

Current Population Reports  
Special Studies P23-194

# 1997

## Population Profile of the United States

A stylized map of the United States is shown in a light green color against a dark green background. The map is composed of several circular cutouts of varying sizes, each containing a different view of the United States or a portion of it. The cutouts are arranged in a way that they appear to be floating or overlapping. The background features diagonal lines and a subtle gradient.

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## Acknowledgments

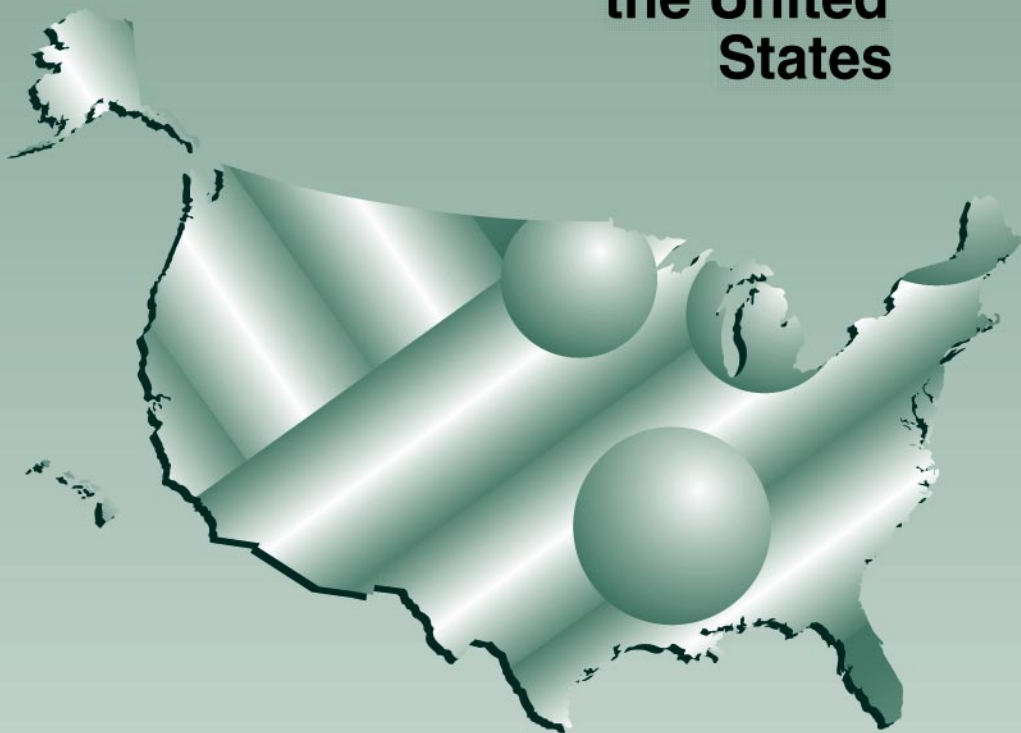
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## Population Profile of the United States



Issued September 1998



**U.S. Department of Commerce**

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**Robert L. Mallett, Deputy Secretary**

**Economics and Statistics Administration**

**Robert J. Shapiro, Under Secretary for Economic Affairs**

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# Contents

Notes About This Report . . . . .	1
Highlights . . . . .	2
1. National Population Trends . . . . . <i>Kevin E. Deardorff</i>	6
2. National Population Projections . . . . . <i>Gregory Spencer, Frederick W. Hollmann</i>	8
3. State Population Trends . . . . . <i>Donald C. Dahmann, Marc J. Perry</i>	10
4. State Population Projections . . . . . <i>Paul R. Campbell</i>	12
5. Metropolitan and Nonmetropolitan Area Population Trends . . . . . <i>Rodger V. Johnson</i>	14
6. Geographical Mobility . . . . . <i>Carol S. Faber</i>	16
7. School Enrollment . . . . . <i>Rosalind R. Bruno</i>	18
8. Educational Attainment . . . . . <i>Andrea Curry, Jennifer C. Day</i>	20
9. Postsecondary School Financing . . . . . <i>Jennifer C. Day, Kristine M. Witkowski</i>	22
10. Households and Families . . . . . <i>Arlene F. Saluter</i>	24
11. Marital Status and Living Arrangements . . . . . <i>Terry A. Lugaila</i>	26
12. Fertility . . . . . <i>Amara Bachu</i>	28
13. Child Care Arrangements of Preschoolers . . . . . <i>Lynne M. Casper</i>	30
14. Disability . . . . . <i>John McNeil</i>	32
15. Means-Tested Program Participation . . . . . <i>Jan Tin</i>	34
16. Health Insurance . . . . . <i>Deborah M. Dove</i>	36
17. Money Income . . . . . <i>Robert W. Cleveland</i>	38
18. Poverty . . . . . <i>Bernadette D. Proctor</i>	40
19. The Black Population . . . . . <i>Claudette E. Bennett, Kymberly A. Debarros</i>	42
20. The Hispanic Population . . . . . <i>John M. Reed</i>	44
21. The Asian and Pacific Islander Population . . . . . <i>Claudette E. Bennett, Kymberly A. Debarros</i>	46
22. Children . . . . . <i>Ken Bryson</i>	48
23. The Elderly Population . . . . . <i>Denise I. Smith</i>	50
24. The Foreign-Born Population . . . . . <i>Kristin A. Hansen, Carol S. Faber</i>	52
25. Homeownership Affordability . . . . . <i>Howard A. Savage</i>	54
26. Homeownership . . . . . <i>Robert Callis</i>	56
Appendix A. Source and Accuracy of Data . . . . .	58

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## Notes About This Report

***Population Profile of the United States: 1997*** brings together under one cover a wide range of sample survey and census data on demographic, social, economic, and housing trends for the Nation as a whole. The report includes data collected from 1920 to 1996 and reflects the most recent information available on each topic as of 1997. In many cases, the data are shown by race and Hispanic origin (of any race).

The samples for the Current Population Survey (CPS) and the Survey of Income and Program Participation (SIPP) are drawn from the noninstitutional population in the 50 states and the District of Columbia and do not include the population of Puerto Rico or the outlying areas.

Numbers in the text and tables may not add to totals due to rounding.

At the end of each section, a "For Further Information" box lists sources of data and a subject specialist who can answer technical questions. All Current Population Reports listed in this box are available from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402.

The different population universes included in this report are shown in Appendix A. It should be noted that the national and state population estimates are projections and the 1994 and later survey data in this report are consistent with the 1990 decennial census. Survey data prior to 1994 are consistent with the most recent decennial census at that time. See Appendix A for further discussion.

General questions or comments about this report may be addressed to Robert A. Kominski, Population Division, U.S. Bureau of the Census, Washington, DC 20233 (301-457-2120), or E-mail, [kominski@census.gov](mailto:kominski@census.gov).

# Highlights

## National Population Trends

On January 1, 1997, there were 266,490,000 people in the United States, an increase of 2,328,000 (0.9 percent) over the January 1, 1996, estimate, and a gain of 17,772,000 (7.1 percent) since the 1990 census.

Population growth was concentrated among the school-age population, the population in their thirties and forties, and the elderly.

The changing age structure of the population was the principal reason for fewer births and more deaths during 1996.

During 1996, growth rates were highest for the Hispanic (of any race) and for the Asian and Pacific Islander populations.

## National Population Projections

The United States population is projected to increase to 394 million by 2050—this is about 50 percent larger than today's population.

The average age of the population will be older than it is now.

The Black; Asian and Pacific Islander; American Indian, Eskimo, and Aleut; and Hispanic (of any race) populations are projected to make up an increasing share of the U.S. population.

## State Population Trends

Most of the rapid population growth states were located in the West or South. Midwestern states were growing moderately; slow growth predominated in the Northeast.

Nevada was the most rapidly growing state in the country during the 1995-96 period, increasing by 4.5 percent; it was followed by Arizona (2.9 percent) and Utah (2.2 percent).

Some states, such as California and New York, were gaining many new residents from international migration while losing even larger numbers through net out-migration to other states.

Several states have experienced significant shifts in their population growth rates since the beginning of the decade. New Hampshire, which shifted from slow to rapid growth, and Alaska, which shifted from rapid to slower growth, provided two examples of such shifts.

Interstate migration flows during the 1990s resulted in rapid population gains for some states and rapid losses for others. States with consistently high rates of net in-migration from other states were Nevada, Idaho, Arizona, Colorado, and Georgia. States with persistently high rates of net out-migration to other states were California, New York, New Jersey, Connecticut, and Rhode Island. The District of Columbia also experienced a high rate of net out-migration during the 1990s.

## State Population Projections

Between 1995 and 2025, California, Texas, and Florida expect the greatest state population gains—more than 6 million people to each state.

In this same period, the 10 fastest-growing states (in rank order) are projected to be California, New Mexico, Hawaii, Arizona, Nevada, Idaho, Utah, Alaska, Florida, and Texas.

Asians and Pacific Islanders and Hispanics (of any race) are expected to have the fastest rates of growth.

In 1995, young people (those under 20 years old) comprised 25 percent or more of the total population in all areas except the District of Columbia. By 2025, young people are expected to make up less than 25 percent of the population in 19 states.

In more than one-third of the states, the elderly are projected to double their share of the states' total population.

## Metropolitan and Non-metropolitan Area Population Trends

Metropolitan areas were home to nearly four-fifths of the

country's residents in 1996 but covered less than one-fifth of the country's land area.

Metropolitan areas grew faster than nonmetropolitan areas in the 1980s. The average annual percentage growth was 1.1 percent for metropolitan areas and 0.3 percent for nonmetropolitan areas.

Nonmetropolitan area growth rates surged to 1.0 percent annually from 1990 to 1996, while metropolitan area growth rates slightly decreased to 1.1 percent.

Metropolitan and nonmetropolitan area growth from 1990 to 1996 was highest in the South and West. Growth was moderate in the Midwest and slow in the Northeast.

## Geographical Mobility

Between March 1995 and March 1996, 42.5 million Americans moved. Most movers stayed in the same county. In fact, nearly two-thirds of the movers between March 1995 and March 1996 made this type of "local" move.

The highest moving rates were for people in their twenties. About one-third of people 20 to 29 years old moved in the previous year.

About 1 in every 3 people living in renter-occupied housing units in March 1996 moved in the previous year (33.5 percent). In contrast, only 1 in 12 persons in owner-occupied housing units moved in the same period (8.2 percent).

The suburbs were the most popular destination among movers within and between metropolitan areas.

## School Enrollment

In October 1995, 69.8 million people were enrolled in school.

Among 3- and 4-year-olds, 44.9 percent were enrolled in nursery school.

The number of elementary and high school students was lower in 1995 than in the peak

years of the early 1970s but higher than in the mid-1980s.

At the college level, there were 14.7 million students in 1995, 41 percent of whom were 25 years old and over.

About 5.4 percent of all students in the 10th, 11th, and 12th grades dropped out of school in the 1-year period from October 1994 to October 1995.

### Educational Attainment

Among people 25 years old and over in 1996, 81.7 percent had completed high school, and 23.6 percent had completed 4 or more years of college.

For young adults 25 to 29 years old, 87.3 percent had completed high school, and 27.1 percent had completed 4 or more years of college.

High school completion for people 25 years old and over stood at 82.8 percent for Whites, 74.3 percent for Blacks, and 53.1 percent for Hispanics (of any race).

Although there was no significant difference between men and women in their high school completion rates (81.9 percent and 81.6 percent), a significantly higher proportion of men than women had completed 4 or more years of college (26.0 percent compared with 21.4 percent).

### Postsecondary School Financing

Postsecondary school students paid about \$2,919 during the 1993-94 school year for their tuition and fees, books and educational supplies, and room and board.

Students who attended school full time for at least 7 months of the previous year had higher school costs (\$3,905) than those who were enrolled part time or for part of the year (\$2,119).

Over half (55 percent) of the 21 million postsecondary school students received some kind of financial aid, averaging \$3,415.

Higher proportions of full-time students (61 percent)

than of part-time students (51 percent) received some kind of financial aid, averaging \$4,486 and \$2,379, respectively.

The average amount of aid received was larger for students with a "low" annual family income than for students with a "high" annual family income.

Loans, employer assistance, and Pell Grants were the most common sources of financial aid, providing average amounts of \$3,319, \$1,555, and \$1,330, respectively.

Pell Grants were the most common source of aid for students in low-income families, while employer assistance was the most common source of aid for students in high-income families.

### Households and Families

There were 99.6 million households in the United States in 1996, up from 93.3 million in 1990.

The share of households represented by families fell from 81 percent in 1970 to 71 percent in 1990 and remained at that level in 1996.

Between 1970 and 1996, the number of single parents increased from 3.8 to 11.7 million.

### Marital Status and Living Arrangements

The estimated median age at first marriage in 1996 was 24.8 years for women and 27.1 years for men.

In 1996, 24.9 million people, or 12 percent of all adults, lived alone.

There were 7 unmarried couples for every 100 married couples in 1996, up from about 1 for every 100 in 1970.

Among children in one-parent situations, 14 percent lived with only their fathers in 1996, compared with 9 percent in 1970.

### Fertility

Of the 60.2 million women 15 to 44 years old in 1995, 58

percent reported having given birth to at least one child.

The average number of children born to all women of this age was 1.2 each.

There were 6.1 million foreign-born women. The average number of children born to these women was 1.6 children each, compared with 1.2 children each to native-born women.

Women born in Mexico comprised one-third of all foreign-born women in the childbearing ages; they had borne 2.0 children each.

About 21 percent of never-married women had given birth to at least one child.

Over one-half (55 percent) of women who had a birth in the last year were in the labor force.

### Child Care Arrangements of Preschoolers

In 1993, more preschoolers in families with employed mothers were cared for in organized child care facilities than in any other single arrangement; approximately 1 in 3 were cared for in this arrangement.

Care by fathers, while stable at 15 percent in both 1977 and 1988, increased sharply to 20 percent in 1991. However, this percentage had dropped back to 16 percent by 1993.

Family day care was also a consistent source of child care arrangements, providing 23 percent of all arrangements for preschoolers in both 1977 and 1988. However, this proportion fell to 18 percent in 1991 and remained at this historically low level in 1993.

In 1993, 60 percent of all child care for preschoolers in poor families was provided by relatives, compared with only 46 percent in nonpoor families.

Preschoolers in poor families were 50 percent more likely to be cared for by their grandparents and other relatives than were those in nonpoor families (36 percent versus 24 percent).

### Disability

In 1994 and 1995, about 54 million Americans had a disability, of whom 26 million had a severe disability.

The disability rate ranged from 10.0 percent for people under 21 years old to 71.5 percent for people 80 years old and over.

Among people 22 to 64 years old with no disability, 13.3 percent had a low level of relative income. Within this age group, the proportion with a low level of relative income was 19.3 percent for people with a nonsevere disability and 42.2 percent for those with a severe disability.

The employment rate among people 21 to 64 years old was 82.1 percent for those with no disability, 76.9 percent for those with a nonsevere disability, and 26.1 percent for those with a severe disability.

Among people 22 to 64 years old with a severe disability, only 43.7 percent were covered by a private health insurance plan; 39.6 percent had coverage through a government plan; and 16.7 percent had no health insurance.

### Means-Tested Program Participation

Approximately 1 in 7 Americans participated in major public assistance programs in 1993. On average, 36.0 million people, or 14.0 percent of the total population, were assisted that year, an increase of 8.6 million program participants from the 1987 level of 27.4 million.

In 1993, over one-third of Blacks (35.5 percent) participated in major public assistance programs, compared with 10.6 percent of Whites. The proportion of Hispanics (of any race) receiving this assistance was 28.9 percent.

Nearly one-fourth of the country's children participated in at least one of these assistance programs in 1993. About 23.7 percent of children under 18 years old received assistance, while only 10.0 percent



of people age 18 to 64 years old and 12.0 percent of the elderly (65 years old and over) were participants.

### Health Insurance

Most people (84.6 percent) had some type of health insurance in 1995, and many people were covered by more than one type of insurance.

About 30.2 percent of the poor (11.0 million) had no health insurance of any kind in 1995, a rate unchanged from the previous year and about double the rate for all people. Poor people made up 27.1 percent of the uninsured.

Medicaid was the most widespread type of coverage among the poor. About 46.4 percent of all poor people were covered by Medicaid at some time during 1995.

Young adults 18 to 24 years old were more likely than other age groups to lack coverage (28.2 percent had no coverage), while the elderly, at the other end of the spectrum, were the least likely to lack coverage (only 0.9 percent had no coverage).

Part-time workers (less than 35 hours per week) were more likely than full-time workers to not have health insurance (22.4 percent versus 16.4 percent).

### Money Income

Real median household income showed an annual increase for the first time in 6 years. Between 1994 and 1995, it rose by 2.7 percent, from \$33,178 to \$34,076.

The Midwest was the only region to experience a significant change in real median household income between 1994 and 1995, increasing from \$33,426 to \$35,839.

The 1995 annual median earnings of women working year round, full time were \$22,497, while the median earnings for corresponding men were \$31,496. The female-to-male earnings ratio in 1995 was 0.71, not statistically different from the

all-time high ratio reached in 1990.

There was no change between 1994 and 1995 in the overall inequality in the distribution of household income.

### Poverty

In 1995, 36.4 million people lived below the poverty level, representing 13.8 percent of the country's population.

The poverty rate for children was 20.8 percent, higher than that for other age groups.

Among families maintained by women with no husband present, 32.4 percent were poor.

### The Black Population

The Black population is projected to reach 40 million by the year 2010.

Single-parent Black families continued to increase but at a more moderate rate.

Racial differences in educational attainment continued to narrow.

Similar proportions of Black married-couple families and comparable non-Hispanic White families had two or more earners in 1995.

Median earnings of Black year-round, full-time workers increased as educational attainment increased.

Among poor people 15 years old and over, 35 percent of Blacks worked in 1995.

### The Hispanic Population

In 1996, the Hispanic (of any race) population was "younger" than the non-Hispanic White population.

Hispanics were more likely than non-Hispanic Whites to live in large households.

Hispanics were more likely to be unemployed than non-Hispanic Whites.

Hispanics earned less than non-Hispanic Whites.

### The Asian and Pacific Islander Population

The Asian and Pacific Islander population has been growing rapidly.

The Asian and Pacific Islander population was relatively young in 1996.

The Asian and Pacific Islander population was highly concentrated in the West region, and a relatively high proportion were central city dwellers.

Asians and Pacific Islanders had larger families than non-Hispanic Whites.

Asians and Pacific Islanders continued to have high educational attainment.

Asian and Pacific Islander families and non-Hispanic White families had comparable median family incomes in 1995.

Asian and Pacific Islander and non-Hispanic White women college graduates who worked year round, full time in 1995 had similar earnings.

The poverty rate for Asian and Pacific Islander families varied by family type.

### Children

There were 71.1 million children younger than 18 years old in 1996, more than during the Baby Boom years, but their share of the total population has fallen, from 34 percent in 1970 to 27 percent in 1996.

In 1996, 28 percent of children were living with only one parent (usually their mother) compared with 12 percent in 1970.

There were 6.4 million children living with a never-married mother in 1996, as opposed to 0.5 million in 1970.

About 21 percent of children lived in a poor family in 1996; this proportion was lower than the level in 1960 (27 percent) but higher than that in 1970 (15 percent).

### The Elderly Population

The number of elderly in the United States has grown dramatically during the 20th century, especially the oldest old (people 85 years and over).

The elderly will become increasingly diverse, racially and ethnically.

Among the elderly, the leading cause of death was heart disease.

As they age, the elderly need increasing help in everyday activities.

The elderly have experienced a decline in their proportion in poverty since 1970.

### The Foreign-Born Population

In 1996, almost 1 of every 10 residents in the country was foreign born, totaling 24.6 million people.

More than one-fourth (27 percent) of the foreign-born population was born in Mexico; another 27 percent were born in Asia; 17 percent were born in Europe; and 12 percent were born in Central or South America.

Among the states, California had both the largest number and percent foreign born—8 million people or one-quarter of California's total population.

More than one-fourth (26.8 percent) of the foreign-born population of the United States has come into this country since 1990. In 1996, 32.2 percent of the foreign-born population in the U.S. were naturalized citizens.

Of the country's foreign-born population, 68 percent were White; 24 percent were Asian or Pacific Islander, and 8 percent were Black. Over 40 percent of the country's foreign-born were Hispanic (of any race).

### Homeownership Affordability

About 42 percent of American families could not afford a modestly priced house in 1993.

The ability to afford a modestly priced house was the same in 1993 as it was in 1991 for all families and unrelated individuals.

However, the median for a maximum price house that owner families could afford

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was higher in 1993 (\$138,100) than in 1991 (\$121,500).

About 81 percent of White married-couple family renters could not afford a modestly priced house in 1993, compared with 92 percent of Black married-couple family renters.

### Homeownership

The 1996 national homeownership rate was 65.4 percent—the highest since 1981.

Homeownership rates were lowest in the West (59.2 percent) and highest in the Midwest (70.6 percent).

Among the 61 largest metropolitan areas (MAs), the homeownership rate was lowest in the New York, NY, MA, at 33.0 percent, and highest in the Nassau-Suffolk, NY, MA, at 81.4 percent.

Homeownership rates varied by race and ethnicity of the householder.

The homeownership rate for householders under 25 years old was only 18.0 percent, compared with 82.4 percent for householders 65 to 69 years old.

Married-couple families have a much higher likelihood of homeownership (80.2 percent) than other types of families (48.3 percent).

# 1. National Population Trends

Kevin E. Deardorff

## The population of the United States has grown by nearly 18 million people since the 1990 census.

On January 1, 1997, there were 266,490,000 people in the United States. This represented an increase of 2,328,000 (or 0.9 percent) over the January 1, 1996, estimate, and a gain of 17,772,000 (or 7.1 percent) since the 1990 census.

The country's population growth during 1996 was mostly the result of "natural increase" (3,850,000 births minus 2,349,000 deaths). The United States also experienced an estimated net gain from migration of 827,000 people (805,000 international migrants and 22,000 returning federally affiliated U.S. citizens).

## The population is growing more slowly now than in the early 1990s.

Despite the numerical increases to the population, as mentioned above, the annual rate of population growth fell from 1.02 percent in 1990 to less than 0.88 percent in 1996. During the same time, the level of natural increase

declined from 2 million to 1.5 million (a drop of 24.7 percent). This declining level of natural increase was the result of fewer births (4.15 million in 1990; 3.85 million in 1996) and greater numbers of deaths (2.16 million in 1990; 2.35 million in 1996).

Net migration has remained relatively constant (averaging 866,000) during the 1990s, accounting for approximately one-third of the total annual increase to the population.

## The changing age structure of the population is the principal reason for fewer births and more deaths.

Recent projections indicate that the changing age structure within the female population 15 to 44 years old (as well as substantial declines in the age-specific fertility rates of Black women) has led to fewer total births (Figure 1-1).

As a result of the aging of the Baby Boom, more women are entering the less fertile child-bearing ages. For example, the number of women 30 to 44 years old on January 1, 1997, was 32,574,000, an increase of 130,000 (0.4 percent) from the previous

year, and an increase of 2,679,000 (9.0 percent) from the 1990 census. On the other hand, the number of women 15 to 29 years old on January 1, 1997, was 27,090,000, an increase of only 14,000 (0.1 percent) from one year before, and a decrease of 1,637,000 (-5.7 percent) from the 1990 census.

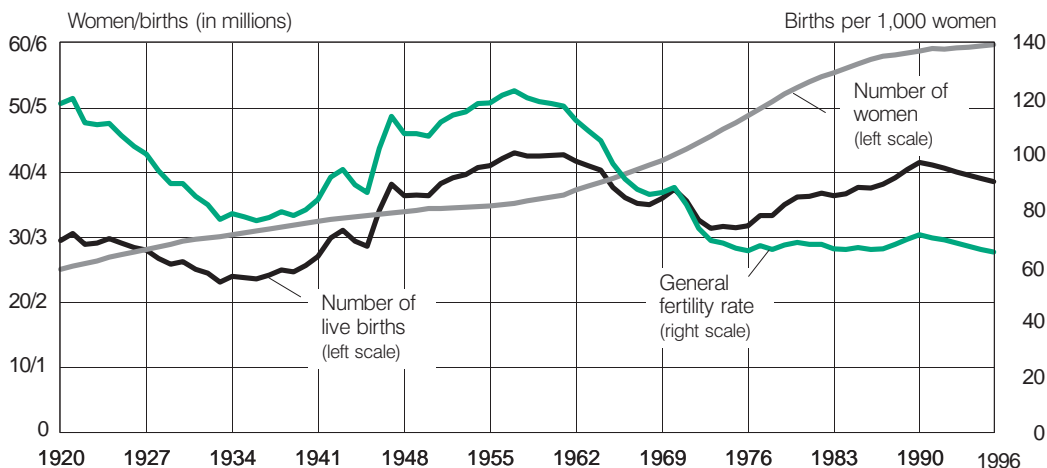
The major factor underlying the increase in deaths during the 1990s has also been the changing age structure of the population. Relatively high growth among the oldest old (people 85 years old and over) has created a relatively larger population in age categories with greater susceptibility to death. With the oldest old population growing rapidly, the number of deaths will continue to rise annually unless a dramatic reduction in age-specific death rates occurs.

## Population growth is concentrated among the school-age population, the population in their thirties and forties, and the elderly.

An increase in the school-age population, those 5 to 17 years old, was the result of the

Figure 1-1.  
Women Age 15 to 44, Live Births, and Births per 1,000 Women 15 to 44 Years Old: 1920 to 1996

(Resident population. Consistent with the 1990 census, as enumerated)



Source: U.S. Bureau of the Census, decennial census and population estimates.

larger number of births that occurred during the late 1980s and early 1990s. The school-age population numbered 50 million on January 1, 1997, an increase of 736,000 (1.5 percent) from the previous year and an increase of 4,929,000 (10.9 percent) from the 1990 census.

The Baby Boom (which includes people born from 1946 to 1964) continued to concentrate population growth within the age groups they reach. The Baby Boom cohort, people 32 to 50 years old on January 1, 1997, accounted for 78,692,000 people, or 29.5 percent of the total population.

The number of people in elderly age categories also continued to increase. The number of Americans 65 years old and over on January 1, 1997, was 33,993,000, an increase of 236,000 (0.7 percent) from one year before and an increase of 2,914,000 (9.4 percent) from the 1990 census.

A more pronounced percentage increase occurred in the oldest segment of the elderly population, or those 85 years old and over. The number of people in this category was

3,821,000 on January 1, 1997, an increase of 103,000 (2.8 percent) from the previous year and an increase of 799,000 (26.5 percent) from the 1990 census. This differential increase in the population 85 years and over was the result of improvements in the life expectancy at advanced ages, continued high levels of births during the first decade of this century, and very high immigration from Europe during the early part of this century.

**Growth rates are highest for the Asian and Pacific Islander and for the Hispanic populations.**

During 1996, the Asian and Pacific Islander population grew by 347,000 (3.6 percent); the Black population, by 427,000 (1.3 percent); the American Indian, Eskimo, and Aleut population, by 35,000 (1.5 percent); and the White, non-Hispanic population, by 638,000 (0.3 percent).

The Asian and Pacific Islander population was the only population segment for which net migration (212,000) added more people than natural increase (136,000). The

Hispanic origin (of any race) population grew by 969,000 (3.4 percent) during 1996.

The Hispanic-origin population has been contributing an increasingly disproportionate share to the total population growth, while the non-Hispanic White population has been contributing a decreasing share (Figure 1-2).

**For Further Information**

See: Bureau of the Census, PPL-57, *U.S. Population Estimates, by Age, Sex, Race, and Hispanic Origin: 1990 to 1996*.

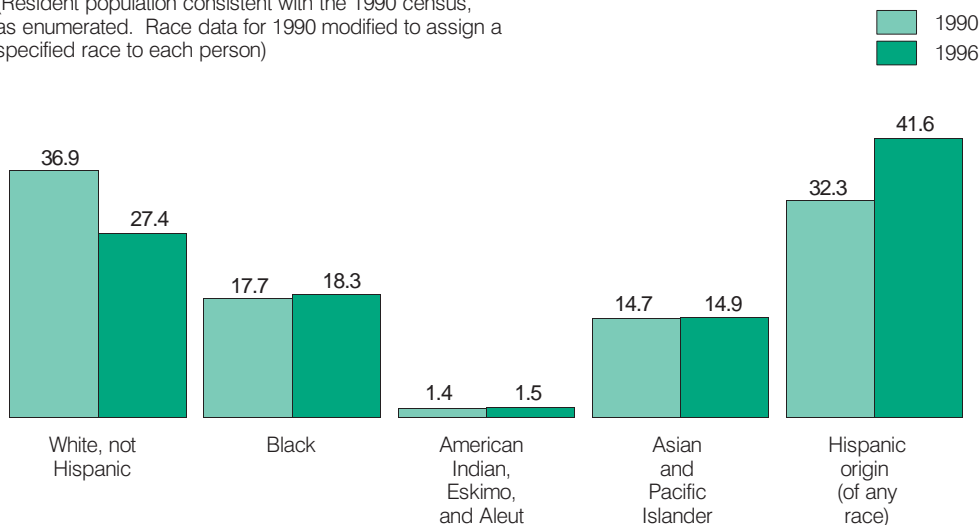
Contact:  
Data requests:  
Statistical Information Staff  
301-457-2422  
pop@census.gov

Methodology:  
Population Projections Branch  
301-457-2397

Figure 1-2.

**Percent of Total Population Growth, by Race and Hispanic Origin: 1990 and 1996**

(Resident population consistent with the 1990 census, as enumerated. Race data for 1990 modified to assign a specified race to each person)



Note: Percents add to more than 100.0 since people of Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, decennial census and population estimates.

## 2. National Population Projections

Gregory Spencer  
Frederick W. Hollmann

### Projections illustrate possible courses of population growth.

The Census Bureau's latest population projections provide policymakers with three possible scenarios about the size and composition of the U.S. population in the future. These projections are derived from assumptions about fertility, life expectancy, and net migration to the United States from abroad.

The middle series projections are the ones most often used by planners and forecasters, and the rest of this article will rely upon those projections unless specifically noted.

Fertility in the middle series is assumed to increase steadily, from close to 2.1 live births per woman in 1995 to 2.2 births in 2050. For individual racial and Hispanic-origin (of any race) groups, fertility is assumed constant; the overall increase results from shifts in the composition of the population to a larger proportion of higher-fertility groups. For the low and high fertility assumptions, the numbers of births per woman in 2050 are assumed to be 1.9 births and 2.6 births per woman, respectively.

Life expectancy at birth (female/male) is projected to increase from 79.3/72.5 years in 1995 to 84.3/79.7 years in 2050. In 2050, life expectancy would be 78.8/70.9 years in the low assumption and 92.3/86.4 years in the high assumption.

Net international migration is assumed to remain constant at 820,000 people per year. A wide range between the high (1,370,000) and low (300,000) net migration figures reflects uncertainty concerning the future flow of international migrants, which will be driven, in large part, by national policy on immigration and refugee admissions.

### The size of the U.S. population is increasing.

The population is projected to increase to 394 million by 2050—a 58-percent increase

from its 1990 size of 249 million. During the 1990s, the population is projected to grow by 26 million, a 10.4-percent increase. This assumes that fertility, mortality, and net international migration will continue to reflect recent trends. Only during the 1950s were more people added to the country's population than are projected to be added during the 1990s.

Considering the longer term, the lowest growth assumption brings about a very gradual increase to a level of 291 million by 2030, followed by a gradual decline. Conversely, the highest series project the population to increase quite steadily over the next several decades, more than doubling its 1990 size by the middle of the next century.

### The U.S. population growth rate is slowing.

Despite the large increases expected in the number of people in the population, the rate of population growth, referred to as the average annual percent change,<sup>1</sup> is projected to decrease during the next few decades, from 0.96 percent between 1990 and 2000 to 0.63 percent between 2040 and 2050. The decrease in the rate of growth will be due predominantly to the aging of the population and the resulting increase in deaths relative to population. From 2030 to 2050, the United States would grow at a rate comparable to that in the early 1930s, the period of slowest population growth in the United States' history.

