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Table F. Persons and Families Below Poverty Level by Selected Characteristics: 1993 and 1994
 [Numbers in thousands]

Characteristic	Below poverty				1994-93 difference	
	1994		1993			
	Number	Percent	Number	Percent	Number of poor	Poverty rate
PERSONS						
Total.....	38,059	14.5	39,265	15.1	*-1,206	*-0.6
White	25,379	11.7	26,226	12.2	-847	*-0.5
Not of Hispanic origin	18,110	9.4	18,883	9.9	-773	-0.5
Black	10,196	30.6	10,877	33.1	*-681	*-2.5
Other races	2,484	21.0	2,162	18.8	322	2.2
Asian and Pacific Islander	974	14.6	1,134	15.3	-160	-0.6
Hispanic origin ¹	8,416	30.7	8,126	30.6	*290	0.1
Family Status						
In families	28,985	13.1	29,927	13.6	*-942	*-0.5
Householder	8,053	11.6	8,393	12.3	*-340	*-0.6
Related children under 18	14,610	21.2	14,961	22.0	-351	-0.8
Related children under 6	5,878	24.5	6,097	25.6	-219	-1.0
In unrelated subfamilies	786	47.7	950	54.3	*-164	-6.6
Children under 18	459	50.4	554	57.2	-95	-6.7
Unrelated individual	8,287	21.5	8,388	22.1	-101	-0.5
Male	3,276	17.8	3,281	18.1	-5	-0.3
Female	5,012	24.9	5,107	25.7	-95	-0.8
Age						
Under 18 years	15,289	21.8	15,727	22.7	-438	*-0.9
18 to 24 years	4,538	18.0	4,854	19.1	*-316	*-1.0
25 to 44 years	9,930	11.9	10,220	12.2	-290	*-0.4
45 to 54 years	2,381	7.8	2,522	8.5	-141	*-0.8
55 to 59 years	1,129	10.4	1,057	9.9	72	0.6
60 to 64 years	1,129	11.4	1,129	11.3	-	0.1
65 years and over	3,663	11.7	3,755	12.2	-92	-0.5
Region						
Northeast	6,597	12.9	6,839	13.3	-242	-0.4
Midwest	7,965	13.0	8,172	13.4	-207	-0.4
South	14,729	16.1	15,375	17.1	*-646	*-1.1
West	8,768	15.3	8,879	15.6	-111	-0.3
FAMILIES						
Total.....	8,053	11.6	8,393	12.3	*-340	*-0.6
White	5,312	9.1	5,452	9.4	-140	-0.3
Not of Hispanic origin	3,833	7.2	3,988	7.6	-155	-0.4
Black	2,212	27.3	2,499	31.3	*-287	*-3.9
Other races	529	19.1	442	16.8	87	2.3
Asian and Pacific Islander	208	13.1	235	13.5	-27	-0.4
Hispanic origin ¹	1,724	27.8	1,625	27.3	99	0.5
Type of Family						
Married-couple	3,272	6.1	3,481	6.5	*-209	*-0.5
White	2,629	5.5	2,757	5.8	-128	-0.3
Black	336	8.7	458	12.3	*-122	*-3.6
Hispanic origin ¹	827	19.5	770	19.1	57	0.5
Female householder, no husband present	4,232	34.6	4,424	35.6	-192	-1.0
White	2,329	29.0	2,376	29.2	-47	-0.2
Black	1,715	46.2	1,908	49.9	*-193	-3.7
Hispanic origin ¹	773	52.1	772	51.6	1	0.5

*Statistically significant change at the 90-percent confidence level.

¹Persons of Hispanic origin may be of any race.

Table A-2. Poverty Thresholds in 1994 by Size of Family and Number of Related Children Under 18 Years

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual) ..	7,547									
Under 65 years	7,710	7,710								
65 years and over	7,108	7,108								
Two persons	9,661									
Householder under 65 years	9,976	9,924	10,215							
Householder 65 years and over ..	8,967	8,958	10,176							
Three persons	11,821	11,592	11,929	11,940						
Four persons	15,141	15,286	15,536	15,029	15,081					
Five persons	17,900	18,434	18,702	18,129	17,686	17,416				
Six persons	20,235	21,203	21,287	20,848	20,427	19,802	19,432			
Seven persons	22,923	24,396	24,548	24,023	23,657	22,975	22,180	21,307		
Eight persons	25,427	27,285	27,526	27,031	26,596	25,980	25,198	24,385	24,178	
Nine persons or more	30,300	32,822	32,981	32,543	32,174	31,570	30,738	29,985	29,799	28,651

the data, a few of the tables in the report present variations of the poverty level expressed as a ratio of income to the family's (or unrelated individual's) appropriate poverty threshold. Ratios below 1.00 are below the official definition while a ratio of 1.00 or greater indicates income above the poverty level. A ratio between 1.00 and 1.25 indicates, for example, that a family's income was above their poverty threshold but below 125 percent of their poverty threshold. If a family's poverty threshold was \$10,000, a ratio of 1.00 to 1.25 would mean their income was between \$10,000 and \$12,500.

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

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

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

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

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

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

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

Table B-9. Percent of Persons in Poverty by Definition of Income: 1979 to 1994
(Poverty Thresholds Based on CPI-U-X1)

(Persons as of March of the following year)

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

^r Revised.

(NA) Not available.

Appendix D.

Source and Accuracy of Estimates

SOURCES OF DATA

Most estimates in this report come from data obtained in March of years 1968 through 1995 in the Current Population Survey (CPS). The U.S. Census Bureau conducts the survey every month, although this report uses only March data for its estimates. The March survey uses two sets of questions, the basic CPS and the supplement.

Data from various sources were used in developing alternative measures of income and poverty for 1994. Specifically, data from the American Housing Survey (AHS), the Income Survey Development Program (ISDP), and the Internal Revenue Service (IRS) were combined with CPS data to create simulations of taxes paid, number of tax filing units, adjusted gross income, and other tax characteristics for the March 1995 CPS.

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

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

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

The AHS is no longer conducted in even-numbered years, so property tax estimates in this report are based on the 1991 AHS. Also, for the noncash estimates, 1985 AHS data were used in a model to estimate the value of public housing. For more details on the AHS model used

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

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

Internal Revenue Service data. Much of the IRS data in this report come from the Statistics of Income (SOI) series, in particular the SOI Bulletin *Individual Income Tax Returns, Preliminary Data: 1993*, Spring 1995. This report, based on a sample drawn from all tax returns filed in 1994, presents information on taxpayers' incomes, exemptions, deductions, credits, and taxes.

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

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

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

The CPS sample includes coverage in all 50 States and the District of Columbia. The sample is continually updated to account for new residential construction. The United States was divided into 1,973 geographic areas. In most States, a geographic area consisted of a county or several contiguous counties. In some areas of New England and Hawaii, minor civil divisions are used instead of counties. A total of 729 geographic areas were selected for sample. About 60,000 occupied households are eligible for interview every month. Field representatives are unable to obtain interviews at about 3,300 of these units. This occurs when the occupants are not found at home after repeated calls or are unavailable for some other reason.

Since the introduction of the CPS, the U.S. Census Bureau has redesigned the CPS sample several times. These redesigns have improved the quality and accuracy of the data and have satisfied changing data needs. A redesigned CPS sample based on the 1990 census is currently being phased in. The phase-in procedure started in April 1994 and was completed in July 1995. The March 1995 CPS consisted of 55 percent new (1990 census-based) sample and 45 percent old (1980 census-based) sample. In July 1995, 792 geographic areas were in the sample.

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

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

To obtain more reliable data for the Hispanic-origin population, the March CPS sample was increased by about 2,500 eligible housing units, interviewed the previous November, that contained at least one sample

person of Hispanic origin.¹ In addition, the sample included persons in the Armed Forces living off post or with their families on post.

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

The independent estimates were based on:

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

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

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

ACCURACY OF ESTIMATES

Since the CPS estimates come from a sample, they may differ from figures from a complete census using the same questionnaires, instructions, and enumerators. A sample survey estimate has two possible types of error: nonsampling and sampling. The accuracy of an estimate depends on both types of error, but the full extent of the nonsampling error is unknown. Consequently, one should be particularly careful when interpreting results based on a relatively small number of cases or on small differences between estimates. The standard errors for CPS estimates primarily indicate the magnitude of sampling error. They also partially measure the effect of

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

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

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

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

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

some nonsampling errors in responses and enumeration, but do not measure systematic biases in the data. (Bias is the average over all possible samples of the differences between the sample estimates and the desired value.)

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

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

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

A common measure of survey coverage is the coverage ratio, the estimated population before ratio adjustment divided by the independent population control. Table D-2 shows CPS coverage ratios for age-sex-race groups for a recent month. The CPS coverage ratios can exhibit some variability from month to month, but these are a typical set of coverage ratios.

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

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

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

A number of changes were made in data collection and estimation procedures beginning with the January 1994 CPS. The major change was the use of a new questionnaire. The questionnaire was redesigned to

Table D-2. March CPS Coverage Ratios

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

Note: These coverage ratios are for March 1994.

Table B-2. Share of Aggregate Income Received by Each Fifth and Top 5 Percent of Households by Race and Hispanic Origin of Householder: 1967 to 1994

[Households as of March of the following year. Income in 1994 CPI-U-X1 adjusted dollars]

Year and race	Number (1,000)	Income at selected positions (dollars)					Percent distribution of aggregate income						Mean income (dollars)	Gini ratio
		Upper limit of each fifth				Top 5 percent	Lowest fifth	Second fifth	Third fifth	Fourth fifth	Highest fifth	Top 5 percent		
		Lowest	Second	Third	Fourth									
ALL RACES		X												
1994 ¹	98,990	13,426	25,200	40,100	62,841	109,821	3.6	8.9	15.0	23.4	49.1	21.2	43,133	0.456
1993 ²	97,107	13,299	25,311	39,786	61,844	107,318	3.6	9.0	15.1	23.5	48.9	21.0	42,489	0.454
1993 ³	97,107	13,296	25,293	39,757	61,824	107,295	3.6	9.1	15.3	23.8	48.2	20.0	41,932	0.447
1992 ⁴	96,426	13,309	25,499	40,034	61,273	104,596	3.8	9.4	15.8	24.2	46.9	18.6	41,027	0.434
1991	95,699	13,697	26,115	40,336	61,761	104,893	3.8	9.6	15.9	24.2	46.5	18.1	41,263	0.428
1990	94,312	14,174	26,830	41,047	62,597	107,434	3.9	9.6	15.9	24.0	46.6	18.6	42,411	0.428
1989	93,347	14,457	27,489	42,249	64,192	109,656	3.8	9.5	15.8	24.0	46.8	18.9	43,647	0.431
1988	92,830	14,259	26,934	41,975	63,380	107,285	3.8	9.6	16.0	24.3	46.3	18.3	42,615	0.427
1987 ⁵	91,124	14,089	26,744	41,746	63,093	105,577	3.8	9.6	16.1	24.3	46.2	18.2	42,281	0.426
1986	89,479	13,856	26,503	41,132	62,176	104,262	3.8	9.7	16.2	24.3	46.1	18.0	41,592	0.425
1985 ⁶	88,458	13,692	25,761	39,908	60,021	99,173	3.9	9.8	16.2	24.4	45.6	17.6	40,033	0.419
1984	86,789	13,551	25,361	39,073	59,023	97,706	4.0	9.9	16.3	24.6	45.2	17.1	39,174	0.415
1983 ⁷	85,290	13,316	24,760	38,001	57,429	94,485	4.0	9.9	16.4	24.6	45.1	17.1	38,105	0.414
1982	83,918	13,022	24,766	37,841	56,428	93,146	4.0	10.0	16.5	24.5	45.0	17.0	37,684	0.412
1981	83,527	13,198	24,673	38,160	56,418	90,795	4.1	10.1	16.7	24.8	44.4	16.5	37,481	0.406
1980	82,368	13,466	25,253	38,716	56,687	91,227	4.2	10.2	16.8	24.8	44.1	16.5	37,929	0.403
1979 ⁸	80,776	14,019	26,035	40,056	58,078	93,847	4.1	10.2	16.8	24.7	44.2	16.9	39,161	0.404
1978	77,330	13,872	26,228	39,685	57,717	92,334	4.2	10.2	16.9	24.7	44.1	16.8	38,927	0.402
1977	76,030	13,446	25,325	38,602	56,278	89,108	4.2	10.2	16.9	24.7	44.0	16.8	37,753	0.402
1976 ⁹	74,142	13,485	25,124	38,273	55,064	87,323	4.3	10.3	17.0	24.7	43.7	16.6	37,230	0.398
1975 ¹⁰	72,867	13,185	24,746	37,393	53,690	84,725	4.3	10.4	17.0	24.7	43.6	16.6	36,335	0.397
1974 ^{10 11}	71,163	13,878	25,742	38,038	55,205	87,378	4.3	10.6	17.0	24.6	43.5	16.5	37,390	0.395
1973	69,859	13,872	26,353	39,091	56,470	89,513	4.2	10.5	17.1	24.6	43.6	16.6	38,171	0.397
1972	68,251	13,518	26,035	38,485	55,074	88,653	4.1	10.5	17.1	24.5	43.9	17.0	37,671	0.401
1971 ¹²	66,676	13,066	24,909	36,655	52,265	82,999	4.1	10.6	17.3	24.5	43.5	16.7	35,702	0.396
1970	64,374	13,230	25,348	36,874	52,609	83,171	4.1	10.8	17.4	24.5	43.3	16.6	35,887	0.394
1969	63,401	13,443	25,803	37,313	52,284	81,999	4.1	10.9	17.5	24.5	43.0	16.6	35,865	0.391
1968	61,805	13,063	24,766	35,497	49,877	78,031	4.2	11.1	17.5	24.4	42.8	16.6	34,436	0.388
1967 ¹³	60,446	12,248	23,883	33,910	48,343	77,570	4.0	10.8	17.3	24.2	43.8	17.5	33,445	0.399
WHITE														
1994 ¹	83,737	14,682	27,000	41,898	64,997	113,081	3.8	9.2	15.1	23.2	48.6	21.1	45,034	0.448
1993 ²	82,387	14,650	26,819	41,537	63,846	110,150	3.9	9.3	15.3	23.3	48.2	20.7	44,393	0.444
1993 ³	82,387	14,636	26,799	41,522	63,840	110,058	3.9	9.4	15.5	23.6	47.5	19.7	43,794	0.437
1992 ⁴	81,795	14,788	27,146	41,925	63,378	107,026	4.1	9.7	15.9	24.1	46.2	18.4	42,880	0.423
1991	81,675	15,120	27,457	42,223	63,699	107,622	4.1	9.9	16.0	24.1	45.8	17.9	43,005	0.418
1990	80,968	15,643	28,347	42,791	64,604	110,328	4.2	10.0	16.0	23.9	46.0	18.3	44,122	0.419
1989	80,163	15,804	29,155	44,221	65,981	112,394	4.1	9.8	16.0	23.8	46.3	18.7	45,465	0.422
1988	79,734	15,733	28,834	43,874	65,232	109,866	4.1	10.0	16.2	24.1	45.6	18.0	44,432	0.416
1987 ⁵	78,519	15,655	28,701	43,573	65,222	107,920	4.1	10.0	16.3	24.2	45.5	17.9	44,088	0.415
1986	77,284	15,296	28,169	42,997	64,067	106,918	4.1	10.0	16.3	24.2	45.4	17.8	43,324	0.415
1985 ⁶	76,576	14,875	27,502	41,444	61,980	101,925	4.1	10.1	16.4	24.3	45.1	17.4	41,676	0.411
1984	75,328	14,772	27,070	40,746	60,655	100,217	4.3	10.2	16.5	24.4	44.6	16.8	40,790	0.405

See footnotes at end of table.

plan. Different procedures were used to calculate poverty thresholds for two-person families and persons living alone in order to compensate for the relatively larger fixed expenses of these smaller units. For two-person families, the cost of the economy food plan was multiplied by a factor of 3.7 (also derived from the 1955 survey). For unrelated individuals (one-person units), no multiplier was used; poverty thresholds were instead calculated as a fixed proportion of the corresponding thresholds for two-person units. Annual updates of these SSA poverty thresholds were based on price changes of the items in the economy food plan.

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

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

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

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

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

The poverty thresholds are increased each year by the same percentage as the annual average Consumer Price Index (CPI). Table A-1 shows the CPI and the corresponding thresholds for a family of four for the 1959-94 period. The poverty thresholds are currently adjusted using the annual average CPI-U (1982-84 = 100). This base year has been used since 1988. From 1980 through 1987, the thresholds were adjusted using the CPI-U (1967 = 100). The CPI (1963 = 100) was used to adjust thresholds prior to 1980. Table A-2 shows the full poverty threshold matrix for 1994.

Table A-1. Average Poverty Threshold for a Family of Four and the Consumer Price Indexes (CPI-U and CPI-U-X1): 1947 Through 1994

(1982-84=100)

Year	Average threshold for a family of four persons ¹ (dollars)	CPI-U	CPI-U-X1 ²
1994	15,141	148.2	148.2
1993	14,763	144.5	144.5
1992	14,335	140.3	140.3
1991	13,924	136.2	136.2
1990	13,359	130.7	130.7
1989	12,674	124.0	124.0
1988	12,092	118.3	118.3
1987	11,611	113.6	113.6
1986	11,203	109.6	109.6
1985	10,989	107.6	107.6
1984	10,609	103.9	103.9
1983	10,178	99.6	99.6
1982	9,862	96.5	95.6
1981	9,287	90.9	90.1
1980	8,414	82.4	82.3
1979	7,412	72.6	74.0
1978	6,662	65.2	67.5
1977	6,191	60.6	63.2
1976	5,815	56.9	59.4
1975	5,500	53.8	56.2
1974	5,038	49.3	51.9
1973	4,540	44.4	47.2
1972	4,275	41.8	44.4
1971	4,137	40.5	43.1
1970	3,968	38.8	41.3
1969	3,743	36.7	39.4
1968	3,553	34.8	37.7
1967	3,410	33.4	36.3
1966	3,317	32.4	35.2
1965	3,223	31.5	34.2
1964	3,169	31.0	33.7
1963	3,128	30.6	33.3
1962	3,089	30.2	32.8
1961	3,054	29.9	32.5
1960	3,022	29.6	32.2
1959	2,973	29.1	31.6
1958	(NA)	28.9	31.4
1957	(NA)	28.1	30.5
1956	(NA)	27.2	29.6
1955	(NA)	26.8	29.1
1954	(NA)	26.9	29.2
1953	(NA)	26.7	29.0
1952	(NA)	26.5	28.8
1951	(NA)	26.0	28.3
1950	(NA)	24.1	26.2
1949	(NA)	23.8	25.9
1948	(NA)	24.1	26.2
1947	(NA)	22.3	24.2

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

²Factors prior to 1967 are extrapolated.

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

Ratio of income to poverty level. Because the poverty definition does not meet all the needs of the analysts of

Table L. The Cumulative Effect of Taxes and Transfers on Poverty: 1993 and 1994

Selected income definitions	1994		1993		1993-1994 difference	
	Number below poverty	Poverty rate	Number below poverty	Poverty rate	Number below poverty	Poverty rate
Definition 1 (current measure)	38,059	14.5	39,265	15.1	-1,206	-0.6
Definition 2 (definition 1 less government cash transfers)	59,730	22.8	60,575	23.4	-845	-0.6
Definition 4 (definition 2 plus capital gains employee health benefits)	57,526	22.0	58,580	22.6	-1,054	-0.6
Definition 6 (definition 4 less Social Security payroll and Federal income taxes (excluding the EITC)	60,673	23.2	61,648	23.8	-975	-0.6
Definition 7 (definition 6 plus the Earned Income Tax Credit (EITC)	57,624	22.0	59,843	23.1	-2,219	-1.1
Definition 8 (definition 7 less State income taxes)	57,977	22.2	60,118	23.2	-2,141	-1.0
Definition 9 (definition 8 plus nonmeans-tested government cash transfers)	39,570	15.1	41,696	16.1	-2,126	-1.0
Definition 11 (definition 9 plus the value of medicare and regular-price school lunch)	38,572	14.7	40,535	15.6	-1,963	-0.9
Definition 12 (definition 11 plus means-tested government cash transfers	35,426	13.5	37,630	14.5	-2,204	-1.0
Definition 14 (definition 12 plus the value of medicaid and other means-tested government noncash transfers)	29,038	11.1	31,496	12.1	-2,458	-1.0
Definition 15 (definition 14 plus return on home equity)	26,286	10.0	28,959	11.2	-2,673	-1.2

adjusting the income definition for all taxes produced an increase of 0.5 million in the estimate of the number of persons in poverty (from 57.5 to 58.0 million) and an increase of 0.2 percentage points in the poverty rate (from 22.0 to 22.2 percent).

Definitions 9 through 14 introduce specific types of government transfers, both cash and noncash, and table L shows the extent to which these transfers reduced poverty estimates. The addition of nonmeans-tested government cash transfers (primarily Social Security) had a very strong impact on poverty estimates. The addition of this income component reduced the estimate of the number of persons in poverty by 18.4 million persons (from 58.0 to 39.6 million), and reduced the estimated poverty rate from 22.2 to 15.1 percent (see definition 9).

The effect on poverty estimates of adding medicare and regular-price school lunches reduced the number of poor persons by 1.0 million (from 39.6 to 38.6 million) and reduced the rate by 0.4 percentage points (from 15.1 to 14.7 percent). The effect of adding means-tested cash transfers (primarily AFDC and SSI) was small compared to the effect of adding nonmeans-tested cash transfers. Adding in means-tested cash transfers (definition 12) reduced the estimate of the number of persons in poverty by 3.2 million (from 38.6 to 35.4 million), compared to the previously cited reduction of 18.4 million after adding nonmeans-tested cash transfers. The poverty rate associated with definition 12 was 13.5 percent, down 1.2 percentage points from definition 11. The addition of medicaid,

means-tested noncash benefits, which include food stamps, free and reduced-priced school lunches, and rent subsidies (definition 14), lowered the estimate of the number of persons in poverty from 35.4 to 29.0 million and lowered the poverty rate from 13.5 to 11.1 percent.

Table M, unlike table L, shows the individual effect rather than the cumulative effect on poverty estimates when specific components were subtracted or added to the current measure of income. Care should be taken when interpreting these numbers, since the changes to the income definitions listed here would not occur in isolation, without causing changes in other related variables affecting poverty status. Table M also excludes any valuation of medical transfers such as medicaid, medicare, or employee health benefits. It also shows the combined effect on poverty estimates of including the value of all noncash benefits with disposable income (net of payroll and income taxes and EITC). Like table L, adjustments are made to the income measure, but poverty thresholds are not changed in this exercise.

The starting point of table M, as in table L, is the measure of income that is used to produce the official poverty estimates. The first section shows the effect of deducting taxes from income. When excluding Social Security payroll taxes and taking into account net capital gains, the number below the poverty line rose to 40.6 million, and the poverty rate rose to 15.5 percent. When subtracting Federal and State income taxes from the official measure and adding net capital gains, the number and rate below

Table M. The Effect of Taxes and Nonmedical Transfers on Poverty Based on the Official Definition: 1994

Income measures	Number below poverty	Poverty rate
Persons in poverty:		
Official definition	38,059	14.5
Official less payroll taxes plus net capital gain	40,584	15.5
Official less Federal and State income taxes plus net capital gain	38,478	14.7
Official less Federal and State income taxes plus net capital gain and EITC ..	35,511	13.6
Official less taxes	38,082	14.6
Official less nonmeans-tested cash transfers	57,295	21.9
Official less means-tested cash transfers	41,180	15.7
Official plus means-tested nonmedical-noncash transfers	33,269	12.7
Official plus food stamps	35,886	13.7
Official plus rent subsidies	36,812	14.1
Official plus regular-price school lunch	38,045	14.5
Official plus all noncash transfers	33,258	12.7
Official less taxes and EITC and all noncash transfers	32,841	12.6

the poverty level did not change significantly, 38.5 million and 14.7 percent. However, adding the EITC to this measure reduces the number of persons below poverty to 35.5

million and the rate to 13.6 percent. The total effect of subtracting Social Security and payroll taxes, and Federal and State taxes and adding the EITC was to raise the number of poor persons to 38.1 million and the rate to 14.6 percent.

The second section of the table shows the number of persons added to the poverty population by subtracting government cash transfers from income to illustrate separate effects on the official poverty count. It also shows the effect of adding the components of noncash benefits to the income measure. The large impact of nonmeans-tested cash transfers (primarily Social Security) is observed here as before in table L.

A review of the data shows that the income component that had the largest incremental effect on the poverty estimate was Social Security (the primary component of nonmeans-tested government cash transfers). Other types of government tax and transfers had smaller incremental effects.

Poverty Status Under an Alternate Price Index

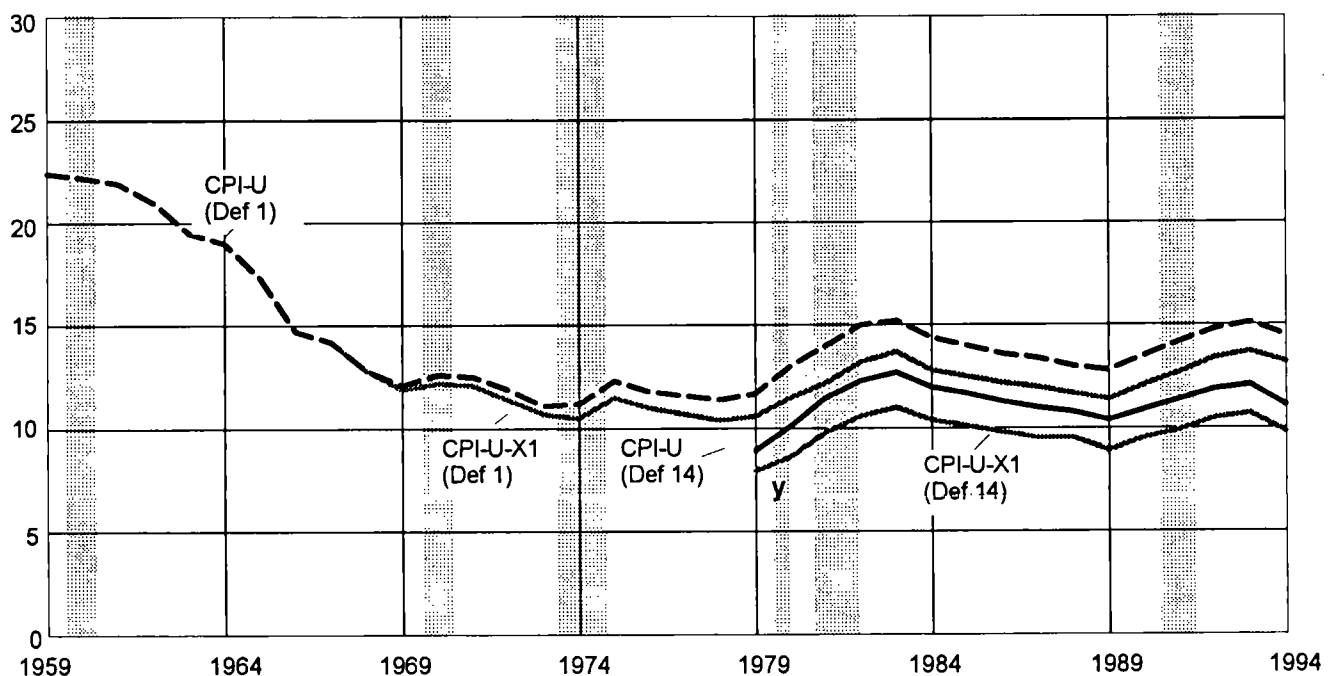
Poverty estimates based on poverty thresholds adjusted over time for inflation by the CPI-U-X1 series are shown in Table 14. Since the poverty thresholds based on the CPI-U-X1 are approximately 8 percent lower than the official thresholds based on the CPI-U, the poverty estimates shown are lower than estimates based on the CPI-U.

