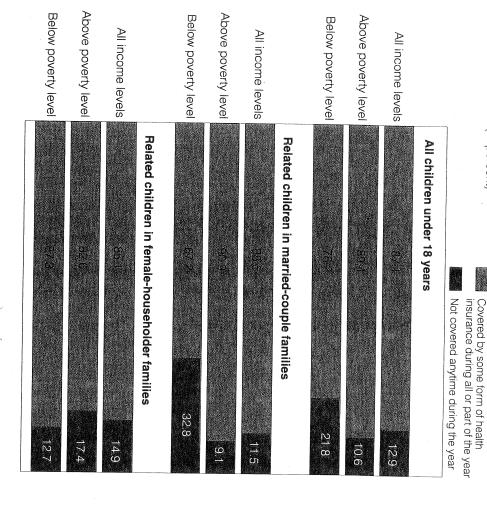
It should be noted that some children covered by health insurance during 1990 had coverage for only part of the year. Hence, the proportions of children

not covered at all during the year, and discussed here, are certainly smaller than the proportions who did not have full-year coverage. In addition, children who did have

health insurance coverage may also differ in the extent to which specific health care costs were fully, partly, or not paid by their health insurance.

Figure 43.

Family Type for Children Under Age 18: 1990



## Conclusion

## Family Life in the Early 1990's

American family life has changed dramatically during the past three decades, but especially since the mid-1970's. Some trends continue, and others have reached a plateau, but no major reversals have occurred since the mid-1970's.

Small families with one or two children increased sharply as a proportion of all families with children during the 1970's and more slowly during the 1980's. The total number of births per year rose sharply between the mid-1970's and 1990, as the large baby-boom cohorts reached the main childbearing ages.

Both median age at first marriage and the proportion of young adults who had never married increased rapidly during the 1970's and 1980's. With these changes in marriage, a sharp increase occurred in the proportion of women having their first birth before marriage.

Divorce, however, had reached a plateau by the late 1970's, following a decade of especially rapid increase.

With continuing high levels of divorce and increasing premarital childbearing, the proportion of children living with a lone parent doubled between 1970 and 1990, reaching 25 percent.

The proportion of parents who had completed at least some college increased rapidly during the 1970's but more slowly during the 1980's. Families with higher educational attainments had much higher median incomes and much lower poverty rates than families with lower educational attainments.

not working.

The steady increase since 1960 in labor force participation among married women was especially large among wives with young children during the 1970's and 1980's. Even among mothers with infants under age 1, labor force participation rose from 31 percent in 1976 to 53 percent in 1990. These increases in mothers' work involved corresponding increases in the need for child care, especially for preschool-age children.

Along with rising labor force participation for wives, 28 percent of married-couple families with children by 1990 had both

spouses working year-round full-time, and 30 percent had a f husband working year-round full-time and a wife working part-time. Since another 21 percent had a husband working part-time or not at all, this left only 21 percent as "traditional" families with a husband working year-round full-time and a wife

Median family incomes and poverty rates varied greatly among married-couple families with children according to work input. Female householder families with children whose householders worked had comparatively low incomes, with poverty rates similar to married-couple families with children where the wife worked but the husband did not work.

In the 26 years from 1947 to 1973, median family income doubled. Despite rising educational attainments and married women's increasing labor force participation during the subsequent 17 years, however, median family income in 1990 was only 6 percent higher than in 1973. The large increase in one-parent families after 1970 tended to hold down the increase in overall

median family income. But even among married-couple families with related children, median income in 1990 was only 11 percent higher than in 1973.

With median family income changing little, the poverty rate for children varied from 19.5 to 22.3 percent between 1981 and 1990, with a level of 20.6 percent in 1990, compared to the historically low range of 14.0 to 15.6 percent between 1968 and 1974. In the 20 years between 1969 and 1989, inequality in the

distribution of income increased, as the proportion of children with relative incomes in the middle range declined from 75 percent to 63 percent, and the proportion with incomes below the middle range rose from 19 to 29 percent.

The higher proportion of children living in one-parent families, especially among Blacks, is often noted as contributing to childhood poverty. But this is only part of the story, since Blacks also have much lower median family incomes and much higher poverty

rates than Whites with similar educational attainments and with similar family composition and patterns of adult work.

Finally, lack of health insurance coverage is often noted as a problem for poor children living in mother-only families, but even among children living in married-couple families, the proportion not covered by health insurance anytime during 1990 was 9 percent for the non-poor, and 33 percent for poor.

