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Measuring the Effect of Benefits and Taxes on Income and Poverty: 1989

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Measuring the Effect of Benefits and Taxes on Income and Poverty: 1989

INTRODUCTION

Traditionally, income and poverty data presented in Census Bureau reports have been based on the amount of money income received during a calendar year before any taxes and excluding capital gains. This definition of income is narrow and does not provide a completely satisfactory measure of the distribution of income. The omission of data on taxes, capital gains, and the value of noncash benefits has an effect on comparisons over time and between population subgroups.

The narrow income definition reflects the content of the March Current Population Survey questionnaire. The March questionnaire contains no questions about income or other taxes and, until 1980, contained no questions about the receipt of noncash benefits. Since March 1980, the questionnaire has included items on the receipt of benefits from government programs (e.g., food stamps, housing assistance, Medicare, and Medicaid) and from employers (e.g., health insurance).

The Census Bureau has had a research program on the measurement of taxes and the value of noncash benefits for the past few years and in December 1988 published a report entitled *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1986* (Current Population Reports, Series P-60, No. 164-RD-1). That report presented calculations showing how income and poverty estimates changed when specific taxes were deducted and specific benefits were added to the income definition.[1] This report presents updated estimates of the incremental effect of benefits and taxes on income and poverty for 1989, along with summary statistics from 1988 and 1987. A supplemental report, to be released later this year, will contain the full sets of estimates for 1988 and 1987.

The income definitions that are shown in this report are explained briefly below. Descriptions of methods used to value noncash benefits and estimate taxes are contained in appendixes B and C, respectively.

1. Money income excluding capital gains before taxes. This is the official definition used in Census Bureau reports.
2. Definition 1 less government cash transfers. Government cash transfers include nonmeans-tested transfers such as Social Security payments, unemployment compensation, and government educational assistance (e.g., Pell Grants) as well as means-tested transfers such as AFDC and SSI.
3. Definition 2 plus capital gains. Capital gains and losses are simulated as part of the Census Bureau's Federal individual income tax estimation procedure.
4. Definition 3 plus health insurance supplements to wage or salary income. Employer-provided health insurance coverage is treated as part of total worker compensation.
5. Definition 4 less Social Security payroll taxes.
6. Definition 5 less Federal income taxes. This definition includes the effect of the Earned Income Tax Credit.
7. Definition 6 less State income taxes.
8. Definition 7 plus nonmeans-tested government cash transfers. Nonmeans-tested government cash transfers include Social Security payments, unemployment compensation, worker's compensation, nonmeans-tested Veteran's payments, U.S. Railroad Retirement, Black Lung payments, Pell Grants, and other government educational assistance (Pell Grants are income-tested but are included here because they are very different from the assistance programs that are included in the means-tested category).
9. Definition 8 plus the value of Medicare.
10. Definition 9 plus the value of regular-price school lunches.
11. Definition 10 plus means-tested government cash transfers. Means-tested government cash transfers include AFDC, SSI, other public assistance programs, and means-tested Veteran's payments.
12. Definition 11 plus the value of Medicaid.
13. Definition 12 plus the value of other means-tested government noncash transfers. These include food stamps, rent subsidies, and free and reduced-price school lunches.
14. Definition 13 plus net imputed return on equity in own home.

[1] Federal individual income tax estimates in this report should be considered as preliminary. See appendix C for further details.

MEASUREMENT ISSUES

Some of the methods used to value noncash benefits differ considerably from those used in the previous series of technical papers. The changes were made on the basis of Census Bureau research and the comments and analysis of data users. A description of some of the basic measurement issues is given below:

1. *What value should be assigned to Medicare and Medicaid coverage?* The previous series of technical papers presented poverty estimates based on an income definition that counted as income the full market value (mean outlays for families in a given risk class) of Medicare and Medicaid benefits. Comparisons of the market value of these benefits with the official poverty threshold showed that the market value of these benefits was frequently very high, compared with the poverty thresholds, and sometimes exceeded them. It became apparent to many analysts that it was inappropriate simply to count the full market value of Medicare and Medicaid and then use the resulting income figure to determine poverty status. The valuation approach adopted for this report is the fungible value approach. The benefits of being covered by Medicare or Medicaid are counted as income to the extent that they free up resources that could have been spent on medical care. Additional information on the fungible approach is contained in appendix B.

   A separate issue concerns the choice of risk classes to use in calculating mean outlays. The risk classes for Medicare include the aged and the disabled. Those for Medicaid include the elderly, blind, or disabled adults, nondisabled adults, and children. For both programs, mean outlays and therefore assigned income values vary by State of residence. There are questions as to the appropriateness of these risk classes because a shift from one risk class to another or from one State to another can result in a change in assigned income. A related issue for the purpose of calculating mean outlays for the Medicaid program is whether the universe should include persons who receive benefits because they are "medically needy." These persons were excluded in the universe for these calculations; because they have very high medical expenses their inclusion would have caused mean outlays to be higher and would have increased assigned income values.

2. *What method should be used to determine the subsidy value of housing assistance?* The estimates shown in this report are based on a model that attempted to measure the factors that determine the market rental value of nonsubsidized rental units. The model was then used to estimate the market rental value of subsidized units. The model-based estimate of the market rental value of subsidized units was then compared with the actual rent paid by residents of subsidized units and the difference was accepted as the subsidy value. This measurement technique is complex and the results depend on the specification of the model. Additional testing will be conducted to verify that the model is robust.

3. *What method should be used to measure the income flow from housing equity?* Persons with home equity receive housing services that are not included in measures of cash income. Two methods have been used to measure the income flow from owner-occupied housing. The first method estimates net rental income. The procedure estimates the market rent which the owner-occupied unit would receive in the rental market and deducts various costs of homeownership including mortgage interest, depreciation, maintenance costs, and property taxes. There are significant measurement difficulties with this method. For example, the market rental value of owner-occupied housing is usually not directly observable and estimates based on rental units must consider differences in quantity and quality between the two types of units. The second methodology (the one used in this study) applies a rate of return to home equity to obtain an estimate of the income that the household would receive if it chose to shift the amount held as home equity into an interest-earning account. This approach avoids many of the estimation problems of the first approach. The primary measurement problems associated with the net imputed rate of return approach are the lack of home equity data on the CPS data file and the necessity of choosing an appropriate rate of return.

4. *Should an income definition that includes the net imputed return on home equity be used in the determination of poverty status?* A concern with adding this component to an income definition has to do with the way the original poverty thresholds were defined. Because this component (net imputed return on home equity) was not part of the income definition used in calculating the poverty "multiplier," there is an argument for not including it in an income definition that is used to determine poverty status. This argument holds, to some degree, for any income component that was not part of the original definition. A counter-argument, that certain income components (e.g., food stamps) were small or non-existent at the time the poverty definition was developed, clearly does not apply to home equity.

5. *Should school lunch subsidies be counted as income, and if so, how should they be valued?* For this

report, school lunch subsidies (including those associated with regular-price lunches) have been counted as income at their full subsidy value. There are two issues of concern. The first is whether it is consistent to count school lunch subsidies when the value of subsidized meals consumed in a business situation are not counted. The latter meals include those consumed by business travelers for which the traveler is reimbursed, and those consumed in a business setting that are paid for by an employer. If a decision is made to count school lunch subsidies, an issue remains about whether the full amount of the subsidy should be counted as income. Families who participate in this program have no choice about the quantity and type of food and their perception of the income value of the benefit may be well below the full subsidy value.

6. *What adjustment should be made for underreporting?* Household respondents tend to underreport some types of income and the problem can be severe for those sources that are received at irregular intervals or for those sources about which the household respondent may have limited information. (See appendix F for a discussion of this issue.) The Census Bureau expects to intensify its research in this area to obtain more current and accurate estimates of the extent of the problem and to identify methods for adjusting for underreporting.

7. *Should the experimental CPI-U-X1 index be used to adjust poverty thresholds through time?* Poverty data are based on a definition developed in 1965 by researchers at the Social Security Administration. Year-to-year adjustments for inflation are made to the poverty thresholds based on the official Consumer Price Index (CPI-U). The official CPI-U measured housing cost changes using a procedure which included changes in the asset value of homes and led to excessive growth in the index during the late 1970's as housing prices and interest rates increased rapidly. In 1983, in an effort to solve this problem, the Bureau of Labor Statistics (BLS) introduced a rental equivalence approach to measuring housing cost changes. The official CPI-U time series, therefore, is based on an asset approach to homeownership prior to 1983 and on a rental equivalence approach from 1983 to the present. In order to provide a consistent time series, BLS constructed an experimental series (CPI-U-X1) for 1967 through 1982 based on the rental equivalence approach. BLS recommends the use of this series to provide a consistent treatment of homeownership costs (see appendix H).

   Since the effect of adjusting poverty thresholds for inflation is cumulative, a lower measure of inflation in the past results in lower current thresholds. If poverty thresholds had been updated between 1967 and 1982 based on the experimental CPI-U-X1 rather than the official CPI-U, the current thresholds would be approximately 8 percent lower and fewer people would be classified as below the poverty level.

   The use of the CPI-U-X1 produces lower current estimates of the level of poverty, but similar trends in poverty are observed regardless of the CPI used. The use of the CPI-U-X1 index produces estimates of poverty rates of 10.5 percent in 1974, 10.4 percent in 1978, 13.7 percent in 1983, and 11.4 percent in 1989. The official estimates (based on the official CPI-U) for these years are 11.2 percent in 1974, 11.4 percent in 1978, 15.2 percent in 1983, and 12.8 percent in 1989. Both series show a sharp increase from 1978 to 1983 and a decline from 1983 to 1989. The 1989 rate in both series is higher than the 1978 rate. For further discussion of this issue, see Current Population Reports, Series P-60, No. 168, *Money Income and Poverty Status in the United States: 1989.*

   It should be noted that which CPI index is most appropriate is only one of many issues surrounding the accuracy of the current poverty definition. The resolution of some of the other poverty definition questions would have considerably more impact on the number of poor and poverty rate. Other definitional issues include (1) the food-to-total income ratio inherent in the current definition; (2) the use of different thresholds for the elderly in one- and two-person households; (3) how and whether to incorporate the value of medical benefits and other noncash benefits; (4) the exclusion of the homeless in the CPS since it is a household survey; (5) the use of pre-tax or after-tax income; (6) regional cost of living differences; and (7) the inclusion of assets and liabilities.

HIGHLIGHTS

(Figures in parentheses denote 90-percent confidence intervals.)

- The use of a fully adjusted income definition, that is, one that includes the effect of taxes, cash and noncash benefits, capital gains, employee health benefits, and net return on home equity results in a more equal distribution of income than under the official money income definition.

- It has long been known that both taxes and transfers have an equalizing effect on the distribution of income. One of the important findings of the Bureau's tax and benefit research is that the effect of government transfers is much more significant than taxes in redistributing income.

- Based on the official money income definition, the median income of Black households was 59.5 (±2.1) percent of the White median income in 1989. The use

of a definition of income that has been broadened to include the effect of taxes and noncash benefits results in a ratio of 65.7 (±1.7) percent.

- The ratio of median income of households with a householder of Hispanic origin to White households was 76.6 (±2.5) percent under the broadened definition of income that includes taxes and the value of transfer benefits, compared with 72.1 (±2.4) percent based on the original money income definition.
- Analyses of the incremental effect of adding or subtracting income sources show that when the current income measure was modified to exclude government money transfers (definition 2), the number of persons below the poverty level rose sharply from 31.5 (±0.8) million to 49.1 (±1.0) million and the poverty rate rose from 12.8 (±0.3) percent to 20.0 (±0.4) percent.
- The incremental effect of subtracting income and payroll taxes from income (definitions 5, 6, and 7) was to produce higher estimates of the number of persons in poverty (an increase of 2.1 (±0.8) million) and the poverty rate (an increase of 0.9 (±0.3) percentage points).
- The addition of nonmeans-tested government cash transfers (primarily Social Security) to an income definition that included only private sector income had a strong effect on poverty estimates; the number of persons in poverty decreased by 15.6 (±0.7) million and the poverty rate decreased by 6.4 (±0.3) percentage points.
- The addition of means-tested cash transfers (primarily AFDC and SSI) was small compared with nonmeans-tested cash transfers. The addition of means-tested cash transfers (definition 11) to an income definition that included private sector income and government nonmeans-tested cash transfers reduced the estimate of persons in poverty by 2.3 (±0.6) million and the poverty rate by 0.9 (±0.3) percentage points.
- The addition of means-tested noncash transfers (food stamps, housing, and Medicaid) to an income definition that included cash income from the private and government sectors reduced the number in poverty by 5.1 (±0.6) million and the poverty rate by 2.1 (±0.3) percentage points.
- The incremental effect of some income components was different for Whites than for Blacks or persons of Hispanic origin. The addition of nonmeans-tested government cash transfers to an income definition based on private sector income reduced the number of persons in poverty by 37.6 (±1.2) percent for Whites, 14.3 (±1.4) percent for Blacks, and 11.1 (±1.7) percent for Hispanics.
- When year-to-year comparisons were made in poverty estimates, most of the definitions of income did not show a statistically significant change in the number of poor or the poverty rate between 1988 and 1989. However, two measures which include the effect of taxes, cash and noncash benefits, capital gains and employee health benefits (definitions 12 and 13) did show a statistically significant decline in the poverty rate from 1988 to 1989 (from 12.1 (±0.4) percent to 11.7 (±0.3) percent and from 10.8 (±0.3) percent to 10.4 (±0.3) percent, respectively).
- On average, poverty estimates using the CPI-U-X1 to adjust poverty thresholds were approximately 1.3 (±0.3) percentage points and 3.3 (±0.6) million persons lower than estimates using the CPI-U.

DISTRIBUTIONAL EFFECTS OF BENEFITS AND TAXES

Taxes, government transfers, and other benefits have substantial effects on the level and distribution of income. These effects can be seen by examining distributional changes under the 14 different definitions of income used in this report. Text tables A through D and detailed table 1 show data on the distribution of income under the 14 definitions.

Under the official definition of income (definition 1), which is based on money income before taxes and includes government cash transfers, aggregate household income totaled $3,409 billion in 1989 for the 93.3 million households in the United States. (See table A.) Median household income was $28,910. Looking at the distribution of definition 1 household income by income quintiles, 3.9 percent of the total was received by the lowest quintile, 9.6 percent by the second quintile, 15.9 percent by the third quintile, 24.0 percent by the fourth quintile, and 46.7 percent by the highest quintile. The degree of income inequality is summarized by the Gini index, which is a statistic that varies between 0 (perfect equality) and 1 (perfect inequality).[2] In 1989, the Gini index for definition 1 household income was .429.[3]

Definition 2 shows the effect on the income distribution when income is defined to exclude government cash transfers. This definition represents the amount and distribution of income generated by the private sector. The exclusion of government cash transfers lowered aggregate household income by $258 billion to $3,151 billion, and lowered median household income by 7.6 percent, to $26,720. The distribution of income generated by the private sector was much more unequal

[2]A description of the Gini index can be found in appendix A.

[3]Shares of aggregate income in this report are slightly different from those published in Current Population Reports, Series P-60, No. 168, *Money Income and Poverty Status in the United States: 1989*, since they are computed from grouped data rather than individual data.

Table A. **Median, Mean, and Aggregate Household Income, by Definition of Income: 1989**
(Total households = 93,347,000)

Definition of income	Median income	Mean income	Aggregate income (billions)
Income before taxes:			
1. Money income excluding capital gains (current measure)	$28,906	$36,520	$3,409.0
2. Definition 1 less government cash transfers	26,715	33,757	3,151.1
3. Definition 2 plus capital gains	26,868	35,198	3,285.6
4. Definition 3 plus health insurance supplements to wage or salary income	28,091	36,551	3,411.9
Income after taxes:			
5. Definition 4 less Social Security payroll taxes	26,379	34,630	3,232.6
6. Definition 5 less Federal income taxes	24,168	30,133	2,812.8
7. Definition 6 less State income taxes	23,442	28,829	2,691.1
8. Definition 7 plus nonmeans-tested government cash transfers	25,641	31,298	2,921.6
9. Definition 8 plus the value of Medicare	26,511	32,014	2,988.4
10. Definition 9 plus the value of regular-price school lunches	26,523	32,025	2,989.4
11. Definition 10 plus means-tested government cash transfers	26,644	32,320	3,017.0
12. Definition 11 plus the value of Medicaid	26,779	32,444	3,028.6
13. Definition 12 plus the value of other means-tested government noncash transfers	26,859	32,643	3,047.1
14. Definition 13 plus net imputed return on equity in own home	29,620	36,319	3,390.3

than the distribution under the official definition of income. (See table B.) The exclusion of cash transfers resulted in declines in the shares of income received by the lowest two quintiles of households (from 3.9 percent to 1.5 percent, and from 9.6 percent to 8.2 percent, respectively), and increases in the shares of income received by the two highest quintiles (from 24.0 percent to 25.0 percent, and from 46.7 percent to 49.4, respectively. The Gini index under this definition of income, .481, was 12.1 percent higher than the index under the official income definition (.429).

The distributional effect of capital gains and losses is shown in definition 3. The addition of net capital gains to the definition of income resulted in an increase of $135 billion in aggregate income, from $3,151 billion to $3,286 billion. Capital gains are concentrated in the upper portion of the income distribution (93.2 percent of aggregate capital gains were received by households in the highest quintile in 1989). Thus, the inclusion of capital gains results in a less equal distribution of income. Under this definition, there were increases in both the share of income received by the highest

Table B. **Percentage of Aggregate Income Received by Income Quintiles and Index of Income Concentration, by Definition of Income: 1989**
(Total households = 93,347,000)

Definition of income	Lowest quintile	Second quintile	Third quintile	Fourth quintile	Highest quintile	Gini index
Income before taxes:						
1. Money income excluding capital gains (current measure)	3.9	9.6	15.9	24.0	46.7	.429
2. Definition 1 less government cash transfers	1.5	8.2	15.9	25.0	49.4	.481
3. Definition 2 plus capital gains	1.5	7.8	15.3	24.2	51.1	.496
4. Definition 3 plus health insurance supplements to wage or salary income	1.4	7.8	15.4	24.4	50.9	.495
Income after taxes:						
5. Definition 4 less Social Security payroll taxes	1.4	7.8	15.3	24.1	51.3	.498
6. Definition 5 less Federal income taxes	1.7	8.6	16.1	24.8	48.9	.474
7. Definition 6 less State income taxes	1.7	8.8	16.3	24.9	48.2	.467
8. Definition 7 plus nonmeans-tested government cash transfers	3.9	10.3	16.4	23.9	45.5	.417
9. Definition 8 plus the value of Medicare	4.1	10.7	16.6	23.8	44.8	.407
10. Definition 9 plus the value of regular-price school lunches	4.1	10.7	16.6	23.8	44.8	.407
11. Definition 10 plus means-tested government cash transfers	4.6	10.7	16.5	23.6	44.5	.399
12. Definition 11 plus the value of Medicaid	4.7	10.8	16.5	23.6	44.4	.397
13. Definition 12 plus the value of other means-tested government noncash transfers	5.0	10.9	16.5	23.4	44.1	.391
14. Definition 13 plus net imputed return on equity in own home	5.1	10.8	16.4	23.5	44.3	.392

quintile (from 49.4 percent to 51.1 percent) and in the Gini index (from .481 to .496). There was no significant change in the median income of all households.

Employer contributions to health insurance represent a major source of private sector compensation, as shown in definition 4. In 1989, these wage supplements were estimated to be $126 billion, raising aggregate household income to $3,412 billion. Their effect on median household income was to increase it by 4.6 percent, to $28,090. Since health insurance benefits are received by persons throughout the income distribution and do not vary by a significant degree in value, the inclusion of these benefits did not have a significant effect on income inequality, as reflected in the fact that there was no significant change in the Gini index (.495) under this income definition.

The effect of taxes on the distribution of income are shown in definitions 5 through 7. Definition 5 shows the effect of Social Security payroll taxes. In the aggregate, these taxes totaled $179 billion in 1989, lowering aggregate income to $3,233 billion. The inclusion of payroll taxes resulted in a 6.1 percent decline in median household income, to $26,380. Social Security payroll taxes did not have a significant impact on income inequality, as shown by the fact that their inclusion did not result in a change in the Gini index.

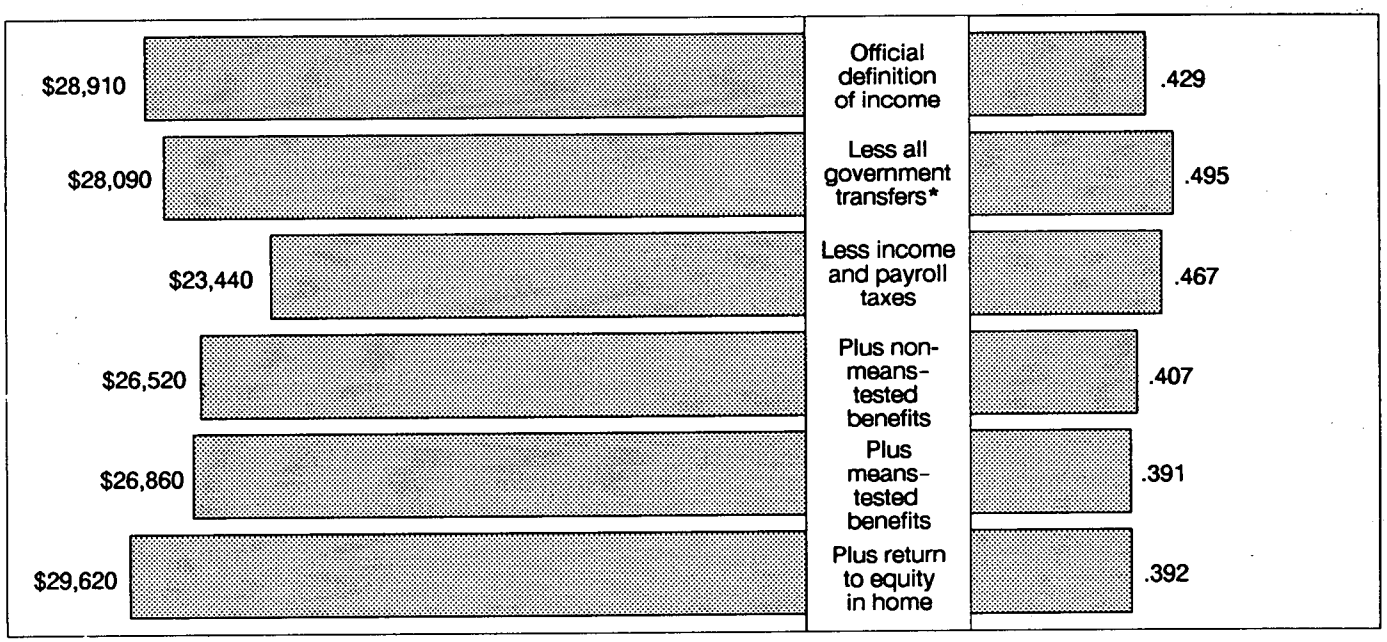
Definition 6 shows the effect of Federal individual income taxes on the income distribution. This definition also includes the effect of the Earned Income Tax Credit. The 1989 estimate of Federal individual taxes was $420 billion; its inclusion lowered median household income by 8.4 percent, to $24,170. Though Federal individual income tax rates are progressive, the effect of Federal income taxes on the redistribution of income was relatively minor. Federal income taxes lowered the Gini index by only 4.8 percent, from .498 to .474.

The effect of State individual income taxes (definition 7) was to lower aggregate income by $122 billion, to $2,691 billion. After the inclusion of State income taxes, median household income was reduced by 3.0 percent, to $23,440. State individual income taxes had little or no effect on the share of income going to each quintile. The effect of the taxes on the Gini index was also quite small, reducing it from .474 to .467.

At this point, one can assess the combined effect of Federal and State individual income taxes and Social Security payroll taxes on the distribution of income. Overall, these taxes lowered aggregate household income by $721 billion, from $3,412 billion to $2,691 billion. Their effect on median household income was to lower it by 16.5 percent, from $28,090 to $23,440 (see figure 1). The combined effect of taxes on the Gini index was to reduce it by 5.7 percent, from .495 to .467.

Figure 1.

Median Household Income and Gini Index, by Income Definition: 1989



*Includes capital gains and employer supplements for health insurance.

The effect of government transfers on the distribution of income are shown in definitions 8 through 13. Nonmeans-tested government cash transfers (definition 8) include Social Security and Railroad Retirement, nonmeans-tested Veterans' payments, unemployment and workers' compensation, and Pell Grants. These benefits, $231 billion in 1989, raised median household income by 9.4 percent, to $25,640. Nonmeans-tested cash transfers had a significant effect on income inequality. They increased the share of income going to the lowest quintile (from 1.7 percent to 3.9 percent), and lowered the share of income going to the highest quintile (from 48.2 percent to 45.5 percent). These payments also had a significant effect on the Gini index, lowering it by 10.7 percent, from .467 to .417.

Definitions 9 and 10 show the effect of nonmeans-tested government noncash transfers. Adding the fungible value of Medicare (definition 9) increased aggregate income by $67 billion, and raised median household income by 3.4 percent, to $26,510. The effect of Medicare on income inequality was minor; its inclusion in the income definition lowered the Gini index by 2.4 percent, to .407. The value of regular-price school lunches (definition 10) had no significant effect on income distribution measures. The aggregate value of this benefit was only $1 billion in 1989.

Definition 11 shows the effect of adding means-tested cash transfers to the income definition. These include AFDC and other public assistance payments, Supplemental Security Income, and means-tested Veterans' payments. Overall, means-tested cash transfers raised aggregate income by $28 billion in 1989, though these payments had no statistically significant effect on median household income. Means-tested cash transfers had a significant effect on the share of income received by the lowest quintile, raising it from 4.1 percent to 4.6 percent. None of the other quintiles were affected. Their effect on the Gini index was to lower it from .407 to .399.

Definitions 12 and 13 show the effect of means-tested government noncash transfers on the income distribution. The fungible value of Medicaid (definition 12) was $12 billion in 1989. The inclusion of the fungible value of Medicaid in the definition of income had no significant effect on the Gini index, nor did it result in a change in median household income.

The effect of means-tested government noncash benefits other than Medicaid is shown in definition 13. These benefits include food stamps, free or reduced-price school lunches, and rent subsidies. The value of these benefits was $19 billion in 1989. The addition of these benefits to the income definition had no statistically significant effect on median household income, though their inclusion did have an effect on the Gini index, lowering it from .397 to .391.

At this point, an assessment of the combined effect of the tax and transfer systems on the distribution of income is possible. The taxes measured in this study lowered aggregate income by $721 billion, and lowered median household income by 16.5 percent, while the value of all government transfers raised aggregate income by $356 billion, and raised median household income (from its lower after-tax base) by 14.6 percent. An important finding of the Census Bureau's tax and benefit research was that government transfers were much more significant than taxes in lowering income inequality. Taxes lowered the Gini index by 5.7 percent (from .495 to .467) while transfers lowered the Gini index by 16.3 percent (from .467 to .391).

Definition 14 shows the effect of including net imputed return on home equity to the definition of income. This income component raised household income by $343 billion, and raised median household income by 10.3 percent, to $29,620. The inclusion of net imputed return on home equity did not have an effect on the Gini index, a reflection of the fact that homeowners are spread throughout the income distribution.

The fully adjusted income aggregate, one that takes into account the effect of taxes, transfers, and other benefits, was estimated to be $3,390 billion in 1989, not significantly different from the aggregate under the official income definition ($3,409 billion). It is important to note that the distribution of income was more equal under the fully adjusted income measure, as reflected in the lower Gini index (.392) under the fully adjusted measure than under the official measure (.429).

CHANGES IN INCOME BY DEFINITION: 1987-89

Based on the official definition of income (before taxes and the value of noncash benefits), median household income grew by 1.3 percent for all households between 1988 and 1989 in real terms. As shown in table C, there were increases in real incomes between 1988 and 1989 under 9 of the other 13 definitions of income shown in this report.

Table C also examines the changes in median household income by income definition between 1987 and 1989.[4] Changes over this period were not uniform across definitions of income. Median household income grew by 1.6 percent under the official income definition over this period, not significantly different from the 2.1 percent increase when the definition of income was changed to exclude government cash transfers and include capital gains and health insurance supplements (definition 4). Under definition 7 (definition 4 minus taxes) there was no significant change in household

[4]Estimates prior to 1987 (such as those presented in Series P-60, No. 164-RD-1, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1986*) are not strictly comparable to those from 1987 to 1989, as a result of processing differences. See Series P-60, No 166, *Money Income and Poverty Status in the United States: 1988* for a description of how processing differences relate to the Census Bureau's tax and benefit estimates.

Table C. **Median Household Income, by Definition: 1987-89**

(Total households = 93,347,000. Medians are in 1989 dollars)

Definition of income	Median income			Percent change	
		In 1989 dollars			
	1989	1988	1987	1988-89	1987-89
Income before taxes:					
1. Money income excluding capital gains (current measure)	$28,906	$28,537	$28,447	*1.3	*1.6
2. Definition 1 less government cash transfers	26,715	26,531	26,204	0.7	*2.0
3. Definition 2 plus capital gains	26,868	26,608	26,426	1.0	*1.7
4. Definition 3 plus health insurance supplements to wage or salary income	28,091	27,751	27,506	*1.2	*2.1
Income after taxes:					
5. Definition 4 less Social Security payroll taxes	26,379	26,055	25,925	*1.2	*1.8
6. Definition 5 less Federal income taxes	24,168	23,881	23,827	*1.2	*1.4
7. Definition 6 less State income taxes	23,442	23,218	23,187	1.0	1.1
8. Definition 7 plus nonmeans-tested government cash transfers	25,641	25,396	25,399	*1.0	1.0
9. Definition 8 plus the value of Medicare	26,511	26,166	26,260	*1.3	1.0
10. Definition 9 plus the value of regular-price school lunches	26,523	26,177	26,275	*1.3	0.9
11. Definition 10 plus means-tested government cash transfers	26,644	26,324	26,386	*1.2	1.0
12. Definition 11 plus the value of Medicaid	26,779	26,446	26,498	*1.3	*1.1
13. Definition 12 plus the value of other means-tested government noncash transfers	26,859	26,514	26,567	*1.3	*1.1
14. Definition 13 plus net imputed return on equity in own home	29,620	29,541	29,595	0.3	0.1

* Significant at the 90-percent confidence level.

income between 1987 and 1989, while there was a significant increase under definition 13 (definition 7 plus the value of government cash and noncash transfers). Under the broadest definition of income (definition 14) there was no significant change in median household income between 1987 and 1989.

INCOME CHARACTERISTICS OF SELECTED POPULATION GROUPS

Different income definitions result in quite different income distributions and summary measures for all households. As shown in table D, the equalizing effect of taxes and transfers also affects income comparisons between subgroups of the population.

Under the official income definition, the median income of Black households was 59.5 percent of the White median. Subtracting cash transfers and adding capital gains and health insurance supplements (definition 4) reduced the ratio to 56.1 percent. The subtraction of Federal and State income taxes and payroll taxes (definition 7) results in an increase in the ratio to 60.4 percent,[5] and the addition of cash and noncash transfers (definition 13) results in a further increase in the Black-to-White income ratio to 65.7 percent.

Using a broader definition of income also has an effect on comparisons of the income of White households to those with a householder of Hispanic origin. Based on the official income definition, the median income of Hispanic households ($21,920) was 72.1 percent of that of White households ($30,410). Based on a definition of income that has been broadened to include the effects of taxes and transfers (definition 13), the ratio was 76.6 percent.

Differences in income ratios by income definition can be observed when comparing households with a female householder, no husband present, with related children, to married-couple households with children. Under the official income definition, the median income of households with a female householder, no husband present, with children was 35.0 percent of that of married-couple households with children ($14,030 versus $40,100). Based on a definition of income that includes the effect of taxes and transfers (definition 13), the ratio increased to 45.0 percent.

The importance of income definitions to differences between population subgroups are particularly apparent in the comparison of households with children under 18 years of age to those with members 65 years old and over. In 1989 the median income of the latter group was 49.4 percent of the median income of the former group. Subtracting cash transfers and adding capital gains and employer-provided health insurance (definition 4) lowered the ratio to 22.1 percent. The payment of taxes (definition 7) raised the ratio slightly, to 25.1 percent. The addition of cash and noncash transfers (definition 13) more than doubled the ratio, bringing it to 65.0 percent, and adding the effect of home equity resulted in a further increase in the ratio to 70.3 percent.

[5]Black-to-White income ratios under definitions 1 and 7 were not significantly different from one another.

Table D. **Median Household Income, by Selected Characteristics and Definition of Income: 1989**

Characteristic	Definition 1 (current measure)	Definition 4 (definition 1 less government cash transfers plus capital gains and employee health benefits)	Definition 7 (definition 4 less taxes)	Definition 13 (definition 7 plus government transfers)	Definition 14 (definition 13 plus return on home equity)
All households	$28,906	$28,091	$23,442	$26,859	$29,620
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER					
White	30,406	29,685	24,620	27,965	30,964
Black	18,083	16,665	14,871	18,384	19,663
Hispanic[1]	21,921	21,367	18,646	21,421	22,825
TYPE OF HOUSEHOLD					
Married-couple households	38,664	38,883	32,089	34,752	38,752
With related children under 18	40,103	41,681	34,484	35,406	39,159
Female householder, no husband present	17,383	15,382	14,239	18,455	19,845
With related children under 18	14,029	12,721	12,159	15,920	16,660
AGE AND WORK EXPERIENCE OF HOUSEHOLD MEMBERS					
With members 65 years old and over	16,829	7,788	7,435	20,071	23,703
With related children under 18	34,077	35,300	29,583	30,872	33,733
With one or more year-round, full-time workers	39,440	40,544	32,920	34,206	37,648

[1]Persons of Hispanic origin may be of any race.

POVERTY STATUS

Text tables E through I and detailed tables 2 through 7 show how poverty estimates changed when income was defined to include or exclude certain components. The starting point for each of the tables was the current CPS income measure (money income excluding capital gains before taxes) that is used to produce the official poverty estimates. Table E shows how the overall poverty figures changed when specific components were subtracted or added to the definition of income. In 1989, the official estimate of the number of persons in poverty (definition 1) was 31.5 million, or 12.8 percent of the population, not statistically different from the corresponding 1988 estimates (31.7 million persons in poverty or 13.0 percent). The 1989 poverty rate (12.8 percent) was lower than the 1987 poverty rate of 13.4 percent.

When the current income measure was modified to exclude government money transfers (definition 2) the number of persons below the poverty line rose sharply, from 31.5 million to 49.1 million, and the poverty rate rose from 12.8 percent to 20.0 percent.

Adding in capital gains and the value of employer-provided health insurance (definitions 3 and 4) had a relatively minor effect on the poverty estimates. The combined effect of the two additions was to reduce the number in poverty from 49.1 million to 47.7 million and the proportion in poverty from 20.0 percent to 19.4 percent.

Income definitions 5, 6, and 7 deduct income taxes (Federal and State) and payroll taxes from income definition 4. Adjusting the income definition for taxes produced an increase of 2.1 million in the estimate of the number of persons in poverty (from 47.7 to 49.9 million) an increase of 0.9 percentage points in the poverty rate (from 19.4 percent to 20.3 percent).

Definitions 8 through 13 introduce specific types of government transfers, both cash and noncash, and table E 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 effect. The addition of this income component reduced the estimate of the number of persons in poverty by 15.6 million persons (from 49.9 to 34.3 million), and reduced the estimated poverty rate from 20.3 to 13.9 percent (see definition 8). The addition of the fungible value of Medicare (definition 9) had a relatively minor effect on poverty estimates, reducing the number from 34.3 to 33.1 million and the rate from 13.9 to 13.4 percent. Adding the subsidy value of regular-price school lunches to the definition of income (definition 10) did not have a statistically significant effect on the number of poor or the poverty rate.

The effect on poverty estimates 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 11) reduced the estimate of the number of persons in poverty by 2.3 million (from 33.0 to 30.7 million), compared with the previously cited reduction of 15.6 million. The poverty rate associated with definition 11 was 12.5 percent, down 0.9 percentage points from the previous definition. The next definition (12) shows the effect of defining income to include the

Table E. **Number and Percentage of Persons in Poverty, by Definition of Income: 1989, 1988, and 1987**

(Total number of persons was 245,992,000 in 1989, 243,530,000 in 1988 and 240,982,000 in 1987. Numbers in thousands)

Definition of income	1989		1988		1987		Difference, 1989-1988		Difference, 1989-1987	
	Number below poverty	Poverty rate	Number below poverty	Poverty rate	Number below poverty	Poverty rate	Number below poverty	Poverty rate	Number below poverty	Poverty rate
Income before taxes:										
1. Money income excluding capital gains (current measure)	31,534	12.8	31,745	13.0	32,221	13.4	-211	-0.2	-687	*-0.6
2. Definition 1 less government cash transfers	49,125	20.0	49,274	20.2	49,111	20.4	-149	-0.2	14	-0.4
3. Definition 2 plus capital gains	48,990	19.9	49,090	20.2	48,779	20.2	-100	-0.3	211	-0.3
4. Definition 3 plus health insurance supplements to wage or salary income	47,713	19.4	47,903	19.7	47,559	19.7	-190	-0.3	154	-0.3
Income after taxes:										
5. Definition 4 less Social Security payroll taxes	50,018	20.3	50,078	20.6	49,487	20.5	-60	-0.3	531	-0.2
6. Definition 5 less Federal income taxes	49,333	20.1	49,434	20.3	49,227	20.4	-101	-0.2	106	-0.3
7. Definition 6 less State income taxes	49,850	20.3	49,807	20.5	49,557	20.6	43	-0.2	293	-0.3
8. Definition 7 plus nonmeans-tested government cash transfers	34,296	13.9	34,412	14.1	34,434	14.3	-116	-0.2	-138	-0.4
9. Definition 8 plus the value of Medicare	33,071	13.4	33,231	13.6	33,265	13.8	-160	-0.2	-194	-0.4
10. Definition 9 plus the value of regular-price school lunches	33,049	13.4	33,186	13.6	33,254	13.8	-137	-0.2	-205	-0.4
11. Definition 10 plus means-tested government cash transfers	30,715	12.5	31,004	12.7	31,294	13.0	-289	-0.2	-579	*-0.5
12. Definition 11 plus the value of Medicaid	28,846	11.7	29,584	12.1	29,785	12.4	-738	*-0.4	-939	*-0.7
13. Definition 12 plus the value of other means-tested government noncash transfers	25,620	10.4	26,405	10.8	26,526	11.0	-785	*-0.4	-906	*-0.6
14. Definition 13 plus net imputed return on equity in own home	21,810	8.9	22,480	9.2	22,708	9.4	-670	-0.3	-898	*-0.5

* Significant at the 90-percent confidence level.

fungible value of Medicaid. The addition of this component had a relatively small effect: the estimated number in poverty fell from 30.7 to 28.8 million, and the rate fell from 12.5 percent to 11.7 percent. The addition of other means-tested noncash benefits including the income value of food stamps, school lunches, and rent subsidies (definition 13) lowered the estimate of the number of persons in poverty by 3.2 million (from 28.8 to 25.6 million) and lowered the poverty rate from 11.7 to 10.4 percent.

Income definition 14 adds to the income definition the net imputed return on equity in own home. The appropriateness of determining poverty status by using an income definition that includes this component was discussed earlier in this report. There is a serious measurement issue, but the data are presented in this report for reasons of completeness. The addition of this component reduced the estimated number of persons in poverty by 3.8 million (from 25.6 to 21.8 million) and reduced the estimated poverty rate by 1.5 percentage points (from 10.4 to 8.9 percent).

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

The 14 definitions of income produced similar results when year-to-year comparisons were made in poverty estimates. Most of the definitions (definitions 1 through 11 and definition 14) did not show a statistically significant change in the number of poor persons or the poverty rate between 1988 and 1989. However, two measures of income (definitions 12 and 13), which include the income value of means-tested government noncash transfers, did show a statistically significant decrease in the poverty rate from 1988 to 1989 (from

12.1 to 11.7 percent and from 10.8 to 10.4 percent, respectively). Between 1987 and 1989, nine of the definitions of income did not show a statistically significant change in the poverty rate. The official definition (definition 1) and income definitions 11 through 14 did show a decrease in the poverty rates between 1987 and 1989.

Tables F and G show data for persons of all races and for Whites, Blacks, and persons of Hispanic origin. The data show that the poverty rate for Whites is lower than the rates for Blacks and Hispanics regardless of the income definition, but the data also show that the incremental effect of some income components is different for Whites than for Blacks or persons of Hispanic origin. Among Whites, the incremental effect of adding nonmeans-tested government cash transfers (primarily Social Security) to the income definition was to reduce the poverty estimate by 37.6 percent (from 36.3 to 22.7 million). The effect on Blacks was to reduce the poverty estimate by 14.3 percent (from 11.6 to 9.9 million), and the effect on Hispanics was to reduce the estimate by 11.1 percent (from 6.6 to 5.9 million).

The incremental effect of income components on the poverty status of persons by age group is shown in table H. The data show that the effect of government transfers on the poverty status of persons 65 years and over is large compared to the effect of such transfers on the poverty status of young persons. The percent of older persons (65 years and over) in poverty was 48.1 percent before government transfers were added to the income definition (definition 7). The addition of nonmeans-tested cash transfers (primarily Social Security) reduced the rate to 13.6 percent (definition 8) and the addition of other government transfers brought the rate to 8.7 percent (definition 13). The total effect of adding government transfers was to reduce the poverty rate of older persons by 81.9 percent. Among those under 18 years of age, the before-transfer poverty rate was 22.3 percent (definition 7) and the addition of all government transfers brought the rate to 15.2 percent (definition 13). The effect of government transfers was to reduce the poverty rate of young persons by 31.8 percent.

Counting the net imputed return on equity in own home has a larger effect on poverty rates for older persons than for other age groups. Table H shows that counting this component would reduce the poverty rate of persons 65 years and over by 41.4 percent (from 8.7 to 5.1 percent), compared with 22.5 percent (from 7.1 to 5.5 percent) for persons 45 to 64 years, and 11.1 percent (from 8.1 to 7.2 percent) for persons 25 to 44 years.[6]

The probability of being in poverty is strongly associated with the type of family to which a person belongs. Table I shows poverty rates for persons in families with children by whether the family is a married-couple family or a family with a female householder, no husband present. The estimates are shown for Whites, Blacks, and persons of Hispanic origin.

[6]The poverty rate based on income definition 14 for persons 65 years old and over (5.1 percent) was not statistically different from the poverty rate based on definition 14 for persons 45 to 64 years old (5.5 percent). In addition, the poverty rate based on definition 13 for persons 45 to 64 years old (7.1 percent) was not statistically different from the poverty rate based on definition 14 for persons 25 to 44 years old (7.2 percent).

Table F. **Number of Persons in Poverty, by Race, Hispanic Origin, and Definition of Income: 1989**
(Number in thousands)

Definition of income	All races	White	Black	Hispanic origin[1]
ALL INCOME LEVELS				
All persons	245,992	206,853	30,332	20,746
IN POVERTY				
Income before taxes:				
1. Money income excluding capital gains (current measure)	31,534	20,788	9,305	5,430
2. Definition 1 less government cash transfers	49,125	35,650	11,582	6,493
3. Definition 2 plus capital gains	48,990	35,550	11,548	6,441
4. Definition 3 plus health insurance supplements to wage or salary income	47,713	34,541	11,301	6,200
Income after taxes:				
5. Definition 4 less Social Security payroll taxes	50,018	36,419	11,610	6,752
6. Definition 5 less Federal income taxes	49,333	35,889	11,479	6,577
7. Definition 6 less State income taxes	49,850	36,274	11,604	6,601
8. Definition 7 plus nonmeans-tested government cash transfers	34,296	22,651	9,947	5,870
9. Definition 8 plus the value of Medicare	33,071	21,786	9,633	5,753
10. Definition 9 plus the value of regular-price school lunches	33,049	21,768	9,630	5,753
11. Definition 10 plus means-tested government cash transfers	30,715	20,382	8,890	5,401
12. Definition 11 plus the value of Medicaid	28,846	19,183	8,392	5,045
13. Definition 12 plus the value of other means-tested government noncash transfers	25,620	17,246	7,255	4,466
14. Definition 13 plus net imputed return on equity in own home	22,810	14,374	6,432	4,019

[1]Persons of Hispanic origin may be of any race.

Table G. **Percentage of Persons in Poverty, by Race, Hispanic Origin, and Definition of Income: 1989**

Definition of income	All races	White	Black	Hispanic origin[1]
ALL INCOME LEVELS				
All persons (thousands)	245,992	206,853	30,332	20,746
IN POVERTY				
Income before taxes:				
1. Money income excluding capital gains (current measure)	12.8	10.0	30.7	26.2
2. Definition 1 less government cash transfers	20.0	17.2	38.2	31.3
3. Definition 2 plus capital gains	19.9	17.2	38.1	31.0
4. Definition 3 plus health insurance supplements to wage or salary income	19.4	16.7	37.3	29.9
Income after taxes:				
5. Definition 4 less Social Security payroll taxes	20.3	17.6	38.3	32.5
6. Definition 5 less Federal income taxes	20.1	17.3	37.8	31.7
7. Definition 6 less State income taxes	20.3	17.5	38.3	31.8
8. Definition 7 plus nonmeans-tested government cash transfers	13.9	11.0	32.8	28.3
9. Definition 8 plus the value of Medicare	13.4	10.5	31.8	27.7
10. Definition 9 plus the value of regular-price school lunches	13.4	10.5	31.7	27.7
11. Definition 10 plus means-tested government cash transfers	12.5	9.9	29.3	26.0
12. Definition 11 plus the value of Medicaid	11.7	9.3	27.7	24.3
13. Definition 12 plus the value of other means-tested government noncash transfers	10.4	8.3	23.9	21.5
14. Definition 13 plus net imputed return on equity in own home	8.9	6.9	21.2	19.4

[1]Persons of Hispanic origin may be of any race.