Figure 4.

Poverty Rates by Definition of Income and Type of Deflator: 1959 to 1994

Including value of noncash benefits

Recessionary period



On average, the poverty rates based on the CPI-U-X1 are approximately 1.3 percentage points and 3.6 million persons lower than estimates based on the official thresholds. Figure 4 presents a time series of the poverty rate based on the CPI-U and the CPI-U-X1. Using the official definition of income (definition 1), the 1994 poverty rate based on the CPI-U-X1 was 13.2 compared to 14.5 percent based on the CPI-U. Using definition 14 (which includes the effect of taxes, cash and noncash benefits, capital gains, and employee health benefits) the poverty rate under the CPI-U-X1 was 9.8 percent compared to 11.1 percent based on the CPI-U.

As you can see in figure 4, changes in poverty estimates over time based on the CPI-U-X1 and the CPI-U show the same general patterns.

SYMBOLS USED IN TABLES

-	Represents zero or rounds to zero.
B	Base less than 75,000.
NA	Not available.
r	Revised.
X	Not applicable.

Table 4. Selected Characteristics of Families—Total Money Income of Families in 1994

[Numbers in thousands. Families as of March 1995. For meaning of symbols, see text]

Characteristic	Total	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
All families.....	69 313	2 123	3 888	4 794	10 422	9 912	12 471	13 820	6 068	5 814	38 782	233	49 340	289
TYPE OF RESIDENCE														
Inside metropolitan areas.....	54 873	1 855	3 019	3 435	7 534	7 350	9 643	11 481	5 270	5 307	41 270	231	52 192	344
Inside central cities.....	19 240	883	1 828	1 603	3 185	2 872	3 195	3 338	1 420	1 318	33 618	393	44 391	533
1 million or more.....	11 984	620	1 188	998	1 960	1 819	1 870	1 977	897	878	32 571	494	44 874	743
Under 1 million.....	7 256	263	462	605	1 225	1 053	1 325	1 361	523	439	35 196	594	43 594	703
Outside central cities.....	35 433	772	1 391	1 832	4 349	4 678	6 447	8 122	3 850	3 991	45 551	308	56 428	442
1 million or more.....	23 187	460	850	1 053	2 521	2 859	3 973	5 499	2 795	3 157	49 414	485	60 958	586
Under 1 million.....	12 266	313	540	778	1 828	1 818	2 475	2 623	1 055	834	39 754	473	47 877	588
Outside metropolitan areas.....	14 639	468	869	1 360	2 888	2 563	2 828	2 360	798	507	31 620	392	38 687	555
REGION														
Northeast.....	13 488	373	785	768	1 760	1 765	2 319	2 777	1 463	1 482	42 943	490	56 245	771
Midwest.....	16 264	422	831	953	2 438	2 350	3 207	3 431	1 455	1 178	39 780	402	48 114	471
South.....	24 873	922	1 455	2 012	4 040	3 856	4 417	4 588	1 867	1 716	35 388	297	45 545	451
West.....	14 687	407	818	1 064	2 183	1 942	2 528	3 025	1 282	1 438	40 298	469	50 784	599
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER														
White.....	58 444	1 329	2 845	3 636	8 543	8 449	10 835	12 231	5 487	5 308	40 884	211	51 709	327
Black.....	8 093	888	1 032	903	1 487	1 094	1 194	1 077	377	262	24 698	484	32 828	529
Hispanic origin ¹	6 202	375	730	779	1 302	924	924	723	264	181	24 318	472	32 349	650
TYPE OF FAMILY														
All primary families.....	69 313	2 123	3 888	4 794	10 422	9 912	12 471	13 820	6 068	5 814	38 782	233	49 340	289
Married-couple families.....	53 885	656	1 463	2 741	7 226	7 819	10 360	12 481	5 722	5 596	44 959	243	55 944	350
Male householder, no wife present.....	3 228	139	283	353	680	519	558	474	124	98	27 751	682	34 663	771
Female householder, no husband present.....	12 220	1 328	2 143	1 700	2 515	1 774	1 553	865	221	120	18 236	332	24 105	341
Unrelated subfamilies.....	674	146	140	138	137	49	45	14	1	4	11 343	497	15 143	825
AGE OF HOUSEHOLDER														
Under 65 years.....	58 077	1 934	3 295	3 424	7 281	7 766	10 832	12 622	5 586	5 336	41 906	211	52 060	333
15 to 24 years.....	3 079	400	522	409	677	507	348	166	37	13	17 880	582	21 683	461
25 to 34 years.....	14 082	622	1 082	1 084	2 285	2 131	2 860	2 682	816	520	34 184	427	39 808	453
35 to 44 years.....	18 274	497	875	938	2 062	2 322	3 505	4 480	1 841	1 754	45 005	441	54 755	607
45 to 54 years.....	13 748	208	414	524	1 135	1 485	2 489	3 449	1 998	2 084	54 379	757	65 471	812
55 to 64 years.....	8 895	207	402	468	1 122	1 320	1 850	1 845	895	986	43 114	579	55 709	929
65 years and over.....	11 238	189	593	1 371	3 141	2 146	1 639	1 199	482	478	26 382	325	35 282	422
65 to 74 years.....	7 268	110	371	795	1 827	1 433	1 151	872	357	353	28 608	403	37 512	549
75 years and over.....	3 968	79	222	576	1 313	713	488	327	125	124	22 982	443	31 198	632
Mean age of householder.....	48.7	39.1	42.6	48.6	49.8	47.8	45.7	45.3	46.9	48.0	(X)	(X)	(X)	(X)
PRESENCE OF RELATED CHILDREN UNDER 18 YEARS OLD														
No related children.....	32 531	526	1 193	2 193	5 352	4 981	5 812	6 444	3 027	3 003	39 653	321	51 006	415
One or more related children.....	36 782	1 597	2 695	2 601	5 070	4 931	6 659	7 376	3 041	2 810	37 925	338	47 866	403
All under 6 years.....	9 225	573	783	728	1 373	1 221	1 554	1 655	691	648	34 454	585	43 882	693
Some under 6, some 6 to 17 years.....	8 182	404	759	856	1 186	1 131	1 484	1 466	583	553	34 772	571	44 586	859
All 6 to 17 years.....	19 375	820	1 153	1 218	2 531	2 580	3 622	4 255	1 787	1 810	41 230	374	51 156	585
One child.....	15 084	843	970	1 088	2 242	2 072	2 760	2 939	1 295	1 095	37 458	461	48 827	571
Under 6 years.....	5 813	347	453	455	919	801	981	1 018	459	379	34 083	728	43 525	877
6 to 17 years.....	9 271	296	517	612	1 323	1 271	1 779	1 921	836	715	39 870	590	48 897	746
Two children or more.....	21 698	954	1 725	1 534	2 828	2 859	3 900	4 437	1 746	1 716	38 244	429	48 588	556
All under 6 years.....	3 413	226	330	272	453	420	574	637	232	268	35 114	993	44 491	1 132
Some under 6, some 6 to 17 years.....	8 182	404	759	856	1 186	1 131	1 484	1 466	563	553	34 772	571	44 586	859
All 6 to 17 years.....	10 104	324	636	805	1 208	1 309	1 843	2 334	951	894	42 366	539	53 228	888
Mean number of related children.....	.99	1.52	1.42	1.08	.91	.93	.98	.98	.88	.89	(X)	(X)	(X)	(X)
SIZE OF FAMILY														
Two persons.....	29 181	974	1 687	2 593	5 607	4 889	5 000	4 751	1 939	1 939	32 623	285	43 608	409
Three persons.....	15 904	513	969	950	2 190	2 209	2 908	3 393	1 499	1 272	40 600	492	49 081	551
Four persons.....	14 625	379	707	654	1 454	1 753	2 830	3 606	1 608	1 632	47 012	456	57 309	705
Five persons.....	6 284	154	332	362	714	813	1 123	1 438	718	632	44 667	801	56 067	1 099
Six persons.....	2 108	58	98	124	267	272	412	425	212	237	42 597	1 178	56 521	1 965
Seven persons or more.....	1 213	45	94	111	189	176	197	208	92	101	34 557	1 465	47 220	2 221
Mean size of family.....	3.19	3.07	3.12	2.98	2.94	3.09	3.23	3.34	3.42	3.43	(X)	(X)	(X)	(X)
NUMBER OF EARNERS														
No earners.....	10 308	1 222	1 806	1 885	2 700	1 388	815	410	149	130	16 445	240	21 185	288
One earner.....	19 455	752	1 615	2 183	4 334	3 428	3 181	2 297	775	910	27 145	255	37 707	539
Two earners or more.....	39 552	149	468	927	3 388	5 096	8 494	11 113	5 145	4 773	52 011	229	62 398	388
Two earners.....	30 885	138	423	855	3 023	4 407	6 972	8 381	3 420	3 265	48 970	346	59 358	457
Three earners.....	6 558	11	38	68	328	587	1 251	2 115	1 202	958	61 017	572	69 312	885
Four earners or more.....	2 109	-	5	3	37	101	272	617	523	550	75 609	1 074	85 426	1 688
Mean number of earners.....	1.63	.51	.69	.89	1.14	1.50	1.82	2.08	2.29	2.24	(X)	(X)	(X)	(X)

See footnotes at end of table.

Table 4. Selected Characteristics of Families—Total Money Income of Families in 1994—Con.

[Numbers in thousands. Families as of March 1995. For meaning of symbols, see text]

Characteristic	Total	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WORK EXPERIENCE OF HOUSEHOLDER														
Total	69 313	2 123	3 868	4 794	10 422	9 912	12 471	13 820	6 068	5 614	38 782	233	49 340	289
Worked	52 437	780	1 699	2 549	6 407	7 243	10 429	12 408	5 587	5 356	45 457	228	55 983	355
Worked at full-time jobs	46 331	420	1 102	1 918	5 298	6 305	9 504	11 557	5 241	4 986	47 340	243	58 174	385
50 weeks or more	39 149	142	435	1 279	4 029	5 215	8 241	10 417	4 791	4 599	50 378	230	61 351	433
27 to 49 weeks	4 606	64	249	402	755	745	918	843	348	284	36 218	674	45 256	890
26 weeks or less	2 577	215	418	236	514	345	345	297	104	104	22 666	827	32 995	1 150
Worked at part-time jobs	6 106	340	598	631	1 109	938	925	850	345	370	28 928	654	39 384	789
50 weeks or more	2 884	80	217	249	523	436	479	497	184	220	33 453	949	43 996	1 179
27 to 49 weeks	1 384	45	148	157	255	233	239	147	85	74	28 359	1 224	38 955	1 689
26 weeks or less	1 839	215	233	225	332	269	207	207	77	76	22 188	963	32 408	1 320
Did not work	16 875	1 363	2 169	2 245	4 014	2 669	2 042	1 413	481	458	21 221	238	28 696	360
EDUCATIONAL ATTAINMENT ²														
Total	66 234	1 723	3 368	4 386	9 745	9 405	12 123	13 654	6 031	5 801	40 159	207	50 626	300
Less than 9th grade	5 223	242	678	967	1 482	818	583	312	88	53	19 397	371	24 433	406
9th to 12th grade (no diploma) ..	6 618	424	789	888	1 519	1 109	993	628	187	81	22 484	411	27 952	389
High school graduate (includes equivalency)	21 358	603	1 087	1 522	3 573	3 796	4 592	4 112	1 354	718	35 275	295	41 078	361
Some college, no degree	12 136	259	512	549	1 687	1 834	2 859	2 882	1 063	690	41 595	392	47 703	518
Associate degree	4 869	70	117	180	552	611	974	1 276	545	343	46 742	764	53 515	1 039
Bachelor's degree or more	18 230	124	184	279	932	1 238	2 322	4 443	2 793	3 915	66 529	528	82 218	892
Bachelor's degree	10 101	82	129	222	694	906	1 565	2 925	1 648	1 928	61 918	513	73 365	987
Master's degree	3 864	24	30	38	146	252	554	1 075	745	1 002	70 651	1 103	83 887	1 528
Professional degree	1 302	12	13	10	54	51	122	249	188	601	92 509	2 912	122 956	4 331
Doctorate degree	964	6	12	9	38	28	80	194	211	385	86 912	4 400	113 238	6 171

¹Persons of Hispanic origin may be of any race.²Restricted to persons 25 years and over.

Table 5. Median Income of Persons, by Selected Characteristics: 1994, 1993, and 1992

(Persons 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text)

Characteristic	1994			1993			1992			Percent change in real median income (1993-1994)
	Number with income (thous.)	Median income		Number with income (thous.)	Median income		Number with income (thous.)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
TOTAL										
Male										
All males -----	91 254	21 720	110	90 194	21 102	108	90 175	20 455	108	.4
Region										
Northeast -----	17 950	23 709	332	17 828	22 283	197	17 988	22 090	217	* 3.7
Midwest -----	21 545	22 275	224	21 362	21 696	221	21 490	20 971	209	.1
South -----	31 633	20 343	185	31 012	19 714	228	30 889	18 590	225	.6
West -----	20 128	22 029	237	19 892	21 536	248	19 810	20 999	232	-3
Race and Hispanic Origin										
White -----	78 220	22 669	174	77 850	21 981	115	77 487	21 406	115	.6
Black -----	9 199	14 982	313	8 947	14 605	449	9 104	13 064	387	-
Hispanic origin ¹ -----	8 375	14 500	299	8 208	13 689	328	8 056	13 408	305	3.3
Relationship to Family Householder										
In families -----	73 204	22 319	128	72 450	21 484	123	73 038	20 984	121	* 1.3
Householder -----	48 006	28 168	226	49 273	27 168	150	50 975	26 575	147	* 1.1
Spouse of householder -----	8 322	27 368	491	6 062	25 520	394	4 578	25 063	626	* 4.8
Other relative of householder -----	16 876	7 591	162	17 115	7 102	108	17 487	6 909	103	* 4.2
In unrelated subfamilies -----	341	12 980	1 128	357	12 556	1 129	172	11 799	1 204	.8
Unrelated individuals -----	17 709	19 804	254	17 387	19 920	256	16 965	18 259	265	* -3.1
Age										
Under 65 years -----	78 425	23 373	176	77 625	22 310	114	77 712	21 735	116	* 2.2
15 to 24 years -----	13 708	7 048	126	13 774	6 429	125	14 304	6 297	128	* 6.9
25 to 34 years -----	19 978	22 806	224	20 178	21 927	160	20 578	21 497	168	.5
35 to 44 years -----	20 386	30 707	236	19 848	30 342	219	19 657	29 491	389	-1.3
45 to 54 years -----	14 714	34 933	422	14 090	33 154	553	13 612	32 181	295	* 2.7
55 to 64 years -----	9 641	27 075	424	9 635	25 139	421	9 581	25 615	378	* 5.0
65 years and over -----	12 829	15 250	195	12 569	14 983	183	12 463	14 597	168	-8
65 to 74 years -----	8 010	16 599	251	7 843	16 286	256	7 841	15 810	241	-6
75 years and over -----	4 819	13 659	219	4 726	13 422	237	4 622	12 886	255	-8
Occupation Group of Longest Job ² (Earnings)										
Total with earnings ³ -----	74 264	23 656	185	73 198	22 443	130	73 120	21 903	115	* 2.8
Executive, administrators, and managerial -----	9 906	41 410	345	9 294	40 335	304	9 368	40 019	528	.1
Professional specialty -----	8 777	41 090	315	8 577	40 505	318	8 208	39 846	563	-1.1
Technical and related support -----	1 977	30 642	586	1 982	31 061	576	2 108	29 619	604	* -3.9
Sales -----	8 364	25 790	368	7 967	25 319	422	8 064	22 813	878	-7
Administrative support, including clerical -----	4 189	21 023	372	4 341	20 733	382	4 433	20 479	407	-1.1
Precision production, craft, and repair -----	13 333	24 881	332	13 181	23 175	369	13 076	22 975	355	* 3.8
Machine operators, assemblers, and inspectors -----	5 303	20 621	308	5 093	20 277	280	5 113	19 230	384	-8
Transportation and material moving -----	5 061	21 546	335	5 005	21 987	365	4 920	21 071	298	* -4.5
Handlers, equipment cleaners, helpers, and laborers -----	4 944	10 905	253	5 009	9 913	330	4 915	9 891	313	* 7.3
Service workers -----	8 118	11 746	259	8 393	10 795	234	8 327	10 574	237	* 6.1
Private household -----	48	(B)	(B)	77	2 340	929	71	(B)	(B)	(X)
Service workers, except private household -----	8 070	11 823	261	8 316	10 872	233	8 256	10 622	239	* 6.0
Farming, forestry, and fishing -----	3 456	10 431	303	3 521	8 416	373	3 708	7 771	398	* 20.9
Educational Attainment										
Total, 25 years and over -----	77 546	25 485	123	78 419	24 605	156	75 872	23 894	167	.9
Less than 9th grade -----	6 507	11 324	170	6 734	10 895	183	7 000	10 374	175	1.3
9th to 12th grade (no diploma) -----	7 286	14 584	268	7 377	14 550	266	7 524	14 218	220	-2.3
High school graduate (includes equivalency) -----	24 704	22 387	164	24 682	21 782	147	25 143	21 645	150	.2
Some college, no degree -----	13 573	26 768	239	13 247	26 323	246	12 728	26 318	254	-8
Associate degree -----	5 046	30 643	459	4 901	29 736	549	4 540	28 791	529	.5
Bachelor's degree or more -----	20 429	42 027	257	19 479	41 649	280	18 937	40 557	262	* -1.6
Bachelor's degree -----	12 997	38 701	531	12 360	37 474	443	11 938	36 745	335	.7
Master's degree -----	4 558	46 635	967	4 320	45 597	744	4 308	44 294	838	-3
Professional degree -----	1 691	61 739	2 324	1 650	69 678	2 846	1 639	68 429	2 332	* -13.6
Doctorate degree -----	1 183	57 478	1 619	1 149	55 751	2 521	1 053	51 681	964	.5

¹Persons of Hispanic origin may be of any race.

²Amounts shown are median earnings.

³Includes persons whose longest job was in the Armed Forces.

Table 5. Median Income of Persons, by Selected Characteristics: 1994, 1993, and 1992 —Con.

[Persons 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1994			1993			1992			Percent change in real median income (1993-1994)
	Number with income (thous.)	Median income		Number with income (thous.)	Median income		Number with income (thous.)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
TOTAL										
Female										
All females -----	95 147	11 468	71	94 417	11 046	70	93 517	10 714	70	1.2
Region										
Northeast -----	19 292	11 963	149	19 547	11 375	149	19 431	11 300	141	2.5
Midwest -----	22 964	11 572	135	22 887	11 031	139	22 724	10 537	132	2.3
South -----	33 212	10 939	120	32 423	10 557	120	32 087	10 148	121	1.0
West -----	19 679	11 797	181	19 560	11 568	152	19 294	11 345	163	-6
Race and Hispanic Origin										
White -----	80 045	11 630	77	79 484	11 268	77	78 885	10 963	78	.7
Black -----	11 450	10 544	217	11 267	9 508	207	11 076	8 887	218	* 8.1
Hispanic origin ¹ -----	7 298	8 613	223	7 053	8 100	232	6 749	8 308	221	3.7
Relationship to Family Householder										
In families -----	74 951	10 808	85	74 498	10 350	84	73 962	10 009	82	* 1.8
Householder -----	19 819	13 315	206	18 022	12 492	186	16 153	12 351	165	* 3.9
Spouse of householder -----	41 878	11 622	114	43 184	11 314	114	44 474	10 927	107	.2
Other relative of householder -----	13 254	6 189	103	13 291	5 864	99	13 335	5 656	105	2.9
In unrelated subfamilies -----	762	10 220	590	774	9 058	743	572	8 960	671	10.0
Unrelated individuals -----	19 434	13 839	178	19 145	13 646	199	18 983	13 302	184	-1.1
Age										
Under 65 years -----	77 300	12 487	100	76 762	12 054	84	75 876	11 709	81	1.0
15 to 24 years -----	13 318	5 508	110	13 519	5 351	111	13 664	5 170	113	.4
25 to 34 years -----	19 174	14 884	203	19 572	13 988	218	19 803	13 631	228	* 3.8
35 to 44 years -----	20 131	18 189	212	19 667	15 844	212	19 355	15 417	202	-4
45 to 54 years -----	14 686	17 051	251	13 999	16 324	239	13 331	15 852	231	1.8
55 to 64 years -----	10 011	10 867	237	10 005	10 829	227	9 925	10 133	245	-2.2
65 years and over -----	17 847	8 950	83	17 655	8 499	89	17 641	8 183	90	* 2.7
65 to 74 years -----	9 875	8 826	130	9 930	8 647	141	9 956	8 215	135	-5
75 years and over -----	7 972	9 062	104	7 724	8 365	112	7 684	8 151	119	* 5.8
Occupation Group of Longest Job ² (Earnings)										
Total with earnings ³ -----	64 708	14 323	131	63 680	13 896	136	62 408	13 527	134	.5
Executive, administrators, and managerial -----	7 570	25 980	283	7 402	25 282	280	7 078	24 265	355	.2
Professional specialty -----	10 198	28 449	315	9 629	25 865	320	9 559	25 717	226	-3
Technical and related support -----	2 340	22 524	497	2 429	21 583	334	2 247	20 519	419	1.8
Sales -----	8 626	9 070	233	8 653	8 238	246	8 348	8 422	238	* 7.3
Administrative support, including clerical -----	16 085	15 880	151	16 233	15 733	136	15 973	15 688	138	-1.6
Precision production, craft, and repair -----	1 362	15 815	684	1 414	17 340	687	1 210	14 703	788	* -11.1
Machine operators, assemblers, and inspectors -----	3 503	12 095	233	3 273	12 046	244	3 447	11 785	208	-2.1
Transportation and material moving -----	589	11 686	875	560	12 125	727	560	10 891	513	-6.0
Handlers, equipment cleaners, helpers, and laborers -----	1 156	7 893	550	1 070	7 465	450	1 128	7 412	509	3.1
Service workers -----	12 438	7 059	123	12 118	6 684	118	12 110	6 481	122	3.0
Private household -----	1 023	3 287	450	1 045	2 446	173	1 108	2 346	106	* 31.0
Service workers, except private household -----	11 415	7 453	143	11 073	7 127	122	11 003	6 874	126	2.0
Farming, forestry, and fishing -----	752	4 223	505	794	3 106	588	688	3 675	512	32.5
Educational Attainment										
Total, 25 years and over -----	81 829	12 768	105	80 898	12 234	75	79 854	11 922	76	* 1.7
Less than 9th grade -----	6 183	6 865	78	6 423	6 480	80	6 921	6 337	79	* 3.3
9th to 12th grade (no diploma) -----	7 943	7 618	137	8 152	7 187	88	8 248	7 293	98	* 3.4
High school graduate (includes equivalency) -----	29 110	11 390	103	29 171	11 089	102	29 596	10 901	102	.1
Some college, no degree -----	14 911	14 585	221	14 390	14 489	237	13 615	14 401	235	-1.9
Associate degree -----	6 573	17 954	381	6 282	18 346	471	5 539	17 331	379	* -4.6
Bachelor's degree or more -----	17 109	28 237	237	16 480	25 246	272	15 933	25 093	253	1.3
Bachelor's degree -----	11 773	23 405	347	11 447	22 452	312	11 133	22 383	308	1.6
Master's degree -----	4 166	32 069	383	4 003	31 389	508	3 873	30 169	446	-4
Professional degree -----	709	35 806	2 345	583	32 742	1 772	569	36 640	1 370	6.6
Doctorate degree -----	462	40 793	2 787	447	42 736	2 005	358	39 322	2 270	-6.9

¹Persons of Hispanic origin may be of any race.

²Amounts shown are median earnings.

³Includes persons whose longest job was in the Armed Forces.

Table 5. Median Income of Persons, by Selected Characteristics: 1994, 1993, and 1992 -Con.