### The U.S. population will be older than it is now.

In all of the projection series, the future age structure of the population will be older than it is now. The average age of

the population will increase from 35.8 years in 1995 to 40.3 years in 2040, and remain nearly level until 2050. This increasing average age is driven by the aging of the population born during the Baby Boom (1946-64), as well as by the assumed increase in human longevity. About 30 percent of the population in 1994 was born during the Baby Boom years. As this population ages, the average age will rise. People born during the Baby Boom will be between 36 and 54 years old at the turn of the century, with the first members of the Baby Boom reaching age 65 in 2011. In the ensuing years, their increasing age will continue to support the increasing average age of the population. By the 2040s, their numbers will have been so decreased by the effect of mortality that the impact of their aging will no longer produce a rise in the average age. In the meantime, the population will be rejuvenated through the childbearing of their granddaughters.

### The race and Hispanic-origin distribution of the U.S. population is projected to become increasingly more diverse.

As the Black; Asian and Pacific Islander; American Indian, Eskimo, and Aleut; and Hispanic-origin populations increase as proportions of the total population, the non-Hispanic White population proportion will decrease (Figure 2-1).

By 2000, the non-Hispanic White proportion of the population is projected to decrease to less than 72 percent with just under 13 percent Black; over 11 percent Hispanic origin; 4 percent Asian and Pacific Islander; and less than 1 percent American Indian, Eskimo, and Aleut. By 2050, these proportional shares will shift quite dramatically. Less than 53 percent will be non-Hispanic White; 15 percent Black; over 24 percent Hispanic origin; almost 9 percent Asian and Pacific Islander;

<sup>1</sup> The average annual rate of change, or increase, is defined as the natural logarithm of the ratio of the population at the end of a period to the population at the beginning of the period, divided by the duration of the period in years.

and just over 1 percent American Indian, Eskimo, and Aleut.

Non-Hispanic Whites, the slowest-growing group, are likely to contribute less and less to the total population growth in this country. Their annual growth rate from 1995 to 2000 is projected to be 0.35 percent, roughly one-third of the population as a whole. For the period 2000 to 2025, they will grow at 0.24 percent annually; and from 2025 to 2050, they will decline by 0.02 percent, reaching their peak population size around 2035.

The Black population will increase at an annual rate of 1.35 percent from 1995 to 2000, while tapering to 0.95 percent by the decade from 2040 to 2050. The Black population will nearly double its present size to 61 million by 2050.

The fastest-growing race group in the near term will continue to be the Asian and Pacific Islander population, with an average annual growth rate of 3.98 percent during the 1990s, tapering to 1.65 percent by the decade from 2040 to 2050. The

Asian and Pacific Islander population will expand to over 11 million by the turn of the century, double its current size (9.3 million) by 2020, and triple it by 2040. By 2050, it will be 34 million, 3 1/2 times its 1995 level.

**Growth of the Hispanic-origin population will probably be a major element in total population growth.**

The Hispanic-origin population will show the largest numeric increases of any group. The Hispanic-origin population will increase to 31 million by 2000, and double its 1995 size by 2020. By 2050, Hispanics will increase to 97 million, 3 1/2 times its 1995 population. The numeric increase of this population from 1995 to 2050, at 70 million, will greatly exceed that of any other race or ethnic group.

**Population change is driven positively by births and migration into the United States and negatively by deaths and migration from the United States.**

The current gradual decline in the number of births is

projected to end in 1999, whereupon annual births increase progressively throughout the projection period. Beginning in 2012, the number of births each year will exceed the highest annual number of births ever achieved in the United States.

Deaths are projected to increase, without reversal, throughout the period. Subtracting deaths from births yields a natural increase that changes very little, with births exceeding deaths by as little as an annual 1.4 million around 2003, peaking around 1.7 million around 2016, dropping below 1.5 million again in the 2030s, and recovering to nearly 1.7 million by 2050.

**The full impact of international migration will be a major contributor to population growth.**

When viewed solely as a current event, net migration (in-migration minus out-migration) generally accounts for far less of the change in the population than natural increase for any particular year, because both its in

and out components are numerically smaller. In 1995, we projected net migration to the United States at 820,000 and held this annual projection constant through 2050. Throughout the period, the projected excess of births over deaths is higher, as it never drops below 1.4 million.

However, the impact of migration is far greater if it is seen to include the offspring of immigrants over an extended period of time. From 1995 to 2000, the country's population is projected to increase by 12 million, 5 million more than it would have increased if there were no net migration to the United States after July 1, 1994. By 2050, this difference will increase to 80 million, well over half the increase of 131 million from 1995 to 2050. Most of the importance of net migration in understanding population growth is in the natural increase of the population that it adds.

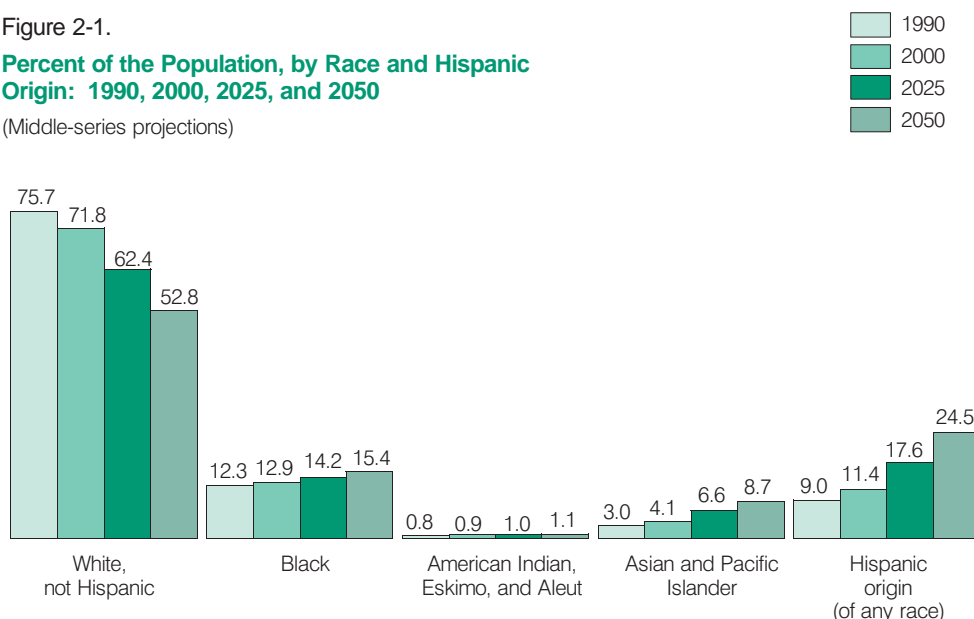
**For Further Information**

See: Current Population Reports, Series P25-1130, *Population Projections of the United States by Age, Sex, Race, and Hispanic Origin: 1995 to 2050*.

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Figure 2-1.  
**Percent of the Population, by Race and Hispanic Origin: 1990, 2000, 2025, and 2050**

(Middle-series projections)



Source: U.S. Bureau of the Census, decennial census and population projections.

### 3. State Population Trends

Donald C. Dahmann  
Marc J. Perry

#### Recent population growth is fastest in the West and the South.

All but two of the states experiencing population growth rates for 1995-96 at or above the national average of 0.9 percent were located in the West or South (Figure 3-1). Nevada was the country's fastest-growing state between July 1995 and July 1996, increasing by 4.5 percent or 70,000 people. Other rapidly growing states were Arizona (2.9 percent), Utah (2.2 percent), and Colorado, Idaho, and Georgia (2.0 percent each).

The states experiencing the slowest population growth, or decline, during the 1995-96 period were located in the Northeast. The District of Columbia experienced the largest rate and amount of population loss during this period.

#### The South is adding the largest number of new residents.

While the West grew at a somewhat faster rate than the South (1.4 percent versus 1.2

percent), the South added more new residents than any other region during the 1995-96 period. Overall, the population of southern states increased by 1,140,000 people and the population of western states increased by 830,000.

Six states, all in the South or West, increased their populations by at least 100,000 people: Texas (327,000), California (313,000), Florida (216,000), Georgia (145,000), Arizona (123,000), and North Carolina (121,000).

#### The Midwest and Northeast are registering modest growth.

Population growth in the Midwest and Northeast for the 1995-96 period was modest and at a slower rate than the national average, with the exceptions of Minnesota and New Hampshire.

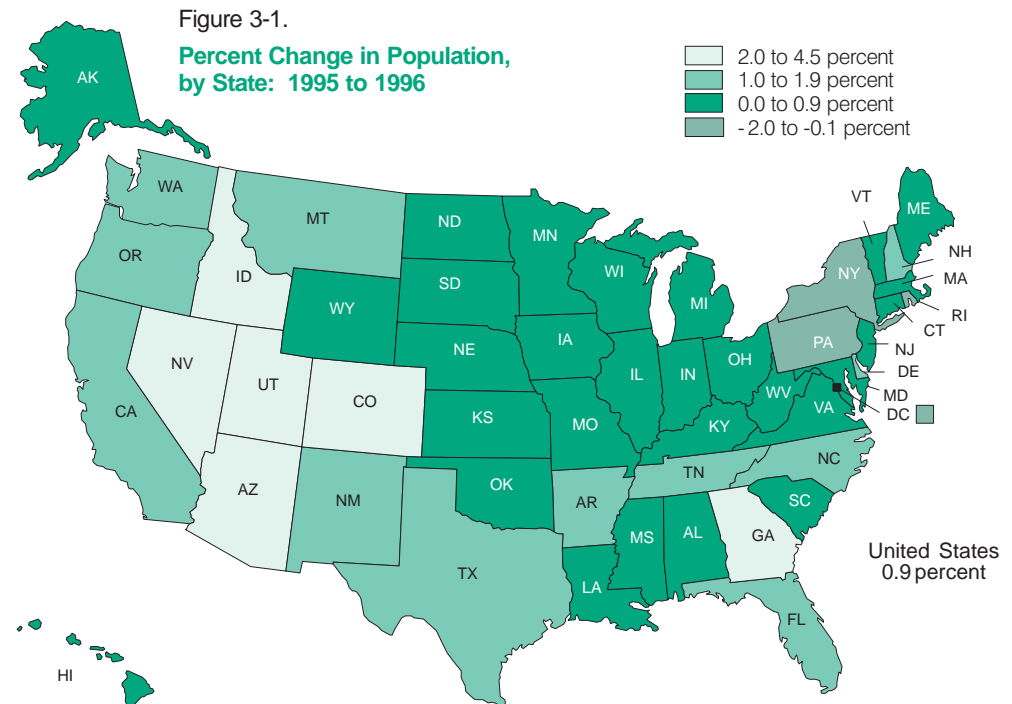
The Midwest added 350,000 new residents, a growth rate of 0.6 percent. Although the Midwest lost 34,000 residents through migration to other parts of the country, each individual state in the Midwest

more than made up for this net domestic out-migration with gains from international migration and natural increase (excess of births over deaths) to register an overall population gain.

The Northeast grew by only 75,000 people, a 0.1 percent increase. Most states in the Northeast lost residents from migration to other states but registered overall population gains due to international migration and natural increase. New Hampshire, the Northeast's fastest-growing state, was the region's only state with a population growth rate (1.2 percent) above the national average.

#### Some states are gaining international migrants while losing domestic migrants.

Three states, California, New York, and New Jersey, as well as the District of Columbia, have consistently experienced high rates of international in-migration while simultaneously experiencing high rates of net out-migration to other states. During the 1995-96 period, California and



Source: U.S. Bureau of the Census, estimates.

New York gained, respectively, 246,000 and 118,000 people through net international migration while losing 259,000 and 217,000 people to other states.

**Alaska and New Hampshire are examples of shifting trends during the decade.**

Driven by major changes in the flows of interstate migrants, some states experienced significant changes in their population growth rates during the 1990-96 period. Alaska started the decade among the United States 10 fastest-growing states. However, after experiencing a reversal from net domestic in-migration to net domestic out-migration, it dropped to among the 10 slowest-growing states toward the end of the period (1994-95).

New Hampshire had the opposite experience with interstate migration. It shifted from losses to gains and rose from among the 10 slowest-growing states to

become the 14th fastest-growing state by the end of the period.

**Some trends have persisted during the 1990 decade.**

Five states in the West have been among the 10 fastest-growing states in the country every year during the 1990s: Nevada, Arizona, Utah, Colorado, and Idaho. Nevada has been the fastest-growing state every year in the 1990s.

So far during this decade, the largest flows of immigrants to the United States have settled consistently in the same set of states. California has led with an average net gain of more than 260,000 people from international migration per year, followed by New York with more than 120,000 people. Other states that were among the top 10 recipients every year were Texas, Florida, Illinois, New Jersey, Massachusetts, and Virginia, as well as the District of Columbia.

Interstate migration continued to result in population gains for a number of states in the South and West during the 1995-96 period (Figure 3-2). During the 1990s, the West dominated the list of states experiencing the highest rates of net interstate migration: Nevada, Oregon, Colorado, and Idaho were among the top 10 states in terms of net domestic migration gains each year. Georgia was the only nonwestern state to be found among the top 10 every year.

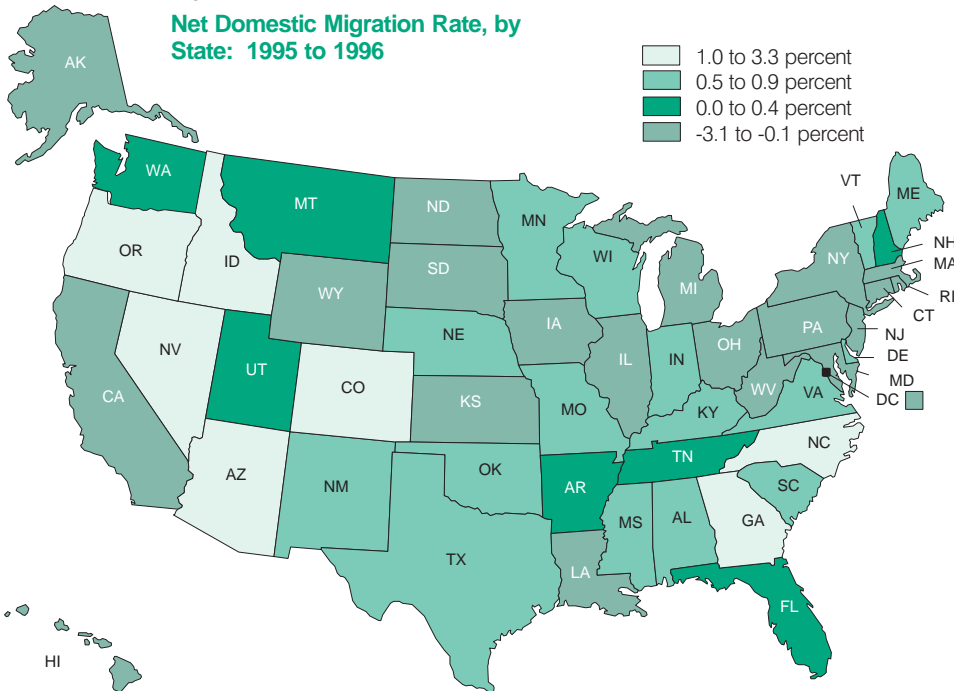
States that lost residents to other areas of the country at consistently high rates include California and a cluster of Northeastern states—New York, New Jersey, Connecticut, and Rhode Island—as well as the District of Columbia.

**For Further Information**

See: Department of Commerce Press Release CB96-224, "Population Growth Remains Fastest in Western and Southern States, Census Bureau Reports" and the Census Bureau's Internet site (<http://www.census.gov/population/www/estimates/popest.html>) for annual population estimates and demographic components of change statistics for each state.

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Figure 3-2.  
**Net Domestic Migration Rate, by State: 1995 to 1996**



Note: The net domestic migration rate is calculated by dividing the amount of net domestic migration (in-migrants minus out-migrants) by the 1996 state population and multiplying by 100.

Source: U.S. Bureau of the Census, estimates.



## 4. State Population Projections

Paul R. Campbell

### California, Texas, and Florida expect the biggest gains between 1995 and 2025.

During the period 1995 to 2025, net population change (births minus deaths plus net migrants) is projected to be the largest in California, Texas, and Florida. Each of these states is expected to gain more than 6 million people; combined, their growth is likely to account for 45 percent of the net population change in the United States. A total of 15 states may gain at least 1 million people during the 30-year period; combined, their growth may account for 75 percent of the net population change expected in the United States (Figure 4-1).

California, the most populous state with 31.6 million people in 1995, contained 12 percent of the country's population. By 2025, this state is expected to have 15 percent of the United States' population. Besides natural increase (the surplus of births over deaths), international migration is expected to account for a large portion of California's rapid growth. Over the 30-year period, California is projected to have the fastest rate of population growth

(56 percent) (Figure 4-2). The next nine fastest-growing states (in rank order) are expected to be New Mexico, Hawaii, Arizona, Nevada, Idaho, Utah, Alaska, Florida, and Texas.

### Fertility and migration trends are projected to vary widely among the states.

The separate components of population growth—births, deaths, internal migration (domestic migration or state-to-state moves), and international migration—will affect each state differently between 1995 and 2025. For example: Alaska, California, Utah, Hawaii, and Texas (in rank order) are projected to have the highest average annual rate of natural increase, with gains ranging from 14 people per 1,000 population down to 8 people per 1,000. West Virginia is the only state likely to have a negative 1995-2025 average annual rate of natural increase (-3 people per 1,000).

The 1995-2025 average annual birth rate is expected to range from 20 births per 1,000 population in Delaware and California down to 10 births per 1,000 in West Virginia. The wide range of birth rates is expected to reflect the

differential growth of race and ethnic groups with high fertility and differential migration patterns. In comparison with birth rates, the 1995-2025 average annual death rates are projected to be low and range from 13 people per 1,000 in West Virginia down to 5 people per 1,000 in Alaska.

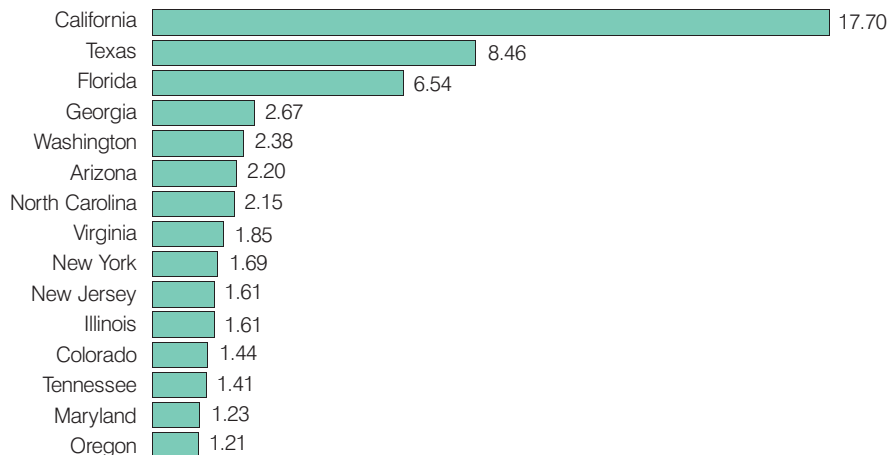
Domestic and international migration are expected to affect states differently. Florida, Oregon, New Mexico, Wyoming, Idaho, and Nevada (in rank order) are projected to have the highest 1995-2025 average annual net internal migration rates, ranging from 7 people per 1,000 population to 5 people per 1,000. Eighteen states and the District of Columbia can expect actual losses from net interstate migration in this period. States that may experience the largest out-migration rates are Delaware and New York; each could lose 9 people per 1,000 population. Nearly one-quarter billion people are projected to move from one state to another during this 30-year period.

California—the "Golden Gateway"—is expected to attract more than one-third of the country's immigrants. The five states with the highest net international migration rates (in

Figure 4-1.

### Net Population Change for States Expected to Gain at Least 1 Million People: 1995 to 2025

(In millions of people)



Source: U.S. Bureau of the Census, population projections.

rank order from 8 people per 1,000 population down to 5 people per 1,000) are likely to be Delaware, California, New York, Hawaii, and New Jersey. The lowest rates are expected for Wyoming, New Mexico, South Dakota, West Virginia, and Mississippi (less than 1 person per 1,000).

**The diversity of states by race and Hispanic origin (of any race) is likely to become more pronounced.**

As the Black; American Indian, Eskimo, and Aleut; Asian and Pacific Islander; and Hispanic-origin<sup>1</sup> populations increase their proportions of state populations, the White population is expected to decrease its share. Below are some race and Hispanic-origin trends expected for states for the 1995-to-2025 period:

<sup>1</sup> Projections are discussed for four racial and one ethnic group that sum to the state totals. White, Black, American Indian and Asian each refer to the non-Hispanic portion of that race, while Hispanic refers to all Hispanics, regardless of their race.

In 1995, there were 15 states in which Whites represented 90 percent or more of the population; however, only 6 states (Maine, Vermont, New Hampshire, West Virginia, Iowa, and Kentucky) are expected to remain at this level by 2025. Whites in California and Texas are projected to comprise less than 50 percent of their state's population by 2025. New Mexico, Hawaii, and the District of Columbia are already at this level. Over the 30-year period, Idaho and Utah expect the highest average annual rate of White population increase (both with 13 people per 1,000 Whites), while New York and New Jersey can expect declines (-4 people per 1,000 Whites and -2 people per 1,000 Whites, respectively).

Although the absolute number of Blacks is projected to increase in all states between 1995-2025, their proportion relative to other races and Hispanic-origin groups increases comparatively little and is expected to decline in a few states. The proportions of Blacks in nearly half the states are expected to increase no more than 1 per-

centage point. Maryland may have the greatest increase in the proportion of Blacks added to the total population (6 percentage points), while the District of Columbia (-5 percentage points) and California (-2 percentage points) may experience the greatest declines. Between 1995 and 2025, the average annual rate of Black population increase may range from 44 people per 1,000 Blacks in Idaho down to 3 people per 1,000 Blacks in Delaware.

The American Indian, (includes Eskimo, and Aleut) population is expected to show substantial state variation in population growth. Five states—Wyoming (54 people per 1,000 American Indians), Rhode Island (39 people per 1,000 American Indians), North Dakota (37 people per 1,000 American Indians), Utah, and Idaho (both with 34 people per 1,000 American Indians)—are expected to have the highest average annual rates of population change. Five other areas—Delaware (-7 people per 1,000 American Indians), Mississippi (-2 people per 1,000 American Indians), California, Massachusetts

(both with -1 person per 1,000 American Indians), and the District of Columbia (no change)—expect losses or no growth in their American Indian populations.

The fastest rates of growth are expected for Asians (includes Pacific Islanders) and for Hispanics, as a result of their high immigration and natural increase. Alaska, among the least populous states for Asians in 1995, is projected to have an extremely high average annual rate of population change, with 214 people per 1,000 Asians. Wyoming expects the second highest average annual rate of population change, with 66 people per 1,000 Asians, while Hawaii expects the lowest rate, with 23 people per 1,000 Asians.

Nevada is projected to have the highest average annual rate of population change for Hispanics, with 68 people per 1,000 Hispanics, while New York expects the lowest rate, with 23 people per 1,000 Hispanics. California's Hispanic population, at 9 million people in 1995, is expected to more than double over the projection period, with a gain of 12 million people or 38 percent of the country's total Hispanic growth.

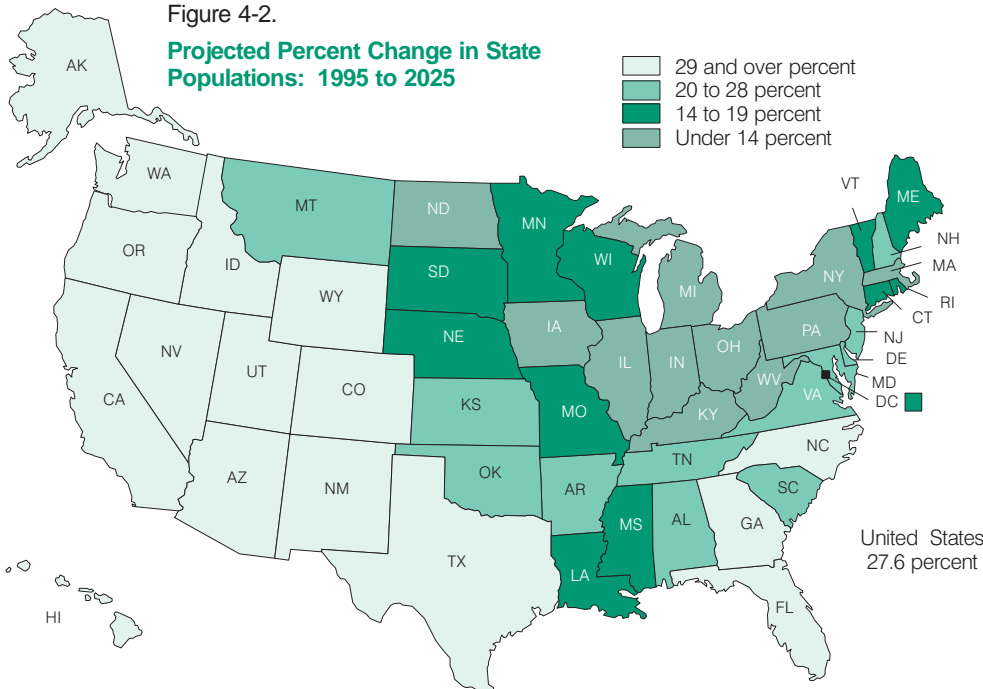
**For Further Information**

See: Current Population Reports, P25-1131, *Population Projections: States, 1995 to 2025*; or PPL- 47, *Population Projections for States by Age, Sex, Race, and Hispanic Origin: 1995 to 2025*; or data files PE-45 available on the Internet at: <http://www.census.gov/population/www/popproj.html>

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**Figure 4-2.**  
**Projected Percent Change in State Populations: 1995 to 2025**



Source: U.S. Bureau of the Census, population projections.

## 5. Metropolitan and Non-metropolitan Area Population Trends

Rodger V. Johnson

### Eighty percent of the population lives in metropolitan areas.

The United States' 273 metropolitan areas<sup>1</sup> were home to 211.9 million people, representing nearly 80 percent of the estimated 1996 United States population of 265.3 million people. Metropolitan areas gained over 13.6 million residents since 1990, a 6.9 percent increase, and slightly above the national increase of 6.7 percent. Metropolitan areas covered slightly less than 20 percent of the country's land area.

<sup>1</sup> Metropolitan areas (MAs), defined by the Office of Management and Budget, are a standard for federal statistics. MAs consist of metropolitan statistical areas (MSAs), consolidated metropolitan statistical areas (CMSAs), and primary metropolitan statistical areas (PMSAs). MA definitions in this report were effective June 30, 1996.

In 1996, more than half (56.5 percent) of all Americans lived in the 47 metropolitan areas of at least 1 million residents, and nearly one-third (31.5 percent) resided in the 10 largest metropolitan areas (CMSAs or MSAs): New York-Northern New Jersey-Long Island, Los Angeles-Riverside-Orange County, Chicago-Gary-Kenosha, Washington-Baltimore, San Francisco-Oakland-San Jose, Philadelphia-Wilmington-Atlantic City, Boston-Worcester-Lawrence, Detroit-Ann Arbor-Flint, Dallas-Fort Worth, and Houston-Galveston-Brazoria. Each of these metropolitan areas had more than 4.2 million residents.

The population of the Northeast region was the most metropolitan in the country with 89.4 percent of its residents living in metropolitan areas, followed by the West (86.4 percent), South (74.8 percent), and Midwest (73.4 percent).

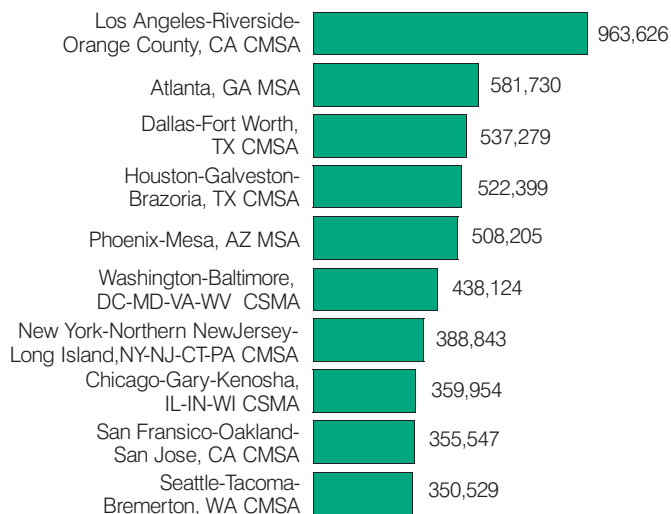
### Metropolitan growth between 1990 and 1996 was concentrated in the South and West.

The South and West accounted for 81.7 percent of all metropolitan growth. The West's metropolitan area population growth rate (10.5 percent) led all regions and was followed closely by the South (10.0 percent). In terms of total growth, the South added more metropolitan residents than any other region (6.3 million), which was 46.5 percent of the country's metropolitan growth. Metropolitan areas in the Midwest grew by a modest 4.3 percent and the Northeast by just 1.4 percent.

Eight of the ten metropolitan areas (CMSAs and MSAs) with the largest numerical population gains were in the South and West (Figure 5-1). The Los Angeles area led with 963,626 additional residents, followed by Atlanta (581,730) and Dallas-Fort Worth (537,279).

Figure 5-1.

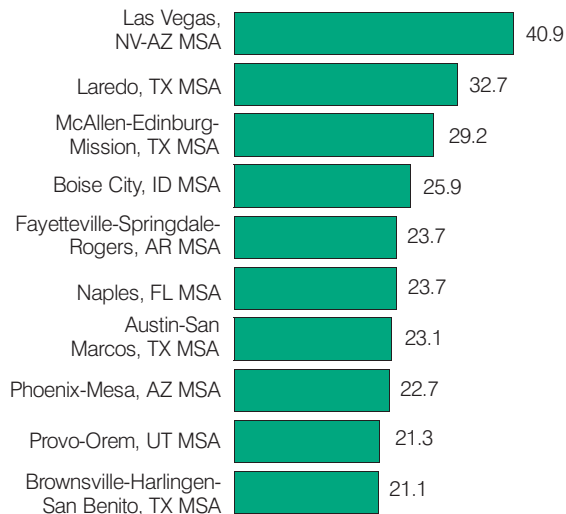
### Ten Metropolitan Areas With the Largest Population Change: 1990 to 1996



Source: U.S. Bureau of the Census, estimates.

Figure 5-2.

### Ten Metropolitan Areas With the Largest Percent Gain: 1998 to 1996



Source: U.S. Bureau of the Census, estimates.

(537,279). The only metropolitan areas in this category outside the South and West were New York and Chicago.

The 51 fastest-growing metropolitan areas were in the South and West. All of the top 10 fastest-growing areas increased at rates above 21 percent (Figure 5-2). Las Vegas led with a 40.9 percent gain, followed by Laredo (32.7 percent) and McAllen-Edinburg-Mission (29.2 percent). Phoenix, the largest of these areas, also was the fifth largest gaining metropolitan area in the country.

Thirty-four metropolitan areas lost population between 1990 and 1996. These areas were in the Northeast (15), the Midwest (10), the South (8), and the West (1).

**Nonmetropolitan growth surged between 1990 and 1996.**

Nonmetropolitan population increased 5.8 percent to 53.5 million, adding nearly 3 million

residents and more than doubling the 1980s gain (1.3 million). The average annual nonmetropolitan population growth rate was 1.0 percent, more than triple that of the previous decade (0.3 percent) and nearly matching the metropolitan annual growth rate (1.1 percent).

The nonmetropolitan population grew in all regions of the country (Figure 5-3). Nonmetropolitan percent growth exceeded that of metropolitan areas in two regions, the Northeast (2.5 percent versus 1.4 percent) and West (13.5 percent versus 10.0 percent).

Nonmetropolitan growth rates were higher than metropolitan rates in four of the country's nine divisions, including the New England (2.6 percent versus 0.8 percent), the Middle Atlantic (2.5 percent versus 1.6 percent), the East North Central (4.5 percent versus 3.7 percent) and the Pacific division (12.4 percent versus 8.0 percent).

**Nonmetropolitan population growth was strong in the South and West.**

The South and West accounted for more than 75 percent of all nonmetropolitan growth. The nonmetropolitan West grew at a faster rate than the nonmetropolitan South (13.5 percent compared with 5.9 percent), but the South added more nonmetropolitan residents than any other region (1.3 million). The Mountain division also had the highest rate of nonmetropolitan population increase (14.5 percent), while the South Atlantic division had the highest population gain of any division (654,651). Growth in the nonmetropolitan Midwest (3.4 percent) and Northeast (2.5 percent) was less than the national nonmetropolitan average. One state in each of these regions lost nonmetropolitan population, North Dakota (-3.4 percent) in the Midwest and Rhode Island (-6.5 percent) in the Northeast.