The official poverty figures show that persons in married-couple families had much lower poverty rates than persons in families with a female householder, no husband present. Among Whites, the rate was 7.5 percent for those in a married-couple family with children and 37.8 percent for those in a female householder

Table H. **Percentage of Persons in Poverty, by Age and Definition of Income: 1989**

Definition of income	Under 18 years		18-24 years	25-44 years	45-64 years	65 years and over
	Total	Related children				
ALL INCOME LEVELS						
All persons (thousands)	64,144	63,225	25,311	80,435	46,536	29,566
IN POVERTY						
Income before taxes:						
1. Money income excluding capital gains (current measure)	19.6	19.0	15.2	9.7	8.4	11.4
2. Definition 1 less government cash transfers	22.3	21.7	18.0	11.9	14.1	47.6
3. Definition 2 plus capital gains	22.2	21.6	18.0	11.9	14.1	47.5
4. Definition 3 plus health insurance supplements to wage or salary income	21.4	20.7	17.4	11.4	13.9	47.2
Income after taxes:						
5. Definition 4 less Social Security payroll taxes	22.8	22.2	18.6	12.3	14.4	47.7
6. Definition 5 less Federal income taxes	22.0	21.4	18.5	12.0	14.4	47.8
7. Definition 6 less State income taxes	22.3	21.7	18.7	12.2	14.6	48.1
8. Definition 7 plus nonmeans-tested government cash transfers	20.5	19.9	16.4	10.6	9.5	13.6
9. Definition 8 plus the value of Medicare	20.3	19.7	16.2	10.4	9.1	11.4
10. Definition 9 plus the value of regular-price school lunches	20.3	19.6	16.2	10.4	9.1	11.4
11. Definition 10 plus means-tested government cash transfers	19.2	18.6	15.5	9.7	8.2	9.7
12. Definition 11 plus the value of Medicaid	17.8	17.2	14.7	9.1	7.8	9.4
13. Definition 12 plus the value of other means-tested government noncash transfers	15.2	14.6	13.8	8.1	7.1	8.7
14. Definition 13 plus net imputed return on equity in own home	13.6	13.0	12.8	7.2	5.5	5.1

family with children and no husband present. The comparable figures for Blacks were 15.2 and 56.1 percent, and for persons of Hispanic origin, the figures were 21.6 and 58.4 percent.[7]

The data in table I show the incremental effect on poverty rates of adding various components to and subtracting taxes from the definition of income. The incremental effect of subtracting taxes from income is shown by comparing the poverty rates associated with definition 4 with the rates associated with definition 7. Among persons in married-couple families with children, for example, the effect of subtracting taxes from income definition 4 (definition 4 includes money income less government transfers plus capital gains and employer health insurance contributions) was to increase the poverty rate from 8.5 to 9.3 percent among Whites and from 22.4 to 24.9 percent among persons of Hispanic origin. Subtracting taxes from income did not have a statistically significant effect on the poverty rate of Blacks in these families. Among persons in families with a female householder, no husband present, subtracting taxes did not have a statistically significant effect on the poverty rates for Whites, Blacks, or persons of Hispanic origin.

The poverty rates associated with income definitions 8 through 13 show the extent to which government transfers lower the poverty rate among the universe of persons who live in families with children. In total, government transfers produced sizable reductions in the poverty rates, but some groups were characterized by high rates of poverty even after all government transfers were included. A comparison of the poverty rates associated with definitions 7 and 13 (pre- and post-transfers) show that transfers reduced the poverty rate of Whites in married-couple families with children from 9.3 percent to 6.0 percent, a reduction of 35.5 percent. Among Blacks and persons of Hispanic origin in married-couple families with children, government transfers reduced the poverty rate by 45.2 percent (from 18.6 percent to 10.2 percent) and 29.3 percent (from 24.9 percent to 17.6 percent), respectively.[8] Persons in

[7]The poverty rate for Blacks in female householder families with children (56.1 percent) was not statistically different from the comparable poverty rate for persons of Hispanic origin (58.4 percent).

[8]The poverty rate based on income definition 7 for Whites in married-couple families with children (9.3 percent) was not statistically different from the poverty rate based on definition 13 for Blacks in similar family types (10.2 percent). The poverty rate based on definition 7 for Blacks in married-couple families with children (18.6 percent)

Table I. **Percentage of Persons in Poverty in Families With Related Children Under 18 Years, by Type of Family, Race, Hispanic Origin, and Definition of Income: 1989**

Definition of income	Married-couple family			Family with female householder, no husband present		
	White	Black	Hispanic origin[1]	White	Black	Hispanic origin[1]
ALL INCOME LEVELS						
All persons (thousands)	91,637	9,514	10,794	13,980	9,352	3,114
IN POVERTY						
Income before taxes:						
1. Money income excluding capital gains (current measure)	7.5	15.2	21.6	37.8	56.1	58.4
2. Definition 1 less government cash transfers	9.2	18.9	24.6	44.3	61.1	64.8
3. Definition 2 plus capital gains	9.1	18.6	24.2	44.2	61.0	64.6
4. Definition 3 plus health insurance supplements to wage or salary income	8.5	17.7	22.4	43.1	59.8	63.9
Income after taxes:						
5. Definition 4 less Social Security payroll taxes	9.6	18.6	26.1	45.3	61.3	66.1
6. Definition 5 less Federal income taxes	9.1	18.0	24.7	43.6	60.4	64.5
7. Definition 6 less State income taxes	9.3	18.6	24.9	44.0	60.8	64.5
8. Definition 7 plus nonmeans-tested government cash transfers	8.0	16.4	23.0	39.9	57.8	61.1
9. Definition 8 plus the value of Medicare	7.9	15.8	22.7	39.6	57.2	60.4
10. Definition 9 plus the value of regular-price school lunches	7.9	15.8	22.7	39.6	57.2	60.4
11. Definition 10 plus means-tested government cash transfers	7.4	13.8	21.3	37.2	54.7	57.9
12. Definition 11 plus the value of Medicaid	6.8	12.2	19.7	34.5	52.2	53.6
13. Definition 12 plus the value of other means-tested government noncash transfers	6.0	10.2	17.6	28.5	44.2	44.7
14. Definition 13 plus net imputed return on equity in own home	4.9	7.8	15.3	26.2	41.5	42.0

[1]Persons of Hispanic origin may be of any race.

families with a female householder, no husband present had much higher pre-transfer and post-transfer poverty rates. The effect of government transfers was to reduce the poverty rate of Whites in this family category from 44.0 to 28.5 percent. Among Blacks and Hispanics in this family category, government transfers reduced the poverty rate from 60.8 percent to 44.2 percent and from 64.5 percent to 44.7 percent, respectively.[9]

Poverty estimates based on poverty thresholds adjusted over time for inflation by the CPI-U-X1 series are shown in table J and tables 8 through 13. 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. The section on measurement issues in this report noted that which CPI index is most appropriate to use is only one of many issues surrounding the current poverty definitions. The resolution of these issues could have considerably more

was not statistically different from the poverty rate based on definition 13 for persons of Hispanic origin in similar family types (17.6 percent). In addition, the 35.5 percent reduction in the poverty rates for Whites was not statistically different from the 45.2 percent reduction in poverty rates for Blacks in married-couple families with children.

[9]For persons in families with a female householder, no husband present, with related children under 18 years of age, the poverty rate for Whites based on pre-transfer income (44.0 percent) and the poverty rates for Blacks (44.2 percent) and persons of Hispanic origin (44.7 percent) based on post-transfer income were not statistically different.

Table J. **Number and Percentage of Persons in Poverty, by Definition of Income: 1989, 1988, and 1987 (Poverty Thresholds Based on CPI-U-X1)**

(Total number of persons were 245,992,000 in 1989, 243,530,000 in 1988 and 240,982,000 in 1987. Numbers in thousands)

Definition of income	1989		1988		1987		Difference, 1989-1988		Difference, 1989-1987	
	Number below poverty	Poverty rate	Number below poverty	Poverty rate	Number below poverty	Poverty rate	Number below poverty	Poverty rate	Number below poverty	Poverty rate
Income before taxes:										
1. Money income excluding capital gains (current measure)	27,967	11.4	28,544	11.7	28,890	12.0	-577	-0.3	-923	*-0.6
2. Definition 1 less government cash transfers	46,194	18.8	46,419	19.1	46,350	19.2	-225	-0.3	-156	-0.4
3. Definition 2 plus capital gains	45,992	18.7	46,274	19.0	46,024	19.1	-282	-0.3	-32	-0.4
4. Definition 3 plus health insurance supplements to wage or salary income	44,839	18.2	45,172	18.5	44,966	18.7	-333	-0.3	-127	-0.5
Income after taxes:										
5. Definition 4 less Social Security payroll taxes	47,009	19.1	47,213	19.4	46,574	19.3	-204	-0.3	-435	-0.2
6. Definition 5 less Federal income taxes	45,997	18.7	46,275	19.0	46,132	19.1	-278	-0.3	-135	-0.4
7. Definition 6 less State income taxes	46,337	18.8	46,558	19.1	46,387	19.2	-221	-0.3	-50	-0.4
8. Definition 7 plus nonmeans-tested government cash transfers	30,916	12.6	31,172	12.8	31,301	13.0	-256	-0.2	-385	-0.4
9. Definition 8 plus the value of Medicare	29,972	12.2	30,265	12.4	30,448	12.6	-293	-0.2	-476	-0.4
10. Definition 9 plus the value of regular-price school lunches	29,896	12.2	30,237	12.4	30,423	12.6	-341	-0.2	-527	-0.4
11. Definition 10 plus means-tested government cash transfers	27,336	11.1	27,843	11.4	28,082	11.7	-507	-0.3	-746	*-0.6
12. Definition 11 plus the value of Medicaid	25,518	10.4	26,462	10.9	26,508	11.0	*-944	*-0.5	-990	*-0.6
13. Definition 12 plus the value of other means-test government noncash transfers	21,916	8.9	23,138	9.5	22,875	9.5	*-1,222	*-0.6	-959	*-0.6
14. Definition 13 plus net imputed return on equity in own home	18,076	7.6	19,612	8.1	19,556	8.1	*-1,536	*-0.5	*-1,480	*-0.5

* Significant at the 90-percent confidence level

impact on the number of poor and poverty rate. Nonetheless, poverty estimates based on the CPI-U-X1 are presented in this report for reasons of completeness.

On average, the poverty rates based on the CPI-U-X1 are approximately 1.3 percentage points and 3.3 million persons lower than estimates based on the official thresholds. Figure 2 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 1989 poverty rate based on the CPI-U-X1 was 11.4 percent, compared with 12.8 percent based on the CPI-U. Using definition 13 (which includes the effect of taxes, cash and noncash benefits, capital gains, employee health benefits) the poverty rate under the CPI-U-X1 was 8.9 percent, compared with 10.4 percent based on the CPI-U. Adding net equity in own home to the income definition (definition 14) resulted in a poverty rate based on the CPI-U-X1 of 7.6 percent compared with 8.9 percent based on the CPI-U.[10]

The poverty estimates based on the CPI-U-X1 and the CPI-U show the same general patterns as the income definition changes. Nonmeans-tested government cash transfers (primarily Social Security) had the largest effect on the CPI-U-X1 based poverty estimates. The addition of this income component reduced the estimate of the number of persons in poverty by 15.4 million (from 46.3 to 30.9 million) and reduced the estimated poverty rate by 6.2 percentage points (from 18.8 to 12.6 percent). Other types of government transfers had smaller incremental effects. The addition of means-tested cash transfers reduced the estimate of the number of persons in poverty by 2.6 million and the poverty rate by 1.1 percentage points and means-tested noncash transfers reduced the number of poor by 5.4 million and the poverty rate by 2.2 percentage points. As with the poverty estimates based on the official poverty thresholds, most of the definitions (1 through 11) did not show a statistically significant change between 1988 and 1989 in the number of persons below poverty or the poverty rate. The more comprehensive measures of income that include the effect of taxes, cash and noncash benefits, capital gains, employee health benefits, and net return on home equity (definitions 12, 13, and 14), however, did show a significant decline in the poverty estimates from 1988 to 1989.

[10]The poverty rate using income definition 13 based on the CPI-U-X1 (8.9 percent) was not statistically different from the poverty rate using definition 14 based on the CPI-U (8.9 percent).

USER COMMENTS

The Census Bureau welcomes the comments and advice of data users. We are particularly interested in receiving comments about this report because of its experimental nature. If you have suggestions or comments, please write to:

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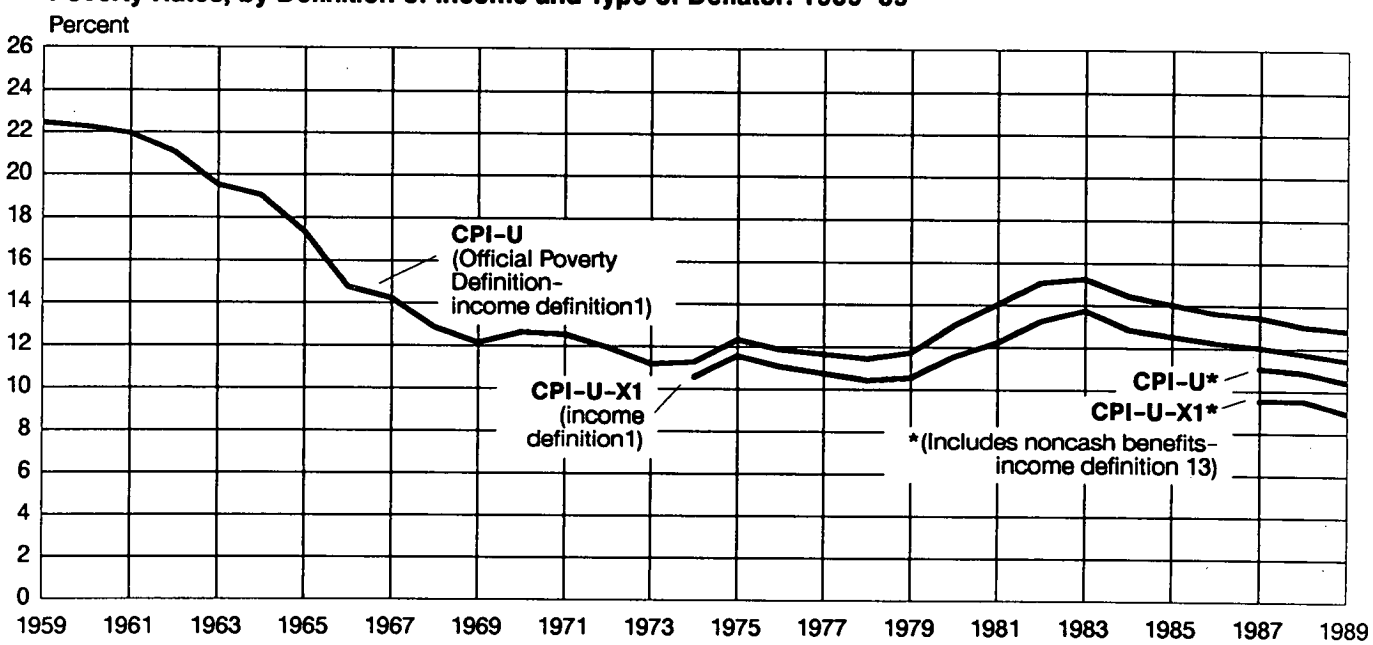
Housing and Household Economic Statistics Division
U.S. Bureau of the Census
Washington, DC 20233

Figure 2.

Poverty Rates, by Definition of Income and Type of Deflator: 1959-89



Note: Income definition 1 is the official definition of income in Census Bureau reports. Income definition 13 includes the effect of taxes, capital gains, employee health benefits, and cash and noncash benefits..

Table 1. Income Distribution Measures, by Definition of Income: 1989

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
ALL HOUSEHOLDS							
Total	93 347	93 347	93 347	93 347	93 347	93 347	93 347
Reciplency Status							
With income as defined	93 034	87 760	87 760	87 760	87 760	87 760	87 764
With addition or deduction	(X)	38 777	13 327	51 873	70 379	74 884	63 018
Mean addition or deduction dollars	(X)	6 653	10 095	2 436	2 549	5 605	1 932
Standard error dollars	(X)	37	449	9	10	56	21
Mean total income dollars	(X)	19 737	72 358	51 608	42 014	36 903	35 081
Standard error dollars	(X)	198	1 057	304	251	183	188
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	5.3	16.5	16.5	16.4	16.8	16.7	16.8
$5,000 to $9,999	10.3	7.6	7.6	7.3	7.7	8.1	8.3
$10,000 to $14,999	9.7	7.7	7.6	7.3	7.8	8.7	9.0
$15,000 to $19,000	9.2	7.6	7.7	7.2	7.8	9.1	9.6
$20,000 to $24,999	8.7	7.7	7.5	7.3	7.8	8.7	9.1
$25,000 to $29,999	8.3	7.3	7.2	7.0	7.2	8.3	8.7
$30,000 to $34,999	7.6	7.0	7.0	6.7	7.0	7.6	7.7
$35,000 to $39,999	6.6	6.3	6.2	6.2	6.2	6.5	6.6
$40,000 to $44,999	6.0	5.5	5.5	5.6	5.4	5.4	5.3
$45,000 to $49,999	4.8	4.4	4.4	4.5	4.6	4.5	4.3
$50,000 to $59,999	7.6	7.1	7.1	7.5	6.8	6.2	5.9
$60,000 to $74,999	6.9	6.5	6.4	6.9	6.2	5.0	4.4
$75,000 to $99,999	5.1	4.9	5.1	5.6	4.8	2.7	2.3
$100,000 and over	3.9	3.7	4.0	4.4	3.8	2.4	2.0
Summary Measures							
Median dollars	28 906	26 715	26 868	28 091	26 379	24 168	23 442
Standard error dollars	161	144	148	179	164	141	135
Mean dollars	36 520	33 757	35 198	36 551	34 630	30 133	28 829
Standard error dollars	161	166	207	211	205	161	150
Gini ratio	.429	.481	.496	.495	.498	.474	.467
Standard error	.0038	.0037	.0040	.0039	.0040	.0039	.0039
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	16 121	487	442	5 023	2 470	3 338
Mean amount dollars	(X)	7 222	–2	972	295	–144	68
Standard error dollars	(X)	49	130	42	5	12	2
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	9 191	1 455	6 758	14 076	16 567	13 180
Mean amount dollars	(X)	7 054	680	1 324	1 050	602	336
Standard error dollars	(X)	79	105	12	7	10	3
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	5 630	1 991	12 852	16 364	18 586	15 109
Mean amount dollars	(X)	5 840	1 353	1 834	1 961	2 299	907
Standard error dollars	(X)	103	104	11	9	13	7
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	4 359	2 815	15 595	17 286	18 602	15 540
Mean amount dollars	(X)	5 453	1 953	2 445	2 959	4 484	1 750
Standard error dollars	(X)	113	90	12	12	19	12
Fifth quintile:							
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of deduction	(X)	3 476	6 579	16 227	17 629	18 659	15 851
Mean amount dollars	(X)	5 771	19 054	3 405	4 529	15 219	4 809
Standard error dollars	(X)	139	880	17	20	185	73

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
ALL HOUSEHOLDS							
Total	93 347	93 347	93 347	93 347	93 347	93 347	93 347
Recipiency Status							
With income as defined	91 420	91 527	91 569	93 042	93 042	93 131	93 215
With addition or deduction	34 761	21 130	13 201	7 565	6 244	11 393	59 844
Mean addition or deduction ... dollars	6 630	3 164	80	3 637	1 851	1 631	5 734
Standard error ... dollars	39	16	–	54	29	21	35
Mean total income ... dollars	24 995	27 170	41 119	14 663	22 086	14 727	43 837
Standard error ... dollars	188	247	382	272	359	133	213
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	7.5	7.2	7.2	5.3	5.2	3.8	2.8
$5,000 to $9,999	9.6	7.9	7.9	8.9	8.6	8.7	7.7
$10,000 to $14,999	10.5	10.1	10.1	10.5	10.4	11.0	9.8
$15,000 to $19,000	11.0	11.3	11.3	11.5	11.5	11.7	10.7
$20,000 to $24,999	10.1	10.5	10.5	10.6	10.7	10.9	10.2
$25,000 to $29,999	9.6	10.0	10.0	10.1	10.2	10.3	9.5
$30,000 to $34,999	8.3	8.7	8.7	8.8	8.8	8.9	8.6
$35,000 to $39,999	7.3	7.5	7.5	7.5	7.5	7.5	7.5
$40,000 to $44,999	5.8	6.0	6.0	6.0	6.1	6.1	6.6
$45,000 to $49,999	4.6	4.8	4.8	4.8	4.8	4.8	5.3
$50,000 to $59,999	6.3	6.5	6.5	6.5	6.6	6.6	7.6
$60,000 to $74,999	4.7	4.9	4.9	4.9	4.9	4.9	6.5
$75,000 to $99,999	2.6	2.6	2.6	2.6	2.6	2.6	4.2
$100,000 and over	2.0	2.1	2.1	2.1	2.1	2.1	3.0
Summary Measures							
Median ... dollars	25 641	26 511	26 523	26 644	26 779	26 859	29 620
Standard error ... dollars	121	119	119	117	118	117	127
Mean ... dollars	31 298	32 014	32 025	32 320	32 444	32 643	36 319
Standard error ... dollars	147	146	146	145	145	145	156
Gini ratio	.417	.407	.407	.399	.397	.391	.392
Standard error	.0039	.0039	.0039	.0039	.0039	.0039	.0038
Quintile Measures							
Lowest quintile:							
Upper limit ... dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	10 049	4 940	641	4 775	2 356	6 047	6 476
Mean amount ... dollars	5 166	1 631	73	3 353	1 014	1 849	2 065
Standard error ... dollars	37	19	2	51	25	29	65
Second quintile:							
Upper limit ... dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	8 481	5 896	1 501	1 293	1 666	3 343	9 253
Mean amount ... dollars	7 286	3 185	75	3 876	2 117	1 483	3 244
Standard error ... dollars	67	21	1	138	46	40	38
Third quintile:							
Upper limit ... dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	6 538	4 296	2 942	698	1 006	1 483	12 268
Mean amount ... dollars	7 290	3 864	79	4 397	2 623	1 236	4 110
Standard error ... dollars	99	33	1	264	81	54	40
Fourth quintile:							
Upper limit ... dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	5 257	3 243	4 101	421	645	398	14 851
Mean amount ... dollars	6 824	3 894	83	3 995	2 584	1 157	5 488
Standard error ... dollars	118	41	1	283	117	96	43
Fifth quintile:							
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of deduction	4 437	2 754	4 016	377	570	122	16 997
Mean amount ... dollars	7 486	3 914	81	4 615	2 342	1 228	9 876
Standard error ... dollars	156	45	1	394	113	170	92

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
HOUSEHOLDS WITH A WHITE HOUSEHOLDER							
Total	80 163	80 163	80 163	80 163	80 163	80 163	80 163
Recipiency Status							
With income as defined	79 959	76 402	76 402	76 402	76 402	76 402	76 406
With addition or deduction	(X)	32 664	11 916	45 460	60 853	65 372	55 224
Mean addition or deduction dollars	(X)	6 867	10 577	2 447	2 634	5 874	1 984
Standard error dollars	(X)	40	489	9	11	62	23
Mean total income dollars	(X)	20 827	74 084	52 911	43 624	37 869	35 798
Standard error dollars	(X)	220	1 146	334	279	202	206
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	4.2	14.9	14.9	14.8	15.2	15.1	15.1
$5,000 to $9,999	9.4	7.4	7.4	7.1	7.6	8.0	8.1
$10,000 to $14,999	9.4	7.5	7.4	7.1	7.6	8.5	8.8
$15,000 to $19,000	9.1	7.4	7.6	7.1	7.7	8.9	9.4
$20,000 to $24,999	8.7	7.7	7.5	7.3	7.8	8.9	9.3
$25,000 to $29,999	8.5	7.4	7.3	7.1	7.3	8.4	8.9
$30,000 to $34,999	7.7	7.1	7.2	6.8	7.1	7.8	7.9
$35,000 to $39,999	6.8	6.4	6.4	6.4	6.4	6.8	6.9
$40,000 to $44,999	6.3	5.8	5.7	5.8	5.6	5.7	5.6
$45,000 to $49,999	5.1	4.7	4.6	4.7	4.8	4.7	4.4
$50,000 to $59,999	7.9	7.5	7.5	7.9	7.1	6.5	6.2
$60,000 to $74,999	7.3	6.9	6.7	7.3	6.5	5.3	4.7
$75,000 to $99,999	5.4	5.2	5.4	6.0	5.1	2.9	2.5
$100,000 and over	4.2	4.1	4.4	4.8	4.1	2.6	2.1
Summary Measures							
Median dollars	30 406	28 183	28 391	29 685	27 844	25 418	24 620
Standard error dollars	149	198	198	190	176	151	145
Mean dollars	38 041	35 243	36 815	38 203	36 203	31 413	30 047
Standard error dollars	178	183	230	235	229	179	166
Gini ratio	.420	.471	.487	.486	.489	.465	.458
Standard error	.0041	.0040	.0043	.0043	.0043	.0042	.0042
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	17.9	18.4	18.4	18.4	18.2	18.4	18.3
With type of addition or deduction	(X)	12 712	415	339	3 698	1 851	2 825
Mean amount dollars	(X)	7 562	–31	967	310	–114	68
Standard error dollars	(X)	55	140	45	6	14	2
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	19.6	19.9	19.8	19.6	19.6	19.4	19.5
With type of addition or deduction	(X)	7 936	1 251	5 434	11 472	13 777	11 068
Mean amount dollars	(X)	7 352	629	1 321	1 064	650	340
Standard error dollars	(X)	85	115	14	8	11	4
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	20.7	19.8	19.8	20.0	20.0	20.3	20.1
With type of addition or deduction	(X)	4 965	1 735	10 959	14 137	16 152	13 092
Mean amount dollars	(X)	6 033	1 350	1 823	1 972	2 323	909
Standard error dollars	(X)	112	110	11	10	14	7
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	20.7	20.8	20.8	20.8	21.0	20.7	20.9
With type of addition or deduction	(X)	3 938	2 505	13 954	15 493	16 622	13 900
Mean amount dollars	(X)	5 527	1 935	2 434	2 978	4 515	1 755
Standard error dollars	(X)	118	96	12	13	20	13
Fifth quintile:							
Percent of households	21.2	21.2	21.2	21.2	21.2	21.2	21.2
With type of deduction	(X)	3 112	6 011	14 773	16 052	16 970	14 340
Mean amount dollars	(X)	5 824	19 644	3 370	4 541	15 479	4 833
Standard error dollars	(X)	148	938	18	21	198	77

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
HOUSEHOLDS WITH A WHITE HOUSEHOLDER							
Total	80 163	80 163	80 163	80 163	80 163	80 163	80 163
Recipiency Status							
With income as defined	79 130	79 193	79 216	79 966	79 966	80 013	80 069
With addition or deduction	30 333	18 960	11 338	4 839	4 345	7 503	54 094
Mean addition or deduction dollars	6 835	3 209	80	3 509	1 837	1 419	5 763
Standard error dollars	42	17	1	66	33	23	37
Mean total income dollars	25 663	27 561	42 066	16 070	22 792	15 084	44 414
Standard error dollars	202	261	431	367	459	161	227
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	5.7	5.5	5.5	4.2	4.1	3.3	2.3
$5,000 to $9,999	9.1	7.3	7.3	7.9	7.6	7.6	6.5
$10,000 to $14,999	10.4	9.8	9.8	10.1	10.1	10.5	9.2
$15,000 to $19,000	10.9	11.2	11.2	11.3	11.3	11.5	10.4
$20,000 to $24,999	10.3	10.7	10.7	10.8	10.9	11.0	10.1
$25,000 to $29,999	9.8	10.2	10.2	10.3	10.4	10.4	9.6
$30,000 to $34,999	8.6	9.1	9.1	9.1	9.2	9.2	8.9
$35,000 to $39,999	7.6	7.8	7.8	7.8	7.8	7.8	7.7
$40,000 to $44,999	6.2	6.4	6.4	6.4	6.4	6.4	6.9
$45,000 to $49,999	4.8	5.0	5.0	5.1	5.1	5.1	5.6
$50,000 to $59,999	6.7	6.8	6.8	6.8	6.9	6.9	8.1
$60,000 to $74,999	5.0	5.1	5.2	5.2	5.2	5.2	6.9
$75,000 to $99,999	2.8	2.8	2.8	2.8	2.8	2.8	4.5
$100,000 and over	2.2	2.2	2.2	2.2	2.3	2.3	3.2
Summary Measures							
Median dollars	26 816	27 705	27 719	27 803	27 913	27 965	30 964
Standard error dollars	128	125	125	124	122	121	136
Mean dollars	32 633	33 392	33 403	33 615	33 715	33 848	37 737
Standard error dollars	163	162	162	162	161	161	173
Gini ratio	.407	.396	.396	.390	.389	.385	.383
Standard error	.0042	.0042	.0042	.0042	.0042	.0042	.0041
Quintile Measures							
Lowest quintile:							
Upper limit dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	17.6	17.5	17.5	17.6	17.7	17.9	17.7
With type of addition or deduction	8 161	4 144	490	2 828	1 550	3 762	5 454
Mean amount dollars	5 353	1 652	75	3 233	1 031	1 614	2 048
Standard error dollars	41	20	2	68	31	32	70
Second quintile:							
Upper limit dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	19.9	19.9	19.9	19.8	19.9	19.8	19.6
With type of addition or deduction	7 489	5 383	1 201	919	1 172	2 355	8 228
Mean amount dollars	7 503	3 191	74	3 638	2 069	1 331	3 236
Standard error dollars	71	22	1	155	52	43	40
Third quintile:							
Upper limit dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	20.3	20.3	20.3	20.3	20.3	20.2	20.5
With type of addition or deduction	5 892	3 944	2 519	504	745	1 049	11 144
Mean amount dollars	7 456	3 866	79	3 851	2 518	1 053	4 114
Standard error dollars	104	35	1	236	92	52	42
Fourth quintile:							
Upper limit dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	20.9	21.0	21.0	21.0	21.0	21.0	21.0
With type of addition or deduction	4 779	2 986	3 601	309	474	264	13 645
Mean amount dollars	6 987	3 912	83	4 064	2 418	930	5 471
Standard error dollars	125	42	1	345	129	79	45
Fifth quintile:							
Percent of households	21.2	21.2	21.2	21.2	21.2	21.2	21.3
With type of deduction	4 013	2 503	3 527	279	404	73	15 624
Mean amount dollars	7 511	3 954	81	4 657	2 321	(B)	9 822
Standard error dollars	162	47	1	494	137	(B)	95

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
HOUSEHOLDS WITH A BLACK HOUSEHOLDER							
Total	10 486	10 486	10 486	10 486	10 486	10 486	10 486
Recipiency Status							
With income as defined	10 407	8 843	8 843	8 843	8 843	8 843	8 843
With addition or deduction	(X)	5 225	943	4 913	7 322	7 311	5 900
Mean addition or deduction dollars	(X)	5 353	3 838	2 237	1 792	2 979	1 214
Standard error dollars	(X)	92	800	29	26	95	41
Mean total income dollars	(X)	12 086	47 406	37 948	27 701	27 129	26 802
Standard error dollars	(X)	405	2 306	590	457	360	386
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	14.1	29.1	29.1	29.0	29.7	29.4	29.5
$5,000 to $9,999	17.2	9.6	9.5	8.9	9.3	9.6	9.9
$10,000 to $14,999	11.9	9.6	9.6	9.3	9.9	10.7	10.9
$15,000 to $19,000	10.6	9.2	9.2	8.4	9.2	10.9	11.4
$20,000 to $24,999	9.0	7.9	7.8	8.1	7.7	8.1	8.2
$25,000 to $29,999	7.5	6.7	6.6	6.1	6.6	7.4	7.6
$30,000 to $34,999	6.3	6.1	6.2	6.3	6.3	5.8	5.8
$35,000 to $39,999	5.3	4.7	4.7	4.8	4.1	4.3	4.3
$40,000 to $44,999	4.0	3.7	3.8	3.8	3.7	3.4	3.2
$45,000 to $49,999	2.7	2.6	2.6	3.1	2.9	2.9	2.6
$50,000 to $59,999	4.4	4.3	4.2	4.5	4.2	3.6	3.4
$60,000 to $74,999	4.1	3.8	3.7	4.1	3.5	2.4	2.1
$75,000 to $99,999	2.2	2.0	2.0	2.3	2.0	1.0	.8
$100,000 and over	.8	.7	.9	1.2	.9	.5	.3
Summary Measures							
Median dollars	18 083	15 896	15 945	16 665	15 586	15 105	14 871
Standard error dollars	373	378	390	442	413	331	328
Mean dollars	23 995	21 328	21 673	22 721	21 470	19 393	18 710
Standard error dollars	330	343	371	385	369	306	288
Gini ratio	.459	.525	.530	.532	.534	.512	.506
Standard error	.0111	.0105	.0109	.0109	.0110	.0105	.0104
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	37.3	33.8	33.7	33.5	33.6	33.5	33.5
With type of addition or deduction	(X)	3 036	56	83	1 154	541	456
Mean amount dollars	(X)	5 719	(B)	976	249	−241	69
Standard error dollars	(X)	110	(B)	114	8	26	5
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	22.3	24.8	24.9	24.5	24.2	24.3	24.1
With type of addition or deduction	(X)	1 088	176	1 159	2 177	2 368	1 776
Mean amount dollars	(X)	5 088	1 136	1 320	983	362	313
Standard error dollars	(X)	228	281	32	13	30	9
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	18.0	18.5	18.3	19.0	18.9	18.6	18.7
With type of addition or deduction	(X)	559	201	1 537	1 750	1 931	1 581
Mean amount dollars	(X)	4 381	1 598	1 881	1 863	2 100	867
Standard error dollars	(X)	277	403	33	25	43	22
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	12.9	13.5	13.8	13.5	13.7	13.8	13.8
With type of addition or deduction	(X)	307	208	1 246	1 293	1 445	1 183
Mean amount dollars	(X)	4 746	1 993	2 549	2 739	4 118	1 624
Standard error dollars	(X)	471	344	46	42	68	43
Fifth quintile:							
Percent of households	9.5	9.5	9.4	9.6	9.6	9.8	9.9
With type of deduction	(X)	234	303	889	947	1 027	904
Mean amount dollars	(X)	4 966	8 872	3 728	4 108	10 757	3 633
Standard error dollars	(X)	469	2 403	81	83	499	215

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
HOUSEHOLDS WITH A BLACK HOUSEHOLDER							
Total	10 486	10 486	10 486	10 486	10 486	10 486	10 486
Recipiency Status							
With income as defined	9 706	9 739	9 755	10 408	10 408	10 443	10 460
With addition or deduction	3 749	1 774	1 462	2 403	1 599	3 459	4 444
Mean addition or deduction dollars	5 168	2 684	78	3 576	1 795	2 065	4 768
Standard error dollars	111	59	2	84	59	46	117
Mean total income dollars	18 342	21 111	32 892	11 355	19 609	13 757	34 008
Standard error dollars	443	625	653	380	580	259	558
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	20.5	19.9	19.9	13.9	13.6	7.8	6.2
$5,000 to $9,999	13.6	12.5	12.5	16.3	15.5	17.4	16.7
$10,000 to $14,999	12.2	12.3	12.4	13.4	13.3	15.1	14.4
$15,000 to $19,000	12.2	12.5	12.5	12.9	13.2	13.9	13.6
$20,000 to $24,999	9.1	9.2	9.2	9.4	9.7	10.6	10.7
$25,000 to $29,999	8.1	8.6	8.6	8.7	9.0	9.2	8.8
$30,000 to $34,999	6.4	6.4	6.4	6.6	6.6	6.8	7.0
$35,000 to $39,999	4.6	5.0	5.1	5.0	5.1	5.1	5.7
$40,000 to $44,999	3.3	3.3	3.3	3.4	3.5	3.5	3.9
$45,000 to $49,999	2.9	2.9	2.9	2.9	2.8	2.9	2.9
$50,000 to $59,999	3.6	3.8	3.8	3.8	3.9	3.9	4.4
$60,000 to $74,999	2.2	2.3	2.3	2.4	2.5	2.5	3.3
$75,000 to $99,999	.9	.9	.9	.9	.9	.9	1.8
$100,000 and over	.3	.3	.3	.4	.4	.4	.7
Summary Measures							
Median dollars	16 453	17 066	17 073	17 494	17 908	18 384	19 663
Standard error dollars	287	287	288	287	279	287	284
Mean dollars	20 557	21 011	21 022	21 842	22 116	22 797	24 818
Standard error dollars	284	285	285	278	278	272	301
Gini ratio	.463	.456	.456	.430	.426	.400	.405
Standard error	.0108	.0107	.0107	.0111	.0110	.0111	.0112
Quintile Measures							
Lowest quintile:							
Upper limit dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	37.1	38.4	38.4	37.8	37.2	35.9	37.0
With type of addition or deduction	1 707	689	134	1 757	701	2 092	906
Mean amount dollars	4 339	1 429	66	3 421	934	2 271	2 136
Standard error dollars	88	55	4	82	44	57	199
Second quintile:							
Upper limit dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	23.0	22.1	22.1	22.4	22.5	23.0	23.5
With type of addition or deduction	861	444	257	327	413	844	880
Mean amount dollars	5 560	3 148	74	3 919	2 227	1 851	3 235
Standard error dollars	218	87	3	267	103	92	119
Third quintile:							
Upper limit dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	17.0	16.8	16.8	17.0	17.3	18.0	17.4
With type of addition or deduction	529	303	346	159	226	379	930
Mean amount dollars	5 867	3 872	78	4 111	2 840	1 652	4 020
Standard error dollars	364	131	3	562	183	141	159
Fourth quintile:							
Upper limit dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	13.1	12.8	12.8	12.9	13.1	13.1	12.8
With type of addition or deduction	366	183	403	94	137	98	884
Mean amount dollars	5 264	3 608	86	3 953	2 682	1 478	5 441
Standard error dollars	382	185	3	544	263	283	188
Fifth quintile:							
Percent of households	9.8	9.8	9.8	9.8	9.9	10.0	9.4
With type of deduction	286	155	322	66	122	46	844
Mean amount dollars	7 523	3 514	79	(B)	2 348	(B)	9 311
Standard error dollars	794	210	3	(B)	235	(B)	406

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
HOUSEHOLDS WITH A HISPANIC-ORIGIN HOUSEHOLDER[1]							
Total	5 933	5 933	5 933	5 933	5 933	5 933	5 933
Recipiency Status							
With income as defined	5 898	5 378	5 378	5 378	5 378	5 378	5 378
With addition or deduction	(X)	2 240	637	2 814	4 822	4 757	2 903
Mean addition or deduction dollars	(X)	5 520	4 250	2 519	2 071	3 007	1 312
Standard error dollars	(X)	149	1 180	39	35	129	64
Mean total income dollars	(X)	16 786	52 694	41 706	30 207	28 734	31 021
Standard error dollars	(X)	694	3 098	877	614	494	585
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	8.1	18.4	18.5	18.3	19.1	18.5	18.6
$5,000 to $9,999	13.4	9.1	9.0	8.6	9.2	9.3	9.6
$10,000 to $14,999	12.2	10.6	10.4	9.9	11.2	12.2	12.2
$15,000 to $19,000	11.9	10.9	11.2	10.3	10.9	12.8	13.2
$20,000 to $24,999	10.0	9.3	9.1	9.1	8.8	9.6	9.7
$25,000 to $29,999	8.7	7.9	7.9	7.7	7.9	8.0	8.3
$30,000 to $34,999	7.2	6.7	6.8	6.6	6.5	7.4	7.2
$35,000 to $39,999	5.7	5.7	5.7	6.1	5.9	5.1	5.5
$40,000 to $44,999	5.0	4.6	4.5	4.7	4.0	4.9	4.5
$45,000 to $49,999	3.9	3.6	3.8	3.7	4.0	3.0	3.0
$50,000 to $59,999	5.5	5.2	5.2	5.8	4.8	4.0	3.8
$60,000 to $74,999	4.1	4.0	3.9	4.5	3.6	2.8	2.4
$75,000 to $99,999	2.6	2.4	2.4	2.8	2.4	1.4	1.2
$100,000 and over	1.6	1.6	1.8	1.9	1.6	1.0	.9
Summary Measures							
Median dollars	21 921	20 470	20 448	21 367	19 840	18 862	18 646
Standard error dollars	431	477	488	467	465	401	378
Mean dollars	27 992	25 908	26 364	27 559	25 876	23 465	22 823
Standard error dollars	487	501	552	570	546	449	428
Gini ratio	.427	.472	.478	.480	.483	.458	.452
Standard error	.0153	.0150	.0155	.0154	.0156	.0149	.0148
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	27.3	22.3	22.2	22.2	22.4	21.8	21.7
With type of addition or deduction	(X)	983	22	33	503	251	63
Mean amount dollars	(X)	6 412	(B)	(B)	303	-312	(B)
Standard error dollars	(X)	186	(B)	(B)	15	37	(B)
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	24.6	28.1	28.2	27.7	27.7	27.3	26.8
With type of addition or deduction	(X)	553	113	531	1 488	1 496	696
Mean amount dollars	(X)	5 310	482	1 564	1 076	212	262
Standard error dollars	(X)	317	390	45	19	35	14
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	20.4	21.2	21.1	21.4	21.2	21.6	21.5
With type of addition or deduction	(X)	338	124	841	1 199	1 275	843
Mean amount dollars	(X)	4 563	1 501	2 070	1 977	1 750	650
Standard error dollars	(X)	462	400	46	30	52	30
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	16.5	17.2	17.1	17.4	17.4	17.6	17.8
With type of addition or deduction	(X)	226	149	825	985	1 044	766
Mean amount dollars	(X)	4 361	1 557	2 788	2 948	3 748	1 339
Standard error dollars	(X)	443	385	62	51	83	58
Fifth quintile:							
Percent of households	11.2	11.2	11.3	11.3	11.4	11.7	12.1
With type of deduction	(X)	140	229	583	646	691	534
Mean amount dollars	(X)	4 270	9 803	3 730	4 576	11 470	3 831
Standard error dollars	(X)	672	3 184	103	111	660	274

[1]Persons of Hispanic origin may be of any race

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
HOUSEHOLDS WITH A HISPANIC-ORIGIN HOUSEHOLDER[1]							
Total	5 933	5 933	5 933	5 933	5 933	5 933	5 933
Recipiency Status							
With income as defined	5 619	5 636	5 643	5 899	5 899	5 909	5 913
With addition or deduction	1 704	774	893	873	802	1 721	2 443
Mean addition or deduction dollars	4 964	3 008	84	4 476	1 974	1 636	5 752
Standard error dollars	159	98	2	192	88	59	185
Mean total income dollars	22 983	24 279	36 572	13 492	20 878	16 296	39 319
Standard error dollars	692	1 069	1 082	666	805	367	864
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	13.1	12.6	12.6	8.1	7.7	5.2	4.4
$5,000 to $9,999	10.7	10.3	10.3	12.8	12.1	12.0	10.9
$10,000 to $14,999	13.0	12.8	12.7	13.4	13.5	14.4	13.7
$15,000 to $19,000	13.6	13.8	13.9	14.4	14.3	15.0	14.7
$20,000 to $24,999	10.5	10.5	10.5	10.7	11.2	11.6	11.4
$25,000 to $29,999	8.8	9.0	9.0	8.9	9.2	9.5	9.0
$30,000 to $34,999	7.7	7.9	7.9	8.1	8.3	8.5	7.7
$35,000 to $39,999	5.7	6.0	6.0	6.0	6.0	6.0	6.6
$40,000 to $44,999	5.0	5.0	5.0	5.0	5.0	5.0	5.1
$45,000 to $49,999	3.2	3.4	3.4	3.5	3.6	3.6	3.9
$50,000 to $59,999	3.9	4.0	4.0	4.0	4.0	4.1	5.3
$60,000 to $74,999	2.6	2.7	2.7	2.7	2.8	2.8	3.9
$75,000 to $99,999	1.3	1.4	1.4	1.4	1.5	1.5	2.2
$100,000 and over	.9	.9	.9	.9	.9	.9	1.3
Summary Measures							
Median dollars	19 817	20 268	20 275	20 579	21 010	21 421	22 825
Standard error dollars	395	436	436	446	415	415	427
Mean dollars	24 249	24 641	24 654	25 313	25 580	26 054	28 422
Standard error dollars	423	424	424	416	416	410	456
Gini ratio	.424	.419	.419	.400	.396	.381	.388
Standard error	.0149	.0149	.0149	.0151	.0151	.0151	.0152
Quintile Measures							
Lowest quintile:							
Upper limit dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	27.3	29.2	29.2	28.4	28.3	27.2	28.6
With type of addition or deduction	534	242	60	559	305	775	300
Mean amount dollars	4 392	1 514	(B)	4 065	1 124	1 916	1 953
Standard error dollars	169	97	(B)	172	78	89	531
Second quintile:							
Upper limit dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	24.9	23.6	23.6	24.2	23.8	24.3	24.8
With type of addition or deduction	408	183	127	169	226	563	448
Mean amount dollars	5 148	3 289	81	5 104	2 157	1 525	3 856
Standard error dollars	321	131	5	462	134	107	222
Third quintile:							
Upper limit dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	18.9	18.7	18.7	18.7	19.2	19.7	18.7
With type of addition or deduction	318	152	207	66	142	287	499
Mean amount dollars	5 363	3 702	83	(B)	2 827	1 354	4 213
Standard error dollars	420	186	4	(B)	223	141	216
Fourth quintile:							
Upper limit dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	17.3	16.9	16.9	17.1	17.0	17.0	16.2
With type of addition or deduction	270	109	308	45	66	64	636
Mean amount dollars	5 188	4 037	86	(B)	(B)	(B)	5 720
Standard error dollars	478	271	4	(B)	(B)	(B)	219
Fifth quintile:							
Percent of households	11.6	11.5	11.5	11.7	11.7	11.8	11.7
With type of deduction	173	87	192	34	64	32	559
Mean amount dollars	5 209	4 072	86	(B)	(B)	(B)	10 718
Standard error dollars	654	358	5	(B)	(B)	(B)	538