[Persons 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1994			1993			1992			Percent change in real median income (1993-1994)
	Number with income (thous.)	Median income		Number with income (thous.)	Median income		Number with income (thous.)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
YEAR-ROUND, FULL-TIME WORKERS										
Male										
All males -----	51 592	31 612	134	49 827	31 077	125	48 552	30 832	123	* -8
Region										
Northeast -----	9 886	35 850	286	9 804	34 421	473	9 558	33 990	473	1.6
Midwest -----	12 324	31 978	285	12 008	31 379	237	11 799	30 806	235	-8
South -----	18 190	29 421	340	17 248	27 634	335	18 846	28 027	348	* 3.8
West -----	11 192	32 112	305	10 767	32 224	304	10 352	31 949	292	* -2.8
Race and Hispanic Origin										
White -----	44 625	32 440	177	43 357	31 832	134	42 362	31 565	131	-6
Black -----	4 781	24 405	507	4 419	23 566	683	4 240	22 991	575	1.0
Hispanic origin ¹ -----	4 778	20 525	317	4 482	20 423	333	4 172	19 855	417	-2.0
Relationship to Family Householder										
In families -----	41 783	32 535	228	40 387	31 913	142	39 698	31 645	134	-6
Householder -----	30 872	35 901	172	31 212	35 268	182	31 887	34 524	284	-7
Spouse of householder -----	5 435	35 756	445	3 747	33 218	837	2 787	32 285	636	* 5.0
Other relative of householder -----	5 476	17 864	298	5 428	17 118	194	5 022	17 094	211	1.8
In unrelated subfamilies -----	177	20 018	2 166	191	19 193	1 115	86	17 423	2 160	1.7
Unrelated individuals -----	9 631	27 273	272	9 249	26 973	233	8 771	26 571	272	-1.4
Age										
Under 65 years -----	50 548	31 555	134	48 870	31 017	125	47 717	30 779	123	* -8
15 to 24 years -----	4 026	15 860	204	3 954	15 948	224	3 800	15 658	228	* -3.0
25 to 34 years -----	14 489	26 572	170	14 260	26 087	172	14 179	26 410	198	-7
35 to 44 years -----	15 644	35 586	238	15 177	35 233	245	14 802	34 714	406	* -1.5
45 to 54 years -----	11 299	40 367	291	10 583	39 685	499	10 070	37 926	478	-8
55 to 64 years -----	5 088	37 799	747	4 897	35 738	503	5 068	35 537	455	3.1
65 years and over -----	1 045	35 687	1 593	857	37 085	1 414	835	35 341	1 213	-6.2
65 to 74 years -----	913	35 327	1 808	777	37 139	1 428	720	34 820	1 237	-7.3
75 years and over -----	132	36 745	3 156	180	36 404	4 999	115	43 145	6 965	-1.6
Occupation Group of Longest Job ² (Earnings)										
Total with earnings ³ -----	51 580	30 854	124	49 818	30 407	117	48 551	30 197	113	* -1.1
Executive, administrators, and managerial -----	8 368	45 944	509	7 873	42 722	769	7 787	42 458	529	* 4.9
Professional specialty -----	6 845	46 488	491	6 597	45 136	570	6 322	43 949	787	-7
Technical and related support -----	1 551	35 235	1 122	1 481	35 048	758	1 620	32 648	705	-2.0
Sales -----	6 037	32 850	673	5 807	32 327	475	5 670	31 229	314	-9
Administrative support, including clerical -----	2 840	26 874	343	2 924	26 746	384	2 970	27 096	443	-2.0
Precision production, craft, and repair -----	9 540	29 527	353	9 234	27 653	324	8 831	28 697	381	* 4.1
Machine operators, assemblers, and inspectors -----	3 889	24 173	434	3 664	23 378	465	3 482	23 613	473	* .8
Transportation and material moving -----	3 364	26 036	365	3 382	26 532	339	3 154	25 670	358	* -4.3
Handlers, equipment cleaners, helpers, and laborers -----	2 251	18 239	441	2 205	17 556	398	2 054	18 577	483	1.3
Service workers -----	4 317	20 996	310	4 205	20 860	350	4 129	20 396	378	-1.9
Private household -----	13	(B)	(B)	16	(B)	(B)	22	(B)	(B)	(X)
Service workers, except private household -----	4 304	21 037	309	4 189	20 868	353	4 107	20 436	378	-1.7
Farming, forestry, and fishing -----	1 815	16 261	383	1 702	15 655	387	1 787	14 811	450	1.3
Educational Attainment										
Total, 25 years and over -----	47 566	33 440	246	45 873	32 359	124	44 752	32 057	120	.8
Less than 8th grade -----	1 895	17 532	452	1 790	16 863	324	1 815	17 294	400	1.4
9th to 12th grade (no diploma) -----	3 057	22 048	319	3 083	21 752	342	3 009	21 274	296	-1.2
High school graduate (includes equivalency) -----	15 109	28 037	322	14 604	27 370	204	14 722	27 280	175	-1
Some college, no degree -----	8 783	32 279	299	8 493	32 077	257	8 067	32 103	247	* -1.9
Associate degree -----	3 735	35 794	430	3 557	33 690	608	3 203	33 433	748	* 3.6
Bachelor's degree or more -----	14 987	49 228	707	14 346	47 740	488	13 937	45 802	370	.5
Bachelor's degree -----	9 636	43 663	633	9 178	42 757	536	8 719	41 355	304	-4
Master's degree -----	3 225	53 500	854	3 131	51 867	659	3 178	49 873	788	.6
Professional degree -----	1 258	75 009	3 039	1 231	80 549	2 785	1 295	76 220	2 520	* -6.2
Doctorate degree -----	868	61 921	1 619	808	63 149	1 687	745	57 418	2 237	-4.4

¹Persons of Hispanic origin may be of any race.

²Amounts shown are median earnings.

³Includes persons whose longest job was in the Armed Forces.

Table 5. Median Income of Persons, by Selected Characteristics: 1994, 1993, and 1992 —Con.

[Persons 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1994			1993			1992			Percent change in real median income (1993-1994)
	Number with income (thous.)	Median income		Number with income (thous.)	Median income		Number with income (thous.)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
YEAR-ROUND, FULL-TIME WORKERS										
Female										
All females	34 175	23 265	160	33 544	22 469	121	33 271	22 093	106	1.0
Region										
Northeast	6 663	26 286	226	6 679	25 320	273	6 713	24 735	281	1.2
Midwest	8 393	22 169	208	8 097	21 841	190	7 935	21 219	196	-1.0
South	12 310	21 557	204	11 977	21 014	181	12 042	20 782	192	-
West	6 809	25 200	345	6 791	24 720	338	6 582	23 973	373	-8
Race and Hispanic Origin										
White	28 198	23 894	179	27 767	22 979	170	27 736	22 349	117	1.4
Black	4 556	20 628	304	4 305	20 315	285	4 143	20 258	368	-1.0
Hispanic origin ¹	2 577	18 418	575	2 440	17 112	314	2 346	17 674	512	* 4.9
Relationship to Family Householder										
In families	27 096	22 778	187	26 482	22 071	114	26 559	21 693	121	.6
Householder	8 275	24 128	310	7 295	23 505	332	6 789	22 717	315	.1
Spouse of householder	15 808	23 529	258	16 147	22 544	199	16 746	22 249	153	1.8
Other relative of householder	3 013	17 348	259	3 040	16 937	261	3 024	16 529	257	-1
In unrelated subfamilies	262	18 422	1 027	292	17 838	1 528	199	16 550	1 019	-10.2
Unrelated individuals	6 817	25 103	297	6 770	24 846	302	6 513	24 404	344	-1.5
Age										
Under 65 years	33 695	23 239	163	33 039	22 442	114	32 778	22 105	110	1.0
15 to 24 years	2 795	15 063	252	2 861	15 227	233	2 925	14 662	271	* -3.5
25 to 34 years	9 749	22 426	213	9 531	21 949	174	9 679	21 941	187	-4
35 to 44 years	10 155	25 744	239	9 998	25 282	255	9 937	24 125	276	-7
45 to 54 years	7 691	25 911	303	7 395	24 412	325	7 087	24 489	384	* 3.5
55 to 64 years	3 304	22 875	500	3 254	22 587	457	3 149	22 581	440	-1.3
65 years and over	480	24 498	1 119	505	24 875	1 175	493	21 556	575	-4.0
65 to 74 years	412	24 693	1 144	424	25 319	1 228	425	21 420	657	-4.9
75 years and over	68	(B)	(B)	80	19 786	3 863	68	(B)	(B)	(X)
Occupation Group of Longest Job ² (Earnings)										
Total with earnings ³	34 155	22 205	110	33 524	21 747	95	33 241	21 375	102	-4
Executive, administrators, and managerial	5 657	30 299	303	5 503	28 876	507	5 318	27 431	337	2.3
Professional specialty	5 745	32 321	265	5 521	31 906	232	5 731	31 227	262	-1.2
Technical and related support	1 430	27 202	479	1 533	26 324	378	1 404	24 701	491	.8
Sales	3 585	18 986	436	3 514	18 743	438	3 413	17 795	465	-1.2
Administrative support, including clerical	9 368	20 942	138	9 456	20 683	125	9 607	20 277	135	* -1.3
Precision production, craft, and repair	825	21 637	591	956	21 357	535	731	18 973	867	-1.2
Machine operators, assemblers, and inspectors	2 058	16 359	242	1 955	15 379	282	1 979	15 661	247	* 3.7
Transportation and material moving	234	23 249	1 370	218	19 652	1 195	206	20 121	1 578	* 15.4
Handlers, equipment cleaners, helpers, and laborers	481	14 800	546	397	14 826	671	402	14 442	704	-2.7
Service workers	4 484	13 518	245	4 165	13 128	284	4 203	12 890	285	.4
Private household	206	10 330	757	190	8 460	814	204	9 614	643	19.1
Service workers, except private household	4 279	13 719	248	3 976	13 419	287	3 998	13 162	292	-3
Farming, forestry, and fishing	246	10 685	569	237	10 581	903	207	10 060	1 526	-1.5
Educational Attainment										
Total, 25 years and over	31 379	24 399	165	30 683	23 629	166	30 346	23 139	159	.7
Less than 9th grade	696	12 430	427	765	12 415	420	734	12 958	382	-2.4
9th to 12th grade (no diploma)	1 675	15 133	328	1 576	15 386	330	1 659	14 559	360	* -4.1
High school graduate (includes equivalency)	10 785	20 373	158	10 513	19 983	173	11 039	19 427	178	-5
Some college, no degree	6 256	23 514	326	6 279	23 056	342	5 904	23 157	301	-8
Associate degree	3 210	25 940	295	3 067	25 883	335	2 655	25 624	345	-2.3
Bachelor's degree or more	8 756	35 378	280	8 483	34 307	469	8 355	32 304	247	.5
Bachelor's degree	5 901	31 741	314	5 735	31 197	310	5 604	30 326	294	-8
Master's degree	2 174	39 457	605	2 166	38 612	717	2 192	36 037	460	-4
Professional degree	398	50 615	2 154	323	50 211	2 586	334	46 257	4 039	-1.7
Doctorate degree	283	51 119	2 887	260	47 248	2 147	225	45 790	2 153	5.5

¹Persons of Hispanic origin may be of any race.

²Amounts shown are median earnings.

³Includes persons whose longest job was in the Armed Forces.

Table 8. Poverty Thresholds by Size of Family and Number of Related Children: 1994

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

Characteristic	One person			Two persons			Three persons	Four persons	Five persons	Six persons	Seven persons	Eight persons	Nine or more persons
	Total	Under 65	65 and over	Total	Householder under 65	Householder 65 and over							
TOTAL													
Number	38 538	28 108	10 430	29 181	20 058	9 123	15 904	14 825	8 284	2 108	877	310	228
Poverty threshold (dollars)	7 547	7 710	7 108	9 881	9 978	8 987	11 821	15 141	17 900	20 235	22 923	25 427	30 300
Families in poverty	8 287	5 878	2 409	2 548	2 028	520	1 844	1 798	1 028	410	224	113	90
Persons in poverty	8 287	5 878	2 409	5 204	4 101	1 103	5 570	7 159	5 087	2 499	1 622	957	888
NUMBER OF RELATED CHILDREN UNDER 18													
None:													
Number	38 538	28 108	10 430	25 516	16 465	9 051	5 193	1 486	271	57	7	-	-
Poverty threshold (dollars)	7 547	7 710	7 108	9 581	9 924	8 958	11 592	15 286	18 434	21 203	24 396	27 285	32 822
Families in poverty	8 287	5 878	2 409	1 402	922	481	181	49	8	5	1	-	-
Persons in poverty	8 287	5 878	2 409	2 932	1 909	1 023	615	228	37	42	6	-	-
One:													
Number	-	-	-	3 665	3 593	72	8 199	2 383	671	152	24	10	1
Poverty threshold (dollars)	-	-	-	10 214	10 215	10 176	11 929	15 536	18 702	21 287	24 548	27 526	32 981
Families in poverty	-	-	-	1 145	1 108	39	557	154	38	9	2	-	-
Persons in poverty	-	-	-	2 272	2 191	80	1 701	634	203	60	13	-	-
Two:													
Number	-	-	-	-	-	-	2 512	9 748	1 251	341	67	20	2
Poverty threshold (dollars)	-	-	-	-	-	-	11 940	15 029	18 129	20 848	24 023	27 031	32 543
Families in poverty	-	-	-	-	-	-	1 105	878	149	28	8	2	-
Persons in poverty	-	-	-	-	-	-	3 253	3 483	787	173	58	18	-
Three:													
Number	-	-	-	-	-	-	-	1 028	3 748	466	152	48	28
Poverty threshold (dollars)	-	-	-	-	-	-	-	15 081	17 686	20 427	23 657	26 596	32 174
Families in poverty	-	-	-	-	-	-	-	719	555	79	28	12	3
Persons in poverty	-	-	-	-	-	-	-	2 813	2 724	509	205	114	46
Four:													
Number	-	-	-	-	-	-	-	-	343	977	134	54	25
Poverty threshold (dollars)	-	-	-	-	-	-	-	-	17 416	19 802	22 975	25 980	31 570
Families in poverty	-	-	-	-	-	-	-	-	279	196	43	12	8
Persons in poverty	-	-	-	-	-	-	-	-	1 356	1 178	338	116	81
Five:													
Number	-	-	-	-	-	-	-	-	-	113	265	60	39
Poverty threshold (dollars)	-	-	-	-	-	-	-	-	-	19 432	22 180	25 198	30 738
Families in poverty	-	-	-	-	-	-	-	-	-	93	115	25	14
Persons in poverty	-	-	-	-	-	-	-	-	-	538	807	208	135
Six:													
Number	-	-	-	-	-	-	-	-	-	-	28	97	32
Poverty threshold (dollars)	-	-	-	-	-	-	-	-	-	-	21 307	24 385	29 985
Families in poverty	-	-	-	-	-	-	-	-	-	-	28	44	8
Persons in poverty	-	-	-	-	-	-	-	-	-	-	197	362	82
Seven:													
Number	-	-	-	-	-	-	-	-	-	-	-	20	61
Poverty threshold (dollars)	-	-	-	-	-	-	-	-	-	-	-	24 178	29 799
Families in poverty	-	-	-	-	-	-	-	-	-	-	-	18	27
Persons in poverty	-	-	-	-	-	-	-	-	-	-	-	137	248
Eight or more:													
Number	-	-	-	-	-	-	-	-	-	-	-	-	39
Poverty threshold (dollars)	-	-	-	-	-	-	-	-	-	-	-	-	28 651
Families in poverty	-	-	-	-	-	-	-	-	-	-	-	-	30
Persons in poverty	-	-	-	-	-	-	-	-	-	-	-	-	299

58 VALUATION OF NONCASH BENEFITS

Table 14. Number and Percent of Persons in Poverty by Definition of Income: 1994
(Poverty Thresholds Based on CPI-U-X1)

[Total number of persons was 281,818,000 in 1994]

Definition of income	Number below poverty (1,000)	Poverty rate (percent)
INCOME BEFORE TAXES		
1. Money income excluding capital gains (official definition)	34 443	13.2
1a. Money income less taxes without EITC	36 746	14.0
1b. Money income less taxes with EITC	33 727	12.9
2. Definition 1 less government cash transfers	56 416	21.8
3. Definition 2 plus capital gains	56 231	21.5
4. Definition 3 plus health insurance supplements to wage or salary income	54 462	20.8
INCOME AFTER TAXES		
5. Definition 4 less Social Security payroll taxes	56 574	21.6
6. Definition 5 less Federal income taxes (excluding the EITC)	56 892	21.7
7. Definition 6 plus the Earned Income Tax Credit (EITC)	53 969	20.6
8. Definition 7 less State income taxes	54 278	20.7
9. Definition 8 plus nonmeans-tested government cash transfers	35 930	13.7
10. Definition 9 plus the value of medicare	35 208	13.5
11. Definition 10 plus the value of regular-price school lunches	35 195	13.5
12. Definition 11 plus means-tested government cash transfers	31 799	12.2
13. Definition 12 plus the value of medicaid	29 765	11.4
14. Definition 13 plus the value of other means-tested government noncash transfers	25 577	9.8
14a. Definition 13 plus the value of other means-tested government noncash transfers less medical programs	28 814	10.2
15. Definition 14 plus net imputed return on equity in own home	23 025	8.8

Year-Round, Full-Time Workers

The real median earnings of year-round, full-time workers 15 years old and over declined for males and remained unchanged for females between 1993 and 1994 (see tables A and 5). This is the second consecutive year that male, year-round, full-time workers experienced a decline in their earnings. Between 1993 and 1994, the median earnings of male, year-round, full-time workers declined by 1.1 percent, from \$31,186 to \$30,854. The median earnings of female, year-round, full-time workers in 1994 was \$22,205. The female-to-male earnings ratio in 1994 was unchanged at .72 remaining comparable with the all-time high reached in 1990.

Per Capita Income

Overall, per capita income increased by 2.3 percent between 1993 and 1994, after adjusting for inflation, to \$16,555. Increases in per capita income were also evident for the White (\$17,611) and Black (\$10,650) populations, 2.2 percent and 5.3 percent, respectively. The per capita income for the Asian and Pacific Islander and Hispanic origin populations remained unchanged, \$16,902 and \$9,435,

respectively.⁸ This is the second consecutive year that all persons and White persons have experienced significant annual increases in real per capita income. Blacks had not experienced a significant annual increase since 1988.⁹

Income Inequality

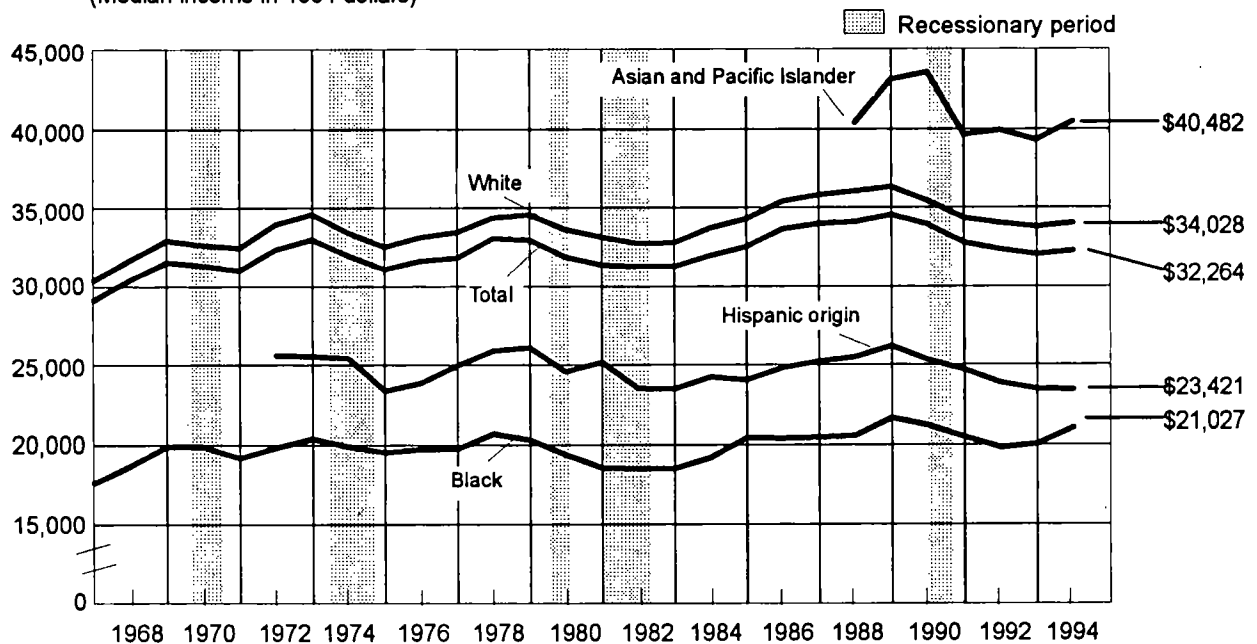
The amount of dispersion in the household income distribution in 1994 was not different from what had prevailed in 1993. The shares of aggregate household income received by quintiles of households (the five groups of households resulting after ranking households from lowest to highest and then dividing them into five equally sized groups) were unchanged in 1994. In 1994, the share received by the lowest quintile was 3.6 percent; the second, 8.9 percent; the third, 15.0 percent; the fourth, 23.4 percent; and the top quintile, 49.1 percent.

The Gini index or index of income concentration, a measure of income inequality, was also unchanged. This measure incorporates more detailed shares data into a

⁸The differences between the percentage changes in per capita income for the total, White, and Black populations were not statistically significant. In addition, the difference between the per capita income of the White and Asian and Pacific Islander populations was not statistically significant.

⁹There is no statistically significant difference between the percentage changes in real per capita income of Blacks and Whites between 1992 and 1994.

Figure 1.
Median Household Income by Race and Hispanic Origin: 1967 to 1994
(Median income in 1994 dollars)



Note: Persons of Hispanic origin may be of any race. Data for Hispanic origin households are not available prior to 1972. Data for Asian and Pacific Islander households are not available prior to 1988. Data points represent the midpoints of the respective years.

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Federal Spending for Child Care: 1977-1988

[Continued]

Program	Administering Agency	Federal spending			
		1977	1980	1984	1988
Subtotal	--	\$1,562	\$1,773	\$2,021	\$2,629
(1988 dollars)	--	(\$3,055)	(\$2,542)	(\$2,299)	(\$2,629)
Child Care Tax Credit	IRS	\$521	\$956	\$2,649	\$3,920
Total	--	\$2,083	\$2,729	\$4,670	\$6,549
(1988 dollars)	--	(\$4,061)	(\$3,912)	(\$5,312)	(\$6,549)

Source: "Federal Spending for Child Care, 1977-1988," "Early Childhood Program Distinctions," Gailnsky and Friedman, *Education Before School: Investing in Quality Child Care*, Families and Work Institute, 1993, Figure 5.1, p. 115. Primary source: P.K. Robins, "Federal Financing of Child Care: Alternative Approaches and Economic Implications," paper prepared for the "Economic Implications and Benefits of Child Care" conference (sponsored by Child Care Action Campaign, New York, NY: January 1988. Data are for the fiscal year except for the Child Care Tax Credit, which is measured over the calendar year.

★ 572 ★

Child Care

Fee Adjustments in Before- and After-School Programs: 1991

Fee adjustment policies of organizations offering before- and after- school programs, by legal status of program.

	All programs	Legal status of program		
		Public ¹	Private Nonprofit ²	For-profit ³
Percentage of programs:				
With a sliding-fee scale	23%	39%	27%	7%
Offering scholarships/tuition grants	24%	31%	34%	8%
Government agency pays for care of some children	36%	37%	32%	40%
Percentage of programs that adjust fees based on (N = 1,173):				
Number of children from the same family	76%	75%	72%	83%
Whether or not special services are provided ⁴	57%	53%	59%	56%
Number of hours children attend	40%	42%	36%	41%
Family income	34%	52%	39%	15%
Whether parent or outside agency is paying ⁵	20%	22%	20%	19%
Child's age	19%	16%	16%	24%
Whether child has diagnosed handicap	3%	3%	2%	5%

[Continued]

AFTER-SCHOOL PROGRAMS

A4. FAMILY TYPES

A4-1. Families, by Number of Own Children under 18 Years Old, 1970-1992

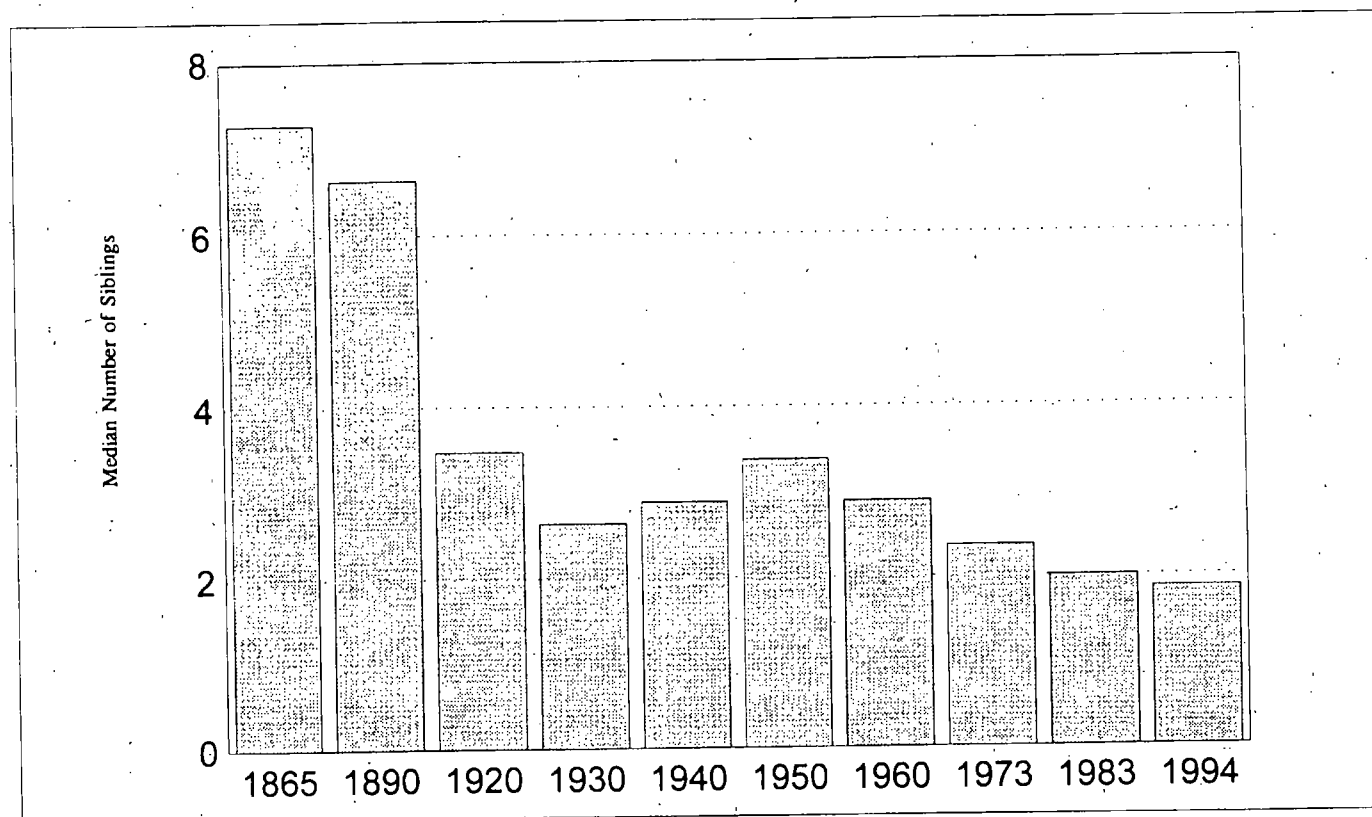
Race, Hispanic Origin, and Year	Total	NUMBER OF FAMILIES (1,000)				Total	PERCENT DISTRIBUTION				
		No children	One child	Two children	Three or more children		No children	One child	Two children	Three or more children	Average size of family
All Families ¹											
1970	51,586	22,774	9,398	8,969	10,445	100	44	18	17	20	3.58
1980	59,550	28,528	12,443	11,470	7,109	100	48	21	19	12	3.29
1985	62,706	31,594	13,108	11,645	6,359	100	50	21	19	10	3.23
1990	66,090	33,801	13,530	12,263	6,496	100	51	20	19	10	3.17
1992	67,173	34,427	13,615	12,364	6,768	100	51	20	18	10	3.17
Married couple	52,457	28,037	9,520	9,728	5,173	100	53	18	19	10	3.23
Male householder ²	3,025	1,742	768	391	123	100	58	25	13	4	2.77
Female householder ²	11,692	4,648	3,327	2,244	1,472	100	40	28	19	13	2.98
White Families											
1970	46,261	20,719	8,437	8,174	8,931	100	45	18	18	19	3.52
1980	52,243	25,769	10,727	9,977	5,769	100	49	21	19	11	3.23
1985	54,400	28,169	11,174	9,937	5,120	100	52	21	18	9	3.16
1990	56,590	29,872	11,186	10,342	5,191	100	53	20	18	9	3.11
1992	57,224	30,178	11,204	10,477	5,365	100	53	20	18	9	3.11
Black Families											
1970	4,887	1,903	858	726	1,401	100	39	18	15	29	4.13
1980	6,184	2,364	1,449	1,235	1,136	100	38	23	20	18	3.67
1985	6,778	2,887	1,579	1,330	982	100	43	23	20	15	3.60
1990	7,470	3,093	1,894	1,433	1,049	100	41	25	19	14	3.46
1992	7,716	3,271	1,870	1,429	1,146	100	42	24	19	15	3.43
Hispanic Families ³											
1970	2,004	597	390	388	629	100	30	20	19	31	4.28
1980	3,029	946	680	698	706	100	31	22	23	23	3.90
1985	3,939	1,337	904	865	833	100	34	23	22	21	3.88
1990	4,840	1,790	1,095	1,036	919	100	37	23	21	19	3.83
1992	5,177	1,843	1,160	1,139	1,035	100	36	22	22	20	3.81