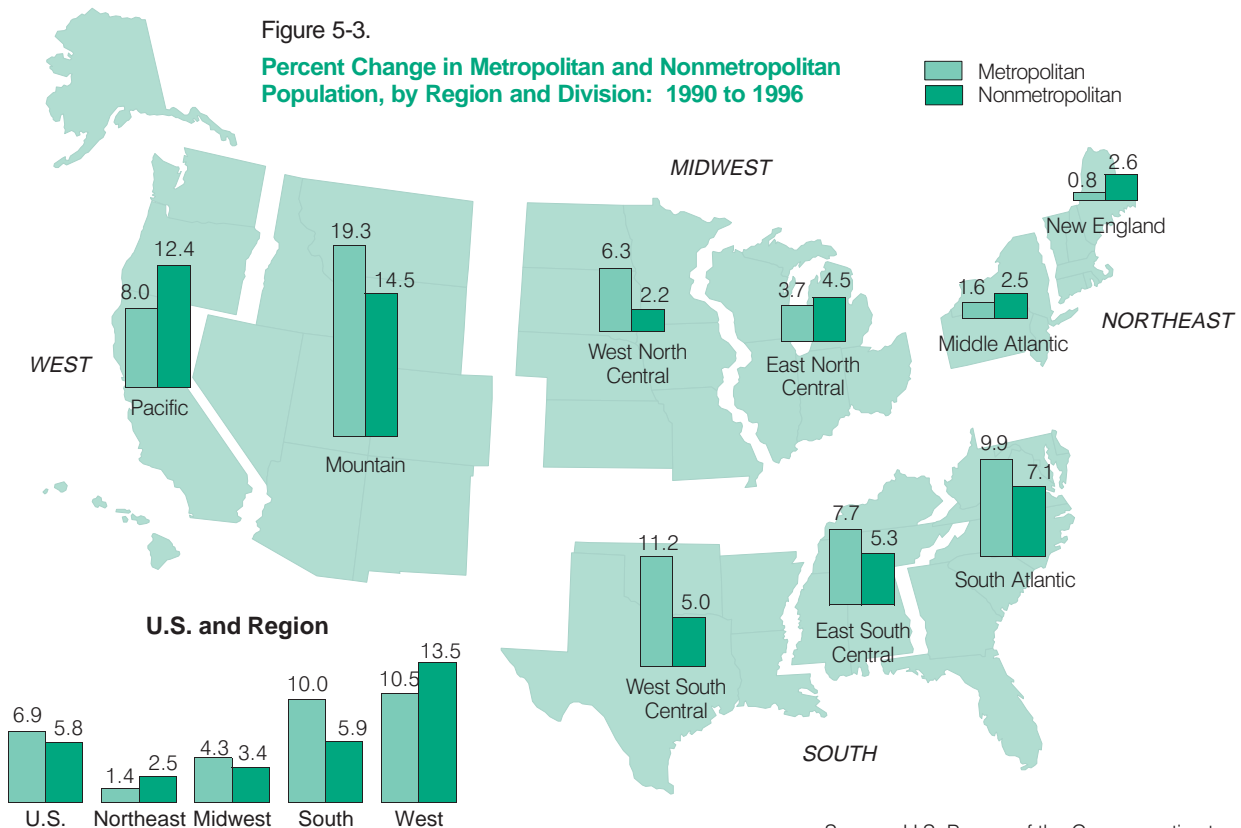
**For Further Information**

See: Bureau of the Census Press Release, CB97-212, "Las Vegas Metro Area Heads Nation in Population Growth, Census Bureau Reports."

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Figure 5-3.

**Percent Change in Metropolitan and Nonmetropolitan Population, by Region and Division: 1990 to 1996**



Source: U.S. Bureau of the Census, estimates.

## 6. Geographical Mobility

Carol S. Faber

### Between 1995 and 1996, 42.5 million Americans moved.

Despite this seemingly large number of moves, the percentage of Americans who moved was only 16.3 percent—a decline from the rates in earlier decades.<sup>1</sup> The annual mobility rate was around 20 percent for most years during the 1950s and 1960s and then gradually declined to a low of 16.6 percent in 1983. Following a short-term increase in mobility rates during the mid-1980s (peaking at 20.2 percent

between 1984 and 1985), rates again fell to the 1983 levels. The 1996 and 1983 rates are not statistically different.

### Most moves are local.

Most movers stayed in the same county (26.7 million). In fact, nearly two-thirds of the movers between 1995 and 1996 made this type of “local” move. Another 8 million moved between counties within the same state, and 6.5 million changed states. Movers were more likely to move between counties in the same state (18.8 percent) than move between states (15.2 percent) (Figure 6-1). Additionally, during the 1-year period, about 1.4 million people (or 3.2 percent of all movers) moved into the United States from abroad.

### The highest moving rates are found for adults in their twenties.

About one-third of people 20 to 29 years old moved in the previous year (Figure 6-2). This was twice the rate for all people 1 year old and older (16.3 percent). From the high among people in their

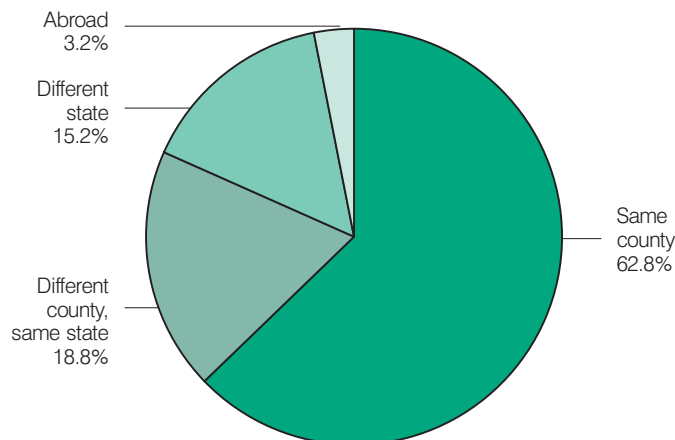
twenties, moving rates declined as age increased: 21.9 percent for people 30 to 34 years old, 14.1 percent for those 35 to 44 years old, 9.8 percent for those 45 to 54 years old, 6.6 percent for those 55 to 64 years old and 4.5 percent for those 65 and older. There was no significant difference in the moving rates between people 65 to 84 years old and those 85 years old and over.

### Whites move less.

Whites had a lower overall rate of moving (15.7 percent) in 1996 than either Blacks or Asians and Pacific Islanders—about 20 percent for the latter groups. People of Hispanic origin (of any race) had the highest rate of moving (23.0 percent). The differences in rates of moving by race and ethnicity were partly the result of variations in age structure among the different groups. The median age of Whites was 35.4 years, compared with about 30 years for both Blacks and Asians and Pacific Islanders and 26.3 years for Hispanics. For moves within the same county, Whites and Asians

<sup>1</sup> All people in the March Current Population Survey sample were asked whether or not they lived in the same house or apartment one year earlier. Nonmovers were living in the same house at both dates. Movers were asked for the location of their previous residence. When current and previous residence were compared, movers could be categorized by whether they were living in the same or different county, state, or region, or were movers from abroad. They also could be categorized by whether they moved within or between central cities, suburbs, and nonmetropolitan areas of the United States.

Figure 6-1.  
Percentage of Movers, by Type of Move: 1996



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

and Pacific Islanders had the lowest mobility rates, while Hispanics had the highest. The rate for Blacks was higher than the rates for Whites and for Asians and Pacific Islanders but lower than the rate for Hispanics. While there was no statistically significant difference in the moving rates between counties within the same state for Blacks and Whites, Whites were more likely to move to a different state. Hispanics had a much higher rate of moving from abroad (1.8 percent) than Blacks or Whites, although not as high as Asians and Pacific Islanders (3.0 percent).

**Renters have much higher rates of moving than homeowners.**

One in every three people (33.5 percent) living in renter-occupied housing units in 1996 moved in the previous year.

In contrast, only 1 in 12 people in owner-occupied housing units moved in the same period (8.2 percent). Renters had vastly higher rates of moving than owners for all types of moves.

Tenure (owner/renter status)<sup>2</sup> was closely related to age. Renters were, on average, younger than homeowners with median ages of 27.9 years and 38.4 years respectively.

There were also differences by race and Hispanic origin. While nearly three-quarters of Whites (71.7 percent) and more than half of Asians and Pacific Islanders (56.8 percent) lived in owner-occupied units, more than half of Blacks and Hispanics lived in rental units (52.5 and 56.1 percent, respectively).

**Central cities lost while the suburbs gained.**

The suburbs were the most popular destinations among movers both within and between metropolitan areas. While metropolitan areas as a

whole had a small net loss between 1995 and 1996, the cities and suburbs that comprise the metropolitan areas had totally different migration patterns. During the 1-year period, 6,328,000 people moved out of central cities while 3,893,000 moved in, resulting in a net loss due to migration of 2,436,000 people. At the same time, 6,434,000 people moved into the suburbs and 4,275,000 moved out, giving the suburbs a net gain of 2,160,000 people.<sup>3</sup> Movers to nonmetropolitan areas were no more likely to come from central cities than from the suburbs.

**For Further Information**

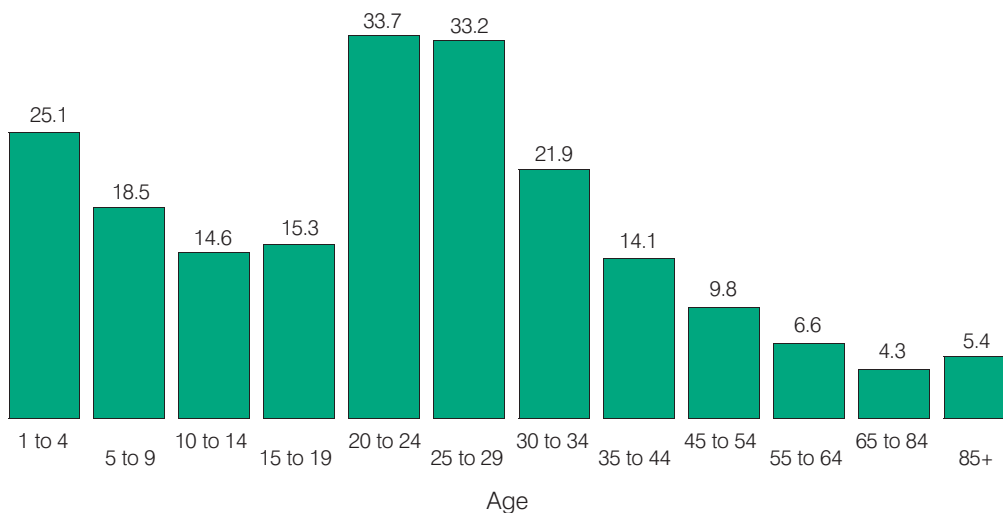
See: Current Population Reports, Series P20-497, *Geographical Mobility: March 1995 to March 1996*.

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<sup>2</sup> Tenure (whether the person was living in a housing unit occupied by owners or renters) reflected the owner/renter status at the time of the March 1996 Current Population Survey; tenure for previous residences was not available from the survey.

<sup>3</sup> The numbers reflecting net change and the flows for the central cities were not significantly different from the comparable numbers for the suburbs.

Figure 6-2.  
**Percent Moving, by Age: 1996**



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

# 7. School Enrollment

Rosalind R. Bruno

## Enrollment levels have fluctuated over the last two decades.

In 1995, 69.8 million students were enrolled in school: 67 percent of these were enrolled in either elementary school (46 percentage points) or in high school (21 percentage points). Children enrolled in nursery school or kindergarten made up 12 percent of enrollees. College students accounted for another 21 percent of enrollees.

In general, the number of students enrolled in kindergarten through high school mirrored the population 5 to 17 years old, because nearly everyone in that age group was enrolled in school. However, nursery school and college enrollment trends reflected changes in both the size of the age-eligible population and the rates of enrollment.

In the 20-year period between 1975 and 1995, enrollment in kindergarten through high school increased by only 2 percent, while nursery school enrollment more than doubled, and college enrollment jumped by 35 percent.

In this period, the number of children 3 and 4 years old enrolled in nursery school

increased from 1.6 million to 3.7 million; the proportion enrolled rose from 24 percent to 45 percent. At the same time, elementary school enrollment increased from 30.4 million to 31.8 million students. This increase was in direct response to changes in the number of births that occurred 6 to 13 years before the enrollment estimates. Thus, just as the smaller birth cohorts that followed the end of the Baby Boom (in 1964) eventually resulted in a decline in elementary school enrollment in the 1970s and early 1980s, the gradual increase in the annual number of births during the 1980s has ensured increases in elementary school enrollment during the 1990s. Elementary school enrollment dropped to a low of around 27 million in the mid-1980s (1985-87) and has risen since then.

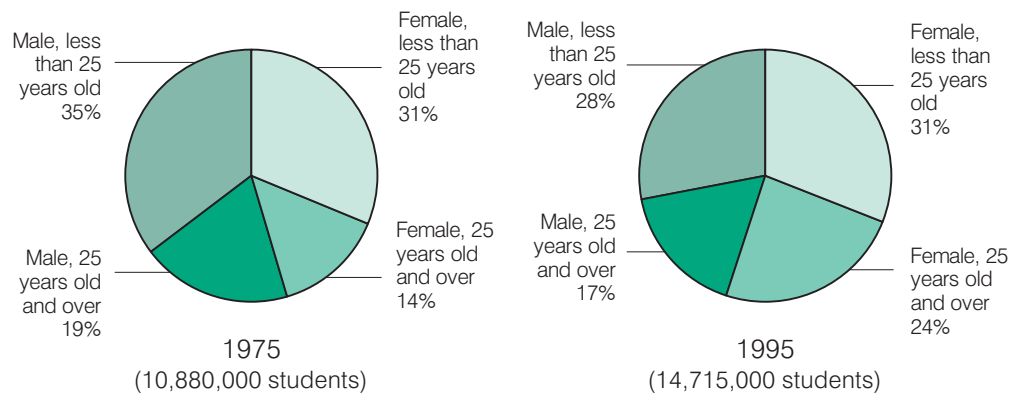
Changes in high school enrollment reflected shifts in the 14- to 17-year-old age group. The number of people in this age group declined during the 1980s, causing the number of students enrolled in high school to drop from 15.7 million in the mid-1970s to about 12.8 million in 1990. As relatively larger birth cohorts began to move into the

14-to-17 age range in the early 1990s, high school enrollment grew to 14.8 million in 1995.

At the college level, 14.7 million students were enrolled in 1995, compared with 10.9 million in 1975. However, the percentage of full-time students declined during this period from 68 percent to 65 percent. Among students 25 years old and over, only 39 percent were enrolled full time in 1995, compared with 83 percent of younger students. The number of these "older" college students increased from 3.6 million in 1975 to 6.0 million in 1995, or from 34 percent to 41 percent of all college students.

At the same time, the percentage of all college students who were women increased from 46 percent to 54 percent (Figure 7-1). Thus, during this 20-year period, there was a shift in the sex and age distribution of the college population from majority male to majority female and a substantial gain for older students. The largest losses were among younger men and the largest gains were among older women.

Figure 7-1. College Enrollment, by Age and Sex: 1975 and 1995



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

**With the exception of those in nursery schools, most students are enrolled in public schools.**

Nearly 9 of every 10 students in kindergarten through grade 12 and close to 4 of every 5 college students were enrolled in public schools in 1995. Among children enrolled in nursery schools, however, less than half were enrolled in public schools.

Only modest changes have occurred since 1975 in the percentages of students enrolled in public and private schools. Among students in kindergarten through 12th grade, the proportion in public schools decreased just 0.5 percentage points since 1975, while the proportion in public nursery schools increased 12.9 percentage points.

**One-third of 15-to-17-year-olds are enrolled below the modal grade for their age.**

The cohort born from 1978 to 1980 was 6 to 8 years old in 1986, when 19 percent of this cohort were enrolled below the modal grade. By 1995, when this cohort was 15 to 17 years, 33 percent of the cohort were enrolled below modal grade. Thus, 14 percent were retained in grade

sometime in the intervening 9 years. The youngest in this cohort may have started school late (state laws vary) or may have been retained in early grades. In 1995, about 18 percent of the youngest elementary age students (6 to 8 years old) were enrolled below the modal grade.

**The annual high school dropout rate in 1995 was not different from that 20 years earlier.**

During the 1-year period from October 1994 to October 1995, about 544,000, or 5.4 percent of all students in the 10th, 11th, or 12th grades, dropped out of high school. This overall national dropout rate was not statistically different from the level of 5.8 percent recorded in 1975.

Dropout rates showed only limited variation in 1995 among different sub-populations. The high school dropout rates of the White population and Black population were not statistically different from each other (5.1 and 6.1 percent, respectively), although they were significantly lower than the rate for the Hispanic-origin population (of any race) (11.6 percent). Likewise, the rates for men and women, at 5.8

and 5.0 percent, respectively, were not statistically different from each other.

Dropout rates differed across family income groups in 1995. Whereas 10 percent of high school students from families with incomes below \$20,000 dropped out of high school in the previous year, at the other end of the spectrum, just 2.1 percent of those from families with incomes of \$40,000 or more did so.

**College enrollment rates of high school graduates vary by race and Hispanic origin but not by gender.**

In 1995, 42 percent of all high school graduates 18 to 24 years old were enrolled in college (Figure 7-2). About 43 percent of White high school graduates 18 to 24 years old were enrolled in college, compared with 35 percent each of corresponding Blacks and Hispanics.

During the past 20 years, the gap in high school graduation rates narrowed for Blacks and Whites, while the gap in their college attendance rates did not. There was an increase in the high school graduation rate for Blacks and a slight decrease for Whites. At the same time, there was an increase in

college enrollment of high school graduates for Whites, but not a significant increase for Blacks. For Hispanics, there were no significant changes in high school graduation rates or college enrollment for these graduates.

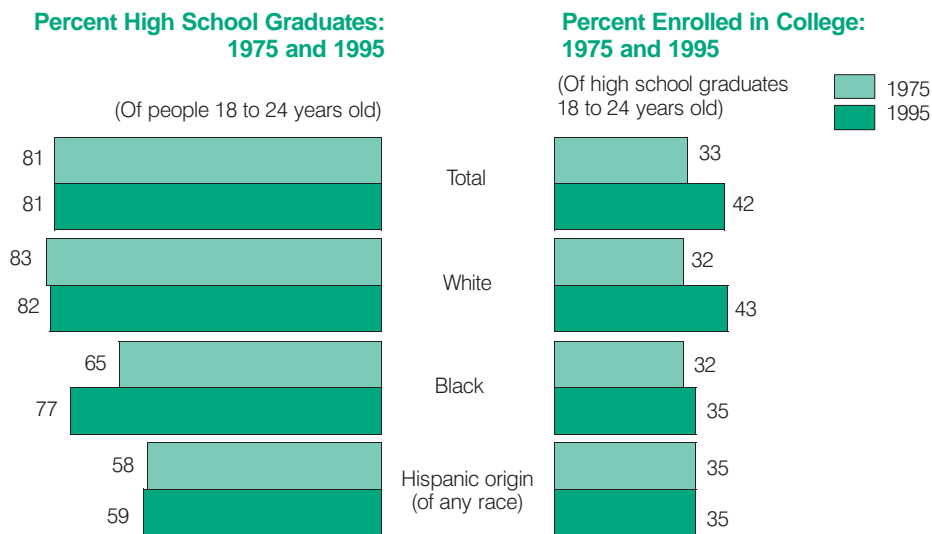
For young men and women, the proportions of graduates enrolled in college in 1995 were not statistically different (42 and 43 percent, respectively). The rate for women, however, represents an increase of 14 percentage points since 1975, while the rate for men rose only 6 percentage points.

**For Further Information**

See: Current Population Reports, Series P20-492, *School Enrollment—Social and Economic Characteristics of Students: October 1995 (Update)*, and detailed tables on the Internet site: <http://www.census.gov/population/www/socdemo/school.html>

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Figure 7-2.



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



# 8. Educational Attainment

Andrea Curry  
Jennifer C. Day

## The United States' population is more educated than ever before.

Since the Bureau of the Census first collected data on educational attainment in the 1940 census, educational attainment among the American people has risen substantially. In 1940, 1 in 4 people (24.5 percent) 25 years old and over had completed high school or more education, and 1 in 20 (4.6 percent) had completed 4 or more years of college (Figure 8-1).

By 1996, over 4 in 5 people (81.7 percent) had completed 4 years of high school or more, and over 1 in 5 (23.6 percent) had completed 4 or more years of college.

The increase in educational attainment over the past half-century was due primarily to the higher educational attainment of young adults, combined with the attrition of older adults who typically had

less formal education. For example, between 1940 and 1996, the proportion of people who were high school graduates rose from 38.1 percent to 87.3 percent for those 25 to 29 years old and from 13.1 percent to 64.9 percent for those 65 years old and over.

## Gender differences are decreasing in educational attainment at the college level.

Historically, educational attainment between men and women differed at the college level. In 1940, the percentages of men and women 25 years old and over who had completed 4 or more years of college were 5.5 percent and 3.8 percent, respectively. Between 1940 and 1970, both sexes increased their college attainment, but men's gains were significantly greater. In 1970, the college completion rates among those 25 years old and over were 14.1 percent for men and 8.2 percent for women. Since 1970,

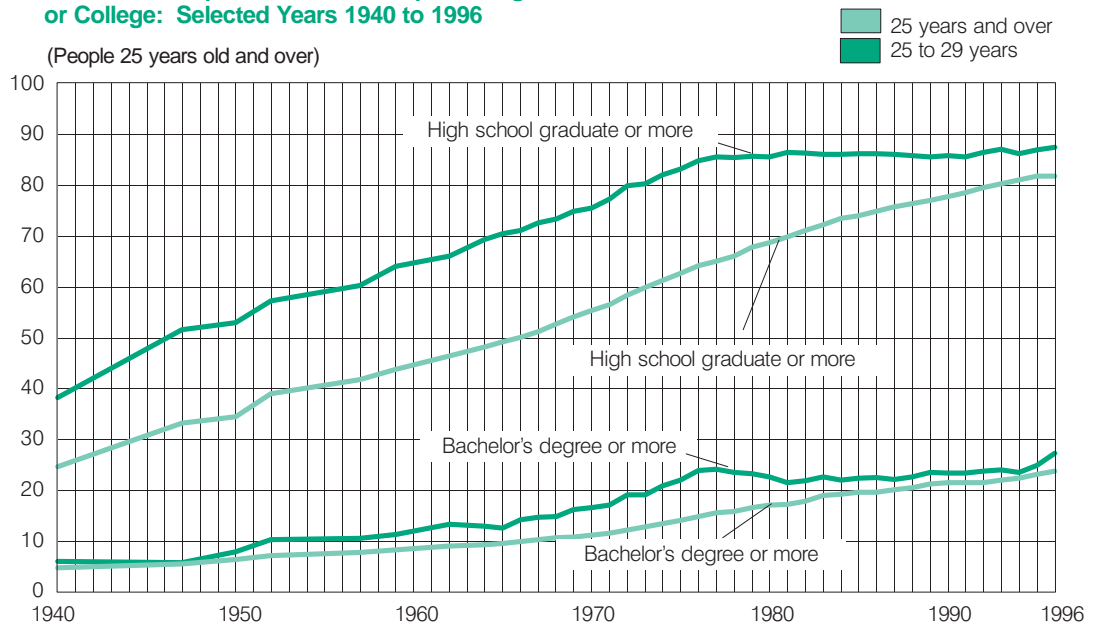
however, the college gains of women have outpaced those of men, so that by 1996, the proportions of men and women 25 years old and over with 4 or more years of college were 26.0 and 21.4 percent, respectively (Figure 8-2).

## Blacks are making substantial progress in narrowing the gap with Whites in obtaining a high school diploma.

Dramatic gains in the proportion of Black students obtaining a high school education have diminished the historically large Black/White difference. In 1940, only 7.7 percent of Blacks and other races 25 years old and over had completed high school, compared with 26.1 percent of Whites. By 1996, however, 74.3 percent of Blacks of these ages had completed high school, compared with 82.8 percent of Whites.

Figure 8-1.

### Percent of People Who Have Completed High School or College: Selected Years 1940 to 1996



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

### High school completion rates for young adult Blacks and Whites are similar.

In 1996, the proportions of Blacks and Whites 25 to 29 years old with a high school diploma were statistically the same (at 85.6 percent and 87.5 percent, respectively). Similarly for young men, there was no statistical difference in the proportions of Blacks (87.2 percent) and Whites (86.3 percent) who had completed high school. Yet a difference in high school completion rates persisted between young Black women 25 to 29 years old (84.2 percent) and their White counterparts (88.8 percent).

### Whites still have higher college completion rates than Blacks.

Although the proportion of Blacks 25 years old and over who completed college has increased since 1940, in 1996 it was still only about one-half the corresponding proportion for Whites (13.6 percent compared with 24.3 percent).

Among young adults 25 to 29 years old in 1996, Blacks were more than half as likely as Whites (14.6 percent compared with 28.1 percent) to have completed 4 or more years of college.

### Education levels are rising for people of Hispanic origin (of any race).

Among Hispanics 25 years old and over, 53.1 percent had completed high school in 1996, up dramatically from 36.5 percent in 1974 (when Hispanic origin data first were collected). In addition, completion of college stood at 9.3 percent for Hispanics in 1996, a significant increase from the level of 5.5 percent in 1974.

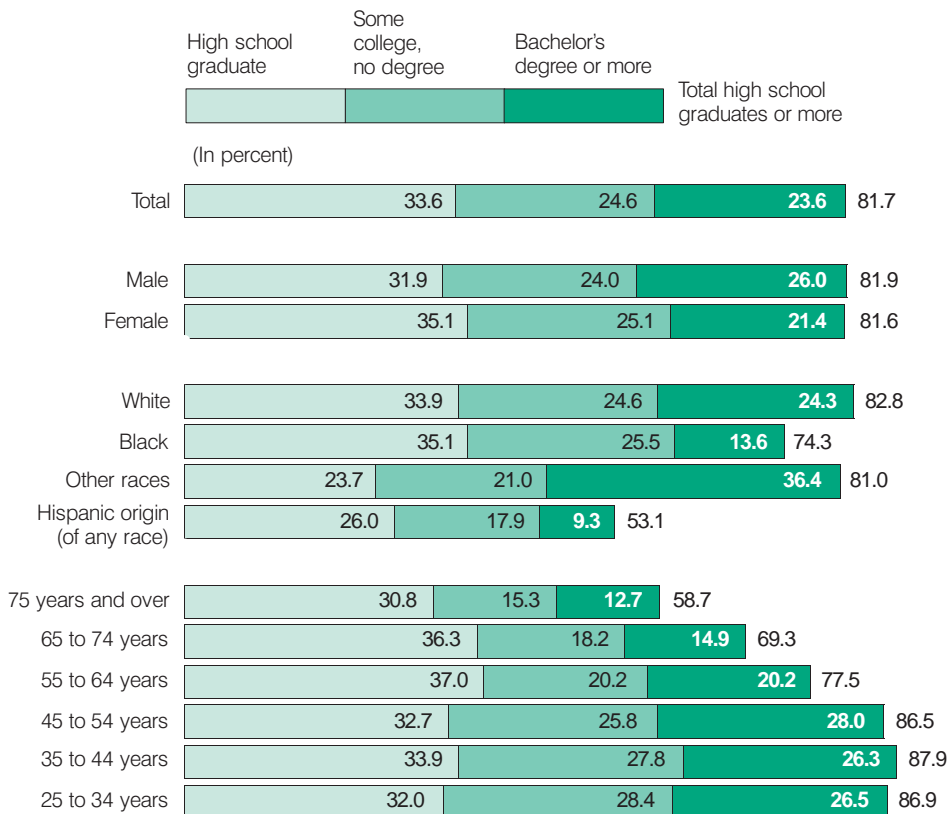
### For Further Information

See: Current Population Reports, Series P20-493, *Educational Attainment in the United States: March 1996* (Update).

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Figure 8-2.

### Educational Attainment of People 25 Years Old and Over, by Sex, Race, Hispanic Origin, and Age: March 1996



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

# 9. Postsecondary School Financing

Jennifer C. Day  
Kristine M. Witkowski

## About 20.5 million people were enrolled in a postsecondary school during the 1993-94 school year.

About 14 percent of high school graduates 17 years old and over, or 20.5 million students, were enrolled in a postsecondary school at some point during the 1993-94 school year.<sup>1</sup> Among these students, just under half (45 percent) were enrolled full time for at least 6 months of the previous year. The remaining 55 percent were enrolled part time or for part of

the year. Of all students, 34 percent were enrolled in the first or second year of college (includes 2- and 4-year colleges); 28 percent were enrolled in the third or fourth year of college; 18 percent were enrolled in the fifth year of college or higher; and 20 percent were enrolled in a noncollegiate postsecondary school.<sup>2</sup>

## Postsecondary students paid an average of \$2,919 during the 1993-94 school year for their schooling.<sup>3</sup>

Students enrolled full time had higher average total costs (\$3,905) of schooling than part-time students (\$2,119) (Figure 9-1). Schooling costs also varied from \$1,232 for noncollegiate postsecondary schools, such as vocational, technical, and business schools, to \$3,937 for students in their third or fourth year of college. Among race and ethnic groups, Hispanics

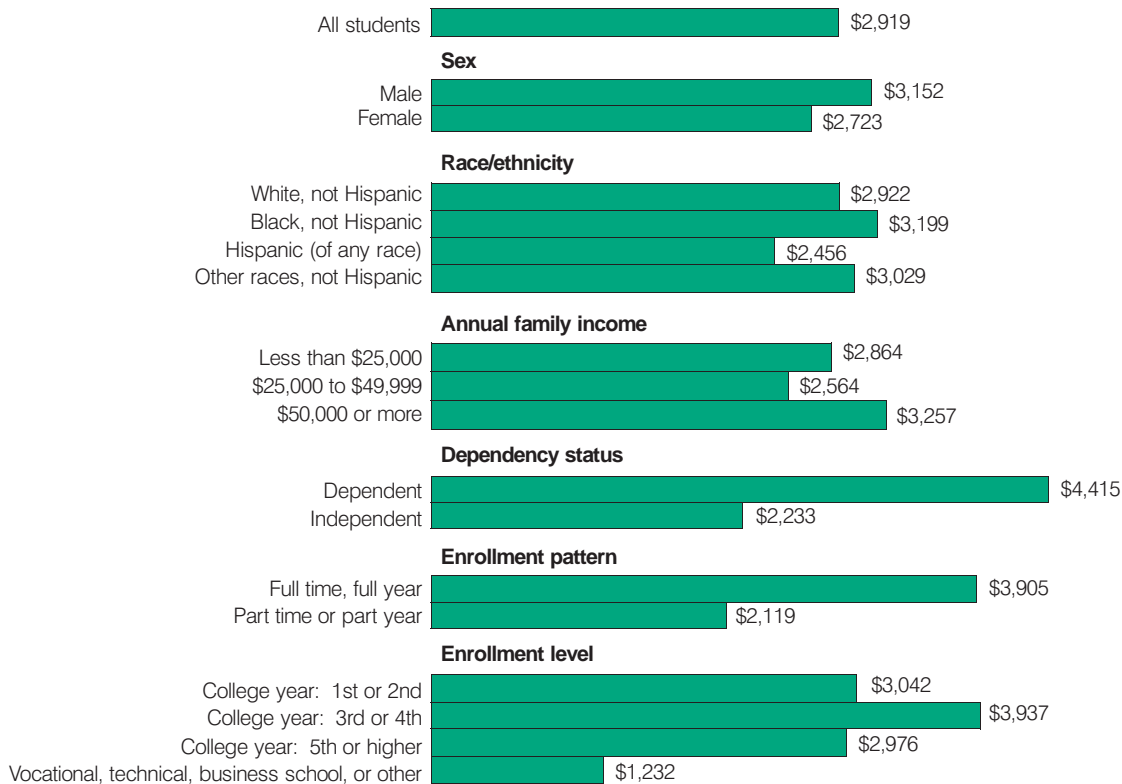
<sup>1</sup> This included full-time and part-time students, students who took one course or were enrolled during one semester, as well as those who dropped out before completing a semester.

<sup>2</sup> The proportions of students enrolled in the fifth year of college or higher and in a noncollegiate postsecondary school were not significantly different.

<sup>3</sup> The cost of schooling included tuition and fees, textbooks and educational supplies, and room and board (if applicable).

Figure 9-1.