[1]Persons of Hispanic origin may be of any race

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
MARRIED-COUPLE HOUSEHOLDS							
Total	52 317	52 317	52 317	52 317	52 317	52 317	52 317
Recipiency Status							
With income as defined	52 262	51 214	51 214	51 214	51 214	51 214	51 216
With addition or deduction	(X)	18 538	9 175	34 183	43 890	46 023	38 995
Mean addition or deduction dollars	(X)	7 553	11 178	2 774	2 967	6 735	2 302
Standard error dollars	(X)	62	562	11	13	78	29
Mean total income dollars	(X)	28 163	80 640	58 603	49 797	43 515	41 339
Standard error dollars	(X)	328	1 309	395	340	250	254
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	1.4	7.7	7.6	7.5	7.7	7.6	7.6
$5,000 to $9,999	3.8	5.2	5.3	5.0	5.4	5.2	5.3
$10,000 to $14,999	6.6	5.8	5.6	5.4	5.8	6.5	6.7
$15,000 to $19,000	7.5	6.3	6.4	5.9	6.4	7.7	8.0
$20,000 to $24,999	7.9	6.9	6.7	6.3	7.1	8.1	8.7
$25,000 to $29,999	8.4	7.3	7.3	6.8	7.3	9.0	9.8
$30,000 to $34,999	8.4	7.9	7.9	7.2	8.0	9.0	9.4
$35,000 to $39,999	8.0	7.6	7.6	7.5	7.5	8.6	8.9
$40,000 to $44,999	7.5	6.9	6.9	6.9	7.0	7.5	7.6
$45,000 to $49,999	6.4	6.0	5.9	5.9	6.2	6.5	6.2
$50,000 to $59,999	10.7	10.0	10.0	10.5	9.7	8.9	8.5
$60,000 to $74,999	9.9	9.4	9.2	10.0	8.9	7.6	6.7
$75,000 to $99,999	7.7	7.4	7.7	8.5	7.2	4.3	3.6
$100,000 and over	5.8	5.6	6.1	6.6	5.7	3.6	2.9
Summary Measures							
Median dollars	38 664	36 789	36 950	38 883	36 477	33 232	32 089
Standard error dollars	214	187	187	224	205	181	171
Mean dollars	46 126	43 450	45 410	47 223	44 733	38 809	37 093
Standard error dollars	233	240	304	310	302	234	218
Gini ratio	.368	.410	.426	.424	.428	.402	.395
Standard error	.0050	.0049	.0052	.0052	.0052	.0051	.0051
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	8.0	10.0	10.0	9.9	9.9	9.7	9.7
With type of addition or deduction	(X)	4 628	242	130	1 501	482	812
Mean amount dollars	(X)	9 995	469	1 245	339	–431	62
Standard error dollars	(X)	104	173	75	11	26	3
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	16.0	15.7	15.7	15.5	15.4	15.0	15.0
With type of addition or deduction	(X)	4 544	751	2 415	5 873	6 263	5 202
Mean amount dollars	(X)	8 504	764	1 623	1 093	210	295
Standard error dollars	(X)	128	166	20	12	14	5
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	21.3	19.6	19.6	19.7	19.8	19.8	19.5
With type of addition or deduction	(X)	3 477	1 096	6 873	9 302	10 256	8 348
Mean amount dollars	(X)	6 352	1 479	2 068	2 000	1 927	827
Standard error dollars	(X)	144	153	14	13	13	9
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	25.4	25.4	25.5	25.6	25.8	25.8	26.1
With type of addition or deduction	(X)	3 183	1 838	11 251	12 617	13 520	11 423
Mean amount dollars	(X)	5 545	1 877	2 609	2 989	4 169	1 713
Standard error dollars	(X)	138	102	14	15	19	14
Fifth quintile:							
Percent of households	29.3	29.3	29.2	29.3	29.2	29.6	29.8
With type of deduction	(X)	2 706	5 247	13 515	14 596	15 502	13 210
Mean amount dollars	(X)	5 684	18 449	3 491	4 589	15 014	4 672
Standard error dollars	(X)	163	955	19	22	196	75

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
MARRIED-COUPLE HOUSEHOLDS							
Total	52 317	52 317	52 317	52 317	52 317	52 317	52 317
Recipiency Status							
With income as defined	52 072	52 102	52 107	52 262	52 262	52 275	52 300
With addition or deduction	17 590	10 448	10 614	2 182	2 546	3 885	40 773
Mean addition or deduction dollars	7 471	3 951	82	3 946	2 249	1 217	6 095
Standard error dollars	63	23	1	127	50	31	44
Mean total income dollars	32 459	34 865	44 067	24 442	29 585	19 441	50 180
Standard error dollars	293	418	434	685	693	254	271
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	2.0	1.9	1.9	1.3	1.3	1.1	.8
$5,000 to $9,999	3.7	3.0	3.0	3.0	2.9	2.7	2.1
$10,000 to $14,999	7.1	5.5	5.5	5.7	5.5	5.5	4.4
$15,000 to $19,000	8.9	8.7	8.7	8.8	8.7	8.8	7.3
$20,000 to $24,999	9.7	9.9	9.9	10.0	10.2	10.3	8.6
$25,000 to $29,999	10.7	11.2	11.2	11.3	11.4	11.5	9.8
$30,000 to $34,999	10.1	10.6	10.6	10.6	10.7	10.7	9.9
$35,000 to $39,999	9.6	9.8	9.8	9.8	9.9	9.9	9.4
$40,000 to $44,999	8.3	8.6	8.6	8.6	8.6	8.6	8.8
$45,000 to $49,999	6.6	6.9	6.9	7.0	6.9	7.0	7.3
$50,000 to $59,999	9.2	9.4	9.4	9.4	9.5	9.5	10.9
$60,000 to $74,999	7.1	7.3	7.3	7.4	7.4	7.4	9.8
$75,000 to $99,999	3.9	4.0	4.0	4.0	4.0	4.0	6.4
$100,000 and over	3.1	3.1	3.1	3.1	3.1	3.1	4.5
Summary Measures							
Median dollars	33 892	34 582	34 604	34 665	34 737	34 752	38 752
Standard error dollars	158	148	149	147	147	146	171
Mean dollars	39 605	40 394	40 410	40 575	40 684	40 775	45 524
Standard error dollars	212	212	212	211	211	210	225
Gini ratio	.351	.341	.341	.338	.336	.334	.334
Standard error	.0051	.0051	.0051	.0051	.0051	.0051	.0050
Quintile Measures							
Lowest quintile:							
Upper limit dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	7.5	7.4	7.4	7.2	7.2	7.3	7.2
With type of addition or deduction	2 084	879	267	712	442	1 100	1 762
Mean amount dollars	5 962	1 612	77	3 586	1 045	1 523	1 661
Standard error dollars	101	50	3	157	62	68	180
Second quintile:							
Upper limit dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	15.5	15.0	15.0	15.1	15.2	15.0	15.0
With type of addition or deduction	4 050	2 412	837	587	742	1 533	4 544
Mean amount dollars	8 276	3 856	79	3 847	2 326	1 138	2 805
Standard error dollars	107	37	2	214	72	46	49
Third quintile:							
Upper limit dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	21.0	21.2	21.2	21.4	21.4	21.4	21.6
With type of addition or deduction	4 133	2 722	2 257	348	542	916	8 150
Mean amount dollars	7 860	4 388	81	4 467	2 719	1 035	3 717
Standard error dollars	132	41	1	417	113	54	43
Fourth quintile:							
Upper limit dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	26.4	26.7	26.7	26.7	26.7	26.7	26.6
With type of addition or deduction	3 855	2 323	3 576	263	400	262	11 703
Mean amount dollars	7 035	4 245	84	3 906	2 641	1 100	5 174
Standard error dollars	143	49	1	370	145	98	45
Fifth quintile:							
Percent of households	29.6	29.6	29.6	29.5	29.6	29.6	29.7
With type of deduction	3 468	2 111	3 676	271	421	75	14 614
Mean amount dollars	7 458	4 145	82	4 474	2 399	(B)	9 716
Standard error dollars	179	53	1	489	140	(B)	96

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT							
Total	10 890	10 890	10 890	10 890	10 890	10 890	10 890
Recipiency Status							
With income as defined	10 803	9 478	9 478	9 478	9 478	9 478	9 478
With addition or deduction	(X)	6 056	928	4 958	8 203	8 032	5 860
Mean addition or deduction dollars	(X)	5 650	5 386	1 990	1 526	2 210	1 027
Standard error dollars	(X)	80	1 280	23	21	105	45
Mean total income dollars	(X)	14 813	50 539	34 704	24 676	24 394	25 912
Standard error dollars	(X)	410	3 282	702	480	384	451
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	13.1	28.0	28.0	27.8	28.7	27.9	28.0
$5,000 to $9,999	16.8	10.9	10.8	10.2	10.6	10.7	10.8
$10,000 to $14,999	14.3	11.9	11.9	11.3	11.8	12.8	13.2
$15,000 to $19,000	11.6	9.9	10.1	9.2	9.8	11.6	12.0
$20,000 to $24,999	9.7	8.5	8.2	8.7	8.7	9.5	9.5
$25,000 to $29,999	8.1	7.1	6.9	7.1	7.1	7.6	7.7
$30,000 to $34,999	6.5	6.2	6.3	6.4	6.0	6.1	6.0
$35,000 to $39,999	5.0	4.4	4.3	4.5	4.5	4.1	3.7
$40,000 to $44,999	3.8	3.5	3.5	4.2	3.4	2.4	2.5
$45,000 to $49,999	2.4	1.9	1.9	2.0	1.9	2.0	1.7
$50,000 to $59,999	3.6	3.1	3.2	3.2	3.0	2.5	2.4
$60,000 to $74,999	2.8	2.4	2.5	2.9	2.4	1.7	1.4
$75,000 to $99,999	1.6	1.4	1.4	1.6	1.3	.7	.7
$100,000 and over	.9	.8	1.0	1.0	.9	.5	.4
Summary Measures							
Median dollars	17 383	14 659	14 700	15 382	14 528	14 451	14 239
Standard error dollars	294	300	294	354	292	267	266
Mean dollars	22 952	19 811	20 270	21 176	20 027	18 397	17 844
Standard error dollars	323	328	392	402	389	316	296
Gini ratio	.450	.519	.528	.527	.530	.504	.498
Standard error	.0112	.0107	.0113	.0113	.0114	.0109	.0108
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	36.7	32.9	33.0	32.9	33.1	32.3	32.3
With type of addition or deduction	(X)	2 973	36	92	1 493	836	359
Mean amount dollars	(X)	5 981	(B)	1 198	247	-388	56
Standard error dollars	(X)	112	(B)	99	7	16	5
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	25.3	28.7	28.8	27.9	27.6	27.4	27.3
With type of addition or deduction	(X)	1 467	159	1 388	2 725	2 825	1 914
Mean amount dollars	(X)	5 111	851	1 433	923	4	263
Standard error dollars	(X)	160	292	27	11	23	7
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	18.8	19.8	19.6	20.4	20.3	20.7	20.4
With type of addition or deduction	(X)	833	204	1 748	2 056	2 237	1 776
Mean amount dollars	(X)	5 331	1 232	1 791	1 750	1 676	704
Standard error dollars	(X)	215	280	27	20	34	17
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	12.2	12.0	12.0	12.2	12.3	12.6	12.9
With type of addition or deduction	(X)	479	256	1 113	1 230	1 378	1 135
Mean amount dollars	(X)	5 657	2 006	2 333	2 637	3 816	1 365
Standard error dollars	(X)	312	337	42	41	64	38
Fifth quintile:							
Percent of households	7.1	6.6	6.7	6.6	6.8	7.0	7.1
With type of deduction	(X)	303	273	618	700	757	677
Mean amount dollars	(X)	5 863	15 041	3 305	3 985	11 970	3 982
Standard error dollars	(X)	343	4 206	99	107	928	331

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT							
Total	10 890	10 890	10 890	10 890	10 890	10 890	10 890
Recipiency Status							
With income as defined	9 891	9 907	9 944	10 811	10 811	10 858	10 865
With addition or deduction	4 003	1 824	1 980	3 052	2 046	4 281	4 749
Mean addition or deduction dollars	5 486	2 963	72	4 015	1 892	2 226	5 035
Standard error dollars	101	48	1	77	47	41	113
Mean total income dollars	23 355	29 449	25 964	11 189	17 934	13 366	34 522
Standard error dollars	499	754	603	286	398	186	589
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	22.0	21.7	21.7	12.8	12.5	5.4	4.6
$5,000 to $9,999	10.9	10.2	10.2	15.7	14.0	16.0	14.8
$10,000 to $14,999	13.8	12.9	12.9	14.6	14.9	17.0	16.4
$15,000 to $19,000	13.1	13.7	13.7	14.3	14.9	16.5	14.6
$20,000 to $24,999	10.0	10.1	10.2	10.6	11.0	12.0	11.6
$25,000 to $29,999	8.4	8.4	8.4	8.6	8.8	9.0	9.1
$30,000 to $34,999	6.7	6.8	6.8	7.0	7.2	7.3	7.6
$35,000 to $39,999	4.5	4.8	4.8	5.0	5.0	5.1	5.5
$40,000 to $44,999	2.8	3.0	3.0	3.0	3.1	3.1	4.3
$45,000 to $49,999	2.1	2.1	2.1	2.1	2.1	2.1	2.8
$50,000 to $59,999	2.9	3.0	3.0	3.1	3.2	3.2	3.6
$60,000 to $74,999	1.7	1.9	1.9	1.9	2.0	2.0	2.8
$75,000 to $99,999	.9	.9	.9	.9	.9	.9	1.6
$100,000 and over	.4	.4	.4	.4	.4	.4	.7
Summary Measures							
Median dollars	16 241	16 908	16 929	17 486	17 886	18 455	19 845
Standard error dollars	260	256	257	244	234	220	257
Mean dollars	19 861	20 357	20 370	21 495	21 851	22 726	24 922
Standard error dollars	301	304	304	295	295	288	314
Gini ratio	.466	.463	.462	.423	.417	.384	.393
Standard error	.0109	.0108	.0108	.0113	.0112	.0114	.0111
Quintile Measures							
Lowest quintile:							
Upper limit dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	36.6	38.5	38.5	37.0	35.8	33.0	35.2
With type of addition or deduction	1 172	280	344	2 209	895	2 524	721
Mean amount dollars	3 764	1 609	71	3 902	1 253	2 445	1 913
Standard error dollars	116	83	3	77	42	51	151
Second quintile:							
Upper limit dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	24.7	23.5	23.5	24.5	25.2	27.3	25.3
With type of addition or deduction	1 021	483	577	478	640	1 276	1 027
Mean amount dollars	5 789	3 128	70	4 171	2 093	2 023	3 102
Standard error dollars	190	76	2	232	71	77	101
Third quintile:							
Upper limit dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	18.3	17.5	17.5	17.7	18.1	18.6	18.8
With type of addition or deduction	797	423	506	205	292	364	1 209
Mean amount dollars	6 137	3 269	71	4 410	2 809	1 642	4 320
Standard error dollars	257	99	2	464	160	129	138
Fourth quintile:							
Upper limit dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	12.7	12.6	12.6	12.8	12.9	12.9	12.7
With type of addition or deduction	595	366	340	95	133	82	1 033
Mean amount dollars	6 285	3 154	76	4 147	2 770	1 379	6 006
Standard error dollars	286	102	3	495	289	300	181
Fifth quintile:							
Percent of households	7.8	7.9	7.9	8.0	8.1	8.1	8.0
With type of deduction	417	272	213	64	86	34	759
Mean amount dollars	7 201	3 331	75	(B)	2 568	(B)	10 431
Standard error dollars	367	130	3	(B)	243	(B)	476

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
HOUSEHOLDS WITH RELATED CHILDREN UNDER 18							
Total	34 279	34 279	34 279	34 279	34 279	34 279	34 279
Recipiency Status							
With income as defined	34 181	32 787	32 787	32 787	32 787	32 787	32 789
With addition or deduction	(X)	9 849	4 982	22 994	30 876	31 366	24 408
Mean addition or deduction dollars	(X)	4 747	10 202	2 685	2 641	4 940	2 021
Standard error dollars	(X)	71	737	12	15	82	33
Mean total income dollars	(X)	23 914	76 707	51 993	42 635	38 320	38 979
Standard error dollars	(X)	390	1 696	429	361	275	293
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	4.8	9.8	9.8	9.6	10.1	9.7	9.7
$5,000 to $9,999	6.8	5.1	5.1	4.7	5.1	4.7	4.8
$10,000 to $14,999	7.5	6.7	6.6	6.2	6.9	7.5	7.7
$15,000 to $19,000	7.8	7.4	7.5	6.8	7.4	8.8	9.3
$20,000 to $24,999	7.9	7.6	7.3	7.0	7.8	8.8	9.2
$25,000 to $29,999	8.2	7.9	7.8	7.5	7.8	9.4	10.2
$30,000 to $34,999	8.4	8.1	8.2	7.6	8.3	9.3	9.7
$35,000 to $39,999	7.9	7.9	7.8	7.6	7.8	8.7	8.7
$40,000 to $44,999	7.2	7.0	7.0	7.2	7.0	7.0	7.2
$45,000 to $49,999	5.6	5.5	5.5	5.7	5.9	6.2	5.8
$50,000 to $59,999	9.6	9.3	9.3	9.9	8.9	7.9	7.4
$60,000 to $74,999	8.4	8.0	7.9	8.7	7.5	6.2	5.4
$75,000 to $99,999	5.9	5.8	5.9	6.6	5.6	3.3	2.7
$100,000 and over	4.0	3.9	4.3	4.7	4.0	2.5	2.1
Summary Measures							
Median dollars	34 077	33 165	33 372	35 300	32 963	30 555	29 583
Standard error dollars	262	278	268	248	239	207	191
Mean dollars	40 208	38 844	40 327	42 128	39 748	35 228	33 789
Standard error dollars	268	273	339	346	337	264	246
Gini ratio	.395	.417	.433	.429	.435	.406	.398
Standard error	.0061	.0061	.0065	.0064	.0065	.0063	.0063
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	15.0	12.0	12.0	11.9	12.0	11.4	11.4
With type of addition or deduction	(X)	3 186	49	146	1 978	1 240	351
Mean amount dollars	(X)	6 082	(B)	1 291	286	–449	58
Standard error dollars	(X)	121	(B)	71	8	12	6
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	16.7	17.9	17.9	17.4	17.3	16.7	16.6
With type of addition or deduction	(X)	2 190	415	2 487	5 560	5 564	3 531
Mean amount dollars	(X)	4 531	705	1 645	1 081	–235	263
Standard error dollars	(X)	164	197	20	10	13	5
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	21.1	21.1	21.1	21.3	21.4	21.3	21.0
With type of addition or deduction	(X)	1 732	696	5 428	7 004	7 244	5 803
Mean amount dollars	(X)	3 787	1 519	2 109	2 013	1 501	747
Standard error dollars	(X)	157	196	15	14	16	9
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	23.8	25.1	25.2	25.5	25.6	25.6	25.9
With type of addition or deduction	(X)	1 602	1 136	7 602	8 440	8 760	7 409
Mean amount dollars	(X)	3 915	1 827	2 667	3 022	3 609	1 600
Standard error dollars	(X)	154	130	16	18	20	17
Fifth quintile:							
Percent of households	23.5	23.9	23.8	24.0	23.7	25.0	25.2
With type of deduction	(X)	1 139	2 686	7 330	7 893	8 557	7 313
Mean amount dollars	(X)	4 057	17 654	3 511	4 482	13 363	4 402
Standard error dollars	(X)	198	1 329	25	29	251	96

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
HOUSEHOLDS WITH RELATED CHILDREN UNDER 18							
Total	34 279	34 279	34 279	34 279	34 279	34 279	34 279
Recipiency Status							
With income as defined	33 159	33 182	33 224	34 189	34 189	34 242	34 255
With addition or deduction	7 199	1 534	12 657	3 833	3 392	7 507	21 888
Mean addition or deduction dollars	4 281	2 919	81	4 157	2 128	1 814	6 021
Standard error dollars	83	54	–	82	40	29	61
Mean total income dollars	30 820	34 490	40 987	14 233	23 907	16 486	49 165
Standard error dollars	407	851	393	356	533	170	357
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	7.9	7.8	7.8	4.6	4.5	2.0	1.7
$5,000 to $9,999	4.7	4.6	4.6	6.4	5.7	6.1	5.6
$10,000 to $14,999	7.7	7.5	7.4	8.0	7.9	8.6	7.9
$15,000 to $19,000	9.4	9.4	9.4	9.7	9.8	10.4	9.4
$20,000 to $24,999	9.2	9.2	9.2	9.4	9.7	10.2	9.1
$25,000 to $29,999	10.5	10.5	10.5	10.6	10.8	11.0	9.3
$30,000 to $34,999	9.8	9.8	9.8	9.9	9.9	10.1	9.3
$35,000 to $39,999	8.9	9.0	9.0	9.0	9.1	9.1	8.3
$40,000 to $44,999	7.5	7.6	7.5	7.5	7.5	7.5	7.7
$45,000 to $49,999	6.0	6.0	6.1	6.2	6.2	6.2	6.3
$50,000 to $59,999	7.8	7.8	7.8	7.9	7.9	7.9	9.3
$60,000 to $74,999	5.6	5.7	5.7	5.7	5.8	5.8	7.9
$75,000 to $99,999	2.9	2.9	2.9	2.9	2.9	2.9	4.9
$100,000 and over	2.2	2.2	2.2	2.2	2.2	2.2	3.2
Summary Measures							
Median dollars	30 333	30 463	30 498	30 615	30 759	30 872	33 733
Standard error dollars	200	201	201	200	198	193	221
Mean dollars	34 688	34 819	34 849	35 314	35 524	35 921	39 766
Standard error dollars	245	245	245	242	242	239	260
Gini ratio	.386	.384	.384	.373	.369	.358	.366
Standard error	.0063	.0063	.0063	.0063	.0063	.0063	.0062
Quintile Measures							
Lowest quintile:							
Upper limit dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	14.5	16.0	16.0	15.4	14.9	13.8	15.0
With type of addition or deduction	1 218	200	618	2 433	1 053	3 230	1 085
Mean amount dollars	3 195	1 417	74	3 983	1 289	2 289	1 601
Standard error dollars	110	134	2	77	40	46	203
Second quintile:							
Upper limit dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	16.4	16.5	16.4	16.9	17.1	17.8	17.7
With type of addition or deduction	1 389	330	1 453	695	1 044	2 619	2 376
Mean amount dollars	4 269	2 692	76	4 193	2 245	1 578	2 669
Standard error dollars	168	65	1	206	58	48	65
Third quintile:							
Upper limit dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	20.2	19.8	19.8	19.9	20.0	20.5	20.3
With type of addition or deduction	1 555	297	2 848	335	566	1 238	4 332
Mean amount dollars	4 109	3 389	80	4 954	2 905	1 255	3 497
Standard error dollars	176	116	1	456	114	57	60
Fourth quintile:							
Upper limit dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	24.6	24.2	24.2	24.2	24.3	24.3	23.3
With type of addition or deduction	1 607	318	3 923	193	372	323	6 461
Mean amount dollars	4 286	3 214	84	3 611	2 738	1 245	5 115
Standard error dollars	179	120	1	393	167	112	54
Fifth quintile:							
Percent of households	24.2	23.6	23.6	23.6	23.6	23.6	23.8
With type of deduction	1 431	388	3 815	178	356	98	7 633
Mean amount dollars	5 398	3 285	83	5 474	2 400	1 364	9 891
Standard error dollars	240	109	1	657	147	205	137

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definiton 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
MARRIED-COUPLE HOUSEHOLDS, WITH RELATED CHILDREN UNDER 18							
Total	25 476	25 476	25 476	25 476	25 476	25 476	25 476
Recipiency Status							
With income as defined	25 462	25 236	25 236	25 236	25 236	25 236	25 238
With addition or deduction	(X)	5 500	4 305	19 120	24 193	24 812	19 954
Mean addition or deduction dollars	(X)	4 500	10 895	2 800	2 955	5 768	2 259
Standard error dollars	(X)	103	820	13	16	99	39
Mean total income dollars	(X)	33 379	80 568	55 758	47 902	42 245	41 917
Standard error dollars	(X)	545	1 881	493	430	324	335
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	1.1	2.9	2.9	2.8	3.1	2.8	2.8
$5,000 to $9,999	2.8	3.1	3.1	2.9	3.3	2.9	2.9
$10,000 to $14,999	5.1	4.8	4.7	4.4	5.0	5.5	5.7
$15,000 to $19,000	6.4	6.3	6.5	5.8	6.4	7.7	8.2
$20,000 to $24,999	7.4	7.4	7.1	6.6	7.6	8.7	9.3
$25,000 to $29,999	8.5	8.3	8.3	7.7	8.2	10.2	11.2
$30,000 to $34,999	9.3	9.0	9.1	8.2	9.3	10.7	11.1
$35,000 to $39,999	9.1	9.1	9.0	8.8	8.9	10.2	10.4
$40,000 to $44,999	8.5	8.4	8.3	8.4	8.3	8.6	9.0
$45,000 to $49,999	6.8	6.8	6.8	7.0	7.3	7.7	7.3
$50,000 to $59,999	11.9	11.5	11.5	12.3	11.0	9.8	9.2
$60,000 to $74,999	10.4	10.0	9.8	10.8	9.4	7.8	6.8
$75,000 to $99,999	7.4	7.2	7.5	8.4	7.1	4.2	3.5
$100,000 and over	5.1	5.0	5.4	6.0	5.1	3.2	2.7
Summary Measures							
Median dollars	40 103	39 428	39 581	41 681	38 962	35 729	34 484
Standard error dollars	252	281	283	266	260	217	202
Mean dollars	46 716	45 744	47 585	49 686	46 880	41 263	39 494
Standard error dollars	322	325	416	423	414	320	297
Gini ratio	.343	.355	.373	.368	.375	.346	.339
Standard error	.0071	.0071	.0075	.0074	.0076	.0074	.0074
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	6.2	4.2	4.1	4.0	4.1	3.7	3.7
With type of addition or deduction	(X)	721	29	62	669	422	109
Mean amount dollars	(X)	8 461	(B)	(B)	366	–498	76
Standard error dollars	(X)	331	(B)	(B)	17	23	16
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	13.8	13.9	14.0	13.5	13.5	12.9	12.7
With type of addition or deduction	(X)	1 167	303	1 358	3 222	3 200	2 034
Mean amount dollars	(X)	4 754	537	1 745	1 181	–254	283
Standard error dollars	(X)	258	232	26	15	16	7
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	22.4	21.9	22.0	22.0	22.1	21.8	21.4
With type of addition or deduction	(X)	1 289	556	4 062	5 406	5 486	4 441
Mean amount dollars	(X)	3 469	1 458	2 166	2 078	1 532	777
Standard error dollars	(X)	183	227	17	16	17	11
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	28.3	30.0	30.1	30.4	30.5	30.4	30.6
With type of addition or deduction	(X)	1 358	940	6 765	7 531	7 733	6 560
Mean amount dollars	(X)	3 639	1 682	2 682	3 056	3 625	1 638
Standard error dollars	(X)	160	131	17	19	20	18
Fifth quintile:							
Percent of households	29.4	30.0	29.8	30.1	29.7	31.3	31.6
With type of deduction	(X)	965	2 476	6 874	7 365	7 970	6 811
Mean amount dollars	(X)	3 823	17 915	3 512	4 505	13 513	4 448
Standard error dollars	(X)	210	1 388	26	29	263	101

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
MARRIED-COUPLE HOUSEHOLDS, WITH RELATED CHILDREN UNDER 18							
Total	25 476	25 476	25 476	25 476	25 476	25 476	25 476
Recipiency Status							
With income as defined	25 331	25 344	25 350	25 462	25 462	25 469	25 472
With addition or deduction	4 841	988	10 259	1 163	1 649	3 300	18 716
Mean addition or deduction dollars	4 092	3 082	83	4 247	2 392	1 252	6 240
Standard error dollars	104	70	1	191	64	35	67
Mean total income dollars	35 394	37 759	43 848	23 598	30 479	20 258	51 860
Standard error dollars	498	1 104	444	853	923	274	397
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	1.8	1.8	1.8	1.1	1.1	.7	.5
$5,000 to $9,999	2.6	2.6	2.6	2.6	2.4	2.0	1.7
$10,000 to $14,999	5.5	5.4	5.4	5.5	5.1	5.1	4.4
$15,000 to $19,000	8.1	8.0	8.0	8.2	8.2	8.3	7.3
$20,000 to $24,999	9.1	9.1	9.1	9.2	9.4	9.6	8.2
$25,000 to $29,999	11.4	11.5	11.4	11.5	11.7	11.9	9.6
$30,000 to $34,999	11.2	11.2	11.2	11.3	11.3	11.5	10.2
$35,000 to $39,999	10.5	10.6	10.6	10.6	10.6	10.7	9.6
$40,000 to $44,999	9.3	9.3	9.2	9.2	9.2	9.2	9.0
$45,000 to $49,999	7.5	7.5	7.6	7.7	7.7	7.8	7.7
$50,000 to $59,999	9.6	9.6	9.7	9.7	9.7	9.7	11.5
$60,000 to $74,999	7.0	7.1	7.1	7.1	7.2	7.2	9.9
$75,000 to $99,999	3.6	3.6	3.6	3.6	3.6	3.6	6.1
$100,000 and over	2.7	2.7	2.7	2.7	2.8	2.8	4.1
Summary Measures							
Median dollars	35 098	35 196	35 240	35 295	35 378	35 406	39 159
Standard error dollars	206	205	203	203	200	201	247
Mean dollars	40 271	40 391	40 424	40 618	40 773	40 935	45 519
Standard error dollars	295	295	295	294	294	293	316
Gini ratio	.330	.328	.328	.325	.322	.318	.325
Standard error	.0073	.0073	.0073	.0073	.0073	.0073	.0071
Quintile Measures							
Lowest quintile:							
Upper limit dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	5.7	6.7	6.7	6.4	6.2	6.0	6.5
With type of addition or deduction	385	100	260	371	229	796	524
Mean amount dollars	3 441	1 615	78	4 057	1 295	1 680	1 299
Standard error dollars	227	230	3	233	93	88	382
Second quintile:							
Upper limit dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	13.5	13.9	13.9	14.2	14.3	14.2	14.7
With type of addition or deduction	786	179	821	341	517	1 347	1 655
Mean amount dollars	4 010	2 660	80	3 938	2 349	1 155	2 469
Standard error dollars	230	89	2	291	87	51	74
Third quintile:							
Upper limit dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	21.4	21.3	21.3	21.3	21.5	21.8	21.6
With type of addition or deduction	1 161	193	2 215	192	365	851	3 571
Mean amount dollars	3 552	3 636	81	4 862	2 924	1 057	3 381
Standard error dollars	186	160	1	647	145	58	64
Fourth quintile:							
Upper limit dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	29.2	28.6	28.7	28.7	28.7	28.7	27.6
With type of addition or deduction	1 311	213	3 453	127	266	241	5 820
Mean amount dollars	3 843	3 224	85	3 459	2 691	1 127	5 038
Standard error dollars	189	143	1	499	193	106	55
Fifth quintile:							
Percent of households	30.2	29.4	29.4	29.4	29.4	29.4	29.6
With type of deduction	1 199	304	3 509	132	272	66	7 145
Mean amount dollars	5 151	3 358	83	5 444	2 392	(B)	9 884
Standard error dollars	262	126	1	827	178	(B)	141

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT, WITH RELATED CHILDREN UNDER 18							
Total	7 445	7 445	7 445	7 445	7 445	7 445	7 445
Recipiency Status							
With income as defined	7 361	6 232	6 232	6 232	6 232	6 232	6 232
With addition or deduction	(X)	3 867	509	3 085	5 467	5 308	3 530
Mean addition or deduction dollars	(X)	5 040	3 624	2 032	1 335	1 359	804
Standard error dollars	(X)	96	839	28	23	77	34
Mean total income dollars	(X)	10 526	44 566	30 957	21 069	21 471	23 860
Standard error dollars	(X)	427	2 709	602	414	348	421
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	17.3	33.3	33.4	33.0	34.0	33.0	33.1
$5,000 to $9,999	20.2	11.4	11.3	10.6	10.9	10.7	10.8
$10,000 to $14,999	15.3	12.6	12.6	11.9	12.7	13.8	14.1
$15,000 to $19,000	11.8	10.6	10.7	10.0	10.3	11.9	12.4
$20,000 to $24,999	9.1	8.0	7.8	8.3	8.2	8.8	8.5
$25,000 to $29,999	6.7	6.2	6.0	6.4	6.0	6.5	6.7
$30,000 to $34,999	5.3	5.0	5.1	5.3	4.9	4.9	5.0
$35,000 to $39,999	3.9	3.6	3.7	3.8	3.7	3.5	3.0
$40,000 to $44,999	2.9	2.5	2.7	3.3	2.7	1.5	1.6
$45,000 to $49,999	1.3	1.2	1.1	1.4	1.1	1.3	1.2
$50,000 to $59,999	2.5	2.2	2.1	2.0	2.1	2.0	1.9
$60,000 to $74,999	2.0	1.7	1.9	2.2	1.7	1.1	1.1
$75,000 to $99,999	1.2	1.1	1.0	1.1	1.0	.6	.5
$100,000 and over	.5	.4	.6	.6	.5	.3	.2
Summary Measures							
Median dollars	14 029	12 015	12 085	12 721	11 942	12 322	12 159
Standard error dollars	296	324	327	351	326	308	296
Mean dollars	19 100	16 482	16 730	17 572	16 592	15 623	15 242
Standard error dollars	316	324	345	358	342	294	281
Gini ratio	.462	.535	.539	.540	.541	.517	.512
Standard error	.0134	.0125	.0129	.0128	.0129	.0124	.0123
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	44.8	38.5	38.6	38.5	38.7	37.5	37.5
With type of addition or deduction	(X)	2 328	18	74	1 211	742	217
Mean amount dollars	(X)	5 346	(B)	(B)	240	–426	48
Standard error dollars	(X)	118	(B)	(B)	8	15	6
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	25.7	30.4	30.4	29.2	28.9	28.8	28.5
With type of addition or deduction	(X)	885	106	1 020	2 013	2 066	1 298
Mean amount dollars	(X)	4 124	1 160	1 513	914	–229	236
Standard error dollars	(X)	203	379	31	13	23	7
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	15.8	17.5	17.1	18.3	18.2	18.8	18.6
With type of addition or deduction	(X)	357	113	1 117	1 274	1 396	1 091
Mean amount dollars	(X)	4 836	1 616	1 899	1 720	1 367	632
Standard error dollars	(X)	330	404	33	24	42	19
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	8.7	9.0	9.1	9.2	9.3	9.6	10.1
With type of addition or deduction	(X)	178	135	579	628	718	585
Mean amount dollars	(X)	6 080	2 514	2 494	2 625	3 209	1 219
Standard error dollars	(X)	574	523	55	59	83	50
Fifth quintile:							
Percent of households	4.9	4.6	4.7	4.7	4.8	5.2	5.2
With type of deduction	(X)	119	137	296	342	387	339
Mean amount dollars	(X)	4 917	8 834	3 581	3 892	9 794	3 297
Standard error dollars	(X)	469	2 953	126	142	729	256

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT, WITH RELATED CHILDREN UNDER 18							
Total	7 445	7 445	7 445	7 445	7 445	7 445	7 445
Recipiency Status							
With income as defined	6 493	6 502	6 540	7 369	7 369	7 416	7 424
With addition or deduction	1 991	437	1 902	2 491	1 549	3 873	2 481
Mean addition or deduction dollars	4 647	2 563	73	4 111	1 904	2 327	4 574
Standard error dollars	146	91	1	85	53	43	153
Mean total income dollars	20 066	27 470	26 038	9 606	16 629	13 231	31 123
Standard error dollars	657	1 273	620	280	455	195	613
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	28.8	28.7	28.7	16.9	16.4	6.6	5.8
$5,000 to $9,999	11.5	11.4	11.4	19.4	17.2	20.0	18.8
$10,000 to $14,999	14.4	14.1	14.1	16.3	17.0	20.0	19.5
$15,000 to $19,000	13.2	13.4	13.4	14.0	14.8	17.0	16.3
$20,000 to $24,999	8.9	8.9	9.0	9.4	9.9	11.2	11.4
$25,000 to $29,999	7.1	7.0	7.0	7.3	7.5	7.7	7.5
$30,000 to $34,999	5.2	5.2	5.2	5.3	5.4	5.6	6.1
$35,000 to $39,999	3.4	3.4	3.5	3.6	3.7	3.7	3.7
$40,000 to $44,999	1.9	1.9	1.9	1.9	2.0	2.1	3.2
$45,000 to $49,999	1.4	1.4	1.4	1.4	1.4	1.4	1.8
$50,000 to $59,999	2.2	2.4	2.3	2.4	2.4	2.5	2.6
$60,000 to $74,999	1.2	1.2	1.2	1.3	1.3	1.3	1.7
$75,000 to $99,999	.6	.6	.6	.7	.6	.6	1.2
$100,000 and over	.2	.2	.2	.2	.3	.3	.4
Summary Measures							
Median dollars	13 351	13 519	13 535	14 198	14 811	15 920	16 660
Standard error dollars	295	296	296	263	258	226	236
Mean dollars	16 484	16 635	16 653	18 029	18 425	19 636	21 160
Standard error dollars	287	289	289	275	276	265	293
Gini ratio	.492	.492	.492	.437	.430	.382	.392
Standard error	.0123	.0123	.0123	.0132	.0131	.0133	.0133
Quintile Measures							
Lowest quintile:							
Upper limit dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	44.3	47.1	47.1	45.7	44.3	40.3	43.5
With type of addition or deduction	771	89	332	1 981	780	2 313	484
Mean amount dollars	3 058	1 212	71	3 981	1 293	2 537	1 867
Standard error dollars	126	146	3	82	45	54	180
Second quintile:							
Upper limit dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	25.1	24.1	24.0	25.1	26.0	29.2	27.0
With type of addition or deduction	503	117	555	316	469	1 146	618
Mean amount dollars	4 560	2 736	71	4 511	2 221	2 123	3 145
Standard error dollars	261	113	2	310	83	84	139
Third quintile:							
Upper limit dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	15.4	14.0	14.0	14.2	14.5	15.3	15.3
With type of addition or deduction	313	83	477	105	159	316	590
Mean amount dollars	5 898	2 864	72	5 199	3 067	1 714	4 149
Standard error dollars	469	122	2	776	218	142	196
Fourth quintile:							
Upper limit dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	9.7	9.3	9.3	9.4	9.5	9.6	8.7
With type of addition or deduction	236	83	329	51	75	68	458
Mean amount dollars	6 866	3 037	77	(B)	3 162	(B)	5 863
Standard error dollars	529	237	3	(B)	422	(B)	248
Fifth quintile:							
Percent of households	5.5	5.5	5.5	5.6	5.7	5.7	5.5
With type of deduction	167	65	208	38	65	30	331
Mean amount dollars	6 759	(B)	76	(B)	(B)	(B)	10 179
Standard error dollars	639	(B)	3	(B)	(B)	(B)	796

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
HOUSEHOLDS WITH MEMBERS 65 YEARS OLD AND OVER							
Total	22 043	22 043	22 043	22 043	22 043	22 043	22 043
Recipiency Status							
With income as defined	22 010	19 069	19 069	19 069	19 069	19 069	19 069
With addition or deduction	(X)	20 991	2 961	3 842	7 189	10 632	10 681
Mean addition or deduction dollars	(X)	8 517	7 048	2 085	1 718	4 703	1 301
Standard error dollars	(X)	45	662	32	30	140	44
Mean total income dollars	(X)	15 788	50 067	49 336	34 776	29 722	24 768
Standard error dollars	(X)	253	1 792	1 198	802	450	407
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	6.6	41.4	41.3	41.2	41.5	41.5	41.7
$5,000 to $9,999	22.1	14.4	14.3	14.2	14.4	15.3	15.4
$10,000 to $14,999	16.3	9.9	9.8	9.6	9.6	10.1	10.3
$15,000 to $19,000	12.4	6.8	6.7	6.5	6.6	7.2	7.5
$20,000 to $24,999	9.1	5.4	5.4	5.4	5.5	6.0	6.1
$25,000 to $29,999	7.3	4.1	4.0	4.2	4.2	4.2	4.5
$30,000 to $34,999	5.2	3.5	3.4	3.4	3.4	3.5	3.2
$35,000 to $39,999	3.8	2.7	2.9	2.8	2.8	2.4	2.3
$40,000 to $44,999	3.3	1.9	1.8	2.0	1.8	1.7	1.7
$45,000 to $49,999	2.4	1.4	1.3	1.4	1.5	1.6	1.5
$50,000 to $59,999	3.6	2.7	2.8	2.6	2.5	2.2	2.1
$60,000 to $74,999	3.2	2.2	2.2	2.4	2.3	1.8	1.6
$75,000 to $99,999	2.5	1.9	1.9	2.1	1.9	1.1	1.1
$100,000 and over	2.2	1.8	2.1	2.2	2.0	1.3	1.1
Summary Measures							
Median dollars	16 829	7 664	7 687	7 788	7 630	7 503	7 435
Standard error dollars	177	195	199	199	188	162	153
Mean dollars	25 292	17 181	18 127	18 491	17 931	15 662	15 032
Standard error dollars	274	270	326	331	323	255	238
Gini ratio	.472	.634	.648	.649	.647	.621	.615
Standard error	.0086	.0085	.0091	.0091	.0091	.0087	.0086
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	36.2	48.8	48.8	48.9	48.1	48.7	48.7
With type of addition or deduction	(X)	10 605	345	78	1 191	564	1 767
Mean amount dollars	(X)	7 932	288	1 018	250	78	61
Standard error dollars	(X)	55	156	100	8	13	2
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	26.7	24.2	23.8	24.0	24.0	23.7	23.7
With type of addition or deduction	(X)	5 131	678	759	1 978	3 990	3 805
Mean amount dollars	(X)	9 191	826	1 266	760	760	279
Standard error dollars	(X)	95	119	40	17	14	5
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	16.6	11.6	11.5	11.8	11.9	12.2	12.2
With type of addition or deduction	(X)	2 340	551	1 014	1 477	2 672	2 240
Mean amount dollars	(X)	9 062	1 821	1 639	1 568	2 568	901
Standard error dollars	(X)	153	158	36	35	34	19
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	10.6	7.7	7.9	7.6	8.0	7.7	7.8
With type of addition or deduction	(X)	1 518	504	902	1 181	1 703	1 421
Mean amount dollars	(X)	8 897	3 292	2 113	2 329	5 282	1 825
Standard error dollars	(X)	191	235	49	53	76	46
Fifth quintile:							
Percent of households	10.0	7.7	8.0	7.7	8.0	7.7	7.8
With type of deduction	(X)	1 397	882	1 091	1 362	1 704	1 447
Mean amount dollars	(X)	9 159	19 884	3 123	4 024	18 234	5 603
Standard error dollars	(X)	223	2 081	73	86	682	257

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
HOUSEHOLDS WITH MEMBERS 65 YEARS OLD AND OVER							
Total	22 043	22 043	22 043	22 043	22 043	22 043	22 043
Recipiency Status							
With income as defined	21 862	21 941	21 941	22 010	22 010	22 014	22 032
With addition or deduction	20 680	19 210	441	2 281	1 918	2 310	16 714
Mean addition or deduction dollars	8 320	3 196	75	2 955	1 336	1 333	5 274
Standard error dollars	45	17	3	97	42	28	61
Mean total income dollars	22 280	27 375	45 118	17 399	21 487	12 912	34 233
Standard error dollars	236	265	1 792	570	572	290	330
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	9.0	8.1	8.1	6.1	6.0	5.1	2.7
$5,000 to $9,999	20.8	14.0	14.0	14.9	14.7	14.3	11.9
$10,000 to $14,999	16.7	14.7	14.7	15.2	15.2	16.1	14.1
$15,000 to $19,000	12.7	14.1	14.1	14.2	14.0	14.3	12.6
$20,000 to $24,999	9.7	10.9	10.9	11.0	11.2	11.2	11.5
$25,000 to $29,999	7.8	9.3	9.2	9.4	9.5	9.6	10.0
$30,000 to $34,999	5.2	7.0	7.0	7.2	7.1	7.1	7.9
$35,000 to $39,999	4.4	5.0	5.0	5.0	5.1	5.1	6.5
$40,000 to $44,999	3.0	3.8	3.8	3.8	3.8	3.8	4.9
$45,000 to $49,999	2.4	3.1	3.0	3.1	3.1	3.1	3.6
$50,000 to $59,999	3.0	3.5	3.6	3.7	3.7	3.7	5.1
$60,000 to $74,999	2.5	3.1	3.1	3.1	3.2	3.2	4.3
$75,000 to $99,999	1.6	1.9	1.9	1.9	1.9	1.9	2.9
$100,000 and over	1.3	1.4	1.4	1.4	1.4	1.4	2.0
Summary Measures							
Median dollars	16 269	19 651	19 651	19 856	20 015	20 071	23 703
Standard error dollars	176	169	169	172	194	197	234
Mean dollars	22 837	25 623	25 624	25 930	26 046	26 186	30 185
Standard error dollars	244	249	249	249	249	248	268
Gini ratio	.454	.428	.428	.420	.419	.414	.401
Standard error	.0085	.0082	.0082	.0082	.0082	.0082	.0080
Quintile Measures							
Lowest quintile:							
Upper limit dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	34.7	29.8	29.8	29.9	30.2	30.6	28.2
With type of addition or deduction	7 189	4 427	30	1 300	825	1 574	3 206
Mean amount dollars	5 804	1 630	(B)	2 282	543	1 389	2 341
Standard error dollars	39	20	(B)	77	21	31	95
Second quintile:							
Upper limit dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	26.0	25.1	25.1	24.7	24.4	24.2	23.1
With type of addition or deduction	5 556	5 394	40	390	391	477	3 894
Mean amount dollars	8 876	3 199	(B)	3 480	1 517	1 355	3 664
Standard error dollars	68	22	(B)	229	60	76	64
Third quintile:							
Upper limit dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	17.0	18.7	18.7	18.9	18.8	18.6	20.0
With type of addition or deduction	3 540	3 943	70	266	310	171	3 774
Mean amount dollars	9 969	3 906	(B)	4 389	2 087	881	4 770
Standard error dollars	113	35	(B)	476	115	103	79
Fourth quintile:							
Upper limit dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	11.5	13.9	13.9	13.9	14.0	13.9	15.3
With type of addition or deduction	2 348	2 922	115	157	202	63	3 068
Mean amount dollars	10 181	3 948	76	3 685	2 194	(B)	6 462
Standard error dollars	159	43	5	472	156	(B)	121
Fifth quintile:							
Percent of households	10.7	12.5	12.5	12.6	12.6	12.6	13.3
With type of deduction	2 047	2 524	186	168	189	25	2 771
Mean amount dollars	10 657	3 959	83	3 993	2 275	(B)	10 299
Standard error dollars	221	48	5	458	178	(B)	230

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	Before taxes				After taxes		
	Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
	Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
	1	2	3	4	5	6	7
HOUSEHOLDS WITH 1 OR MORE YEAR-ROUND, FULL-TIME WORKERS							
Total	57 560	57 560	57 560	57 560	57 560	57 560	57 560
Recipiency Status							
With income as defined	57 557	57 557	57 557	57 557	57 557	57 557	57 557
With addition or deduction	(X)	11 413	10 219	45 949	55 219	56 761	46 784
Mean addition or deduction dollars	(X)	4 814	11 467	2 516	2 937	6 489	2 282
Standard error dollars	(X)	65	557	9	11	68	27
Mean total income dollars	(X)	40 441	81 964	53 968	47 746	41 450	40 289
Standard error dollars	(X)	429	1 258	327	294	220	227
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	.5	.7	.7	.7	.8	.7	.8
$5,000 to $9,999	1.8	2.3	2.3	2.1	2.7	2.8	3.0
$10,000 to $14,999	5.0	5.6	5.5	5.0	5.8	6.7	7.1
$15,000 to $19,000	7.2	7.6	7.8	7.0	8.1	9.8	10.4
$20,000 to $24,999	8.8	8.9	8.7	8.3	9.0	10.4	11.0
$25,000 to $29,999	9.3	9.2	9.1	8.7	9.2	10.9	11.7
$30,000 to $34,999	9.5	9.4	9.4	8.9	9.5	10.3	10.6
$35,000 to $39,999	8.7	8.7	8.6	8.5	8.5	9.4	9.6
$40,000 to $44,999	8.1	7.9	7.9	7.9	7.8	7.9	7.9
$45,000 to $49,999	6.8	6.5	6.4	6.5	6.7	6.6	6.3
$50,000 to $59,999	10.8	10.5	10.4	11.0	10.0	9.2	8.8
$60,000 to $74,999	10.1	9.7	9.5	10.3	9.2	7.6	6.7
$75,000 to $99,999	7.6	7.4	7.7	8.6	7.2	4.1	3.5
$100,000 and over	5.7	5.5	5.9	6.5	5.6	3.5	2.9
Summary Measures							
Median dollars	39 440	38 358	38 582	40 544	37 894	34 157	32 920
Standard error dollars	193	200	201	190	182	151	143
Mean dollars	47 092	46 138	48 173	50 181	47 364	40 966	39 111
Standard error dollars	217	218	285	290	284	218	201
Gini ratio	.344	.351	.371	.366	.374	.349	.342
Standard error	.0047	.0048	.0050	.0050	.0051	.0050	.0050
Quintile Measures							
Lowest quintile:							
Upper limit dollars	12 153	7 184	7 209	7 352	6 995	7 061	6 985
Percent of households	4.4	1.5	1.5	1.4	1.5	1.5	1.5
With type of addition or deduction	(X)	289	40	132	774	433	320
Mean amount dollars	(X)	5 701	(B)	898	474	−145	95
Standard error dollars	(X)	441	(B)	73	17	35	7
Second quintile:							
Upper limit dollars	22 954	20 312	20 351	21 178	19 885	18 537	18 112
Percent of households	15.4	16.0	16.0	15.5	15.6	15.5	15.6
With type of addition or deduction	(X)	2 409	582	4 666	8 659	8 638	6 584
Mean amount dollars	(X)	5 135	456	1 307	1 195	682	383
Standard error dollars	(X)	142	203	15	8	15	5
Third quintile:							
Upper limit dollars	35 539	33 725	33 967	35 547	33 371	30 209	29 111
Percent of households	23.8	24.5	24.4	24.7	24.7	24.9	24.6
With type of addition or deduction	(X)	2 982	1 331	11 178	13 544	14 264	11 594
Mean amount dollars	(X)	4 638	1 042	1 840	2 052	2 286	914
Standard error dollars	(X)	124	131	11	9	15	8
Fourth quintile:							
Upper limit dollars	53 745	52 287	52 867	55 354	52 102	45 817	43 882
Percent of households	27.2	28.4	28.4	28.6	28.5	28.2	28.4
With type of addition or deduction	(X)	3 062	2 314	14 489	15 687	16 249	13 651
Mean amount dollars	(X)	4 590	1 741	2 461	3 026	4 421	1 750
Standard error dollars	(X)	121	95	12	12	19	13
Fifth quintile:							
Percent of households	29.2	29.7	29.7	29.8	29.6	29.8	29.9
With type of deduction	(X)	2 671	5 951	15 484	16 555	17 177	14 635
Mean amount dollars	(X)	4 882	18 741	3 432	4 601	15 022	4 764
Standard error dollars	(X)	141	931	18	20	192	75

Table 1. Income Distribution Measures, by Definition of Income: 1989—Con.