¹Includes other races, not shown separately. ²No spouse present. ³Hispanic persons may be of any race. 1970 Hispanic data as of April and based on Census of Population

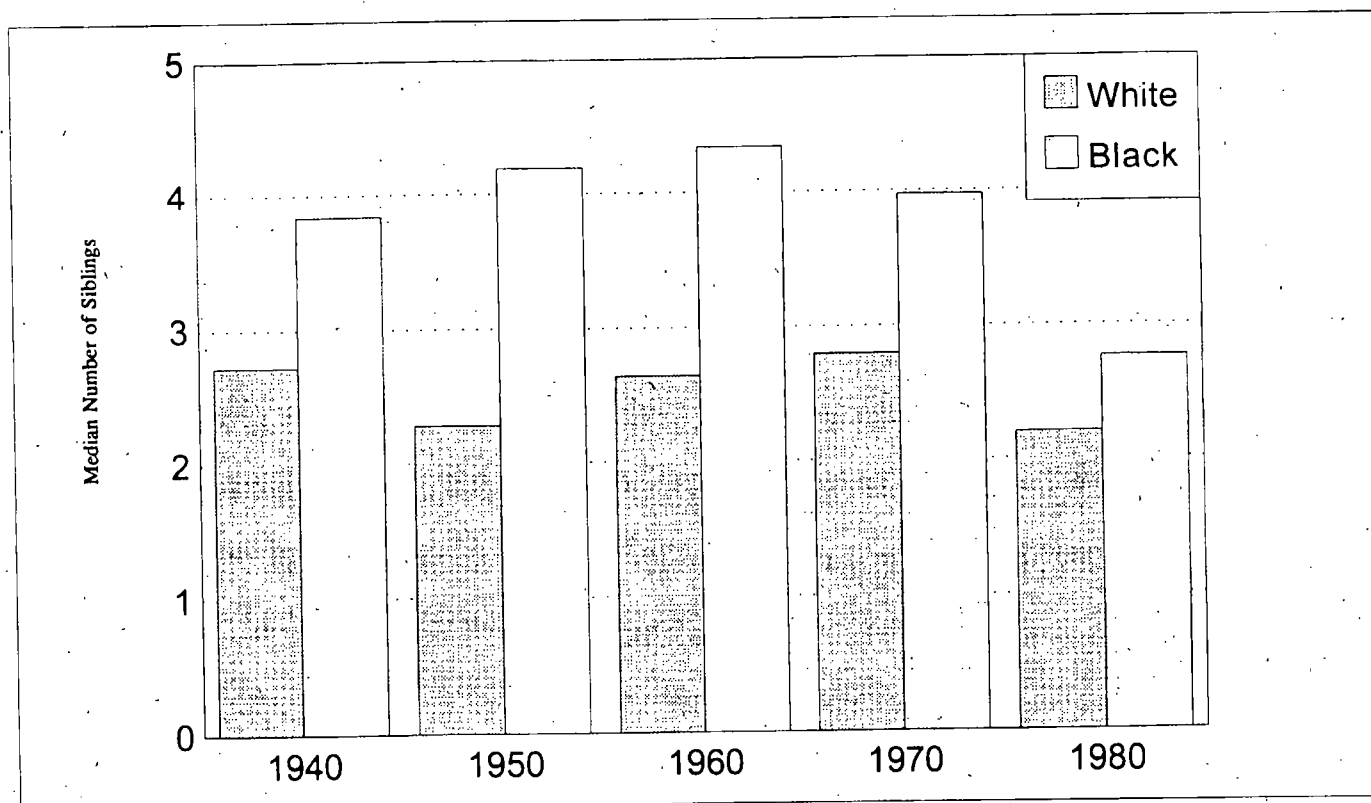
¹Includes other races, not shown separately. ²No spouse present. ³Hispanic persons may be of any race. 1970 Hispanic data as of April and based on Census of Population

Source: U.S. Bureau of the Census, *Statistical Abstract of the United States: 1993* (113th edition). Washington, DC, 1993, page 61.

FAMILIES

A3-2. Median Number of Siblings, Children Aged 12-17, 1865-1994

Source: Hernandez, Donald J. 1993. *America's Children: Resources from Family, Government, and the Economy*. New York: Russell Sage Foundation, page 28. Used with permission of Russell Sage Foundation.

A3-3. Median Number of Siblings, by Race, Children Aged 0-17, 1940-1980

Source: Hernandez, Donald J. 1993. *America's Children: Resources from Family, Government, and the Economy*. New York: Russell Sage Foundation, page 41. Used with permission of Russell Sage Foundation.

A4-2. Family Households with Own Children under Age 18, by Type of Family, 1970–1992, and by Age of Householder, 1992

Family Type	1970	1980	1990	Total	1992					
					15 to 24 years old	25 to 34 years old	35 to 44 years old	45 to 54 years old	55 to 64 years old	65 years old and over
NUMBER (1,000)										
Family households with children.....	28,731	31,022	32,289	32,746	1,707	11,061	13,999	4,994	850	136
Married couple.....	25,532	24,961	24,537	24,420	822	7,866	10,859	4,064	714	95
Male householder ¹	341	616	1,153	1,283	87	413	506	197	59	21
Female householder ¹	2,858	5,445	6,599	7,043	798	2,781	2,633	732	78	20
PERCENT DISTRIBUTION										
Family households with children.....	100	100	100	100	100	100	100	100	100	100
Married couple.....	89	81	76	75	48	71	78	81	84	70
Male householder ¹	1	2	4	4	5	4	4	4	7	15
Female householder ¹	10	18	20	22	47	25	19	15	9	15
HOUSEHOLDS WITH CHILDREN ²										
Family households with children, total.....	56	52	49	49	65	77	80	41	9	1
Married couple.....	57	51	47	47	56	74	80	41	9	1
Male householder ¹	28	36	40	42	33	57	65	38	18	6
Female householder ¹	52	63	61	60	88	94	82	40	7	1
¹ No spouse present. ² As a percent of all family households, by marital status of householder.										

¹No spouse present. ²As a percent of all family households, by marital status of householder.

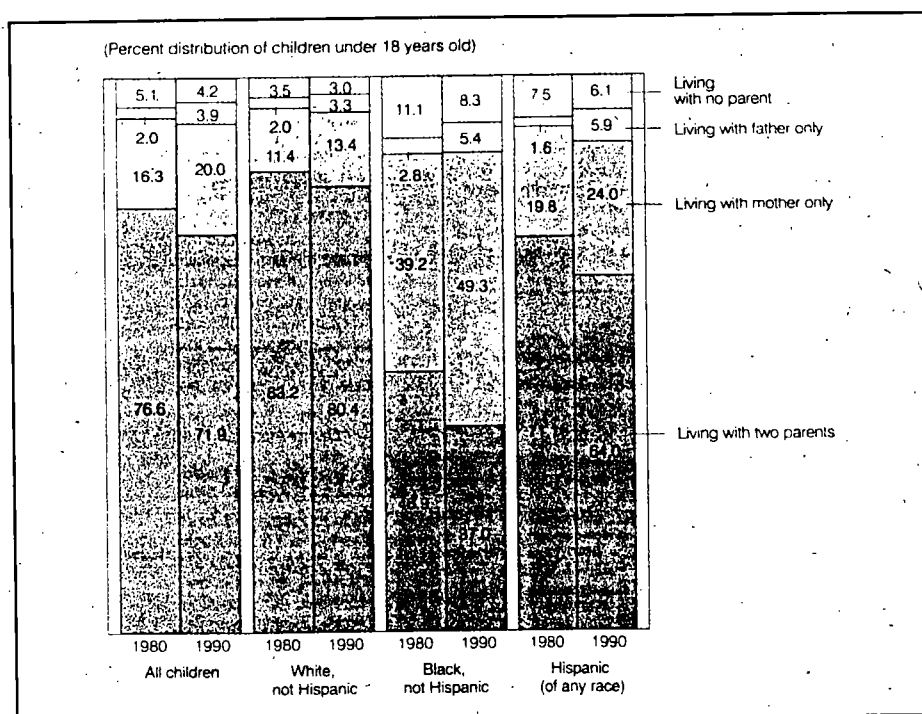
Source: U.S. Bureau of the Census, *Statistical Abstract of the United States: 1993* (113th edition). Washington, DC, 1993, page 61.

A5-2. Living Arrangements of Children Aged 1-17, 1940-1988

	1940	1950	1960	1970	1980	1988
Total Number of children (in thousands)	40,035	46,306	64,782	70,129	64,586	64,496
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Two-Parent Family	84.6	86.1	87.2	82.5	76.6	71.2
Children born after marriage (one or both parents married only once)	75.2	74.5	77.7	72.0	63.0	57.0
Parents married once (intact two-parent family)	69.6	69.8	70.6	65.5	56.8	51.0
Father remarried, mother married once	NA	NA	4.8	4.5	4.6	6.0
Mother remarried, father married once	5.6	4.7	2.3	2.0	1.6	NA
At least one stepchild in family	9.4	11.5	6.0	6.5	8.2	NA
Mother married once	8.2	6.2	2.6	3.0	3.8	NA
Mother remarried	1.2	5.4	3.4	3.5	4.4	NA
Both parents remarried	NA	NA	3.6	4.0	5.5	NA
One-Parent Family	8.8	7.8	8.7	13.6	18.3	23.8
Mother-only family	6.7	6.4	7.7	11.8	16.2	21.0
Mother never married	0.1	0.1	0.3	1.1	3.0	6.7
Mother separated or married spouse absent	2.1	2.7	3.6	4.7	4.4	5.2
Mother divorced	0.9	1.4	1.9	3.5	7.2	7.8
Mother widowed	3.6	2.2	1.9	2.5	1.6	1.3
Father-only family	2.1	1.4	1.0	1.8	2.1	2.8
Father never married	0.1	0.0	0.0	0.1	0.3	0.6
Father separated or married spouse absent	0.6	0.6	0.6	1.0	0.5	0.7
Father divorced	0.1	0.2	0.1	0.3	1.0	1.3
Father widowed	1.3	0.6	0.3	0.4	0.3	0.2
No Parent in Home	6.7	6.0	3.9	4.1	5.1	5.0
Grandparent family	2.0	1.9	1.4	1.5	1.5	NA
Child is married householder or householder's spouse	0.2	0.3	0.3	0.3	0.2	NA
Child is unmarried householder	0.0	0.0	0.0	0.1	0.1	NA
Child is other relative of householder	2.1	1.7	1.0	1.0	1.7	NA
Child not related to householder	1.2	0.8	0.5	0.6	1.1	NA
Child in group quarters	1.2	1.3	0.7	0.6	0.4	NA

Note: Estimates for two-parent families in 1940 and 1950 are derived using marital history information for mothers but not fathers. When both parents remarried, it is not possible to ascertain whether children were born before or after the current marriage, that is, whether any children in the home are stepchildren. NA indicates cannot be estimated from available data.

Source: Hernandez, Donald J. 1993. *America's Children: Resources from Family, Government, and the Economy*. New York: Russell Sage Foundation, page 65. Used with permission of Russell Sage Foundation.

A5-3. Parental Living Arrangements of Children, by Race, 1980 and 1990

Source: U.S. Bureau of the Census, *We the American Children*. U.S. Department of Commerce, Economics and Statistics Administration, Washington, DC, 1993, page 4.

A5-9. Living Arrangements of Children under 18 Years Old, by Selected Characteristic of Parent, 1992

(Numbers in Thousands)																
CHARACTERISTIC OF PARENT	ALL RACES ¹				WHITE				BLACK				HISPANIC ²			
	Total	Living with—			Total	Living with—			Total	Living with—			Total	Living with—		
		Both parents	Mother only	Father only		Both parents	Mother only	Father only		Both parents	Mother only	Father only		Both parents	Mother only	Father only
Children under 18 years old	64,216	46,636	15,396	2,162	51,806	40,635	9,250	1,721	9,648	3,714	5,607	327	7,382	4,935	2,168	278
Age:																
15 to 24 years old	3,709	1,345	2,188	176	2,417	1,144	1,139	133	1,183	149	984	31	594	296	274	25
25 to 29 years old	8,466	5,010	3,132	325	6,337	4,328	1,761	249	1,858	527	1,266	65	1,192	731	422	39
30 to 34 years old	14,771	10,559	3,785	427	12,061	9,385	2,331	344	2,105	701	1,353	51	1,853	1,181	605	68
35 to 39 years old	15,733	12,140	3,152	440	13,045	10,739	1,951	355	2,038	905	1,074	59	1,542	1,067	438	38
40 to 44 years old	12,213	9,905	1,815	393	10,080	8,482	1,270	329	1,387	780	558	48	1,189	909	231	49
45 to 54 years old	7,904	6,516	1,090	299	6,609	5,670	712	228	851	481	332	38	833	617	171	46
55 to 64 years old	1,233	1,043	104	87	922	807	64	52	203	138	33	32	159	124	23	12
65 years old and over	186	121	30	36	134	80	22	32	43	34	6	4	19	11	4	4
Educational attainment:																
Less than 9th grade	4,138	2,785	1,182	181	3,504	2,406	929	189	399	173	214	12	2,414	1,663	653	98
9th to 12th grade, no diploma	7,947	4,061	3,548	337	5,471	3,372	1,836	264	2,188	506	1,618	64	1,556	869	651	36
High school graduate	22,858	16,122	5,905	831	17,996	14,055	3,282	659	4,016	1,447	2,431	138	1,911	1,284	556	71
Some college, no degree or associate degree	15,480	11,360	3,594	527	12,712	10,008	2,301	403	2,128	919	1,141	68	1,007	697	260	50
Bachelor's degree	8,652	7,573	857	222	7,442	6,611	652	179	618	440	150	28	301	257	24	20
Graduate or professional degree	5,141	4,757	310	74	4,480	4,184	250	46	299	229	52	18	193	165	23	4
Employment status: ⁴																
In the civilian labor force	53,834	42,385	9,345	1,904	44,882	37,376	5,965	1,542	6,442	3,100	3,083	259	5,568	4,313	1,026	229
Employed	49,539	39,819	8,009	1,711	41,890	35,191	5,300	1,398	5,502	2,844	2,441	217	4,911	3,881	850	200
Both parents employed	25,692	25,692	(X)	(X)	22,435	22,435	(X)	(X)	2,107	2,107	(X)	(X)	2,023	2,023	(X)	(X)
Unemployed	4,095	2,566	1,335	193	2,992	2,185	664	143	941	256	642	43	658	452	176	29
Not in the labor force	9,552	3,251	6,046	254	5,981	2,519	3,280	162	3,003	415	2,524	64	1,731	542	1,142	46
Family income:																
Under \$5,000	3,789	717	2,901	171	2,113	587	1,439	88	1,526	94	1,367	65	626	167	434	26
\$5,000 to \$9,999	5,403	1,338	3,850	215	3,223	1,035	2,022	166	1,874	165	1,671	37	1,071	374	660	37
\$10,000 to \$14,999	4,774	2,431	2,124	219	3,480	1,993	1,294	173	1,069	271	767	33	1,025	648	350	28
\$15,000 to \$24,999	9,469	6,045	2,904	519	7,289	4,993	1,831	466	1,684	684	956	44	1,857	1,216	368	72
\$25,000 to \$29,999	4,886	3,783	893	210	4,043	3,226	657	180	621	380	224	38	639	518	84	37
\$30,000 to \$39,999	9,333	7,714	1,283	336	7,957	6,813	910	234	1,027	623	333	71	972	811	143	18
\$40,000 to \$49,999	8,149	7,313	634	202	7,173	6,496	496	181	671	546	112	12	587	504	52	30
\$50,000 and over	18,414	17,296	808	310	16,348	15,491	602	255	1,176	972	176	27	804	697	77	31
Tenure: ⁵																
Owned	39,702	33,703	4,885	1,114	34,612	30,180	3,497	935	3,432	2,104	1,200	128	2,593	2,112	387	94
Rented	24,514	12,935	10,511	1,068	16,994	10,455	5,753	786	6,215	1,609	4,407	199	4,769	2,822	1,781	185

X not applicable. ¹Includes other races, not shown separately. ²Persons of Hispanic origin may be of any race. ³Includes equivalency. ⁴Excludes children whose parent is in the Armed forces. ⁵Refers to the tenure of the householder (who may or may not be the child's parent).

X not applicable. ¹Includes other races, not shown separately. ²Persons of Hispanic origin may be of any race. ³Includes equivalency. ⁴Excludes children whose parent is in the Armed forces. ⁵Refers to the tenure of the householder (who may or may not be the child's parent).

Source: U.S. Bureau of the Census, *Statistical Abstract of the United States: 1993* (113th edition). Washington, DC, 1993, page 63.



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

Current Population Reports
Special Studies
Series P23-191
February 1996

This is an overview of major demographic findings reported by the Census Bureau since January 1995. Topics covered give an update on trends and attending issues facing America today and into the next century. If you are interested in additional information on the topics in this report, call one of our subject specialists listed on page 4.

The number of currently divorced persons has quadrupled since 1970.

In 1994, there were 75 million unmarried¹ adults in the Nation, compared with 38 million in 1970. Unmarried persons represented 39 percent of all adults (ages 18 and older) in 1994, up from 28 percent in 1970.

Divorced persons were the fastest growing segment of the unmarried population; these persons quadrupled in number from 4 million in 1970 to 17 million in 1994. Divorced persons who had not remarried represented 9 percent of all adults in 1994 (figure 1).

Never-married persons, who represented the largest segment of the unmarried in 1994 (59 percent), more than doubled in size from 21 million in 1970 to 44 million in 1994. In fact, during this period, the proportion of persons ages 30 to 34 who had never married tripled from 6 to 20 percent for women and from 9 to 30 percent for men. Never-married persons represented 23 percent of all adults in 1994.

In 1994, the estimated median age at first marriage was 24.5 years for women and 26.7 years for men.² The median age at first marriage has risen more

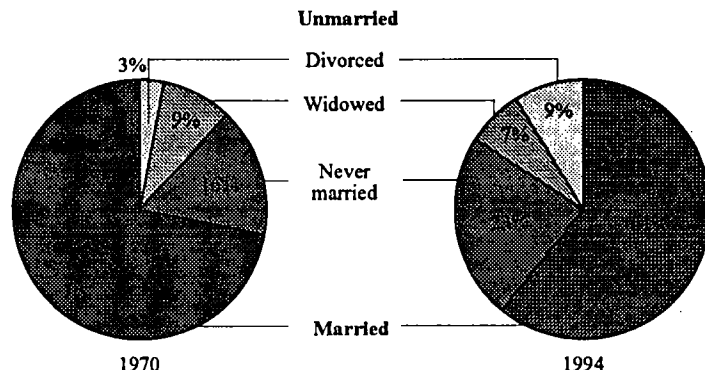
¹ "Unmarried" includes those who have never married plus those who are currently divorced or widowed.

² Median age at first marriage is the age by which half of the people who will ever marry have married.

How We're Changing

Demographic State of the Nation: 1996

Figure 1.
Marital Status of Persons 18 Years and Older: 1970 and 1994



than 3 years for men and women since 1975.

The percent foreign born³ in the United States is at its highest level since before World War II.

Foreign-born persons (i.e., immigrants) represented 9 percent (23 million) of the United States population in 1994. During this century, the percent foreign born has ranged from a high of 15 percent in 1910 to a low of 5 percent in 1970. Since 1970, however, the percent foreign born has steadily increased. In the past 5 years, on average, more immigrants came to the United States per year than came per year during the entire 1980's.

Among the foreign born in 1994, 68 percent were White, 7 percent were Black, and 21 percent were Asian and Pacific Islander. Nearly half (46 percent) of all immigrants were Hispanic.⁴ Mexicans comprised the largest group of im-

³ Natives are persons 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 persons who were born in a foreign country but who had at least one parent who was a U.S. citizen. Foreign-born persons are all others born outside of the United States.

⁴ Persons of Hispanic origin may be of any race. These data do not include persons living in Puerto Rico.

migrants (6 million) and Filipinos the second largest (1 million).

California was the State with the largest immigrant population in 1994 (8 million). These immigrants comprised over one-third of all immigrants to the United States and nearly one-fourth of all California residents. The States with the second and third largest immigrant populations were New York (3 million) and Florida (2 million).

Americans are not moving as often as they were in the mid-1980's.

Between March 1993 and March 1994, 43 million Americans, or 17 percent of persons 1 year old and over, moved from one residence to another. This was not significantly different from the 1992-93 mobility rate, but was well below the mobility rate of 20 percent during 1984-85.

Local movers (persons who moved within the same county) numbered 27 million, representing 62 percent of all movers between March 1993 and March 1994. Longer-distance movers (persons who moved from one county to another within the United States) amounted to 15 million, representing 35 percent of all movers. Among the longer-distance

GENERAL TRENDS

movers, 8 million moved between counties in the same State, and 7 million moved from one State to another. Movers into the United States from abroad numbered 1 million.

Typically, among persons 20 years and over, as age increases moving rates decline. In 1994, the highest moving rate was for persons ages 20 to 24 (36 percent). The lowest moving rate was for persons ages 75 to 84 (5 percent), but this was not significantly different from the rate for persons ages 85 and older (6 percent).

Moving rates also varied by race and Hispanic origin. Whites had lower overall moving rates (16 percent) than either Blacks (20 percent) or Hispanics (22 percent). The age structure of these populations contributed to these differences. The median age of Blacks (28.6) and Hispanics (26.4) was lower than that for Whites (34.9).

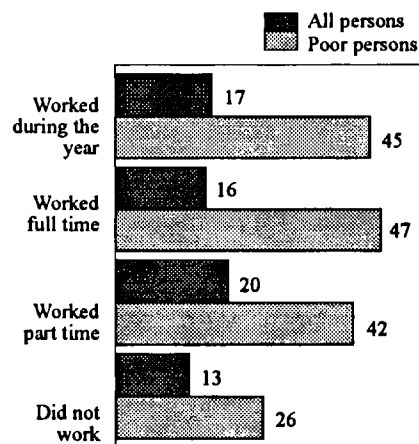
About 40 million people do not have health insurance.

In 1994, 40 million persons, or 15 percent of the population, did not have some type of health insurance. The proportion of poor persons without coverage (29 percent) was almost double that of the total population.

Seventy percent of all persons were covered by a private insurance plan for some or all of calendar year 1994. Insured persons also were covered by Medicaid (12 percent), Medicare (13 percent), or military health care (4 percent). Since many persons carry coverage from more than one type of health insurance plan, the figures for the insured add up to more than the 85 percent of the population that are, in fact, covered by some health insurance.

In 1994, 20 percent of part-time workers did not have health insurance coverage, compared with 16 percent of full-time workers and 13 percent of persons who did not work. Full-time workers were more likely than part-time workers to be covered through their employer; nonworkers were more likely than workers to be covered by government health programs such as

Figure 2.
Percent of Persons Not Covered by Health Insurance, by Work Status: 1994



Medicaid and Medicare. For each of these groups, the percent uninsured was much higher for poor persons (figure 2).

Single-parent families spend less on child care than married-couple families, but they spend a larger proportion of their monthly income on child care.

In fall 1993, there were 9.9 million children under age 5 who needed child care while their mothers worked.⁵ Families paid an average of \$74 per week for child care for their preschool-age children in 1993 (8 percent of their monthly family income).

Single-parent families spent about \$61 per week on child care for their preschoolers, compared with \$78 for married-couple families. Single-parent families, however, spent a larger share of their family income on child care (12 percent) than married-couple families (7 percent). Similarly, poor families paid less per week for child care than nonpoor families (\$50 versus \$76), but they spent a larger proportion of their income on child care (18 versus 7 percent).

Care for these preschoolers was provided primarily by relatives (41 percent); organized facilities, such as nursery schools and preschools (30 percent); and family day care providers⁶ (17 percent). The average weekly cost

per arrangement paid by families was \$42 for relatives, about \$65 for in-home babysitters and organized facilities, and \$52 for family day care providers.

Custodial mothers receive more child support than custodial fathers but are still more likely to be poor.

In spring 1992, there were 12 million custodial parents of children under age 21 (whose other parent was not living in the household) — 10 million were custodial mothers and 2 million were custodial fathers. As of the survey date (spring 1992), child support was awarded to 6 million (54 percent) of these custodial parents. A larger proportion of custodial mothers had child support awards than custodial fathers (56 percent compared with 41 percent).

Of the 6 million custodial parents with child support awards in 1992, 5 million were supposed to receive child support payments in 1991. About 76 percent of the women and 63 percent of the men received full or partial payment; only about one-half (52 percent of mothers and 43 percent of fathers) received the full amount due.

On average, custodial mothers received \$3,011 in child support in 1991, constituting 17 percent of their income. The comparable figure for custodial fathers was \$2,292, comprising only 7 percent of their income. Although child support payments to mothers were larger on average than payments to fathers, mothers had lower average incomes (\$18,144 versus \$33,579) and higher poverty rates (35 versus 13 percent) than fathers.

Median household income is unchanged in 1994.⁷

Median household income was \$32,264 in 1994, not different in real terms from 1993 (\$32,041), but about \$2,200 less than the 1989 prerecessionary median income of \$34,445 (in 1994

⁵ Children of unmarried fathers are excluded from these data.

⁶ Family day care providers are nonrelatives caring for children in the provider's home.

⁷ All changes in income and earnings refer to comparisons after adjusting for inflation. The income data in this section are based on money income from regularly received sources before taxes and exclude capital gains and the value of noncash benefits.

dollars). The South experienced a 2.9 percent increase in real median household income from \$29,169 in 1993 to \$30,021 in 1994 (the first annual increase since 1986). Even with this increase, the South still had the lowest median of the four regions in 1994. The median income for households was \$34,926 in the Northeast; \$32,505 in the Midwest; and \$34,452 in the West.⁸

From 1993 to 1994, the real median earnings of males ages 15 and older who worked year-round, full-time declined from \$31,186 to \$30,854. This was the second consecutive year that real median earnings for men declined. Median earnings for comparable females was \$22,205 in 1994, unchanged from 1993.