### Average Postsecondary Schooling Costs, by Selected Characteristics: 1993-94 School Year



Source: U.S. Bureau of the Census, Survey of Income and Program Participation.

(of any race) had the lowest average total costs (\$2,456).<sup>4</sup>

**Dependent students pay more for schooling than independent students.**

Dependent students, those still considered to be part of the family in which they grew up, paid a total of about \$4,415 for schooling during the 1993-94 year. On the other hand, independent students,<sup>5</sup> those less economically tied to their original family, paid a total of about \$2,233. Dependent students were more likely to attend school full time than

independent students (68 percent versus 34 percent).

**Over half of postsecondary school students receive some kind of financial aid.**

Over half (55 percent) of the 20.5 million postsecondary students received some kind of financial assistance during the 1993-94 school year (Figure 9-2). On average, a student received \$3,415 per year, covering three-fourths (77 percent) of the student's total expenses.

The average amount of aid also varied by pattern and level of enrollment. Full-time students received more financial aid than part-time students (averaging \$4,486 versus \$2,379). An average of \$1,943 in aid was reported by people enrolled in non-collegiate institutions, compared with \$3,106 by first- or second-year students, \$3,834 by third- or fourth-year students, and \$4,897 by fifth-year-or-higher students.

**Loans and employer assistance are the most common sources of financial aid.**

More students enrolled in postsecondary school received financial aid from loans (3,617,000 students) and employer assistance (3,505,000).<sup>6</sup> The largest average aid amounts were provided by loans (\$3,319) and fellowships/scholarships (\$3,177) (not significantly different from each other). The smallest average aid amount was from SEOG or college work-study programs (\$1,207).

Full-time students acquired financial aid mostly from loans (averaging \$3,439). For part-time students, the most common source of financial aid was employee assistance (averaging \$1,314).

**The lower the family income, the higher the proportion of postsecondary students receiving aid.**

Among postsecondary students with a "low" annual family income (below \$25,000), 65 percent received assistance, covering 81 percent of their schooling costs. The average amount of aid was \$3,737 for these students. Pell Grants, which are need-based, were the most common source of aid for students in low-income families.

In comparison, 49 percent of postsecondary students with a "high" annual family income (\$50,000 or more) received aid, covering 74 percent of the students' costs. The average amount of aid was \$3,332 for these students. Employer assistance was the most common source of aid for students in high-income families.

<sup>4</sup> References to White, Black, and other races refer to the non-Hispanic portion of these groups.

<sup>5</sup> Students were classified as independent if they were married, 24 years old or over, a veteran, the reference person of the household, or if they had health insurance in their own name.

<sup>6</sup> The number of students receiving loans and employee assistance did not differ significantly.

**Although a higher proportion of Black students receive aid than White students, Black students receive a smaller amount than their White counterparts.**

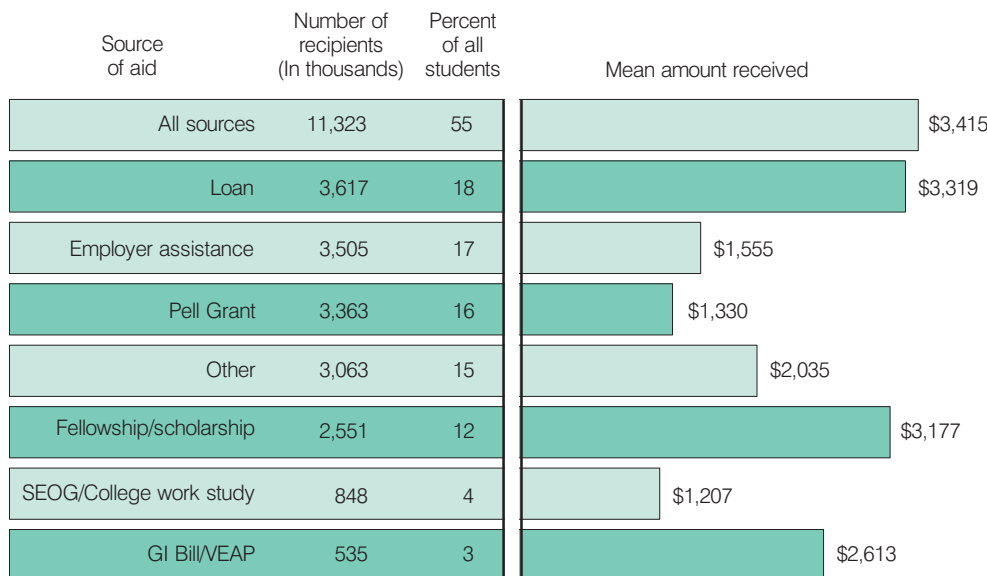
About 71 percent of Black students received aid, compared with 54 percent of White students. White students, however, received a larger dollar amount of aid, on average, than Black students, \$3,449 and \$2,863, respectively. Students of other races received an average of \$4,391 in aid. Pell Grants were the main source of financial aid for Black students. For White students, the most common source of aid was employer assistance.

**For Further Information**

See: Current Population Reports, Series P70-60, *Financing the Future: Postsecondary Students, Costs and Financial Aid, 1993-1994*.

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Figure 9-2. **Recipients of Financial Aid, by Selected Characteristics: 1993-94 School Year**



Note: "SEOG" refers to Supplemental Educational Opportunity Grant; "VEAP" refers to Veterans' Educational Assistance Programs.

Source: U.S. Bureau of the Census, Survey of Income and Program Participation.

# 10. Households and Families

Arlene F. Saluter

## Households are increasing at a slower pace.

In 1996, there were 99.6 million households in the United States, up from 93.3 million in 1990. Since 1970, however, the rate of increase has slowed. Between 1970 and 1980, the number of households increased by an average of 1.7 million per year. During the 1980s, growth slowed to about 1.3 million households per year, and thus far in the 1990s, it has slowed even further to about 1.0 million households per year.

The term "household" refers to the people occupying a housing unit, rather than the physical structure in which they live. Households exhibit diversity in their composition. The two major types of households are "family" and

"nonfamily." A family household is composed of at least two people related by birth, marriage, or adoption. A nonfamily household is either a person living alone or a householder who is not related to any of the other people sharing the home.

## The composition of households has changed significantly.

There were 69.6 million family households in 1996. Families traditionally accounted for a large majority of all households, but their proportion of the total was significantly lower in 1996 than in the past. The share of households represented by families fell from about 81 percent in 1970 to 71 percent in 1990 (Figure 10-1). Thus far in the 1990s, this proportion has stabilized (70 percent in 1996). Less

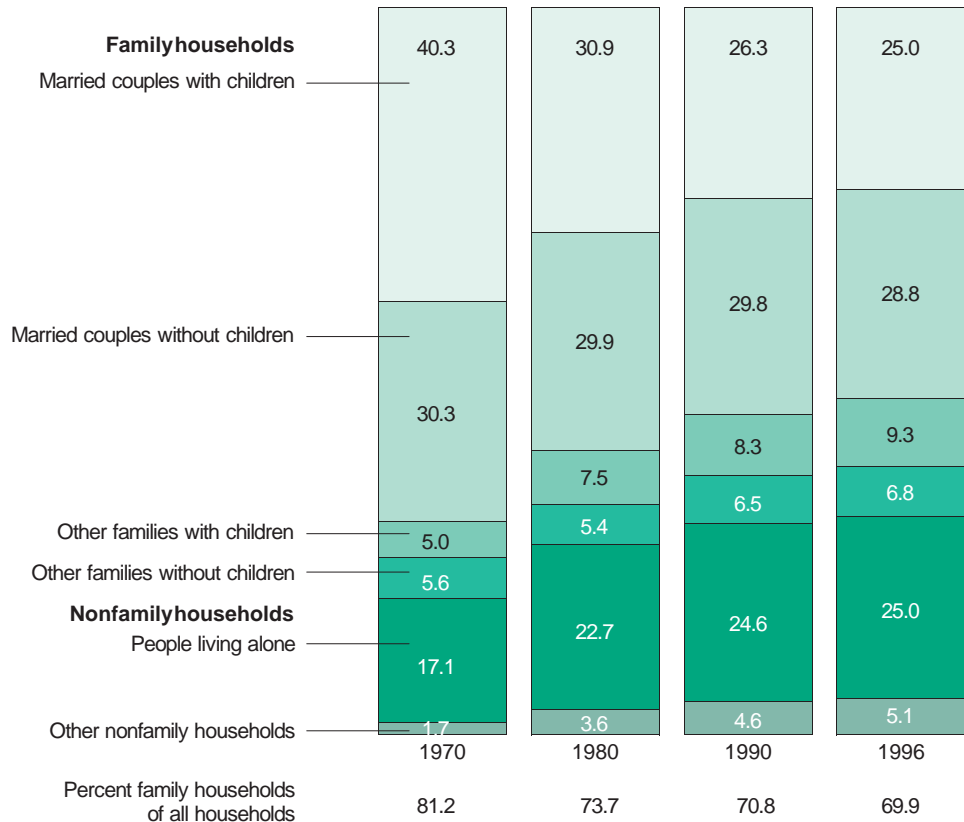
than half of all families have their own children under age 18 living at home, compared with 56 percent in 1970.

Families are subdivided into those maintained by a married couple and "Other families" maintained by men or women with no spouse present. "Other families" may include single-parent families, or any combination of relatives, but no spouse of the householder.

Nonfamily households numbered 30 million in 1996, compared with 11.9 million in 1970. During this 26-year period, the proportion of all households that were nonfamily households climbed from 19 percent to 30 percent. Although nonfamilies accounted for 3 of every 10 households in 1996, the rate of increase in the number of

Figure 10-1. Household Composition: 1978 to 1996

(Percent of all households)



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

this type of household has slowed significantly in recent years.

The vast majority of nonfamily households are one-person households. About 83 percent of nonfamily households in 1996 were composed of people living alone. As with nonfamily households overall, the number of one-person households increased at a much higher rate in the 1970s than it has in the years since.

**The decline in average household size has stopped.**

The average number of people per household declined significantly during the decades of the 1970s and 1980s but has not changed since 1990. In 1970, there were 3.14 people per household, falling to 2.76 people in 1980, with a further decline to 2.63 people in 1990. No significant change has been noted since 1990, as the average size per household stood at 2.65 people in 1996.

Large households have become much less common. The proportion of households with five or more people was 21 percent in 1970, compared with 10 percent in 1996 (Figure 10-2).

Medium-sized households composed of three or four people accounted for about one-third of households in both 1970 and 1996. Finally, the smallest households with only one or two people increased their share of the total from 46 percent in 1970 to 58 percent in 1996.

**The number of single parents continues to grow.**

The number of single parents with own children under 18 years living with them tripled from 3.8 million in 1970 to 11.7 million in 1996. The growth rate in their number was greatest during the 1970s (about 6.0 percent per year), then slowed to 3.5 percent per year during the 1980s. Thus far during the 1990s, the rate is 3.1 percent per year (not significantly different from the 1980s rate).

About 7.8 million, or 66 percent of all single parents, were White in 1996, but the incidence of one-parent situations is much higher among Blacks than among Whites. Single parents accounted for almost two-thirds (64 percent) of all Black family groups with children present<sup>1</sup> (one- and two-parent situations combined), compared with 26 percent among Whites.

Mothers accounted for the vast majority of single parents. In 1996, there were about 9.9 million single mothers versus 1.9 million single fathers. While single mothers represented 84 percent of single parents in 1996, this proportion has declined from 86 percent in 1990 and 90 percent in 1980 and 1970.

Most single parents either had never been married or were currently divorced. In 1996,

37 percent of single parents were never married, and 39 percent were divorced. These two categories combined accounted for 3 of every 4 single parents. The remainder were either married but not living with their spouse (21 percent) or widowed (4 percent).

**For Further Information**

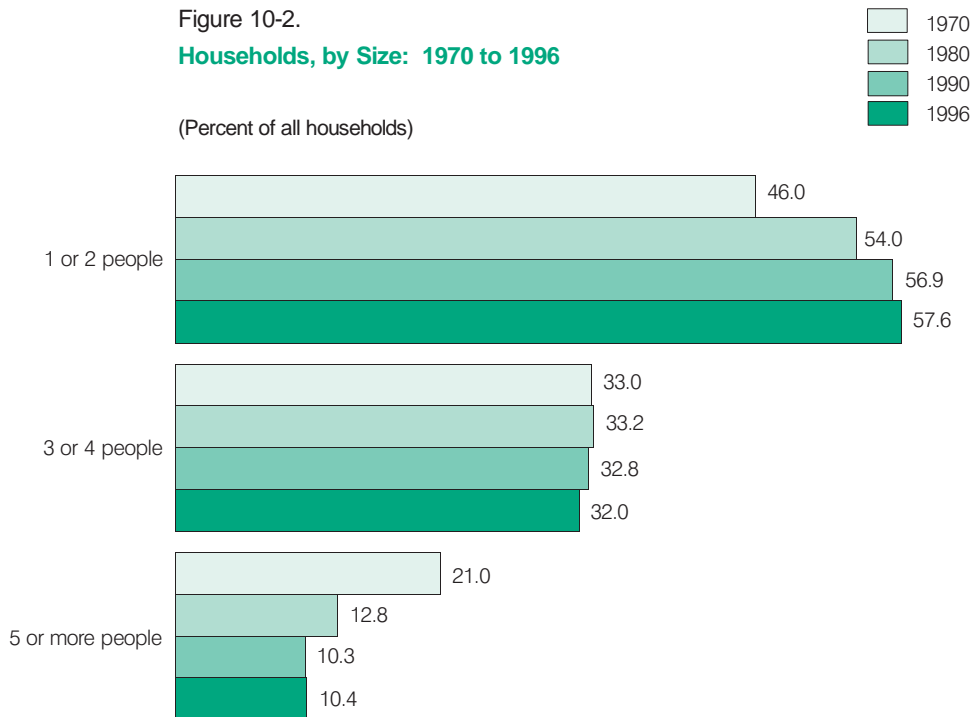
See: Current Population Reports, Series P20-495, *Household and Family Characteristics: March 1996 (Update)*.

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<sup>1</sup> Family groups with children are all families and subfamilies maintained by married couples or single parents with at least one own child under 18 years old living with them.

Figure 10-2.  
**Households, by Size: 1970 to 1996**

(Percent of all households)



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

# 11. Marital Status and Living Arrangements

Terry A. Lugaila

## Men and women are marrying later than ever before.

The estimated median age at first marriage is higher than ever before. In 1996, the median age at first marriage was 27.1 years for men and 24.8 years for women, approximately 4 years higher than the median age in 1970 (23.2 years for men and 20.8 years for women) (Figure 11-1).

Another indication of delayed marriage was the significant increase in the proportions of young adults who had not yet married. Since 1970, the proportions of men and women who had never married have at least doubled and in some cases tripled for the age groups between 25 and 44 years. For example, between 1970 and 1996, the proportion of people 30 to 34 years old who had never married tripled from 6 percent to 20 percent for women and from 9 percent to 30 percent for men. Likewise, among

those 35 to 39 years old, the proportions never married tripled from 5 percent to 13 percent for women and from 7 percent to 21 percent for men.

## Nearly 1 in every 8 adults lives alone.

In 1996, 24.9 million people, or 12 percent of all adults, lived alone. While women accounted for the larger share of people living alone (6 of 10), the number of men living alone increased at a faster pace. Between 1970 and 1996, the number of women living alone doubled from 7.3 million to 14.6 million, while the number of men living alone tripled from 3.5 million to 10.2 million.

Living alone was more common among the elderly, especially among women. Of adults under 35 years old, only 5 percent of women and 7 percent of men lived alone in 1996. For people 75 years old and over, the proportion living alone was

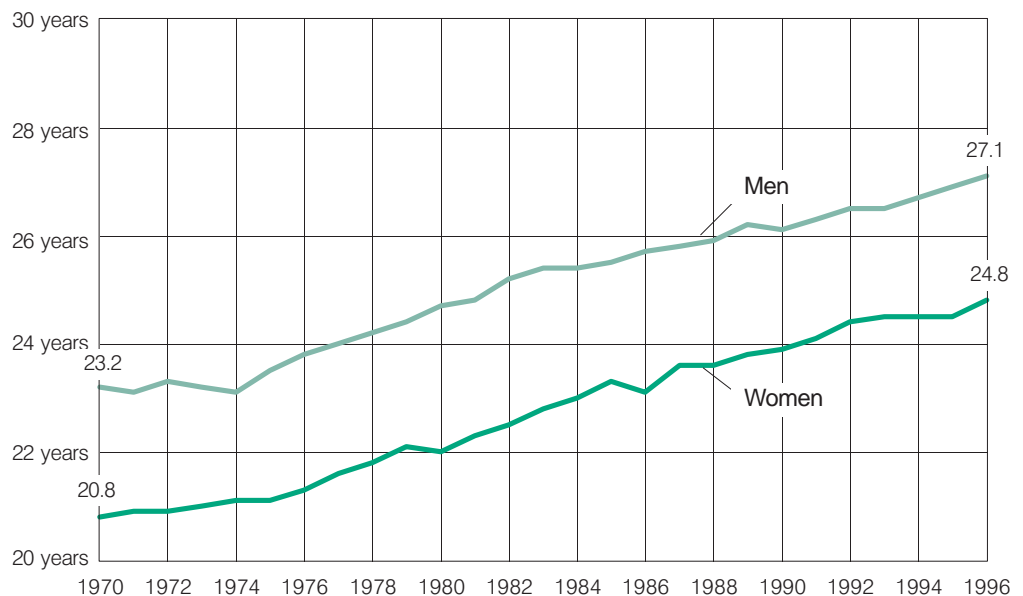
53 percent for women and 21 percent for men (Figure 11-2).

Since 1970, there has been no significant change in the proportion of elderly men in this age group living alone (from 19 percent to 21 percent), while the proportion of elderly women living alone has grown substantially (from 37 percent to 53 percent).

## Unmarried-couple households have increased nearly sevenfold since 1970.

An unmarried-couple household is composed of two unrelated adults of the opposite sex (one of whom is the householder) who share a housing unit with or without the presence of children under 15 years old. The count of unmarried-couple households is intended mainly to estimate the number of cohabiting couples, but it may also include households with a roommate, boarder, or paid employee of the opposite sex.

Figure 11-1.  
Estimated Median Age at First Marriage, by Sex: 1970 to 1996



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

Between 1970 and 1996, the number of unmarried-couple households jumped from 523,000 to 4.0 million. There were 7 unmarried couples for every 100 married couples in 1996, compared with about 1 for every 100 in 1970. About one-third of these unmarried couples in 1996 had children under 15 years old present in the home.

**The number of children living with never-married parents is on the rise.**

Children living with one parent (19.8 million) represented 28 percent of all children under 18 years old in 1996, up from 12 percent in 1970. The majority lived with their mother, but an increasing proportion lived with their father. In 1996, 14 percent of the children in a one-parent situation lived with their father, up from 9 percent in 1970.

Of the children who lived with one parent, the proportion who lived with a never-married parent grew from 27 percent to 36 percent between 1986 and 1996, while the proportion who lived with a divorced parent declined from 42 percent to 37 percent. The proportion of children living with a separated parent decreased from 22 percent to 18 percent between 1986 and 1996, and the proportion living with a widowed parent fell from 7 percent to 4 percent.

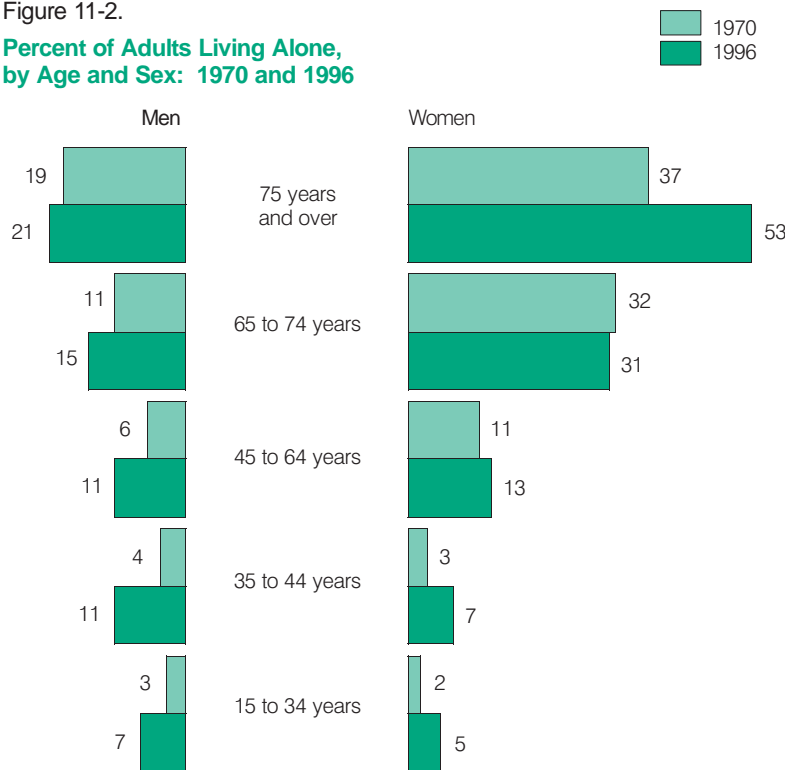
**For Further Information**

See: Current Population Reports, Series P20-496, *Marital Status and Living Arrangements: March 1996*.

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Figure 11-2.

**Percent of Adults Living Alone, by Age and Sex: 1970 and 1996**



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



# 12. Fertility

Amara Bachu

**In 1995, there were 60.2 million women of childbearing age (15 to 44 years); the average number of children ever born to these women was 1.2 each.**

Of the 60 million women 15 to 44 years old in 1995, 18 percent had given birth to 1 child during their lifetime, 23 percent to 2 children, 11 percent to 3, 4 percent to 4, and 2 percent to 5 or more children. The remaining 42 percent of these women were childless, not different from the figure for 1990.

Women at the end of their childbearing years (40 to 44 years) in 1995 had completed their fertility with an average of 2.0 children each. About 18 percent of these women were childless, an increase of 2 percentage points from 1990.

**Asian and Pacific Islander women report the lowest number of children ever born.**

About one-half (53 percent) of Asian and Pacific Islander women were mothers, compared with 57 percent of White women and 64 percent of Black women.

Overall, Asian and Pacific Islander women had 1.1 births each, less than the average number borne to either White women or Black women (1.2 births and 1.4 births each, respectively).

**Hispanic women (of any race) have higher fertility than non-Hispanic women.**

There were an estimated 6.6 million Hispanic women 15 to 44 years old in 1995.

The fertility rate for these women was 1.6 children each, about 0.4 child higher than for non-Hispanic women (1.2 children each).

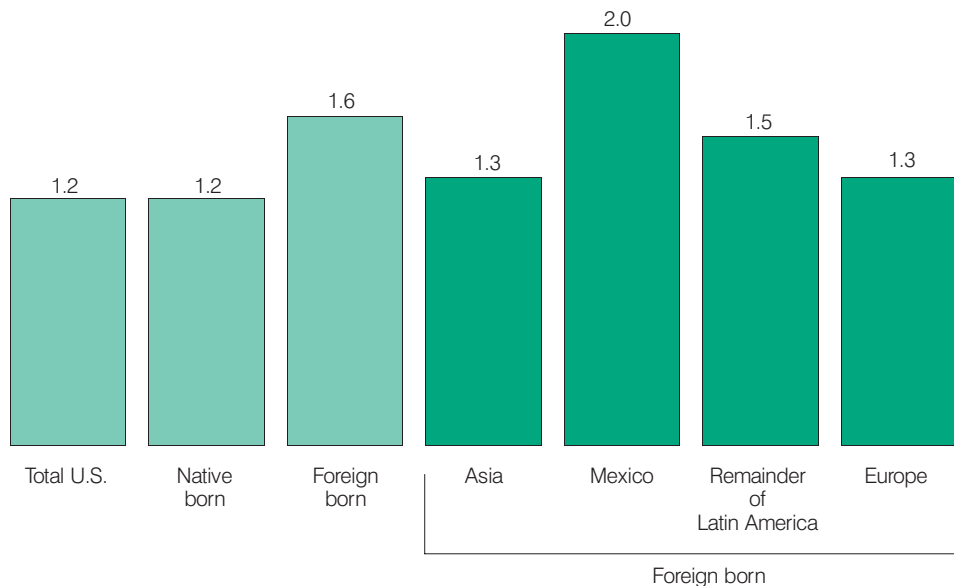
Among Hispanic women, the majority were of Mexican ancestry (4.2 million). They recorded fertility levels of 1.7 children each, not different from the 1.5 children each reported for Puerto Rican women and 1.4 children each reported for women of other Hispanic ancestries.

**About 21 percent of never-married women are mothers.**

About 38 percent of all women 15 to 44 years old in 1995 had never been married. Of these 22.8 million never-married women, 21 percent had given birth to at least 1 child. About 8 percent of never-married teenagers had borne a child, while among women in their thirties, about 4 out of every 10 had borne a child out of

Figure 12-1.

**Children Ever Born per Woman 15 to 44 Years Old, by Place of Birth of Mother: 1995**



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

wedlock. Less than 1 in 2 never-married Black women had a baby, compared with 1 in 4 Hispanic women and 1 in 8 White women.

**Fertility of foreign-born women is higher than that of native-born women.**

In 1995, there were 6.1 million foreign-born women 15 to 44 years old. The average number of children born to these women was about 1.6 children each, compared with 1.2 children for native-born women (Figure 12-1).

Women born in Latin America had the highest fertility levels with 1.8 children each, about 0.5 child higher than for women from other regions of the world. Women born in Mexico comprised one-third of all foreign-born women in the childbearing ages and had borne 2.0 children each.

**Over half of women with a newborn are in the labor force.**

In 1995, 55 percent of women 15 to 44 years old who had a child in the preceding 12 months were in the labor force, not significantly different from 53 percent in 1990 (Figure 12-2).

Among mothers with newborn children, 68 percent of mothers who had at least a bachelor's degree were in the labor force, compared with 55 percent who had completed only high school and 33 percent with less than a high school diploma. It is likely that highly educated women with prior career commitments and higher earnings potential suffer greater losses from work force interruptions, such as having a child, thereby encouraging a more rapid reentry into the labor force after a child's birth.

**For Further Information**

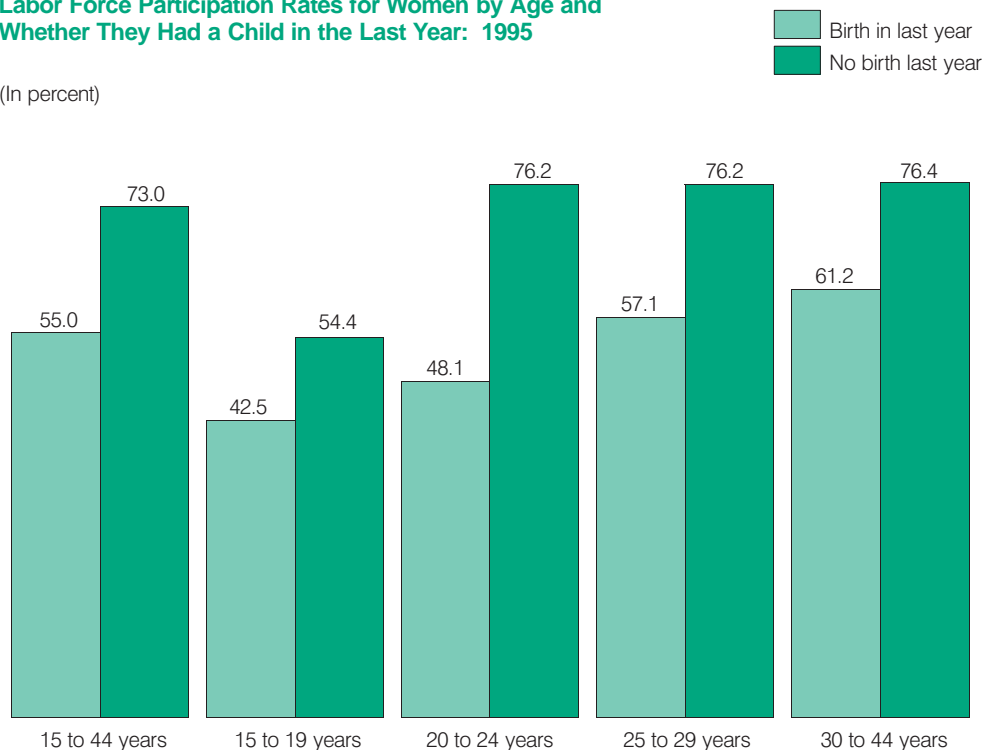
See: Current Population Reports, Series P20-499, *Fertility of American Women: June 1995*, forthcoming.

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Figure 12-2.

**Labor Force Participation Rates for Women by Age and Whether They Had a Child in the Last Year: 1995**

(In percent)



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

# 13. Child Care Arrangements of Preschoolers

Lynne M. Casper

One of the greatest challenges for employed parents is finding good quality, low-cost child care. Reliable, quality care is especially important for preschoolers because young children are dependent on caregivers to fulfill their basic needs and keep them from harm. Preschoolers are also in the midst of forming personalities, developing cognitively, and learning social skills; and child care providers can and do have a major impact on these processes and their outcomes. For these reasons, finding the right provider is critical.

Here, we examine how working parents arrange care for their preschoolers.

### Almost half of all preschoolers are cared for by relatives while their mothers are at work.

In 1993, there were 9.9 million children under 5 years old who were in need of child care while their mothers were working. Almost half (48 percent) were cared for primarily by relatives (Figure

13-1).<sup>1</sup> Seventeen percent were cared for by their grandparents during their mothers' working hours; about the same proportion were cared for by their fathers. The majority of preschoolers who were cared for by relatives were, in fact, cared for by either their grandparents or their fathers, each accounting for a third of the care provided by relatives. Other relatives—such as aunts, uncles, and cousins—played a smaller role in providing child care services, amounting to about 9 percent of all arrangements. Mothers provided the remainder of the care by relatives. About 6 percent of preschoolers were cared for by their mothers, most of whom worked at home.

<sup>1</sup> The term relatives includes mothers, fathers, siblings, grandparents, and other relatives. Other relatives include aunts, uncles, and cousins. An organized child care facility is a day care center, nursery school, or preschool. Nonrelatives include family day care providers and in-home babysitters. Family day care is provided by a nonrelative who cares for one or more unrelated children in the caregiver's home. In-home babysitters are nonrelatives who provide care within the child's home.

A little more than half (52 percent) of preschool-age children were cared for by someone other than relatives while their mothers were at work. In 1993, more preschoolers were cared for in organized child care facilities than in any other single arrangement; approximately 1 in 3 were cared for in this arrangement. Nonrelatives, including in-home babysitters and family day care providers, were also important sources of child care; about 1 in 5 preschool-age children were cared for by nonrelatives.

Another important consideration in the choice of child care arrangements was the environment in which care was provided. In 1993, about a third of preschoolers were cared for in each of the three major child care environments: the child's home, the provider's home, or organized child care facilities.

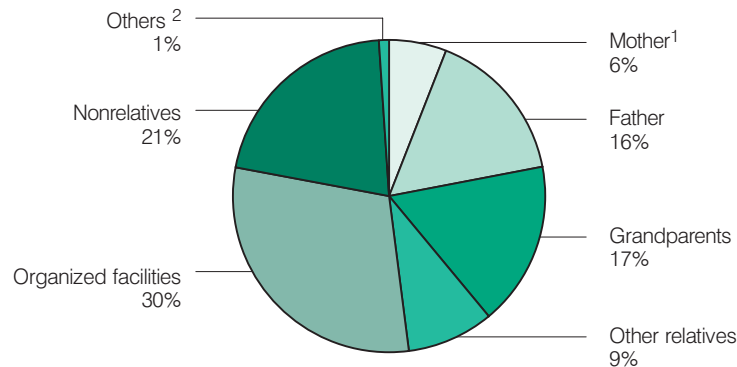
### Preschoolers' child care arrangements have changed dramatically over the past few years.

The proportion of preschoolers who were cared for in organized child care facilities declined from 26 percent in 1988 to 23 percent in 1991.

Figure 13-1.

### Child Care Arrangements for Preschoolers Used by Families With Employed Mothers: 1993

(Percent of preschoolers by type of arrangement)



<sup>1</sup> Includes mothers working at home or away from home.

<sup>2</sup> Includes children in kindergarten or school-based activities.

Source: U.S. Bureau of the Census, Survey of Income and Program Participation.