(Numbers in thousands. Households as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
HOUSEHOLD WITH 1 OR MORE YEAR-ROUND, FULL-TIME WORKERS							
Total	57 560	57 560	57 560	57 560	57 560	57 560	57 560
Recipiency Status							
With income as defined	57 557	57 557	57 557	57 557	57 557	57 560	57 560
With addition or deduction	10 506	4 119	11 418	1 544	2 140	3 455	38 913
Mean addition or deduction dollars	4 734	3 224	81	3 377	2 157	1 005	6 255
Standard error dollars	67	31	1	129	50	27	46
Mean total income dollars	40 383	46 513	43 213	32 185	34 598	21 433	52 002
Standard error dollars	403	820	408	860	793	278	283
Income Levels							
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	.6	.6	.6	.6	.6	.5	.4
$5,000 to $9,999	2.5	2.4	2.4	2.3	2.3	2.1	1.8
$10,000 to $14,999	6.5	6.3	6.3	6.2	6.0	5.9	5.0
$15,000 to $19,000	9.9	9.8	9.8	9.8	9.7	9.7	8.5
$20,000 to $24,999	10.8	10.6	10.7	10.7	10.7	10.8	9.4
$25,000 to $29,999	11.7	11.6	11.6	11.6	11.7	11.7	9.9
$30,000 to $34,999	10.6	10.7	10.7	10.8	10.8	10.9	10.0
$35,000 to $39,999	10.0	9.9	9.9	9.9	9.9	10.0	9.2
$40,000 to $44,999	8.1	8.3	8.3	8.3	8.3	8.3	8.5
$45,000 to $49,999	6.6	6.6	6.6	6.6	6.6	6.6	7.0
$50,000 to $59,999	9.2	9.3	9.4	9.4	9.4	9.4	10.6
$60,000 to $74,999	7.0	7.1	7.1	7.1	7.2	7.2	9.3
$75,000 to $99,999	3.8	3.8	3.8	3.8	3.8	3.8	6.1
$100,000 and over	2.9	2.9	2.9	2.9	3.0	3.0	4.3
Summary Measures							
Median dollars	33 818	34 038	34 055	34 125	34 188	34 206	37 648
Standard error dollars	143	141	141	140	140	140	170
Mean dollars	39 975	40 206	40 222	40 312	40 393	40 453	44 681
Standard error dollars	201	202	202	202	202	201	216
Gini ratio	.335	.334	.334	.333	.332	.331	.336
Standard error	.0049	.0049	.0049	.0049	.0049	.0049	.0048
Quintile Measures							
Lowest quintile:							
Upper limit dollars	11 417	12 534	12 538	12 856	13 062	13 455	14 852
Percent of households	4.5	5.8	5.8	5.9	6.0	6.3	7.0
With type of addition or deduction	283	82	233	156	135	637	1 175
Mean amount dollars	2 801	1 584	74	2 041	1 363	966	1 237
Standard error dollars	212	128	3	183	90	55	235
Second quintile:							
Upper limit dollars	20 669	21 640	21 649	21 806	21 975	22 116	24 402
Percent of households	16.4	16.8	16.7	16.7	16.7	16.4	16.9
With type of addition or deduction	1 460	476	1 104	442	552	1 493	3 758
Mean amount dollars	3 404	2 690	75	2 664	1 859	997	2 646
Standard error dollars	112	54	1	149	74	39	48
Third quintile:							
Upper limit dollars	30 910	31 661	31 675	31 781	31 872	31 915	35 403
Percent of households	22.9	22.3	22.3	22.3	22.3	22.3	21.9
With type of addition or deduction	2 504	832	2 529	356	546	974	7 583
Mean amount dollars	4 152	3 041	79	3 537	2 425	1 037	3 685
Standard error dollars	109	53	1	242	101	56	45
Fourth quintile:							
Upper limit dollars	45 224	45 736	45 761	45 858	45 927	45 943	51 501
Percent of households	27.0	26.4	26.4	26.4	26.4	26.3	25.8
With type of addition or deduction	3 046	1 196	3 771	280	420	249	11 546
Mean amount dollars	4 699	3 270	83	3 477	2 313	990	5 162
Standard error dollars	117	58	1	265	129	97	44
Fifth quintile:							
Percent of households	29.2	28.7	28.7	28.7	28.7	28.7	28.4
With type of deduction	3 212	1 532	3 781	309	486	101	14 852
Mean amount dollars	5 995	3 542	81	4 793	2 279	1 108	9 725
Standard error dollars	153	57	1	448	118	136	96

Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
All Races								
Total	245 992	12.8	20.0	19.9	19.4	20.3	20.1	20.3
Age								
Under 18 years	64 144	19.6	22.3	22.2	21.4	22.8	22.0	22.3
Related children	63 225	19.0	21.7	21.6	20.7	22.2	21.4	21.7
Under 6 years	22 220	21.9	24.2	24.1	23.2	24.7	23.9	24.1
18 to 24 years	25 311	15.2	18.0	18.0	17.4	18.6	18.5	18.7
25 to 44 years	80 435	9.7	11.9	11.9	11.4	12.3	12.0	12.2
45 to 64 years	46 536	8.4	14.1	14.1	13.9	14.4	14.4	14.6
65 years and over	29 566	11.4	47.6	47.5	47.2	47.7	47.8	48.1
65 to 74 years	17 979	8.8	41.0	40.9	40.6	41.1	41.2	41.5
75 years and over	11 587	15.4	57.7	57.7	57.6	57.9	58.0	58.3
Family Relationship								
In families[1]	209 515	11.5	17.4	17.3	16.8	17.7	17.3	17.5
Married-couple families	169 050	6.7	12.1	12.1	11.6	12.5	12.1	12.3
With related children under 18	106 047	8.5	10.3	10.3	9.6	10.8	10.3	10.5
Female householder, no husband present	32 525	35.9	43.8	43.8	42.9	44.5	43.5	43.9
With related children under 18	24 026	45.4	51.3	51.2	50.2	52.0	50.7	51.1
Unrelated individuals	35 185	19.2	34.0	34.0	33.7	34.3	34.9	35.2
Living alone	23 218	17.5	37.6	37.6	37.4	37.8	38.3	38.6
65 years and over	9 256	22.0	65.8	65.6	65.6	65.8	65.9	66.3
Type of Residence								
Inside metropolitan areas	191 169	12.0	18.4	18.4	17.9	18.7	18.5	18.7
Inside central cities	75 123	18.1	25.5	25.4	24.8	25.9	25.6	25.9
Outside central cities	116 045	8.0	13.8	13.8	13.3	14.0	13.9	14.0
Outside metropolitan areas	54 824	15.7	25.4	25.3	24.8	25.9	25.5	25.9
Region								
Northeast	50 520	10.0	17.1	17.0	16.6	17.1	17.0	17.2
Midwest	59 428	11.9	19.1	19.0	18.4	19.2	18.9	19.2
South	84 044	15.4	23.0	23.0	22.4	23.6	23.2	23.4
West	52 000	12.5	18.9	18.8	18.3	19.4	19.2	19.3
Years of School Completed								
Total, 18 years old and over	181 849	10.4	19.1	19.1	18.7	19.5	19.4	19.5
18 to 24 years old	25 311	15.2	18.0	18.0	17.4	18.6	18.5	18.7
Less than 12 years	5 761	29.5	33.5	33.4	32.2	34.1	33.8	34.1
25 years old and over	156 538	9.6	19.3	19.3	18.9	19.6	19.5	19.7
Less than 12 years	35 052	22.3	45.0	44.9	44.3	45.5	45.4	45.7
High school: 4 years	60 119	8.3	16.8	16.7	16.3	17.0	16.8	17.0
College: 1 to 3 years	28 075	5.4	10.3	10.3	10.0	10.5	10.4	10.6
4 years or more	33 291	2.5	4.5	4.5	4.4	4.7	4.7	4.8
Work Experience in 1989								
Total, 20 to 64 years	144 053	10.0	13.4	13.4	13.0	13.8	13.6	13.8
Worked at full-time jobs	99 073	4.7	5.7	5.7	5.4	6.1	6.0	6.1
50 to 52 weeks	77 887	2.3	2.7	2.7	2.4	3.0	2.9	3.0
Worked at part-time jobs	19 052	14.0	18.5	18.3	17.8	19.1	18.9	19.1
Did not work	25 928	27.4	39.0	39.0	38.5	39.3	39.1	39.4
Program Participation Status of Household Members								
One or more members received:								
Cash assistance	21 307	58.5	74.7	74.6	73.9	75.1	74.8	75.1
AFDC or other non-SSI	14 706	69.3	81.3	81.2	80.4	81.6	81.1	81.5
SSI	8 553	41.7	67.3	67.3	66.9	67.8	68.2	68.2
Food stamps	20 740	71.2	81.9	81.7	80.5	82.3	81.4	81.8
Housing assistance	9 482	62.6	77.0	76.9	76.2	77.1	76.6	76.7
Energy assistance	9 092	65.4	81.7	81.5	80.3	82.0	81.2	81.5
Free or reduced-price school lunches	25 865	52.7	60.0	59.7	57.8	61.1	59.4	60.1
Household received both food stamps and cash assistance	13 547	75.7	88.0	87.9	87.3	88.4	87.9	88.2
Health Insurance Coverage								
Covered by:								
Plan related to employment of self or relative	151 624	2.9	5.2	5.1	4.4	4.8	4.6	4.7
Medicare	31 495	12.8	49.9	49.9	49.5	50.0	50.1	50.4
Also Medicaid	3 542	41.9	77.5	77.5	77.2	77.7	78.3	78.5
Medicaid	21 074	63.2	77.9	77.8	77.2	78.3	77.9	78.1
Not covered	33 348	28.6	34.0	33.9	33.7	36.8	36.1	36.7

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

Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
All Races							
Total	13.9	13.4	13.4	12.5	11.7	10.4	8.9
Age							
Under 18 years	20.5	20.3	20.3	19.2	17.8	15.2	13.6
Related children	19.9	19.7	19.6	18.6	17.2	14.6	13.0
Under 6 years	22.7	22.6	22.6	21.4	19.6	16.9	15.5
18 to 24 years	16.4	16.2	16.2	15.5	14.7	13.8	12.8
25 to 44 years	10.6	10.4	10.4	9.7	9.1	8.1	7.2
45 to 64 years	9.5	9.1	9.1	8.2	7.8	7.1	5.5
65 years and over	13.6	11.4	11.4	9.7	9.4	8.7	5.1
65 to 74 years	10.8	8.8	8.8	7.4	7.3	6.7	4.0
75 years and over	17.8	15.3	15.3	13.2	12.7	11.7	6.8
Family Relationship							
In families[1]	12.4	12.1	12.1	11.1	10.4	9.0	7.7
Married-couple families	7.3	7.0	7.0	6.4	5.9	5.3	4.1
With related children under 18	9.1	8.9	8.9	8.3	7.5	6.6	5.3
Female householder, no husband present	38.3	37.7	37.7	35.3	33.0	27.7	25.4
With related children under 18	47.4	47.0	46.9	44.5	41.6	34.8	32.3
Unrelated individuals	21.4	20.1	20.1	19.1	18.6	17.6	14.7
Living alone	19.7	18.1	18.1	16.9	16.5	15.1	11.0
65 years and over	24.4	21.1	21.1	19.3	18.8	17.1	9.6
Type of Residence							
Inside metropolitan areas	13.0	12.6	12.6	11.7	10.9	9.6	8.3
Inside central cities	19.6	19.0	19.0	17.6	16.5	14.3	12.8
Outside central cities	8.8	8.5	8.5	7.8	7.3	6.6	5.4
Outside metropolitan areas	17.1	16.3	16.3	15.3	14.5	13.2	10.8
Region							
Northeast	11.1	10.6	10.6	9.7	9.0	7.4	6.4
Midwest	12.6	12.1	12.1	11.4	10.7	9.7	8.3
South	16.5	15.9	15.9	15.1	14.4	13.1	10.9
West	14.2	13.7	13.7	12.3	11.2	9.7	8.6
Years of School Completed							
Total, 18 years old and over	11.6	11.0	11.0	10.1	9.6	8.7	7.2
18 to 24 years old	16.4	16.2	16.2	15.5	14.7	13.8	12.8
Less than 12 years	31.1	30.7	30.7	29.5	27.7	25.6	24.1
25 years old and over	10.9	10.2	10.2	9.3	8.8	7.9	6.3
Less than 12 years	25.8	23.9	23.9	21.1	19.8	17.7	14.1
High school: 4 years	9.0	8.5	8.5	7.9	7.5	6.8	5.5
College: 1 to 3 years	5.9	5.7	5.6	5.3	5.0	4.6	3.6
4 years or more	2.7	2.7	2.7	2.5	2.5	2.4	1.9
Work Experience in 1989							
Total, 20 to 64 years	11.0	10.7	10.7	10.0	9.4	8.5	7.4
Worked at full-time jobs	5.2	5.1	5.1	4.8	4.6	4.1	3.6
50 to 52 weeks	2.6	2.6	2.6	2.4	2.3	2.1	1.7
Worked at part-time jobs	15.3	15.0	15.0	14.2	13.4	12.3	10.8
Did not work	30.3	29.2	29.2	26.6	24.9	22.3	19.4
Program Participation Status of Household Members							
One or more members received:							
Cash assistance	69.3	66.7	66.7	56.5	49.5	40.3	37.1
AFDC or other non-SSI	78.3	77.4	77.4	68.2	59.5	48.6	46.0
SSI	57.9	52.6	52.6	37.8	32.1	25.4	21.3
Food stamps	76.9	75.4	75.4	68.9	62.1	49.6	45.3
Housing assistance	66.9	62.9	62.9	58.3	51.0	33.0	33.0
Energy assistance	70.7	67.8	67.8	61.9	56.8	46.2	39.6
Free or reduced-price school lunches	55.9	55.0	55.0	51.3	47.0	38.6	34.5
Household received both food stamps and cash assistance	85.2	83.9	83.9	73.9	64.7	51.5	48.1
Health Insurance Coverage							
Covered by:							
Plan related to employment of self or relative	2.6	2.5	2.5	2.4	2.2	2.0	1.6
Medicare	15.4	12.6	12.6	10.6	10.2	9.3	5.8
Also Medicaid	58.8	48.2	48.2	34.8	31.6	26.3	18.7
Medicaid	71.9	69.7	69.7	61.0	53.2	43.7	40.1
Not covered	31.4	31.0	31.0	30.4	29.9	27.8	24.1

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

Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
White								
Total	206 853	10.0	17.2	17.2	16.7	17.6	17.3	17.5
Age								
Under 18 years	51 400	14.8	17.2	17.1	16.3	17.7	17.0	17.2
Related children	50 704	14.1	16.5	16.4	15.7	17.1	16.3	16.6
Under 6 years	17 818	16.5	18.4	18.3	17.4	19.1	18.3	18.5
18 to 24 years	20 767	12.5	15.0	14.9	14.4	15.5	15.5	15.7
25 to 44 years	67 926	7.9	9.8	9.8	9.3	10.1	9.9	10.0
45 to 64 years	40 282	6.8	12.1	12.1	11.9	12.4	12.4	12.6
65 years and over	26 479	9.6	45.9	45.9	45.6	46.0	46.1	46.4
65 to 74 years	16 049	7.1	39.1	39.1	38.7	39.2	39.3	39.6
75 years and over	10 430	13.5	56.3	56.4	56.2	56.5	56.6	56.9
Family Relationship								
In families[1]	175 857	8.6	14.4	14.4	13.8	14.8	14.4	14.6
Married-couple families	149 297	5.9	11.3	11.2	10.8	11.6	11.3	11.4
With related children under 18	91 637	7.5	9.2	9.1	8.5	9.6	9.1	9.3
Female householder, no husband present	20 362	28.1	36.7	36.6	35.8	37.5	36.4	36.7
With related children under 18	13 980	37.8	44.3	44.2	43.1	45.3	43.6	44.0
Unrelated individuals	29 993	16.9	32.4	32.4	32.1	32.7	33.3	33.6
Living alone	20 067	15.0	36.3	36.2	36.1	36.4	36.9	37.2
65 years and over	8 371	18.8	63.6	63.5	63.4	63.6	63.7	64.2
Type of Residence								
Inside metropolitan areas	158 087	9.1	15.6	15.5	15.0	15.8	15.6	15.8
Inside central cities	54 190	13.2	20.6	20.6	20.0	21.1	20.8	21.0
Outside central cities	103 898	7.0	12.9	12.8	12.4	13.1	12.9	13.0
Outside metropolitan areas	48 766	13.1	22.7	22.7	22.2	23.4	23.0	23.3
Region								
Northeast	43 650	8.0	15.2	15.2	14.8	15.3	15.2	15.3
Midwest	52 399	9.0	16.2	16.2	15.6	16.4	16.0	16.3
South	66 004	11.4	19.1	19.1	18.6	19.7	19.4	19.6
West	44 800	11.3	17.6	17.5	17.0	18.2	17.9	18.1
Years of School Completed								
Total, 18 years old and over	155 454	8.5	17.2	17.2	16.8	17.6	17.5	17.6
18 to 24 years old	20 767	12.5	15.0	14.9	14.4	15.5	15.5	15.7
Less than 12 years	4 482	24.1	27.9	27.8	26.8	28.8	28.5	28.8
25 years old and over	134 687	7.9	17.6	17.6	17.2	17.9	17.8	17.9
Less than 12 years	28 211	18.8	42.5	42.4	41.7	43.0	42.8	43.1
High school: 4 years	52 449	6.9	15.7	15.7	15.2	15.9	15.8	15.9
College: 1 to 3 years	24 350	4.3	9.3	9.2	9.0	9.4	9.4	9.5
4 years or more	29 677	2.2	4.2	4.2	4.1	4.4	4.4	4.4
Work Experience in 1989								
Total, 20 to 64 years	122 323	8.1	11.2	11.2	10.8	11.6	11.5	11.6
Worked at full-time jobs	84 976	4.0	4.9	4.9	4.6	5.3	5.2	5.3
50 to 52 weeks	67 212	2.0	2.4	2.4	2.1	2.6	2.5	2.6
Worked at part-time jobs	16 657	11.8	15.8	15.7	15.1	16.4	16.2	16.3
Did not work	20 690	21.7	33.3	33.2	32.7	33.6	33.3	33.6
Program Participation Status of Household Members								
One or more members received:								
Cash assistance	12 307	52.7	71.1	70.9	69.9	71.7	71.3	71.5
AFDC or other non-SSI	8 027	64.4	78.2	78.0	76.8	78.8	77.9	78.2
SSI	5 197	36.3	63.7	63.8	63.1	64.5	64.7	64.7
Food stamps	12 182	66.8	78.4	78.2	76.7	79.2	78.0	78.4
Housing assistance	4 934	55.5	74.6	74.3	73.6	74.7	74.1	74.1
Energy assistance	6 556	62.0	79.5	79.3	78.3	80.3	79.4	79.8
Free or reduced-price school lunches	16 046	46.3	53.6	53.2	51.1	55.1	53.2	54.0
Household received both food stamps and cash assistance	7 285	71.0	85.3	85.2	84.1	85.9	85.3	85.4
Health Insurance Coverage								
Covered by:								
Plan related to employment of self or relative	132 870	2.4	4.7	4.7	4.0	4.4	4.2	4.3
Medicare	27 859	10.5	47.9	47.9	47.6	48.0	48.2	48.5
Also Medicaid	2 460	38.4	77.0	77.0	76.7	77.5	77.8	78.0
Medicaid	12 705	57.2	74.3	74.0	73.2	74.9	74.4	74.5
Not covered	25 835	26.2	31.4	31.2	31.1	34.4	33.7	34.2

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

Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
White							
Total	11.0	10.5	10.5	9.9	9.3	8.3	6.9
Age							
Under 18 years	15.5	15.4	15.3	14.6	13.5	11.6	10.1
Related children	14.9	14.7	14.7	13.9	12.9	11.0	9.5
Under 6 years	17.1	17.0	17.0	16.2	14.8	12.8	11.5
18 to 24 years	13.6	13.5	13.5	13.0	12.4	11.7	10.9
25 to 44 years	8.6	8.4	8.4	7.9	7.4	6.7	5.9
45 to 64 years	7.6	7.2	7.2	6.6	6.3	5.8	4.5
65 years and over	11.1	9.3	9.3	8.2	8.0	7.5	4.3
65 to 74 years	8.4	6.8	6.8	6.0	5.9	5.5	3.1
75 years and over	15.2	13.2	13.2	11.7	11.2	10.5	6.0
Family Relationship							
In families[1]	9.3	9.1	9.1	8.4	7.8	6.9	5.7
Married-couple families	6.4	6.2	6.1	5.7	5.3	4.8	3.7
With related children under 18	8.0	7.9	7.9	7.4	6.8	6.0	4.9
Female householder, no husband present	30.3	29.8	29.8	27.8	25.8	21.5	19.4
With related children under 18	39.9	39.6	39.6	37.2	34.5	28.5	26.2
Unrelated individuals	18.9	17.7	17.7	16.8	16.5	15.7	12.9
Living alone	16.9	15.5	15.5	14.5	14.2	13.1	9.3
65 years and over	20.9	18.0	18.0	16.5	16.1	14.9	8.1
Type of Residence							
Inside metropolitan areas	9.9	9.6	9.6	8.9	8.4	7.5	6.4
Inside central cities	14.3	13.8	13.8	13.0	12.2	10.8	9.6
Outside central cities	7.6	7.3	7.3	6.8	6.4	5.8	4.7
Outside metropolitan areas	14.3	13.6	13.6	12.8	12.2	11.1	8.8
Region							
Northeast	8.8	8.4	8.4	7.6	7.1	5.9	5.0
Midwest	9.5	9.1	9.1	8.7	8.1	7.5	6.2
South	12.3	11.8	11.8	11.4	10.9	10.1	8.2
West	12.8	12.3	12.3	11.2	10.3	9.0	7.9
Years of School Completed							
Total, 18 years old and over	9.4	8.9	8.9	8.3	7.9	7.3	5.9
18 to 24 years old	13.6	13.5	13.5	13.0	12.4	11.7	10.9
Less than 12 years	25.8	25.5	25.4	24.6	23.0	21.5	20.2
25 years old and over	8.8	8.2	8.2	7.6	7.2	6.6	5.1
Less than 12 years	21.5	19.9	19.9	17.9	16.9	15.2	11.8
High school: 4 years	7.5	7.0	7.0	6.6	6.3	5.8	4.5
College: 1 to 3 years	4.7	4.5	4.5	4.2	4.0	3.7	2.9
4 years or more	2.4	2.3	2.3	2.2	2.2	2.1	1.6
Work Experience in 1989							
Total, 20 to 64 years	8.9	8.7	8.7	8.1	7.7	7.0	6.0
Worked at full-time jobs	4.4	4.4	4.4	4.2	4.0	3.7	3.2
50 to 52 weeks	2.3	2.3	2.3	2.2	2.1	2.0	1.6
Worked at part-time jobs	12.9	12.7	12.7	12.0	11.4	10.6	9.3
Did not work	24.1	23.0	23.0	20.9	19.7	17.7	15.1
Program Participation Status of Household Members							
One or more members received:							
Cash assistance	64.0	61.4	61.4	51.1	43.3	34.5	31.3
AFDC or other non-SSI	74.4	73.4	73.4	63.4	53.1	41.9	39.8
SSI	51.9	46.7	46.7	33.5	29.1	23.6	18.7
Food stamps	72.8	71.3	71.3	64.9	57.8	45.1	40.2
Housing assistance	59.6	54.4	54.4	49.9	42.7	24.8	24.8
Energy assistance	66.9	64.1	64.1	58.6	53.4	43.3	36.2
Free or reduced-price school lunches	49.4	48.8	48.8	45.5	41.4	33.5	29.5
Household received both food stamps and cash assistance	81.7	80.4	80.4	69.8	59.3	45.2	41.5
Health Insurance Coverage							
Covered by:							
Plan related to employment of self or relative	2.1	2.1	2.1	2.0	1.9	1.7	1.4
Medicare	12.4	10.0	10.0	8.7	8.5	7.8	4.6
Also Medicaid	53.7	43.0	43.0	32.0	29.0	24.1	16.2
Medicaid	66.3	63.8	63.8	55.1	46.8	37.9	33.9
Not covered	28.9	28.5	28.5	28.1	27.7	26.0	22.5

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

Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Black								
Total	30 332	30.7	38.2	38.1	37.3	38.3	37.8	38.3
Age								
Under 18 years	10 012	43.7	47.8	47.6	46.4	47.8	46.7	47.3
Related children	9 847	43.2	47.3	47.1	45.8	47.2	46.2	46.7
Under 6 years	3 416	49.8	53.7	53.5	52.2	53.3	52.5	53.0
18 to 24 years	3 568	29.1	33.9	33.8	32.9	34.2	33.9	34.0
25 to 44 years	9 498	21.9	25.9	25.8	25.1	26.0	25.7	26.1
45 to 64 years	4 766	22.0	30.9	30.9	30.6	31.1	31.1	31.7
65 years and over	2 487	30.8	66.3	66.3	65.9	66.7	66.8	67.2
65 to 74 years	1 508	26.8	61.0	61.1	60.7	61.6	61.6	62.1
75 years and over	979	37.0	74.5	74.2	73.9	74.6	74.8	75.1
Family Relationship								
In families[1]	25 931	29.7	36.8	36.7	35.7	36.8	36.2	36.7
Married-couple families	13 410	13.4	20.4	20.2	19.4	20.3	19.8	20.3
With related children under 18	9 514	15.2	18.9	18.6	17.7	18.6	18.0	18.6
Female householder, no husband present	11 190	49.4	56.2	56.2	55.1	56.5	55.7	56.2
With related children under 18	9 352	56.1	61.1	61.0	59.8	61.3	60.4	60.8
Unrelated individuals	4 180	35.3	45.4	45.4	45.1	45.7	46.4	46.7
Living alone	2 625	36.7	49.2	49.2	48.9	49.4	50.1	50.4
65 years and over	777	57.3	88.7	88.7	88.2	88.8	88.8	88.8
Type of Residence								
Inside metropolitan areas	25 402	28.9	35.9	35.8	35.1	36.1	35.7	36.1
Inside central cities	17 211	33.1	40.7	40.7	39.9	40.9	40.6	41.1
Outside central cities	8 191	20.2	25.6	25.7	25.1	26.0	25.6	25.8
Outside metropolitan areas	4 930	39.6	50.1	49.6	48.3	49.5	48.7	49.3
Region								
Northeast	5 282	24.7	31.3	31.4	31.0	31.9	31.2	32.0
Midwest	5 991	36.4	43.9	44.0	43.0	43.9	44.0	44.2
South	16 499	31.6	39.4	39.1	38.1	39.3	38.7	39.1
West	2 561	23.5	31.4	31.4	31.3	31.7	31.7	31.7
Years of School Completed								
Total, 18 years old and over	20 320	24.3	33.4	33.4	32.7	33.6	33.5	33.8
18 to 24 years old	3 568	29.1	33.9	33.8	32.9	34.2	33.9	34.0
Less than 12 years	1 054	50.9	55.8	55.5	54.0	54.9	54.8	55.1
25 years old and over	16 751	23.2	33.3	33.3	32.7	33.5	33.4	33.8
Less than 12 years	5 670	38.9	58.3	58.3	58.0	58.9	58.8	59.3
High school: 4 years	6 239	19.4	25.7	25.6	24.7	25.4	25.2	25.7
College: 1 to 3 years	2 952	13.6	18.1	18.3	17.5	18.3	18.0	18.4
4 years or more	1 891	4.0	7.3	7.3	7.2	7.7	8.0	8.0
Work Experience in 1989								
Total, 20 to 64 years	16 570	23.0	28.6	28.6	28.0	28.8	28.7	29.1
Worked at full-time jobs	10 702	9.6	12.1	12.0	11.3	12.1	12.0	12.3
50 to 52 weeks	8 017	4.6	5.5	5.4	4.8	5.6	5.4	5.7
Worked at part-time jobs	1 789	33.4	42.2	42.3	41.4	42.9	42.8	43.5
Did not work	4 080	53.6	66.1	66.1	65.8	66.5	66.3	66.7
Program Participation Status of Household Members								
One or more members received:								
Cash assistance	7 727	68.2	80.4	80.4	80.2	80.3	80.3	80.8
AFDC or other non-SSI	5 725	76.6	85.2	85.2	84.9	85.1	84.9	85.5
SSI	2 849	52.3	73.6	73.6	73.6	73.8	74.6	74.6
Food stamps	7 634	77.4	86.0	85.9	85.1	85.7	85.2	85.6
Housing assistance	4 069	71.5	79.7	79.7	79.1	79.7	79.4	79.4
Energy assistance	2 202	75.1	87.7	87.7	85.5	86.3	85.4	85.7
Free or reduced-price school lunches	8 444	63.8	70.6	70.5	68.6	70.5	68.9	69.7
Household received both food stamps and cash assistance	5 537	81.5	90.6	90.6	90.6	90.7	90.4	90.8
Health Insurance Coverage								
Covered by:								
Plan related to employment of self or relative	14 180	7.3	10.1	9.9	8.4	9.3	8.8	9.2
Medicare	3 043	33.7	68.0	68.0	67.6	68.2	68.7	69.0
Also Medicaid	908	53.7	79.5	79.5	79.2	79.2	80.4	80.7
Medicaid	7 095	74.6	84.6	84.5	84.2	84.4	84.2	84.4
Not covered	5 828	40.4	47.0	47.1	46.8	49.0	48.4	49.2

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

Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Black							
Total	32.8	31.8	31.7	29.3	27.7	23.9	21.2
Age							
Under 18 years	44.7	44.3	44.3	42.0	39.6	33.8	31.2
Related children	44.3	43.9	43.8	41.6	39.2	33.2	30.6
Under 6 years	50.9	50.7	50.7	47.8	45.0	39.2	36.5
18 to 24 years	30.5	29.8	29.8	28.1	26.9	24.2	22.3
25 to 44 years	23.4	23.0	23.0	21.3	19.9	17.2	15.7
45 to 64 years	25.2	24.1	24.1	21.1	20.0	17.5	13.9
65 years and over	38.5	32.4	32.4	26.2	25.1	21.9	14.5
65 to 74 years	34.7	28.8	28.8	23.4	22.7	20.0	13.7
75 years and over	44.3	37.8	37.8	30.4	28.9	24.8	15.7
Family Relationship							
In families[1]	31.7	30.9	30.9	28.3	26.6	22.7	20.2
Married-couple families	14.9	14.0	14.0	11.9	10.7	9.1	7.0
With related children under 18	16.4	15.8	15.8	13.8	12.2	10.2	7.8
Female householder, no husband present	52.2	51.3	51.3	48.3	46.0	38.9	36.2
With related children under 18	57.8	57.2	57.2	54.7	52.2	44.2	41.5
Unrelated individuals	38.3	36.2	36.2	34.3	33.1	30.4	25.9
Living alone	39.9	37.2	37.2	35.1	34.0	30.2	23.5
65 years and over	61.3	53.5	53.5	50.0	48.9	41.0	26.5
Type of Residence							
Inside metropolitan areas	31.1	30.2	30.1	27.7	26.1	22.2	19.7
Inside central cities	35.4	34.2	34.2	31.8	30.1	25.6	22.7
Outside central cities	22.0	21.6	21.5	19.3	17.6	15.2	13.5
Outside metropolitan areas	41.7	40.0	40.0	37.4	35.9	32.6	28.7
Region							
Northeast	27.8	26.5	26.5	24.8	23.1	18.4	16.5
Midwest	38.3	37.1	37.1	34.8	33.1	28.6	26.4
South	33.2	32.3	32.3	29.8	28.3	25.2	21.9
West	27.6	26.4	26.4	22.5	20.1	16.2	14.1
Years of School Completed							
Total, 18 years old and over	26.9	25.6	25.6	23.0	21.8	19.1	16.3
18 to 24 years old	30.5	29.8	29.8	28.1	26.9	24.2	22.3
Less than 12 years	52.0	51.2	51.2	48.8	46.5	41.5	39.0
25 years old and over	26.2	24.7	24.7	22.0	20.7	18.0	15.0
Less than 12 years	45.7	42.2	42.2	36.6	34.5	30.2	25.1
High school: 4 years	20.4	19.8	19.8	18.1	17.2	14.8	12.6
College: 1 to 3 years	14.2	13.9	13.9	13.1	12.1	10.4	8.5
4 years or more	5.3	5.2	5.2	4.7	4.3	3.9	3.1
Work Experience in 1989							
Total, 20 to 64 years	25.2	24.5	24.5	22.4	21.1	18.4	16.3
Worked at full-time jobs	10.5	10.3	10.3	9.1	8.6	7.3	6.3
50 to 52 weeks	5.1	4.9	4.9	4.4	4.2	3.5	2.8
Worked at part-time jobs	36.5	35.3	35.3	33.5	31.4	27.5	24.3
Did not work	58.6	56.9	56.9	52.2	49.4	43.7	39.0
Program Participation Status of Household Members							
One or more members received:							
Cash assistance	77.0	74.7	74.7	65.6	60.5	51.0	47.5
AFDC or other non-SSI	83.1	82.3	82.3	75.5	69.8	59.6	56.2
SSI	67.7	62.4	62.4	47.0	41.0	30.8	28.0
Food stamps	81.9	80.2	80.2	74.2	68.9	56.8	53.1
Housing assistance	75.0	72.4	72.4	68.8	62.8	44.7	44.7
Energy assistance	80.6	77.3	77.3	70.9	66.9	53.8	48.3
Free or reduced-price school lunches	66.2	64.9	64.9	60.7	56.9	47.6	43.4
Household received both food stamps and cash assistance	88.6	87.2	87.2	79.1	72.6	60.8	57.6
Health Insurance Coverage							
Covered by:							
Plan related to employment of self or relative	6.6	6.4	6.4	5.8	5.4	4.2	3.5
Medicare	41.2	34.2	34.2	28.2	26.7	23.4	16.1
Also Medicaid	71.5	62.0	62.0	45.4	40.9	34.2	26.7
Medicaid	81.4	79.8	79.8	72.1	66.2	55.7	52.1
Not covered	43.6	42.7	42.7	41.0	40.3	36.4	31.7

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

Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

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Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Hispanic Origin[2]								
Total	20 746	26.2	31.3	31.0	29.9	32.5	31.7	31.8
Age								
Under 18 years	7 186	36.2	39.7	39.4	37.7	41.2	39.7	39.8
Related children	7 040	35.5	39.0	38.6	36.9	40.5	38.9	39.0
Under 6 years	2 608	38.8	42.1	41.8	40.1	43.8	41.9	41.9
18 to 24 years	2 728	25.6	28.7	28.6	27.6	30.4	30.0	30.1
25 to 44 years	6 901	20.5	23.4	23.2	22.4	24.6	23.9	24.0
45 to 64 years	2 908	17.4	24.1	23.7	23.0	24.7	24.5	24.6
65 years and over	1 024	20.6	52.9	52.6	51.6	53.3	53.3	53.4
65 to 74 years	713	18.2	48.4	48.1	46.8	48.3	48.3	48.3
75 years and over	311	26.3	63.4	63.1	62.5	64.8	64.9	65.2
Family Relationship								
In families[1]	18 488	25.2	30.1	29.8	28.5	31.3	30.2	30.3
Married-couple families	13 654	18.7	23.0	22.6	21.2	24.4	23.2	23.4
With related children under 18	10 794	21.6	24.6	24.2	22.4	26.1	24.7	24.9
Female householder, no husband present	3 763	50.6	58.0	57.9	57.2	59.1	58.0	58.0
With related children under 18	3 114	58.4	64.8	64.6	63.9	66.1	64.5	64.5
Unrelated individuals	2 045	31.0	38.7	38.8	38.4	39.6	41.3	41.4
Living alone	881	28.5	41.9	42.0	41.2	42.0	42.9	43.0
65 years and over	222	39.4	81.6	81.6	81.6	81.6	81.6	81.6
Type of Residence								
Inside metropolitan areas	19 145	25.5	30.7	30.4	29.2	31.8	31.1	31.2
Inside central cities	10 771	29.7	35.3	35.0	33.9	36.8	35.8	36.0
Outside central cities	8 373	20.1	24.6	24.4	23.3	25.4	25.0	25.0
Outside metropolitan areas	1 601	34.3	39.1	39.2	37.6	41.3	38.9	39.1
Region								
Northeast	3 239	29.6	35.6	35.7	35.2	36.6	36.5	36.8
Midwest	1 424	24.7	28.3	28.3	24.9	26.2	26.2	26.7
South	6 473	28.7	34.0	33.7	32.7	35.7	34.5	34.6
West	9 610	23.6	28.5	28.1	26.9	30.0	29.0	29.0
Years of School Completed								
Total, 18 years old and over	13 560	20.9	26.8	26.6	25.8	27.9	27.5	27.6
18 to 24 years old	2 728	25.6	28.7	28.6	27.6	30.4	30.0	30.1
Less than 12 years	1 284	35.7	38.3	38.2	37.0	39.8	39.5	39.6
25 years old and over	10 832	19.7	26.4	26.1	25.3	27.3	26.8	26.9
Less than 12 years	5 326	29.2	39.1	38.7	37.6	40.5	39.8	39.9
High school: 4 years	3 162	13.3	17.7	17.6	16.9	18.5	18.2	18.2
College: 1 to 3 years	1 346	6.8	10.0	10.0	9.7	10.6	10.4	10.5
4 years or more	999	5.9	7.7	7.7	7.5	7.7	7.6	7.6
Work Experience in 1989								
Total, 20 to 64 years	11 715	20.3	24.2	24.0	23.2	25.3	24.8	24.9
Worked at full-time jobs	7 689	11.1	12.7	12.6	11.8	13.8	13.5	13.6
50 to 52 weeks	5 561	6.3	7.1	7.0	6.3	8.0	7.7	7.8
Worked at part-time jobs	1 214	26.8	32.1	31.8	30.5	34.0	32.9	32.9
Did not work	2 812	42.7	52.1	51.9	51.0	53.1	52.4	52.6
Program Participation Status of Household Members								
One or more members received:								
Cash assistance	2 986	61.9	78.6	78.6	76.9	79.3	78.9	78.9
AFDC or other non-SSI	2 269	69.9	83.1	83.1	82.1	84.1	83.6	83.7
SSI	973	40.6	69.4	69.4	66.5	69.2	68.9	68.9
Food stamps	3 199	75.2	85.6	85.2	84.1	85.8	85.3	85.4
Housing assistance	1 292	67.1	76.9	76.1	75.4	77.1	77.0	77.0
Energy assistance	1 162	78.1	89.7	88.8	87.4	88.7	88.5	88.5
Free or reduced-price school lunches	5 874	53.5	59.2	58.3	56.1	61.8	59.9	60.0
Household received both food stamps and cash assistance	2 047	74.8	88.5	88.5	88.0	89.3	89.0	89.1
Health Insurance Coverage								
Covered by:								
Plan related to employment of self or relative	8 914	6.6	8.5	8.5	6.3	7.6	7.1	7.2
Medicare	1 180	23.6	57.3	57.2	56.2	57.9	57.8	57.9
Also Medicaid	375	43.8	77.2	76.5	75.4	76.9	77.3	77.3
Medicaid	3 204	66.7	80.0	79.9	78.4	81.2	80.5	80.6
Not covered	6 916	35.8	38.9	38.4	38.1	43.0	41.5	41.7

[1]Includes male householder, no wife present, not shown separately.
[2]Persons of Hispanic origin may be of any race.

Table 2. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Hispanic origin[2]							
Total	28.3	27.7	27.7	26.0	24.3	21.5	19.4
Age							
Under 18 years	37.8	37.4	37.4	35.6	33.1	28.6	26.1
Related children	37.0	36.6	36.6	34.8	32.3	27.7	25.1
Under 6 years	40.0	39.8	39.8	37.8	35.0	30.6	28.9
18 to 24 years	28.1	27.9	27.9	27.0	25.6	24.4	22.7
25 to 44 years	22.3	22.1	22.1	20.7	19.4	17.3	15.8
45 to 64 years	19.4	18.6	18.6	17.3	15.9	14.1	11.7
65 years and over	27.7	23.2	23.2	17.4	16.5	13.6	8.9
65 to 74 years	23.9	20.8	20.8	16.1	15.4	12.8	9.0
75 years and over	36.3	28.7	28.7	20.5	18.9	15.6	8.7
Family Relationship							
In families[1]	27.0	26.5	26.5	24.8	23.0	20.1	17.9
Married-couple families	20.2	19.8	19.8	18.3	16.9	15.1	13.1
With related children under 18	23.0	22.7	22.7	21.3	19.7	17.6	15.3
Female householder, no husband present	53.9	53.2	53.2	50.5	46.9	39.2	36.1
With related children under 18	61.1	60.4	60.4	57.9	53.6	44.7	42.0
Unrelated individuals	35.8	34.6	34.6	32.6	31.9	30.1	28.1
Living alone	32.7	31.0	31.0	28.4	27.0	23.6	19.6
65 years and over	48.7	44.0	44.0	35.4	33.9	28.2	17.3
Type of Residence							
Inside metropolitan areas	27.8	27.2	27.2	25.5	23.6	20.9	19.0
Inside central cities	32.0	31.4	31.4	29.4	27.4	24.0	22.4
Outside central cities	22.3	21.7	21.7	20.3	18.7	16.9	14.6
Outside metropolitan areas	34.6	34.2	34.2	33.0	32.4	29.2	24.2
Region							
Northeast	33.5	33.0	33.0	29.9	27.0	22.0	21.6
Midwest	24.0	24.0	24.0	23.5	21.8	20.5	19.4
South	30.3	29.6	29.6	28.3	27.4	25.3	21.2
West	25.8	25.2	25.2	23.6	21.7	19.0	17.4
Years of School Completed							
Total, 18 years old and over	23.2	22.6	22.6	21.0	19.7	17.8	15.8
18 to 24 years old	28.1	27.9	27.9	27.0	25.6	24.4	22.7
Less than 12 years	37.8	37.6	37.6	36.8	35.1	33.4	32.1
25 years old and over	22.0	21.2	21.2	19.5	18.2	16.1	14.1
Less than 12 years	33.2	31.8	31.8	28.8	26.8	23.9	20.9
High school: 4 years	14.3	14.0	14.0	13.3	12.6	11.1	9.5
College: 1 to 3 years	7.6	7.6	7.6	7.0	6.4	5.3	5.0
4 years or more	6.3	6.1	6.1	5.6	5.5	5.1	4.8
Work Experience in 1989							
Total, 20 to 64 years	22.3	21.9	21.9	20.6	19.3	17.5	15.8
Worked at full-time jobs	12.3	12.2	12.2	11.7	10.9	10.1	9.0
50 to 52 weeks	7.1	7.1	7.1	6.9	6.4	5.8	5.0
Worked at part-time jobs	29.1	28.9	28.9	27.3	26.2	24.0	21.5
Did not work	46.6	45.5	45.5	42.3	39.3	35.0	31.9
Program Participation Status of Household Members							
One or more members received:							
Cash assistance	74.3	72.2	72.2	60.9	51.5	41.3	39.0
AFDC or other non-SSI	81.4	80.3	80.3	70.2	59.5	47.6	45.8
SSI	59.3	54.5	54.5	36.8	30.6	22.9	19.7
Food stamps	81.3	80.4	80.4	73.8	66.8	52.7	48.6
Housing assistance	72.6	70.1	70.1	65.0	55.6	34.1	34.1
Energy assistance	83.4	82.5	82.5	74.0	68.3	52.8	47.7
Free or reduced-price school lunches	57.0	56.2	56.2	52.9	49.2	41.4	37.0
Household received both food stamps and cash assistance	86.0	85.1	85.1	74.7	64.2	49.8	47.5
Health Insurance Coverage							
Covered by:							
Plan related to employment of self or relative	5.8	5.7	5.7	5.0	4.7	3.9	3.3
Medicare	31.5	25.8	25.8	19.8	18.6	15.7	10.8
Also Medicaid	63.6	51.7	51.7	36.3	33.1	25.5	20.0
Medicaid	76.4	74.4	74.4	65.0	55.7	44.8	42.4
Not covered	38.6	38.3	38.3	38.0	37.3	35.2	31.4

[1]Includes male householder, no wife present, not shown separately.
[2]Persons of Hispanic origin may be of any race.

Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
All Races								
All families	66 090	10.3	17.8	17.7	17.3	18.1	17.7	17.9
Age of Householder								
15 to 24 years	2 853	30.4	33.3	33.2	32.5	34.2	33.1	33.4
25 to 44 years	31 548	12.0	13.7	13.6	13.1	14.0	13.4	13.6
45 to 54 years	11 712	6.3	8.7	8.6	8.4	9.0	8.8	9.0
55 to 64 years	9 251	7.4	13.9	13.9	13.6	14.2	14.1	14.2
65 years and over	10 726	6.6	38.8	38.8	38.4	39.0	39.1	39.3
Type of Family								
Married-couple families	52 317	5.6	13.0	12.9	12.5	13.2	13.0	13.1
With related children under 18	25 476	7.3	9.1	9.0	8.5	9.5	9.0	9.1
With related children under 6	12 726	9.4	10.6	10.6	9.8	11.2	10.5	10.7
Male householder, no wife present	2 884	12.1	18.8	18.7	18.3	19.4	19.1	19.2
Female householder, no husband present	10 890	32.2	40.6	40.5	39.7	41.1	40.1	40.4
With related children under 18	7 445	42.8	48.6	48.5	47.5	49.2	47.7	48.0
With related children under 6	3 301	56.8	62.2	62.0	60.7	62.1	60.9	61.2
Type of Residence								
Inside metropolitan areas	50 619	9.6	16.2	16.1	15.7	16.4	16.1	16.2
Inside central cities	19 034	14.9	22.5	22.4	21.9	22.8	22.4	22.6
Outside central cities	31 585	6.4	12.4	12.4	12.0	12.6	12.3	12.4
Outside metropolitan areas	15 471	12.5	23.0	23.0	22.4	23.5	23.0	23.3
Region								
Northeast	13 494	8.1	15.4	15.4	15.0	15.5	15.4	15.5
Midwest	16 059	9.5	16.9	16.8	16.3	16.9	16.6	16.8
South	23 244	12.5	20.8	20.7	20.2	21.2	20.7	20.9
West	13 293	9.6	16.0	16.0	15.6	16.6	16.2	16.3
Years of School Completed								
Less than 12 years	14 863	22.5	41.2	41.1	40.3	41.7	41.3	41.6
High school: 4 years	24 540	9.9	16.0	16.0	15.4	16.3	15.7	15.9
College: 1 to 3 years	12 032	6.1	10.0	10.0	9.7	10.3	9.9	10.1
4 years or more	14 655	1.9	3.3	3.3	3.3	3.5	3.4	3.5
Work Experience in 1989								
Total, 15 to 64 years	54 603	11.1	13.8	13.8	13.3	14.2	13.7	13.9
Worked at full-time jobs	44 492	5.2	6.0	6.0	5.5	6.4	5.8	6.0
50 to 52 weeks	37 507	2.9	3.2	3.2	2.8	3.5	3.0	3.1
Worked at part-time jobs	3 614	25.8	32.5	32.4	31.5	33.2	32.1	32.3
Did not work	6 497	43.4	57.0	57.1	56.7	57.1	57.4	57.6
Year-Round Full-Time Workers								
No workers	20 119	27.0	50.1	50.1	49.4	50.4	50.0	50.3
Householder 15 to 64 years	11 810	40.4	51.0	51.0	50.2	51.6	50.9	51.1
Householder 65 years and over	8 309	8.0	48.7	48.7	48.3	48.8	48.8	49.0
One worker	28 349	4.2	5.3	5.2	4.6	5.6	5.1	5.3
Two workers or more	16 862	.9	.9	.9	.8	1.0	1.0	1.0
Program Participation Status of Family Members								
One or more members received:								
Cash assistance	4 999	57.8	75.6	75.5	74.9	75.8	75.4	75.7
AFDC or other non-SSI	3 470	71.3	83.9	83.7	83.0	84.1	83.2	83.5
SSI	1 934	34.7	64.1	64.1	63.8	64.6	65.2	65.2
Food stamps	4 891	70.8	82.1	81.9	80.7	82.4	81.2	81.5
Housing assistance	2 073	65.6	77.1	76.9	76.2	77.4	76.3	76.3
Energy assistance	2 202	63.3	79.7	79.5	78.5	80.2	79.0	79.3
Free or reduced-price school lunches	5 844	52.0	59.5	59.3	57.5	60.5	58.5	59.2
Family received both food stamps and cash assistance	3 236	76.4	89.4	89.2	88.7	89.5	88.9	89.0
Health Insurance Coverage								
One or more members covered by:								
Employer-provided plan	47 270	2.8	5.9	5.8	5.2	5.6	5.4	5.5
Medicare	13 527	8.4	38.5	38.5	38.0	38.6	38.7	39.0
Medicaid	6 836	51.8	67.3	67.1	66.4	67.7	67.1	67.3
No members covered by:								
Employer-provided plan or Medicare or Medicaid	8 759	20.5	23.6	23.5	23.5	26.3	25.0	25.5
Health insurance	4 304	31.5	34.7	34.6	34.6	38.4	36.7	37.2
Family received:								
Medicare and Medicaid	1 901	29.7	64.0	64.0	63.4	64.3	64.8	65.0

Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
All Races							
All families	11.1	10.7	10.7	9.9	9.3	8.1	6.9
Age of Householder							
15 to 24 years	31.7	31.6	31.6	30.0	28.4	25.6	24.5
25 to 44 years	12.5	12.4	12.4	11.7	11.0	9.3	8.3
45 to 54 years	7.0	6.8	6.8	6.3	5.8	5.0	3.9
55 to 64 years	8.5	7.9	7.9	6.9	6.5	5.9	4.3
65 years and over	8.5	7.0	7.0	5.5	5.3	5.1	3.1
Type of Family							
Married-couple families	6.2	5.8	5.8	5.3	4.9	4.5	3.4
With related children under 18	7.8	7.7	7.7	7.1	6.5	5.7	4.6
With related children under 6	9.8	9.7	9.7	9.1	8.2	7.3	6.2
Male householder, no wife present	13.2	12.7	12.7	11.4	10.9	10.1	8.8
Female householder, no husband present	34.4	33.8	33.7	31.5	29.6	24.9	22.8
With related children under 18	44.5	44.1	44.1	41.8	39.2	32.9	30.5
With related children under 6	58.4	58.1	58.1	55.4	51.7	43.5	41.2
Type of Residence							
Inside metropolitan areas	10.4	10.0	10.0	9.2	8.6	7.4	6.4
Inside central cities	16.1	15.6	15.6	14.3	13.4	11.4	10.2
Outside central cities	6.9	6.7	6.7	6.1	5.7	5.0	4.1
Outside metropolitan areas	13.7	13.0	13.0	12.0	11.5	10.3	8.4
Region							
Northeast	8.9	8.6	8.6	7.9	7.3	5.7	5.0
Midwest	10.1	9.7	9.7	9.0	8.4	7.5	6.5
South	13.3	12.8	12.8	12.0	11.5	10.4	8.6
West	10.9	10.6	10.6	9.3	8.4	7.1	6.1
Years of School Completed							
Less than 12 years	25.1	23.9	23.9	21.4	20.0	17.6	15.1
High school: 4 years	10.4	10.1	10.1	9.5	8.9	7.8	6.6
College: 1 to 3 years	6.5	6.4	6.4	5.9	5.6	4.7	3.9
4 years or more	2.1	2.0	2.0	2.0	1.9	1.8	1.2
Work Experience in 1989							
Total, 15 to 64 years	11.8	11.6	11.6	10.8	10.1	8.8	7.6
Worked at full-time jobs	5.4	5.4	5.3	5.0	4.7	4.1	3.4
50 to 52 weeks	2.9	2.9	2.9	2.8	2.6	2.3	1.8
Worked at part-time jobs	26.9	26.9	26.9	25.1	23.1	20.0	17.8
Did not work	47.2	45.8	45.8	42.7	40.0	34.4	31.1
Year-Round Full-Time Workers							
No workers	29.6	28.4	28.4	26.0	24.3	21.2	18.4
Householder 15 to 64 years	43.1	42.3	42.3	39.5	36.8	31.8	28.5
Householder 65 years and over	10.5	8.6	8.6	6.8	6.5	6.2	3.9
One worker	4.3	4.3	4.2	4.0	3.8	3.3	2.5
Two workers or more	1.0	1.0	.9	.9	.9	.9	.7
Program Participation Status of Family Members							
One or more members received:							
Cash assistance	68.8	66.1	66.1	55.6	49.3	39.8	37.1
AFDC or other non-SSI	80.3	79.3	79.3	70.0	61.9	49.9	47.2
SSI	51.9	46.3	46.3	31.1	26.7	20.8	17.8
Food stamps	76.5	75.2	75.2	68.4	62.0	48.9	45.1
Housing assistance	70.1	67.6	67.6	62.9	54.5	34.3	34.1
Energy assistance	68.4	65.5	65.5	60.0	55.0	44.4	39.1
Free or reduced-price school lunches	55.1	54.3	54.3	50.6	46.8	37.9	34.1
Family received both food stamps and cash assistance	85.8	84.5	84.5	74.3	65.7	51.8	48.9
Health Insurance Coverage							
One or more members covered by:							
Employer-provided plan	2.7	2.6	2.6	2.4	2.2	1.9	1.6
Medicare	10.6	8.6	8.6	6.9	6.6	6.1	4.1
Medicaid	59.4	57.4	57.4	49.8	43.9	36.0	32.9
No members covered by:							
Employer-provided plan or Medicare or Medicaid	22.0	22.0	21.9	21.8	21.8	20.3	16.7
Health insurance	33.5	33.5	33.4	33.4	33.4	31.2	26.3
Family received:							
Medicare and Medicaid	42.6	35.4	35.4	24.9	22.5	19.3	14.8

Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
White								
All families	56 590	7.8	15.3	15.3	14.8	15.6	15.3	15.4
Age of Householder								
15 to 24 years	2 240	23.9	26.5	26.4	25.5	27.2	26.1	26.2
25 to 44 years	26 470	9.1	10.7	10.7	10.2	11.1	10.5	10.7
45 to 54 years	10 096	5.0	6.9	6.8	6.7	7.2	7.1	7.2
55 to 64 years	8 142	5.5	11.5	11.5	11.2	11.7	11.7	11.8
65 years and over	9 643	5.3	37.2	37.2	36.8	37.4	37.4	37.6
Type of Family								
Married-couple families	46 981	5.0	12.3	12.3	11.9	12.5	12.3	12.4
With related children under 18	22 271	6.5	8.1	8.0	7.5	8.5	8.0	8.1
With related children under 6	11 122	8.5	9.5	9.5	8.8	10.2	9.5	9.6
Male householder, no wife present	2 303	9.7	15.7	15.5	15.2	16.2	16.1	16.2
Female householder, no husband present	7 306	25.4	34.5	34.4	33.6	35.2	34.1	34.3
With related children under 18	4 627	36.1	42.4	42.2	41.2	43.1	41.4	41.7
With related children under 6	1 853	51.3	57.7	57.4	56.2	57.8	56.3	56.6
Type of Residence								
Inside metropolitan areas	42 592	7.0	13.5	13.5	13.1	13.8	13.5	13.6
Inside central cities	13 964	10.3	17.8	17.7	17.2	18.1	17.7	17.9
Outside central cities	28 628	5.3	11.5	11.4	11.1	11.6	11.4	11.5
Outside metropolitan areas	13 999	10.3	20.6	20.6	20.2	21.2	20.8	21.0
Region								
Northeast	11 837	6.5	14.0	13.9	13.6	14.0	13.9	14.0
Midwest	14 370	7.0	14.3	14.2	13.7	14.4	14.0	14.2
South	18 746	8.9	17.2	17.2	16.8	17.7	17.3	17.5
West	11 638	8.4	14.8	14.8	14.3	15.3	14.9	15.1
Years of School Completed								
Less than 12 years	11 923	18.0	37.6	37.4	36.7	38.1	37.7	38.0
High school: 4 years	21 168	7.6	13.9	13.9	13.3	14.2	13.7	13.9
College: 1 to 3 years	10 313	4.3	8.1	8.1	7.9	8.4	8.2	8.3
4 years or more	13 186	1.6	2.9	2.9	2.9	3.1	3.0	3.1
Work Experience in 1989								
Total, 15 to 64 years	46 335	8.4	10.9	10.9	10.4	11.3	10.8	11.0
Worked at full-time jobs	38 674	4.3	5.0	4.9	4.5	5.3	4.9	5.0
50 to 52 weeks	32 810	2.4	2.7	2.7	2.3	3.0	2.5	2.7
Worked at part-time jobs	2 953	21.0	27.4	27.2	26.5	28.3	27.2	27.2
Did not work	4 709	34.2	49.2	49.3	48.8	49.2	49.6	49.7
Year-Round Full-Time Workers								
No workers	16 570	20.6	44.8	44.8	44.1	45.2	44.8	45.0
Householder 15 to 64 years	9 013	32.6	43.5	43.5	42.7	44.2	43.4	43.7
Householder 65 years and over	7 557	6.4	46.3	46.3	45.9	46.3	46.3	46.5
One worker	24 783	3.5	4.4	4.3	3.8	4.8	4.3	4.5
Two workers or more	14 625	.8	.9	.9	.8	1.0	.9	1.0
Program Participation Status of Family Members								
One or more members received:								
Cash assistance	2 949	51.5	71.6	71.4	70.6	72.1	71.6	71.8
AFDC or other non-SSI	1 939	66.0	81.0	80.6	79.6	81.3	80.2	80.5
SSI	1 214	29.3	60.2	60.2	59.8	61.0	61.4	61.4
Food stamps	2 917	66.4	78.9	78.6	77.1	79.5	77.9	78.3
Housing assistance	1 019	60.6	74.5	74.2	73.5	75.1	73.6	73.6
Energy assistance	1 587	60.1	77.7	77.5	76.6	78.7	77.4	77.7
Free or reduced-price school lunches	3 638	45.4	52.9	52.5	50.7	54.2	52.1	52.9
Family received both food stamps and cash assistance	1 777	71.7	87.0	86.7	85.8	87.2	86.5	86.5
Health Insurance Coverage								
One or more members covered by:								
Employer-provided plan	41 635	2.3	5.3	5.3	4.7	5.1	4.9	5.0
Medicare	11 832	6.4	36.7	36.7	36.2	36.8	36.9	37.1
Medicaid	4 314	45.0	62.4	62.2	61.2	63.1	62.4	62.6
No members covered by:								
Employer-provided plan or Medicare or Medicaid	7 262	18.4	21.4	21.3	21.3	24.1	22.8	23.3
Health insurance	3 409	29.3	32.5	32.4	32.4	36.2	34.4	34.9
Family received:								
Medicare and Medicaid	1 267	24.3	62.0	62.0	61.5	62.8	63.0	63.2

Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
White							
All families	8.4	8.1	8.1	7.5	7.0	6.2	5.1
Age of Householder							
15 to 24 years	24.3	24.3	24.3	23.1	21.3	19.0	17.8
25 to 44 years	9.7	9.6	9.6	9.0	8.4	7.3	6.3
45 to 54 years	5.5	5.3	5.3	4.9	4.6	4.1	3.2
55 to 64 years	6.2	5.7	5.7	5.1	4.8	4.5	3.3
65 years and over	6.5	5.4	5.4	4.5	4.4	4.1	2.5
Type of Family							
Married-couple families	5.4	5.1	5.1	4.7	4.4	4.1	3.1
With related children under 18	6.9	6.8	6.8	6.4	5.9	5.2	4.2
With related children under 6	8.8	8.7	8.7	8.3	7.6	6.8	5.8
Male householder, no wife present	10.4	10.2	10.2	9.3	9.0	8.4	7.3
Female householder, no husband present	27.3	26.9	26.9	25.0	23.2	19.6	17.6
With related children under 18	37.8	37.6	37.6	35.3	32.7	27.4	25.0
With related children under 6	53.4	53.1	53.1	50.1	46.0	37.8	35.6
Type of Residence							
Inside metropolitan areas	7.5	7.3	7.3	6.7	6.2	5.5	4.6
Inside central cities	11.1	10.8	10.8	9.9	9.2	8.0	7.1
Outside central cities	5.7	5.5	5.5	5.1	4.8	4.2	3.4
Outside metropolitan areas	11.3	10.8	10.7	10.0	9.5	8.5	6.8
Region							
Northeast	7.1	6.8	6.8	6.2	5.7	4.6	4.0
Midwest	7.4	7.1	7.0	6.6	6.1	5.5	4.6
South	9.5	9.1	9.1	8.7	8.4	7.7	6.1
West	9.4	9.1	9.1	8.2	7.4	6.4	5.4
Years of School Completed							
Less than 12 years	20.0	19.1	19.1	17.3	16.2	14.4	12.2
High school: 4 years	8.0	7.7	7.7	7.2	6.8	6.0	4.9
College: 1 to 3 years	4.7	4.6	4.6	4.2	3.8	3.4	2.8
4 years or more	1.7	1.7	1.7	1.7	1.6	1.5	1.0
Work Experience in 1989							
Total, 15 to 64 years	8.9	8.8	8.8	8.2	7.7	6.7	5.7
Worked at full-time jobs	4.4	4.4	4.4	4.2	4.0	3.6	2.9
50 to 52 weeks	2.5	2.5	2.5	2.4	2.3	2.1	1.6
Worked at part-time jobs	22.2	22.2	22.2	20.5	18.8	16.6	14.5
Did not work	37.6	36.3	36.3	33.6	31.2	26.7	23.6
Year-Round Full-Time Workers							
No workers	22.6	21.6	21.6	19.7	18.4	16.2	13.5
Householder 15 to 64 years	34.9	34.2	34.2	31.7	29.4	25.6	22.3
Householder 65 years and over	8.0	6.6	6.6	5.4	5.3	5.0	3.0
One worker	3.6	3.6	3.6	3.4	3.2	2.9	2.2
Two workers or more	.9	.9	.9	.8	.8	.8	.7
Program Participation Status of Family Members							
One or more members received:							
Cash assistance	62.8	60.3	60.3	49.8	42.6	33.5	30.6
AFDC or other non-SSI	76.6	75.5	75.5	64.7	55.0	42.7	40.0
SSI	44.3	39.8	39.8	27.0	23.0	18.5	14.9
Food stamps	72.6	71.3	71.3	64.6	57.4	44.2	39.8
Housing assistance	64.6	62.0	62.0	57.1	47.6	26.5	26.2
Energy assistance	64.6	62.0	62.0	56.9	51.2	41.1	35.5
Free or reduced-price school lunches	48.4	47.9	47.9	44.4	40.6	32.6	28.6
Family received both food stamps and cash assistance	82.5	81.4	81.4	70.3	59.8	45.1	41.6
Health Insurance Coverage							
One or more members covered by:							
Employer-provided plan	2.2	2.1	2.1	2.0	1.8	1.7	1.4
Medicare	8.0	6.5	6.5	5.3	5.1	4.8	3.2
Medicaid	52.4	50.7	50.7	43.5	37.3	30.1	26.9
No members covered by:							
Employer-provided plan or Medicare or Medicaid	19.8	19.8	19.7	19.7	19.7	18.5	15.1
Health insurance	31.1	31.1	31.0	31.0	31.0	29.3	24.3
Family received:							
Medicare and Medicaid	35.2	29.1	29.1	21.1	19.1	16.1	12.1

Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—						
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains	Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Black								
All families	7 470	27.8	36.0	35.9	35.1	36.1	35.5	35.8
Age of Householder								
15 to 24 years	515	60.6	63.6	63.6	63.4	64.6	63.8	64.4
25 to 44 years	3 985	29.6	32.1	31.9	30.7	31.8	31.0	31.2
45 to 54 years	1 187	16.3	22.5	22.6	21.9	23.1	22.2	22.3
55 to 64 years	904	24.4	35.4	35.4	35.0	35.3	35.3	35.7
65 years and over	880	19.6	56.5	56.5	56.3	57.0	57.5	58.0
Type of Family								
Married-couple families	3 750	11.8	20.8	20.6	20.0	20.7	20.4	20.7
With related children under 18	2 179	13.3	17.1	16.8	15.9	16.8	16.1	16.6
With related children under 6	1 090	17.1	20.2	19.8	18.4	19.3	18.6	19.0
Male householder, no wife present	446	24.7	35.2	35.2	34.7	35.9	34.7	34.7
Female householder, no husband present	3 275	46.5	53.5	53.5	52.5	53.7	52.9	53.3
With related children under 18	2 624	53.9	58.7	58.6	57.4	58.8	57.7	58.0
With related children under 6	1 343	63.9	67.8	67.6	66.2	67.4	66.4	66.8
Type of Residence								
Inside metropolitan areas	6 256	26.3	33.7	33.6	33.0	33.9	33.4	33.7
Inside central cities	4 197	29.7	38.0	37.9	37.1	38.1	37.8	38.2
Outside central cities	2 058	19.5	24.9	24.9	24.5	25.4	24.5	24.6
Outside metropolitan areas	1 215	35.4	48.1	47.7	46.1	47.3	46.1	46.5
Region								
Northeast	1 279	21.4	27.7	27.8	27.5	28.3	27.7	28.2
Midwest	1 446	33.7	42.1	42.2	41.2	41.7	41.7	41.9
South	4 147	28.4	37.2	36.9	35.9	37.2	36.3	36.6
West	598	22.9	30.9	30.9	30.9	31.5	31.3	31.3
Years of School Completed								
Less than 12 years	2 483	42.1	58.5	58.4	57.8	58.8	58.3	58.8
High school: 4 years	2 856	26.1	30.8	30.6	29.6	30.6	29.9	30.1
College: 1 to 3 years	1 383	18.0	22.3	22.3	21.3	22.7	21.7	22.2
4 years or more	749	4.8	6.5	6.5	6.4	6.5	6.5	6.5
Work Experience in 1989								
Total, 15 to 64 years	6 459	29.3	33.8	33.7	32.8	33.8	33.1	33.4
Worked at full-time jobs	4 416	12.8	14.6	14.4	13.3	14.5	13.6	13.8
50 to 52 weeks	3 497	6.9	7.8	7.6	6.6	7.8	6.9	7.0
Worked at part-time jobs	545	51.4	60.4	60.4	58.6	59.8	58.9	59.6
Did not work	1 498	70.0	80.6	80.7	80.7	81.1	81.2	81.6
Year-Round Full-Time Workers								
No workers	3 017	58.5	76.6	76.6	75.8	76.4	76.2	76.6
Householder 15 to 64 years	2 386	67.2	77.2	77.2	76.2	76.8	76.4	76.7
Householder 65 years and over	631	25.6	74.5	74.3	74.3	75.1	75.3	76.1
One worker	2 700	10.4	12.9	12.8	11.4	13.3	12.0	12.3
Two workers or more	1 622	1.2	1.2	1.1	1.0	1.2	1.2	1.4
Program Participation Status of Family Members								
One or more members received:								
Cash assistance	1 795	67.8	81.6	81.6	81.3	81.5	81.1	81.4
AFDC or other non-SSI	1 355	78.6	87.7	87.7	87.3	87.6	86.7	87.1
SSI	615	45.2	70.9	70.9	70.9	71.2	72.0	72.0
Food stamps	1 785	77.0	86.2	86.1	85.3	85.9	85.1	85.5
Housing assistance	944	71.8	79.5	79.5	78.7	79.5	78.6	78.6
Energy assistance	526	72.3	85.6	85.6	83.9	84.7	83.6	84.2
Free or reduced-price school lunches	1 933	63.5	70.7	70.7	68.8	70.7	68.9	69.5
Family received both food stamps and cash assistance	1 319	81.9	91.5	91.5	91.5	91.7	91.2	91.4
Health Insurance Coverage								
One or more members covered by:								
Employer-provided plan	4 355	7.5	11.4	11.3	9.9	10.8	10.2	10.5
Medicare	1 391	24.1	54.0	54.0	53.6	54.2	54.7	55.2
Medicaid	2 186	64.5	76.3	76.2	75.8	76.1	75.7	76.0
No members covered by:								
Employer-provided plan or Medicare or Medicaid	1 059	35.0	38.8	38.9	38.9	41.4	40.2	40.7
Health insurance	655	45.5	48.7	49.0	49.0	52.0	50.6	51.1
Family received:								
Medicare and Medicaid	526	42.3	68.6	68.6	68.0	68.0	69.3	69.7

Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Black							
All families	29.9	28.9	28.9	26.5	25.1	21.3	19.1
Age of Householder							
15 to 24 years	63.9	63.9	63.9	60.8	59.5	54.6	53.8
25 to 44 years	29.8	29.5	29.5	28.2	26.7	22.1	20.9
45 to 54 years	18.5	17.7	17.7	15.7	15.0	11.4	9.8
55 to 64 years	28.3	26.9	26.9	22.8	21.2	17.7	12.4
65 years and over	27.6	22.9	22.9	16.4	15.4	15.0	9.6
Type of Family							
Married-couple families	13.4	12.4	12.4	10.3	9.4	8.2	6.3
With related children under 18	14.4	13.8	13.8	12.1	10.7	8.9	7.0
With related children under 6	17.5	17.2	17.2	14.9	12.6	10.9	8.9
Male householder, no wife present	26.7	25.6	25.6	22.6	21.1	19.4	16.5
Female householder, no husband present	49.3	48.3	48.2	45.5	43.6	36.5	34.0
With related children under 18	55.2	54.8	54.7	52.5	50.4	42.2	39.9
With related children under 6	64.6	64.6	64.6	62.1	59.8	51.9	49.1
Type of Residence							
Inside metropolitan areas	28.4	27.6	27.6	25.2	23.7	19.8	17.8
Inside central cities	32.0	30.9	30.9	28.5	27.1	22.6	20.4
Outside central cities	21.2	20.9	20.8	18.5	17.0	14.1	12.5
Outside metropolitan areas	37.4	35.5	35.5	32.8	31.9	28.7	25.5
Region							
Northeast	23.7	23.0	23.0	21.7	20.2	15.3	13.9
Midwest	36.0	34.8	34.8	32.4	30.5	26.6	25.0
South	30.1	29.1	29.0	26.4	25.4	22.1	19.5
West	27.0	26.4	26.4	22.4	20.0	15.3	12.9
Years of School Completed							
Less than 12 years	47.5	45.0	45.0	39.7	37.2	32.0	28.2
High school: 4 years	26.5	26.2	26.2	25.0	24.0	20.6	19.2
College: 1 to 3 years	18.8	18.7	18.7	17.5	16.7	13.0	11.0
4 years or more	4.8	4.8	4.8	4.8	4.4	3.9	2.9
Work Experience in 1989							
Total, 15 to 64 years	30.7	30.2	30.2	28.2	26.8	22.5	20.6
Worked at full-time jobs	12.9	12.9	12.9	11.7	10.9	8.5	7.6
50 to 52 weeks	6.5	6.4	6.4	5.8	5.5	4.3	3.5
Worked at part-time jobs	52.5	52.2	52.2	50.1	46.6	38.6	35.9
Did not work	75.2	73.3	73.3	69.1	66.5	57.7	53.5
Year-Round Full-Time Workers							
No workers	63.5	61.5	61.5	56.7	53.8	46.1	42.1
Householder 15 to 64 years	70.7	69.8	69.8	65.9	62.6	53.0	49.7
Householder 65 years and over	36.3	30.1	30.1	21.9	20.5	20.0	13.4
One worker	10.6	10.2	10.2	8.8	8.3	6.4	5.0
Two workers or more	1.4	1.4	1.4	1.2	1.2	1.2	.7
Program Participation Status of Family Members							
One or more members received:							
Cash assistance	77.7	75.0	75.0	65.2	60.9	51.0	48.3
AFDC or other non-SSI	85.0	84.1	84.1	77.4	72.5	61.0	58.1
SSI	64.5	57.8	57.8	39.9	35.2	25.9	24.1
Food stamps	81.7	80.0	80.0	73.7	69.0	56.0	52.9
Housing assistance	75.5	73.5	73.5	70.1	64.1	44.4	44.3
Energy assistance	78.4	75.2	75.2	68.8	66.0	52.7	48.0
Free or reduced-price school lunches	66.1	64.9	64.9	61.0	57.7	47.3	43.7
Family received both food stamps and cash assistance	89.3	87.7	87.7	79.2	73.7	61.0	58.7
Health Insurance Coverage							
One or more members covered by:							
Employer-provided plan	7.4	7.1	7.1	6.2	5.7	4.4	3.9
Medicare	30.9	25.7	25.7	20.2	18.6	17.0	12.0
Medicaid	72.0	69.9	69.9	62.0	57.3	47.9	44.8
No members covered by:							
Employer-provided plan or Medicare or Medicaid	36.8	36.8	36.6	36.0	36.0	31.6	27.3
Health insurance	47.7	47.7	47.7	47.3	47.3	42.0	37.6
Family received:							
Medicare and Medicaid	58.4	49.5	49.5	35.0	30.9	27.4	21.7

Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Hispanic Origin[1]								
All families	4 840	23.4	29.2	29.0	28.0	30.2	29.2	29.3
Age of Householder								
15 to 24 years	406	39.4	42.0	42.0	40.8	43.1	41.3	41.4
25 to 44 years	2 688	25.4	28.0	27.8	26.7	29.2	28.0	28.1
45 to 54 years	793	17.7	22.4	22.1	21.3	23.2	22.5	22.6
55 to 64 years	519	15.6	22.4	22.2	21.4	22.8	22.8	22.8
65 years and over	434	16.0	45.5	44.9	44.0	46.1	45.9	45.9
Type of Family								
Married-couple families	3 395	16.2	21.5	21.2	20.1	22.7	21.6	21.7
With related children under 18	2 309	19.6	22.4	22.1	20.5	23.8	22.3	22.5
With related children under 6	1 345	23.8	26.3	26.0	24.0	27.9	25.8	25.9
Male householder, no wife present	329	16.3	21.0	20.5	19.6	20.8	20.4	20.4
Female householder, no husband present	1 116	47.5	55.3	55.2	54.5	56.0	55.1	55.1
With related children under 18	848	57.9	64.4	64.2	63.4	65.3	63.8	63.8
With related children under 6	437	69.6	75.8	75.6	75.2	76.6	75.2	75.2
Type of Residence								
Inside metropolitan areas	4 463	22.8	28.6	28.3	27.4	29.6	28.7	28.7
Inside central cities	2 522	26.6	33.1	32.7	31.8	34.3	33.2	33.3
Outside central cities	1 941	17.8	22.7	22.6	21.6	23.4	22.8	22.8
Outside metropolitan areas	377	31.2	36.8	37.0	35.2	38.2	36.0	36.2
Region								
Northeast	815	27.6	34.1	34.2	33.6	34.8	34.6	34.9
Midwest	330	22.3	25.9	25.9	23.0	23.7	23.7	24.1
South	1 596	25.2	31.5	31.3	30.4	33.0	31.7	31.7
West	2 101	20.6	26.1	25.7	24.7	27.4	26.2	26.2
Years of School Completed								
Less than 12 years	2 432	33.2	41.4	41.0	39.7	42.8	41.6	41.7
High school: 4 years	1 363	17.7	21.6	21.5	20.5	22.4	21.5	21.5
College: 1 to 3 years	635	8.8	11.7	11.7	11.5	12.5	11.7	11.8
4 years or more	411	6.9	9.5	9.5	9.0	9.3	9.0	9.0
Work Experience in 1989								
Total, 15 to 64 years	4 356	24.4	27.9	27.7	26.7	28.9	27.9	28.0
Worked at full-time jobs	3 298	13.8	15.5	15.2	14.1	16.6	15.3	15.4
50 to 52 weeks	2 526	8.7	9.3	9.1	8.1	10.5	9.1	9.2
Worked at part-time jobs	309	46.7	52.8	52.6	51.1	53.6	51.7	51.7
Did not work	748	61.7	72.2	72.5	72.1	73.1	73.6	73.7
Year-Round Full-Time Workers								
No workers	1 574	53.8	68.8	68.4	67.4	69.5	68.4	68.5
Householder 15 to 64 years	1 285	60.6	69.7	69.4	68.3	70.5	69.4	69.4
Householder 65 years and over	289	23.6	64.4	63.6	63.2	65.0	64.3	64.3
One worker	2 047	12.6	14.7	14.5	12.9	16.2	14.8	15.0
Two workers or more	1 169	2.4	2.5	2.5	2.4	3.1	2.8	2.9
Program Participation Status of Family Members								
One or more members received:								
Cash assistance	676	64.0	81.5	81.5	80.4	82.0	81.9	81.9
AFDC or other non-SSI	509	73.4	87.1	87.1	86.4	87.9	87.6	87.6
SSI	220	38.9	69.6	69.6	67.9	69.3	69.8	69.8
Food stamps	731	75.2	86.0	85.7	84.6	86.2	85.9	85.9
Housing assistance	297	67.1	76.3	75.4	75.0	77.0	76.4	76.4
Energy assistance	268	77.3	89.8	89.3	87.8	89.3	89.2	89.2
Free or reduced-price school lunches	1 195	53.2	59.1	58.3	56.3	61.4	59.3	59.4
Family received both food stamps and cash assistance	474	77.1	90.9	90.9	90.5	91.6	91.4	91.4
Health Insurance Coverage								
One or more members covered by:								
Employer-provided plan	2 656	6.2	8.9	8.8	7.0	8.1	7.8	7.9
Medicare	645	19.3	47.0	46.7	45.6	47.7	47.8	47.9
Medicaid	977	59.4	72.9	72.7	71.3	74.0	73.2	73.2
No members covered by:								
Employer-provided plan or Medicare or Medicaid	1 205	32.7	35.5	35.0	35.0	39.7	37.0	37.1
Health Insurance	965	36.7	39.3	38.7	38.7	44.3	41.3	41.5
Family received:								
Medicare and Medicaid	232	35.7	67.5	66.8	65.6	67.5	68.0	68.0

Table 3. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Hispanic Origin[1]							
All families	25.1	24.5	24.5	22.8	21.3	18.5	16.4
Age of Householder							
15 to 24 years	39.5	39.5	39.5	38.7	36.5	33.7	32.5
25 to 44 years	26.5	26.4	26.4	25.1	23.5	20.0	18.2
45 to 54 years	19.7	19.4	19.4	17.7	16.0	13.8	11.0
55 to 64 years	17.1	16.2	16.2	14.7	13.8	12.4	10.3
65 years and over	23.0	18.7	18.7	13.2	12.3	10.7	7.5
Type of Family							
Married-couple families	17.5	16.9	16.9	15.6	14.4	12.9	10.9
With related children under 18	20.6	20.2	20.2	19.1	17.7	15.9	13.7
With related children under 6	24.2	24.0	24.0	22.6	21.0	18.7	17.2
Male householder, no wife present	16.9	16.9	16.9	15.5	14.7	14.2	13.6
Female householder, no husband present	50.8	50.0	50.0	47.2	44.4	37.0	33.8
With related children under 18	60.5	59.9	59.9	57.0	53.4	44.2	41.6
With related children under 6	72.3	72.0	72.0	69.1	65.3	53.4	50.7
Type of Residence							
Inside metropolitan areas	24.7	24.1	24.1	22.3	20.6	17.9	16.0
Inside central cities	28.8	28.1	28.1	25.9	24.1	20.6	19.2
Outside central cities	19.2	18.7	18.7	17.6	16.1	14.4	12.0
Outside metropolitan areas	30.9	30.3	30.3	29.5	29.1	25.6	20.6
Region							
Northeast	31.5	31.0	31.0	27.7	24.8	19.5	19.2
Midwest	21.6	21.6	21.6	21.2	19.9	18.7	17.7
South	26.4	25.5	25.5	24.4	23.7	21.8	17.9
West	22.3	21.8	21.8	20.0	18.3	15.6	14.0
Years of School Completed							
Less than 12 years	36.4	35.3	35.3	32.5	30.3	26.5	23.6
High school: 4 years	17.8	17.7	17.7	17.0	16.0	13.8	11.8
College: 1 to 3 years	9.6	9.6	9.6	9.0	8.1	6.1	5.9
4 years or more	6.7	6.5	6.5	6.5	6.3	5.7	5.3
Work Experience in 1989							
Total, 15 to 64 years	25.6	25.4	25.4	24.0	22.4	19.5	17.5
Worked at full-time jobs	14.2	14.1	14.1	13.3	12.4	11.2	9.8
50 to 52 weeks	8.7	8.7	8.7	8.4	7.9	7.1	6.0
Worked at part-time jobs	46.8	46.7	46.7	45.0	42.5	37.3	32.1
Did not work	67.3	66.3	66.3	62.6	58.1	48.5	45.2
Year-Round Full-Time Workers							
No workers	57.9	56.4	56.4	51.6	48.7	41.8	37.8
Householder 15 to 64 years	63.4	62.9	62.9	58.9	55.6	47.7	44.0
Householder 65 years and over	33.5	27.6	27.6	19.3	18.0	15.6	10.3
One worker	13.3	13.0	13.0	12.6	11.4	10.2	8.5
Two workers or more	2.8	2.8	2.8	2.8	2.5	2.4	1.9
Program Participation Status of Family Members							
One or more members received:							
Cash assistance	76.6	74.2	74.2	62.8	54.3	42.3	40.0
AFDC or other non-SSI	85.1	84.1	84.1	73.6	63.9	49.6	48.0
SSI	58.2	52.6	52.6	34.9	29.0	21.1	17.4
Food stamps	81.4	80.5	80.5	73.6	66.9	51.5	47.4
Housing assistance	72.7	69.7	69.7	64.4	55.7	31.3	30.7
Energy assistance	82.9	81.8	81.8	73.5	68.4	52.1	46.9
Free or reduced-price school lunches	56.1	55.5	55.5	52.2	48.6	40.3	36.3
Family received both food stamps and cash assistance	88.3	87.3	87.3	76.8	66.9	50.4	48.1
Health Insurance Coverage							
One or more members covered by:							
Employer-provided plan	5.6	5.5	5.5	4.9	4.4	3.8	3.3
Medicare	26.6	22.1	22.1	16.7	15.5	13.4	9.9
Medicaid	67.5	65.7	65.7	57.8	50.2	40.2	37.6
No members covered by:							
Employer-provided plan or Medicare or Medicaid	34.1	34.1	34.1	34.1	34.1	32.0	27.5
Health insurance	38.6	38.6	38.6	38.6	38.6	36.3	31.3
Family received:							
Medicare and Medicaid	51.5	44.1	44.1	31.4	28.1	22.9	17.9

[1]Persons of Hispanic origin may be of any race.

Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
All Races								
Total	35 185	19.2	34.0	34.0	33.7	34.3	34.9	35.2
Age								
15 to 24 years	4 652	30.8	33.3	33.2	32.7	33.7	35.5	35.7
25 to 44 years	13 622	12.1	14.4	14.4	13.9	14.7	15.4	15.5
45 to 54 years	3 400	18.7	21.4	21.4	21.0	21.6	22.4	22.5
55 to 64 years	3 683	23.9	34.7	34.7	34.7	35.0	35.5	35.8
65 years and over	9 828	22.0	65.7	65.6	65.5	65.8	65.8	66.3
Type of Residence								
Inside metropolitan areas	28 579	17.6	31.1	31.1	30.7	31.3	31.9	32.1
Inside central cities	13 967	20.9	33.9	33.9	33.5	34.3	34.9	35.0
Outside central cities	14 612	14.4	28.4	28.4	28.1	28.5	29.1	29.4
Outside metropolitan areas	6 606	26.4	46.6	46.6	46.3	47.0	47.8	48.2
Region								
Northeast	7 218	17.2	33.8	33.8	33.4	33.9	34.2	34.5
Midwest	8 398	18.8	35.1	35.1	34.6	35.3	36.0	36.3
South	11 310	22.7	36.6	36.5	36.4	37.1	37.9	38.1
West	8 259	16.7	29.6	29.6	29.2	29.6	30.4	30.5
Years of School Completed								
Total, 18 years old and over	35 022	18.9	33.7	33.7	33.4	34.0	34.6	34.9
18 to 24 years old	4 490	28.7	31.2	31.1	30.6	31.7	33.5	33.7
Less than 12 years	650	53.7	55.5	55.5	55.4	56.1	59.5	59.9
25 years old and over	30 533	17.5	34.1	34.1	33.8	34.4	34.8	35.1
Less than 12 years	7 860	37.0	68.5	68.5	68.2	68.9	69.3	69.7
High school: 4 years	10 056	15.2	32.8	32.7	32.3	32.9	33.5	33.8
College: 1 to 3 years	5 336	9.5	19.8	19.8	19.5	20.1	20.6	20.9
4 years or more	7 280	5.4	9.3	9.3	9.2	9.6	9.8	9.9
Work Experience in 1989								
Total, 20 to 64 years	24 551	16.7	20.3	20.3	19.9	20.6	21.5	21.7
Worked at full-time jobs	18 921	6.4	7.3	7.3	6.9	7.6	8.5	8.6
50 to 52 weeks	14 697	2.4	2.4	2.4	2.2	2.7	3.2	3.3
Worked at part-time jobs	2 547	40.0	47.7	47.3	46.2	48.1	50.0	50.3
Did not work	3 083	60.6	77.7	77.7	77.7	77.7	77.8	77.9
Program Participation Status								
Received:								
Cash assistance	1 972	71.8	95.5	95.6	95.5	96.0	96.2	96.3
AFDC or other non-SSI	570	80.2	93.1	93.1	92.8	93.7	93.9	93.9
SSI	1 493	68.8	96.5	96.7	96.7	96.9	97.0	97.2
Food stamps	1 854	75.0	89.0	89.2	88.8	89.6	90.1	90.2
Housing assistance	1 827	49.8	86.3	86.2	86.0	86.1	86.5	86.6
Energy assistance	1 494	59.7	90.1	90.1	89.5	90.2	90.4	90.5
Food stamps and cash assistance	973	85.1	97.0	97.0	96.8	97.6	97.9	97.9
Health Insurance Coverage								
Covered by:								
Employer-provided plan	16 545	3.3	7.4	7.4	6.7	7.1	7.3	7.4
Medicare	10 253	23.6	67.6	67.5	67.4	67.7	67.8	68.2
Also Medicaid	1 445	61.9	94.5	94.6	94.6	94.8	94.8	95.0
Medicaid	2 480	68.3	93.2	93.3	93.3	93.5	93.7	93.8
Not covered by:								
Health insurance	5 929	36.9	40.2	40.2	40.2	41.7	44.4	44.7

Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
All Races							
Total	21.4	20.1	20.1	19.1	18.6	17.6	14.7
Age							
15 to 24 years	33.6	33.6	33.6	33.2	32.9	32.6	32.3
25 to 44 years	13.8	13.5	13.5	12.9	12.5	12.1	11.6
45 to 54 years	20.6	20.0	20.0	19.4	18.8	17.5	15.2
55 to 64 years	26.3	25.4	25.4	23.6	22.9	21.1	16.7
65 years and over	24.7	21.1	21.1	19.1	18.6	16.9	9.7
Type of Residence							
Inside metropolitan areas	19.7	18.5	18.5	17.4	17.0	16.1	13.9
Inside central cities	23.2	21.9	21.9	20.6	20.0	18.6	16.6
Outside central cities	16.3	15.1	15.1	14.3	14.1	13.8	11.2
Outside metropolitan areas	29.1	27.4	27.4	26.3	25.6	24.0	18.4
Region							
Northeast	19.7	17.8	17.8	16.2	15.4	14.4	12.1
Midwest	20.2	18.9	18.9	18.4	18.2	17.4	14.4
South	24.7	23.8	23.8	23.0	22.4	21.1	17.0
West	19.8	18.3	18.3	16.8	16.6	15.8	14.1
Years of School Completed							
Total, 18 years old and over	21.1	19.8	19.8	18.7	18.3	17.3	14.4
18 to 24 years old	31.5	31.5	31.5	31.2	30.9	30.7	30.4
Less than 12 years	58.3	58.3	58.3	58.0	57.1	56.9	56.4
25 years old and over	19.6	18.1	18.1	16.9	16.4	15.3	12.0
Less than 12 years	41.5	38.0	38.0	34.8	33.5	30.5	22.7
High school: 4 years	17.0	15.6	15.6	14.8	14.5	13.7	11.2
College: 1 to 3 years	10.9	10.2	10.2	9.8	9.7	9.3	7.7
4 years or more	6.0	5.8	5.8	5.6	5.6	5.5	4.8
Work Experience in 1989							
Total, 20 to 64 years	18.7	18.3	18.3	17.5	17.1	16.4	15.1
Worked at full-time jobs	7.7	7.7	7.7	7.6	7.5	7.3	7.0
50 to 52 weeks	3.3	3.3	3.3	3.3	3.2	3.2	2.9
Worked at part-time jobs	43.9	43.7	43.7	42.3	41.8	40.8	38.4
Did not work	65.3	62.3	62.3	57.9	55.6	51.7	45.6
Program Participation Status							
Received:							
Cash assistance	90.9	83.3	83.3	67.1	60.3	49.7	39.2
AFDC or other non-SSI	91.4	90.0	90.0	79.3	72.0	65.0	61.2
SSI	90.9	81.4	81.4	62.1	55.3	43.9	31.1
Food stamps	81.3	76.7	76.7	70.7	65.8	54.0	43.5
Housing assistance	56.7	43.4	43.4	37.1	32.8	17.0	17.0
Energy assistance	67.5	62.1	62.1	55.6	52.7	46.7	32.5
Food stamps and cash assistance	95.1	91.3	91.3	80.7	72.2	57.2	44.5
Health Insurance Coverage							
Covered by:							
Employer-provided plan	3.3	3.2	3.2	3.1	3.1	3.0	2.6
Medicare	26.7	22.2	22.2	19.9	19.4	17.4	10.3
Also Medicaid	78.9	65.7	65.7	52.0	48.0	39.3	25.8
Medicaid	83.2	75.4	75.4	63.0	56.8	48.1	38.3
Not covered by:							
Health insurance	41.6	41.6	41.6	41.3	41.3	40.7	38.8

Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes: Money income— Excluding capital gains (current measure)	Before taxes: Money income— Definition 1 less government transfers	Before taxes: Money income— Definition 2 plus capital gains	Before taxes: Definition 3 plus health insurance supplements to wage or salary income	After taxes: Definition 4 less Social Security payroll taxes	After taxes: Definition 5 less Federal income taxes	After taxes: Definition 6 less State income taxes
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
White								
Total	29 993	16.9	32.4	32.4	32.1	32.7	33.3	33.6
Age								
15 to 24 years	3 949	28.7	31.1	31.0	30.5	31.7	33.5	33.8
25 to 44 years	11 438	10.7	12.7	12.7	12.2	13.0	13.6	13.8
45 to 54 years	2 743	15.9	18.7	18.8	18.2	19.0	19.8	19.8
55 to 64 years	3 038	19.9	31.0	31.0	31.0	31.4	31.7	31.9
65 years and over	8 824	18.8	63.4	63.3	63.3	63.5	63.6	64.0
Type of Residence								
Inside metropolitan areas	24 059	15.1	29.2	29.2	28.9	29.5	30.1	30.3
Inside central cities	10 926	17.0	30.5	30.5	30.1	30.9	31.5	31.6
Outside central cities	13 133	13.5	28.2	28.1	27.9	28.3	28.8	29.2
Outside metropolitan areas	5 933	24.2	45.5	45.5	45.2	45.9	46.6	46.9
Region								
Northeast	6 232	15.3	32.4	32.4	32.1	32.5	32.9	33.2
Midwest	7 407	16.4	33.5	33.5	33.0	33.7	34.3	34.7
South	9 129	19.2	34.3	34.3	34.1	34.9	35.5	35.7
West	7 225	15.8	29.1	29.1	28.7	29.2	30.0	30.1
Years of School Completed								
Total, 18 years old and over	29 889	16.6	32.3	32.2	31.9	32.5	33.1	33.4
18 to 24 years old	3 845	27.1	29.6	29.5	29.0	30.2	32.0	32.3
Less than 12 years	534	50.4	51.8	51.8	51.5	52.4	56.1	56.6
25 years old and over	26 044	15.1	32.7	32.6	32.3	32.9	33.3	33.6
Less than 12 years	6 249	32.3	67.0	67.0	66.6	67.3	67.7	68.1
High school: 4 years	8 728	13.6	32.2	32.2	31.8	32.4	33.0	33.3
College: 1 to 3 years	4 603	8.5	19.7	19.7	19.4	20.0	20.5	20.8
4 years or more	6 463	5.2	9.2	9.2	9.1	9.3	9.6	9.7
Work Experience in 1989								
Total, 20 to 64 years	20 541	14.7	18.2	18.2	17.8	18.6	19.4	19.6
Worked at full-time jobs	16 161	6.0	6.8	6.8	6.4	7.2	8.0	8.2
50 to 52 weeks	12 567	2.3	2.4	2.4	2.2	2.6	3.1	3.2
Worked at part-time jobs	2 114	37.9	45.5	45.0	43.8	45.6	47.4	47.7
Did not work	2 265	55.0	74.3	74.4	74.4	74.4	74.5	74.7
Program Participation Status								
Received:								
Cash assistance	1 331	67.7	94.6	94.8	94.7	95.4	95.6	95.8
AFDC or other non-SSI	352	77.9	90.8	90.8	90.2	91.8	92.1	92.1
SSI	1 054	65.0	96.2	96.4	96.4	96.8	97.0	97.2
Food stamps	1 207	71.2	87.1	87.2	86.7	88.0	88.6	88.7
Housing assistance	1 274	43.9	85.8	85.7	85.4	85.6	85.8	86.0
Energy assistance	1 183	55.8	89.6	89.7	89.2	90.0	90.3	90.4
Food stamps and cash assistance	613	81.7	95.8	95.8	95.5	96.8	97.2	97.2
Health Insurance Coverage								
Covered by:								
Employer-provided plan	14 397	3.2	7.4	7.4	6.7	7.1	7.3	7.4
Medicare	9 131	20.0	65.2	65.1	65.1	65.3	65.4	65.8
Also Medicaid	1 087	56.8	93.2	93.4	93.4	93.6	93.6	93.9
Medicaid	1 744	63.9	92.3	92.4	92.4	92.7	92.9	93.1
Not covered by:								
Health insurance	4 692	33.9	37.3	37.3	37.3	38.9	41.7	42.1

Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
White							
Total	18.9	17.7	17.7	16.8	16.5	15.7	12.9
Age							
15 to 24 years	31.7	31.7	31.7	31.4	31.2	31.0	30.6
25 to 44 years	12.3	11.9	11.9	11.4	11.2	10.8	10.3
45 to 54 years	17.7	17.0	17.0	16.5	16.1	14.7	12.4
55 to 64 years	21.9	21.1	21.1	19.6	19.0	17.7	14.3
65 years and over	21.0	17.9	17.9	16.4	15.9	14.7	8.2
Type of Residence							
Inside metropolitan areas	17.0	15.9	15.9	15.0	14.8	14.2	12.1
Inside central cities	19.0	17.9	17.9	16.9	16.6	15.7	14.0
Outside central cities	15.3	14.2	14.2	13.5	13.2	12.9	10.4
Outside metropolitan areas	26.7	24.9	24.9	23.9	23.3	21.9	16.6
Region							
Northeast	17.4	15.8	15.8	14.5	13.9	13.0	10.6
Midwest	17.7	16.5	16.5	16.1	15.9	15.4	12.5
South	21.0	20.2	20.2	19.5	19.1	18.2	14.6
West	18.7	17.4	17.4	16.1	15.8	15.2	13.4
Years of School Completed							
Total, 18 years old and over	18.7	17.5	17.5	16.6	16.2	15.4	12.7
18 to 24 years old	30.2	30.2	30.2	29.9	29.7	29.5	29.2
Less than 12 years	55.2	55.2	55.2	55.2	54.0	53.8	53.2
25 years old and over	17.0	15.6	15.6	14.6	14.2	13.4	10.3
Less than 12 years	36.3	33.1	33.1	30.4	29.3	26.8	19.3
High school: 4 years	15.2	13.9	13.9	13.2	13.0	12.4	9.9
College: 1 to 3 years	10.0	9.2	9.2	8.9	8.8	8.5	6.9
4 years or more	5.6	5.4	5.4	5.2	5.2	5.1	4.4
Work Experience in 1989							
Total, 20 to 64 years	16.6	16.2	16.2	15.6	15.3	14.7	13.5
Worked at full-time jobs	7.4	7.3	7.3	7.3	7.2	7.1	6.7
50 to 52 weeks	3.2	3.2	3.2	3.2	3.1	3.0	2.8
Worked at part-time jobs	41.3	40.9	40.9	39.8	39.3	38.5	36.4
Did not work	59.9	56.7	56.7	52.4	50.5	46.9	40.7
Program Participation Status							
Received:							
Cash assistance	88.5	79.5	79.5	62.6	55.9	46.4	35.0
AFDC or other non-SSI	88.4	86.1	86.1	75.6	67.5	60.7	56.1
SSI	89.1	78.3	78.3	58.4	51.7	42.0	28.5
Food stamps	78.3	73.3	73.3	66.9	62.1	51.2	39.1
Housing assistance	50.6	35.9	35.9	30.5	26.4	12.4	12.4
Energy assistance	63.9	58.6	58.6	52.1	49.6	43.3	28.4
Food stamps and cash assistance	93.7	89.5	89.5	77.5	68.8	53.8	39.6
Health Insurance Coverage							
Covered by:							
Employer-provided plan	3.1	3.0	3.0	3.0	3.0	2.9	2.5
Medicare	22.7	18.8	18.8	16.8	16.4	15.0	8.5
Also Medicaid	74.4	59.9	59.9	46.6	42.7	35.3	22.1
Medicaid	79.6	70.5	70.5	58.0	52.1	44.3	33.9
Not covered by:							
Health insurance	38.8	38.8	38.8	38.5	38.5	38.0	36.4

Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—						
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains	Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Black								
Total	4 180	35.3	45.4	45.4	45.1	45.7	46.4	46.7
Age								
15 to 24 years	477	43.6	45.5	45.5	45.5	45.5	46.5	46.5
25 to 44 years	1 707	20.5	24.0	24.0	23.6	24.7	25.3	25.6
45 to 54 years	558	31.3	33.4	33.4	33.4	33.4	34.8	35.1
55 to 64 years	563	46.2	55.2	55.2	55.2	55.2	56.5	57.3
65 years and over	875	55.0	88.3	88.3	87.9	88.4	88.4	88.5
Type of Residence								
Inside metropolitan areas	3 628	33.3	43.3	43.3	43.0	43.6	44.2	44.3
Inside central cities	2 493	38.0	48.8	48.7	48.5	49.2	49.7	49.8
Outside central cities	1 135	23.2	31.3	31.2	30.7	31.4	32.0	32.2
Outside metropolitan areas	552	47.8	59.1	59.2	59.2	59.2	61.1	62.1
Region								
Northeast	827	31.1	44.4	44.4	43.9	44.1	44.4	44.4
Midwest	869	38.7	48.8	48.9	48.4	49.5	50.2	50.6
South	1 989	38.4	47.4	47.3	47.3	47.9	48.9	49.3
West	494	23.3	32.8	32.6	32.3	32.6	33.1	33.1
Years of School Completed								
Total, 18 years old and over	4 140	34.7	44.9	44.8	44.6	45.2	45.9	46.2
18 to 24 years old	438	38.7	40.6	40.6	40.6	40.6	41.7	41.7
Less than 12 years	92	67.8	70.5	70.5	70.5	70.5	73.4	73.4
25 years old and over	3 703	34.2	45.4	45.3	45.1	45.7	46.4	46.7
Less than 12 years	1 460	57.0	75.2	75.1	75.1	75.8	76.3	76.6
High school: 4 years	1 130	26.6	35.8	35.7	35.0	35.5	36.2	36.4
College: 1 to 3 years	602	16.7	20.9	21.0	20.6	21.0	21.7	22.1
4 years or more	511	6.3	10.3	10.3	10.3	11.7	12.9	12.9
Work Experience in 1989								
Total, 20 to 64 years	3 182	28.2	32.3	32.2	32.0	32.7	33.6	33.9
Worked at full-time jobs	2 206	8.9	10.6	10.5	10.2	10.9	12.0	12.4
50 to 52 weeks	1 704	3.1	3.1	3.1	2.8	3.5	4.2	4.4
Worked at part-time jobs	316	56.0	63.3	63.4	63.4	65.3	67.0	67.5
Did not work	661	79.4	89.7	89.7	89.7	89.7	89.7	89.7
Program Participation Status								
Received:								
Cash assistance	583	84.8	97.6	97.6	97.6	97.6	97.6	97.6
AFDC or other non-SSI	198	88.3	97.0	97.0	97.0	97.0	97.0	97.0
SSI	399	82.3	97.5	97.5	97.5	97.5	97.5	97.5
Food stamps	610	82.3	93.3	93.3	93.3	93.3	93.6	93.6
Housing assistance	500	65.0	87.1	87.1	87.1	87.1	87.8	87.8
Energy assistance	287	75.9	91.8	91.8	90.7	90.7	90.7	90.7
Food stamps and cash assistance	343	91.1	99.4	99.4	99.4	99.4	99.4	99.4
Health Insurance Coverage								
Covered by:								
Employer-provided plan	1 737	4.9	8.2	8.2	7.6	7.8	7.9	8.0
Medicare	990	57.4	89.5	89.5	89.2	89.6	89.9	90.0
Also Medicaid	330	81.1	98.2	98.2	98.2	98.2	98.2	98.2
Medicaid	647	82.9	96.5	96.5	96.5	96.5	96.6	96.6
Not covered by:								
Health insurance	975	50.1	53.0	52.8	52.8	54.7	56.9	57.7

Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Black							
Total	38.3	36.2	36.2	34.3	33.1	30.4	25.9
Age							
15 to 24 years	44.4	44.4	44.4	44.0	43.6	42.2	42.1
25 to 44 years	22.4	21.9	21.9	21.4	20.5	19.3	19.1
45 to 54 years	33.7	33.7	33.7	32.9	31.3	30.7	28.1
55 to 64 years	50.3	48.8	48.8	45.7	44.2	39.9	30.2
65 years and over	61.3	52.9	52.9	47.6	46.2	39.1	26.1
Type of Residence							
Inside metropolitan areas	36.2	33.9	33.9	32.0	30.9	28.2	24.4
Inside central cities	40.9	38.4	38.4	36.1	34.5	31.0	27.1
Outside central cities	25.9	24.0	24.0	22.9	22.9	22.2	18.5
Outside metropolitan areas	52.2	51.2	51.2	49.2	47.8	44.4	35.5
Region							
Northeast	35.9	31.5	31.5	27.8	26.2	24.4	22.8
Midwest	40.6	38.3	38.3	37.6	36.8	33.5	29.7
South	41.4	40.4	40.4	38.6	37.3	34.3	27.5
West	25.9	23.2	23.2	21.6	21.6	19.0	17.9
Years of School Completed							
Total, 18 years old and over	37.8	35.6	35.6	33.7	32.5	29.8	25.2
18 to 24 years old	39.6	39.6	39.6	39.2	38.7	37.6	37.6
Less than 12 years	70.7	70.7	70.7	70.7	70.7	70.7	70.7
25 years old and over	37.5	35.1	35.1	33.0	31.8	28.9	23.8
Less than 12 years	62.8	58.3	58.3	54.0	51.8	46.7	37.4
High school: 4 years	28.8	26.8	26.8	25.7	24.8	22.4	19.3
College: 1 to 3 years	17.7	17.3	17.3	16.9	16.6	15.5	13.7
4 years or more	8.2	8.2	8.2	8.2	7.9	7.9	6.6
Work Experience in 1989							
Total, 20 to 64 years	30.5	29.9	29.9	28.9	27.8	26.2	23.9
Worked at full-time jobs	10.4	10.4	10.4	10.4	10.0	9.8	9.1
50 to 52 weeks	4.4	4.4	4.4	4.3	4.3	4.3	3.8
Worked at part-time jobs	62.7	62.7	62.7	59.5	58.8	56.4	51.7
Did not work	82.0	79.5	79.5	76.1	72.6	66.6	60.1
Program Participation Status							
Received:							
Cash assistance	96.0	91.7	91.7	80.5	73.4	59.7	50.9
AFDC or other non-SSI	96.5	96.5	96.5	90.0	83.2	76.3	73.6
SSI	95.5	89.2	89.2	74.7	67.8	51.2	39.6
Food stamps	87.4	83.3	83.3	77.8	72.6	59.4	51.8
Housing assistance	71.2	60.5	60.5	53.5	48.7	28.3	28.3
Energy assistance	81.6	75.8	75.8	70.4	66.8	61.7	49.5
Food stamps and cash assistance	97.8	94.4	94.4	86.2	78.2	63.0	53.4
Health Insurance Coverage							
Covered by:							
Employer-provided plan	4.8	4.1	4.1	4.1	4.1	3.8	3.0
Medicare	63.1	54.0	54.0	48.7	47.2	40.2	27.5
Also Medicaid	93.4	84.9	84.9	71.9	67.4	53.9	38.8
Medicaid	92.8	88.6	88.6	79.1	71.8	60.0	51.1
Not covered by:							
Health insurance	54.6	54.6	54.6	54.1	54.1	53.2	49.4

Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Hispanic Origin[1]								
Total	2 045	31.0	38.7	38.8	38.4	39.6	41.3	41.4
Age								
15 to 24 years	450	44.9	45.9	46.1	45.3	47.5	50.9	51.2
25 to 44 years	936	20.8	23.5	23.3	23.3	24.2	26.0	26.1
45 to 54 years	240	29.7	32.4	32.8	31.4	33.4	33.9	33.9
55 to 64 years	171	40.2	50.4	50.4	49.5	50.3	50.8	50.8
65 years and over	248	39.5	81.6	82.1	82.1	82.1	82.1	82.1
Type of Residence								
Inside metropolitan areas	1 899	29.8	37.4	37.5	37.0	38.2	39.8	39.9
Inside central cities	1 149	34.2	43.0	43.1	42.8	44.3	45.4	45.5
Outside central cities	750	23.0	28.8	28.8	28.2	28.8	31.2	31.4
Outside metropolitan areas	146	46.8	56.6	56.6	56.6	58.0	60.0	60.0
Region								
Northeast	397	34.1	40.1	40.3	39.7	41.0	41.7	41.9
Midwest	135	30.0	32.9	32.9	32.9	33.6	33.6	34.3
South	560	35.8	43.3	43.2	43.0	44.9	46.4	46.4
West	953	27.1	36.4	36.5	36.0	36.7	39.1	39.2
Years of School Completed								
Total, 18 years old and over	2 018	30.4	38.1	38.2	37.8	39.0	40.7	40.8
18 to 24 years old	423	42.7	43.5	43.7	42.8	45.1	48.8	49.0
Less than 12 years	208	53.0	53.0	53.0	52.4	53.9	57.7	58.3
25 years old and over	1 595	27.1	36.7	36.8	36.5	37.4	38.5	38.6
Less than 12 years	823	39.2	53.6	53.8	53.2	54.4	55.4	55.5
High school: 4 years	421	18.6	24.3	24.0	24.0	24.8	27.2	27.2
College: 1 to 3 years	176	7.3	12.7	12.7	12.7	13.5	13.5	13.5
4 years or more	176	10.4	11.7	11.7	11.7	11.7	11.7	11.7
Work Experience in 1989								
Total, 20 to 64 years	1 695	27.4	30.4	30.5	30.0	31.2	33.2	33.3
Worked at full-time jobs	1 256	12.7	12.8	13.0	12.5	13.9	16.3	16.5
50 to 52 weeks	904	4.0	4.0	4.0	3.8	4.7	6.7	6.8
Worked at part-time jobs	167	52.5	58.7	58.0	57.1	58.8	60.5	60.5
Did not work	272	80.4	94.4	94.4	94.4	94.4	94.4	94.4
Program Participation Status								
Received:								
Cash assistance	185	65.8	94.9	94.9	94.9	94.9	94.9	94.9
AFDC or other non-SSI	60	(B)	(B)	(B)	(B)	(B)	(B)	(B)
SSI	127	60.8	99.2	99.2	99.2	99.2	99.2	99.2
Food stamps	170	70.4	85.9	85.9	85.9	87.5	87.5	87.5
Housing assistance	103	59.9	86.4	86.4	85.3	86.4	88.4	88.4
Energy assistance	67	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Food stamps and cash assistance	100	78.4	95.4	95.4	95.4	95.4	95.4	95.4
Health Insurance Coverage								
Covered by:								
Employer-provided plan	692	5.3	6.3	6.3	5.1	5.8	6.0	6.0
Medicare	267	41.7	84.8	85.3	85.3	85.3	85.3	85.3
Also Medicaid	105	63.4	99.0	99.0	99.0	99.0	99.0	99.0
Medicaid	213	63.2	92.3	92.3	92.3	92.3	92.3	92.3
Not covered by:								
Health insurance	826	45.0	45.9	46.0	46.0	48.2	51.9	52.2

[1]Persons of Hispanic origin may be of any race.

Table 4. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Hispanic Origin[1]							
Total	35.8	34.6	34.6	32.6	31.9	30.1	28.1
Age							
15 to 24 years	50.7	50.7	50.7	50.1	49.6	48.7	48.6
25 to 44 years	25.0	24.6	24.6	22.8	22.7	22.2	22.1
45 to 54 years	32.1	32.1	32.1	31.6	29.9	25.9	24.2
55 to 64 years	43.3	40.5	40.5	39.9	38.8	35.4	29.0
65 years and over	48.5	41.6	41.6	33.6	32.3	27.2	16.8
Type of Residence							
Inside metropolitan areas	34.6	33.3	33.3	31.2	30.5	28.7	26.9
Inside central cities	38.9	37.6	37.6	35.2	34.1	31.5	29.5
Outside central cities	28.0	26.7	26.7	25.1	25.1	24.4	22.9
Outside metropolitan areas	52.2	52.2	52.2	50.2	50.2	49.4	43.7
Region							
Northeast	39.1	37.6	37.6	34.2	32.3	29.0	28.3
Midwest	31.3	30.6	30.6	30.6	30.6	30.6	29.8
South	39.7	38.7	38.7	37.6	37.0	33.4	30.0
West	32.8	31.5	31.5	29.2	29.0	28.7	26.7
Years of School Completed							
Total, 18 years old and over	35.2	34.0	34.0	31.9	31.3	29.5	27.5
18 to 24 years old	48.5	48.5	48.5	48.2	47.6	47.0	46.9
Less than 12 years	57.9	57.9	57.9	57.9	57.3	57.3	57.3
25 years old and over	31.6	30.1	30.1	27.6	27.0	24.9	22.3
Less than 12 years	46.3	43.6	43.6	39.2	38.2	34.8	31.0
High school: 4 years	21.4	20.9	20.9	20.3	20.1	19.4	17.2
College: 1 to 3 years	8.1	8.1	8.1	8.1	7.6	7.6	7.6
4 years or more	11.0	11.0	11.0	10.4	10.4	9.4	8.5
Work Experience in 1989							
Total, 20 to 64 years	31.6	31.2	31.2	29.9	29.5	28.2	27.2
Worked at full-time jobs	16.0	16.0	16.0	15.9	15.9	15.1	14.8
50 to 52 weeks	6.7	6.7	6.7	6.7	6.7	6.0	5.9
Worked at part-time jobs	58.4	58.4	58.4	56.1	55.6	55.3	53.8
Did not work	87.6	84.7	84.7	78.7	76.5	72.1	68.1
Program Participation Status							
Received:							
Cash assistance	89.8	81.8	81.8	60.7	54.4	44.7	40.0
AFDC or other non-SSI	(B)	(B)	(B)	(B)	(B)	(B)	(B)
SSI	91.8	80.2	80.2	52.5	45.2	35.7	28.9
Food stamps	81.3	79.0	79.0	69.1	63.9	49.5	45.6
Housing assistance	72.0	61.1	61.1	53.2	42.8	17.1	17.1
Energy assistance	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Food stamps and cash assistance	94.3	92.0	92.0	75.3	67.3	52.6	47.5
Health Insurance Coverage							
Covered by:							
Employer-provided plan	5.2	5.2	5.2	5.2	5.2	4.8	4.2
Medicare	51.5	42.2	42.2	34.5	33.2	27.9	17.9
Also Medicaid	85.6	68.7	68.7	50.5	47.3	35.6	26.4
Medicaid	84.1	75.7	75.7	57.4	51.5	41.2	36.6
Not covered by:							
Health insurance	50.9	50.9	50.9	50.9	50.9	49.7	48.7

[1]Persons of Hispanic origin may be of any race.

Table 5. Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1989

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes: Money income— Excluding capital gains (current measure) — Mean deficit (dollars) Value	Stand. error	Definition 1 less government transfers — Mean deficit (dollars) Value	Stand. error	Definition 2 plus capital gains — Mean deficit (dollars) Value	Stand. error	Definition 3 plus health insurance supplements to wage or salary income — Mean deficit (dollars) Value	Stand. error	After taxes: Definition 4 less Social Security payroll taxes — Mean deficit (dollars) Value	Stand. error	Definition 5 less Federal income taxes — Mean deficit (dollars) Value	Stand. error	Definition 6 less State income taxes — Mean deficit (dollars) Value	Stand. error
		1	1	2	2	3	3	4	4	5	5	6	6	7	7
All families	66 090	4 938	67	6 548	58	6 513	58	6 576	59	6 497	58	6 462	59	6 423	58
RACE OF HOUSEHOLDER															
White	56 590	4 671	82	6 018	62	5 981	62	6 038	63	5 957	62	5 926	63	5 891	62
Black	7 470	5 474	123	8 001	134	7 981	134	8 062	136	8 048	132	7 995	135	7 943	135
Hispanic origin[1]	4 840	5 190	168	7 228	184	7 259	185	7 352	189	7 155	182	7 119	186	7 113	186
AGE OF HOUSEHOLDER															
15 to 24 years	2 853	5 297	152	7 078	189	7 056	190	7 111	192	6 975	189	6 942	196	6 901	196
25 to 44 years	31 548	5 370	93	7 475	110	7 465	111	7 611	113	7 437	109	7 430	113	7 368	112
45 to 54 years	11 712	5 024	214	7 101	227	7 012	226	7 067	229	6 908	220	6 869	225	6 810	224
55 to 64 years	9 251	4 010	197	6 202	166	6 175	168	6 222	171	6 185	167	6 165	168	6 125	167
65 years and over	10 726	2 993	169	5 437	70	5 389	70	5 412	71	5 387	70	5 371	70	5 354	70
TYPE OF FAMILY															
Married-couple families	52 317	4 420	109	5 755	71	5 691	71	5 738	72	5 685	70	5 630	71	5 593	70
With related children under 18	25 476	4 963	140	6 777	158	6 730	158	6 866	165	6 679	154	6 577	161	6 508	159
With related children under 6	12 726	5 149	177	6 756	213	6 713	214	6 839	225	6 591	208	6 497	218	6 448	216
Male householder, no wife present	2 884	4 756	299	5 930	261	5 973	262	6 009	266	5 945	258	5 841	264	5 831	263
Female householder, no husband present	10 890	5 389	87	7 840	98	7 839	98	7 916	99	7 819	98	7 833	100	7 793	100
With related children under 18	7 445	5 609	92	8 387	111	8 394	111	8 480	112	8 363	111	8 412	113	8 370	113
With related children under 6	3 301	6 041	125	9 151	153	9 170	153	9 286	153	9 226	151	9 228	155	9 189	155
TYPE OF RESIDENCE															
Inside metropolitan areas	50 619	4 997	78	6 656	71	6 626	71	6 700	73	6 612	71	6 579	72	6 545	72
Inside central cities	19 034	5 258	105	7 285	104	7 272	105	7 348	106	7 239	104	7 203	106	7 146	106
Outside central cities	31 585	4 631	112	5 969	93	5 920	93	5 989	95	5 924	92	5 894	94	5 881	93
Outside metropolitan areas	15 471	4 790	163	6 297	122	6 254	122	6 292	123	6 233	121	6 194	122	6 146	122
REGION															
Northeast	13 494	4 992	137	6 666	124	6 620	125	6 672	127	6 612	124	6 571	126	6 550	125
Midwest	16 059	5 015	134	6 631	117	6 594	116	6 673	118	6 625	116	6 610	117	6 558	117
South	23 244	5 069	109	6 459	87	6 435	88	6 494	89	6 409	87	6 370	88	6 327	88
West	13 293	4 502	174	6 526	171	6 485	171	6 545	175	6 424	169	6 382	172	6 351	171
YEARS OF SCHOOL COMPLETED															
Less than 12 years	14 863	5 012	97	6 957	81	6 943	82	6 985	83	6 933	81	6 875	82	6 845	82
High school: 4 years	24 540	4 921	109	6 219	97	6 161	97	6 263	99	6 166	96	6 163	98	6 112	98
College: 1 to 3 years	12 032	4 637	212	6 019	185	5 959	186	6 035	189	5 937	182	5 897	187	5 846	186
4 years or more	14 655	4 997	322	5 370	249	5 335	252	5 233	257	5 148	247	5 075	253	5 062	250
WORK EXPERIENCE IN 1989															
Total, 15 to 64 years	54 603	5 172	71	7 170	80	7 146	80	7 248	81	7 108	79	7 082	81	7 027	80
Worked at full-time jobs	44 492	4 441	120	4 915	116	4 880	116	4 947	121	4 838	112	4 723	117	4 645	115
50 to 52 weeks	37 507	4 235	188	4 264	178	4 199	175	4 381	191	4 167	165	4 214	181	4 094	176
Worked at part-time jobs	3 614	4 721	164	5 855	168	5 796	168	5 805	171	5 854	165	5 667	170	5 661	169
Did not work	6 497	5 921	100	9 220	106	9 193	107	9 220	107	9 241	106	9 165	107	9 153	107
YEAR-ROUND FULL-TIME WORKERS															
No workers	20 119	5 135	73	6 917	61	6 884	62	6 902	62	6 901	61	6 835	62	6 818	62
Householder 15 to 64 years	11 810	5 449	77	7 905	86	7 881	87	7 904	88	7 888	86	7 796	88	7 779	88
Householder 65 years and over	8 309	2 892	165	5 447	69	5 402	70	5 423	70	5 416	70	5 411	70	5 394	70
One worker	28 349	4 014	169	4 201	151	4 130	149	4 281	161	4 130	142	4 074	151	3 990	147
Two workers or more	16 862	5 419	634	5 696	625	5 565	611	5 434	633	5 183	560	5 128	576	4 939	559
PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS															
One or more members received:															
Cash assistance	4 999	5 230	93	9 039	105	9 037	105	9 046	106	9 074	104	8 992	106	8 980	106
AFDC or other non-SSI	3 470	5 603	99	9 645	122	9 652	123	9 674	123	9 696	121	9 653	124	9 630	124
SSI	1 934	3 495	163	8 293	180	8 265	180	8 247	183	8 267	180	8 147	183	8 162	182
Food stamps	4 891	5 508	90	8 818	105	8 806	106	8 842	107	8 860	105	8 785	107	8 761	107
Housing assistance	2 073	5 369	138	8 614	160	8 633	160	8 635	162	8 653	159	8 590	163	8 602	163
Energy assistance	2 202	5 018	136	8 255	147	8 239	149	8 263	149	8 276	147	8 229	149	8 213	149
Free or reduced-price school lunches	5 844	5 656	104	8 610	128	8 608	128	8 719	130	8 601	126	8 588	130	8 514	130
Family received both food stamps and cash assistance	3 236	5 505	100	9 667	118	9 664	119	9 672	119	9 708	117	9 641	120	9 638	120
HEALTH INSURANCE COVERAGE															
One or more members covered by:															
Employer-provided plan	47 270	4 128	135	4 587	99	4 552	100	4 599	106	4 517	102	4 478	105	4 423	103
Medicare	13 527	3 267	141	5 818	71	5 773	71	5 799	72	5 789	71	5 751	71	5 732	71
Medicaid	6 836	5 247	87	8 571	97	8 565	97	8 574	98	8 593	96	8 498	99	8 487	98
No members covered by:															
Employer-provided plan or Medicare or Medicaid	8 759	5 363	150	5 737	141	5 668	140	5 668	140	5 532	131	5 446	136	5 385	134
Health insurance	4 304	5 272	164	5 672	159	5 661	160	5 661	160	5 565	150	5 435	155	5 399	154
Family received:															
Medicare and Medicaid	1 901	3 525	206	7 725	173	7 681	173	7 683	175	7 709	172	7 596	174	7 587	174

[1]Persons of Hispanic origin may be of any race.

Table 5. Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued													
	Definition 7 plus nonmeans-tested government cash transfers		Definition 8 plus Medicare		Definition 9 plus regular-price school lunches		Definition 10 plus means-tested government cash transfers		Definition 11 plus Medicaid		Definition 12 plus other means-tested government noncash transfers		Definition 13 plus net imputed return on equity in own home	
	Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)	
	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error
	8	8	9	9	10	10	11	11	12	12	13	13	14	14
All families	6 327	81	6 446	82	6 444	82	4 960	68	4 999	72	4 101	68	4 127	84
RACE OF HOUSEHOLDER														
White	5 751	94	5 874	95	5 869	95	4 671	83	4 727	87	4 152	88	4 164	106
Black	7 348	155	7 471	158	7 473	158	5 581	125	5 570	131	3 981	110	4 036	148
Hispanic origin[1]	6 667	201	6 723	204	6 717	204	5 167	170	5 212	180	4 348	180	4 452	237
AGE OF HOUSEHOLDER														
15 to 24 years	6 792	200	6 811	200	6 809	200	5 202	157	5 253	163	3 913	144	3 948	147
25 to 44 years	7 091	116	7 104	117	7 100	117	5 281	94	5 306	100	4 305	97	4 281	104
45 to 54 years	6 243	240	6 303	241	6 311	241	4 945	207	5 030	216	4 222	198	4 076	222
55 to 64 years	5 172	222	5 363	226	5 358	226	4 269	207	4 343	217	4 007	217	3 844	254
65 years and over	3 635	165	3 787	182	3 784	182	3 368	190	3 424	194	3 208	191	3 702	576
TYPE OF FAMILY														
Married-couple families	5 051	119	5 166	122	5 163	122	4 439	110	4 492	116	4 057	112	4 207	164
With related children under 18	5 782	165	5 779	165	5 775	165	4 789	141	4 843	151	4 241	145	4 306	167
With related children under 6	5 987	216	5 962	216	5 951	216	4 967	181	5 046	196	4 457	188	4 409	192
Male householder, no wife present	5 550	327	5 645	336	5 641	336	4 967	306	5 115	315	4 646	301	4 422	301
Female householder, no husband present	7 510	110	7 590	111	7 587	111	5 378	88	5 393	93	4 080	86	4 038	92
With related children under 18	7 962	117	7 988	117	7 985	117	5 604	94	5 616	99	4 198	92	4 135	97
With related children under 6	8 821	158	8 836	157	8 833	157	6 072	127	6 047	136	4 415	123	4 411	128
TYPE OF RESIDENCE														
Inside metropolitan areas	6 639	97	6 728	98	6 725	98	5 028	79	5 068	84	4 131	79	4 167	101
Inside central cities	7 173	134	7 284	135	7 279	135	5 296	108	5 308	114	4 131	107	4 216	144
Outside central cities	5 887	135	5 947	136	5 946	136	4 648	114	4 726	121	4 131	118	4 093	131
Outside metropolitan areas	5 556	177	5 733	183	5 731	183	4 792	163	4 830	169	4 031	160	4 027	184
REGION														
Northeast	7 088	178	7 208	180	7 203	180	4 994	138	4 890	149	4 155	155	4 369	288
Midwest	6 696	169	6 886	171	6 892	171	5 052	134	5 143	140	3 972	133	4 006	159
South	5 788	120	5 907	123	5 903	123	5 109	111	5 153	113	4 113	102	4 096	109
West	6 436	223	6 472	223	6 465	223	4 488	176	4 551	193	4 192	193	4 153	204
YEARS OF SCHOOL COMPLETED														
Less than 12 years	6 622	120	6 763	122	6 759	123	5 109	99	5 171	104	4 080	94	4 064	102
High school: 4 years	6 179	130	6 292	131	6 289	131	4 906	109	4 937	115	4 119	111	4 107	127
College: 1 to 3 years	5 883	236	5 937	237	5 945	238	4 606	214	4 596	228	4 045	240	4 227	442
4 years or more	5 094	348	5 252	349	5 242	349	4 642	321	4 622	336	4 306	338	4 811	405
WORK EXPERIENCE IN 1989														
Total, 15 to 64 years	6 718	88	6 771	88	6 769	88	5 127	72	5 169	76	4 209	72	4 170	78
Worked at full-time jobs	4 571	122	4 581	122	4 578	122	4 267	120	4 308	126	3 893	128	3 992	145
50 to 52 weeks	4 115	180	4 124	181	4 127	181	4 102	186	4 135	193	4 019	205	4 152	250
Worked at part-time jobs	5 480	180	5 471	180	5 463	180	4 611	164	4 713	174	3 941	170	3 881	178
Did not work	8 793	123	8 951	122	8 947	122	5 989	101	6 011	107	4 554	99	4 395	105
YEAR-ROUND FULL-TIME WORKERS														
No workers	6 854	90	7 009	91	7 003	91	5 191	74	5 235	78	4 145	72	4 121	85
Householder 15 to 64 years	7 416	97	7 483	97	7 477	97	5 425	78	5 475	83	4 291	77	4 198	81
Householder 65 years and over	3 574	164	3 707	179	3 703	179	3 246	183	3 312	187	3 090	181	3 318	475
One worker	4 003	162	4 036	164	4 033	164	3 920	167	3 946	174	3 833	186	4 012	260
Two workers or more	4 939	574	4 939	574	4 975	577	5 034	589	5 058	596	4 729	603	5 369	930
PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS														
One or more members received:														
Cash assistance	8 308	118	8 438	119	8 435	119	5 330	94	5 425	103	3 652	85	3 607	90
AFDC or other non-SSI	9 151	127	9 156	127	9 154	127	5 613	101	5 710	111	3 747	92	3 712	96
SSI	6 619	228	6 757	239	6 754	239	3 731	173	3 752	194	3 005	165	2 798	191
Food stamps	8 067	114	8 097	115	8 093	115	5 528	92	5 591	100	3 818	85	3 751	88
Housing assistance	7 944	179	8 104	179	8 102	179	5 423	141	5 432	159	3 046	120	3 054	121
Energy assistance	7 422	175	7 630	176	7 627	176	5 152	138	5 179	148	3 601	122	3 484	136
Free or reduced-price school lunches	7 878	133	7 904	133	7 902	133	5 652	104	5 669	112	4 128	100	4 066	104
Family received both food stamps and cash assistance	8 982	128	8 982	128	8 980	128	5 546	102	5 638	112	3 629	90	3 575	95
HEALTH INSURANCE COVERAGE														
One or more members covered by:														
Employer-provided plan	4 359	160	4 433	163	4 420	163	4 080	146	4 156	152	3 790	153	3 897	246
Medicare	4 267	160	4 517	175	4 514	175	3 640	160	3 723	165	3 229	149	3 538	368
Medicaid	7 826	110	7 927	111	7 924	111	5 320	89	5 446	97	3 836	83	3 764	87
No members covered by:														
Employer-provided plan or Medicare or Medicaid	5 160	142	5 160	142	5 161	143	5 083	142	5 083	142	4 771	141	4 770	152
Health insurance	5 093	158	5 093	158	5 088	159	5 068	158	5 068	158	4 676	155	4 685	168
Family received:														
Medicare and Medicaid	5 215	234	5 276	252	5 273	252	3 808	233	4 000	248	3 151	200	2 991	244

[1]Persons of Hispanic origin may be of any race.

Table 6. Mean Income Deficit of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes: Money income— Excluding capital gains (current measure) — Mean deficit (dollars)		Before taxes: Money income— Definition 1 less government transfers — Mean deficit (dollars)		Before taxes: Money income— Definition 2 plus capital gains — Mean deficit (dollars)		Before taxes: Definition 3 plus health insurance supplements to wage or salary income — Mean deficit (dollars)		After taxes: Definition 4 less Social Security payroll taxes — Mean deficit (dollars)		After taxes: Definition 5 less Federal income taxes — Mean deficit (dollars)		After taxes: Definition 6 less State income taxes — Mean deficit (dollars)	
		Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error
		1	1	2	2	3	3	4	4	5	5	6	6	7	7
All unrelated individuals	35 185	2 836	40	4 505	28	4 515	28	4 535	28	4 521	27	4 451	28	4 432	28
RACE AND HISPANIC ORIGIN															
White	29 993	2 741	46	4 368	31	4 379	31	4 400	31	4 385	31	4 316	31	4 296	31
Black	4 180	2 978	81	5 146	61	5 148	61	5 159	61	5 156	60	5 089	62	5 073	62
Hispanic origin[1]	2 045	3 538	139	4 789	111	4 786	111	4 812	111	4 769	110	4 596	114	4 592	114
AGE															
15 to 24 years	4 652	3 661	86	3 878	83	3 889	83	3 902	84	3 945	80	3 777	81	3 770	81
25 to 44 years	13 622	3 513	84	4 288	81	4 303	81	4 391	81	4 305	79	4 155	79	4 137	79
45 to 54 years	3 400	3 378	125	4 821	120	4 820	120	4 882	119	4 840	118	4 686	122	4 693	121
55 to 64 years	3 683	2 915	111	4 962	92	4 967	92	4 948	93	4 962	91	4 911	92	4 887	92
65 years and over	9 828	1 584	46	4 595	33	4 605	33	4 607	33	4 604	33	4 598	33	4 574	33
TYPE OF RESIDENCE															
Inside metropolitan areas	28 579	2 966	47	4 510	32	4 524	32	4 547	32	4 527	32	4 456	32	4 439	32
Inside central cities	13 967	2 986	60	4 586	44	4 591	44	4 616	44	4 581	44	4 512	44	4 513	44
Outside central cities	14 612	2 939	73	4 424	48	4 446	47	4 468	47	4 464	47	4 392	47	4 354	48
Outside metropolitan areas	6 606	2 464	92	4 489	66	4 488	66	4 502	66	4 505	65	4 437	66	4 413	66
REGION															
Northeast	7 218	2 724	86	4 645	54	4 652	54	4 671	54	4 665	53	4 629	54	4 604	54
Midwest	8 398	2 790	79	4 391	54	4 402	54	4 436	54	4 409	53	4 344	54	4 316	54
South	11 310	2 720	61	4 582	46	4 584	46	4 590	46	4 562	46	4 487	46	4 472	46
West	8 259	3 207	110	4 372	77	4 396	76	4 424	76	4 444	74	4 344	76	4 336	75
YEARS OF SCHOOL COMPLETED															
Total, 18 years old and over	35 022	2 772	40	4 487	28	4 497	28	4 518	28	4 504	28	4 433	28	4 414	28
18 to 24 years old	4 490	3 425	89	3 662	86	3 673	86	3 687	87	3 739	83	3 565	84	3 559	83
Less than 12 years	650	4 224	167	4 441	164	4 438	164	4 418	165	4 511	156	4 276	164	4 256	164
25 years old and over	30 533	2 615	44	4 598	29	4 607	29	4 629	29	4 607	29	4 556	29	4 535	29
Less than 12 years	7 860	2 268	53	4 957	36	4 957	36	4 970	36	4 955	36	4 930	36	4 912	37
High school: 4 years	10 056	2 897	87	4 291	54	4 305	54	4 335	54	4 323	53	4 255	54	4 236	54
College: 1 to 3 years	5 336	2 987	148	3 946	102	3 991	101	4 020	101	4 008	99	3 929	99	3 896	99
4 years or more	7 280	3 602	184	4 251	131	4 260	130	4 268	132	4 182	131	4 087	132	4 062	131
WORK EXPERIENCE IN 1989															
Total, 20 to 64 years	24 551	3 301	52	4 381	49	4 392	49	4 438	49	4 404	48	4 254	49	4 240	48
Worked at full-time jobs	18 921	2 716	91	2 771	86	2 780	86	2 796	89	2 804	83	2 586	79	2 580	78
50 to 52 weeks	14 697	2 621	190	2 646	190	2 682	192	2 701	203	2 578	179	2 202	158	2 189	155
Worked at part-time jobs	2 547	2 991	91	3 418	87	3 448	87	3 493	87	3 567	83	3 458	84	3 458	83
Did not work	3 083	3 847	79	5 794	48	5 795	48	5 795	48	5 795	48	5 794	48	5 787	48
PROGRAM PARTICIPATION STATUS															
Received:															
Cash assistance	1 972	2 100	58	5 830	38	5 827	39	5 829	39	5 822	39	5 816	39	5 811	40
AFDC or other non-SSI	570	3 044	114	5 584	102	5 585	103	5 596	103	5 591	102	5 588	102	5 597	100
SSI	1 493	1 643	52	5 924	34	5 917	35	5 916	35	5 909	36	5 903	36	5 893	37
Food stamps	1 854	2 530	74	5 523	56	5 522	56	5 535	56	5 524	56	5 502	57	5 503	56
Housing assistance	1 827	2 210	93	5 332	56	5 333	56	5 342	56	5 356	55	5 336	56	5 334	56
Energy assistance	1 494	2 163	89	5 288	65	5 288	65	5 317	64	5 315	63	5 307	63	5 309	63
Food stamps and cash assistance	973	2 189	76	5 796	58	5 796	59	5 802	59	5 782	60	5 770	61	5 775	60
HEALTH INSURANCE COVERAGE															
Covered by:															
Employer-provided plan	16 545	2 399	127	3 076	85	3 098	86	3 172	89	3 105	87	3 043	86	3 010	85
Medicare	10 253	1 544	41	4 689	32	4 698	32	4 702	32	4 696	32	4 689	32	4 666	32
Also Medicaid	1 445	1 476	62	5 701	40	5 693	41	5 693	41	5 691	41	5 689	41	5 678	42
Medicaid	2 480	2 277	63	5 679	39	5 680	39	5 677	39	5 687	38	5 679	39	5 675	39
Not covered by:															
Health insurance	5 929	3 937	72	4 242	69	4 251	69	4 251	69	4 254	67	4 035	68	4 023	67

[1]Persons of Hispanic origin may be of any race.

Table 6. Mean Income Deficit of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989—Con.