In 1994, the share of aggregate household income received by the top quintile⁹ was 49.1 percent, up from 43.5 percent in 1974 (but not different from 1993). Since 1974, the share of aggregate household income received by the four lower quintiles has declined (figure 3).

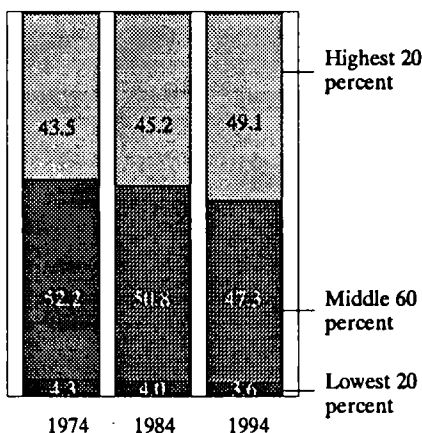
Both the number and percentage of poor persons dropped in 1994.

The number of persons below the official government poverty level dropped from 39.3 million in 1993 to 38.1 million in 1994. In addition, the poverty rate decreased from 15.1 to 14.5 percent. This is the first time since 1983-84 that both the number and the percentage of poor persons declined from one year to the next.

The number and percentage of poor persons varied by race and Hispanic origin. While the number of poor Hispanics increased from 8.1 million in 1993 to 8.4 million in 1994, the number of poor Blacks decreased from 10.9 to 10.2 million. The number of poor Whites and poor Asians and Pacific Islanders, however, showed no change (25.4 million and 974,000, respectively). The poverty rate decreased for Whites and Blacks,

Figure 3.
Share of Aggregate Household Income,
by Quintile: 1974, 1984, and 1994

(In percent)



but did not change significantly for Hispanics¹⁰ and Asians and Pacific Islanders during this period (figure 4).

The poverty rate for related children under age 6 varied widely by type of family. Overall, the poverty rate for these children was 24.5 percent in 1994. However, almost two-thirds (63.7 percent) of related children under age 6 in families maintained by women with no husband present were poor, compared with only 12.3 percent of comparable children in married-couple families.

The homeownership rate is unchanged in 1994.

In 1994, 64 percent of occupied housing units were owner occupied, unchanged from the revised 1993 rate. The homeownership rate ranged from a low of 15 percent for householders under age 25, to a high of about 80 percent for householders ages 60 to 74.¹¹ For persons ages 75 and older, the rate was 74 percent.

Married-couple families were much more likely to own their own homes than other types of family or nonfamily households. The homeownership rate for married-couple families in 1994 was 79 percent, compared with 53 percent for male householders (no wife

present) and 44 percent for female householders (no husband present).

In 1994, about 50 percent of one-person households owned their own homes. Among persons living alone, the homeownership rate was 43 percent for men and 55 percent for women.

There were 111 million housing units in the United States in 1994; 63 million were owner occupied; 36 million were renter occupied, and 12 million were vacant.

Although our homes are getting older, they are in better condition than in the past.

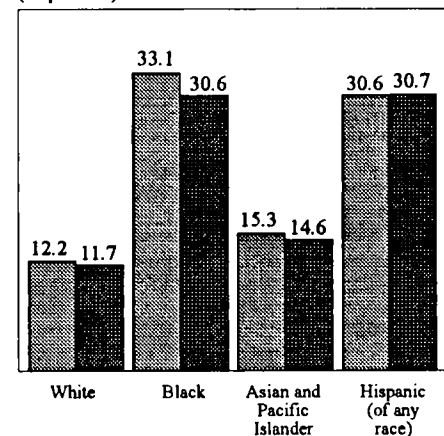
In 1993, the median age of the Nation's housing units was 28 years, an increase of 6 years since 1973. In 1993, our housing units were more likely to have complete kitchen facilities than in 1973 (99 versus 98 percent), complete plumbing facilities (98 versus 96 percent), central heat (90 versus 85 percent), and central air conditioning (44 versus 17 percent). They were less likely to be crowded (3 versus 6 percent having more than one person per room), to have peeling paint (4 versus 5 percent), and to have open cracks (5 versus 6 percent).

In 1973, 55 percent of occupied homes were heated by piped gas, 25 percent by fuel oil, and 10 percent by electricity. By 1993, gas still heated most homes (51 percent), but a higher percentage of homes were heated by electricity (27 percent) than by fuel oil (12 percent). The installation of heat pumps in many homes is the main reason for this reversal.

Housing also has become less affordable. Median family income (in 1993

Figure 4.
Poverty Rates, by Race and
Hispanic Origin: 1993 and 1994

(In percent)



⁸ The difference between the median household incomes of the Northeast and West regions was not statistically significant.

⁹ Households are ranked from lowest to highest according to household income, then divided into five equally-sized groups.

¹⁰ The 1994 Black and Hispanic poverty rates were not statistically different.

¹¹ "Householder" refers to the person (or one of the persons) who owns or rents this house or apartment.

dollars) of homeowners, for example, declined 2 percent to \$36,500 from 1973 to 1993; at the same time, home values rose 10 percent to \$86,500.¹² Renters experienced the same patterns in their family incomes and monthly gross rents (figure 5).

For further information, call (301):

Marital Status

Arlene Saluter 457-2465

Foreign-born population

Kristin Hansen 457-2454

Amara Bachu 457-2449

Geographical mobility

Kristin Hansen 457-2454

Health insurance 763-8576

Child care

Lynne Casper 457-2416

Child support 763-8576

Income 763-8576

Poverty 763-8576

Homeownership and vacancies

Robert Callis 763-8165

Housing changes

Jeanne Woodward 763-8553

General information on this report

Janice Valdisera 457-2429

Linda Kehm 457-2381

Figure 5a.
Median Family Income and Median Home Value for
Homeowners: 1973 and 1993

(In 1993 dollars)

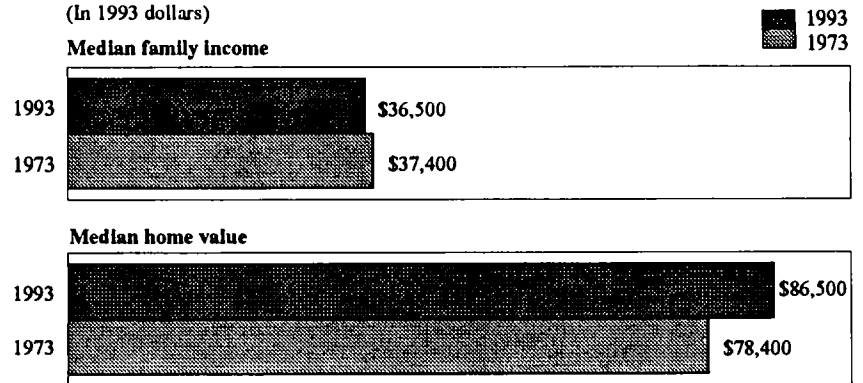
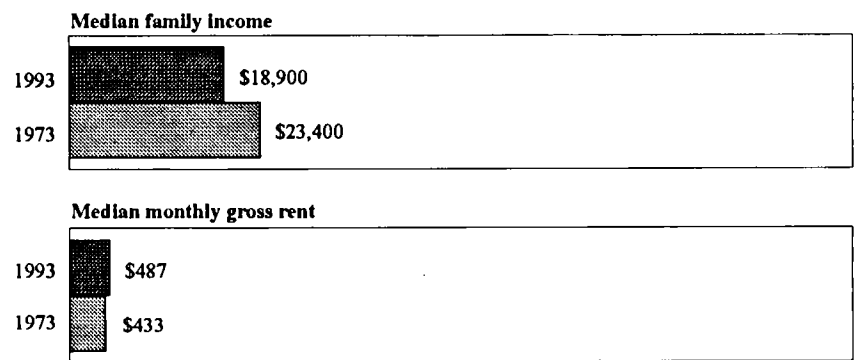


Figure 5b.
Median Family Income and Median Monthly
Gross Rent for Renters: 1973 and 1993

(In 1993 dollars)



Source and Accuracy of Estimates

Data presented here are from the Current Population Survey, the Survey of Income and Program Participation, and the American Housing Survey. The survey data are subject to sampling variability as well as to survey design errors, respondent classification and reporting

errors, and data processing errors. The Census Bureau has taken steps to minimize errors, and statistical statements have been tested and meet Census Bureau statistical standards. Further information can be found in detailed reports.

¹² Family income is shown because data for household income were not available from the American Housing Survey in 1973.

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CHILD ABUSE

Juvenile Courts—Child Abuse and Neglect

217

Ad and Sentenced to Prison, 1994

REASON FOR REFERRAL	Offenders convicted	Convicted offenders sentenced to prison	Length of sentence (mo.)
All delinquency offense	17,722	14,835	80.1
Case rate	1,308	563	22.0
Violent offenses	16,414	14,272	82.5
Criminal homicide	14,825	7,838	46.0
Forcible rape	1,905	876	31.7
Robbery	12,920	6,962	47.8
Aggravated assault	2,879	2,812	81.2
Property offenses	2,588	2,243	19.9
Burglary	901	329	15.7

Includes offenses not shown separately.

annual.

Large Counties: 1992

from personal injury or property damage
in cases of all allegations of breach of
property, excluding mortgage foreclosures, which

JURY CIVIL CASES	Number	Cases with a plaintiff winner	Average award to plaintiff (\$1,000)
1.5	12,026	5,949	455
1.2	9,532	4,584	408
1.6	3,915	2,280	220
1.3	1,991	845	232
1.4	1,370	403	1,484
1.7	448	199	530
1.8	360	142	727
1.9	287	202	526
2.0	187	92	1,057
2.1	66	27	229
2.2	909	393	391
2.3	2,217	1,322	620
2.4	610	417	212
2.5	593	363	479
2.6	317	173	678
2.7	311	170	1,462
2.8	133	85	1,881
2.9	6	(NA)	(NA)
3.0	246	113	280
3.1	277	43	325
3.2	204	(NA)	(NA)
3.3	74	(NA)	(NA)

and Verdicts in Large Counties, 1992

Corruption: 1980 to 1994

in violation of Federal Criminal Statutes)

1988	1989	1990	1991	1992	1993	1994
1,274	1,348	1,176	1,452	1,189	1,371	1,165
1,067	1,149	1,084	1,194	1,081	1,362	969
288	375	300	346	380	403	332
629	695	615	803	624	627	571
529	610	583	665	532	595	488
105	126	103	149	139	133	124
86	71	96	115	84	113	99
69	54	79	77	92	133	97
14	18	28	42	24	39	17
266	269	257	242	232	309	248
229	201	225	180	211	272	202
79	122	98	88	91	132	96

were involved with public officials or employees

Officials, 1970-1980 and Report to Congress on

No. 346. Delinquency Cases Disposed by Juvenile Courts, by Reason for Referral: 1983 to 1993

(In thousands. A delinquency offense is an act committed by a juvenile for which an adult could be prosecuted in a criminal court. Disposition of a case involves taking a definite action such as transferring the case to criminal court, dismissing the case, placing the youth placing the youth in a facility for delinquents, or such actions as fines, restitution, and community service)

REASON FOR REFERRAL	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
All delinquency offense	1,030	1,034	1,112	1,150	1,155	1,170	1,212	1,299	1,407	1,460	1,490
Case rate	38.3	38.7	42.2	43.9	44.5	45.7	47.8	51.0	53.9	54.7	54.6
Violent offenses	55	61	67	73	67	71	78	96	109	118	122
Criminal homicide	1	1	1	2	1	2	2	3	3	3	3
Forcible rape	3	3	4	5	4	4	4	4	5	5	6
Robbery	24	22	26	26	22	22	23	28	33	34	36
Aggravated assault	27	35	36	40	39	43	49	60	69	77	78
Property offenses	451	442	489	496	498	501	525	546	601	595	573
Burglary	145	129	139	140	131	129	131	143	155	156	150
Larceny	270	276	307	308	314	311	319	326	366	360	354
Motor vehicle theft	31	31	36	42	47	55	68	71	73	71	61
Arson	5	6	7	6	6	7	7	7	8	8	8
Delinquency offenses	524	530	555	583	590	599	610	657	696	746	795
Simple assault	81	73	92	95	100	104	110	125	137	152	166
Vandalism	64	69	84	84	83	81	83	97	111	117	117
Drug law violations	57	65	76	73	73	82	78	71	66	72	89
Obstruction of justice	55	63	68	76	79	79	82	86	82	86	96
Other	268	260	235	255	256	253	256	278	301	320	327

Number of cases disposed per 1,000 youth (ages 10 to 17) at risk. Includes such offenses as stolen property offenses, trespassing, weapons offenses, other sex offenses, liquor law violations, disorderly conduct, and miscellaneous offenses.

Source: National Center for Juvenile Justice, Pittsburgh, PA, *Juvenile Court Statistics*, annual.

No. 347. Child Abuse and Neglect Cases Substantiated and Indicated—Victim Characteristics: 1990 to 1994

(Based on reports alleging child abuse and neglect that were referred for investigation by the respective child protective services agency in each State. The reporting period may be either calendar or fiscal year. The majority of States provided duplicated counts. Also, varying number of States reported the various characteristics presented below. A substantiated case represents a type of investigation disposition that determines that there is sufficient evidence under State law to conclude that maltreatment occurred or that the child is at risk of maltreatment. An indicated case represents a type of disposition that concludes that there was a reason to suspect maltreatment had occurred)

ITEM	1990		1992		1993		1994	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
TYPES OF SUBSTANTIATED MALTREATMENT								
Victims, total	761,153	(X)	1,054,456	(X)	1,067,231	100.0	1,197,133	100.0
Neglect	343,312	45.1	455,319	43.2	475,153	44.5	535,510	44.7
Physical abuse	188,960	24.8	213,726	20.3	233,487	21.9	258,320	21.6
Sexual abuse	120,732	15.9	130,739	12.4	139,817	13.1	139,980	11.7
Emotional maltreatment	46,315	6.1	49,527	4.7	48,288	4.5	47,610	4.0
Medical Neglect	(NA)	(NA)	25,503	2.4	23,009	2.2	25,018	2.1
Other and unknown	61,834	8.1	179,642	17.0	147,477	13.8	190,695	15.9
SEX OF VICTIM								
Victims, total	794,101	100.0	967,096	100.0	926,322	100.0	937,070	100.0
Male	357,367	45.0	430,347	44.5	413,277	44.6	437,485	46.7
Female	405,409	51.1	488,384	50.5	470,658	50.8	489,688	52.3
Unknown	31,325	3.9	48,365	5.0	42,387	4.6	9,897	1.1
AGE OF VICTIM								
Victims, total	807,965	100.0	964,529	100.0	926,674	100.0	901,487	100.0
1 year and younger	106,507	13.2	122,642	12.7	121,700	13.1	119,201	13.2
2 to 5 years old	192,018	23.8	244,256	25.3	236,997	25.6	240,904	26.7
6 to 9 years old	175,609	21.7	216,479	22.4	239,292	25.8	210,301	23.3
10 to 13 years old	150,507	18.6	183,341	19.0	177,581	19.2	172,777	19.2
14 to 17 years old	116,015	14.4	138,681	14.4	133,866	14.4	132,528	14.7
18 and over	5,464	0.7	7,377	0.8	6,799	0.7	6,791	0.8
Unknown	61,845	7.7	51,753	5.4	40,439	4.4	18,985	2.1
RACE/ETHNIC GROUP OF VICTIM								
Victims, total	793,773	100.0	967,264	100.0	926,924	100.0	928,817	100.0
White	428,506	54.0	509,268	52.7	497,924	53.7	523,820	56.4
Black	198,365	25.0	242,500	25.1	229,724	24.8	245,472	26.4
Asian and Pacific Islander	6,479	0.8	7,897	0.8	7,775	0.8	8,142	0.9
American Indian, Eskimo, and Aleut	10,323	1.3	12,782	1.3	13,657	1.5	15,317	1.6
Other races	11,088	1.4	15,127	1.6	13,659	1.5	14,104	1.5
Hispanic origin	73,590	9.3	89,471	9.2	85,067	9.2	87,161	9.4
Unknown	65,422	8.2	90,219	9.3	79,118	8.5	34,801	3.7

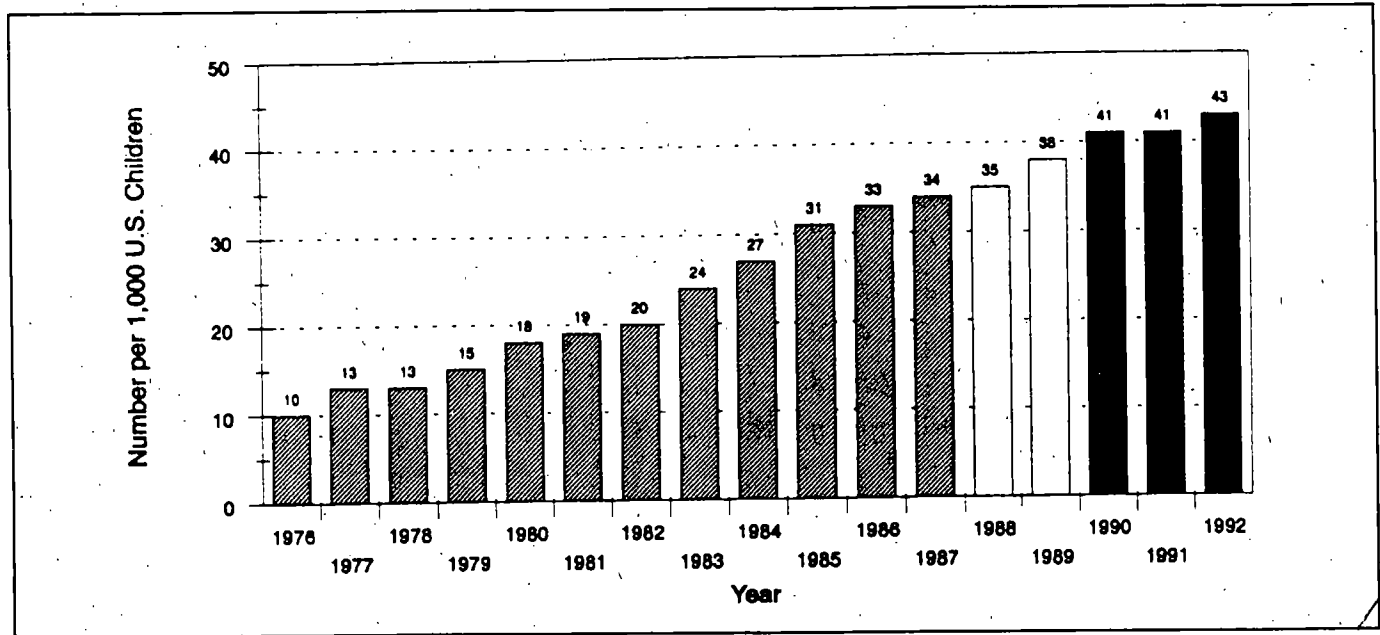
X Not applicable. More than one type of maltreatment may be substantiated per child. Some States were unable to report on the number of Hispanic victims, thus it is probable that nationwide the percentage of Hispanic victims is higher.

Source: U.S. Department of Health and Human Services, National Center on Child Abuse and Neglect, National Child Abuse and Neglect Data System, *Child Maltreatment - 1994*.

B3. ABUSE

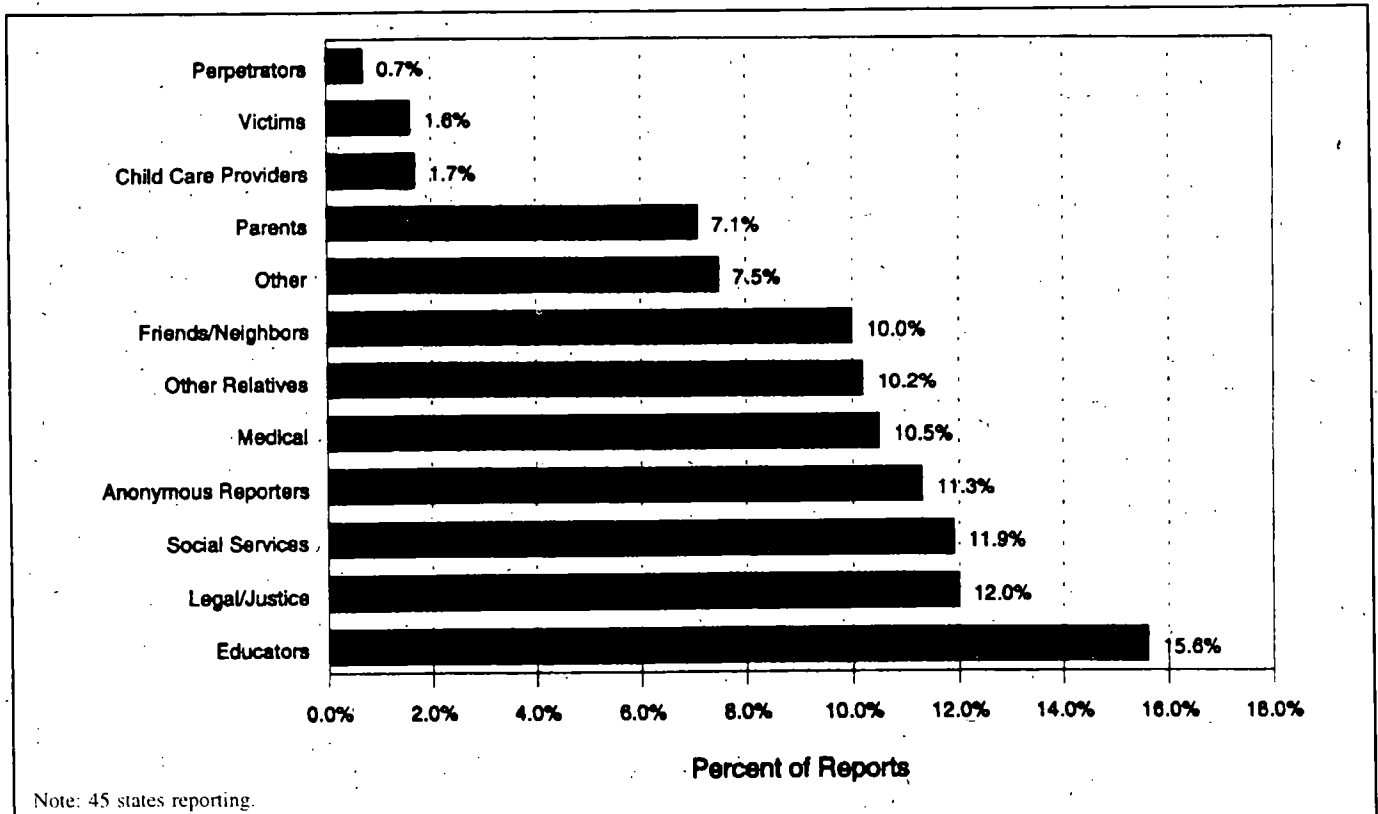
www.es.dhhs.gov
www.acf.dhhs.gov/news

B3-1. Reported Rates of Child Abuse, 1976-1992



Source: U.S. Department of Health and Human Services, National Center on Child Abuse and Neglect. *Child Maltreatment 1992: Reports From the States to the National Center on Child Abuse and Neglect*. Washington, DC: U.S. Government Printing Office, 1994, page 9.

B3-2. Source of Reports of Child Abuse, 1992



Source: U.S. Department of Health and Human Services, National Center on Child Abuse and Neglect. *Child Maltreatment 1992: Reports From the States to the National Center on Child Abuse and Neglect*. Washington, DC: U.S. Government Printing Office, 1994, page 11.

★ 805 ★

Juvenile Offenders

Membership in Gangs: 1993

Percentage of elementary school and middle/junior high school students who report that other students in their school belong to fighting gangs.

Description	Percent
All students	35%
Grade level	
Elementary	17%
Middle/junior high	38%
Student's race/ ethnicity	
Black	42%
Hispanic	51%
White	31%
Other	39%
School size	
Fewer than 300 students	19%
300-599	29%
600-999	36%
1,000 or more	47%

Source: National Education Goals Panel, Washington, D.C., *The National Education Goals Report 1993*, Vol. 1, Exhibit 113, p. 163, "Student Membership in Gangs." Primary source: National Center for Education Statistics and Westat, Inc., 1993.

★ 464 ★

Teenage Pregnancy and Childbearing

Teenage Mothers and Low Birth Weight

This report addresses the consequences of teenage childbearing for the children of teenage mothers. The major points of the report with reference to low birth weight are:

(1) **Teens under age 17 are the most likely to have low birth weight infants. Teens under age 15 are twice as likely to have a low birth weight infant as are mothers aged 20 to 24, and mothers aged 15 to 19 are one-third more likely to have low birth weight infants.**

(2) Low birth weight is much more common among mothers who weigh too little before pregnancy, who lack adequate prenatal care, who do not gain sufficient weight in pregnancy, and who are drug or alcohol abusers. These behaviors are more common among teenaged mothers, but teen mothers without these problems do not appear to be at substantially greater risk of bearing a low birth weight infant.

(3) Infants born to younger teenage mothers, to unmarried mothers, to mothers with lower educational levels or who live in families with lower incomes, to mothers who only recently reached physiological maturity, to black mothers, to teen mothers who have already had a baby, or to mothers who smoke or use other drugs are all more likely to be of low birth weight and are at higher risk of infant mortality.

Source: Jeanne E. Griffith, *The Children of Teenage Mothers*, Congressional Research Service, Report No. 87-94 EPW, April 17, 1987, p. CRS-1.

★ 465 ★

Teenage Pregnancy and Childbearing

Teenage Pregnancy, Birth, and Abortion Rates: 1960-1990

Teenage pregnancies per thousand, 1972-1990; teenage abortions per thousand, 1972-1990; and births to teenagers per thousand births, 1960-1990. "The number of unmarried teenagers getting pregnant has nearly doubled in the past two decades. Rare in the early 1960s, by the late 1980s nearly one unmarried teenage girl in ten got pregnant. According to the American Enterprise Institute, teenage sexual activity will result in nearly one million pregnancies annually, leading to 406,000 abortions, 134,000 miscarriages and 490,000 live births. About three million teens will get a sexually transmitted disease.

Year	Pregnancy	Abortion	Birth
1960	NA	NA	15.3
1965	NA	NA	16.7
1970	NA	NA	22.4
1972	49.4	19.9	22.8

[Continued]

★ 465 ★

Teenage Pregnancy, Birth, and Abortion Rates: 1960-1990

(Continued)

Year	Pregnancy	Abortion	Birth
1975	63.1	32.1	23.9
1980	78.3	43.4	27.6
1985	89.6	45.9	31.6
1988	93.0	44.4	36.8
1990	99.2	43.8 (est.)	42.5

Source: "Teenage Pregnancy, Birth & Abortion Rates," William J. Bennett, *The Index of Leading Cultural Indicators*, Vol 1, March 1993, p. 8. Also, Douglas Besharov with Karen Gardiner, "Teen Sex," *The American Enterprise*, January/February 1993. Primary sources: National Center for Health Statistics, The Alan Guttmacher Institute, Centers for Disease Control.