However, this proportion jumped to an all-time high of 30 percent for 1993.

During the same time periods these shifts were occurring, there were offsetting changes in the proportions of preschoolers being cared for by fathers and family day care providers. Care by fathers, while stable at 15 percent in both 1977 and 1988, sharply increased to 20 percent by 1991. However, this percentage dropped back to 16 percent by 1993.

Family day care has also been a consistent source of child care arrangements, providing 23 percent of all arrangements for preschoolers in 1977 and 1988. However, this proportion fell to 18 percent in 1991 and remained at that historically low level in 1993.

From 1988 to 1991, the declines in the use of organized child care facilities and family day care providers—and the increase in care by fathers—might have been a rational response to the economic recession occurring

during the same period. (The recession began in July 1990 and bottomed out in 1991.) A higher proportion of fathers who were unemployed or working at part-time jobs meant that more of them were available to serve as child care providers. Moreover, parents might have wanted to cut down on child care costs by switching to parental supervision of their children whenever possible.

The continued comparative unpopularity of family day care may, in part, reflect a growing uneasiness of parents with using a minimally regulated arrangement where there is a single provider, rather than a heavily regulated arrangement—an organized child care facility—where there are a number of providers. Recent media reports of child neglect and abuse at the hands of babysitters and family day care providers also may be a factor in the decline in the use of family day care providers.

**Relatives provide a great deal of child care for preschoolers in poor families and in families receiving welfare benefits.**

Child care costs constitute an especially large portion of the poor family's budget, so it comes as no surprise that poor families relied more heavily on relatives to help them out with child care than did nonpoor families. In 1993, 60 percent of all child care for preschoolers in poor families was provided by relatives, compared with only 46 percent in nonpoor families (Figure 13-2).

Grandparents and other relatives played an especially large role in the child care of poor children. Preschoolers in poor families were 50 percent more likely to be cared for by their grandparents and other relatives than were those in nonpoor families (36 percent versus 24 percent). In contrast, fathers and mothers were no more likely to provide child care in poor families than in nonpoor families.

Poor families were less likely to use organized child care facilities than nonpoor families probably because this type of care was one of the most expensive. In 1993, children in poor families were only two-thirds as likely as those in nonpoor families to be cared for in organized child care facilities while their mothers were at work (21 percent versus 32 percent).

In 1993, approximately 1.5 million preschoolers lived in families that received either general assistance, Aid to Families with Dependent Children (AFDC), food stamps, or benefits from the special supplemental food program for Women, Infants, and Children (WIC). A significant proportion of these children (43 percent) lived in families that participated in more than one program at the same time.

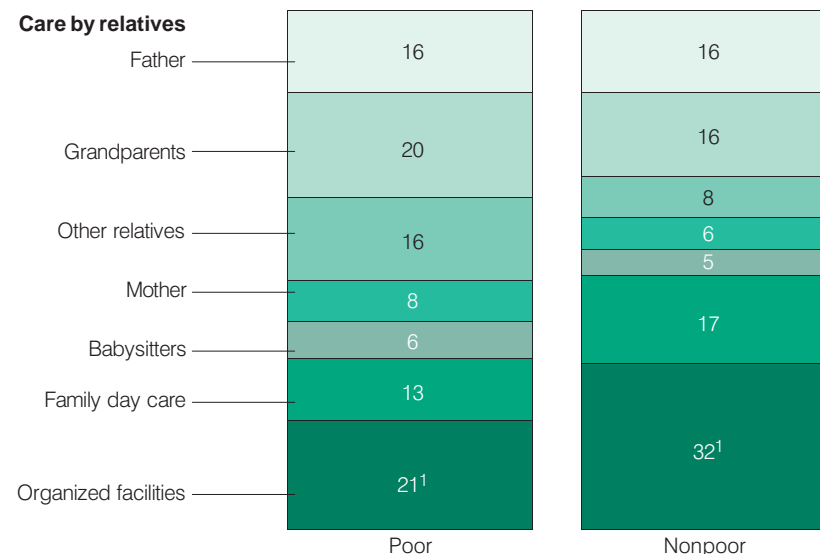
Like children in poor families, those receiving either general assistance, AFDC, food stamps, or WIC benefits were more likely to be cared for by relatives than were children not receiving these benefits (57 percent versus 46 percent). Children whose families received at least one type of assistance were also less likely to be cared for in organized day care facilities than children not receiving these benefits (23 percent versus 31 percent).

**For Further Information**

See: Current Population Reports, Series P70-53, *Who's Minding Our Preschoolers?* and Current Population Reports, Series P70-52, *What Does It Cost to Mind Our Preschoolers?*

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**Figure 13-2.**  
**Child Care Arrangements for Preschoolers, by Poverty Status: 1993**  
(Percent of preschoolers whose employed mothers use arrangement)



<sup>1</sup> Includes day care centers, nursery schools, preschools, and about 1 percent of children in kindergarten or school-based activities.

Source: U.S. Bureau of the Census, Survey of Income and Program Participation.

# 14. Disability

John McNeil

**About 54 million Americans have a disability; 26 million of these have a disability that is severe.**

In late 1994 and early 1995, the number of people with a limitation in a functional activity or a social role was 53.9 million.<sup>1</sup> The number with a severe disability (unable to perform one or more activities or roles) was 26 million. These estimates exclude people living in institutions.

**The likelihood of having a disability increases with age.**

The proportion with a disability was 10.0 percent among people under 22 years, 14.9 percent among those 22 to 44

<sup>1</sup> Based on the Survey of Income and Program Participation (SIPP) during the last 3 months of 1994 and the first month of 1995.

years old, 24.5 percent among those 45 to 54 years old, 36.3 percent among those 55 to 64 years old, 47.3 percent among those 65 to 79 years old, and 71.5 percent among those 80 years old and over (Figure 14-1).

Among people in the oldest age group (80 years and over), 53.5 percent had a severe disability; 34.1 percent needed personal assistance with one or more everyday activities, 31.2 percent used an aid (wheelchair, cane, crutches, or walker) to get around, 26.9 percent needed the assistance of another person to go outside the home, 12.7 percent needed personal assistance with bathing, and 7.0 percent were blind.

**The presence of a disability is associated with lower levels of income.**

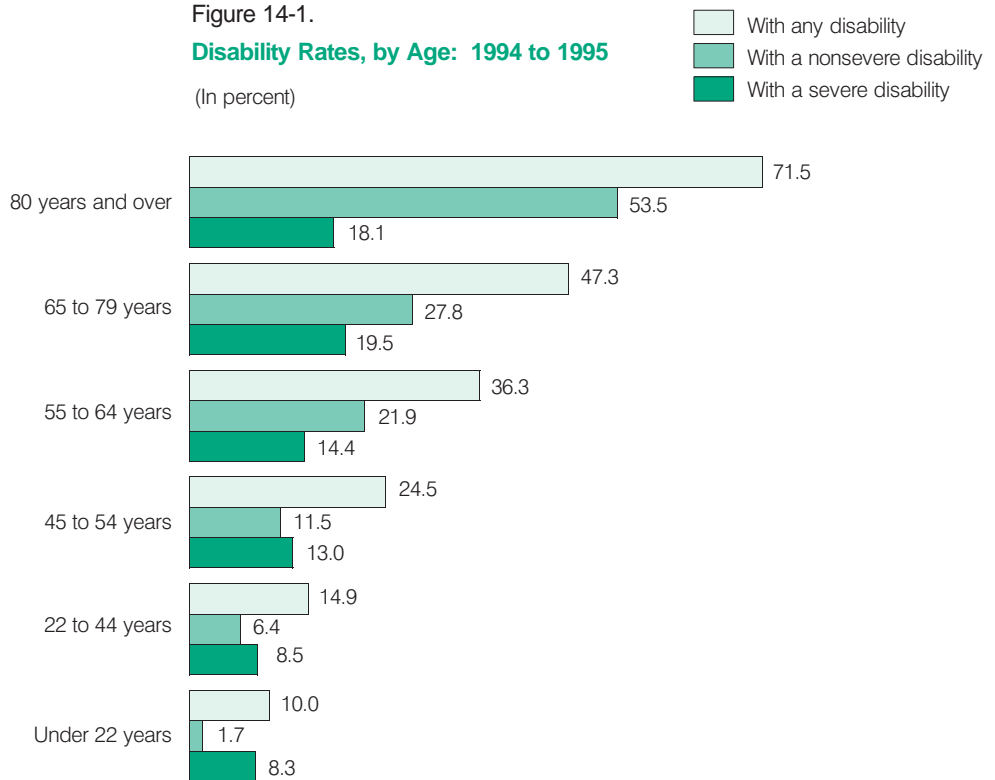
When people 22 to 64 years old were classified by their

relative income level,<sup>2</sup> the proportion with a low (less than half the median) relative income was 13.3 percent among those with no disability, 30.4 percent among those with any disability, and 42.2 percent among those with a severe disability.

Among people 65 years and over, the proportion with a low relative income was 16.7 percent for those with no disability, 31.7 percent for those with any disability, and 35.5 percent for those with a severe disability. Comparable figures for people 21 years

<sup>2</sup> Relative income for an individual is calculated in three steps: (1) assign the individual the income of his/her family adjusted for family size, (2) calculate the median value for the adjusted income measure, and (3) determine the ratio of the individual's adjusted income to the median.

Figure 14-1.  
**Disability Rates, by Age: 1994 to 1995**  
(In percent)



Source: U.S. Bureau of the Census, Survey of Income and Program Participation

and under were 29.2 percent (no disability), 33.3 percent (any disability), and 40.9 percent (severe disability).

The disability rate among people receiving public assistance benefits was relatively high. Among the 13 million people 22 to 64 years old who received cash, food, or rental assistance, 50.6 percent had a disability (either severe or nonsevere), and 40.3 percent had a severe disability. In contrast, the disability rates among the 133 million public assistance nonrecipients in the same age group were 16.9 percent (severe or nonsevere disability) and 6.7 percent (severe disability).

Most people with disabilities, even severe disabilities, did not receive public assistance. The proportion of people with a severe disability who received public assistance was 37.1 percent among those 22 to 64 years old and 18.0 percent among those 65 years old and over.

**Disability means a reduced chance for employment and lower earnings.**

The overall employment rate for people 21 to 64 years old was 76.2 percent, but this rate varied considerably by disability status. The employment rate was 82.1 percent among the 119.9 million people with no disability, 76.9 percent among the 15.2 million people with a nonsevere disability, and 26.1 percent among the 14.2 million people with a severe disability (Figure 14-2).

Among employed people 21 to 64 years old, 13.8 percent had a disability, 10.4 percent had a nonsevere disability, and 3.4 percent had a severe disability.

Disability also had a negative impact on earnings. For male workers 35 to 54 years old, the median monthly earnings were \$2,566 among those with no disability, \$2,100 among those with a nonsevere disability, and \$1,568 among those with a severe disability.

**Disability is associated with an increased likelihood of government health insurance coverage and a reduced likelihood of private coverage.**

Among people 22 to 64 years old with no disability, 79.9 percent were covered by a private health insurance plan, 3.0 percent were not covered by a private plan but had coverage from the Federal government, and 17.1 percent had no coverage. Among those in the same age group with a nonsevere disability, the comparable rates were 71.1 percent, 6.1 percent, and 22.7 percent.

The effect of disability on the likelihood of private coverage was particularly strong among people 22 to 64 years old with a severe disability. Only 43.7 percent were covered by a private plan, while 39.6 percent lacked private coverage but did have government

coverage, and 16.7 percent had no coverage.<sup>3</sup>

**People with a disability report difficulties with a range of activities.**

The number of people 6 years old and over reporting difficulties with specific activities included the following: difficulty hearing what is said in a conversation with another person, 10.1 million; unable to hear what is said in a normal conversation, 1 million; difficulty seeing words and letters in ordinary newsprint, 8.8 million; unable to see words and letters in ordinary newsprint, 1.6 million; needs assistance with one or more activities of daily living, 4.1 million; uses a wheelchair, 1.8 million; does not use a wheelchair but has used a cane or walker for 6 months or more, 5.2 million.

**For Further Information**

See: Current Population Reports, Series P70-33, *Americans With Disabilities: 1994-95*, and the Internet site for disability data at [www.census.gov/hhes/www/disable.html](http://www.census.gov/hhes/www/disable.html)

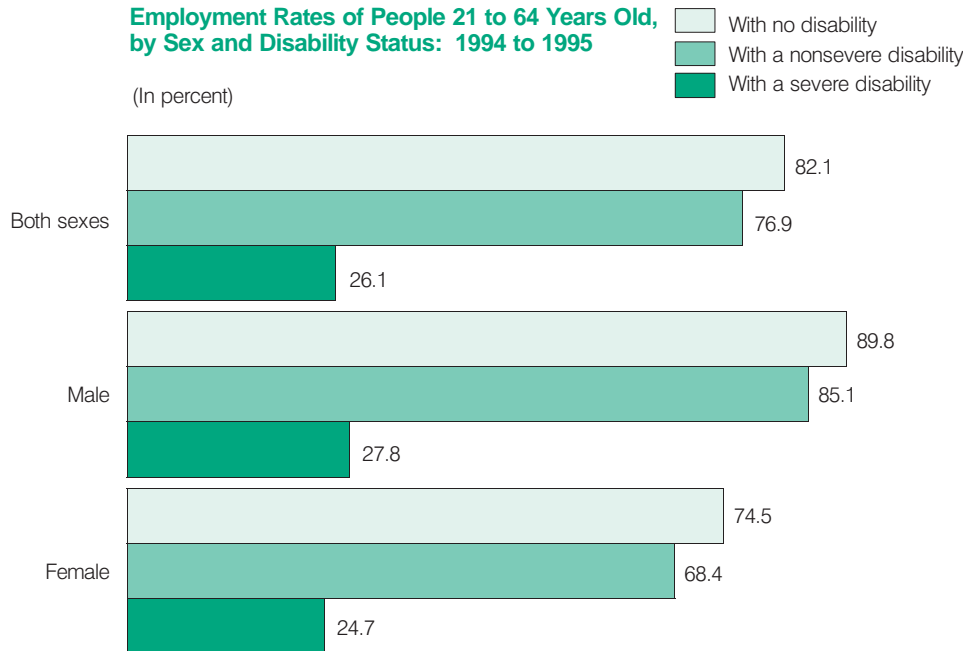
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<sup>3</sup> Among people 22 to 64 years old, there was no statistical difference between all people and people with a severe disability in the proportion lacking any type of health insurance coverage.

Figure 14-2.

**Employment Rates of People 21 to 64 Years Old, by Sex and Disability Status: 1994 to 1995**

(In percent)



Source: U.S. Bureau of the Census, Survey of Income and Program Participation.

# 15. Means-Tested Program Participation

Jan Tin

## One in seven Americans receives public assistance.

Of the estimated 258 million civilians living in the United States in 1993, approximately 36 million, or 14.0 percent, participated in one or more of the major means-tested government assistance programs—such as Aid to Families with Dependent Children (AFDC), food stamps, Medicaid, Supplemental Security Income (SSI), or housing assistance.<sup>1</sup>

The average monthly program participation rate increased noticeably from 1987 to 1993, from 11.4 percent to 14.0 percent. A substantial proportion of program recipients, however, participated only on a short-term basis.

<sup>1</sup> Means-tested programs are those that require the income and/or assets of the individual or family to be below specified thresholds in order to qualify for benefits. These programs provide cash and noncash assistance to portions of the low-income population.

Only 8.6 percent of people participated in assistance programs all 24 months of the 1992-93 period. These long-term recipients were likely to be either children (under 18 years old) or elderly (65 years old and over). The proportions of children and the elderly that participated in these programs each month of 1992 and 1993 were 14.1 percent and 9.7 percent, respectively, compared with 6.0 percent of people 18 to 64 years old.

## Medicaid has the highest participation rate.

Individuals were more likely to participate in Medicaid than in any other assistance program. In 1993, the average monthly participation rate for Medicaid, 10.3 percent, was higher than that for food stamps, AFDC or general assistance, housing assistance, or SSI (Figure 15-1). A similar enrollment pattern existed for people who were long-term participants, that is, for those participating all 24 months of the 1992-93 period.

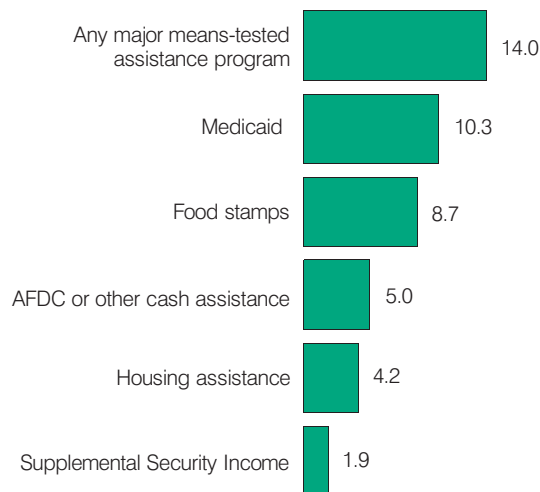
## Over 1 in 3 Black Americans receives public assistance.

In 1993, the average monthly number of Whites receiving means-tested assistance (22.9 million) was far greater than that of Blacks (11.6 million). However, Blacks and Hispanics (of any race) had higher average program participation rates than Whites and non-Hispanics, respectively, both overall and for individual assistance programs (Figure 15-2).

More than one-third (35.5 percent) of Blacks participated in means-tested programs, compared with only one-tenth (10.6 percent) of Whites. The proportion of Hispanics who received benefits was 28.9 percent, significantly higher than the 12.3 percent of non-Hispanics who participated.

Blacks tended to receive higher monthly benefits than Whites, a reflection of their relatively lower incomes and larger families. The median monthly benefit in 1993 for Black families (\$526) was significantly higher than the median for White families

Figure 15-1. Average Participation Rates for Major Means-Tested Assistance Programs: 1993 (Percent of the total population)



Source: U.S. Bureau of the Census, Survey of Income and Program Participation.

(\$399). The median benefit for Hispanics (\$478) was not significantly different from that of non-Hispanics (\$443).

**About one-fourth of children under 18 years old receive public assistance.**

Program participation was closely associated with age of the individual. In 1993, nearly 1 in 4 (23.7 percent) of children under 18 years old received some type of public assistance, compared with only 1 in 10 (10.0 percent) of people 18 to 64 years old and 1 in 8 (12.0 percent) of the elderly.

**Over half of the poor receive means-tested assistance.**

In 1993, 57.3 percent of the poor received means-tested benefits, compared with 6.5

percent of the nonpoor.<sup>2</sup> Moreover, over half (53.5 percent) of the poor participated all 24 months of 1992 and 1993, as did only 3.0 percent of the nonpoor. In addition, the median duration of receipt of benefits for the poor was about twice that for the nonpoor (11.5 months compared with 6.0 months).

**Families maintained by women have higher participation rates in assistance programs.**

Reflecting their relatively low family incomes, individuals in families maintained by women were much more likely in 1993 to participate in means-tested

programs than those in married-couple families—42.9 percent compared with 7.7 percent. Moreover, over half (51.1 percent) of those in families maintained by women participated in means-tested programs during at least 1 month of 1992 and 1993, compared with 13.8 percent of those in married-couple families. Similarly, a higher proportion of families maintained by women than of married-couple families received means-tested benefits in all 24 months.

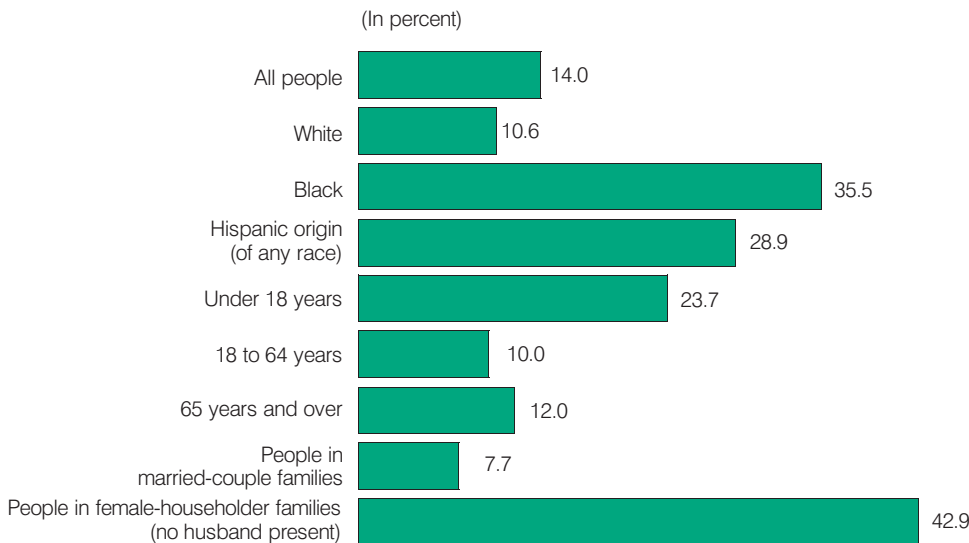
**For Further Information**

See: Current Population Reports, Series P70-58, *Dynamics of Economic Well-Being: Program Participation, 1992-1993, Who Gets Assistance?*

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<sup>2</sup> The poverty status of a person in a given period is defined by dividing the sum of his/her monthly family income by the sum of his/her monthly family poverty threshold. The person is considered "poor" if the ratio is less than one and is considered "nonpoor" otherwise. This implies that individuals who are considered "poor" in a year may not necessarily be "poor" in every month of the year.

**Figure 15-2.**  
**Average Rate of Participation in Any of the Major Means-Tested Assistance Programs, by Selected Characteristics: 1993**



Source: U.S. Bureau of the Census, Survey of Income and Program Participation.



# 16. Health Insurance

Deborah M. Dove

## Who goes without health insurance?

An estimated 40.6 million people in the United States (15.4 percent) were without health insurance coverage during the entire 1995 calendar year. These figures were statistically unchanged from the previous year.

## Employment is the leading source of health insurance coverage.

Most people (70.3 percent) were covered by a private insurance plan for some or all of 1995 (Figure 16-1). A private plan is one that is offered through employment (either one's own or a relative's) or is privately purchased. Most private insurance was obtained through a current or former employer or union (employment-based). The proportion of people with

some kind of government coverage was 26.4 percent—13.1 percent had Medicare, 12.1 percent had Medicaid, and 3.5 percent had military coverage.

## The poor are less likely to have insurance coverage.

Despite the existence of programs such as Medicaid and Medicare, 30.2 percent of the poor (11.0 million) had no health insurance of any kind during 1995 (Figure 16-2). This percentage—which was double the rate for all people—was statistically unchanged from the previous year. Poor people comprised 27.1 percent of all uninsured people.

Medicaid was the most widespread type of coverage among the poor. About 46.4 percent of all poor people were covered by Medicaid at some time during the year.

Several key factors influenced the chances of lacking health insurance coverage in 1995. They included:

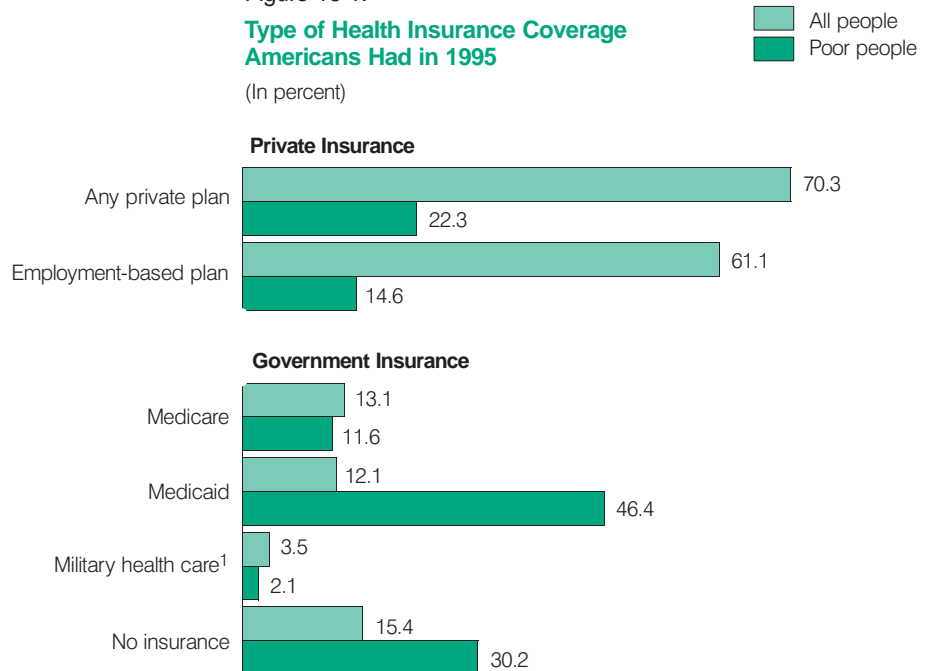
**Age**—Young adults 18 to 24 years old were more likely than other age groups to lack coverage during all of 1995 (28.2 percent lacked coverage). Because of Medicare, the elderly were at the other extreme (only 0.9 percent lacked coverage). Among the poor, adults 18 to 64 years old had much higher noncoverage rates than either children or the elderly.

**Race and Hispanic origin (of any race)**—Among all people and the poor alike, those of Hispanic origin had the highest chance of lacking coverage throughout 1995.

Figure 16-1.

### Type of Health Insurance Coverage Americans Had in 1995

(In percent)



<sup>1</sup> Military health care includes CHAMPUS (Comprehensive Health and Medical Plan for Uniformed Services), CHAMPVA (Civilian Health and Medical Program of the Department of Veteran's Affairs), and Veteran's and military health care.

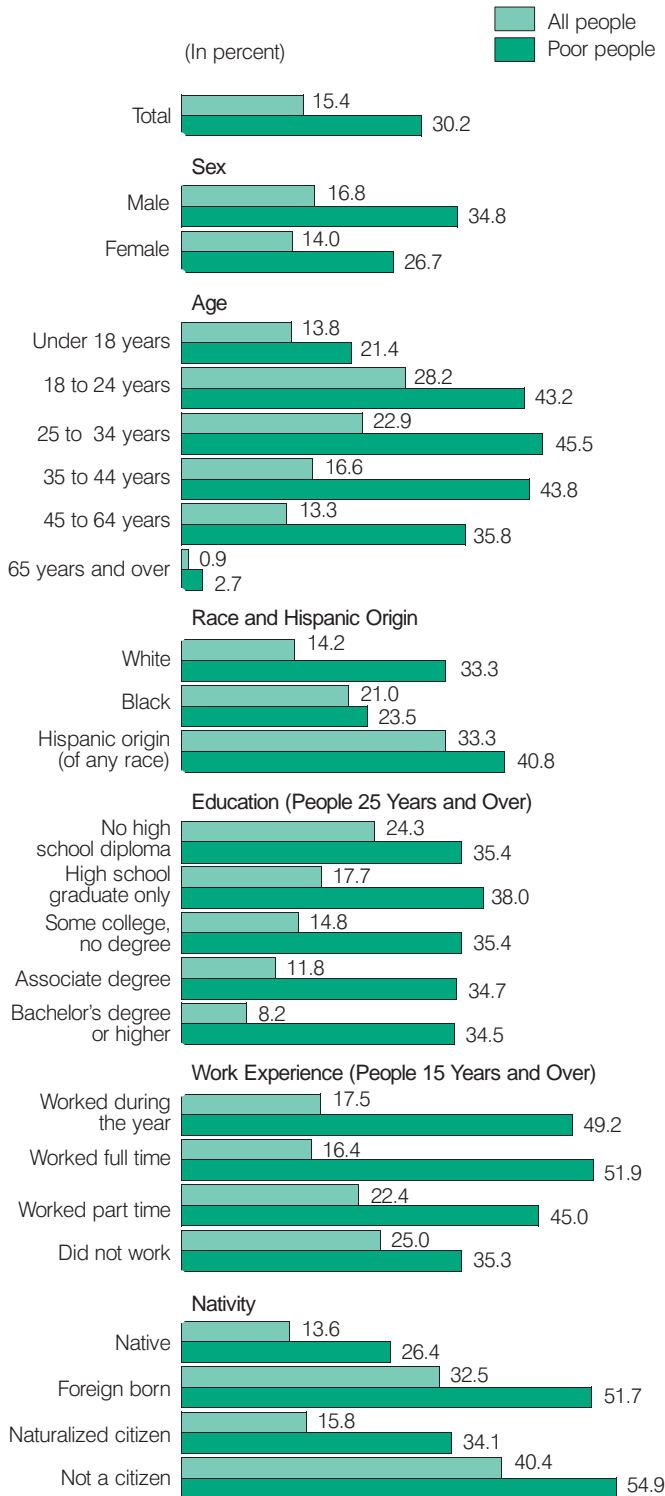
Note: The percentages by type of coverage are not mutually exclusive; that is, people can be covered by more than one type of health insurance during the year.

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

Figure 16-2.

**Who Lacked Coverage in 1995?**

(Percent of all people and poor people not covered by health insurance during the entire year, by selected characteristics)



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

**Educational attainment**—Among all adults, the likelihood of being uninsured declined as the level of education rose. Among those who were poor, however, there were no significant differences across education groups.

**Work experience**—Among workers 18 to 64 years old, part-time workers had the highest noncoverage rate—22.4 percent,<sup>1</sup> compared with 16.4 percent for full-time workers. Among the general population 18 to 64 years old, workers (both full and part time) had a lower uninsured rate than nonworkers (17.5 percent compared with 25.0 percent). Among the poor, however, workers had a higher uninsured rate than nonworkers (49.2 percent compared with 35.3 percent).

**Nativity**—A higher proportion of the foreign-born population in the United States was without health insurance (32.5 percent) than the native-born population<sup>2</sup> (13.6 percent). Moreover, among the foreign born, noncitizens had an uninsured rate more than twice as high as that of naturalized citizens—40.4 percent compared with 15.8 percent. Poor immigrants were even worse off; over one-half of them (51.7 percent) were without health insurance.

**Household income and size of employer play important roles in coverage.**

Noncoverage rates fell as household income rose. In 1995, the percent of people without health insurance ranged from 6.7 percent among people in households

with incomes of \$75,000 or more to 23.9 percent among those in households with incomes under \$25,000.

Of the 140.3 million workers in 1995, 53.2 percent had employment-based health insurance policies in their own name. This proportion varied by size of employer, with workers employed by small firms being least likely to have such policies. The proportion of workers having such policies ranged from 28.3 percent for workers in firms of fewer than 25 people to 67.7 percent for workers in firms of 1,000 or more people. These estimates do not reflect the fact that some workers are covered by employment-based coverage through another family member.

**States show wide differences in noncoverage rates.**

Proportions of people without health insurance coverage ranged from 7.3 percent in Wisconsin to 25.6 percent in New Mexico. Between 1994 and 1995, noncoverage rates fell in Alabama (19.2 percent to 13.5 percent) and rose in Tennessee (10.2 percent to 14.8 percent) and Vermont (8.6 percent to 13.2 percent).<sup>3</sup>

**For Further Information**

See: Current Population Reports, Series P60-195, *Health Insurance Coverage: 1995, Who Goes Without Health Insurance?*

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<sup>1</sup> Workers were classified as part time if they worked fewer than 35 hours per week in the majority of the weeks they worked in 1995.

<sup>2</sup> Natives are people born in the United States, Puerto Rico, or an outlying area of the United States such as Guam or the U.S. Virgin Islands; and people born in a foreign country who had at least one parent who was a U.S. citizen. All other people are foreign born.

<sup>3</sup> We advise against using these estimates to rank the states. Results from different samples could easily show different estimates and rankings because of small sample sizes.

# 17. Money Income

Robert W. Cleveland

## Household income increased for the first time in 6 years.

Between 1994 and 1995, households in the United States experienced an annual increase in real median income of 2.7 percent, from \$33,178 to \$34,076 (Figure 17-1).<sup>1</sup>

## Household income varied by region.

Between 1994 and 1995, the Midwest was the only region to experience a significant change in real median household income, increasing 7.2 percent from \$33,426 to \$35,839. This was the first annual increase in median

household income experienced by the Midwest since 1988. The other three regions did not record significant 1994-95 increases.

Of the regions, the South had the lowest median household income in 1995 (\$30,942).

It was \$36,111 in the Northeast and \$35,979 in the West.<sup>2</sup>

## Household income increased for all types of households.

Family households experienced a 1.8-percent increase in real median income, rising from \$40,506 in 1994 to \$41,224 in 1995. The increase was also 1.8 percent (from \$46,317 to \$47,129) for married-couple families, but

4.5 percent (from \$20,435 to \$21,348) for families maintained by women with no husband present, and 7.0 percent (from \$31,336 to \$33,534) for those maintained by men with no wife present.<sup>3</sup>

Nonfamily households registered a 2.3-percent increase, from \$19,484 to \$19,929.