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued													
	Definition 7 plus nonmeans-tested government cash transfers		Definition 8 plus Medicare		Definition 9 plus regular-price school lunches		Definition 10 plus means-tested government cash transfers		Definition 11 plus Medicaid		Definition 12 plus other means-tested government noncash transfers		Definition 13 plus net imputed return on equity in own home	
	Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)	
	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error
	8	8	9	9	10	10	11	11	12	12	13	13	14	14
All unrelated individuals	3 261	40	3 352	41	3 352	41	2 895	40	2 906	41	2 840	42	2 988	53
RACE AND HISPANIC ORIGIN														
White	3 084	46	3 176	47	3 176	47	2 801	46	2 809	47	2 780	48	2 930	64
Black	3 733	85	3 820	85	3 820	85	3 052	83	3 073	85	2 876	88	3 000	95
Hispanic origin[1]	3 853	133	3 892	136	3 892	136	3 448	138	3 461	140	3 472	144	3 572	150
AGE														
15 to 24 years	3 665	84	3 663	84	3 662	84	3 547	83	3 531	84	3 450	83	3 462	83
25 to 44 years	3 816	83	3 858	84	3 858	84	3 429	82	3 423	84	3 329	85	3 294	91
45 to 54 years	4 089	133	4 159	133	4 159	133	3 347	125	3 384	128	3 355	132	3 427	163
55 to 64 years	3 794	117	3 830	119	3 830	119	2 956	112	2 963	115	2 842	121	2 726	130
65 years and over	2 119	53	2 191	56	2 191	56	1 673	51	1 704	52	1 611	55	1 669	148
TYPE OF RESIDENCE														
Inside metropolitan areas	3 380	47	3 477	48	3 477	48	3 033	47	3 040	47	2 966	49	3 114	63
Inside central cities	3 510	61	3 578	63	3 578	63	3 045	61	3 061	62	2 993	64	3 151	87
Outside central cities	3 202	72	3 337	74	3 337	74	3 017	73	3 011	74	2 931	75	3 062	87
Outside metropolitan areas	2 912	92	2 989	95	2 989	95	2 500	93	2 523	95	2 475	98	2 575	115
REGION														
Northeast	3 320	87	3 458	90	3 458	90	2 884	89	2 906	92	2 809	93	3 043	159
Midwest	3 246	82	3 377	84	3 377	84	2 875	79	2 860	80	2 727	82	2 894	96
South	3 134	62	3 167	63	3 167	63	2 718	61	2 743	62	2 690	64	2 794	74
West	3 441	104	3 567	108	3 567	108	3 257	109	3 259	111	3 267	114	3 364	127
YEARS OF SCHOOL COMPLETED														
Total, 18 years old and over	3 211	40	3 301	41	3 301	41	2 831	40	2 843	41	2 781	42	2 921	53
18 to 24 years old	3 446	87	3 444	86	3 443	86	3 318	85	3 305	86	3 254	85	3 266	86
Less than 12 years	4 205	166	4 200	166	4 199	166	4 044	166	4 041	168	3 960	167	3 991	167
25 years old and over	3 155	45	3 265	47	3 265	47	2 699	45	2 715	46	2 642	47	2 793	66
Less than 12 years	3 021	59	3 112	61	3 112	61	2 349	56	2 372	58	2 277	60	2 375	73
High school: 4 years	3 270	88	3 428	91	3 428	91	3 011	87	3 007	89	2 950	91	2 989	101
College: 1 to 3 years	3 214	147	3 335	152	3 335	152	3 003	146	2 996	148	2 922	153	3 279	200
4 years or more	3 637	177	3 646	180	3 646	180	3 515	181	3 524	182	3 429	181	3 726	405
WORK EXPERIENCE IN 1989														
Total, 20 to 64 years	3 725	52	3 757	53	3 757	53	3 242	51	3 242	52	3 164	53	3 152	57
Worked at full-time jobs	2 551	83	2 553	83	2 553	83	2 494	83	2 493	83	2 474	83	2 485	89
50 to 52 weeks	2 189	157	2 189	157	2 189	157	2 171	155	2 177	156	2 210	159	2 234	184
Worked at part-time jobs	3 229	87	3 229	88	3 229	88	3 034	87	3 020	88	2 962	89	2 896	91
Did not work	4 852	74	4 972	74	4 972	74	3 970	80	4 002	83	3 896	87	3 955	98
PROGRAM PARTICIPATION STATUS														
Received:														
Cash assistance	4 117	77	4 147	80	4 147	80	2 122	63	2 113	66	1 860	67	1 889	77
AFDC or other non-SSI	5 049	125	5 005	130	5 005	130	3 078	116	3 057	121	2 575	121	2 486	121
SSI	3 764	87	3 752	92	3 752	92	1 624	58	1 628	61	1 437	64	1 417	80
Food stamps	3 827	86	3 873	89	3 873	89	2 618	79	2 646	83	2 294	86	2 400	97
Housing assistance	3 248	108	3 689	121	3 689	121	2 592	117	2 671	126	2 121	136	2 116	136
Energy assistance	3 211	105	3 295	111	3 295	111	2 271	95	2 286	98	2 015	97	2 147	125
Food stamps and cash assistance	4 251	104	4 187	110	4 187	110	2 194	82	2 196	86	1 760	83	1 845	98
HEALTH INSURANCE COVERAGE														
Covered by:														
Employer-provided plan	2 250	127	2 319	130	2 319	130	2 316	129	2 315	129	2 329	130	2 440	160
Medicare	2 135	51	2 193	54	2 193	54	1 628	47	1 655	48	1 561	50	1 640	134
Also Medicaid	2 769	85	2 735	88	2 735	88	1 479	72	1 542	77	1 425	81	1 453	108
Medicaid	3 867	74	3 962	77	3 962	77	2 363	68	2 357	72	2 177	76	2 286	88
Not covered by:														
Health insurance	3 802	70	3 802	70	3 802	70	3 713	69	3 713	69	3 618	69	3 565	71

[1]Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1989

(Households as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	One or more members received— Social Security: Number (thous.)	Social Security: Percent	Social Security: Mean amount (dol.): Value	Social Security: Mean amount (dol.): Standard error	AFDC or other non-SSI cash assistance: Number (thous.)	AFDC or other non-SSI cash assistance: Percent	AFDC or other non-SSI cash assistance: Mean amount (dol.): Value	AFDC or other non-SSI cash assistance: Mean amount (dol.): Standard error	SSI: Number (thous.)	SSI: Percent	SSI: Mean amount (dol.): Value	SSI: Mean amount (dol.): Standard error
ALL HOUSEHOLDS													
Total	93 347	25 464	27.3	7 631	38	4 061	4.4	3 539	67	3 349	3.6	3 130	63
Race and Hispanic Origin of Householder													
White	80 163	22 456	28.0	7 833	40	2 337	2.9	3 490	92	2 206	2.8	2 996	76
Black	10 486	2 584	24.6	6 019	118	1 533	14.6	3 338	91	995	9.5	3 083	101
Hispanic origin[1]	5 933	959	16.2	6 540	188	567	9.6	4 553	227	333	5.6	3 597	258
Type of Residence													
Inside metropolitan areas	72 331	18 465	25.5	7 791	45	3 258	4.5	3 751	77	2 352	3.3	3 360	80
Inside central cities	29 738	7 762	26.1	7 471	70	2 168	7.3	3 692	86	1 363	4.6	3 322	100
Outside central cities	42 593	10 703	25.1	8 023	59	1 090	2.6	3 869	154	989	2.3	3 411	130
Outside metropolitan areas	21 016	6 999	33.3	7 209	81	804	3.8	2 676	143	997	4.7	2 590	112
Region													
Northeast	19 127	5 496	28.7	7 860	75	928	4.9	3 958	113	633	3.3	3 427	128
Midwest	22 760	6 309	27.7	7 809	71	1 130	5.0	3 267	94	583	2.6	2 861	123
South	32 262	9 036	28.0	7 205	61	1 105	3.4	2 303	99	1 453	4.5	2 706	76
West	19 197	4 622	24.1	7 949	107	899	4.7	4 966	216	680	3.5	3 994	223
Type of Household													
Married-couple families	52 317	11 910	22.8	9 188	61	977	1.9	3 676	176	1 030	2.0	3 457	131
With related children under 18	25 476	1 407	5.5	7 303	178	850	3.3	3 824	196	371	1.5	3 649	215
With related children under 6	12 726	389	3.1	6 466	296	556	4.4	3 689	224	164	1.3	3 851	312
Female householder, no husband present	10 890	2 698	24.8	6 625	113	2 410	22.1	3 758	77	817	7.5	3 493	125
With related children under 18	7 445	1 078	14.5	6 269	198	2 293	30.8	3 826	80	396	5.3	3 476	169
With related children under 6	3 301	347	10.5	6 391	405	1 468	44.5	4 066	103	160	4.9	3 460	288
Nonfamily households	27 257	10 141	37.2	6 112	38	500	1.8	2 146	120	1 372	5.0	2 575	78
Single-person household	22 999	9 738	42.3	6 029	36	354	1.5	1 883	113	1 247	5.4	2 472	78
65 years and over	9 176	8 571	93.4	6 139	37	75	.8	(B)	(B)	773	8.4	1 905	79
Female	7 233	6 782	93.8	6 019	40	67	.9	(B)	(B)	640	8.8	1 861	84
Years of School Completed by Householder													
Less than 12 years	21 717	10 975	50.5	7 135	52	1 963	9.0	3 790	95	2 179	10.0	3 041	77
High school: 4 years	33 423	8 412	25.2	7 798	66	1 469	4.4	3 211	97	780	2.3	3 282	141
College: 1 to 3 years	17 121	3 091	18.1	7 977	108	508	3.0	3 624	244	251	1.5	3 404	213
4 years or more	21 086	2 986	14.2	8 626	134	122	.6	3 080	368	138	.7	3 184	281
Work Experience in 1989 of Householder													
Total, under 65 years	72 415	6 654	9.2	6 320	69	3 827	5.3	3 614	69	1 890	2.6	3 637	87
Worked at full-time jobs	58 293	2 545	4.4	5 428	104	1 165	2.0	2 531	114	560	1.0	3 186	142
50 to 52 weeks	48 529	1 840	3.8	5 376	118	431	.9	2 800	237	418	.9	3 191	164
Worked at part-time jobs	5 329	816	15.3	6 093	213	460	8.6	2 949	150	145	2.7	3 889	277
Did not work	8 794	3 293	37.5	7 066	96	2 202	25.0	4 327	92	1 185	13.5	3 820	116
Year-Round Full-Time Workers													
No workers	35 011	20 363	58.2	7 857	42	3 350	9.6	3 625	69	2 663	7.6	3 087	70
One worker	38 600	3 933	10.2	6 847	94	613	1.6	3 080	212	527	1.4	3 358	174
Two workers or more	18 960	1 150	6.1	6 304	176	91	.5	3 617	481	153	.8	3 123	267
Program Participation Status of Household Members													
One or more members received:													
Cash assistance	6 896	2 304	33.4	5 223	102	4 061	58.9	3 539	67	3 349	48.6	3 130	63
AFDC or other non-SSI	4 061	560	13.8	5 355	234	4 061	100.0	3 539	67	514	12.7	3 898	188
SSI	3 349	1 948	58.2	5 137	105	514	15.4	3 189	197	3 349	100.0	3 130	63
Food stamps	6 508	1 619	24.9	5 001	104	3 246	49.9	3 632	70	1 377	21.2	3 008	95
Housing assistance	4 085	1 615	39.5	5 567	94	1 216	29.8	3 603	105	696	17.0	3 101	118
Energy assistance	3 489	1 491	42.7	5 419	93	1 138	32.6	3 513	110	824	23.6	2 726	102
Free or reduced-price school lunches	5 943	781	13.1	6 035	212	2 058	34.6	4 110	99	466	7.8	3 793	189
Household received both food stamps and cash assistance	4 222	951	22.5	4 528	134	3 246	76.9	3 632	70	1 377	32.6	3 008	95

[1]Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1989—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Food stamps				Housing assistance				Free or reduced-price school lunches			
			Mean amount (dol.)				Mean amount (dol.)				Mean amount (dol.)	
	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error
ALL HOUSEHOLDS												
Total	6 508	7.0	1 319	21	3 704	4.0	1 831	20	5 944	6.4	542	6
Race and Hispanic Origin of Householder												
White	3 993	5.0	1 183	25	2 223	2.8	1 782	24	3 704	4.6	529	7
Black	2 299	21.9	1 521	38	1 334	12.7	1 904	38	1 966	18.7	563	11
Hispanic origin[1]	858	14.5	1 541	64	381	6.4	2 091	66	1 206	20.3	577	14
Type of Residence												
Inside metropolitan areas	4 770	6.6	1 351	24	2 945	4.1	1 851	23	4 352	6.0	539	7
Inside central cities	2 994	10.1	1 442	32	1 927	6.5	1 898	30	2 519	8.5	546	9
Outside central cities	1 776	4.2	1 197	36	1 018	2.4	1 761	32	1 834	4.3	529	10
Outside metropolitan areas	1 737	8.3	1 230	50	759	3.6	1 756	49	1 592	7.6	551	14
Region												
Northeast	1 186	6.2	1 362	40	963	5.0	2 158	39	980	5.1	504	11
Midwest	1 670	7.3	1 388	39	855	3.8	1 479	26	1 215	5.3	550	12
South	2 574	8.0	1 313	35	1 235	3.8	1 722	27	2 478	7.7	548	9
West	1 078	5.6	1 178	54	651	3.4	2 017	70	1 270	6.6	552	15
Type of Household												
Married-couple families	1 761	3.4	1 362	43	565	1.1	1 397	41	2 721	5.2	566	9
With related children under 18	1 365	5.4	1 525	51	352	1.4	1 478	55	2 682	10.5	570	9
With related children under 6	883	6.9	1 491	66	234	1.8	1 512	69	1 290	10.1	555	13
Female householder, no husband present	2 955	27.1	1 696	31	1 429	13.1	2 098	33	2 904	26.7	524	8
With related children under 18	2 658	35.7	1 787	33	1 287	17.3	2 140	35	2 860	38.4	528	8
With related children under 6	1 605	48.6	1 957	44	769	23.3	2 252	43	1 187	35.9	523	13
Nonfamily households	1 564	5.7	560	19	1 631	6.0	1 749	27	76	.3	355	24
Single-person household	1 374	6.0	512	16	1 573	6.8	1 677	19	(X)	(X)	(X)	(X)
65 years and over	644	7.0	450	22	1 087	11.8	1 681	22	(X)	(X)	(X)	(X)
Female	556	7.7	460	24	901	12.5	1 683	24	(X)	(X)	(X)	(X)
Years of School Completed by Householder												
Less than 12 years	3 385	15.6	1 358	30	1 848	8.5	1 872	25	2 625	12.1	576	9
High school: 4 years	2 247	6.7	1 293	33	1 316	3.9	1 806	33	2 305	6.9	513	8
College: 1 to 3 years	696	4.1	1 276	61	367	2.1	1 867	93	770	4.5	530	15
4 years or more	180	.9	1 069	129	173	.8	1 510	83	244	1.2	482	24
Work Experience in 1989 of Householder												
Total, under 65 years	5 442	7.5	1 459	23	2 362	3.3	1 953	28	5 677	7.8	544	6
Worked at full-time jobs	1 964	3.4	1 189	36	810	1.4	1 520	50	3 247	5.6	544	8
50 to 52 weeks	786	1.6	1 205	56	440	.9	1 239	72	2 087	4.3	547	10
Worked at part-time jobs	732	13.7	1 403	65	370	6.9	1 961	64	673	12.6	512	15
Did not work	2 746	31.2	1 668	33	1 182	13.4	2 246	33	1 758	20.0	558	11
Year-Round Full-Time Workers												
No workers	5 361	15.3	1 347	23	3 129	8.9	1 930	20	3 293	9.4	539	8
One worker	1 010	2.6	1 187	48	486	1.3	1 319	70	2 191	5.7	553	10
Two workers or more	124	.7	1 276	146	48	.3	(B)	(B)	403	2.1	502	22
Program Participation Status of Household Members												
One or more members received:												
Cash assistance	4 222	61.2	1 467	26	1 686	24.5	2 151	30	2 257	32.7	540	9
AFDC or other non-SSI	3 246	79.9	1 693	29	1 140	28.1	2 270	40	2 058	50.7	543	10
SSI	1 377	41.1	940	38	675	20.2	1 918	37	466	13.9	560	22
Food stamps	6 508	100.0	1 319	21	1 759	27.0	2 135	30	2 746	42.2	567	9
Housing assistance	1 849	45.3	1 402	38	3 669	89.8	1 835	20	1 119	27.4	525	13
Energy assistance	2 095	60.0	1 417	38	695	19.9	2 042	41	1 066	30.5	584	15
Free or reduced-price school lunches	2 746	46.2	1 868	35	1 059	17.8	2 083	41	5 943	100.0	542	6
Household received both food stamps and cash assistance	4 222	100.0	1 467	26	1 305	30.9	2 223	35	1 891	44.8	549	10

[1]Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1989—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Employer subsidized health insurance plan				Medicare				Medicaid			
			Mean amount (dol.)				Mean amount (dol.)				Mean amount (dol.)	
	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error
ALL HOUSEHOLDS												
Total	51 873	55.6	2 436	9	23 456	25.1	2 850	17	9 180	9.8	1 259	23
Race and Hispanic Origin of Householder												
White	45 460	56.7	2 447	9	20 675	25.8	2 943	18	5 986	7.5	1 334	29
Black	4 913	46.9	2 237	29	2 351	22.4	2 025	57	2 788	26.6	1 030	42
Hispanic origin[1]	2 814	47.4	2 519	39	909	15.3	2 561	99	1 165	19.6	1 361	73
Type of Residence												
Inside metropolitan areas	42 068	58.2	2 534	10	17 147	23.7	2 982	20	6 903	9.5	1 316	28
Inside central cities	15 482	52.1	2 318	16	7 393	24.9	2 748	30	4 110	13.8	1 210	36
Outside central cities	26 586	62.4	2 659	12	9 753	22.9	3 160	26	2 793	6.6	1 472	44
Outside metropolitan areas	9 804	46.7	2 015	20	6 309	30.0	2 491	38	2 277	10.8	1 086	53
Region												
Northeast	11 416	59.7	2 776	18	5 133	26.8	3 130	34	1 966	10.3	1 633	58
Midwest	13 286	58.4	2 652	16	5 790	25.4	2 929	33	2 027	8.9	1 139	44
South	16 621	51.5	1 956	13	8 196	25.4	2 432	26	3 152	9.8	931	33
West	10 550	55.0	2 550	23	4 337	22.6	3 202	46	2 036	10.6	1 526	56
Type of Household												
Married-couple families	34 183	65.3	2 774	11	10 832	20.7	3 811	25	2 994	5.7	1 912	47
With related children under 18	19 120	75.1	2 800	13	1 033	4.1	2 946	73	1 950	7.7	2 023	61
With related children under 6	9 342	73.4	2 744	19	299	2.3	2 875	148	1 249	9.8	2 013	73
Female householder, no husband present	4 958	45.5	1 990	23	2 089	19.2	2 587	52	3 535	32.5	1 095	35
With related children under 18	3 085	41.4	2 032	28	607	8.2	1 844	94	2 929	39.3	1 007	38
With related children under 6	1 070	32.4	2 091	49	231	7.0	1 668	162	1 781	53.9	1 013	48
Nonfamily households	11 112	40.8	1 606	14	9 870	36.2	1 844	17	2 211	8.1	609	29
Single-person household	8 261	35.9	1 435	13	9 466	41.2	1 801	17	1 887	8.2	476	25
65 years and over	361	3.9	1 103	55	8 937	97.4	1 808	17	1 098	12.0	369	19
Female	256	3.5	1 030	61	7 080	97.9	1 767	19	870	12.0	342	21
Years of School Completed by Householder												
Less than 12 years	6 398	29.5	2 260	24	10 435	48.0	2 511	27	4 736	21.8	1 141	33
High school: 4 years	19 138	57.3	2 438	14	7 553	22.6	2 993	28	2 970	8.9	1 337	40
College: 1 to 3 years	10 917	63.8	2 413	18	2 663	15.6	3 185	45	1 035	6.0	1 471	67
4 years or more	15 420	73.1	2 521	17	2 805	13.3	3 405	44	440	2.1	1 506	106
Work Experience in 1989 of Householder												
Total, under 65 years	48 977	67.6	2 469	9	3 928	5.4	2 584	35	7 002	9.7	1 378	29
Worked at full-time jobs	45 383	77.9	2 506	9	1 588	2.7	2 854	42	2 824	4.8	1 765	43
50 to 52 weeks	39 640	81.7	2 548	10	1 214	2.5	2 923	46	1 622	3.3	1 909	57
Worked at part-time jobs	2 159	40.5	2 069	39	296	5.6	2 605	130	793	14.9	1 307	79
Did not work	1 435	16.3	1 904	41	2 044	23.2	2 372	55	3 384	38.5	1 071	42
Year-Round Full-Time Workers												
No workers	5 794	16.6	1 819	20	19 263	55.0	2 780	19	6 799	19.4	1 013	25
One worker	29 363	76.1	2 234	10	3 256	8.4	3 176	36	1 855	4.8	1 958	56
Two workers or more	16 586	87.5	3 014	17	930	4.9	3 157	66	500	2.6	1 966	103
Program Participation Status of Household Members												
One or more members received:												
Cash assistance	1 141	16.5	2 012	54	2 540	36.8	1 838	57	6 511	94.4	1 323	30
AFDC or other non-SSI	600	14.8	2 027	80	560	13.8	1 949	122	3 895	95.9	1 339	39
SSI	563	16.8	1 987	70	2 209	66.0	1 828	61	3 121	93.2	1 433	47
Food stamps	889	13.7	1 657	48	1 564	24.0	1 258	57	4 757	73.1	1 106	32
Housing assistance	565	13.8	1 648	52	1 583	38.8	1 923	48	2 050	50.2	1 187	45
Energy assistance	379	10.9	1 601	62	1 467	42.0	1 349	56	2 016	57.8	985	47
Free or reduced-price school lunches	1 840	31.0	1 924	32	556	9.4	1 977	111	2 762	46.5	1 333	47
Household received both food stamps and cash assistance	409	9.7	1 736	78	1 036	24.5	1 229	73	4 076	96.5	1 141	36

[1]Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1989—Con.

(Households as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	One or more members received— Social Security: Number (thous.)	Social Security: Percent	Social Security: Mean amount (dol.) Value	Social Security: Mean amount (dol.) Standard error	AFDC or other non-SSI cash assistance: Number (thous.)	AFDC or other non-SSI cash assistance: Percent	AFDC or other non-SSI cash assistance: Mean amount (dol.) Value	AFDC or other non-SSI cash assistance: Mean amount (dol.) Standard error	SSI: Number (thous.)	SSI: Percent	SSI: Mean amount (dol.) Value	SSI: Mean amount (dol.) Standard error
HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY													
Total	11 369	3 583	31.5	4 262	50	2 843	25.0	3 633	76	1 637	14.4	2 679	75
Race and Hispanic Origin of Householder													
White	7 854	2 575	32.8	4 310	60	1 507	19.2	3 571	105	992	12.6	2 474	92
Black	3 119	950	30.5	4 114	93	1 201	38.5	3 451	100	592	19.0	2 848	113
Hispanic origin[1]	1 436	220	15.3	4 773	262	406	28.3	4 494	219	162	11.3	3 135	252
Type of Residence													
Inside metropolitan areas	8 089	2 335	28.9	4 234	64	2 248	27.8	3 844	88	1 075	13.3	2 837	96
Inside central cities	4 800	1 299	27.1	4 205	86	1 602	33.4	3 819	101	701	14.6	2 877	121
Outside central cities	3 289	1 037	31.5	4 269	97	646	19.6	3 907	175	374	11.4	2 764	157
Outside metropolitan areas	3 280	1 248	38.0	4 316	97	595	18.1	2 834	167	561	17.1	2 375	141
Region													
Northeast	1 980	631	31.9	4 224	120	633	32.0	4 240	135	278	14.0	3 073	164
Midwest	2 613	806	30.9	4 351	95	830	31.8	3 547	112	319	12.2	2 621	155
South	4 774	1 747	36.6	4 190	66	821	17.2	2 288	86	852	17.8	2 468	94
West	2 002	399	19.9	4 459	220	559	27.9	5 050	271	188	9.4	3 149	351
Type of Household													
Married-couple families	2 931	719	24.5	5 142	146	455	15.5	3 897	234	298	10.2	3 063	204
With related children under 18	1 872	152	8.1	6 469	410	420	22.5	4 044	247	114	6.1	3 862	320
With related children under 6	1 194	54	4.5	(B)	(B)	284	23.8	4 187	320	64	5.3	(B)	(B)
Female householder, no husband present	3 504	496	14.1	4 130	161	1 954	55.8	3 862	87	362	10.3	3 279	161
With related children under 18	3 190	365	11.4	4 265	198	1 901	59.6	3 908	89	266	8.4	3 356	194
With related children under 6	1 874	147	7.8	4 405	320	1 257	67.0	4 149	112	119	6.4	3 523	327
Nonfamily households	4 585	2 297	50.1	4 006	49	337	7.3	1 919	122	949	20.7	2 327	88
Single-person household	3 996	2 206	55.2	3 912	43	283	7.1	1 774	125	884	22.1	2 252	87
65 years and over	2 022	1 806	89.3	3 928	46	56	2.8	(B)	(B)	541	26.8	1 725	94
Female	1 684	1 504	89.3	3 935	51	49	2.9	(B)	(B)	454	27.0	1 738	102
Years of School Completed by Householder													
Less than 12 years	5 813	2 474	42.6	4 220	56	1 474	25.4	3 840	110	1 227	21.1	2 590	85
High school: 4 years	3 639	799	22.0	4 448	117	1 002	27.5	3 386	115	313	8.6	2 992	182
College: 1 to 3 years	1 304	213	16.3	4 358	268	317	24.3	3 354	225	72	5.6	(B)	(B)
4 years or more	613	97	15.8	3 602	288	50	8.2	(B)	(B)	25	4.0	(B)	(B)
Work Experience in 1989 of Householder													
Total, under 65 years	8 577	1 113	13.0	4 441	112	2 732	31.9	3 715	77	895	10.4	3 356	106
Worked at full-time jobs	2 988	86	2.9	3 780	410	496	16.6	2 251	132	64	2.1	(B)	(B)
50 to 52 weeks	1 301	21	1.6	(B)	(B)	81	6.2	1 953	384	14	1.1	(B)	(B)
Worked at part-time jobs	1 526	138	9.1	3 717	359	323	21.2	3 050	177	62	4.1	(B)	(B)
Did not work	4 063	889	21.9	4 618	121	1 913	47.1	4 207	95	769	18.9	3 349	114
Year-Round Full-Time Workers													
No workers	9 489	3 488	36.8	4 254	51	2 664	28.1	3 692	79	1 589	16.7	2 670	76
One worker	1 640	83	5.1	4 396	330	169	10.3	2 790	279	45	2.7	(B)	(B)
Two workers or more	220	12	5.2	(B)	(B)	8	3.8	(B)	(B)	1	.4	(B)	(B)
Program Participation Status of Household Members													
One or more members received:													
Cash assistance	4 140	1 060	25.6	3 820	86	2 843	68.7	3 633	76	1 637	39.5	2 679	75
AFDC or other non-SSI	2 843	301	10.6	3 995	213	2 843	100.0	3 633	76	340	12.0	3 419	183
SSI	1 637	885	54.1	3 756	82	340	20.8	2 855	239	1 637	100.0	2 679	75
Food stamps	4 635	1 033	22.3	4 171	89	2 517	54.3	3 726	80	1 004	21.7	2 725	98
Housing assistance	2 305	714	31.0	4 097	93	1 047	45.4	3 597	115	484	21.0	2 864	129
Energy assistance	2 132	726	34.0	4 297	99	931	43.6	3 551	125	556	26.1	2 574	122
Free or reduced-price school lunches	3 066	380	12.4	4 915	246	1 616	52.7	4 169	108	304	9.9	3 624	194
Household received both food stamps and cash assistance	3 233	635	19.6	3 783	106	2 517	77.8	3 726	80	1 004	31.0	2 725	98

[1]Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1989—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Food stamps				Housing assistance				Free or reduced-price school lunches			
			Mean amount (dol.)				Mean amount (dol.)				Mean amount (dol.)	
	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error
HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY												
Total	4 635	40.8	1 508	27	2 166	19.0	2 176	23	3 066	27.0	588	9
Race and Hispanic Origin of Householder												
White	2 663	33.9	1 387	34	1 144	14.6	2 188	31	1 671	21.3	577	12
Black	1 802	57.8	1 664	44	941	30.2	2 144	35	1 234	39.5	606	15
Hispanic origin[1]	642	44.7	1 723	78	251	17.5	2 451	71	640	44.6	616	21
Type of Residence												
Inside metropolitan areas	3 385	41.8	1 533	31	1 684	20.8	2 204	26	2 319	28.7	584	10
Inside central cities	2 230	46.5	1 612	39	1 191	24.8	2 216	33	1 496	31.2	594	13
Outside central cities	1 155	35.1	1 382	49	493	15.0	2 174	42	823	25.0	565	16
Outside metropolitan areas	1 250	38.1	1 440	66	482	14.7	2 077	58	747	22.8	603	24
Region												
Northeast	843	42.6	1 578	51	487	24.6	2 733	45	508	25.7	552	19
Midwest	1 212	46.4	1 564	49	520	19.9	1 754	29	664	25.4	602	19
South	1 883	39.4	1 507	45	832	17.4	2 015	28	1 267	26.5	596	14
West	696	34.8	1 330	73	327	16.3	2 426	76	627	31.3	586	24
Type of Household												
Married-couple families	1 011	34.5	1 700	64	247	8.4	1 833	70	1 006	34.3	654	17
With related children under 18	802	42.8	1 885	75	192	10.2	1 806	87	991	52.9	659	17
With related children under 6	532	44.6	1 862	97	134	11.2	1 843	100	552	46.2	636	23
Female householder, no husband present	2 341	66.8	1 871	36	1 079	30.8	2 409	33	1 930	55.1	555	11
With related children under 18	2 207	69.2	1 920	37	1 023	32.1	2 414	34	1 914	60.0	558	11
With related children under 6	1 383	73.8	2 066	49	662	35.3	2 446	41	933	49.8	540	15
Nonfamily households	1 154	25.2	584	22	805	17.6	1 970	30	13	.3	(B)	(B)
Single-person household	1 079	27.0	554	19	770	19.3	1 895	20	(X)	(X)	(X)	(X)
65 years and over	495	24.5	477	25	472	23.3	1 882	25	(X)	(X)	(X)	(X)
Female	434	25.8	491	27	393	23.4	1 882	28	(X)	(X)	(X)	(X)
Years of School Completed by Householder												
Less than 12 years	2 583	44.4	1 514	37	1 167	20.1	2 125	31	1 603	27.6	617	13
High school: 4 years	1 506	41.4	1 509	44	737	20.2	2 234	41	1 064	29.2	554	14
College: 1 to 3 years	447	34.3	1 504	81	200	15.4	2 258	77	310	23.8	572	27
4 years or more	99	16.1	1 352	193	62	10.1	(B)	(B)	88	14.4	534	46
Work Experience in 1989 of Householder												
Total, under 65 years	3 949	46.0	1 659	29	1 640	19.1	2 268	28	2 971	34.6	590	9
Worked at full-time jobs	1 015	34.0	1 468	57	333	11.1	2 055	60	1 066	35.7	632	16
50 to 52 weeks	294	22.6	1 540	103	90	6.9	1 737	108	462	35.5	691	26
Worked at part-time jobs	550	36.0	1 566	81	253	16.6	2 284	73	446	29.3	539	19
Did not work	2 385	58.7	1 762	37	1 054	25.9	2 331	35	1 458	35.9	574	13
Year-Round Full-Time Workers												
No workers	4 195	44.2	1 507	28	2 034	21.4	2 192	23	2 410	25.4	568	10
One worker	407	24.8	1 505	83	129	7.9	1 928	115	592	36.1	662	22
Two workers or more	30	13.7	(B)	(B)	2	.8	(B)	(B)	57	26.0	(B)	(B)
Program Participation Status of Household Members												
One or more members received:												
Cash assistance	3 233	78.1	1 613	31	1 360	32.8	2 260	29	1 721	41.6	566	12
AFDC or other non-SSI	2 517	88.5	1 867	35	989	34.8	2 357	35	1 616	56.9	568	12
SSI	1 004	61.3	991	47	469	28.6	2 045	46	304	18.6	601	29
Food stamps	4 635	100.0	1 508	27	1 468	31.7	2 243	28	2 124	45.8	592	11
Housing assistance	1 530	66.4	1 535	44	2 157	93.6	2 176	23	856	37.2	543	16
Energy assistance	1 639	76.9	1 560	46	532	25.0	2 171	48	824	38.7	606	19
Free or reduced-price school lunches	2 124	69.3	2 077	42	821	26.8	2 366	44	3 066	100.0	588	9
Household received both food stamps and cash assistance	3 233	100.0	1 613	31	1 132	35.0	2 295	32	1 536	47.5	571	12

[1]Persons of Hispanic origin may be of any race.

Table 7. Income of Households From Specified Sources, by Poverty Status: 1989—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Employer subsidized health insurance plan				Medicare				Medicaid			
			Mean amount (dol.)				Mean amount (dol.)				Mean amount (dol.)	
	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error
HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY												
Total	1 121	9.9	1 425	36	3 461	30.4	329	18	4 945	43.5	589	24
Race and Hispanic Origin of Householder												
White	833	10.6	1 430	42	2 508	31.9	314	21	2 853	36.3	618	31
Black	248	8.0	1 397	77	888	28.5	339	34	1 880	60.3	487	34
Hispanic origin[1]	157	10.9	1 738	102	232	16.1	451	79	690	48.0	759	70
Type of Residence												
Inside metropolitan areas	788	9.7	1 508	45	2 272	28.1	367	24	3 668	45.3	625	29
Inside central cities	449	9.4	1 484	64	1 281	26.7	404	33	2 479	51.6	599	34
Outside central cities	339	10.3	1 541	62	991	30.1	318	36	1 190	36.2	680	51
Outside metropolitan areas	333	10.2	1 227	63	1 188	36.2	257	32	1 277	38.9	485	50
Region												
Northeast	157	7.9	1 762	109	637	32.2	458	49	1 023	51.7	825	55
Midwest	274	10.5	1 636	63	780	29.8	308	36	1 203	46.0	511	44
South	453	9.5	1 133	44	1 647	34.5	226	19	1 882	39.4	357	28
West	238	11.9	1 514	92	398	19.9	592	85	836	41.8	933	81
Type of Household												
Married-couple families	480	16.4	1 629	45	731	24.9	460	46	1 004	34.3	1 026	70
With related children under 18	420	22.5	1 672	48	165	8.8	1 155	151	740	39.5	1 278	90
With related children under 6	281	23.5	1 713	59	72	6.0	(B)	(B)	520	43.5	1 387	107
Female householder, no husband present	288	8.2	1 498	68	358	10.2	281	53	2 394	68.3	602	34
With related children under 18	272	8.5	1 541	69	245	7.7	344	71	2 241	70.3	619	36
With related children under 6	140	7.5	1 408	75	114	6.1	319	104	1 433	76.5	688	48
Nonfamily households	303	6.6	1 058	74	2 309	50.3	293	21	1 391	30.3	241	22
Single-person household	124	3.1	789	68	2 205	55.2	230	16	1 276	31.9	173	16
65 years and over	4	.2	(B)	(B)	1 973	97.6	211	17	684	33.8	121	13
Female	4	.2	(B)	(B)	1 654	98.2	207	18	564	33.5	121	15
Years of School Completed by Householder												
Less than 12 years	376	6.5	1 517	58	2 426	41.7	294	21	2 912	50.1	553	32
High school: 4 years	462	12.7	1 450	61	738	20.3	420	43	1 492	41.0	611	41
College: 1 to 3 years	159	12.2	1 278	80	195	15.0	428	100	440	33.7	714	76
4 years or more	125	20.3	1 241	98	102	16.6	312	98	101	16.5	767	168
Work Experience in 1989 of Householder												
Total, under 65 years	1 104	12.9	1 423	35	763	8.9	667	59	3 986	46.5	687	29
Worked at full-time jobs	805	26.9	1 436	42	82	2.7	982	209	838	28.0	967	66
50 to 52 weeks	440	33.8	1 420	59	21	1.6	(B)	(B)	219	16.9	1 214	142
Worked at part-time jobs	180	11.8	1 417	87	63	4.1	(B)	(B)	511	33.5	797	79
Did not work	118	2.9	1 345	90	619	15.2	610	62	2 637	64.9	576	34
Year-Round Full-Time Workers												
No workers	460	4.8	1 354	47	3 359	35.4	319	18	4 554	48.0	549	24
One worker	573	34.9	1 449	50	90	5.5	631	175	372	22.7	1 042	97
Two workers or more	88	40.2	1 637	190	11	5.2	(B)	(B)	18	(B)	(B)	643
Program Participation Status of Household Members												
One or more members received:												
Cash assistance	150	3.6	1 363	81	1 192	28.8	441	35	3 960	95.7	624	28
AFDC or other non-SSI	125	4.4	1 430	91	297	10.5	709	96	2 751	96.8	756	37
SSI	26	1.6	(B)	(B)	1 026	62.7	429	38	1 546	94.5	503	41
Food stamps	283	6.1	1 423	63	1 018	22.0	498	38	3 590	77.5	665	29
Housing assistance	115	5.0	1 387	103	699	30.3	872	45	1 592	69.1	916	46
Energy assistance	105	4.9	1 552	137	732	34.3	359	38	1 506	70.6	577	43
Free or reduced-price school lunches	363	11.8	1 582	57	274	8.9	779	101	2 042	66.6	843	46
Household received both food stamps and cash assistance	110	3.4	1 388	95	715	22.1	496	46	3 124	96.6	682	32

[1]Persons of Hispanic origin may be of any race.

Table 8. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
All Races								
Total	245 992	11.4	18.8	18.7	18.2	19.1	18.7	18.8
Age								
Under 18 years	64 144	17.8	20.9	20.7	20.0	21.2	20.4	20.6
Related children	63 225	17.2	20.2	20.1	19.4	20.6	19.8	20.0
Under 6 years	22 220	20.0	22.6	22.4	21.6	23.0	22.0	22.2
18 to 24 years	25 311	13.6	16.5	16.5	16.0	17.1	16.7	16.9
25 to 44 years	80 435	8.7	11.0	10.9	10.5	11.3	11.0	11.1
45 to 64 years	46 536	7.3	13.2	13.2	12.9	13.6	13.4	13.5
65 years and over	29 566	9.2	46.1	46.0	45.7	46.1	46.1	46.2
65 to 74 years	17 979	7.1	39.6	39.4	39.0	39.5	39.4	39.6
75 years and over	11 587	12.3	56.3	56.2	56.0	56.3	56.3	56.4
Family Relationship								
In families[1]	209 515	10.2	16.2	16.1	15.6	16.5	16.0	16.1
Married-couple families	169 050	5.5	11.1	11.0	10.6	11.4	11.0	11.1
With related children under 18	106 047	7.1	9.1	9.0	8.5	9.5	8.9	9.1
Female householder, no husband present	32 525	34.0	42.3	42.2	41.3	42.5	41.5	41.8
With related children under 18	24 026	43.3	49.7	49.5	48.4	49.7	48.5	48.8
Unrelated individuals	35 185	17.0	32.5	32.5	32.3	33.2	33.4	33.6
Living alone	23 218	15.2	36.4	36.4	36.3	36.7	36.9	37.1
65 years and over	9 256	18.0	64.3	64.1	64.1	64.3	64.3	64.5
Type of Residence								
Inside metropolitan areas	191 169	10.7	17.3	17.2	16.8	17.6	17.2	17.3
Inside central cities	75 123	16.3	24.2	24.1	23.5	24.5	24.1	24.2
Outside central cities	116 045	7.1	12.9	12.8	12.4	13.1	12.8	12.9
Outside metropolitan areas	54 824	13.7	23.9	23.8	23.2	24.5	23.8	24.1
Region								
Northeast	50 520	9.0	16.2	16.1	15.7	16.2	16.1	16.2
Midwest	59 428	10.6	18.1	18.0	17.4	18.2	17.8	17.9
South	84 044	13.7	21.7	21.6	21.2	22.2	21.6	21.8
West	52 000	10.9	17.4	17.3	16.8	18.0	17.5	17.6
Years of School Completed								
Total, 18 years old and over	181 849	9.1	18.0	18.0	17.6	18.4	18.1	18.2
18 to 24 years old	25 311	13.6	16.5	16.5	16.0	17.1	16.7	16.9
Less than 12 years	5 761	26.6	31.0	30.9	30.1	32.1	31.3	31.5
25 years old and over	156 538	8.4	18.3	18.2	17.9	18.6	18.3	18.4
Less than 12 years	35 052	19.3	43.2	43.0	42.4	43.8	43.3	43.5
High school: 4 years	60 119	7.2	15.7	15.6	15.2	15.8	15.6	15.8
College: 1 to 3 years	28 075	4.7	9.5	9.5	9.2	9.7	9.6	9.7
4 years or more	33 291	2.2	4.2	4.2	4.1	4.3	4.2	4.3
Work Experience in 1989								
Total, 20 to 64 years	144 053	8.8	12.4	12.4	12.0	12.8	12.5	12.6
Worked at full-time jobs	99 073	3.9	5.0	4.9	4.6	5.3	5.1	5.2
50 to 52 weeks	77 887	1.8	2.2	2.2	2.0	2.4	2.2	2.3
Worked at part-time jobs	19 052	12.4	17.0	16.9	16.4	17.6	17.2	17.4
Did not work	25 928	25.2	37.4	37.4	36.8	37.7	37.4	37.5
Program Participation Status of Household Members								
One or more members received:								
Cash assistance	21 307	54.8	73.0	72.8	71.9	73.4	72.6	72.9
AFDC or other non-SSI	14 706	65.8	79.3	79.1	78.1	79.8	78.6	79.0
SSI	8 553	37.3	66.0	66.1	65.4	66.4	66.5	66.5
Food stamps	20 740	66.9	79.4	79.1	77.9	79.9	78.6	79.1
Housing assistance	9 482	58.6	75.3	75.2	74.2	75.6	74.4	74.5
Energy assistance	9 092	59.6	78.9	78.5	77.4	79.6	78.5	78.8
Free or reduced-price school lunches	25 865	47.5	56.3	56.0	54.5	57.3	55.6	56.1
Household received both food stamps and cash assistance	13 547	72.2	86.3	86.2	85.2	86.7	85.8	86.3
Health Insurance Coverage								
Covered by:								
Plan related to employment of self or relative	151 624	2.3	4.5	4.5	3.9	4.2	4.0	4.0
Medicare	31 495	10.3	48.4	48.3	47.9	48.4	48.3	48.5
Also Medicaid	3 542	35.3	76.8	76.7	76.5	77.1	77.1	77.2
Medicaid	21 074	59.4	76.2	76.0	75.1	76.6	75.7	75.9
Not covered	33 348	25.3	31.0	30.9	30.6	33.6	32.3	32.7

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

Table 8. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
All Races							
Total	12.6	12.2	12.2	11.1	10.4	8.9	7.6
Age							
Under 18 years	18.8	18.6	18.5	17.4	15.9	13.0	11.7
Related children	18.2	18.0	17.9	16.8	15.3	12.4	11.1
Under 6 years	20.8	20.7	20.6	19.3	17.5	14.5	13.4
18 to 24 years	14.8	14.6	14.6	13.8	13.1	11.9	11.2
25 to 44 years	9.6	9.4	9.4	8.6	8.0	6.9	6.2
45 to 64 years	8.5	8.2	8.2	7.3	6.9	6.2	4.8
65 years and over	11.6	9.9	9.9	8.1	7.9	7.2	4.0
65 to 74 years	9.3	7.8	7.8	6.3	6.2	5.6	3.2
75 years and over	15.3	13.2	13.2	10.8	10.6	9.7	5.2
Family Relationship							
In families[1]	11.2	10.9	10.9	9.9	9.1	7.6	6.5
Married-couple families	6.3	6.1	6.0	5.4	4.9	4.2	3.4
With related children under 18	7.7	7.6	7.5	6.8	6.2	5.1	4.2
Female householder, no husband present	36.5	35.9	35.8	33.2	30.5	24.6	22.5
With related children under 18	45.3	44.8	44.7	42.2	38.7	30.9	28.6
Unrelated individuals	19.1	18.2	18.2	16.9	16.5	15.4	12.8
Living alone	17.2	16.1	16.1	14.6	14.3	12.9	9.1
65 years and over	20.7	18.2	18.2	16.1	15.8	13.8	7.2
Type of Residence							
Inside metropolitan areas	11.8	11.5	11.5	10.5	9.7	8.3	7.2
Inside central cities	18.0	17.5	17.5	16.0	14.8	12.3	11.0
Outside central cities	7.9	7.6	7.6	6.9	6.5	5.6	4.7
Outside metropolitan areas	15.1	14.6	14.5	13.4	12.7	11.1	9.1
Region							
Northeast	10.1	9.7	9.7	8.8	8.0	6.3	5.5
Midwest	11.5	11.1	11.0	10.2	9.6	8.3	7.1
South	14.8	14.4	14.3	13.4	12.8	11.3	9.5
West	12.7	12.3	12.3	10.7	9.6	8.2	7.2
Years of School Completed							
Total, 18 years old and over	10.4	9.9	9.9	8.9	8.4	7.5	6.2
18 to 24 years old	14.8	14.6	14.6	13.8	13.1	11.9	11.2
Less than 12 years	28.9	28.5	28.5	26.9	25.3	22.3	21.1
25 years old and over	9.7	9.2	9.1	8.1	7.7	6.8	5.4
Less than 12 years	23.2	21.6	21.6	18.4	17.3	15.1	11.9
High school: 4 years	7.9	7.6	7.6	7.0	6.6	5.8	4.6
College: 1 to 3 years	5.2	5.1	5.1	4.7	4.4	3.9	3.1
4 years or more	2.4	2.3	2.3	2.2	2.2	2.0	1.6
Work Experience in 1989							
Total, 20 to 64 years	9.9	9.7	9.7	8.8	8.3	7.3	6.4
Worked at full-time jobs	4.3	4.3	4.2	4.0	3.8	3.3	2.9
50 to 52 weeks	2.0	2.0	2.0	1.9	1.8	1.6	1.3
Worked at part-time jobs	13.8	13.6	13.6	12.6	11.9	10.6	9.4
Did not work	28.4	27.6	27.5	24.6	22.9	20.1	17.5
Program Participation Status of Household Members							
One or more members received:							
Cash assistance	66.8	64.2	64.2	53.0	45.8	36.1	33.0
AFDC or other non-SSI	75.8	74.9	74.9	64.4	55.4	43.6	41.2
SSI	55.7	50.3	50.3	34.4	28.6	22.3	17.6
Food stamps	73.5	71.9	71.9	64.2	57.5	43.3	39.6
Housing assistance	63.6	60.2	60.2	54.3	46.7	27.8	27.8
Energy assistance	66.6	64.4	64.4	57.3	52.0	40.7	34.4
Free or reduced-price school lunches	51.8	51.0	51.0	47.0	42.3	32.7	29.5
Household received both food stamps and cash assistance	82.9	81.3	81.3	69.7	60.4	46.1	42.6
Health Insurance Coverage							
Covered by:							
Plan related to employment of self or relative	2.0	2.0	2.0	1.9	1.8	1.5	1.3
Medicare	13.2	11.1	11.1	9.0	8.7	7.8	4.6
Also Medicaid	54.6	44.7	44.7	29.3	27.2	22.7	15.2
Medicaid	69.2	67.0	67.0	57.2	49.5	39.1	35.6
Not covered	27.7	27.3	27.2	26.5	26.0	23.6	20.5