Vaccinations

★ 466 ★

Adverse Reactions to DTP Vaccine

The *Pediatrics* article discusses a study of immunogenicity and adverse effects of **1,553 doses** of diphtheria and tetanus toxoids and whole cell pertussis vaccine (DTP), performed on **538 children** observed from age 2 months to 20 months. Fever, local reactions, or adverse behavioral effects were described in association with **96 percent** of DTP doses and **36 percent** of placebo injections. Contraindications to DTP immunization developed in **3 percent** of study children. No convulsion, hypotonic hyporesponsive episode, encephalopathy, or temperature greater than 40.5 degrees C occurred. Neither occurrence of reactions nor the use of acetaminophen affected antibody response to vaccine. Other findings are discussed.

Source: Long, S.S., et al., "Longitudinal Study of Adverse Reactions Following Diphtheria-Tetanus-Pertussis Vaccine in Infancy," *Pediatrics* 85(3): 294-302, March 1990.

★ 467 ★

Vaccinations

Fully Immunized Two-Year-Olds: 1991

Percent of 2-year-olds who completed their basic immunization series by disease, 1991. Only 37% of all 2-year-olds have been fully immunized for major childhood diseases.

Disease	Immunized	Not immunized
Measles/Mumps/ Rubella ¹	80%	20%
DTP ²	67%	33%
Polio ³	52%	48%
Complete immunizations ⁴	37%	63%

Source: "Immunizations: Percentage of 2-year-olds who completed their basic immunization series for selected diseases, 1991," National Education Goals Panel, *The National Education Goals Report: Building a Nation of Learners*, Volume One: The National Report, Exhibit 6, p. 21. Primary source: National Center for Health Statistics and Centers for Disease Control, 1993. Notes: 1. One vaccination for measles or for measles/mumps/rubella. 2. Diphtheria-tetanus-pertussis. Three or more doses of vaccine. 3. Three or more doses of vaccine. 4. Four doses of diphtheria-tetanus-pertussis vaccine, three doses of polio vaccine, and one dose of measles or measles/mumps/rubella vaccine.

★ 468 ★

Vaccinations

Vaccinations for Selected Diseases: 1983-1991

Vaccinations of children 1 to 4 years of age for selected diseases, by race and residence in metropolitan statistical area (MSA): 1983-85 and 1991. The proportion of children immunized for diphtheria-tetanus-pertussis and polio was 25 percent greater in 1991 for white children than for those of other races, whereas the proportion of children immunized for measles-mumps-rubella did not vary by race.

Vaccination and year	Total	Race		Inside MSA		Outside MSA
		White	All other	Central city	Remaining areas	

Percent of population

DTP (Diphtheria-tetanus-pertussis)						
1983	65.7%	70.1%	47.7%	55.4%	69.4%	69.4%
1984	65.7%	69.1%	51.3%	57.9%	66.6%	69.8%
1985	64.9%	68.7%	48.7%	55.5%	68.4%	67.9%
1991	65.8%	68.6%	54.6%	60.1%	68.7%	68.2%
Polio						
1983	57.0%	61.9%	36.7%	47.7%	60.3%	60.3%
1984	54.8%	58.4%	39.9%	48.7%	55.2%	58.5%

[Continued]

★ 468 ★

Vaccinations for Selected Diseases: 1983-1991

(Continued)

Vaccination and year	Total	Race		Inside MSA		Outside MSA
		White	All other	Central city	Remaining areas	
1985	55.3%	58.9%	40.1%	47.1%	58.4%	58.0%
1991	50.6%	52.7%	42.1%	47.3%	52.2%	52.1%
MMR (Measles-mumps-rubella)						
Measles						
1983	64.9%	66.8%	57.2%	60.4%	66.3%	66.7%
1984	62.8%	65.4%	52.0%	56.6%	63.3%	66.4%
1985	60.8%	63.6%	48.8%	55.5%	63.3%	61.9%
Mumps						
1983	59.5%	61.8%	50.0%	52.6%	60.2%	63.6%
1984	58.7%	61.3%	47.7%	51.8%	58.3%	63.6%
1985	58.9%	61.8%	47.0%	52.4%	61.0%	61.4%
Rubella						
1983	64.0%	66.3%	54.7%	59.5%	65.2%	66.0%
1984	60.9%	63.9%	48.3%	56.1%	60.4%	64.6%
1985	58.9%	61.6%	47.7%	53.9%	61.0%	60.3%
MMR						
1991	77.6%	77.9%	76.4%	75.6%	78.8%	77.9%

Source: Selected from "Vaccinations of children 1-4 years of age for selected diseases, according to race and residence in metropolitan statistical area (MSA): United States, 1970, 1976, 1983-85, and 1991, *Health United States 1992 and Healthy People 2000 Review*, (1993), U.S. Department of Health and Human Services, Table 51, p. 87. Primary source: Centers for Disease Control and Prevention; Data computed by the Division of Immunization, Center for Prevention Services from data compiled by the Division of Health Interview Statistics, National Center for Health Statistics; Unpublished data from the United States Immunization Survey. Beginning in 1976, the category "don't know" was added to response categories.

★ 469 ★

Vaccinations

Vaccine Developed for Chicken Pox

The Food and Drug Administration was in the final stages of investigating a drug known as Varivax in late 1993. Varivax, developed by Merck & Co., for prevention of chicken pox, is expected to cut the disease to **240,000 cases a year**, with only four deaths. About **3.9 million Americans**, mostly children, get chicken pox each year. About **9,000** develop complications ranging from blood infections to brain damage. An average of **92** died each year from 1987 to 1991. Merck test-vaccinated **11,000** people between 1981 and late 1993. Almost every child developed immunity. A Centers for Disease Control panel has drafted guidelines for Varivax recommending inoculation at age 1.

Source: Luran Neergaard, "Shot for chicken pox in the works," *Detroit Free Press*, November 27, 1993, p. 6A.

★ 436 ★

Office Visits to Physicians, Children with Insurance: 1988

[Continued]

Characteristic	Total	Age Group					
		Under 1 year	1 to 4 years	5 to 7 years	8 to 11 years	12 to 14 years	15 to 17 ye
Sex							
Male	64.1%	94.4%	81.3%	65.9%	49.4%	57.6%	52.5%
Female	63.7%	93.1%	81.7%	66.0%	49.9%	51.6%	55.3%
Race							
White	63.7%	95.1%	81.4%	65.7%	47.9%	56.0%	54.0%
Black	65.0%	87.6%	82.6%	66.6%	55.7%	51.7%	55.7%
Hispanic origin							
Hispanic	63.4%	93.5%	82.3%	70.4%	49.5%	51.9%	45.5%
Non-Hispanic	63.6%	93.5%	81.1%	65.2%	49.5%	55.0%	54.8%
Family income							
Under \$10,000	62.9%	87.4%	78.9%	65.6%	49.5%	53.5%	45.9%
\$10,000 to \$24,000	61.6%	96.1%	80.4%	62.8%	43.7%	47.9%	52.6%
25,000 to \$39,999	64.3%	94.9%	82.5%	67.7%	47.1%	54.3%	56.9%
\$40,000 or more	68.0%	97.2%	85.8%	70.0%	56.3%	62.5%	58.4%
Covered by health insurance	66.8%	96.1%	83.4%	68.6%	52.6%	58.6%	57.7%
Not covered by health insurance	56.9%	91.8%	79.3%	58.9%	39.0%	42.1%	44.3%

Source: Selected from "Children—Health Insurance and Medical Care: 1988," U.S. Bureau of the Census, *Statistical Abstract of the United States 1983*, Table 161. Primary source: U.S. National Center for Health Statistics, *Advance Data from Vital and Health Statistics*, No. 188, October 1, 1990. Notes: 1. Includes other race and unknown income. 2. For routine health care within the past year.

Nutrition

★ 437 ★

Children Receiving Adequate Nutrients: 1986

Percentage of 1- to 5-year-olds who received the Recommended Dietary Allowance (RDA) of various nutrients in 1986. Nearly all children in this age group received adequate protein, but only eight out of ten received the recommended amounts of Vitamins A and C. Only about half received the recommended amounts of calcium, and only about one-fourth received the recommended amounts of iron.

Nutrient	Received minimum RDA
Protein	99%
Vitamin C	80%
Vitamin A	78%

[Continued]

★ 437 ★

Children Receiving Adequate Nutrients: 1986

[Continued]

Nutrient	Received minimum RDA
Calcium	48%
Iron	26%

Source: "Child Nutrition: Percentage of 1- to 5-year-olds who received the minimum RDA of various nutrients, 1986," National Education Goals Panel, *The National Education Goals Report: Building a Nation of Learners*, Volume One: The National Report, Exhibit 9, p. 24. Primary source: Human Nutrition Information Service, 1988.

★ 438 ★

Nutrition

Current Dietary Intake

The author discusses the long-term effects on health of foods eaten during childhood and the implications of diet in the development of various adult diseases. She cites the following findings from the U.S. Department of Agriculture's 1987-1988 Nationwide Food Consumption Survey: Children average **35% of total calories from fat**, as compared with the **recommended 30%**. Children ages 2-6 have an average intake of between **12% and 14%** of total calories from saturated fatty acids versus the recommended 10%. Intake of cholesterol for children ages 1-5 is **193 mg per day**, under the **200 mg per day that is recommended**. Children consume about **6% of calories as polyunsaturated fatty acids (recommended is 10%)** and **13% as monounsaturated fatty acids (recommended is 10%)**.

With regard to daily calcium intake, the author cites a three-year study by the National Evaluation of School Nutrition Programs, which found that in more than **1,100 public schools**, **less than one-half of students consumed 100% of the recommended daily amount of calcium**, and **30% consumed less than two-thirds of the recommended daily amount**.

Other observations with regard to childrens' current dietary intake are:

1. Saturated fat intake for children 3 to 5 years of age is **13%**, largely from milk and dairy products (**40%**), meat, poultry, and fish (**22%**) and grain products (**19%**).
2. About **45% to 50%** of the total daily dietary fat intake of children 2 to 6 years of age is provided by meat, poultry, fish, eggs, dairy products, and mixed dishes. Bakery products account for **20% to 25%**.
3. In 1985, sugar and starches were the major sources of energy in the American diet, providing an estimated **52%** of energy in the diet of children.

Source: Lisa Cohn, M.M.Sc. R.D., et al., "Early Childhood Nutrition: Eating Today for Tomorrow's Health," *Pediatric Basics*, No. 66, Fall 1993, pp. 7+. Primary sources: Human Nutrition Information Service: Nationwide food consumption survey: continuing survey of food intakes by individuals, women 19-50 years and their children 1-5 years, 4 days, 1986. Hyattsville, MD: U.S. Department of Agriculture, CSFII Report No. 86-3, 1988. Radzikowski, J., Gale, S., "The National Evaluation of School Nutrition Programs: Conclusions," *American Journal of Clinical Nutrition* 40: 454-61, 1984.

★ 439 ★

Nutrition

Fat Intake and Television Commercials

The National Cholesterol Education Program (NCEP) recommended (1) a decrease in dietary fat intake for children over 2 years of age and (2) that the food industry make more low-fat choices available for children. Researchers at Columbia-Presbyterian Medical Center in New York examined the content of foods advertised during Saturday morning children's programs before and 18 months after the NCEP guidelines were released. Fifteen hours of programming were analyzed in 1993 after NCEP guidelines were published. Ten hours of pre-guideline programming from 1989 and 1990 were also analyzed. Food advertised was analyzed for percent of total calories derived from fat.

After publication of the NCEP guidelines, the following was observed with regard to television commercials:

1. Of 423 total commercials, 199 (47%) were for food.
2. Food ads included: beverages, 11%; cereal, 38%; candy, cookies, snacks, 10%; packaged and fast foods, 38%; public service food messages, 3%.
3. Of all foods advertised, 41% were high in fat (that is, more than 30% of calories were derived from fat). These included: beverages, 18%; candy, 40%; packaged and fast foods, 92%.

Compared to food commercials shown before NCEP guidelines, 16% of which showcased high-fat foods, 41% of commercials shown after the guidelines touted high-fat foods. The percentage of high-fat packaged and fast foods increased from 68% to 92%. Of the 423 commercials analyzed after the guidelines, five were public service messages for low-fat foods, compared to 1 public service message out of 285 pre-guideline commercials.

Researchers conclude that in spite of guidelines recommending a decrease in dietary fat intake for children over 2, television commercials aimed at children focus on high-fat foods.

In commenting on the researchers' presentation at the American Heart Association meeting, the *Detroit Free Press* noted that researchers also found that a child who watches five hours of television on Saturday morning sees 65 food commercials, about one every five minutes.

Source: Thomas J. Starc, Lisa C. Cohn, et al., "Children's Television Commercials and Recommendations for Dietary Fat Intake," supplement to *Circulation*, Vol. 88, No. 4, Part 2, October 1993. "Kids' TV shows laced with ads for fat-laden food", *Detroit Free Press*, November 9, 1993, p. 7A.

★ 440 ★

Nutrition

Malnutrition

Some statistics on malnutrition.

1. About **12 million American children** suffer from chronic hunger.
2. The problem is worst in some Southern states, where more than **one-fourth of all children** regularly go hungry.
3. The hunger rate is more than **18 percent** in New York, South Dakota, and California.

Source: "Health Report," *Time*, June 28, 1993, p. 28. Primary source: *Journal of the American Medical Association*.

★ 441 ★

Nutrition

Recommended Dietary Intake

The author discusses the long-term effects on health of foods eaten during childhood and the implications of diet in the development of various adult diseases. With regard to dietary recommendations for the prevention of chronic diseases in healthy children, she states: "The following dietary guidelines for children over the age of two years aim to ensure nutritional adequacy while considering opportunities to decrease the risk for chronic disease later in life, including elevated cholesterol or blood pressure and obesity." Highlights of the recommended dietary guidelines are:

1. Substitute low-fat (**1%**) milk for whole milk. **Thirty percent** of calories in whole milk come from saturated fats.
2. Little or no change in the intakes of cholesterol, polyunsaturated, and monounsaturated fats are recommended. The distribution of these is outlined in the preceding table, item 2. Lower fat diets are not recommended for children under the age of 2.
3. Recommended carbohydrate intakes are **55%** of calories. Increase intake of foods high in complex carbohydrates.
4. Protein should supply **15% to 20%** of calories. The Recommended Dietary Allowance for protein need not exceed **1.2g per kg** of body weight each day.

Source: Lisa Cohn, M.M.Sc. R.D., et al., "Early Childhood Nutrition: Eating Today for Tomorrow's Health," *Pediatric Basics*, No. 66, Fall 1993, pp. 7+. *Note:* 1. According to the editor's telephone conversation with Lisa Cohn.

★ 818 ★

Estimated Number of Homeless Children

[Continued]

Category	Best estimate	Range		Source	Confidence
		Low	High		
Total	68,067	41,176	106,543	Varies	Moderate
Precariously housed Doubled-up	185,512	39,362	296,452	Opinion	Low

Source: U.S. General Accounting Office, Report to Congressional Committees, *Children and Youths: About 68,000 Homeless and 186,000 in Shared Housing at Any Given Time*, June 1989, GAO/PEMD-89-14, Table 1, p. 2: "Estimated Number of U.S. Homeless Children and Youths at Any Given Time." The low and high estimates represent a plausible range of values based on various assumptions. The "source" column refers to the three primary sources of information upon which estimates are based: surveys of shelter providers and agencies providing vouchers (conducted on October 24, 1988), the application of homeless rates to a population base, and expert opinion. The confidence rating reflects the authors' assessment of the level of certainty that can be expected of the estimates, given the reliability of the data source and the range of estimates provided.

★ 819 ★

*Missing, Abducted, Homeless, and Runaway Children***Estimated Number of Missing Children: 1988**

Estimates of the number of missing children in 1988 by category. Many of the children in at least four of these categories were not literally missing—their caretakers knew where they were but could not recover them. Serious definitional controversies surround each of the problems studied, which made it necessary to estimate the incidence of each according to at least two definitions. Therefore, within each individual problem are presented estimates according to Broad Scope and Policy Focal definitions. Broad Scope generally defines the problem the way the affected families might define it. Policy Focal generally defines the problem from the point of view of the police or other social agencies. Under the category of non-family abductions, the Legal Definition Abduction corresponds to the crime of abduction as it is specified in the criminal law of many states, and includes the short-term, coercive movement entailed in many rapes and assaults. Stereotypical Kidnappings reflect more closely the popular stereotype of a kidnapping, as a long-term, long-distance, or fatal episode.

Categories	Estimated no. children, '88 ¹
Family abductions	
Broad Scope	354,100
Policy Focal	163,200
Non-family abductions	
Legal Definition Abductions	3,200-4,600
Stereotypical Kidnappings	200-300
Runaways	
Broad Scope	450,700

[Continued]

★ 819 ★

Estimated Number of Missing Children: 1988

[Continued]

Categories	Estimated no. children, '88 ¹
Policy Focal	133,500
Throwaways²	
Broad Scope	127,100
Policy Focal ³	59,200
Lost, injured, or otherwise missing⁴	
Broad Scope	438,200
Policy Focal	139,100

Source: U.S. Department of Justice, Office of Juvenile Justice and Delinquency Prevention, Washington, D.C., *Missing, Abducted, Runaway, and Thrownaway Children in America: First Report: Numbers and Characteristics, National Incidence Studies*, Executive Summary, p. 4.

Notes: 1. These estimates should not be added or aggregated. 2. A child qualified as a Broad Scope Throwaway if any one of four situations occurred: (1) the child had been directly told to leave the household; (2) the child had been away from home, and a caretaker refused to allow the child back; (3) the child had run away but the caretaker made no effort to recover the child or did not care whether or not the child returned; or (4) the child had been abandoned or deserted. 3. A Policy Focal was a Throwaway who was without a secure and familiar place to stay during some portion of the episode. 4. This was a mixed group of children, missing from their caretakers for a variety of reasons, who did not fit into the other categories. Broad Scope cases were defined as children missing for varying periods of time (from a few minutes to overnight) depending on the child's age, disability, and whether the absence was due to an injury. Policy Focal cases were Broad Scope episodes serious enough that the police were called.

★ 820 ★

*Missing, Abducted, Homeless, and Runaway Children***Family Problems of Homeless and Runaway Youth**

According to personnel at youth shelters, the primary problem of homeless and runaway youths is the relationship with the parent figure or other adult in the home. Data reveal that many homeless youth come from very troubled family situations. This table presents information on specific problems as they relate to the family situation. Information was obtained from shelter personnel.¹

Type of problem	Homeless ²	Runaway ³
Emotional conflict	40%	41%
Parental neglect	36%	18%
Other problems ⁴	27%	24%
Physical or sexual abuse ⁵	26%	29%
Drug or alcohol abuse ⁶	18%	16%
Domestic violence	11%	8%
Parents too strict ⁷	20%	29%

[Continued]

★ 820 ★

Family Problems of Homeless and Runaway Youth

[Continued]

Type of problem	Homeless ²	Runaway ³
No parental figure	8%	3%
None of the above	12%	14%

Source: U.S. General Accounting Office, Report to the Honorable Paul Simon, U.S. Senate, December 1989, GAO/HRD-90-45, *Homelessness: Homeless and Runaway Youth Receiving Services at Federally Funded Shelters*, p. 23, Table II.1: "Primary Problems of Homeless and Runaway Youth." Notes: 1. Shelter staff could respond in more than one category for each youth. 2. The number of problems reported by homeless youth is 8,887. 3. The number of problems reported by runaway youth is 42,545. 4. Includes youth wanting to live in household of other parent, parental unemployment, family mental health problems, or homosexual parent. 5. Includes abuse by parent figure, other family member, or nonfamily member. 6. Drug/alcohol abuse by parent figure. 7. Includes parents who were too strict or protective.

★ 821 ★

Missing, Abducted, Homeless, and Runaway Children

Pre-Shelter Living Arrangements of Homeless and Runaway Youth

Living situation	Homeless N=34,921	Runaway N=9,125
Parent or relative ¹	67%	85%
Foster care/group home	12%	8%
Friends	6%	2%
Institutions ²	4%	2%
Independent living situation	4%	1%
On the street	6%	2%
Runaway or crisis house	1%	0%

Source: U.S. General Accounting Office, Report to the Honorable Paul Simon, U.S. Senate, December 1989, GAO/HRD-90-45, *Homelessness: Homeless and Runaway Youth Receiving Services at Federally Funded Shelters*, pp. 20, Table I.1, "Living Situations of Homeless and Runaway Youth Before Coming to a Shelter." Notes: 1. Includes living at home with parent(s) or legal guardian, at relative's home, or with another adult. 2. Includes correctional or other institution.

- ① Bruce
- ② G. King
- ③ C. L. King

(Am)

FAMILIES AND THE CHANGING LABOR MARKET

Challenges
Chick *more*

- ① more demand
- ② ability to improve problem
- ③

December 1998

more - more significant
challenges - less risky

positive

A Report by the
Council of Economic Advisers

P. 12

Ability
help families
tools to raise kids
help C.L.

Shirley discussion

EXECUTIVE SUMMARY

① More Economic
now can

American families have been in the midst of change in the last three decades – changes in time worked for pay; changes in income and by whom it is earned; changes in family size; and changes in how child care and household tasks are accomplished. This report assesses these changes and the challenges and opportunities they create.

- ① • The hours American parents work in paid jobs have increased enormously since 1969, due to a dramatic shift of mothers' time from the household to the labor market. In 1969, 38 percent of married mothers worked for pay; in 1996, 68 percent did so. Both married mothers and single parents are working more for pay today than 30 years ago. ↑ work hours
- ③ • Average family income has increased as a result of the increase in paid work hours, so that families can purchase more goods and services than in the past. The average American family is better off economically today than in 1969, but has less time for activities other than work. ↑ Econ.
- ② • Not everyone has gained by working harder, however. Since 1969, the top quarter of families gained, while the lower quarter lost and the middle has remained nearly constant in per capita income, adjusted for inflation. The situation of lower-income families has been improving, however, in the strong economic expansion of the 1990s. ↑ poorer people
- ② • At the same time, the share of families with a single parent has grown dramatically since 1969. The typical single parent has less than half as much potential income and only half as much total time as two parents have. The rising number of single parents has increased the proportion of families who are "cash-strapped" and "time-poor." ↑ Single parent work
- ✓ or • The increase in work among women appears to have produced some reduction in the time parents spend with their children, although the evidence on time use within families is limited. Most of the extra time spent earning income has come at the expense of housework, not child care or leisure activities. ↑ Time w/ kids ↓
- Increased time in market work among parents raises a key set of policy issues, including the need for flexibility in paid work hours, the need for available and affordable child care, the need for effective ways to support the earnings of families with low-wage earning parents; and the need to encourage two-parent families to form and stay together. In all of these areas, the Clinton Administration has actively worked to improve the situation of American families.

I. INTRODUCTION

Dramatic changes have occurred over the last thirty years in how families combine work and family life. During the last three decades, women have devoted more and more time to market work. Combined with hourly earnings increases among women, this means women's earnings have gone up substantially, while their time available for work in the home has declined. In contrast, men's average hours of paid work and earnings have remained relatively stable. As a result, families have higher incomes, but they have less time for other activities. In short, American families have been in the midst of change – changes in time worked for pay; changes in income and by whom it is earned; changes in family size; and changes in how child care and household tasks are accomplished. This report assesses these changes since 1969 for families with children under age 18.

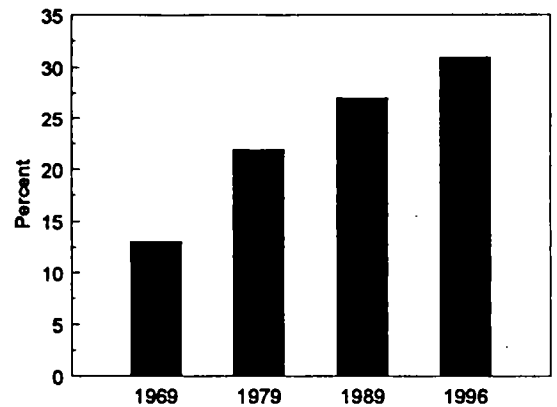
Two other trends in family life are also likely to affect the well-being of families with children, occurring along with changes in their income and time allocations. First, the share of families with children that are headed by a single parent has increased significantly (see figure 1). Since single parents typically have both lower incomes *and* less total adult time available for work in the home than married-couple families, this trend tends to increase the proportion of families who are "cash-strapped" and "time poor." Second, families have decreased in size as the average number of children in families with children has declined (see figure 2).

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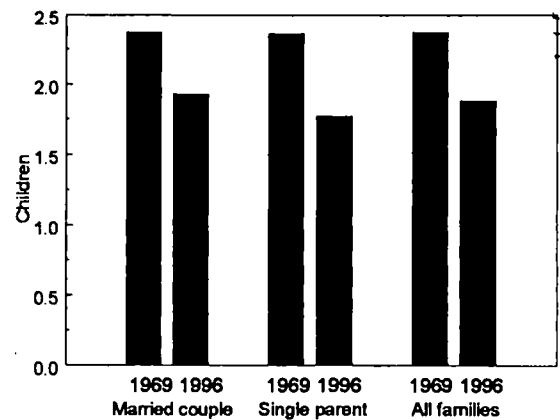
This paper will examine how families with children are faring in the face of all these changes. Key questions to be addressed include:

- How much have hours of market work increased for families?
- How have the extra hours worked by families affected family incomes? How have these trends differentially affected families that differ in skill level, minority status, and number of parents in the household?
- How have these changes in market work and income affected how families use their time in the home? In particular, how have these changes affected parental time available for children?

1. Single Parent Families as Share of All Families



2. Average Number of Children per Family



PRELIMINARY - DO NOT QUOTE

Some have argued that Americans are facing more and more of a "time bind" as they work longer and longer hours in order to attain an increasing standard of living.¹ Others have argued that, even with increases in hours of paid work, families are not realizing significant income gains, or that families are working harder and harder "just to stay in the same place."² No such "one size fits all" characterization adequately captures the variety of experience in different segments of the population. Different types of families have experienced different changes in paid work time and income.

Overall, we find that parents today are spending more time in paid work. Time available for children has declined, but parents have protected child-rearing time by spending less time on household chores. For most groups, family income has increased. With fewer children, parents are able to buy more goods and services for themselves and their children. The average American child – particularly if he or she is living in a family headed by a married couple – is better off economically today than in 1969.

There are some groups for whom the picture is not as rosy, however. The continuing increase in the share of children living in single-parent families has substantially diminished the economic progress that families with children would otherwise have made, limiting both their income and their time. Less educated parents, who have not experienced the wage gains of other families, are working more hours without a commensurate increase in income. It is encouraging to note, however, that most of these families have experienced income gains in recent years during the strong economic expansion of the 1990s, making it easier for them to effectively combine work and family life.