## Household income varied by race and ethnicity.

In 1995, among the race and ethnic groups, Asian and Pacific Islander households had the highest median income (\$40,614), and Black

<sup>1</sup> Changes in "real" income refer to comparisons after adjusting for inflation based on changes in the Consumer Price Index.

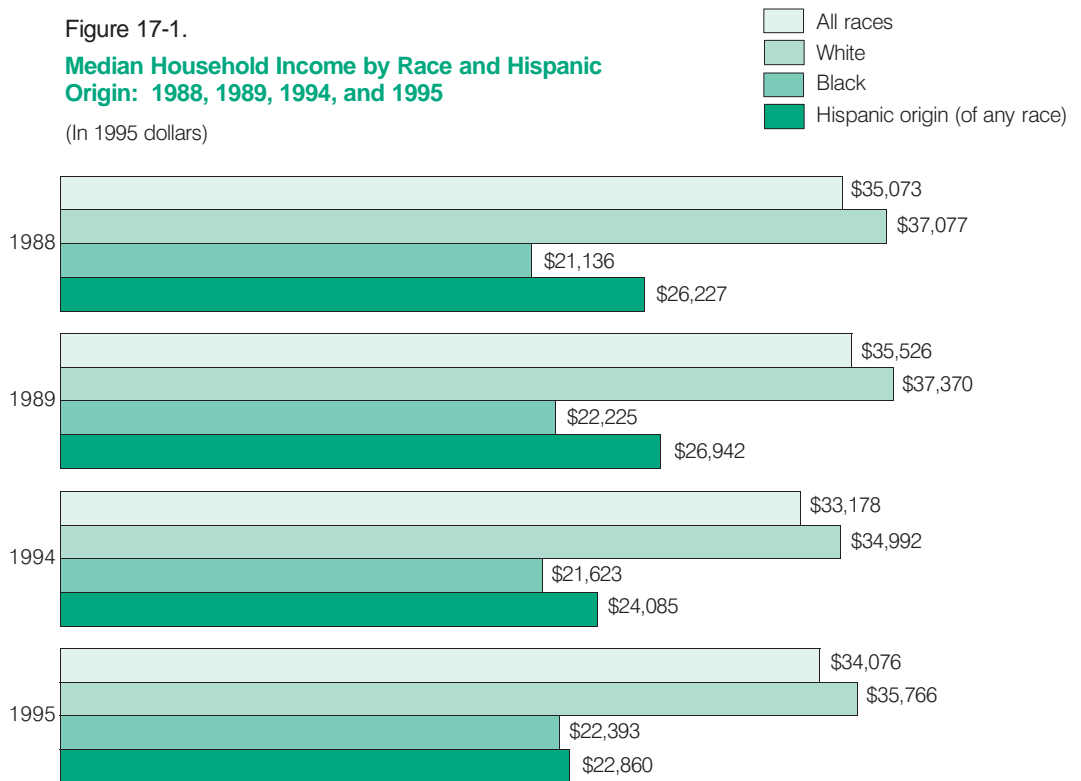
<sup>2</sup> The median household incomes of the Northeast, Midwest, and West regions were not statistically different.

<sup>3</sup> The percent increases in median household income for the various types of households were not statistically different.

Figure 17-1.

## Median Household Income by Race and Hispanic Origin: 1988, 1989, 1994, and 1995

(In 1995 dollars)



Percent increase in median household income after adjusting for inflation:  
 1994-95 = 2.7 percent  
 1988-89 = 1.3 percent

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

and Hispanic (of any race) households had the lowest income (\$22,393 and \$22,860, respectively).<sup>4</sup> White households had a median income of \$35,766.<sup>5</sup>

<sup>4</sup> The median incomes of Black households and of Hispanic-origin households were not statistically different.

<sup>5</sup> At least part of the difference in income between White households and Asian and Pacific Islander households was attributable to the larger size of Asian and Pacific Islander households. In 1996, the average size of Asian and Pacific Islander households was 3.25 people, compared with 2.59 people for White households. Based on an income-per-household-member measure, the income of Asians and Pacific Islanders (\$16,994) was not significantly different from that of Whites (\$18,011).

**Household income differs by the number of earners in the household.**

Households with no earners had a median income in 1995 of \$13,102, only about one-fourth that of households with two or more earners (\$52,813). Households with one earner had a median income of \$27,567.

**Median earnings of year-round, full-time workers vary by gender.**

In 1995, median earnings of year-round, full-time workers were \$31,496 for men and \$22,497 for women. The female-to-male earnings ratio in 1995 was 0.71, not statistically different from the all-time high ratio (0.72) reached in 1990.

**Median earnings of year-round, full-time workers differ by occupation.**

In 1995, among male year-round, full-time workers, median earnings were \$46,534 for executives and managers; \$35,064 for sales workers;

and \$30,421 for precision production, craft, and repair workers. For women, the comparable figures were \$30,635, \$20,279, and \$21,343, respectively.<sup>6</sup>

**Median earnings of year-round, full-time workers vary by educational attainment.**

In 1995, median earnings of male year-round, full-time workers 25 years old and over were \$48,063 for those with a college degree; \$28,542 for those with only a high school diploma; and \$21,887 for those with some high school education but no diploma. For female year-round, full-time workers, the comparable figures were \$33,399, \$19,649, and \$15,103, respectively.

<sup>6</sup> Median earnings for female sales workers were not significantly different from those of female precision, craft, and repair workers.

**The distribution of income has become somewhat more unequal over time.**

Between 1994 and 1995, there was no change in the inequality in the distribution of household income (Figure 17-2). However, since 1968, income inequality has increased. The long-term trend has been that households at the bottom 20 percent of the income distribution have received less and less of the country's income, while those at the top 20 percent have received more and more.

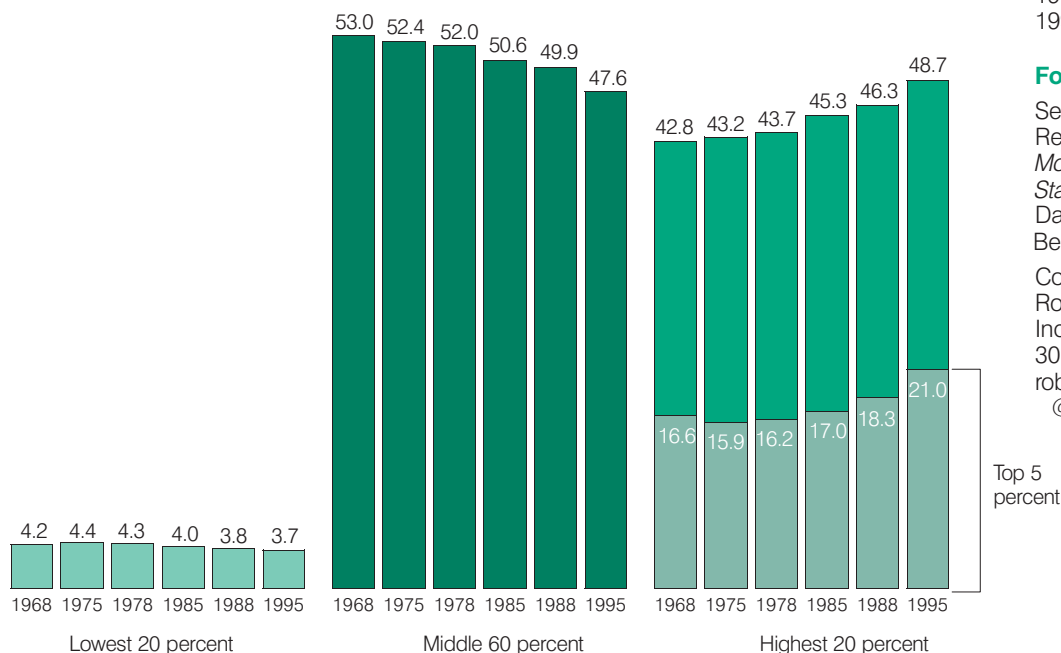
For example, in 1968, the lowest 20 percent of households received 4.2 percent of the aggregate household income. By 1995, their share had declined to just 3.7 percent. In contrast, the highest 20 percent of households received 42.8 percent of the aggregate household income in 1968. By 1995, their share had increased to 48.7 percent. Consequently, households in the middle of the income distribution were receiving proportionally less of the country's income in 1995 than in 1968. For example, the middle 60 percent of households received 53.0 percent of the aggregate household income in 1968 but only 47.6 percent in 1995.

**For Further Information**

See: Current Population Reports, Series P60-193, *Money Income in the United States: 1995* (With Separate Data on Valuation of Noncash Benefits).

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Figure 17-2. Share of Aggregate Household Income, by Quintile: 1968 to 1995



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

# 18. Poverty

Bernadette D. Proctor

## The number of poor dropped significantly.

There were 36.4 million people below the official poverty level<sup>1</sup> in 1995, significantly lower than the 38.1 million poor recorded in 1994. The proportion of the population with incomes below the poverty level in 1995 also was significantly lower than that in 1994 (13.8 percent compared with 14.5 percent) (Figure 18-1).

## The poverty rate varies across race and ethnic groups.

In 1995, the poverty rate was 11.2 percent for Whites, 29.3 percent for Blacks, and 30.3 percent for Hispanics (of

any race) (Figure 18-2). For the Asian and Pacific Islander population, the largest component of the remaining race groups, the poverty rate was 14.6 percent in 1995, the same as in 1994.

Blacks and Whites each showed significant decreases in their poverty rates between 1994 and 1995. Blacks dropped from 30.6 percent to 29.3 percent, and Whites dropped from 11.7 percent to 11.2 percent. For Hispanics, there was no significant change in the number of poor or the poverty rate between 1994 and 1995.

Even though the poverty rate for Whites was lower than that for the other racial and ethnic groups, the majority of poor people (67.1 percent) in 1995 were White. Blacks constituted 27.1 percent of all people below the poverty level, whereas the Asian and Pacific Islander population represented 3.9 percent of the Nation's poor. Hispanics comprised 23.5 percent of the poor.

## About one-third of families maintained by women with no husband present have incomes below the poverty level.

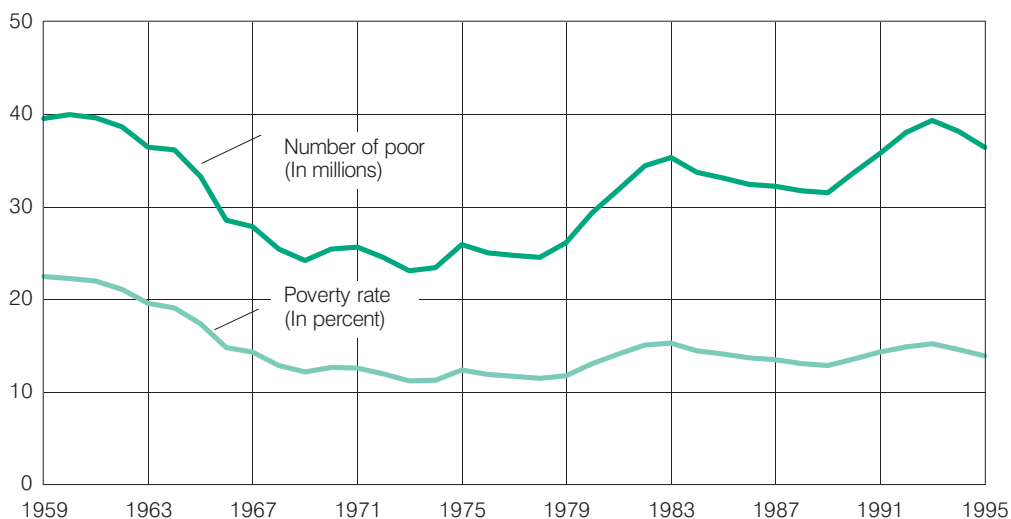
While 10.8 percent of all families had incomes below the poverty level in 1995, 32.4 percent of families maintained by women with no husband present were poor. In contrast, only 5.6 percent of married-couple families lived in poverty.

The proportion of female-householder families in poverty was substantially higher among Black families and Hispanic families than among White families. White families maintained by women with no husband present had a poverty rate of 26.6 percent. The corresponding rates for Black families and Hispanic families were 45.1 percent and 49.4 percent, respectively (not significantly different from one another).

In 1995, 53.9 percent of all poor families were maintained by women with no husband present, whereas 39.6 percent were maintained by married couples.

<sup>1</sup> The poverty definition used by the Federal government for statistical purposes is based on a set of money income thresholds that vary by family size and composition and do not take into account noncash benefits or taxes. The average poverty threshold for a family of four in 1995 was \$15,569. A four-person family with cash income below its threshold would be counted as poor.

Figure 18-1.  
People Below the Poverty Level: 1959 to 1995



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

**Half of the poverty population consists of the elderly and children.**

Half of the Nation's poor in 1995 were either children under 18 years old (40.3 percent) or people 65 years old and over (9.1 percent). The poverty rate for children was 20.8 percent, higher than that for any other age group. The poverty rate for the elderly was 10.5 percent, 3.3 percentage points below the poverty rate for all people.

However, a higher proportion of the elderly (7.2 percent) than of the nonelderly (4.3 percent) were concentrated just over their respective poverty thresholds, that is, between 100 and 125 percent of their threshold. Although the elderly constituted only 12 percent of the total population, 18.4 percent of the Nation's 12.3 million "near poor" were elderly.

**The number of poor people varies considerably under alternative definitions of income.**

Since much of means-tested assistance to people is in the form of noncash benefits, such as medicaid and food stamps, experimental estimates were prepared by the Census Bureau to demonstrate the effects of including such benefits. Subtracting all government cash transfers from the official definition of income resulted in a poverty

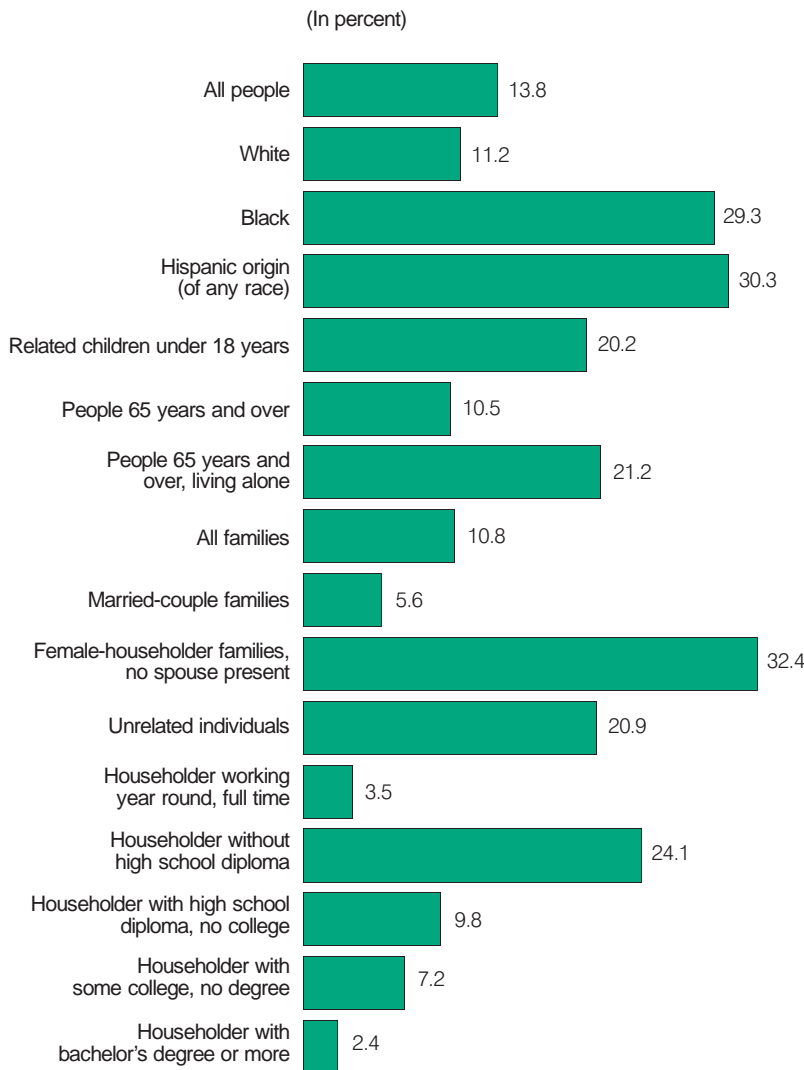
population in 1995 of 57.6 million people and a corresponding poverty rate of 21.9 percent. When taxes were subtracted from income and government cash and non-cash benefits (such as food stamps, housing, and medicaid) were included in income, the number of people below poverty dropped to 27.2 million and the poverty rate to 10.3 percent.

**For Further Information**

See: Current Population Reports, Series P60-194, *Poverty in the United States: 1995*.

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Figure 18-2.  
**Poverty Rates for People and Families With Selected Characteristics: 1995**



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

# 19. The Black Population

Claudette E. Bennett  
Kymberly A. Debarros

## The Black population is projected to reach 40 million by the year 2010.

In 1996, the Black population was estimated at 33.9 million and constituted 12.8 percent of the country's population, up from 12.3 percent in 1990 and 11.7 percent in 1980. At the turn of this century, the Black population is expected to reach 35.4 million and represent 12.9 percent of the population. Ten years later, in 2010, the Black population is projected to be 40.1 million, representing 13.5 percent of the total population.

About 84 percent of the growth in the Black population since 1980 has been due to natural increase (births minus deaths), while immigration has accounted for the remaining 16 percent.

## Families maintained by single parents continue to represent a growing share of Black families.

In 1996, 47 percent of all Black families were maintained by women with no spouse present, and an additional 7 percent were maintained by men with no spouse present. In contrast,

less than 20 percent of non-Hispanic White families were single-parent families. Less than one-half (46 percent) of all Black families were married couples in 1996, compared with 50 percent in 1990, 56 percent in 1980, and 68 percent in 1970.

The increase in the proportion of Black single-parent families was greater between 1970 and 1980 than between 1980 and 1990 and between 1990 and 1996 (from 32 percent to 44 percent, 44 percent to 50 percent, and 50 percent to 54 percent, respectively). This trend is occurring among both White families and Black families.

## Blacks continue to make progress in narrowing the educational gap with Whites.

In 1965, only 27 percent of Blacks 25 years old and over had completed at least high school, compared with 51 percent of Whites (Figure 19-1). In 1990, the corresponding figures were 66 percent and 79 percent. By 1996, 74 percent of all Blacks 25 years old and over had completed at least high

school, compared with 83 percent of Whites, and 86 percent of non-Hispanic Whites.

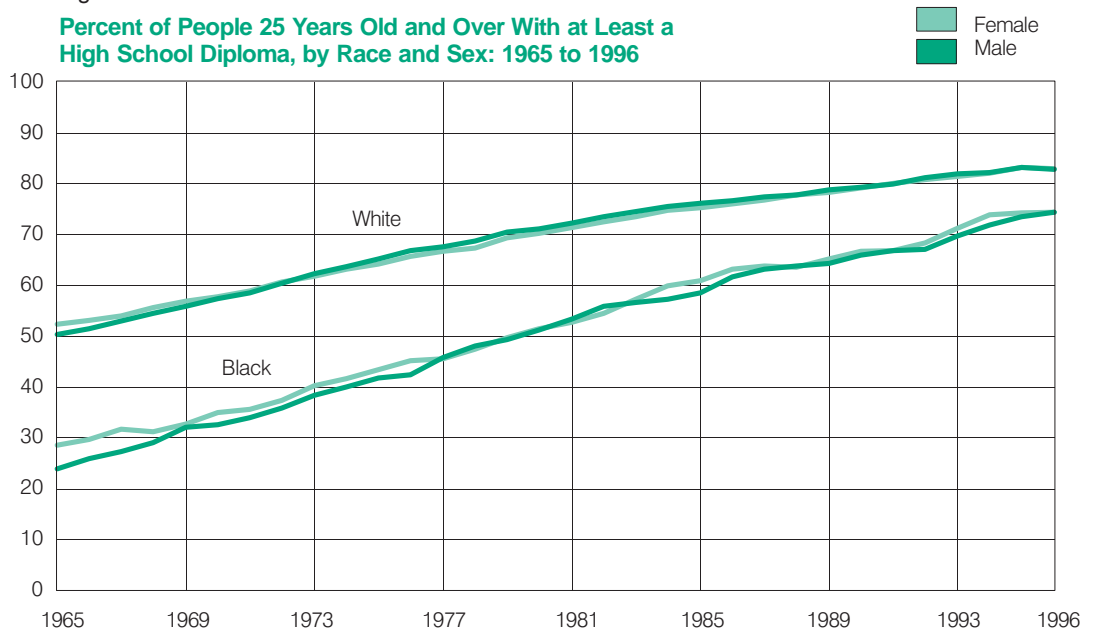
In 1996, a higher proportion of Black females than of Black males in both the 25-to-34 year age group and the 35-to-44 year age group had earned at least a bachelor's degree. The figures were 16 percent versus 11 percent, and 18 percent versus 15 percent, respectively. In contrast, among non-Hispanic Whites, there was no statistical difference between males and females; about 30 percent in each age group were at least college graduates.

## Similar proportions of Black and non-Hispanic White married-couple families have both the husband and wife as earners.

Both the husband and wife were earners in a similar proportion of Black (61 percent) and of non-Hispanic White (60 percent) married-couple families in 1995. Nevertheless, their median family income differed substantially. The median income of Black married-couple families in which both the

Figure 19-1.

Percent of People 25 Years Old and Over With at Least a High School Diploma, by Race and Sex: 1965 to 1996



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

husband and wife were earners (\$49,750) represented about 84 percent of the comparable median of corresponding non-Hispanic White families (\$59,030).

Likewise, there was no statistical difference in the proportion (about 13 percent) of Black and of non-Hispanic White married-couple families in which the husband was the only earner. However, the median income for Black married-couple families in which the husband was the only earner was about 75 percent of the median for comparable non-Hispanic White families.

In 1995, Black families overall were less likely to have two or more earners than non-Hispanic White families (45 percent versus 59 percent), and more likely to have no earners (18 percent versus 14 percent). This difference continued to contribute to the lower median family income of Blacks. In turn, the larger proportion of Black families (47 percent) than of non-Hispanic White families (13 percent) maintained by women with no spouse present contributed to the

difference in the proportion of no earner and two-or-more earner families. A similar proportion of Black (67 percent) and of non-Hispanic White (65 percent) married-couple families had two or more earners.

**The value of more education is evident in the substantial earnings differences among year-round, full-time workers.**

In 1995, the median earnings of Blacks 25 years old and over, who worked year round, full time and had only a high school diploma, were \$20,360, compared with \$32,820 for those with at least a bachelor's degree. Only 14 percent of Black college graduates earned less than \$20,000, compared with 48 percent of those with just a high school diploma.

Black women 25 years old and over with only a high school diploma who worked year round, full time had median earnings of \$17,640, about 78 percent of the earnings of comparable Black men and 87 percent of the earnings of comparable

non-Hispanic White women (Figure 19-2).

Among men with just a high school diploma, Black men who worked year round, full time earned 74 percent of what comparable non-Hispanic White men earned; the ratio was similar (0.73) among the college graduates. Among comparable college graduates, the median earnings of Black women were 82 percent of those of Black men and 88 percent of the earnings of non-Hispanic White women.

**Nearly half of all poor Blacks are children.**

In 1995, 29 percent of all Blacks were poor, a proportion not statistically different from the 31 percent in 1979. However, the 1995 rate (29 percent) was lower than the rate observed in 1982 and 1983 (36 percent), which was the highest proportion in the 16 years since 1979.

Nearly one-half (48 percent) of all poor Blacks were less than 18 years old in 1995. There was no statistical difference in the poverty rate for Blacks 18 to 64 years of age and those 65 years and over, about 24 percent. This rate

was significantly lower than the 48 percent poverty rate for Blacks less than 18 years old.

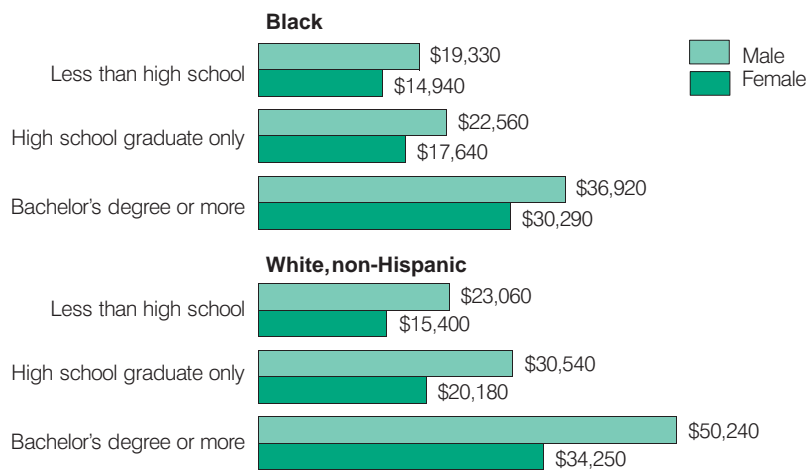
Among poor people 15 years old and over, 35 percent of Blacks and 42 percent of non-Hispanic Whites worked. A similar proportion of poor Black men and women worked (35 percent), while among poor non-Hispanic Whites, a larger proportion of men than women worked (51 percent versus 36 percent). There was no statistical difference in the proportion of poor Black women and non-Hispanic White women who worked. However, there were more Black women (1.3 million) than Black men (0.7 million) among the working poor.

**For Further Information**

See: Current Population Reports, Series P20-498, *The Black Population in the United States: March 1996* (Update) and tables on the Internet. at: [www.census.gov](http://www.census.gov)

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Figure 19-2.  
**Median Earnings of Year-Round, Full-Time Workers 25 Years Old and Over, by Educational Attainment, Sex, and Race: 1995**



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



## 20. The Hispanic Population

John M. Reed

### The Hispanic population numbered 28.4 million in 1996.

The 1996 estimate of the Hispanic-origin population (of any race) in the United States was 28.4 million or 10.8 percent of the total population. Nearly two-thirds of all Hispanics were of Mexican origin (Figure 20-1).

### The Hispanic population is “younger” than the non-Hispanic White population.

In 1996, 31.1 percent of Hispanics were under 15 years old, compared with 20.1 percent of non-Hispanic Whites. In contrast, 10.4 percent of Hispanics were 55 years old and over, compared with 22.9 percent of non-Hispanic Whites.

The median age of the Hispanic population (25.6 years) in 1996 was about 11 years less than that of the non-Hispanic White population (36.5 years). The median age of Hispanics rose from 25.0 in 1985 to 26.0 in 1990, but declined to 25.6 in 1996.

The Cuban population had the highest median age (38.9 years) of all the Hispanic subgroups. The median age was 24.1 years for Mexicans, 25.7 years for Puerto Ricans, 28.1 years for Central and

South Americans, and 28.5 years for the Other Hispanic population. There were no significant differences in median ages between the following subgroups: Mexicans and Puerto Ricans; Puerto Ricans and Central/South Americans; Puerto Ricans and Other Hispanics; and Central/South Americans and Other Hispanics.

### Despite significant progress, the educational attainment of Hispanics is well below that of the rest of the population.

One of the most notable improvements in educational attainment has been the reduction in the proportion of Hispanics with very little formal education. The proportion of Hispanics 25 years old and over with less than a 5th grade education decreased from 12.3 percent in 1990 to 10.3 percent in 1996.

Despite this improvement, the proportion of Hispanics in 1996 with low educational attainment—less than a 5th grade education—was 17 times larger than that of non-Hispanic Whites (0.6 percent).

The proportion of Hispanics 25 years and over with a high school diploma increased from 50.8 percent in 1990 to 53.1 percent in

1996. In 1996, Hispanics were still much less likely to be high school graduates than non-Hispanic Whites (86.0 percent).

Similar differences existed among young adults 25 to 34 years old. In 1996, 61.0 percent of Hispanic young adults reported they were high school graduates, compared with 92.0 percent of their non-Hispanic White counterparts. Among these young adults, 8.5 percent of Hispanics had a bachelor's degree, compared with 23.8 percent of non-Hispanic Whites.

There were differences in educational attainment levels among the Hispanic subgroups also. For example, Mexican young adults 25 to 34 years old were the least likely to have a high school diploma or higher level of education (56.2 percent).

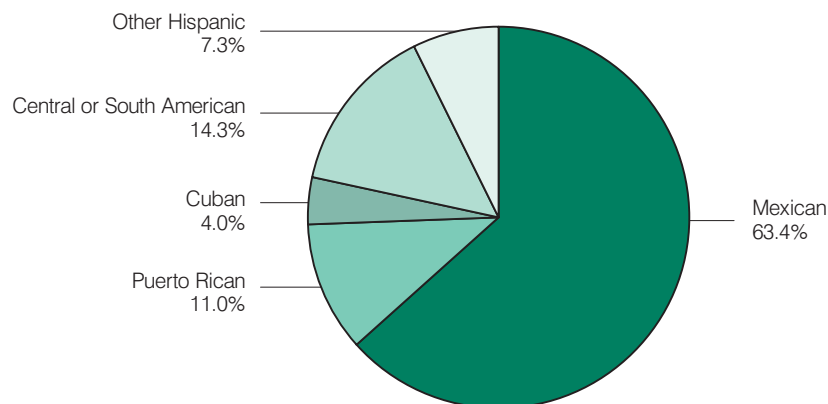
### Hispanics are more likely than non-Hispanic Whites to live in large households.

The average size of Hispanic households in 1996 was 3.53 people, compared with 2.48 persons for non-Hispanic White households. Households with five or more people represented 23.3 percent of Hispanic households but only 8.3 percent of

Figure 20-1.

### Hispanic Population, by Type of Origin: 1996

(In percent)



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

non-Hispanic White households. In contrast, one-person households represented only 15.9 percent of Hispanic households, as opposed to 26.0 percent of non-Hispanic White households.

Family households constituted a higher proportion of Hispanic households (79.2 percent) than of non-Hispanic White households (68.7 percent).

**More than 40 percent of the foreign-born population are of Hispanic origin.**

About 1996, 10.8 million Hispanics were foreign born, representing 38.0 percent of the Hispanic population.

Of the total 24.4 million foreign-born population in 1996, 44.3 percent were Hispanic. Among foreign-born Hispanics, a much larger proportion were not naturalized citizens (81.7 percent) than among foreign-born non-Hispanic Whites (49.4 percent). Among Hispanic subgroups, there was considerable variation in distribution by nativity and citizenship (Figure 20-2). (Puerto Ricans are excluded in the graph because people born in

Puerto Rico are defined as native born.)

**Hispanics are more likely to be unemployed than non-Hispanic Whites.**

The unemployment rate for Hispanics 16 years old and over was 8.2 percent in 1990, 11.9 percent in 1993, and 9.8 percent in 1996. For Hispanic males, the unemployment rate dropped from 12.4 percent in 1993 to 9.7 percent in 1996. However, there was no significant change in the unemployment rate for Hispanic females between 1993 (11.3 percent) and 1996 (10.0 percent).<sup>1</sup>

Hispanics were over twice as likely to be unemployed in 1996 than were non-Hispanic Whites (9.8 versus 4.6 percent). Among Hispanic subgroups, Cubans had a significantly lower unemployment rate (6.2 percent) than all other Hispanic subgroups except for Central and South Americans (8.9 percent).

<sup>1</sup> There was no significant difference between unemployment rates between the sexes for either 1993 or 1996.

**Hispanics earn less than non-Hispanic Whites.**

Among year-round, full-time workers, median earnings in 1995 were lower for Hispanic males than for non-Hispanic White males. Median earnings of Hispanic males (\$20,553) were 57.7 percent of those of non-Hispanic White males (\$35,605). Median earnings of Hispanic females (\$17,855) were 71.4 percent of those of non-Hispanic White females (\$25,005). The ratio of female-to-male earnings for Hispanics (0.87) was much higher than the ratio for non-Hispanic Whites (0.70).

The differences in 1995 earnings for year-round, full-time workers were also evident in the distribution of the earnings. At the low end of the earnings distribution, 10.1 percent of Hispanic males earned less than \$10,000 a year, compared with 3.6 percent for non-Hispanic White males. At the high end of the distribution, 7.5 percent of Hispanic males had earnings of \$50,000 or more, compared with 26.5 percent of non-Hispanic White males. Among females, 15.6 percent of Hispanics and 7.1 percent

of non-Hispanic Whites had earnings of less than \$10,000, while 26.6 percent of Hispanics and 46.7 percent of non-Hispanic Whites had earnings of \$25,000 or more.