# Source for Charts

A Comparison of Census Results Sex, Race, and Hispanic Origin Figure 1.
U.S. Bureau of the Census, Population Reports, Series P-25, With Results Where Age and Race Housing, 1990, CPH-L-74, Age, Nos. 519, 917, and 1045. Have Been Modified, and Current Information From the 1990 Census: 1990 Census of Population and

#### Figure 2.

Arrangements: March 1990 Reports, Series P-20, No. 450, (May 1991). Marital Status and Living **Current Population** 

#### Figure 3.

of Population, Volume I, U.S. Summary. (May 1991), and 1960 Census Arrangements: March 1990 Marital Status and Living Series P-20, No. 450,

#### Figure 4.

Statistics, Division of Vital Statistics U.S. National Center for Health

#### Figure 5.

reports and unpublished data. Report of Final Natality Statistics Report, Vol. 40, No. 8, Advance 1989 (December 1991), earlier Monthly Vital Statistics

## Figures 6 and 7.

Population Reports, Series P-20, June 1990 (October 1991). No. 454, Fertility of American Women: U.S. Bureau of the Census, Current

Figures 8 and 9.
Series P-20, No. 447, Characteristics: March 1990 Household and Family and 1989 (December 1990).

#### Figure 10.

and 1989 (December 1990), Changes in American Family and Series P-23, No. 163, Characteristics: March 1990 Household and Family *Life* (August 1989). Series P-20, No. 447,

## Figures 11-15.

and 1989 (December 1990), Household and Family and earlier reports. Characteristics: March 1990 Series P-20, No. 447,

### Figure 16.

and revised 1970 and 1980 Current Population Survey data ments: March 1990 (May 1991), Marital Status and Living Arrange-Series P-20, No. 450,

Figure 17.

in American Family Life (August 1989) and 1989 (December 1990), and Characteristics: March 1990 Household and Family Series P-23, No. 163, Changes . Series P-20, No. 447,

#### Figure 18.

unpublished data. 1991 Current Population Survey, U.S. Bureau of the Census, March

#### Figure 19.

Poverty in the United States: 1990 (August 1991). Series P-60, No. 175,

#### Figure 20.

States: 1990 (August 1991). Families, and Persons in the United Money Income of Households, Series P-60, No. 174,

#### Figure 21.

of Labor Statistics, Bulletin 2340 unpublished data, and Handbook (August 1989). U.S. Bureau of Labor Statistics, 1990

#### Figure 22.

of American Women: June 1990 Series P-20, No. 454, Fertility Current Population Reports (October 1991). U.S. Bureau of the Census,

#### Figure 23.

unpublished data, adjusted with the CPI-U-X1. States: 1990 (August 1991), and Families, and Persons in the United Money Income of Households, Series P-60, No. 174,

Poverty in the United States: 1990 Figures 24 and 25.
Series P-60, No. 175, (August 1991).

#### Figure 26.

to 1989 (December 1991). Trends in Relative Income: 1964 Series P-60, No. 177,

## Figures 27 and 28.

Arrangements: March 1990 Marital Status and Living (May 1991). Series P-20, No. 450,

#### Figure 29.

in the 1990's (forthcoming). Marriage, Divorce, and Remarriage . Series P-23, No. 180,

#### Figure 30.

Arrangements: March 1990 (May 1991). Marital Status and Living Series P-20, No. 450,

## Figures 31 and 32.

Series P-60, No. 173, Child Support and Alimony: 1989 (September 1991).

#### Figure 33.

Poverty in the United States: 1990 (August 1991). Series P-60, No. 175,

Figure 36. Figure 34 and 35.
Series P-60, No. 174, States: 1990 (August 1991). Families, and Persons in the United Money Income of Households,

1990). Care Arrangements: 1986-87 (July Series P-70, No. 20, Who's Minding the Kids? Child

## Figures 37-41.

Poverty in the United States: 1990 (August 1991). Series P-60, No. 175,

#### Figure 42.

to 1989 (December 1991). Trends in Relative Income: 1964 . Series P-60, No. 177,

#### Figure 43.

Poverty in the United States: 1990 (August 1991). Series P-60, No. 175,

# Source and Accuracy of Estimates

## Source of Data

and the supplements. of questions, the basic CPS March survey uses two sets decennial census data. The support data are from the April come from 1960 and 1970 mates. Also, some estimates mostly March data for its estialthough this chart book uses conducts the survey every month, CPS. The Bureau of the Census from the June CPS, and child through 1990. The fertility data are conducted in March of years 1960 Current Population Survey (CPS) come from data obtained from the Most estimates in this chart book

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

The present CPS sample was selected from the 1980 Decennial Census files with coverage in all 50 States and the District of Columbia. The sample is continually updated to account for new residential construction. It is located in 729 areas comprising

# **Description of Current Population Survey**

or comple	provious November	added from the	15 collidos about 2 500 Hispanio households added from the provious Nevember sample
1,500	33,500	333	1960 to 1962
1,500	33,500	357	1963 to 1966
2,000	48,000	449	1967 to 1971
2,000	45,000	449	1972
2,500	46,500	461	1973 to 1976
3,000	55,000	614	1977 to 1979
3,000	65,500	629	1980 to 1981
2,500	59,000	629	1982 to 1984
2,500	57,000	<sup>2</sup> 629/729	1985
2,500	57,000	729	1986 to 1988
2,500	53,600	729	1989
2,600	57,400	729	1990
interviewed	Interviewed	areas	
Not	•	sample	
ble <sup>1</sup>	eligible <sup>1</sup>	Number of	
g units	Housing units	-	

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

<sup>2</sup>The CPS was redesigned following the 1980 Decennial Census of Population and Housing.