Underlying and reinforcing the trends toward more paid work time and smaller families has been the long-term growth of women's wages. Rising wages pull women into the labor market by making it more expensive for them to stay at home, in terms of foregone income. Higher wage levels for women in the labor market, combined with other changes in attitudes toward market work among women, make it unlikely that families will ever return to the way they were in 1969. With both mothers and fathers in the labor market, we have no realistic alternative but to help parents balance paid work and family life as effectively as possible.

¹ Hochschild (1997); Schor (1991).

² Bluestone and Rose (1997).

II. TRENDS IN HOURS OF MARKET WORK

The most dramatic change in the time allocation of families has been in time spent at work for pay. Since 1969, both married-couple and single-parent families have substantially increased their annual hours of paid work. These increases have come almost entirely from the women in these families, who are working more outside the home – more weeks in the year and more hours in the week – than they did thirty years ago. However, while the increase in paid work time has been widespread, the size of the increase has varied considerably across families, depending on the number of parents, their education, whether they have a preschool-age child, and their race or ethnicity.

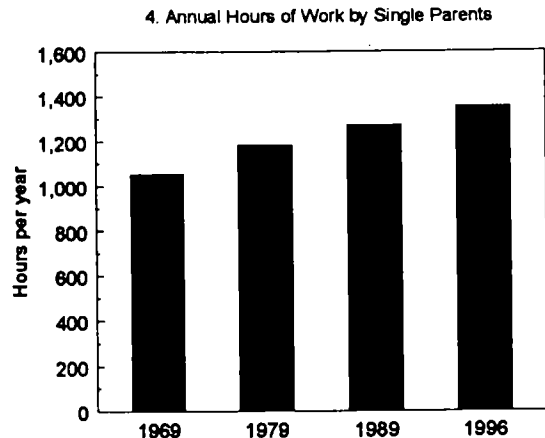
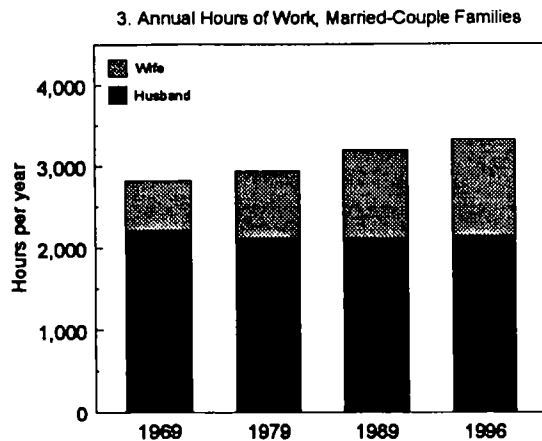
The estimates of annual hours of work presented in this section are based on the March Current Population Survey (CPS), a large representative survey of about 50,000 households each year.³ While the CPS is the only large-scale representative sample which consistently measures hours of work and family incomes on an annual basis and is therefore the standard data set used for labor market analyses, some have argued that the CPS may be inaccurate because individuals may not be able to recall accurately their usual hours of work during the last year.⁴ In section IV of this report we discuss alternative estimates of paid work time based upon “time diaries,” which require individuals to maintain detailed accounts of how they spent their time during a day.

For purposes of this analysis, we use the same definition of a “family” as the Census Bureau: all related individuals living together in the same household. We restrict the analysis to families whose head is at least eighteen years old and where there is a child under age 18. A mother (or couple) and her (their) children living in a household headed by another family member are part of the head’s family, and an unmarried parent co-habiting with a domestic partner is classified as a single parent. Throughout this paper, unless otherwise specified, the terms “wives” and “married women” refer only to those with children.

³ We are using the March 1970, 1980, 1990, and 1997 CPS data sets. The data collected each March refer to the previous calendar year. Thus we refer to data for 1969, 1979, 1989, and 1996. We chose those years because they represent peak years (or upswing, in 1996) in the business cycle and thus permit valid historical comparisons. For 1979, 1989, and 1996, information on annual hours of work was derived from two questions which ask how many weeks each individual worked in the previous year and how many hours they “usually worked” in the weeks they worked. Multiplying weeks worked by usual hours worked per week provides a measure of annual hours of work. The 1969 data are not strictly comparable to later years due to differences in data reporting. We have developed an imputation procedure to make these data more comparable to information in later years.

⁴ Juster and Stafford (1991); Robinson and Godbey (1997), chapter 4.

PRELIMINARY - DO NOT QUOTE



As shown in figures 3 and 4, annual hours of paid work have increased substantially for both married-couple and single-parent families. (All families with children under 18 are included in figures 3 through 6, including parents with zero hours of paid work.) A person who works forty hours a week for 50 weeks a year (a traditional "full-time" job) will work 2,000 hours in a year. For two-parent families (figure 3) annual hours of paid work increased by 497 hours (18 percent) from 1969 to 1996; for single-parent households (figure 4) they increased by 297 hours (28 percent).

Virtually all of the increase in families' market hours of work has come from increases in women's hours. Conceptually, the increase in women's hours can be divided into three components: more women are employed, employed women are working more hours per week, and employed women are working more weeks per year.

The most dramatic change has been in the percentage of women employed. In 1969, 38 percent of married women with children worked for pay, while in 1996, 68 percent did so – a 79 percent increase in employment. The increase in employment for single mothers has been less dramatic: 53 percent worked for pay in 1969 and 66 percent in 1996.

Average annual hours worked *by those who worked for pay* also increased over time, showing that not all of the increase in hours came simply from more women entering the labor force. This increase was much greater for wives (who experienced a 24 percent increase) than for single parents (who experienced an 8 percent increase). This is not surprising since on average, single parents in 1969 worked more hours per year for pay than wives did in 1996. Both hours worked per week and weeks worked per year increased for wives and single parents, among those who worked for pay. Each of these components of annual hours, like the total, increased more for wives than for single parents. Increases in weeks worked per year were more dramatic than increases in hours worked per week.

While annual hours of paid work by all wives increased greatly – by 576 hours, or 93 percent – husbands' hours of paid work decreased slightly from 1969 to 1996. This is the result

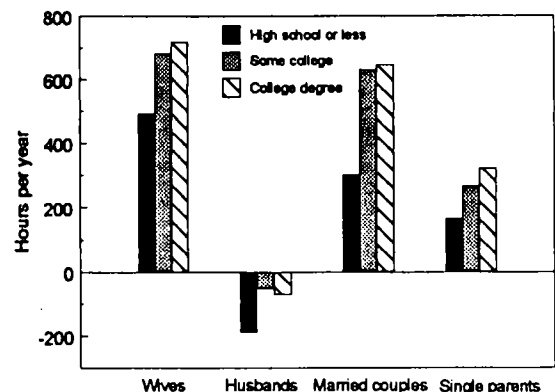
of husbands working both slightly fewer weeks per year and hours per week. These trends are consistent with estimates reported elsewhere in the literature, based on a variety of data sources.⁵

The increase in families' hours of paid work has been widespread throughout the population. All types of families – whether defined by the head's education level, spouse's education level, presence of young children, or race or ethnicity of the household head – have experienced substantial increases in hours of paid work from 1969 to 1996. In virtually every case, the increase in family hours of paid work reflects increases by wives and by single parents, rather than by husbands.

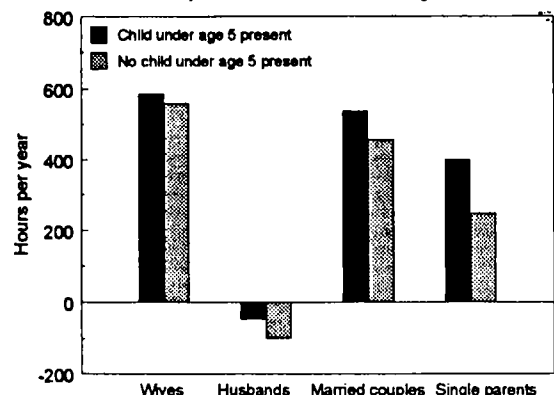
While the basic trends have been similar, the magnitude of the increase in hours of paid work has differed substantially across different demographic groups. In part, this is because some groups, such as women with preschool-age children, had lower hours to start with and therefore more room for expansion than others.

- Families whose head had gone to college have increased their hours of paid work much more than those whose head had less education* (see figure 5). For married couples with a college-educated husband, annual hours of paid work increased by 644 hours (23 percent) – more than twice the increase for couples in which the husband had a high school diploma or less. The difference was due to the wives' hours increasing more and the husbands' hours decreasing less in the college-educated families. For single parents with a college degree, hours of paid work increased by 320 hours (20 percent), compared to 165 hours (16 percent) for single parents with a high school diploma or less.
- Families with a young child increased their hours of paid work more than those with only school-age children* (see figure 6). For single parents with a child under age five, hours of paid work increased by 400 hours (50 percent), compared to 246 hours (21 percent) for single parents without a young child. For married couples, hours of paid work increased

5. Change in Annual Hours Worked, 1969-96
by Education Level of Head of Household



6. Change in Annual Hours Worked, 1969-96
by Presence of Child Under Age 5



⁵ Ellwood (1998), Rones, Ilg and Gardner (1997) and Leete and Schor (1994) used CPS data, Bluestone and Rose (1997) used data from the Panel Study of Income Dynamics, and McGrattan and Rogerson (1998) used decennial Census data. All of these studies show increases in hours of work for women and decreasing or stable hours of work for men when nonemployment is taken into account.

by 537 hours (20 percent) for families with a child under age five, compared to 457 hours (15 percent) for families without a young child.

- *Married couples with a white or black husband increased their hours of paid work nearly twice as much as married couples with a Hispanic husband.* By contrast, single Hispanic parents increased their hours slightly more than either white or black single parents.⁶

Why have parents changed their hours of paid work? Trends in wages and trends in paid work hours influence each other. Rising wages tend to draw more individuals into the labor force, while falling wages tend to reduce participation. In turn, more work experience leads to faster wage growth, and vice versa. As a result, wages and paid work time tend to move up (or down) together, in a virtuous (or vicious) cycle.

Trends in hours of paid work for both men and women have roughly paralleled the trends in their wages since 1969 (discussed in section III-A below).⁷ However, the magnitudes of the changes in paid work time are still not completely understood, as they are not easily “explained” by changes in key economic variables.⁸ The increases in paid work among women seem to be much more closely related to increases in their own wages than to the changes in their husband’s wages over this period. Declining male wages do not appear to be the main reason why women are increasing their market work.⁹ Increased work among women may also be affected by such hard-to-measure factors as changes in assumptions about women’s role in the family, diminished discrimination against women in the workplace, or falling barriers to women entering non-traditional occupations. Highly educated women have benefited more from diminished discrimination than have women with less education, as higher-level professional and management jobs have opened up to them. Whatever the reason, large increases in market work hours among women have substantially changed the time allocation and income of families.

Are there constraints in the labor market that have led workers to choose more work hours than they would want? For instance, perhaps some full-time workers would rather work part-time. A worker’s decision about how many hours to work on a job is determined by a number of factors. When workers accept a job, they are agreeing to a formal contract of hours and wages as well as to an implicit contract about career development. They are *jointly* choosing the type of work they do, the environment in which they do it, the wages and benefits they earn, the job’s future prospects, and the hours they work. It is possible that employees are working more hours than they would like, but that they value the other characteristics of their jobs sufficiently to work those extra hours.

⁶ Trends for Hispanic families are difficult to interpret because of significant changes in the composition of the Hispanic population over this time period.

⁷ Blank (1997), chapter 3; Juhn and Murphy (1997).

⁸ Blau (1998); Danziger and Reed (1997).

⁹ Juhn and Murphy (1997).

III. TRENDS IN FAMILY INCOME

The upward trend in hours of market work raises questions about trends in family well-being. A family's economic well-being is typically measured by its income. Earnings are the largest part of family income, which also includes transfer payments such as welfare and unemployment insurance, interest, dividends, and other unearned income such as child support. Earnings, in turn, come from wages and/or salary, plus any overtime, tips, or commissions. Rising work hours should lead to rising incomes, but the magnitude of this effect depends on changes in wages and other income sources that might be occurring at the same time.

A. Wages

During the same period in which women's hours of paid work have increased, inflation-adjusted wages have been increasing for women on average. Female college graduates' wages have risen more than wages among the less educated. In fact, female high school dropouts' wages have stagnated or even declined slightly. Men's wages have grown very little on average. They have fallen for men without college degrees and remained virtually constant for men with at least a BA.¹⁰ Because fringe benefits have grown since 1969, workers' hourly compensation (including the value of fringe benefits) has improved more than their wages alone.

As we discussed above, these wage changes are positively related to changes in hours of work. More educated women have shown the largest increase in their market work, and their earnings have gone up even faster as wages and hours of work rose together. Less educated men have experienced both declining wages and declining hours of work, leading to earnings reductions.

B. Total Family Income

Putting the trends in wages and hours together, to what extent have increases in hours of paid work within families translated into increases in family income – the measure we ultimately care about? To answer this question, we present estimates of average family incomes, by income component, to provide one assessment of how the changes in hours have affected the standard of living of families in the United States.¹¹ Our income measure is based upon before-tax cash income only, including cash benefits such as welfare and unemployment insurance benefits, and does not include other family resources, such as fringe benefits, food stamps, and the Earned

¹⁰ Blau (1998). These are the trends in mean weekly earnings of full-time workers aged 25-64. Other wage measures such as average hourly earnings or median weekly earnings show slightly different trends, but all show a similar relationship between education levels.

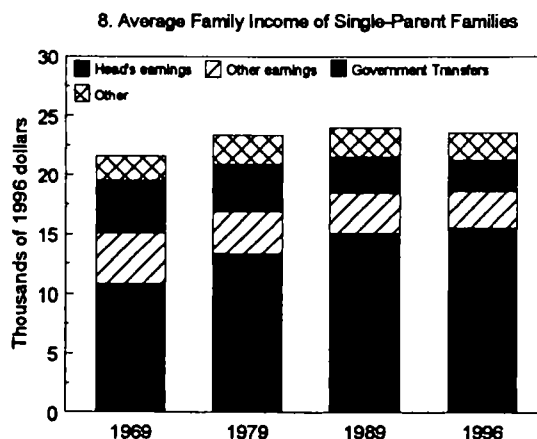
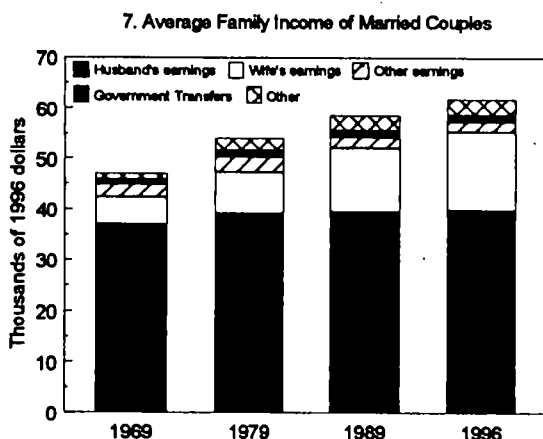
¹¹ To adjust for changes in prices over time, these estimates use the CPI-U-X1 price index measure. The CPI-U-X1, an alternative to the CPI-U (Consumer Price Index for Urban Consumers), uses the rental equivalence approach to improve the treatment of home ownership costs.

Income Tax Credit (EITC). While these other resources and taxes are important, they are difficult to measure accurately or consistently for individual families. Because food stamp use grew rapidly in the 1970s and the EITC expanded greatly in the 1990s, the income measure we use omits more of the resources available to low-income families today than in the 1960s. Our estimates therefore understate the gains made by low-income families since 1969.¹²

Trends in income and in the various components of income (earnings, government transfers, other sources of income) have varied across different types of families.¹³

1. Trends in Income by Family Structure

Both married-couple families and single-parent families achieved increases in inflation-adjusted income from 1969 to 1996 (see figures 7 and 8). However, even though single parents had substantially higher rates of growth in paid work hours, married-couple families experienced a much larger average increase in income.



- *The incomes of married-couple families increased by more than their increase in paid work time.* Their average family income increased by almost a third from 1969 to 1996 (\$14,800 in 1996 dollars), while their annual hours of paid work increased by less than a fifth.

¹² For estimates of changes in family incomes using a broader definition of income, see Levy (1996).

¹³ Throughout the following analysis we use mean (that is, average) income, rather than the median or another indicator of the distribution. Changes in mean income can be decomposed into changes in means of the components of income, whereas changes in the median cannot. There has been a more positive change in mean income than in median income, as disproportionate growth in the upper tail of the income distribution pulls up the mean without affecting the median. We multiplied topcoded values by 1.45 before taking the means of the distributions so that the means would not be underestimated.

- *For single-parent families, incomes increased by much less than paid work time.* They also increased much less than the incomes of married-couple families over this period, after adjusting for inflation. Average income of single-parent families increased by less than ten percent (\$1,920 in 1996 dollars) from 1969 to 1996, while their paid work hours increased by more than a quarter.

Increases in the earnings of wives and single parents generated most of the income growth from 1969 to 1996. Single parents' earnings increased more than their total family incomes did, as earnings increases were offset by a forty percent decline in average government cash transfer payments. For two-parent families, increases in the wives' earnings represented two thirds of the increase in family income, with the remainder attributable to an increase in the husbands' earnings and an increase in unearned income from sources other than government transfer payments.

Among both wives and single parents, their increased earnings reflect an increase in hours of work and an increase in hourly earnings rates. Rising earnings among wives reflected a startling 93 percent increase in their hours and a 52 percent increase in their earnings per hour. For single parents, hours of work increased by 28 percent, while hourly earnings increased by 17 percent.

2. Trends in Income by Other Demographic Characteristics

As with hours of paid work, trends in average family incomes differ substantially across groups of families classified by education, race or ethnicity, or presence of young children. Income growth has been greater for families whose head is highly skilled, for families headed by a non-Hispanic person, and for families with preschool-age children.

- *More highly educated families had greater income growth from 1969 to 1996.* Married couples' income grew by almost a third if the husband had a college education, but less than ten percent if the husband had a high school diploma or less. For single parents, inflation-adjusted incomes grew by eight percent if they had a college degree, but incomes *fell* by four percent for single parents with a high school diploma or less. Much of this difference in income growth reflects larger hours increases for highly skilled wives and single parents, and earnings declines for low skilled husbands. Erosion of the purchasing power of cash welfare benefits also helps explain why the inflation-adjusted incomes of less-educated single parents fell.
- *Average income growth for whites and blacks was substantially higher than for Hispanics.* Among families headed by a white person, average incomes grew for both married couples (18 percent) and single parents (2 percent) from 1979 to 1996.¹⁴ For blacks, average incomes grew by 18 percent for two-parent families and by 6 percent for single-parent families. Finally, for Hispanics, average incomes *fell* for both married couples (4 percent) and single parents (3 percent). These results are striking, given the

¹⁴ Our race and ethnicity comparisons begin in 1979 because the CPS did not identify Hispanics in 1969.

relatively large increases in hours worked for pay by Hispanic single parents over this period. An increasing share of recent immigrants with lower education and wage levels in the Hispanic population helps explain why Hispanics' incomes fell. In addition, wages and cash welfare benefits declined.

- *Families with a child under age five had greater average income growth than families with older children.* For married couples, average incomes increased by 38 percent for families with a child under age five, compared to 27 percent for families with only older children. For single parent families, mean incomes increased by 17 percent for those with young children, but by just 6 percent for families with only older children.¹⁵

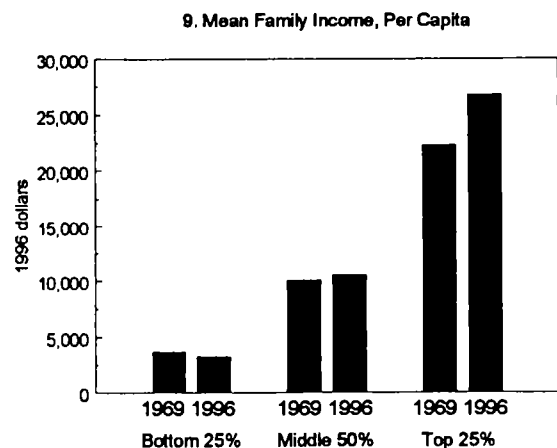
3. Recent Trends in Family Income

Trends in family income from 1992 to 1996 are considerably more favorable than the longer term trend since 1969. Even families headed by single parents with a high school diploma or less, whose real income deteriorated from 1969 through 1992, made income gains from 1992 to 1996 during the sustained period of economic expansion under the Clinton Administration.

C. The Distribution of Family Per Capita Income

To assess the implications of income growth for families with children, we need to take account of the increasing share of single-parent families, whose incomes are lower and grew much less than the incomes of married-couple families (see section III-B-1 above). We also need to consider the decrease in family size, because a given family income provides more resources per child when there are fewer children in the family. Moreover, because less-skilled, lower-income parents have had slower income growth than highly skilled, higher-income parents, it is important to consider the trends in income for lower-income and higher-income families, not just the average family.

Figure 9 presents estimates which incorporate the combined effects of the increasing share of single-parent families and decreasing average family size, to assess changes in incomes for families with children. To reflect changes in the share of single-parent families, the diagram shows changes for the combined family income distribution of single-parent and two-parent families. In addition, as a crude way of adjusting for the differences in family size between two-parent and



¹⁵ Of course, having a younger child often implies being a younger parent. We do not control for the age of the parent in this analysis.

one-parent families and for the decreases in family size over time, family incomes are presented in per capita terms. (This is a crude measure because it does not cost twice as much to support two people as one. On the other hand, two do cost more to support than one. The true measure of equivalent income for different family sizes lies somewhere between per capita and total income.) The figure shows the change in average income per person for the lowest quarter, the highest quarter, and the middle half of the distribution of all families' per capita incomes.

These estimates indicate that while there has been substantial growth in income per person for families with high per capita income, income per person has been either stable or decreasing for other families when 1996 is compared with 1969. During the economic expansion from 1992 to 1996, however, families with lower per capita incomes also experienced rising income per person.

- *Since 1969, the top quarter of families gained, while the lower quarter lost and the middle half remained nearly constant in per capita income terms, after adjusting for inflation.* The top quarter gained 20 percent (\$4,420 in 1996 dollars) from 1969 to 1996, while families in the lower quarter of the per capita income distribution had declines of 11 percent (\$410). For families in the middle half of the per capita income distribution, average income per person has remained relatively constant, with income gains of 4 percent (\$452).

Since family size has been decreasing, it follows logically that increases in mean income are less dramatic, and decreases are more dramatic, when calculated on a family basis rather than on a per capita basis.

IV. HOW DO FAMILIES RESPOND? IMPLICATIONS FOR FAMILY TIME USE OUTSIDE THE JOB

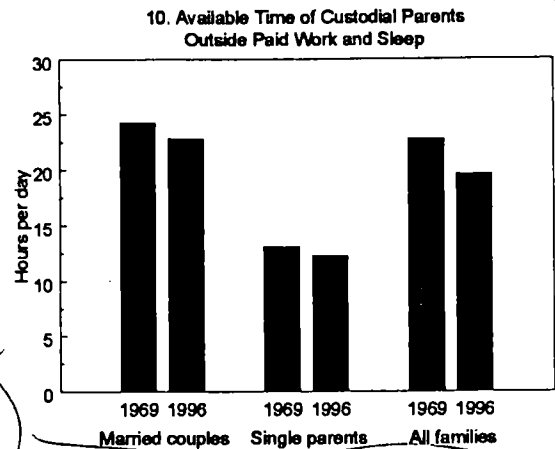
The trends in hours of paid work and family incomes described above have had a major impact on family life. Increasing hours of paid work may mean higher incomes, which provide more resources for parents and children. But increasing paid work time also means less time for other activities. The evidence on time allocation to non-market activities is much more limited than the data on hours of paid work and income, and conclusions must therefore be more tentative.

The CPS, with its larger sample size, only allows us to examine hours spent on paid work (and therefore hours available for other activities) along with changes in family size and structure. We have limited data on what people actually do with the time they do not spend in paid work, mainly from time-use diary studies. These studies have complete data only for a small sample of people. We begin with the CPS data regarding basic trends and then discuss the more detailed time-use diary data.

A. Trends in Current Population Survey Data

What can the CPS tell us about how the changes of the past several decades have affected the number of home hours that families have available for caring for children and maintaining a household? On the one hand, families may have less time available for child care because they are spending more time in the labor market and because the share of families with a single parent is growing. On the other hand, the number of children per family has fallen, which would tend to increase parental time per child.

Figure 10 shows the trends in non-market time that custodial parents potentially had available to spend with all their children, after subtracting time spent at paid work and allowing eight hours per day for sleep. We emphasize the fact that this is only time *potentially available* in the home; there is no information in the CPS about how parents actually spend their time outside paid work. Figure 10 shows that from 1969 to 1996, both married couple and single parent families experienced a decrease in time not spent on paid work. The overall decrease is greater than the decreases within either family type because the proportion of single-parent families increased over this period.



The other extreme is to assess changes in total parental time potentially available *per child*. This measure is obviously misleading because it assumes that a single child who spends two hours a day with a parent gets as much parental attention as two children who spend four hours a day with a parent. While this assumption is clearly false, it gives us a lower bound for the impact on children. Despite increases in paid work hours for each type of family, the amount of non-market time available *per child* has increased for both married-couple and single-parent families since 1969. When single-parent and married-couple families are added together, however, the amount of family time per child has remained relatively constant. This reflects the fact that a shift toward more single parents tends to decrease parental time available to children, because it reduces the number of custodial parents available to spend time with children.

This extreme case suggests that, at best, parents have about as much time available to spend with their children as before, while under more realistic scenarios, the time potentially available for them to be at home with their children has declined. Determining what these changes in potential time available at home mean for actual time spent with children is difficult, however.