**Hispanics are more likely to live below the poverty level than non-Hispanics.**

In 1995, the poverty rate was 30.3 percent for Hispanics, compared with 8.5 for non-Hispanic Whites. Although only about 1 in every 10 people in the United States was Hispanic, more than 2 in every 10 people (23.5 percent) living in poverty was Hispanic.

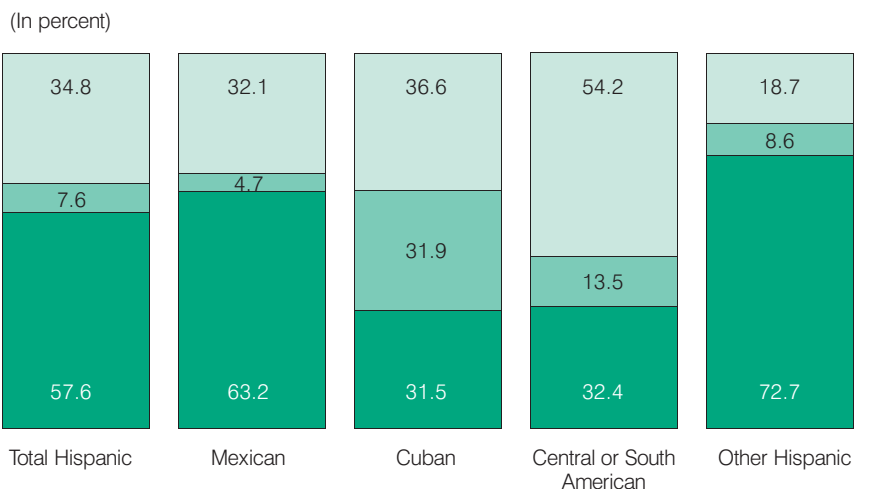
Hispanic children were more likely than non-Hispanic White children to be living below the poverty level. In 1995, 47.6 percent of Hispanic children under 18 years old were living in poverty, compared with 31.4 percent of non-Hispanic White children. Hispanic children represented 14.5 percent of all children in the United States but were 27.8 percent of all children in poverty.

**For Further Information:**

See: Current Population Reports, Series P20-475, *The Hispanic Population in the United States: March 1993*; and unpublished work tables from the March 1996 Current Population Survey.

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Figure 20-2.  
**Total Hispanics and Hispanic Subgroups, by Nativity and Citizenship: 1996**



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

# 21. The Asian and Pacific Islander Population

Claudette E. Bennett  
Kymberly A. Debarros

## The Asian and Pacific Islander population is growing rapidly.

In 1996, the Asian and Pacific Islander population was estimated at 9.7 million, up from 7.3 million recorded in the 1990 census.<sup>1</sup> Since 1990, the Asian and Pacific Islander population has grown about 2 percent per year. Immigration to the United States accounted for much of this growth (about 86 percent); the balance was due to natural increase (births

<sup>1</sup> The Current Population Survey (CPS) estimate, based on a sample, is subject to sampling and nonsampling errors. It is not controlled to independent estimates for this population. Estimates may differ because of different data collection and estimation procedures and sampling error. However, distributions of characteristics for the Asian and Pacific Islander population in the March 1996 CPS appear reasonable when compared with the 1990 census distribution. When comparing data for the Asian and Pacific Islander population for previous years, caution should be used.

minus deaths). The Asian and Pacific Islander population accounted for 3.7 percent of America's population in 1996. By the year 2000, this population is projected to reach 12.1 million and represent about 4 percent of the total population.

The Asian and Pacific Islander population is heterogeneous and includes groups that differ in language, culture, and recency of immigration. Several Asian groups, such as the Chinese and Japanese, have been in this country for generations. In contrast, relatively few Pacific Islanders are foreign born. Hawaiians, of course, are native to this country.

With a median age of 29.8 years in 1996, the Asian and Pacific Islander population was younger than the non-Hispanic White population (median age of 36.5 years). This difference reflected the age structure of the two groups: 30 percent of the Asian and Pacific Islander population were under 18 years old, and 6.6 percent were 65 years old and over. In contrast, 24 percent of

non-Hispanic Whites were under 18 years, and 14 percent were 65 years and over.

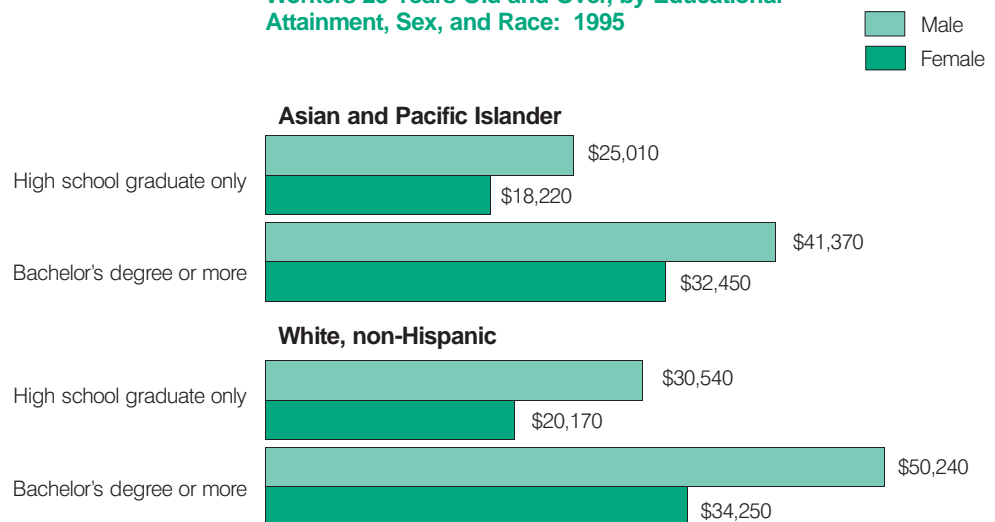
## A majority of the Asian and Pacific Islander population lives in just three states.

In 1996, 55 percent of the Asian and Pacific Islander population lived in the West, where this population represented 9 percent of the region's population. A majority (57 percent) of the Asian and Pacific Islander population lived in just three states: California, New York, and Hawaii.

The vast majority (94 percent) of the Asian and Pacific Islander population lived in metropolitan areas in 1996. Of these, one-half lived in the suburbs of metropolitan areas; a little less than one-half (45 percent) lived in the central cities of metropolitan areas. The Asian and Pacific Islander population represented 4 percent of the total population living in the suburbs and 5 percent of the total population living in the central cities.

Figure 21-1.

### Median Earnings of Year-Round, Full-Time Workers 25 Years Old and Over, by Educational Attainment, Sex, and Race: 1995



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

**Asian and Pacific Islander families were more likely than non-Hispanic White families to be large.**

In 1996, the average size for both Asian and Pacific Islander families and non-Hispanic White families was about four people. About 74 percent of Asian and Pacific Islander families had three or more people, compared with 53 percent of non-Hispanic White families. In addition, Asian and Pacific Islander families were twice as likely to have five or more people as non-Hispanic White families (22 percent versus 11 percent).

Six in ten Asian and Pacific Islander families had related children under 18 years old, compared with 5 in 10 non-Hispanic White families. However, the two groups had a similar proportion of related children under 18 years old living with both parents (about 80 percent).

**Educational attainment remains high for the Asian and Pacific Islander population.**

In 1996, among the Asian and Pacific Islander population 25 years old and over, nearly 9 out of 10 men and about 8 out of 10 women had

at least a high school diploma. However, high school completion rates varied widely among Asian and Pacific Islander groups. The 1990 census, the latest date for which statistically reliable data for the groups are available, showed that among Asians, the rate varied from 31 percent for Hmongs, who are among the most recent Asian immigrant groups, to 88 percent for Japanese, who have been in this country for several generations.

Within the Pacific Islander group, the proportion with at least a high school diploma ranged from 64 percent for Tongans to 80 percent for Hawaiians.

A lower proportion of Asians and Pacific Islanders 25 years and over than of comparable non-Hispanic Whites had at least a high school diploma in 1996 (83 percent versus 86 percent, respectively), although the difference in the percentages was relatively small. However, the proportion of the Asian and Pacific Islander population who completed college (42 percent) was almost twice that of the non-Hispanic White population (26 percent).

Asian and Pacific Islander men and women (46 percent and 37 percent, respectively) were more than 1 1/2 times as likely to have a bachelor's degree than non-Hispanic White men and women (29 percent and 23 percent, respectively).

Researchers have suggested that past selective migration of more highly educated people from Asia and the Pacific Islands may have contributed to the high educational attainment of this group. However, the educational attainment of the native-born Asian and Pacific Islander population was also high. It is also important to note that the proportion completing high school and college varies greatly among the Asian and Pacific Islander groups.

**Median income is similar for Asian and Pacific Islander families and for non-Hispanic White families.**

In 1995, the median income of Asian and Pacific Islander families (\$46,360) was similar to that of non-Hispanic White families (\$45,020). The median income of each group was also similar among families maintained by women with no spouse present (about \$26,550) and among those maintained by men with no spouse present (about \$38,820 for Asian and Pacific Islander families and \$32,640 for non-Hispanic White families).

In 1995, median earnings of the Asian and Pacific Islander population 25 years old and over with a high school education who worked year round, full time (\$21,120) were lower than those of the comparable non-Hispanic White population (\$25,350).

Asians and Pacific Islanders with a bachelor's degree or more also had lower median earnings (\$37,040) than comparable non-Hispanic Whites (\$42,050). Women with at least a bachelor's degree had similar earnings (\$32,450 for Asians and Pacific Islanders and \$34,250

for non-Hispanic Whites) (Figure 21-1). Comparably educated Asian and Pacific Islander men, on the other hand, earned about \$82 for every \$100 earned by their non-Hispanic White male counterparts (\$41,370 compared with \$50,240).

Among the Asian and Pacific Islander population in 1995, men 25 years old and over who worked year round, full time had higher median earnings (\$41,380) than comparable women (\$32,450).

**The poverty rate for Asian and Pacific Islander families is more than twice that for non-Hispanic White families.**

Despite higher educational attainment and a similar median family income, Asian and Pacific Islander families had a poverty rate (12 percent) double that for non-Hispanic White families (6 percent) in 1995. Eleven percent of Asian and Pacific Islander married-couple families and 4 percent of corresponding non-Hispanic White families lived in poverty (Figure 21-2). There was no statistical difference in the poverty rates for female householder families (26 percent for Asian and Pacific Islander and 22 percent for non-Hispanic White).

Overall in 1995, 14.6 percent of Asians and Pacific Islanders were poor, compared with 8.5 percent of non-Hispanic Whites.

**For Further Information**

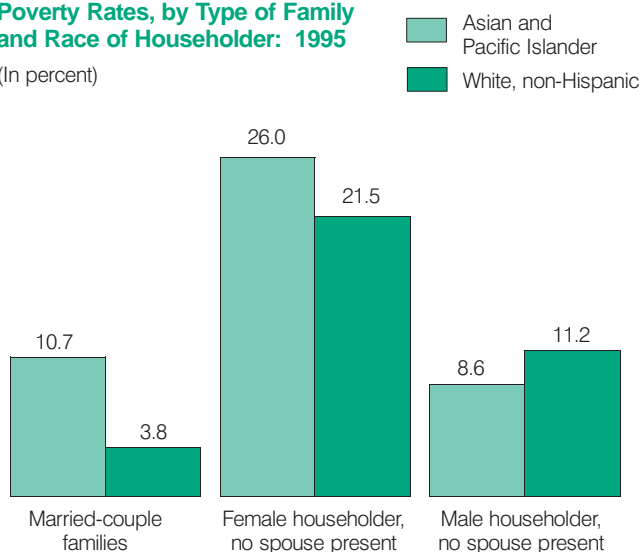
See: Current Population Reports, Series P20-503, *The Asian and Pacific Islander Population in the United States: March 1996* (Update) and tables on the Internet. at: [www.census.gov](http://www.census.gov)

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Figure 21-2.

**Poverty Rates, by Type of Family and Race of Householder: 1995**

(In percent)



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

## 22. Children

Ken Bryson

### The number of American children is up, but their share of the country's population is down.

The number of children less than 18 years old reached an all-time high of 71.1 million in 1996. In 1970, following the Baby Boom (1946 to 1964), there were almost as many children, 69.2 million, as in 1996. Then the number declined to 63.4 million in 1980 and rebounded slightly to 64.1 million in 1990.

The Census Bureau projects a continuing increase in the number of children if current levels of fertility and migration persist. Figure 22-1 shows estimates and projections of the number of children for the period 1950 to 2050.

Between 1970 and 1996, children under 18 years old as a percentage of the total population dropped from 34 percent to 27 percent. This downward trend is expected to continue, but more slowly, tapering to 24 percent in 2050.

Over the 26-year period, the living arrangements of children changed substantially. In 1970, 85 percent of children lived with both

parents,<sup>1</sup> but by 1996, this proportion had dropped to 68 percent. Additionally, in 1996, 24 percent of children lived in mother-child families, 4 percent in father-child families, and 4 percent in living arrangements with neither parent present.<sup>2</sup>

As Figure 22-2 shows, the living arrangements of children differed by race and Hispanic origin (of any race). In 1996, 77 percent of non-Hispanic White children were living with both parents, compared with 61 percent of Hispanic children and 33 percent of non-Hispanic Black children.

In 1996, 6.4 million children were living with a mother who had never married. This represented 9 percent of all children under 18 years old and 37 percent of those in mother-child living arrangements with the father absent. In contrast, the number of children living with a never-married mother was only 0.5 million in 1970.

Of those in mother-child family groups in 1996, roughly one-fifth of non-Hispanic White children, two-fifths of Hispanic children, and three-fifths of non-Hispanic Black children had a never-married mother.

### About 1 child in 5 lives in poverty.

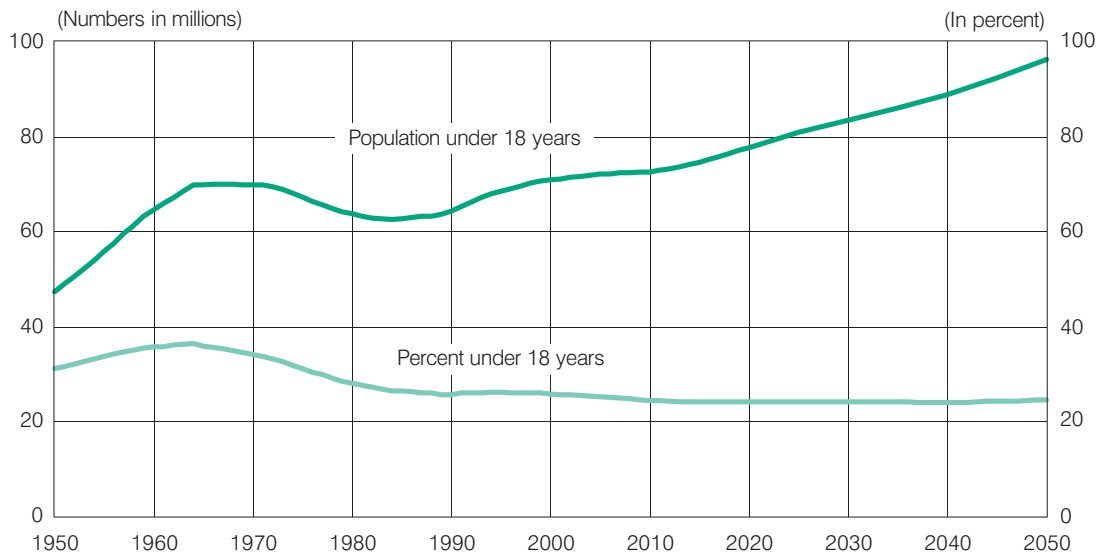
The 1996 child poverty rate of 20.5 percent was lower than in 1960, when the rate was 26.9 percent, but higher than in 1970, when the rate was only 15.1 percent. Since 1970, this percentage has followed a fluctuating, generally upward course. The child poverty rate was 18.3 percent in 1980 and 20.6 percent in 1990.

<sup>1</sup> Some children classified as living with both parents were living with step- or adoptive parents rather than with birth parents.

<sup>2</sup> Children living with neither parent were living in many types of family and nonfamily households. These households included those with foster children; children living in the homes of grandparents and other relatives; as well as children 15 to 17 years old living alone or with a spouse, unmarried partner, or roommate.

Figure 22-1.

### Estimates and Projections of the Number and Percent of Children Under 18 Years Old: 1950 to 2050



Source: U.S. Bureau of the Census, estimates and projections.

Children in some living arrangements in 1996 were much more likely to be poor than those in other living arrangements. Only 10 percent of children living with two parents were poor, compared with almost half of those living with their mother only or those living with neither parent.

In 1996, 15 percent of children under 18 years old were living in households receiving cash assistance at some time during the previous year. If all forms of assistance were considered,<sup>4</sup> including participation in the federal school lunch program, 41 percent of children lived in households receiving assistance.

One of the consequences of child poverty was the greater likelihood of being without health insurance.<sup>5</sup> Poor children were twice as likely as nonpoor children to be without health insurance (22 and 11 percent, respectively).

**For Further Information**

See: Federal Interagency Forum on Child and Family Statistics, *America's Children: Key National Indicators of Well-Being* (1997); and Bureau of the Census, Current Population Reports, *America's Children: A Demographic Profile* (forthcoming).

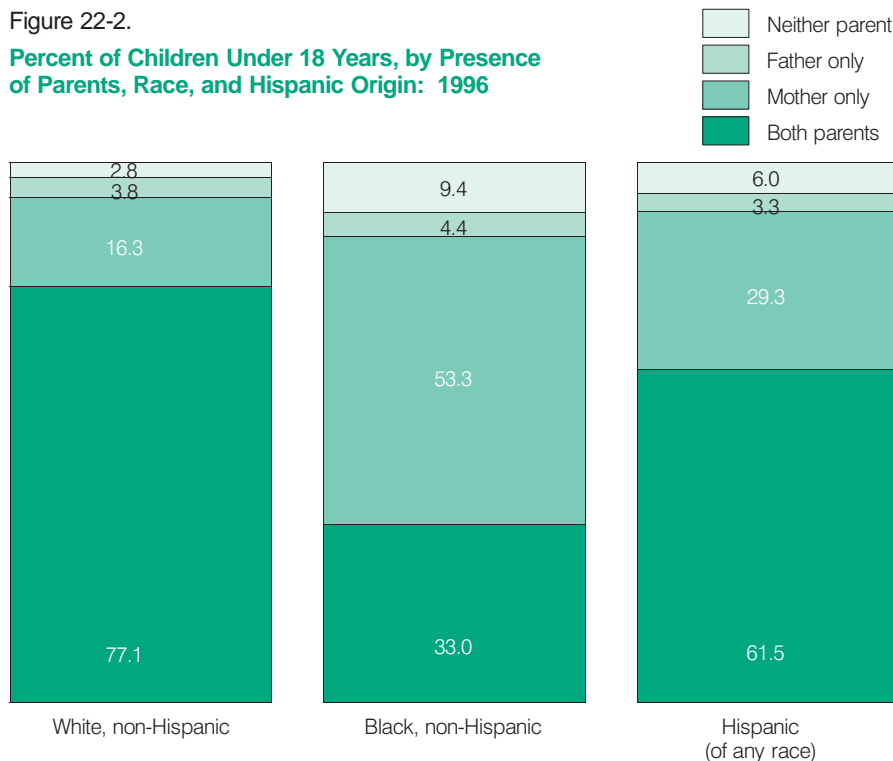
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<sup>4</sup> Public assistance included free and reduced cost school lunches, food stamps, Aid to Families with Dependent Children, general assistance, Supplemental Security Income, and public and rent-subsidized housing.

<sup>5</sup> Health insurance included private coverage through a parent or guardian and public coverage—Medicaid, CHAMPUS, VA or military health care, or Indian Health Service.

Figure 22-2.

**Percent of Children Under 18 Years, by Presence of Parents, Race, and Hispanic Origin: 1996**



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

# 23. The Elderly Population

Denise I. Smith

### The elderly population increased dramatically between 1900 and 1996.

In this century, the rate of growth of the elderly population (people 65 years old and over) greatly exceeded the growth rate of the population of the country as a whole. The elderly population was 11 times larger in 1996 (34 million) than in 1900 (3 million). In comparison, the total population, as well as the population under 65 years old, tripled.

Under the Census Bureau's middle-series population projections, the number of people 65 years and over will more than double by the middle of the next century to 79 million. The elderly are projected to increase from 12.8 percent of the total population in 1996 to 20 percent in 2030 (about 65 years after the end of the 1946-64 Baby Boom) and to remain at about 20 percent until 2050.

### The oldest old is the fastest-growing segment of the elderly population.

The oldest old (people 85 years old and over) were a small but rapidly growing

group, comprising just over 1 percent of the American population in 1996. This population was comprised of 3.8 million people in 1996, about 31 times larger than in 1900. From 1960 to 1996, this group increased 300 percent, compared with an increase of 104 percent for people 65 years and over and an increase of 47 percent for the total population. Overall, the oldest old are projected to be the fastest-growing segment of the elderly population into the next century.

### As age increases, the sex ratio decreases.

Perhaps no feature of the oldest old was as striking as their sex ratio (the number of males per 100 females), which was 40 in 1996 (1 million males versus 2.7 million females). In contrast, the sex ratio was 84 for people 65 to 69 years old.

### The racial and ethnic diversity among the elderly is expected to increase in the future.

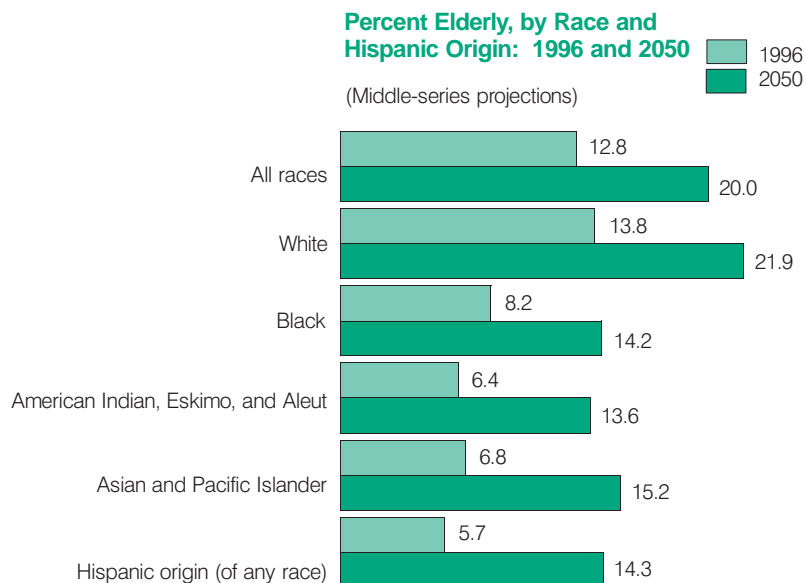
Of the country's elderly in 1996, about 30 million were White; 2.8 million

were Black; 146,000 were American Indian, Eskimo, and Aleut; 664,000 were Asian and Pacific Islander; and 1.6 million were of Hispanic origin (of any race).

The elderly population is expected to become more racially and ethnically diverse in the future. Hispanic elderly would increase from 6 percent of the total elderly population in 1996 to 17 percent by the middle of the next century. The percent Black of the total elderly population also would increase during the coming decades. By the middle of the next century, the non-Hispanic Black proportion of the elderly population would be 10 percent; the non-Hispanic White proportion, 66 percent; and the Asian and Pacific Islander proportion, 6 percent.

The proportion elderly within each of the four major race groups and the Hispanic population is projected to increase substantially during the first half of the 21st century (Figure 23-1). From 1996 and 2050, the proportion elderly would increase from 14 percent to 22 percent for Whites; from 8 percent to 14

Figure 23-1.



Source: U.S. Bureau of the Census, estimates and projections.

percent for Blacks; from 6 percent to 14 percent for American Indians, Eskimos, and Aleuts; from 7 percent to 15 percent for Asians and Pacific Islanders; and from 6 percent to 14 percent for Hispanics.

**The proportion of elderly varies among the 50 states and the District of Columbia.**

In 1996, the most populous states were also the ones with the largest numbers of elderly. Nine states had more than 1 million elderly: California, Florida, New York, Pennsylvania, Texas, Ohio, Illinois, Michigan, and New Jersey.

In general, the states that had a large number of elderly were not the same states that had a high proportion of their population in the elderly ages (Florida and Pennsylvania were exceptions). For example, while California easily had the largest number of elderly people (3 million), the proportion of its population that was

elderly (11 percent) ranked 46th among the 50 states and the District of Columbia (Figure 23-2).

Of all the states, Florida had by far the highest proportion elderly, almost 19 percent. Other states with high proportions elderly (14 percent to 16 percent), ranked in descending order, were Pennsylvania, Rhode Island, West Virginia, Iowa, North Dakota, Arkansas, Connecticut, South Dakota, Massachusetts, and Maine.

**Heart disease is the leading cause of death among the elderly.**

In 1980, 75 percent of elderly deaths were due to heart disease, cancer, or stroke. These three major causes of death were responsible for 68 percent of elderly deaths in 1993.

Among major disease groups, heart disease was the leading cause of death in the elderly population. The total number of deaths due to heart disease in 1993 was slightly higher than in 1980, at 620,000 and 595,000, respectively.

**The need for personal assistance with everyday activities increases with age.**

The extent of the need for personal assistance with everyday activities is an indicator of the need for health and social services. Data on noninstitutionalized people for 1994 and 1995 from the Survey of Income and Program Participation showed that 4.4 million elderly people needed assistance with one or more activities of daily living. The proportion requiring personal assistance jumped from 8 percent for those 65 to 69 years old to 45 percent for those 85 years old and over. Within each age category, women were much more likely than men to need assistance. For example, among people 75 years and over, 31 percent of women needed help, compared with 19 percent of men.

Elderly Blacks and Hispanics were more likely than Whites to need assistance (25 percent, 20 percent, and 16 percent, respectively).

**The elderly poverty rate has declined but wide differences remain between subgroups.**

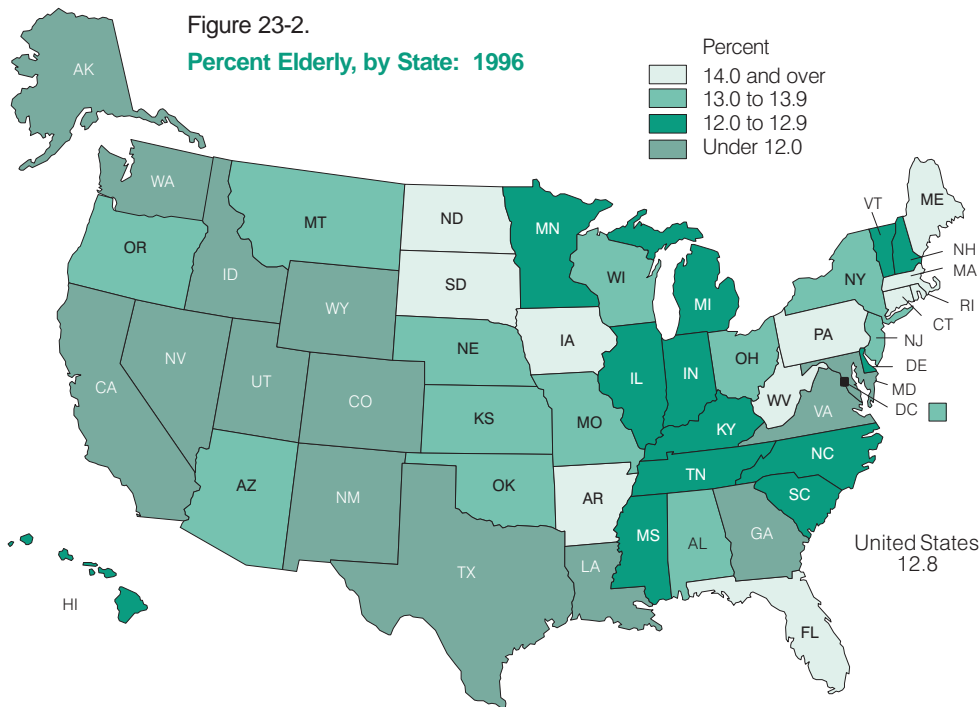
Between 1976 and 1996, real median income (in constant 1996 dollars) increased by 19 percent for elderly males and by 29 percent for elderly females. Nevertheless, wide disparities in income existed between men and women and among race and Hispanic-origin groups.

The poverty rate among the elderly declined from 25 percent in 1970 to 11 percent in 1996. However, poverty rates varied considerably among subgroups of the population. Elderly women were more likely to be poor (14 percent) than elderly men (7 percent) in 1996. Among elderly Blacks, 18 percent of men and 30 percent of women were poor. Among elderly Hispanics, 20 percent of men and 28 percent of women were poor.

**For Further Information**

See: Current Population Reports, P25-1130; *Population Projections of the United States, by Age, Sex, Race, and Hispanic Origin: 1995 to 2050*, and Current Population Reports, P70-61, *Americans with Disabilities: 1994-95*.

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



## 24. The Foreign-Born Population

Kristin A. Hansen  
Carol S. Faber

### Almost 1 in 10 people in the United States is foreign born.

In 1996, 9.3 percent of the United States' population, or 24.6 million people, were foreign born (Figure 24-1)<sup>1</sup>. During this century, the proportion who were foreign born declined from a high of 14.7 percent in 1910 to a low of 4.8 percent in 1970. Since then, that percentage has increased steadily.

### The largest country of birth of the foreign-born population is Mexico.

In 1996, over half of the country's foreign born were born in the western hemisphere. More than one-fourth of the

<sup>1</sup> Natives are those born in the United States, Puerto Rico, or an outlying area of the United States such as Guam or the U.S. Virgin Islands; and those born in a foreign country who had at least one parent who was a U.S. citizen. All other people are foreign born. Although composed primarily of legally admitted immigrants, the foreign-born population also includes refugees, temporary residents such as students and temporary workers, and some undocumented immigrants.

total were born in Mexico (6.7 million), 10.5 percent on one of the Caribbean islands, 7.0 percent in Central America, 4.9 percent in South America, and 2.7 percent in Canada. Following Mexico, the Philippines was the second largest country of origin, with 1.2 million people having been born there.

More than 25 percent of the foreign born claimed Asia as their birthplace, and 16.9 percent were born in Europe. Only about 2.6 percent came from either Africa, Australia, or one of the Pacific islands. (The remaining 1.6 percent could not be categorized by country or continent.)

### California has both the largest number and percent foreign born.

The foreign-born population in 1996 was not distributed evenly throughout the country. California had the largest foreign-born population in terms of both numbers (8 million) and percentage (one-fourth of the state's population) (Figure 24-2).

New York had the second highest number (3.2 million) of foreign born in 1996. Other states with at least 1 million foreign-born residents in-

cluded Florida, Texas, New Jersey, and Illinois. Additional states with at least 10 percent of their populations foreign born were New York, Hawaii, Florida, New Jersey, Nevada, Texas, Arizona, and Rhode Island.

### Citizenship rates increase with length of residence.

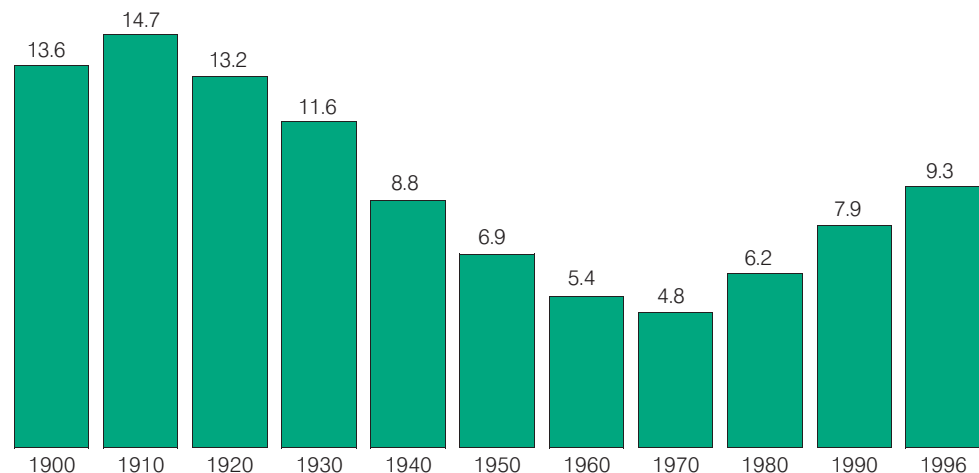
More than one-fourth of the U.S. foreign-born population have come into this country since 1990, and another 34.3 percent entered during the 1980s. The remaining 38.9 percent of the foreign born have been in this country more than 15 years.