During phase-in of the new design, housing units from the new and old designs were in the sample

1,973 counties, independent and to satisfy changing data

1,973 counties, independent cities, and minor civil divisions. About 60,000 occupied housing units are eligible for interview every month. Interviewers are unable to obtain interviews at about 2,600 of these units because the occupants are not found at home after repeated calls or are unavailable for some other reason.

Since the introduction of the CPS, the Bureau of the Census has redesigned the CPS sample several times to improve the quality and reliability of the data

and to satisfy changing data needs. The most recent changes were completely implemented in July 1985.

The above table summarizes changes in the CPS designs for the years for which data appear in this chart book.

March, April, and June Supplements. In addition to the basic CPS questions, interviewers asked supplementary questions in March about household and family size and number of children. In June

they asked about fertility and birth expectations. The April supplement asked about child support and alimony.

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

used for 1981 to present were independent population estimates size of the Armed Forces. The emigration; and statistics on the deaths, immigration, and population; statistics on births, tics from decennial censuses of estimates were based on statiscategories. The independent of the United States by age, sex, civilian noninstitutional population inflates weighted sample results survey's estimation procedure race, and Hispanic/non-Hispanic to independent estimates of the Estimation Procedure. This

> the same weight. and wife of a household received March supplement included a estimation procedure for the of 1980 Census Population independent estimates, see (Series P-60, No. 133). The Controls" in an earlier report details on the change in census were used. For more urther adjustment so husband the section entitled "Introduction from the most recent decennial independent population estimates established by the 1980 Decennial Census. Before 1981 based on updates to controls

Revised weighting procedures sex and detailed age groups. estimates for the Hispanic age, sex, and race. There was for the Hispanic population by Independent population controls Bureau of the Census developed population. Since then, the no specific control of the survey noninstitutional population by a revised survey weighting sample results were inflated to origin. In previous years, weighted independent estimates of the procedure for persons of Hispanic for 1985 and later also employ The estimates in this chart book

incorporate these new controls. The independent population estimates include some, but not all, undocumented immigrants.

## **Accuracy of Estimates**

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

Nonsampling Variability. There are several sources of nonsampling errors including the following:

- Inability to get information about all sample cases.
- Definitional difficulties.
- Differences in interpretation of questions.
- Respondents' inability or unwillingness to provide correct information.
- Respondents' inability to recall information.
- Errors made in data collection, such as recording and coding data.
- Errors made in processing the data.
- 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 1980 Decennial Census, overall CPS undercoverage is about 7 percent. CPS undercoverage varies with age, sex, and race. Generally, undercoverage is larger for males than for

group. Furthermore, the indepenestimates to the extent that age-sex-race-Hispanic population other races combined than for dent population controls have not different characteristics from bias caused by undercoverage. controls partially corrects for the Whites. As described previously in the 1980 census. been adjusted for undercoverage in interviewed households have households or missed persons missed persons in missed However, biases exist in the ratio estimation to independent temales and larger for Blacks and the same age-sex-race-Hispanic those of interviewed persons in

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 Technica Paper 40, The Current Population Survey: Design and Methodology, Bureau of the Census, 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 interviewer 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.

controls). This change in and earlier years (which reflect controls) with estimates for 1980 census-based population when comparing estimates in this and later years will differ from 2-percent increase in the civilian controls results in about a use of 1980-based population butions. It did have a significant medians, and percent distripopulation controls had relatively report (which reflect 1980 those for earlier years by more levels for data collected in 1981 the number of families and impact on levels. For example, measures such as means, Caution should also be used households. Thus, estimates of noninstitutional population and in ittle impact on summary 1970 census-based population

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 1985, compare Hispanic estimates over time cautiously.

estimates may not be reliable combinations of the categories smaller estimates permit are larger than those for corresstandard errors of these numbers shown even though the relative to suit data users' needs. These ponding percentages. These However, estimated numbers are computed on a smaller base. measures would probably not errors involved, summary Because of the large standard reveal useful information when the base is 75,000 or greater. distributions) are shown only when Estimates. Summary measures (such as medians and percentage Note When Using Small

for 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.

variability. Sampling variability. Sampling variability is variation that occurred by chance because a sample was surveyed rather than the entire population. Standard errors are primarily measures of sampling variability, although they may include some nonsampling errors.

Standard Errors and Their Use. Standard errors may be used to perform hypothesis testing. This is a procedure for distinguishing between population parameters using sample estimates. The most common type of hypothesis appearing in this chart book is that the population parameters are different. An example of this would be comparing White families with Black families.

Tests may be performed at various levels of significance. The significance level of a test is the

probability of concluding that the characteristics are different when, ampling error in fact, they are the same. All e difference 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.

Some statements in the chart book 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 percent (± 1.0)," the 90-percent confidence interval for the estimate, 1.7 percent, is 0.7 percent to 2.7 percent.

For further discussions on standard errors, their use, and examples of their calculation, see the reports listed in the reference section.

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