B. Time Use in the Home Estimated from Time-use Diaries

Fortunately, we have an alternative – and somewhat more informative – source of data: time-use diary surveys, which ask respondents to keep a detailed diary recording how they spend their time during a specific day. These surveys provide an alternative, more accurate method of

$$15.712 \quad \sqrt[3]{15.712} = 2.503$$

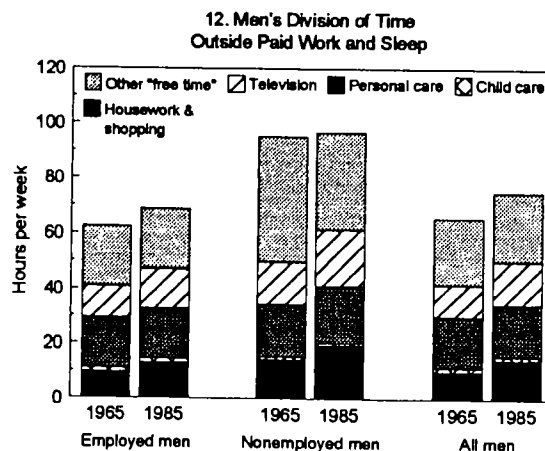
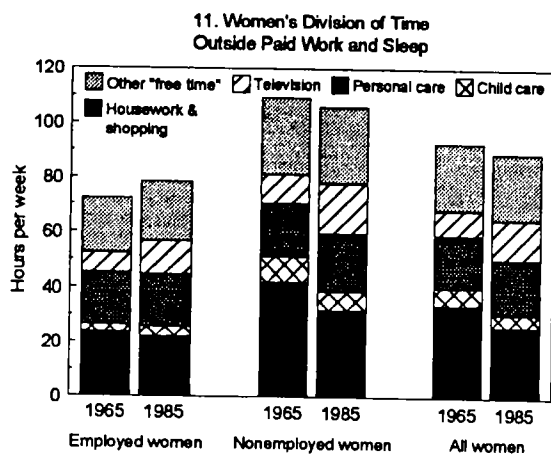
measuring paid work time, as well as time spent in various kinds of unpaid activities, such as commuting, housework, child care, shopping, recreation, and personal care. The trends in hours of paid work time and non-market time described above are based on data which report individuals' estimates of their usual hours worked per week in the previous year. Such estimates may not accurately portray the actual hours worked for pay because the question is somewhat ambiguous and respondents may not be able to report accurately on a "usual" week in the few minutes allowed during the CPS interview. Time-use diary measures tend to show shorter paid work hours and sometimes even different trends than the CPS.¹⁶

Unfortunately, such time-use diary surveys are conducted much less frequently and with much smaller samples than the CPS. The latest available data were collected in 1985; results of a survey done in 1992-94 are not yet available. Because of the small samples, time-use diary surveys cannot be used to examine trends for smaller subgroups of the population, such as single parents or blacks. Moreover, the individuals who complete the diaries may not represent the U.S. population as well as the CPS sample does. These surveys do, however, provide information about how much time is spent in different types of unpaid work at home, such as child care and housework, in leisure pursuits, and sleep.

*When
Wm. W.*

1. Averages

Time-use diary surveys suggest that most of the increase in women's formal working hours between 1965 and 1985 was offset by decreases in time spent on household chores (see figure 11). These decreases were coupled with increases in time spent on household chores by both employed and nonemployed men over this period (see figure 12). There was very little reduction in time spent with children, and "free time" spent watching TV actually increased.¹⁷ These trends are rather surprising, since they are not consistent with the widespread feeling that leisure time has become less available.



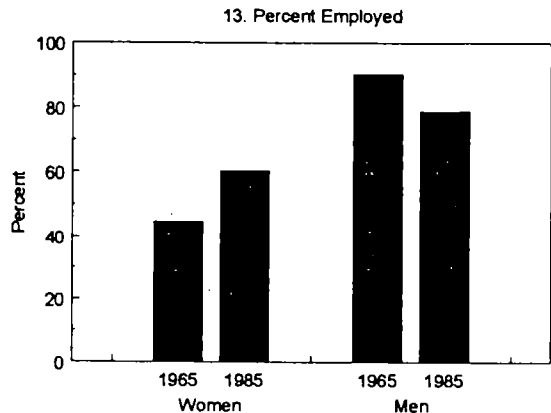
¹⁶ Robinson and Godbey (1997), chapter 5.

¹⁷ Robinson and Godbey (1997), Tables 3 and 9.

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One possible way to reconcile these numbers with a general sense of “time stress” may be to note that many women have moved from the “nonemployed” to the “employed” category, which dramatically changes their time-use patterns. In any single year, employed women spend over one third less time on child care and household tasks than women without paid jobs, but still have 25-30 percent less free time.¹⁸ Time-use surveys conducted in the U.S. in 1965 and 1985 show that employed mothers spent virtually the same amount of time taking care of children in 1985 (6.7 hours per week) as in 1965 (6.3 hours per week). Mothers without paid jobs spent 12 hours a week on child care in both years. (But note that nonemployed women are more likely to have young children.) This is consistent with other analyses of these time-use surveys, which show no decline in child care time within mothers’ employment category.

When the shift of women into employment (shown in figure 13) is taken into account, however, mothers’ time in child care declined by 10 percent overall, from ten to nine hours per week. Fathers did not make up the difference; their child care time remained about 2.6 hours per week from 1965 to 1985. This suggests that the increase in market work among women has reduced parents’ total time with children.



Time spent in personal care and commuting to work did not change much. The time-use diary estimates of commuting time are corroborated by Census department data. A Federal Highway Administration survey found that the average commute time increased by 2.5 minutes (13 percent) between 1983 and 1995. Surprisingly, “free time” activities *increased* by almost 5 hours per week for both men and women, due almost entirely to an increase in television-watching (including watching TV with children). What “gave” for women was household chores.

The time-diary results above are from descriptions of adults’ time. Recent time-diary evidence sheds new light on how *children* spent their hours in 1997. The most striking finding is that two-parent families on average spent remarkably similar amounts of time engaged with their children regardless of whether or not the mothers were working. Dual earner couples spent an average of 19 hours per week engaged with their children, while families with working fathers and stay-at-home mothers spent 22 hours per week engaged with their children.

important

2. Differences among Families

These estimates are based on average trends. They may miss important distinctions between high- and low-income groups, or between single-parent and two-parent families. The effect of women’s increased hours in the labor market on families is likely to vary between college-educated parents, whose incomes have been rising because their hours and wages both

¹⁸ Robinson and Godbey (1997), Tables 3 and 6.

increased, and less-educated parents, whose incomes may have fallen despite increased work hours because of falling wages. It may be harder for families with more limited resources to cut back on housework by buying time-saving services and appliances. The effect of women's increased hours in the labor market on families is also likely to vary between married couples, who can shift some housework and child care from working wife to husband, and single parents, who cannot. Within married-couple families, moreover, there are likely to be differences across education levels in this shifting of tasks, as child care time by fathers rises with their education. Unfortunately, the time-use diary survey samples are too small to be broken down into these subsamples.

V. KEY POLICY ISSUES RELATED TO THESE CHANGES IN FAMILY LIFE

The enormous changes in the ways American families function create new opportunities, but also present new policy challenges, to private employers as well as to the government. There are four key areas of policy that are important in helping families better balance work and family life: increasing the flexibility of market work; supporting income among low-income working families; improving access to high quality, affordable child care; and encouraging the formation and maintenance of two-parent families.

A. Increasing the Flexibility of Paid Work

The effect of parents' market work time on children also depends on when and where it is performed. By shifting from work in the home to work in the market, many women find themselves with far less flexible schedules to respond to other family needs. Key employment arrangements that affect hours flexibility include:

- Flexible work arrangements (defined as allowing workers to vary the time they begin or end work) are an increasingly popular approach to decreasing the tension between work and family. In 1997, 28 percent of full-time wage and salary workers had flexible work schedules. This was up sharply from 15 percent in 1991, the most recent prior year when data were collected.¹⁹
- Shift work may enable parents to share child care more easily by working different shifts. If shift work is to ease the task of combining paid work and child care, however, the choice of shifts must be voluntary. For those workers who cannot determine their own schedules, the combination of shift work and work in the home is a potential source of stress and expense. Non-standard working hours may make it difficult both to find time to spend with children when they are awake and not in school and to arrange for child care

¹⁹ Data on alternative work arrangements comes from the 1991 and 1997 May supplements to the CPS.

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while working. In 1997, 83 percent of full-time wage and salary workers were on regular daytime schedules, 4.6 percent were on evening shifts, 3.9 percent were on employer-arranged irregular schedules, 3.5 percent were on night shifts, and 2.9 percent were on rotating shifts.

- Working at home for pay can sometimes increase parents' flexibility. In 1997, 3.3 percent of all wage and salary workers were doing work at home for pay, up from 1.9 percent in 1991. An additional ten percent of all wage and salary workers in 1997 were doing work at home without receiving extra pay for it. Nearly 9 out of 10 workers who were paid for work at home were in "white-collar" occupations.

Maintaining high productivity need not be inconsistent with allowing flexibility in work arrangements, as many private sector employers have discovered. The Federal government has led by example, instituting "flextime" which allows employees some discretion in when they work their allotted hours. The President has proposed a flextime initiative that would allow *all* workers to take "time-and-a-half" overtime compensation in the form of compensatory time whenever they need it for family and medical leave purposes or vacation, instead of cash.

This Administration has played a major role in increasing flexibility among families by helping enact the Family and Medical Leave Act (FMLA), which enables workers to take up to 12 weeks unpaid leave to care for a new baby or ailing family member without jeopardizing their jobs. Since its inception in 1993, millions of workers have taken advantage of the FMLA to spend necessary time with their families. The President has also proposed expanding FMLA to allow workers up to 24 hours per year for parent-teacher conferences or to accompany a child, spouse, or elderly parent for routine medical and dental care.

B. Giving All Parents, Especially Low-Income Parents, More Choices

While incomes have been rising for most people, families at the bottom of the income distribution, particularly the less educated and single parents whose inflation-adjusted incomes were lower in 1996 than in 1969, still face serious economic hardship. For many low-income parents, working harder and spending less time with their families is not a choice but a necessity. Recent policy changes that have helped these families cope include:

- Expansions in the *Earned Income Tax Credit* (EITC), to assure that persons who work hard on their jobs can take home enough money to support their families;
- Providing a \$500 per-child tax credit to help offset the expense of raising children;
- Increases in the *minimum wage* from \$4.25 in 1993 to \$5.15 in 1997;
- Expanded *child support enforcement* provisions, which help ease the economic burden on single mothers and enforce responsibility for economic support of children on both parents;

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- Major *welfare reform legislation* that has helped single mothers move from welfare to work;
- Employer tax credits to help create jobs for welfare recipients;
- Substantial expansions in *support for vocational education, community college, and skill development* among persons in lower-income families, including the creation of Hope Scholarships, increases in the maximum Pell Grant, and the passage of the Workforce Investment Act of 1998.

In addition, it is hard to underestimate the importance of a strong economy and steady economic growth, which creates jobs, reduces unemployment, and raises wages for all workers – especially the less skilled who are most affected when jobs are scarce.

C. Improving Access to High Quality, Affordable Child Care

Most parents adjust to an increase in their paid work time by increasing their use of child care providers other than themselves. As mothers go to work, families have more income to spend. Some of it can be spent on paid child care. The availability, cost, and quality of child care that can be purchased in the market affects the employment decisions and financial status of families.

The primary child care arrangements for preschool-age children of employed mothers in the fall of 1994 were divided roughly equally among care in the child's home (by a relative or nonrelative), care in another home (by a relative or nonrelative), and care in an organized child care facility. Since comparable data were first collected in 1986, the trend shows a slight increase in the proportion of children receiving care in their own homes, relatively fewer children receiving care in another home, and relatively more children receiving care in an organized facility. The share of monthly income spent on child care by those purchasing this service rose from 6.3 percent to 7.3 percent between 1986 and 1993.²⁰

This Administration has consistently emphasized the importance of child care availability and quality. Since 1993, child care subsidies for low-income families have grown by 80 percent. In addition, the Administration's budget proposal for the 1999 fiscal year included \$5.0 billion to increase the Child and Dependent Care Tax Credit for three million families earning under \$60,000 a year.

Need stay-at-home tax pre

²⁰ The earliest comprehensive data on families' child care arrangements were collected by the Bureau of the Census in 1977. The earliest data that are compatible with the most recent data are from fall 1986. We use the 1986 data for consistency.

D. Encouraging Two-Parent Families

When two-parent families form and stay together in a supportive relationship, many of the economic and emotional stresses of balancing work and family are eased. Two-parent families have greater earnings potential and more potential time to spend with their children than do single-parent families. Among the recent policies which have helped maintain married couple families, the *eligibility rules for Medicaid* and other programs have been changed so as not to penalize two-parent families for staying together. → mention welfare reform

Other - what about

VI. CONCLUSION

A massive shift of women's time from the home to the labor market has occurred in the last generation. For most families, increasing incomes have accompanied mothers' increasing paid employment, although the shift from married-couple to single-parent families has reduced both income and parental time available for many children. While smaller family sizes have helped offset the increase in market work, many parents still find it difficult to balance jobs and children. Raising children is not easy; even in the past when more women stayed at home while their children were young, many of them found full-time homemaking extremely stressful.

more for the price

Single parents face the most difficulties. They have only half as much total time available as two parents, and single mothers typically have less than half as much earning power as a married couple because women's wages are lower than men's. Lack of income limits most single parents' ability to purchase time-saving goods and services and high quality child care. Thus, they may face a severe time and money bind.

Men without college educations have faced declining wages. While increased work by their wives has helped maintain their families' standard of living, it is still difficult for them to afford child care. Moreover, less-educated workers are less likely to have jobs that permit parents to arrange their hours to accommodate family needs.

Better educated parents, whose increased time in the labor market has been rewarded with considerably higher incomes than in 1969, can better afford to pay for high quality child care, household help, and other time-saving goods and services. Married-couple families, particularly those where the husband has a college degree, have seen substantial improvements in their economic situation over the last three decades. Yet, even these couples often express dissatisfaction with the stresses involved in balancing work and family.

It may be that changing social norms have increased the income requirements for raising children, making even married women in families whose income has gone up over time feel that they cannot afford to stay at home as their mothers did. Moreover, even high-income two-earner couples may find that their jobs entail longer hours and a more demanding, stressful pace than they would freely choose, although these jobs may also provide the income, long-term career

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prospects, and personal fulfillment that they desire. But a job comes as a total package, and these families cannot give up some income for more time at home without giving up the rest of the package, which they find attractive on the whole. Therefore they, too, are looking for help in balancing the demands of job and family.

The changes in parents' paid work time and family size of the past three decades have been driven by the long-term increase in women's wages and job opportunities; hence they are not likely to be reversed. These increases in women's earning power may have other long-term positive effects besides their immediate effect on family incomes. As wives and husbands become more able to earn similar amounts in the labor market, it encourages a more equal balance between them in terms of responsibilities for earning money, household tasks, and child care. Fathers are becoming more involved in child-rearing than in the past. Women are better able to support their families in the event of widowhood, divorce, or their husbands' disability or unemployment. Moreover, as women gain more (and more continuous) market work experience, their earning potential also increases. Young women, expecting to spend more time in the labor market, increasingly prepare themselves for more skilled and higher-paying jobs. These developments all work to increase the long-term security of women and their families.

In the meantime, both employers and public policy-makers need to continue to search for creative ways to help productive workers also function as effective parents and responsible family members. If families and children are going to withstand the stresses of these trends, employers and public policy makers have a responsibility to do everything they can to help parents balance work and family. Workplaces and work hours must become more flexible, parents need more supports and more choices, and more children need to live with both parents in their lives.

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Do We Work More Or Not? Either Way, We Feel Frazzled

HARVARD ECONOMIST Juliet Schor declared in 1991 that Americans are working an average 163 more hours a year than in the 1960s. Her book "The Overworked American" was embraced by the media, striking a chord with stressed-out workers.

In 1997, University of Maryland's John Robinson and Penn State's Geoffrey Godbey declared Americans were working 2.8 hours LESS a week (or 140 hours a year assuming 50 weeks of work) compared with the 1960s. Their book, "Time for Life," was embraced by the media, with one newsmagazine delivering stressed-out workers a verbal slap upside the head with a headline, "Get over it."

What's going on? Are Americans working more or less?

The dispute has experts duking it out anew over an old issue, the best way to measure Americans' work effort. It also sheds new light on our pursuit of the Holy Grail of the '90s: more time.

First, a look at the conflicting studies. How can researchers reach such different conclusions, studying roughly the same time period, about how much Americans work?

Basically, they're measuring different things. Dr. Schor, contending Americans are working more weeks each year, gauges annual rather than weekly work hours. She corrects for growth in unemployed and underemployed workers, pushing work hours higher. She relies mostly on a monthly government survey of 50,000 households, the Current Population Survey, that asks people to estimate time spent at work.

DR. ROBINSON and Dr. Godbey measure weekly work hours, counting only time actually spent working (not schmoozing or goofing off at work). They draw on three smaller studies at 10-year intervals in which 1,200 to 5,400 people filled out detailed "time diaries" accounting for every minute of the day. Each camp criticizes the other's yardsticks on points too complex to analyze here.

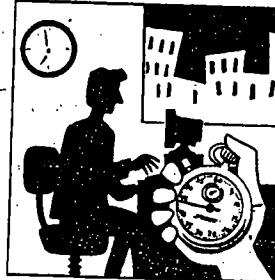
Whom to believe? You should probably join the Robinson-Godbey camp if you think only time spent actually working should be counted as "work" (the more important measure to empiricists, including employers) and if you favor precision over breadth (the small diary studies are unmatched in accuracy).

The Schor camp is probably for you if you think all time spent at work should be counted as "work" (the more important measure to those concerned with work's effect on family and community life) and if you favor breadth over precision (the Current Population Survey is unmatched in scope and continuity).

Like Dr. Schor, other economists see a trend toward increased work time. The Bureau of Labor Statistics says employed women are working 233 more hours a year than in 1976, men 100 more hours. That helps account for Americans' feeling so pressed for time, says Dr. Schor, whose new book, "The Overspent American," is to be published in January.

But even the 163 additional hours of annual work time she sees Americans putting in isn't enough, in my opinion, to explain the profound sense of time pressure Americans report in surveys. On that question, the Robinson-Godbey team has come up with another, equally interesting explanation. Like Dr. Schor, they say Americans' "sense of the necessary," their desire for goods, services and experiences, has expanded too fast.

But by training a microscope on our workdays, Dr. Robinson and Dr.



Carol Lay

Godbey also document a trend toward integrating work and personal life that is changing the way people experience time. Where the two were separate domains, we increasingly blend them into "a seamless web," Dr. Godbey says.

VACATIONS are shorter, and "leisure" has become part of the actual workday, with 25 of Americans' 40 hours of weekly spare time (excluding all personal and family chores) coming during the week in such short bursts we can't immerse ourselves in calming, refreshing pursuits. Also, work spills into personal life — aided by technology and a sense of rising demands — with workers "at home working, in an office working, at the beach working."

The result: In our rush, we forget how to fully experience each moment.

As we become a nation of integrators of personal and work pursuits, it would make sense for employers to let their staffers shape their own work hours and workplaces. Then, employees could do their work when and where they are most efficient.

There's a message for individuals, too: If we integrate too much, too fast, we may blur boundaries so badly that the moment loses integrity. For many, savoring the here and now means separating work and personal realms, with no support from our fast-paced culture.

Marketing manager Brendan Carr is pulled many ways by his job and life with his wife and three children. But he draws broad borders around his workday, arriving at 7 a.m. to make the most of the quiet early hours, working intensely for 10 hours, then leaving.

"I don't sneak out the door. I walk out saying, 'Good night, good night, good night.'"

Home time is similarly self-contained. "Flying by the seat of your pants doesn't work," he says. "You've got to plan and manage your time. Otherwise, it's just gone."

Until more people draw better boundaries, "just gone" will continue to describe our national perception of time.

To discuss work-life issues on my radio show, call 800-WSJ-TALK or fax 503-636-6951.

Resignations At Columbia/HCA Won't Slow Probe

By EVA M. RODRIGUEZ

Staff Reporter of THE WALL STREET JOURNAL
WASHINGTON—The resignation of top officials at Columbia/HCA Healthcare Corp. won't slow down or derail the criminal investigation of the beleaguered health-care giant, law enforcement officials say.

But the change in leadership and subsequent abandonment of Columbia's more controversial practices could go a long way toward minimizing its exposure to civil and criminal penalties, if it is charged with wrongdoing.

Columbia facilities in at least seven states are being probed for possible Medicare and Medicaid fraud; more than 50 search warrants have been served in the process, and investigators in Florida have begun subpoenaing Columbia employees for testimony in what could lead to criminal indictments.

Columbia's chairman and chief executive officer, Richard L. Scott, and its president, David Vandewater, resigned under pressure last week. Thomas F. Frist Jr., Columbia's vice chairman, assumed the top post at the company.

Dr. Frist has said that Columbia would cease certain initiatives — such as offering physicians ownership stakes in Columbia hospitals — that have become the focus of the federal investigation.

"It doesn't change a thing," says one federal law enforcement official who asks not to be identified. "We don't care that much about having a person leave office. We're not there to shape the company, but to enforce the law." Spokeswomen for Columbia and the Justice Department both declined to comment.

Columbia's managerial changes could give it a little bit of leverage in a settlement negotiation, according to legal experts. One provision in the sentencing guidelines calls for the reduction of potential fines if the company demonstrates that it has taken steps to rectify past indiscretions. Among the measures a company could take to minimize its exposure: dismissing officials and other employees believed to be responsible for infractions, and abandoning practices that may have skirted the law.

"One key factor for prosecutors is 'What effort has an organization taken to change its ways?'" says Pamela Bucy, a former federal prosecutor who is a professor at the University of Alabama School of Law. "Changing top management is about the biggest change you can make."

In a sign that Columbia is taking a more active stance regarding the government investigation, the company has tapped a full-time government relations executive. The position will be manned by Parker Sherrill, who headed government relations at both HCA and Healthtrust before they were acquired by Columbia, according to a person close to Columbia.

Directors view the tapping of Mr. Sherrill — who is president of the Nashville, Tenn.-based Public Policy Management Group and a close associate of Dr. Frist and board member R. Clayton McWhorter — as a way of building closer ties to the government. Mr. Sherrill couldn't be reached for comment.

—Anita Sharpe in Atlanta contributed to this article.

Family report

Quietly, a trend away from out-of-wedlock births emerges

By Ben Wattenberg

Out-of-wedlock births have soared and are America's No. 1 social problem. In 1960, 5% of children were born illegitimately. Now the ratio is a third (32%). Scary, straight-line projections have shown it could go to 50%.

Yet, unheeded, major changes are going on. The most critical components of high illegitimacy rates — birthrates among teen-agers and blacks — have fallen dramatically.

Why no headlines? Due to a temporary statistical anomaly, the trend is seen only faintly in the most publicized index of illegitimacy. But the turnaround will be showing up soon.

The National Center for Health Statistics' (NCHS) most recent statistics, through mid-year 1996, reveal the startling changes.

Teen-age fertility (ages 15-19) dropped by 10% from 1991-96, while the decrease for the total population was only 5%. White teen birthrates decreased by 7% — and black teen birthrates by 20%.

That's important. These days, catastrophically, about three-quarters of teen-age births are illegitimate. But among women over 20, the illegitimacy ratio is 25%. There is also a big racial difference in illegitimacy: 25% for white

teen-agers, 70% for blacks.

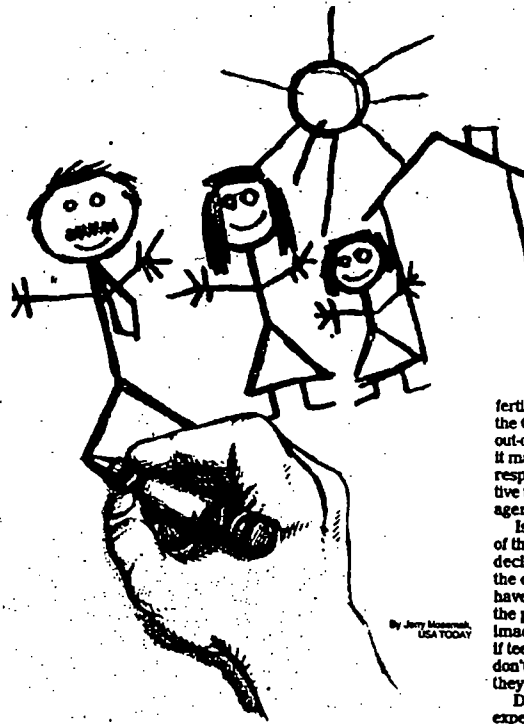
If there's such stunning headway, why no headlines? After all, illegitimacy, particularly by teen-agers, correlates with major social problems: poverty, crime, welfare, dropouts, cyclical illegitimacy.

The problem is that illegitimacy is usually talked about as a simple ratio, out-of-wedlock births as a percentage of all births. It's important. It's understandable. We concentrate on it. And it's changed little in recent years.

How can the out-of-wedlock ratios decline so minutely while the rates decline so sharply among the very groups — teen-agers and blacks — that contribute so heavily to it?

Teen-agers comprise a small proportion of the population. Women are considered statistically fertile for the 28 years from 15-44. During the four years teen-agers are statistically fertile, they bear 13% of the babies. So, when teen-age fertility falls, it has only a limited effect on the ratio.

Moreover, fertility decreased not only for teen-agers (mostly illegitimate) but also among older women (mostly legitimate). If both sides of the proportion shrink, the ratio won't move much. Demographer Stephanie Ventura of NCHS says, "The out-of-wedlock ratio is a flawed index because it doesn't properly



take into account the sharp decline in married fertility."

So why is this good news? Because teen-agers become adults. (Flash!)

If unmarried teen-agers refrain from childbirth, they likely will have children later on, after they are married (perhaps at increased rates). This means that the illegitimacy ratio will go down solidly — but slowly. Each year only 1/29th of the fertility spectrum moves from teen-ager to 20-something. Martin O'Connell, chief of

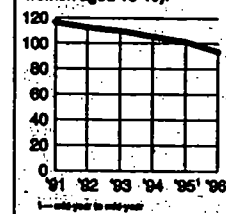
fertility and family statistics for the Census Bureau, says, "Once out-of-wedlock birth is delayed, it may never happen. Personal responsibility and contraceptive techniques learned as teen-agers are likely to stick."

Is this trend definite? Part of the coming illegitimacy ratio decline is already baked into the cake — by teen-agers who haven't borne children during the past five years. The illegitimacy ratio will go on falling if teen-age fertility rates simply don't go up. It will fall faster if they continue to decline.

Douglas Besharov, welfare expert at the American Enterprise Institute, says: "The data

Teen births decline

Since 1991 teen birth rates have fallen, mostly among blacks (births per 1,000 black women aged 15-19).



correlate with other indicators. Contraceptive use among teen-agers is up. Abortion is down partly because of fewer conceptions. Welfare reciprocity and high school dropout rates are down."

Why now? Tighter state-by-state welfare provisions, made possible by federal waivers granted in the first part of the 1990s, probably discouraged young women from bearing out-of-wedlock children. An "announcement effect" of the federal welfare-reform bill had an impact even before the law was passed. There have been publicity campaigns. A growing economy lifted many poor people to higher economic status, where fertility is lower.

What will it mean? Plenty. Consider "income inequality." It's said the poor are getting poorer while the rich get richer. Yes, but in part that's coming from the increase in single-parent households, caused partially by out-of-wedlock teen-age births. Median income for female-headed households was \$21,348 in 1995, compared to \$47,129 for married couples. Fewer female-headed households in the future will mean less income inequality.

Who should get the credit? Most welfare waivers have been granted during the Clinton presidency. But mostly GOP governors did the asking. Clinton says he "ended welfare as we know it." The Republicans say their tough bill passed. Conservatives point to a campaign for teen-age abstinence. Liberals look at sex education.

Let everyone take credit. There's work to be done. Illegitimate birth is still problem No. 1. But something is going on that bodes better. That will show up in the illegitimacy ratios. Then it will be headline news.

Ben Wattenberg, a senior fellow at the American Enterprise Institute and moderator of PBS' Think Tank, is a member of USA TODAY's board of contributors.

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32%
50

↓ 10%

w/ ↓ 7%

b / ↓ 20%