In 1996, 32.2 percent of the country's foreign-born population were naturalized citizens.<sup>2</sup>

<sup>2</sup> Foreign-born people 18 years old and over can become naturalized citizens of the United States after they have lived here a minimum of 5 years and have passed a citizenship exam. Spouses of U.S. citizens (and certain other people) can become naturalized after 3 years, and children who immigrate generally become citizens when their parents are naturalized if the children are under 18 years old at the time.

Figure 24-1.

### Percent of the U.S. Population Who Were Foreign Born: 1900 to 1996



Source: U.S. Bureau of the Census, decennial census and Current Population Survey.

It is not known what percent of the remaining foreign born were only temporary residents, or what percent intended to become citizens.

The longer that foreign-born people were in the United States, the more likely they were to become naturalized citizens. While only 22.9 percent of those who entered during the 1980s were naturalized citizens in 1996, the rate increased to 46.3 percent for those who came during the 1970s and to 71.6 percent for those who entered before 1970.

The citizenship rate for the most recent arrivals (5.0 percent) was low for several reasons. Some of these people were temporary residents, such as college students and people on temporary business visas, who will return to their home country. Others had not been residents long enough to be eligible for naturalization, or they may have had no intention of becoming U.S. citizens.

**Most foreign-born people are White.**

The foreign-born population in 1996 included larger proportions of minorities than did the native population. While more than two-thirds of the foreign-born population were White (67.7 percent), nearly one-fourth were Asian or Pacific Islander (23.8 percent), and 8.1 percent were Black. The remainder were American Indian, Eskimo, or Aleut. Over 40 percent of all foreign-born people were Hispanic (of any race).

In comparison, 84.2 percent of the native-born population were White, 13.3 percent were Black, and 1.6 percent were Asian or Pacific Islander. Only 7.4 percent of natives were Hispanic.

Foreign-born Asians and Pacific Islanders had higher rates of naturalization than foreign-born Hispanics. At least two-thirds of each group had lived in the United States long enough to qualify for naturalization (they arrived before 1990). While 38.4

percent of foreign-born Asians and Pacific Islanders were naturalized citizens, only 18.3 of foreign-born Hispanics had been naturalized. This lower rate of naturalization among Hispanics may have stemmed from their relatively low educational attainment compared with many Asians and Pacific Islanders, larger numbers being undocumented and afraid to apply for citizenship, or a desire among many Hispanics to return "home" eventually.

**Recent arrivals have the highest proportion with college degrees.**

Overall, foreign-born people 25 years old and over in 1996 were just as likely as natives to have a college degree (23.5 percent and 23.6 percent). But naturalized citizens were more likely to have college degrees (30.8 percent) than either foreign-born people who were not citizens (19.1 percent) or natives.

At the same time, foreign-born people 25 years and over also were less likely than

natives to have graduated from high school. Only 16.0 percent of the native born did not have a high school diploma, compared with 35.6 percent of the foreign born.

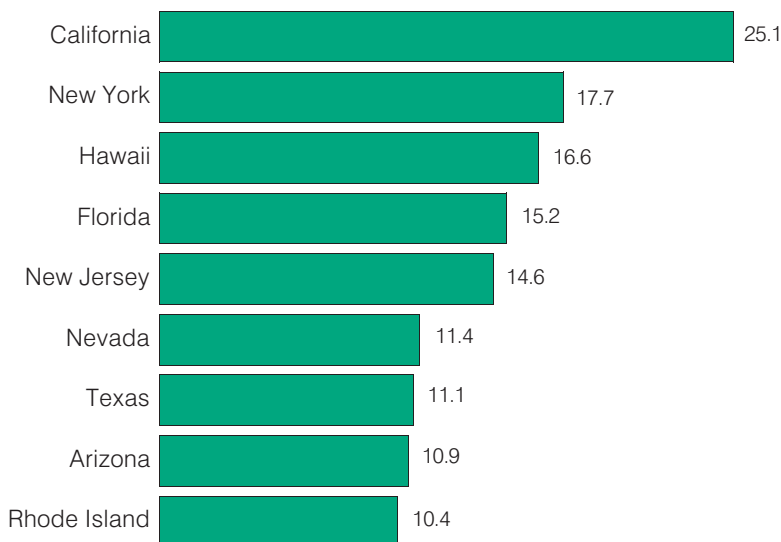
When educational attainment of the foreign born was examined by year of entry, the most recent arrivals (those who came to this country during the 1990s) had the highest percentage with college degrees—28.9 percent. Many of the recent arrivals—11.6 percent—had graduate or professional degrees.

**For Further Information**

See: Current Population Reports, Series P20-494, *The Foreign-Born Population: 1996*.

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**Figure 24-2.**  
**States With 10 Percent or More of Their Population Foreign Born: 1996**



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

# 25. Home-ownership Affordability

Howard A. Savage

## About 42 percent of American families could not afford a modestly priced house in 1993.

The percentage of families unable to afford a modestly priced house<sup>1</sup> in the area where they lived, using conventional financing with a 5-percent down payment, was the same in 1993 as in 1991 (42 percent).<sup>2</sup>

The percentage of unrelated individuals who could not afford to buy a modestly priced house was also the same in 1993 as in 1991 (67 percent).

<sup>1</sup> Modestly priced houses are those priced such that 25 percent of all owner houses in the area are below this value and 75 percent are above.

<sup>2</sup> The data are based on the Survey of Income and Program Participation during the first 4 months of 1993 and of 1991.

## Affordability differs for owners and renters.

The ability to purchase a modestly priced house varied significantly by whether one owned or rented the current residence. About 27 percent of all current owners could not afford to purchase a modestly priced home in 1993, compared with 89 percent of all renters (Figure 25-1). In 1991, 29 percent of owners and 87 percent of renters could not afford a modestly priced house.

## Owner families can afford higher priced homes.

The median maximum-priced house that homeowner families could afford in 1993 (using conventional financing) was \$138,100, compared with \$80,900 for unrelated individual owners. The comparable figures for 1991 were \$121,500 for owner families and \$72,400 for unrelated individual owners. The maximum-priced house is the highest priced house

families or unrelated individuals can afford, given the limitations of their income, debts, and financial assets. The median maximum-priced house all renter families and unrelated individuals could afford was less than \$20,000 in both 1993 and 1991.

## Affordability differs by the type and price of housing in an area.

In 1993, about half of all families could not afford the median-priced house in their area, the price-adjusted house, or a condominium. A median-priced house has a price such that half of the houses in the area are above that price and half are below that price. A price-adjusted house is a median-priced house in 1988 with increases in price for inflation from 1988 to 1993.

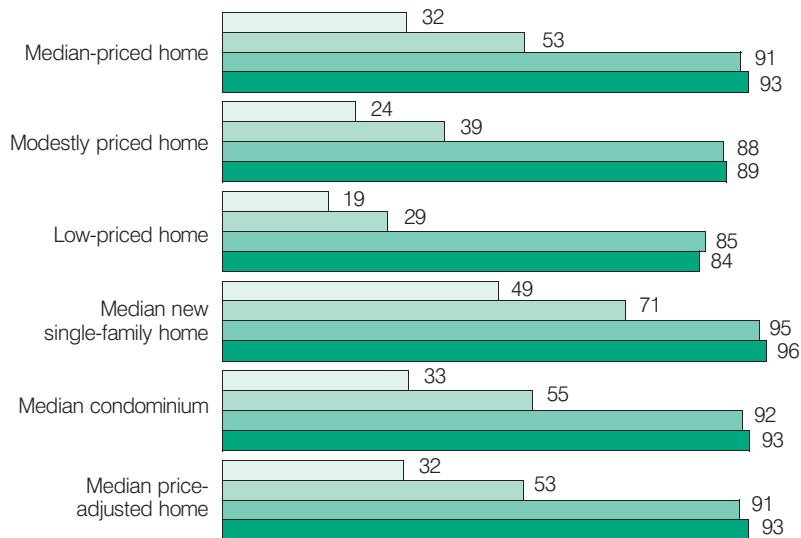
About 42 percent of families could not afford a modestly priced house in 1993, and 38 percent could not afford a low-priced house. Low-priced

Figure 25-1.

### Housing Affordability, by Type of House and Tenure: 1993

Owner Families Individuals Renter Families Individuals

(Percent who could not afford various priced houses in their area)



Note: Affordability relates to the ability to qualify for a conventional, 30-year mortgage with a 5-percent down payment. Tenure differentiates between owning and renting one's home.

Source: U.S. Bureau of the Census, Survey of Income and Program Participation.

houses are priced such that 10 percent of all owner houses in an area are below this value and 90 percent are above.

**Affordability differs by region and metropolitan status.**

For all families and unrelated individuals in 1993, half could not afford a modestly priced house in the South, compared with 58 percent in the West, 52 percent in the Northeast, and 45 percent in the Midwest.

In central cities of metropolitan areas, 61 percent could not afford a modestly priced house, as opposed to 45 percent in suburban areas and 47 percent outside metropolitan areas.

**Affordability varies by family status, presence of children, race, ethnic origin, and age.**

While half of all families could not afford a modestly priced

house in 1993, one-third of married couple families, about six of ten families maintained by men with no wife present, and three-fourths of families maintained by women with no husband present could not afford such a house.

The ability to afford a modestly priced house also related to whether families had children under 18 years old. For married couples with children under 18 years old, about two out of five could not afford a house, but for those with no children under age 18, only 23 percent could not afford a house.

Within racial and ethnic groups, there were also differences in homeownership affordability, even when similar family types were compared. About 17 percent of White married couple family homeowners could not afford a modestly priced house in the area where they lived, compared with about three of every ten Black married-couple family owners (Figure

25-2). About four of every five White married-couple family renters could not qualify to buy a modestly priced house, while 92 percent of their Black counterparts could not qualify.

Hispanic (of any race) married-couple family homeowners could not afford a modestly priced house 37 percent of the time, compared with 17 percent of non-Hispanic married-couple family owners. Hispanic married-couple family renters could not afford a modestly priced house 93 percent of the time, compared with four out of five non-Hispanic married-couple family renters.

Family homeowners who could not afford to buy a modestly priced house were younger (median age 38) than all family homeowners (median age 48). In addition, family renters who could not afford to buy a modestly priced house were slightly younger (median age

35) than all family renters (median age 36).

**Affordability is associated with differences in income, debt, and financial assets.**

The median income of all homeowner families (\$31,200) was much higher than that of owner families who could not afford to buy a modestly priced house (\$19,300). Financial assets included equity in owner's present house, cash, and other assets that could be converted into cash. The median income of all renter families (\$17,300) was higher than the median income of renter families who could not afford to buy a modestly priced house (\$15,000).

The largest single reason owner families could not afford a modestly priced house was that their debt level was too high to qualify for a mortgage (27 percent gave this reason).

Most renter families (65 percent) could not qualify for multiple reasons. About 46 percent of them had both excessive debt problems and insufficient income for a mortgage, while 19 percent lacked cash (for the down payment and closing costs) and sufficient income to qualify for a mortgage.

**For Further Information**

See: Current Housing Reports, Series H121/97-1, *Who Can Afford to Buy a House in 1993?*

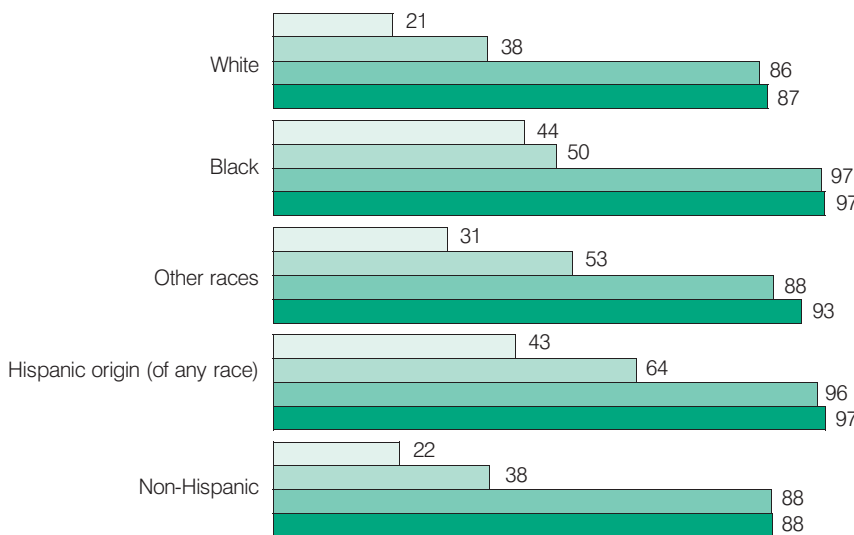
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Figure 25-2.

**Housing Affordability for a Modestly Priced House, by Race, Hispanic Origin, and Tenure: 1993**

Owner Families Individuals Renter Families Individuals

(Percent who could not afford a modestly priced house in their area)



Note: Affordability relates to the ability to qualify for a conventional, 30-year mortgage with a 5-percent down payment.

Source: U.S. Bureau of the Census, Survey of Income and Program Participation.

# 26. Homeownership

Robert Callis

## The United States' homeownership rate is the highest since 1981.

The homeownership rate for the country as a whole in 1996 was 65.4 percent, up from 64.0 percent in 1994 and the highest since 1981.

Among regions, the Midwest had the highest homeownership rate (70.6 percent) in 1996, while the West had the lowest rate (59.2 percent). The rate was 62.2 percent in the Northeast and 67.5 percent in the South.

## Homeownership rates vary widely among states.

Fourteen of the 16 states in the South in 1996 had homeownership rates of 65.1 percent or higher (Figure 26-1). In the Midwest, all 12 of its states had rates at or above 65.1 percent. Conversely, 8 of the 13 states in the West and 5 of the 9 states in the Northeast had homeownership rates of 65.0 percent or lower.

In the Northeast, four states had homeownership rates of 69 percent or higher, while the remaining five had rates of

65 percent or lower. In the Midwest, the homeownership rate in each state was about the same or above the national rate of 65.4 percent.

In the South, 8 of 16 states and the District of Columbia had rates of 69.0 percent or higher, while in the West only 2 of 13 states had homeownership rates of 69.0 percent or higher.

## Homeownership rates vary by metropolitan area.

In the Northeast, the homeownership rate was lowest in the New York, NY, metropolitan area (MA) (33.0 percent) and highest in the Nassau-Suffolk, NY, MA (81.4 percent). In addition to the Nassau-Suffolk, NY, MA, two other MAs in the Northeast had rates of 70 percent or higher: Monmouth-Ocean, NJ; and Pittsburgh, PA.

In the Midwest, four MAs had homeownership rates of 70 percent or higher: Cincinnati, OH; Cleveland-Lorain-Elyria, OH; Detroit, MI; and Minneapolis-St. Paul, MN-WI.

In the South, only the Charlotte-Gastonia-Rock Hill, NC-SC, MA, and the Louisville, KY, MA had homeownership rates of 70 percent or higher.

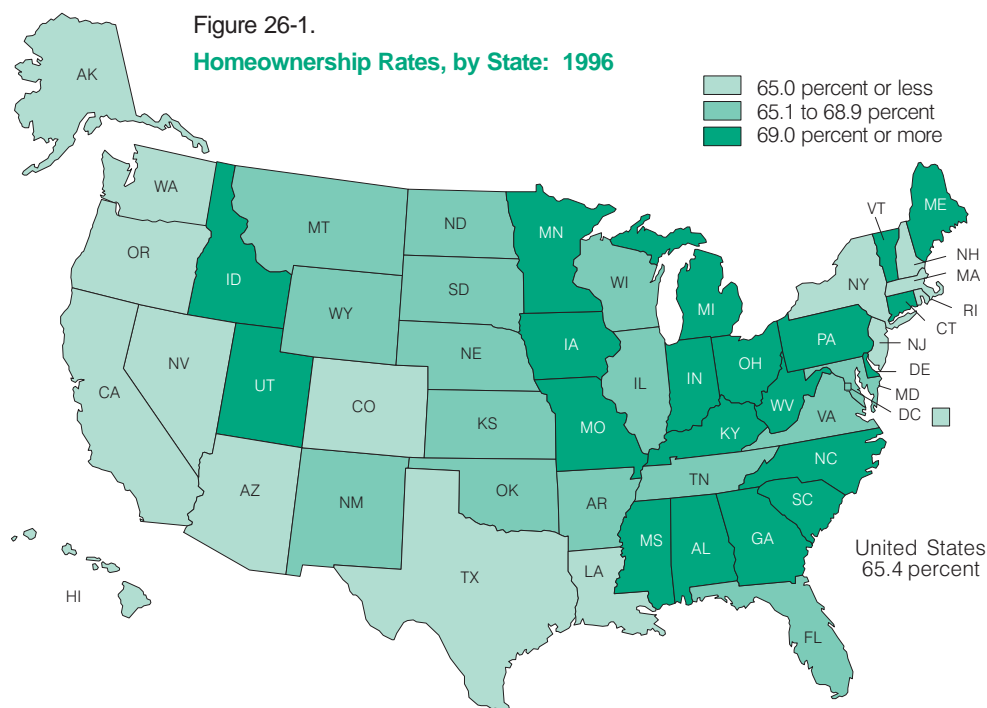
In the West, the homeownership rate was lowest in the Los Angeles-Long Beach, CA, MA (46.8 percent) and highest in the Salt Lake City, UT, MA (75.9 percent). In fact, the homeownership rate in Salt Lake City was about 10 percentage points higher than in any of the other 14 metropolitan areas in the West for which data were available.

## Race and ethnicity play a significant role in determining whether or not someone will own a home.

In 1996, homeownership rates were highest for White householders, at 69.1 percent, compared with 44.1 percent for Black householders, and 51.0 percent for householders of other races. For Hispanic householders (of any race), the homeownership rate was 42.8 percent, compared with 67.4 percent for non-Hispanic householders.

Figure 26-1.

Homeownership Rates, by State: 1996



Source: U.S. Bureau of the Census, Current Population Survey and Housing Vacancy Survey.

**As we get older, there is a greater likelihood that we will own our own home—up to a point.**

In 1996, homeownership rates climbed as the age of the householder increased—up through the 65-to-69 age category. For example, the homeownership rate was 18.0 percent for householders under 25 years old, compared

with 82.4 percent for householders 65 to 69 years old. The rate then began to drop starting with householders 70 to 74 years old, as people moved into retirement and began to consider rental housing and other housing options as alternatives to owning a home. For householders 75 years old and over,

the homeownership rate was 75.3 percent.

The increases by age in homeownership were more dramatic for younger householders—with the rate for householders 25 to 29 years old (34.7 percent) about 17 points higher than that for householders less than 25 years old (18.0 percent). Similarly, the rate for

householders 30 to 34 years old (53.0 percent) was also much higher than the rate for those 25 to 29 years old. The increases in homeownership were less dramatic starting for householders 35 to 39 years old.

**The homeownership rate is highest for married-couple families.**

Being in the traditional married-couple family is still the best guarantee of a chance to own your own home. The homeownership rate for married-couple family households in 1996 was 80.2 percent, compared with only 48.3 percent for other types of family households (Figure 26-2). Families with male householders, no wife present had a greater likelihood of homeownership than families with female householders, no husband present (55.5 percent versus 46.1 percent).

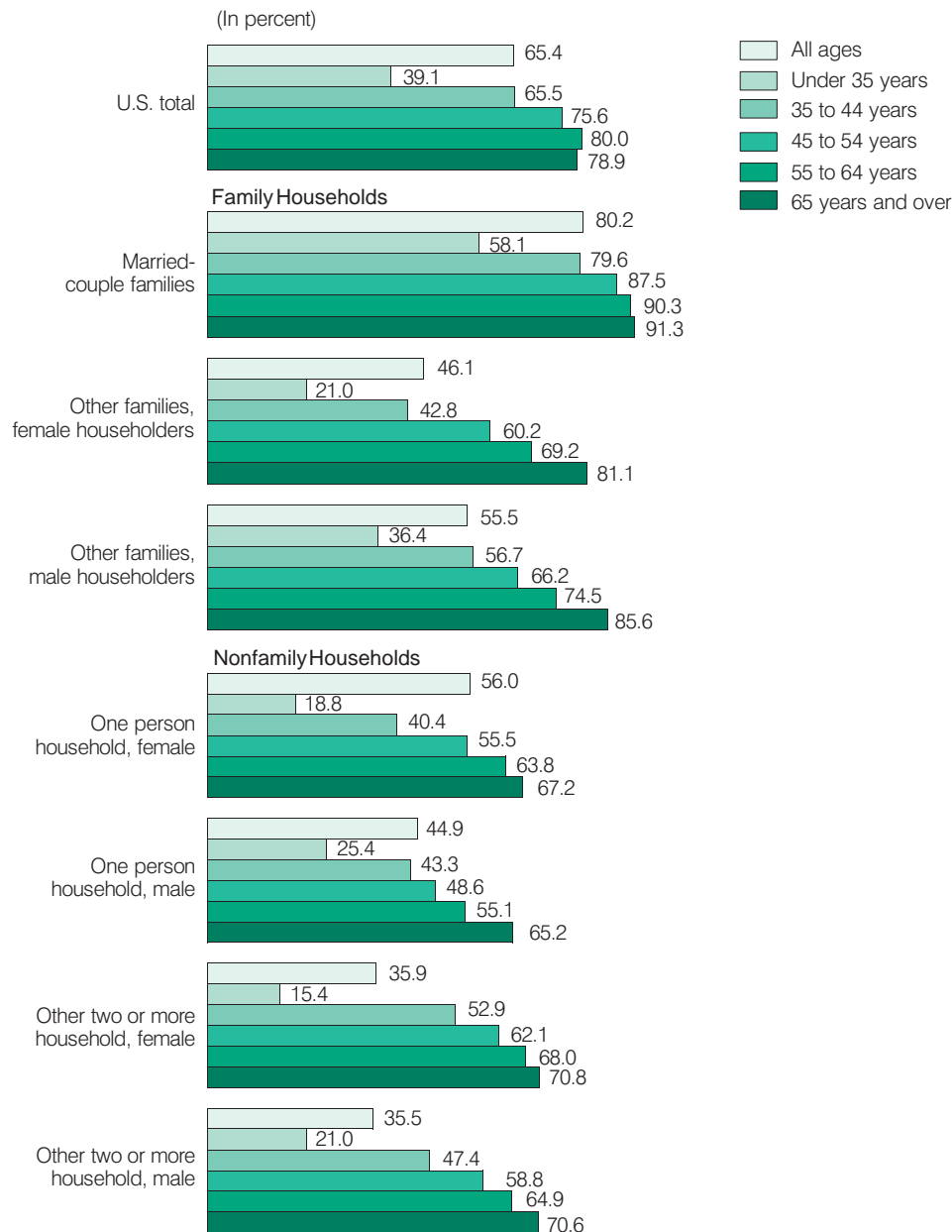
Among nonfamily households, the homeownership rate was 51.4 percent for one-person households and 35.7 percent for two-or-more person households. One-person female householders were more likely to be homeowners (56.0 percent) than one-person male householders (44.9 percent). There was no statistical difference between the rates for families with female householders, no husband present (55.5 percent) and one-person female householders (56.0 percent).

**For Further Information**

See: *Housing Vacancies and Homeownership: Annual Statistics: 1996*, on the Internet at [www.census.gov/hhes/www/hvs.html](http://www.census.gov/hhes/www/hvs.html)

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**Figure 26-2.**  
**Homeownership Rates, by Family Type and Age of Householder: 1996**



Source: U.S. Bureau of the Census, Current Population Survey and Housing Vacancy Survey.

# Source and Accuracy of Data

## Appendix A.

### Source of Data

This report includes data from the Census Bureau and the National Center for Health Statistics (NCHS). The Census Bureau data in this report, which cover a wide range of topics and years, were collected primarily in the Current Population Survey (CPS), the Survey of Income and Program Participation (SIPP), and the decennial censuses. Data from the NCHS are from its vital statistics registration system.

**Survey estimates.** The estimation procedures used for CPS and SIPP data inflate weighted sample results to independent estimates of the civilian noninstitutional population of the United States by age, sex, race, and Hispanic/non-Hispanic categories. These independent estimates are based on statistics from decennial censuses; statistics on births, deaths, immigration, and emigration; statistics on the size of the Armed Forces; and, starting in 1994, an adjustment for undercoverage in the census. The estimation procedure for 1994 and later years used independent estimates based on the 1990 decennial census; earlier data used independent estimates based on the most recent decennial census at that time. (Data in some sections are revised for earlier years; these revisions are indicated in the relevant section.) This change in independent estimates had relatively little impact on summary measures, such as medians and percent distributions, but did have a significant impact on levels. For example, use of the 1990-based population controls resulted in about a 1-percent increase in the civilian noninstitutional population and in the number of families and households. Thus, estimates of levels for 1994 and later years will differ from those for earlier years by more than what could be attributed to actual changes in the population. These differences could be disproportionately greater for certain

population subgroups than for the total population.

The estimation procedures used for CPS and SIPP data are discussed in more detail in the publications cited at the end of most sections in this report.

### Reliability of Estimates

Since the CPS and SIPP estimates are based on samples, they may differ somewhat from the figures from a complete census using the same questionnaires, instructions, and enumerators. There are two types of errors possible in an estimate based on a sample survey: sampling and nonsampling. The standard errors provided in most Current Population Reports primarily indicate the magnitude of the sampling errors. They also partially measure the effect of some nonsampling errors in response and enumeration, but they do not measure any systematic biases in the data. Bias is the difference, averaged over all possible samples, between the estimate and the "true" value. The accuracy of a survey result depends on the net effect of sampling and nonsampling errors. Particular care should be exercised in the interpretation of figures based on a relatively small number of cases or on small differences between estimates.

**Sampling variability.** Standard errors are primarily measures of sampling variability, that is, of the variations that occur by chance because of collecting a sample rather than enumerating the entire population. Standard errors are not given in this report because of the wide range of topics included and the wide variety of data sources. Standard errors may be found in the publications that are noted at the end of most sections or by contacting the subject specialist provided.

Some statements in these publications may contain estimates followed immediately by another number. For those statements, one can

add the number to the estimate and subtract the number from the estimate to calculate upper and lower bounds of the 90-percent confidence interval. For example, if a statement contains the phrase "grew by 1.7 (+/- 1.0) percent," the 90-percent confidence interval for the estimate, 1.7 percent, would be from 0.7 to 2.7 percent.

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

**Comparability with other data.** Data obtained from sample surveys and other sources are not entirely comparable. This is due largely to differences in interviewer training and experience and in differing survey procedures. This is an additional component of error that is not reflected in the standard errors. Therefore, caution should be used in comparing results among these sources.

A number of changes were made in CPS data collection and estimation procedures beginning in January 1994. The major change was the use of a new questionnaire. The questionnaire was redesigned to measure the official labor force concepts more precisely, to expand the amount of data available, to implement several definitional changes, and to adapt to a computer-assisted interviewing environment. The March 1994 supplemental income questions were also

modified for adaptation to computer-assisted interviewing, although there were no changes in definitions and concepts. Due to these and other changes, caution should be used when comparing estimates from data collected in 1994 and later years with estimates from earlier years. See the publications noted at the end of each section for a description of these changes and the effect they had on the data.

The April 1, 1990, census population was about 1.5 million less than the estimate for the same date obtained by carrying forward the 1980 census population with data on births, deaths, legal international migration, and the net migration of U.S. citizens across national boundaries. There are several possible explanations for the difference, or "error of closure," including a larger net underenumeration in the 1990 census, and duplications and erroneous enumerations in the 1980 census. For a detailed discussion, see J. Gregory Robinson, Bashir Ahmed, Prithwis Das Gupta, and Karen A. Woodrow, "Estimating Coverage of the 1990 U.S.

Census: Demographic Analysis," 1991 Proceedings of the Social Statistics Section, American Statistical Association, pages 11-20.

This report includes data for three different population universes: resident population (census universe); civilian noninstitutional population, plus Armed Forces living off post or with their families on post (SIPP and March CPS universes); and civilian noninstitutional population (CPS universe in months other than March). The estimated civilian noninstitutional population on July 1, 1996, was 260,376,000 (Table A-1). This population estimate is not adjusted for estimated net underenumeration in the 1990 census. However, it incorporates a small increase (8,707 persons) in the census-base population from count resolution corrections processed through 1996.

While the civilian noninstitutional population has been adopted as the universe for many sample surveys, the data in Tables A-1 and A-2 are not consistent with results of current surveys conducted by the Census Bureau

through the end of 1993, including the CPS, which were calibrated to 1980 or earlier census-based projections. Current estimates for dates from January 1, 1994, onward are not consistent with the results of those surveys, including the CPS, which are calibrated to projections that have been adjusted for estimated net underenumeration based on the 1990 Post Enumeration Survey.

The resident Armed Forces and the institutional population differ greatly from the resident population in age-sex structure (Table A-2). On July 1, 1996, males 18 to 64 years old constituted 86.9 percent of the resident Armed Forces population, compared with 30.4 percent of the resident population, and females 65 years and over constituted 35.0 percent of the institutional population, compared with 7.5 percent of the resident population. However, these two groups together (resident Armed Forces and institutional population) accounted for only about 1.9 percent of the resident population. As a result, the civilian noninstitutional population (which accounted for 98.1 percent of

the resident population) has an age-sex structure very similar to that of the resident population. Similarly, the social and economic characteristics of the resident Armed Forces and of the institutional population could differ greatly from those of the resident population, despite relatively small differences between the characteristics of the resident population and of the civilian noninstitutional population.

Table A-1.

**Components of Selected Population Universes: July 1, 1996**

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

Population universe	Number	Percent
Resident population <sup>1</sup>	265,284	100.0
Resident Armed Forces	1,286	0.5
Civilian population <sup>2</sup>	263,998	99.5
Institutional population <sup>3</sup>	3,622	1.4
Noninstitutional population <sup>3</sup>	260,376	98.1

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

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

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

Source: U.S. Bureau of the Census, Current Population Reports, Series PPL-57, *U.S. Population Estimates, by Age, Sex, Race, and Hispanic Origin: 1990 to 1996*.



Table A-2.

**Selected Population Universes, by Sex and Broad Age Groups: July 1, 1996**

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

Population universe and age	Population			Percent of population universe		
	Total	Male	Female	Total	Male	Female
<b>RESIDENT POPULATION<sup>1</sup></b>						
Total	265,283,783	129,810,215	135,473,568	100.0	48.9	51.1
Under 18 years	69,048,323	35,401,236	33,647,087	26.0	13.3	12.7
18 to 64 years	162,374,578	80,528,087	81,846,491	61.2	30.4	30.9
65 years and over	33,860,882	13,880,892	19,979,990	12.8	5.2	7.5
<b>RESIDENT ARMED FORCES</b>						
Total	1,285,968	1,118,836	167,132	100.0	87.0	13.0
Under 18 years	1,864	1,452	412	0.1	0.1	-
18 to 64 years	1,284,104	1,117,384	166,720	99.9	86.9	13.0
65 years and over	-	-	-	-	-	-
<b>INSTITUTIONAL POPULATION</b>						
Total	3,621,388	2,048,435	1,572,953	100.0	56.6	43.4
Under 18 years	170,944	127,840	43,104	4.7	3.5	1.2
18 to 64 years	1,730,031	1,467,331	262,700	47.8	40.5	7.3
65 years and over	1,720,413	453,264	1,267,149	47.5	12.5	35.0
<b>CIVILIAN NONINSTITUTIONAL POPULATION<sup>2</sup></b>						
Total	260,376,427	126,642,944	133,733,483	100.0	48.6	51.4
Under 18 years	68,875,515	35,271,944	33,603,571	26.4	13.5	12.9
18 to 64 years	159,360,443	77,943,372	81,417,071	61.2	29.9	31.3
65 years and over	32,140,469	13,427,628	18,712,841	12.3	5.2	7.2

- Represents zero or rounds to zero.

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

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

Source: U.S. Bureau of the Census, Current Population Reports, Series PPL-57, *U.S. Population Estimates by Age, Sex, Race, and Hispanic Origin: 1990 to 1996*.