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

Table 8. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—						
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains	Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
White								
Total	206 853	8.8	16.1	16.1	15.6	16.4	16.1	16.2
Age								
Under 18 years	51 400	13.2	15.9	15.7	15.1	16.2	15.4	15.6
Related children	50 704	12.6	15.2	15.1	14.5	15.5	14.8	15.0
Under 6 years	17 818	14.8	17.0	16.8	16.0	17.3	16.5	16.6
18 to 24 years	20 767	11.0	13.5	13.5	13.0	14.2	13.9	14.1
25 to 44 years	67 926	6.9	9.0	8.9	8.6	9.2	9.0	9.1
45 to 64 years	40 282	5.8	11.3	11.2	11.0	11.6	11.5	11.6
65 years and over	26 479	7.7	44.5	44.3	44.0	44.4	44.4	44.5
65 to 74 years	16 049	5.7	37.7	37.6	37.1	37.6	37.6	37.7
75 years and over	10 430	10.7	54.8	54.8	54.7	54.9	54.9	55.0
Family Relationship								
In families[1]	175 857	7.5	13.4	13.3	12.8	13.6	13.2	13.3
Married-couple families	149 297	4.9	10.3	10.3	9.9	10.6	10.3	10.4
With related children under 18	91 637	6.3	8.1	8.0	7.5	8.5	8.0	8.1
Female householder, no husband present	20 362	26.4	35.2	35.1	34.2	35.3	34.2	34.6
With related children under 18	13 980	35.7	42.7	42.4	41.3	42.6	41.1	41.5
Unrelated individuals	29 993	14.7	30.9	31.0	30.8	31.6	31.8	32.0
Living alone	20 067	12.8	35.1	35.1	34.9	35.4	35.5	35.7
65 years and over	8 371	15.1	62.0	61.9	61.8	62.2	62.2	62.3
Type of Residence								
Inside metropolitan areas	158 087	8.0	14.5	14.5	14.1	14.7	14.5	14.6
Inside central cities	54 190	11.7	19.5	19.4	18.9	19.7	19.4	19.4
Outside central cities	103 898	6.1	12.0	11.9	11.5	12.1	11.9	12.0
Outside metropolitan areas	48 766	11.3	21.3	21.3	20.8	21.9	21.4	21.7
Region								
Northeast	43 650	7.1	14.4	14.3	14.0	14.4	14.4	14.5
Midwest	52 399	7.8	15.2	15.2	14.6	15.4	15.0	15.1
South	66 004	10.0	18.0	17.9	17.6	18.4	18.0	18.2
West	44 800	9.7	16.2	16.1	15.6	16.7	16.2	16.4
Years of School Completed								
Total, 18 years old and over	155 454	7.3	16.2	16.2	15.8	16.5	16.3	16.4
18 to 24 years old	20 767	11.0	13.5	13.5	13.0	14.2	13.9	14.1
Less than 12 years	4 482	21.1	25.2	25.1	24.5	26.7	25.9	26.1
25 years old and over	134 687	6.7	16.6	16.6	16.3	16.9	16.7	16.8
Less than 12 years	28 211	16.1	40.7	40.6	40.0	41.2	40.8	41.0
High school: 4 years	52 449	5.9	14.7	14.6	14.3	14.8	14.7	14.8
College: 1 to 3 years	24 350	3.7	8.5	8.4	8.2	8.6	8.6	8.7
4 years or more	29 677	1.9	3.9	3.9	3.8	4.0	3.9	4.0
Work Experience in 1989								
Total, 20 to 64 years	122 323	7.1	10.3	10.3	9.9	10.6	10.4	10.5
Worked at full-time jobs	84 976	3.3	4.2	4.2	3.9	4.6	4.4	4.5
50 to 52 weeks	67 212	1.6	1.9	1.9	1.7	2.1	2.0	2.0
Worked at part-time jobs	16 657	10.4	14.5	14.4	13.9	15.0	14.6	14.8
Did not work	20 690	19.6	31.8	31.7	31.2	32.0	31.8	31.9
Program Participation Status of Household Members								
One or more members received:								
Cash assistance	12 307	48.8	69.5	69.2	68.2	69.3	68.6	69.1
AFDC or other non-SSI	8 027	60.2	76.4	76.0	74.5	76.0	74.8	75.5
SSI	5 197	32.7	62.7	62.8	62.4	63.0	63.1	63.2
Food stamps	12 182	62.4	76.1	75.6	73.9	75.9	74.7	75.2
Housing assistance	4 934	51.2	73.3	73.0	71.8	72.6	71.4	71.6
Energy assistance	6 556	56.1	77.1	76.6	75.8	77.5	76.5	76.5
Free or reduced-price school lunches	16 046	40.8	49.8	49.5	47.8	50.6	49.0	49.5
Household received both food stamps and cash assistance	7 285	67.3	83.9	83.6	82.1	83.4	82.6	83.4
Health Insurance Coverage								
Covered by:								
Plan related to employment of self or relative	132 870	1.9	4.1	4.1	3.6	3.8	3.6	3.7
Medicare	27 859	8.4	46.4	46.3	46.0	46.4	46.4	46.5
Also Medicaid	2 460	32.5	76.2	76.2	76.0	76.7	76.7	76.8
Medicaid	12 705	53.1	72.7	72.3	71.2	72.6	71.7	72.0
Not covered	25 835	22.9	28.4	28.3	28.1	31.0	29.9	30.2

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

Table 8. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
White							
Total	9.7	9.4	9.4	8.6	8.1	7.1	5.9
Age							
Under 18 years	14.0	13.8	13.8	12.8	11.8	9.8	8.5
Related children	13.3	13.2	13.2	12.2	11.2	9.2	8.0
Under 6 years	15.4	15.3	15.3	14.3	12.9	10.7	9.7
18 to 24 years	12.1	12.0	12.0	11.5	10.8	10.0	9.3
25 to 44 years	7.7	7.6	7.5	6.9	6.4	5.7	5.0
45 to 64 years	6.7	6.5	6.5	5.8	5.6	5.2	3.9
65 years and over	9.3	8.1	8.1	6.8	6.7	6.2	3.3
65 to 74 years	7.1	6.0	6.0	5.1	5.0	4.6	2.5
75 years and over	12.8	11.2	11.2	9.4	9.3	8.7	4.6
Family Relationship							
In families[1]	8.3	8.1	8.1	7.3	6.8	5.8	4.8
Married-couple families	5.5	5.3	5.3	4.8	4.4	3.9	3.1
With related children under 18	6.8	6.7	6.7	6.2	5.6	4.8	3.9
Female householder, no husband present	28.4	28.1	28.0	25.5	23.3	19.0	16.8
With related children under 18	37.6	37.4	37.3	34.4	31.4	25.3	22.8
Unrelated individuals	16.7	15.8	15.8	14.8	14.5	13.7	11.2
Living alone	14.6	13.6	13.6	12.4	12.2	11.2	7.7
65 years and over	17.4	15.3	15.3	13.6	13.4	12.0	6.0
Type of Residence							
Inside metropolitan areas	8.8	8.6	8.6	7.9	7.3	6.4	5.4
Inside central cities	12.8	12.5	12.5	11.5	10.6	9.2	8.2
Outside central cities	6.8	6.6	6.6	6.0	5.6	5.0	4.0
Outside metropolitan areas	12.5	12.1	12.0	11.0	10.5	9.3	7.3
Region							
Northeast	7.9	7.7	7.7	6.9	6.3	5.1	4.3
Midwest	8.4	8.2	8.1	7.5	7.1	6.3	5.2
South	10.9	10.6	10.5	9.9	9.6	8.7	7.0
West	11.2	10.9	10.8	9.6	8.7	7.6	6.6
Years of School Completed							
Total, 18 years old and over	8.3	8.0	7.9	7.2	6.8	6.2	5.0
18 to 24 years old	12.1	12.0	12.0	11.5	10.8	10.0	9.3
Less than 12 years	23.3	23.1	23.1	22.0	20.5	18.4	17.3
25 years old and over	7.7	7.3	7.3	6.6	6.2	5.6	4.3
Less than 12 years	19.1	17.9	17.9	15.4	14.6	13.0	10.0
High school: 4 years	6.5	6.2	6.2	5.7	5.5	4.9	3.8
College: 1 to 3 years	4.1	4.0	4.0	3.7	3.5	3.2	2.5
4 years or more	2.1	2.0	2.0	1.9	1.9	1.8	1.5
Work Experience in 1989							
Total, 20 to 64 years	7.9	7.8	7.7	7.1	6.7	6.0	5.2
Worked at full-time jobs	3.7	3.7	3.7	3.5	3.3	3.0	2.6
50 to 52 weeks	1.8	1.8	1.8	1.7	1.6	1.5	1.2
Worked at part-time jobs	11.7	11.5	11.5	10.7	10.1	9.2	8.1
Did not work	22.2	21.5	21.5	19.1	17.8	15.9	13.5
Program Participation Status of Household Members							
One or more members received:							
Cash assistance	61.3	58.9	58.9	46.8	39.4	30.8	27.3
AFDC or other non-SSI	71.6	70.9	70.9	58.6	48.9	37.6	34.9
SSI	49.5	44.6	44.6	29.9	25.3	20.8	15.2
Food stamps	68.8	67.4	67.3	59.2	52.2	38.9	34.4
Housing assistance	55.8	51.7	51.7	45.5	37.8	20.9	20.9
Energy assistance	62.3	60.2	60.1	53.2	47.9	37.3	30.7
Free or reduced-price school lunches	44.9	44.5	44.5	40.4	36.3	27.9	24.4
Household received both food stamps and cash assistance	79.3	77.8	77.8	64.5	54.0	40.1	36.0
Health Insurance Coverage							
Covered by:							
Plan related to employment of self or relative	1.7	1.7	1.7	1.6	1.5	1.3	1.1
Medicare	10.4	8.8	8.8	7.3	7.1	6.5	3.7
Also Medicaid	48.9	39.6	39.6	26.6	24.4	20.6	12.9
Medicaid	63.2	61.0	61.0	50.8	42.8	33.5	29.6
Not covered	25.1	24.9	24.8	24.2	23.9	22.1	19.0

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

Table 8. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Black								
Total	30 332	28.0	36.3	36.2	35.3	36.8	35.9	36.1
Age								
Under 18 years	10 012	40.6	45.4	45.2	44.0	46.0	44.5	44.8
Related children	9 847	40.2	44.8	44.6	43.5	45.4	44.1	44.4
Under 6 years	3 416	46.5	51.1	50.9	50.2	51.6	50.3	50.6
18 to 24 years	3 568	27.1	32.2	32.1	31.1	32.4	31.2	31.4
25 to 44 years	9 498	19.9	24.2	24.1	23.4	24.8	24.1	24.3
45 to 64 years	4 766	19.7	29.5	29.4	28.7	30.0	29.6	29.7
65 years and over	2 487	25.6	65.0	64.7	64.3	65.0	64.8	64.8
65 to 74 years	1 508	23.0	59.5	59.3	59.0	59.7	59.3	59.5
75 years and over	979	29.8	73.6	73.0	72.4	73.1	73.1	73.1
Family Relationship								
In families[1]	25 931	27.1	34.8	34.6	33.7	35.3	34.2	34.5
Married-couple families	13 410	10.5	18.2	18.0	16.9	18.8	17.6	17.9
With related children under 18	9 514	12.0	16.1	15.8	14.5	17.0	15.2	15.6
Female householder, no husband present	11 190	47.3	54.4	54.4	53.6	54.8	54.0	54.1
With related children under 18	9 352	53.9	59.2	59.3	58.3	59.5	58.6	58.8
Unrelated individuals	4 180	32.7	44.3	44.2	44.0	44.7	45.1	45.3
Living alone	2 625	33.2	48.1	48.0	47.8	48.4	48.8	48.9
65 years and over	777	49.9	87.3	87.2	87.2	87.2	87.2	87.5
Type of Residence								
Inside metropolitan areas	25 402	26.7	34.1	34.1	33.3	34.7	33.9	34.1
Inside central cities	17 211	30.6	38.9	38.9	38.1	39.5	38.8	38.9
Outside central cities	8 191	18.6	24.2	24.1	23.4	24.6	23.6	23.9
Outside metropolitan areas	4 930	34.9	47.5	46.7	45.5	47.7	46.0	46.5
Region								
Northeast	5 282	23.2	29.7	29.7	29.2	30.2	29.5	30.0
Midwest	5 991	34.0	42.8	42.8	41.6	42.7	42.1	42.3
South	16 499	28.2	37.1	36.8	36.0	37.8	36.6	36.7
West	2 561	22.7	29.7	29.6	28.9	30.5	29.7	29.9
Years of School Completed								
Total, 18 years old and over	20 320	21.8	31.8	31.7	31.0	32.3	31.6	31.8
18 to 24 years old	3 568	27.1	32.2	32.1	31.1	32.4	31.2	31.4
Less than 12 years	1 054	48.3	54.3	54.0	52.4	53.4	52.8	52.9
25 years old and over	16 751	20.7	31.8	31.6	31.0	32.3	31.7	31.9
Less than 12 years	5 670	34.8	56.1	55.9	55.3	57.4	56.6	56.7
High school: 4 years	6 239	17.3	24.2	24.0	23.1	24.1	23.5	23.7
College: 1 to 3 years	2 952	11.8	17.0	16.9	16.4	17.3	17.2	17.2
4 years or more	1 891	3.5	6.9	6.9	6.7	7.1	6.8	7.2
Work Experience in 1989								
Total, 20 to 64 years	16 570	21.0	27.0	26.9	26.2	27.6	26.8	27.0
Worked at full-time jobs	10 702	8.0	10.5	10.5	9.8	11.2	10.4	10.6
50 to 52 weeks	8 017	3.5	4.3	4.3	3.8	4.7	4.2	4.4
Worked at part-time jobs	1 789	30.1	39.6	39.6	39.2	41.4	40.5	40.8
Did not work	4 080	50.9	64.5	64.4	63.6	64.7	64.0	64.1
Program Participation Status of Household Members								
One or more members received:								
Cash assistance	7 727	64.9	78.4	78.4	77.7	79.5	78.6	78.7
AFDC or other non-SSI	5 725	74.1	83.1	83.1	82.8	84.5	83.1	83.4
SSI	2 849	47.4	71.7	71.7	70.5	72.3	72.2	72.2
Food stamps	7 634	73.3	83.3	83.3	82.5	84.7	83.3	83.8
Housing assistance	4 069	68.1	77.3	77.3	76.5	78.8	77.4	77.6
Energy assistance	2 202	69.6	83.8	83.6	81.3	85.2	83.9	85.0
Free or reduced-price school lunches	8 444	58.7	66.7	66.5	65.0	68.0	66.0	66.6
Household received both food stamps and cash assistance	5 537	78.6	88.7	88.7	88.4	90.0	89.1	89.3
Health Insurance Coverage								
Covered by:								
Plan related to employment of self or relative	14 180	5.5	8.7	8.6	7.2	8.2	7.4	7.5
Medicare	3 043	28.4	67.0	66.7	66.2	66.8	66.5	66.7
Also Medicaid	908	45.8	79.2	79.2	78.4	79.0	78.9	79.2
Medicaid	7 095	71.2	82.8	82.7	82.1	83.6	82.6	82.9
Not covered	5 828	36.3	43.5	43.4	42.9	46.3	44.6	44.9

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

Table 8. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Black							
Total	30.6	29.5	29.5	27.2	25.4	20.8	18.7
Age							
Under 18 years	42.3	41.7	41.6	39.7	36.7	29.5	27.8
Related children	41.8	41.2	41.1	39.2	36.3	28.9	27.1
Under 6 years	48.2	47.7	47.6	45.1	42.2	34.9	33.2
18 to 24 years	28.7	28.1	28.1	26.3	25.0	21.7	20.4
25 to 44 years	21.7	21.2	21.2	19.5	18.1	15.0	13.8
45 to 64 years	23.2	22.1	22.1	19.4	18.1	15.2	12.1
65 years and over	34.9	28.6	28.6	21.9	21.5	18.0	11.1
65 to 74 years	31.4	25.3	25.3	19.8	19.4	16.3	10.7
75 years and over	40.4	33.6	33.6	25.2	24.8	20.7	11.6
Family Relationship							
In families[1]	29.7	28.6	28.6	26.3	24.4	19.6	17.8
Married-couple families	12.5	11.6	11.6	9.6	8.6	6.9	5.5
With related children under 18	13.6	12.9	12.8	11.0	9.7	7.5	6.1
Female householder, no husband present	50.4	49.3	49.2	46.5	43.4	34.7	32.5
With related children under 18	55.9	55.0	54.9	53.1	49.3	39.3	37.2
Unrelated individuals	35.8	34.0	34.0	31.4	30.4	27.1	23.1
Living alone	36.5	34.4	34.4	31.4	30.6	26.1	20.0
65 years and over	54.8	48.5	48.5	43.2	42.7	33.9	20.5
Type of Residence							
Inside metropolitan areas	29.2	28.1	28.0	25.8	24.0	19.5	17.5
Inside central cities	33.5	32.4	32.4	29.9	27.7	22.4	20.1
Outside central cities	20.2	19.0	19.0	17.3	16.2	13.3	12.0
Outside metropolitan areas	38.1	36.9	36.9	33.9	32.3	27.8	25.0
Region							
Northeast	25.5	24.5	24.4	22.6	20.8	15.5	14.0
Midwest	37.2	36.2	36.0	33.4	31.5	25.1	23.5
South	30.7	29.6	29.6	27.4	25.8	21.9	19.4
West	25.3	23.8	23.8	20.5	17.7	14.8	12.7
Years of School Completed							
Total, 18 years old and over	24.9	23.5	23.5	21.0	19.8	16.6	14.2
18 to 24 years old	28.7	28.1	28.1	26.3	25.0	21.7	20.4
Less than 12 years	50.8	50.1	50.1	46.8	44.3	37.6	35.6
25 years old and over	24.1	22.6	22.5	19.8	18.6	15.5	12.9
Less than 12 years	42.3	38.6	38.6	33.0	31.0	25.9	21.5
High school: 4 years	18.6	18.0	17.9	16.5	15.6	13.1	11.2
College: 1 to 3 years	13.2	13.0	13.0	11.7	10.9	8.5	7.0
4 years or more	4.7	4.6	4.6	3.8	3.7	3.1	2.4
Work Experience in 1989							
Total, 20 to 64 years	23.3	22.6	22.5	20.5	19.2	16.1	14.4
Worked at full-time jobs	9.0	8.7	8.7	7.8	7.2	5.7	5.1
50 to 52 weeks	4.0	3.9	3.9	3.6	3.4	2.5	2.1
Worked at part-time jobs	33.7	32.6	32.6	30.2	28.1	23.8	21.3
Did not work	56.0	54.4	54.4	49.6	46.8	39.9	35.8
Program Participation Status of Household Members							
One or more members received:							
Cash assistance	74.9	71.8	71.8	63.2	57.1	46.2	43.3
AFDC or other non-SSI	81.0	79.6	79.6	73.2	66.0	54.1	51.9
SSI	65.9	59.3	59.3	43.7	37.4	27.1	23.4
Food stamps	79.2	77.3	77.3	71.3	66.0	51.0	47.9
Housing assistance	72.0	69.4	69.4	65.4	58.8	37.5	37.5
Energy assistance	77.6	75.3	75.3	68.8	63.4	49.6	43.4
Free or reduced-price school lunches	62.7	61.0	61.0	58.2	52.9	41.6	38.9
Household received both food stamps and cash assistance	86.5	84.5	84.5	76.4	69.6	55.5	52.4
Health Insurance Coverage							
Covered by:							
Plan related to employment of self or relative	5.1	5.0	5.0	4.6	4.4	3.2	2.7
Medicare	37.7	30.9	30.9	24.2	23.6	20.0	13.3
Also Medicaid	69.2	57.7	57.7	38.9	36.9	30.3	22.3
Medicaid	79.3	76.9	76.9	69.4	62.9	50.9	47.6
Not covered	39.8	39.0	38.8	37.3	36.1	30.3	27.2

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

Table 8. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Hispanic Origin[2]								
Total	20 746	23.3	28.7	28.6	27.6	29.5	28.8	28.9
Age								
Under 18 years	7 186	32.7	36.7	36.5	35.2	37.4	36.3	36.4
Related children	7 040	32.0	35.9	35.8	34.4	36.6	35.6	35.7
Under 6 years	2 608	34.7	38.8	38.7	37.2	39.8	38.6	38.7
18 to 24 years	2 728	22.1	24.9	24.9	24.4	27.1	26.8	26.8
25 to 44 years	6 901	18.2	21.3	21.3	20.3	22.1	21.3	21.3
45 to 64 years	2 908	15.3	22.2	21.9	21.4	22.4	22.1	22.2
65 years and over	1 024	16.6	51.4	51.0	50.2	51.1	51.2	51.2
65 to 74 years	713	15.3	47.0	46.6	45.5	46.5	46.5	46.5
75 years and over	311	19.5	61.3	61.0	61.0	61.6	61.8	61.8
Family Relationship								
In families[1]	18 488	22.2	27.4	27.2	26.2	28.1	27.3	27.4
Married-couple families	13 654	15.6	20.1	19.9	18.8	20.9	20.1	20.1
With related children under 18	10 794	18.0	21.1	21.0	19.7	22.1	21.0	21.2
Female householder, no husband present	3 763	48.7	56.5	56.3	55.1	56.3	55.8	55.9
With related children under 18	3 114	56.4	63.4	63.2	62.0	63.2	62.5	62.6
Unrelated individuals	2 045	28.5	37.0	37.1	36.8	38.0	38.5	38.5
Living alone	881	25.5	40.7	40.7	40.3	40.4	40.7	40.7
65 years and over	222	33.0	81.0	80.6	80.6	80.6	80.6	80.6
Type of Residence								
Inside metropolitan areas	19 145	22.6	28.1	27.9	27.1	28.9	28.3	28.3
Inside central cities	10 771	26.3	32.7	32.5	31.5	33.3	32.7	32.7
Outside central cities	8 373	17.8	22.1	22.1	21.4	23.3	22.6	22.7
Outside metropolitan areas	1 601	31.3	36.2	36.3	33.6	36.4	35.0	35.2
Region								
Northeast	3 239	27.9	34.4	34.4	33.7	34.4	34.5	34.7
Midwest	1 424	22.0	24.6	24.6	23.7	24.8	24.5	24.5
South	6 473	26.0	31.7	31.6	30.7	32.4	31.5	31.5
West	9 610	20.1	25.4	25.2	24.1	26.7	25.7	25.8
Years of School Completed								
Total, 18 years old and over	13 560	18.3	24.5	24.4	23.6	25.4	24.8	24.9
18 to 24 years old	2 728	22.1	24.9	24.9	24.4	27.1	26.8	26.8
Less than 12 years	1 284	30.6	33.4	33.3	33.1	36.9	36.1	36.1
25 years old and over	10 832	17.3	24.4	24.3	23.4	24.9	24.3	24.4
Less than 12 years	5 326	25.8	36.5	36.3	35.1	37.3	36.3	36.5
High school: 4 years	3 162	11.4	15.8	15.7	15.1	16.2	15.7	15.7
College: 1 to 3 years	1 346	6.5	9.6	9.6	9.1	9.5	9.6	9.6
4 years or more	999	5.3	7.2	7.2	7.0	7.4	7.3	7.3
Work Experience in 1989								
Total, 20 to 64 years	11 715	17.9	21.9	21.8	21.0	22.7	22.1	22.2
Worked at full-time jobs	7 689	9.1	10.8	10.7	10.1	11.6	11.1	11.2
50 to 52 weeks	5 561	4.7	5.4	5.3	4.8	6.1	5.6	5.7
Worked at part-time jobs	1 214	24.4	29.3	29.2	28.0	30.0	29.2	29.3
Did not work	2 812	39.1	48.9	48.8	47.9	50.0	49.2	49.2
Program Participation Status of Household Members								
One or more members received:								
Cash assistance	2 986	58.3	76.6	76.6	75.7	76.7	76.6	76.7
AFDC or other non-SSI	2 269	67.2	81.6	81.6	80.8	82.1	81.6	81.7
SSI	973	35.8	66.6	66.6	65.4	65.8	66.7	66.7
Food stamps	3 199	72.2	84.0	83.9	82.6	83.6	83.2	83.3
Housing assistance	1 292	64.4	76.1	75.4	74.5	74.9	74.7	75.0
Energy assistance	1 162	72.2	86.5	87.1	85.9	86.7	86.6	86.6
Free or reduced-price school lunches	5 874	47.9	54.3	53.9	52.0	55.7	54.7	54.8
Household received both food stamps and cash assistance	2 047	72.8	87.9	87.9	86.8	87.6	87.9	88.0
Health Insurance Coverage								
Covered by:								
Plan related to employment of self or relative	8 914	5.3	7.2	7.2	5.5	6.1	5.6	5.6
Medicare	1 180	19.9	55.8	55.6	54.8	55.6	56.0	56.0
Also Medicaid	375	38.5	75.8	75.1	74.3	75.1	75.7	75.7
Medicaid	3 204	62.5	77.7	77.8	76.7	78.1	78.0	78.1
Not covered	6 916	31.0	34.2	33.9	33.7	37.7	36.2	36.3

[1]Includes male householder, no wife present, not shown separately.
[2]Persons of Hispanic origin may be of any race.

Table 8. Percent of Persons in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Persons as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Hispanic origin[2]							
Total	25.4	25.0	25.0	22.9	21.3	17.8	16.2
Age							
Under 18 years	34.4	34.2	34.2	32.0	29.5	23.5	21.6
Related children	33.7	33.5	33.4	31.2	28.6	22.7	20.7
Under 6 years	36.6	36.5	36.5	34.0	31.1	25.1	23.6
18 to 24 years	25.0	25.0	24.9	23.8	22.7	20.6	19.3
25 to 44 years	19.8	19.6	19.5	17.8	16.6	14.2	13.2
45 to 64 years	17.4	16.8	16.8	15.2	13.9	12.1	10.2
65 years and over	25.0	20.1	20.1	13.2	12.6	10.6	6.7
65 to 74 years	22.3	18.3	18.3	12.8	12.0	9.9	6.2
75 years and over	31.1	24.1	24.1	14.2	13.9	12.3	8.0
Family Relationship							
In families[1]	24.2	23.9	23.8	21.8	20.0	16.3	14.7
Married-couple families	17.1	16.8	16.7	15.2	14.0	11.5	10.1
With related children under 18	19.3	19.2	19.2	17.7	16.3	13.4	11.8
Female householder, no husband present	52.0	51.5	51.5	47.6	43.8	34.5	31.5
With related children under 18	59.1	58.8	58.8	55.1	50.4	39.4	36.7
Unrelated individuals	32.6	31.3	31.3	29.0	28.5	26.8	25.0
Living alone	29.4	27.5	27.5	24.2	23.1	19.9	16.4
65 years and over	44.3	38.2	38.2	27.8	26.9	22.4	13.2
Type of Residence							
Inside metropolitan areas	25.0	24.6	24.5	22.4	20.8	17.3	15.8
Inside central cities	29.0	28.6	28.5	26.3	24.2	20.1	18.6
Outside central cities	19.7	19.4	19.4	17.5	16.3	13.8	12.0
Outside metropolitan areas	31.1	30.1	30.1	28.8	27.6	23.5	20.9
Region							
Northeast	31.6	31.0	31.0	27.8	24.4	19.0	18.8
Midwest	22.4	22.4	22.4	21.5	20.6	19.1	18.2
South	27.2	26.7	26.6	25.4	24.6	20.9	17.8
West	22.7	22.2	22.2	19.8	18.1	15.1	13.8
Years of School Completed							
Total, 18 years old and over	20.7	20.1	20.1	18.1	16.9	14.8	13.3
18 to 24 years old	25.0	25.0	24.9	23.8	22.7	20.6	19.3
Less than 12 years	34.3	34.3	34.3	33.1	31.5	28.6	27.3
25 years old and over	19.6	18.9	18.8	16.7	15.5	13.3	11.8
Less than 12 years	29.8	28.5	28.5	24.8	23.1	19.9	17.5
High school: 4 years	12.2	11.8	11.8	11.0	10.2	8.5	7.5
College: 1 to 3 years	7.2	7.2	7.2	6.6	5.7	5.0	4.7
4 years or more	5.7	5.6	5.6	5.2	5.1	4.7	4.4
Work Experience in 1989							
Total, 20 to 64 years	19.8	19.5	19.5	17.9	16.7	14.5	13.3
Worked at full-time jobs	10.2	10.2	10.1	9.5	8.9	7.8	7.1
50 to 52 weeks	5.3	5.3	5.2	5.0	4.7	4.0	3.6
Worked at part-time jobs	25.8	25.8	25.8	23.9	22.7	20.1	18.2
Did not work	43.3	42.4	42.4	38.5	35.5	30.6	28.1
Program Participation Status of Household Members							
One or more members received:							
Cash assistance	71.7	70.0	70.0	56.2	47.3	35.5	33.8
AFDC or other non-SSI	78.8	78.4	78.4	65.6	55.6	41.6	40.6
SSI	56.8	51.8	51.8	32.9	24.4	17.9	15.1
Food stamps	78.8	77.8	77.8	69.0	61.3	44.7	40.8
Housing assistance	70.8	68.5	68.5	59.9	49.1	27.8	27.8
Energy assistance	81.6	80.2	79.7	69.5	62.1	42.8	39.2
Free or reduced-price school lunches	51.7	51.4	51.4	47.7	43.4	33.2	30.0
Household received both food stamps and cash assistance	84.7	83.8	83.8	70.1	59.9	43.7	41.8
Health Insurance Coverage							
Covered by:							
Plan related to employment of self or relative	4.4	4.3	4.3	3.9	3.7	2.9	2.3
Medicare	28.5	23.1	23.1	16.0	15.1	12.7	8.4
Also Medicaid	60.7	49.4	49.4	29.9	26.9	22.0	15.9
Medicaid	73.5	71.7	71.7	60.3	50.9	38.4	36.4
Not covered	33.6	33.5	33.3	32.8	32.4	28.9	26.1

[1]Includes male householder, no wife present, not shown separately.
[2]Persons of Hispanic origin may be of any race.

Table 9. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
All Races								
All families	66 090	9.1	16.7	16.6	16.2	16.9	16.5	16.6
Age of Householder								
15 to 24 years	2 853	28.4	31.4	31.3	30.8	32.2	31.0	31.2
25 to 44 years	31 548	10.9	12.7	12.6	12.1	13.0	12.3	12.4
45 to 54 years	11 712	5.6	8.0	7.9	7.6	8.3	8.1	8.2
55 to 64 years	9 251	6.1	13.0	12.9	12.6	13.2	13.0	13.0
65 years and over	10 726	5.1	37.5	37.3	36.8	37.3	37.3	37.4
Type of Family								
Married-couple families	52 317	4.6	12.1	12.0	11.6	12.2	11.9	12.0
With related children under 18	25 476	6.1	8.1	8.0	7.5	8.4	7.8	7.9
With related children under 6	12 726	8.0	9.5	9.3	8.6	9.7	9.0	9.1
Male householder, no wife present	2 884	10.4	17.6	17.5	17.1	18.0	17.4	17.5
Female householder, no husband present	10 890	30.4	38.9	38.8	38.1	39.3	38.3	38.4
With related children under 18	7 445	40.8	46.8	46.6	45.7	47.1	45.6	45.9
With related children under 6	3 301	54.1	59.7	59.5	58.7	60.2	58.5	58.8
Type of Residence								
Inside metropolitan areas	50 619	8.6	15.2	15.1	14.7	15.4	15.0	15.1
Inside central cities	19 034	13.4	21.3	21.3	20.7	21.5	21.1	21.1
Outside central cities	31 585	5.6	11.5	11.4	11.1	11.6	11.3	11.4
Outside metropolitan areas	15 471	10.9	21.6	21.5	21.0	22.1	21.5	21.7
Region								
Northeast	13 494	7.4	14.6	14.5	14.2	14.6	14.4	14.5
Midwest	16 059	8.5	16.1	16.0	15.4	16.1	15.6	15.8
South	23 244	10.9	19.6	19.4	19.0	19.9	19.3	19.4
West	13 293	8.4	14.8	14.8	14.3	15.3	14.8	14.9
Years of School Completed								
Less than 12 years	14 863	19.8	39.2	39.1	38.4	39.9	39.1	39.3
High school: 4 years	24 540	8.8	15.0	14.9	14.3	15.0	14.6	14.7
College: 1 to 3 years	12 032	5.5	9.2	9.1	8.8	9.4	9.1	9.1
4 years or more	14 655	1.7	3.0	3.0	2.9	3.1	2.9	2.9
Work Experience in 1989								
Total, 15 to 64 years	54 603	10.0	12.9	12.8	12.4	13.2	12.6	12.7
Worked at full-time jobs	44 492	4.3	5.2	5.1	4.7	5.5	5.0	5.1
50 to 52 weeks	37 507	2.3	2.5	2.5	2.2	2.7	2.4	2.5
Worked at part-time jobs	3 614	23.9	30.8	30.5	29.4	31.0	29.9	30.0
Did not work	6 497	41.1	55.5	55.4	55.1	55.9	55.7	55.7
Year-Round Full-Time Workers								
No workers	20 119	24.7	48.3	48.1	47.3	48.5	47.8	47.9
Householder 15 to 64 years	11 810	37.7	49.1	48.9	47.9	49.6	48.5	48.6
Householder 65 years and over	8 309	6.2	47.2	46.9	46.4	46.8	46.8	47.0
One worker	28 349	3.2	4.2	4.2	3.7	4.5	4.0	4.2
Two workers or more	16 862	.7	.8	.8	.7	.9	.8	.9
Program Participation Status of Family Members								
One or more members received:								
Cash assistance	4 999	54.1	73.7	73.5	72.7	74.4	73.3	73.5
AFDC or other non-SSI	3 470	68.3	81.8	81.6	80.7	82.5	81.0	81.2
SSI	1 934	29.8	62.7	62.7	62.1	63.3	63.3	63.3
Food stamps	4 891	66.6	79.6	79.3	78.2	80.1	78.5	78.8
Housing assistance	2 073	61.8	75.2	75.0	73.9	75.5	73.9	74.1
Energy assistance	2 202	57.9	77.1	76.5	75.6	77.8	76.5	76.8
Free or reduced-price school lunches	5 844	47.6	56.2	55.9	54.4	57.1	55.1	55.5
Family received both food stamps and cash assistance	3 236	72.7	87.6	87.4	86.6	88.2	87.0	87.3
Health Insurance Coverage								
One or more members covered by:								
Employer-provided plan	47 270	2.3	5.2	5.2	4.6	4.9	4.7	4.7
Medicare	13 527	6.8	37.1	36.9	36.4	37.0	36.9	37.0
Medicaid	6 836	48.1	65.3	65.0	64.1	65.9	64.8	65.0
No members covered by:								
Employer-provided plan or Medicare or Medicaid	8 759	17.9	21.1	20.9	20.9	23.3	21.9	22.2
Health insurance	4 304	27.9	31.3	31.2	31.2	34.6	32.5	32.8
Family received:								
Medicare and Medicaid	1 901	24.9	62.7	62.5	61.9	63.3	62.9	63.0

Table 9. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
All Races							
All families	10.1	9.8	9.8	8.8	8.2	7.0	5.9
Age of Householder							
15 to 24 years	29.3	29.3	29.3	27.7	26.2	22.8	22.1
25 to 44 years	11.4	11.3	11.3	10.6	9.7	7.9	7.1
45 to 54 years	6.4	6.2	6.2	5.7	5.3	4.5	3.4
55 to 64 years	7.5	7.2	7.2	6.0	5.6	5.0	3.7
65 years and over	7.4	6.2	6.2	4.7	4.6	4.4	2.6
Type of Family							
Married-couple families	5.3	5.1	5.0	4.4	4.1	3.7	2.8
With related children under 18	6.6	6.5	6.5	5.9	5.4	4.5	3.7
With related children under 6	8.3	8.2	8.2	7.5	6.8	5.7	5.0
Male householder, no wife present	12.0	11.5	11.5	10.3	10.0	9.1	7.8
Female householder, no husband present	32.6	32.0	32.0	29.6	27.4	22.1	20.1
With related children under 18	42.4	42.0	41.9	39.6	36.5	29.2	27.0
With related children under 6	55.8	55.6	55.6	52.8	48.3	39.0	36.9
Type of Residence							
Inside metropolitan areas	9.4	9.2	9.2	8.3	7.7	6.4	5.5
Inside central cities	14.9	14.5	14.5	13.1	12.0	9.8	8.7
Outside central cities	6.2	6.0	6.0	5.4	5.1	4.4	3.6
Outside metropolitan areas	12.1	11.6	11.6	10.5	10.0	8.7	7.1
Region							
Northeast	8.2	8.0	8.0	7.3	6.6	5.0	4.3
Midwest	9.2	8.9	8.9	8.1	7.6	6.4	5.6
South	11.9	11.5	11.5	10.6	10.2	9.0	7.4
West	9.8	9.5	9.5	8.2	7.2	6.0	5.1
Years of School Completed							
Less than 12 years	23.0	22.0	22.0	19.3	17.9	15.3	13.0
High school: 4 years	9.3	9.1	9.1	8.5	7.9	6.7	5.7
College: 1 to 3 years	6.0	5.9	5.9	5.4	5.0	4.0	3.3
4 years or more	1.7	1.7	1.7	1.7	1.6	1.3	1.1
Work Experience in 1989							
Total, 15 to 64 years	10.7	10.6	10.6	9.8	9.0	7.5	6.6
Worked at full-time jobs	4.5	4.5	4.5	4.2	3.9	3.3	2.7
50 to 52 weeks	2.3	2.3	2.3	2.2	2.1	1.8	1.4
Worked at part-time jobs	25.1	25.1	25.1	23.0	21.0	17.1	15.1
Did not work	45.2	44.4	44.3	40.6	37.6	31.6	28.2
Year-Round Full-Time Workers							
No workers	27.5	26.6	26.6	23.9	22.2	18.7	16.1
Householder 15 to 64 years	40.4	40.0	39.9	36.7	33.9	28.2	25.2
Householder 65 years and over	9.2	7.7	7.7	5.7	5.6	5.3	3.2
One worker	3.4	3.4	3.3	3.1	2.9	2.5	1.9
Two workers or more	.8	.8	.8	.8	.8	.7	.5
Program Participation Status of Family Members							
One or more members received:							
Cash assistance	66.3	63.8	63.8	52.4	46.0	35.7	33.1
AFDC or other non-SSI	77.8	76.9	76.9	66.6	58.3	44.8	42.4
SSI	49.7	44.3	44.3	27.8	23.5	18.1	14.6
Food stamps	73.2	71.8	71.8	64.1	57.6	42.9	39.6
Housing assistance	67.3	65.0	65.0	59.1	50.3	28.9	28.8
Energy assistance	64.7	62.9	62.8	56.2	51.0	39.7	34.3
Free or reduced-price school lunches	51.2	50.5	50.5	46.7	42.4	32.2	29.1
Family received both food stamps and cash assistance	83.8	82.1	82.1	70.5	61.8	46.7	43.7
Health Insurance Coverage							
One or more members covered by:							
Employer-provided plan	2.2	2.1	2.1	2.0	1.9	1.6	1.3
Medicare	9.3	7.9	7.9	6.0	5.8	5.3	3.4
Medicaid	56.7	54.9	54.9	46.6	40.8	32.1	29.1
No members covered by:							
Employer-provided plan or Medicare or Medicaid	19.2	19.2	19.0	18.8	18.8	17.0	14.1
Health insurance	29.5	29.5	29.3	29.3	29.3	26.3	22.1
Family received:							
Medicare and Medicaid	39.8	33.1	33.1	21.2	19.5	16.7	12.1

Table 9. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
White								
All families	56 590	6.8	14.4	14.3	13.9	14.5	14.2	14.3
Age of Householder								
15 to 24 years	2 240	21.5	24.4	24.3	23.7	25.1	24.2	24.3
25 to 44 years	26 470	8.2	9.9	9.8	9.3	10.1	9.5	9.6
45 to 54 years	10 096	4.4	6.3	6.2	6.1	6.6	6.4	6.5
55 to 64 years	8 142	4.4	10.7	10.6	10.3	10.8	10.6	10.7
65 years and over	9 643	4.2	35.8	35.6	35.1	35.6	35.6	35.8
Type of Family								
Married-couple families	46 981	4.1	11.5	11.4	11.0	11.6	11.4	11.4
With related children under 18	22 271	5.5	7.2	7.1	6.7	7.5	7.0	7.1
With related children under 6	11 122	7.3	8.5	8.4	7.8	8.8	8.2	8.3
Male householder, no wife present	2 303	8.3	14.5	14.5	14.1	15.0	14.3	14.4
Female householder, no husband present	7 306	23.8	33.0	32.8	32.0	33.1	32.2	32.4
With related children under 18	4 627	34.1	40.7	40.5	39.4	40.8	39.2	39.5
With related children under 6	1 853	48.4	55.0	54.6	53.5	55.5	53.2	53.6
Type of Residence								
Inside metropolitan areas	42 592	6.1	12.7	12.6	12.2	12.7	12.5	12.5
Inside central cities	13 964	9.2	16.9	16.8	16.3	16.9	16.5	16.6
Outside central cities	28 628	4.6	10.7	10.6	10.2	10.7	10.5	10.5
Outside metropolitan areas	13 999	8.9	19.4	19.3	18.9	19.9	19.4	19.6
Region								
Northeast	11 837	5.8	13.2	13.1	12.8	13.2	13.1	13.2
Midwest	14 370	6.1	13.5	13.4	12.9	13.5	13.1	13.2
South	18 746	7.7	16.2	16.1	15.8	16.4	16.1	16.2
West	11 638	7.2	13.6	13.5	13.0	14.0	13.5	13.6
Years of School Completed								
Less than 12 years	11 923	15.8	35.7	35.6	34.9	36.2	35.5	35.7
High school: 4 years	21 168	6.6	12.9	12.9	12.4	13.0	12.7	12.8
College: 1 to 3 years	10 313	3.8	7.6	7.4	7.2	7.6	7.4	7.5
4 years or more	13 186	1.4	2.6	2.6	2.5	2.7	2.5	2.6
Work Experience in 1989								
Total, 15 to 64 years	46 335	7.4	10.1	10.0	9.6	10.3	9.9	10.0
Worked at full-time jobs	38 674	3.6	4.3	4.3	3.9	4.5	4.1	4.2
50 to 52 weeks	32 810	1.9	2.2	2.1	1.9	2.3	2.0	2.1
Worked at part-time jobs	2 953	19.3	25.7	25.3	24.1	25.8	24.7	24.9
Did not work	4 709	31.8	47.4	47.3	47.0	48.0	47.7	47.8
Year-Round Full-Time Workers								
No workers	16 570	18.6	43.0	42.8	42.1	43.1	42.5	42.7
Householder 15 to 64 years	9 013	29.9	41.6	41.4	40.4	42.0	41.0	41.2
Householder 65 years and over	7 557	5.1	44.7	44.5	44.0	44.3	44.4	44.5
One worker	24 783	2.7	3.6	3.5	3.1	3.8	3.4	3.5
Two workers or more	14 625	.7	.7	.7	.7	.8	.8	.8
Program Participation Status of Family Members								
One or more members received:								
Cash assistance	2 949	47.8	70.1	69.8	68.8	70.1	69.3	69.6
AFDC or other non-SSI	1 939	62.4	79.4	78.9	77.5	78.9	77.6	78.0
SSI	1 214	25.3	59.1	59.1	58.8	59.7	59.8	59.9
Food stamps	2 917	62.2	76.5	76.0	74.5	76.3	74.8	75.1
Housing assistance	1 019	56.5	73.0	72.7	71.5	72.3	70.8	71.0
Energy assistance	1 587	54.8	75.4	74.7	74.0	75.8	74.4	74.5
Free or reduced-price school lunches	3 638	40.7	49.7	49.3	47.7	50.2	48.4	48.8
Family received both food stamps and cash assistance	1 777	67.8	85.6	85.3	83.9	85.2	84.2	84.6
Health Insurance Coverage								
One or more members covered by:								
Employer-provided plan	41 635	1.9	4.8	4.7	4.2	4.5	4.3	4.3
Medicare	11 832	5.3	35.3	35.1	34.6	35.2	35.1	35.3
Medicaid	4 314	41.6	60.6	60.2	59.2	60.8	59.9	60.2
No members covered by:								
Employer-provided plan or Medicare or Medicaid	7 262	15.7	19.0	18.8	18.8	21.1	19.8	20.1
Health insurance	3 409	25.5	29.0	28.8	28.8	32.2	30.2	30.5
Family received:								
Medicare and Medicaid	1 267	21.1	60.5	60.2	59.9	61.3	61.1	61.2

Table 9. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
White							
All families	7.5	7.3	7.3	6.6	6.1	5.3	4.4
Age of Householder							
15 to 24 years	22.2	22.2	22.2	20.9	19.2	16.5	15.8
25 to 44 years	8.7	8.6	8.6	7.9	7.3	6.1	5.3
45 to 54 years	4.9	4.8	4.8	4.4	4.1	3.6	2.7
55 to 64 years	5.3	5.1	5.1	4.2	4.1	3.9	2.9
65 years and over	5.5	4.8	4.8	3.8	3.7	3.6	2.2
Type of Family							
Married-couple families	4.6	4.4	4.4	4.0	3.7	3.4	2.6
With related children under 18	5.9	5.8	5.7	5.3	4.9	4.1	3.4
With related children under 6	7.5	7.5	7.5	7.0	6.3	5.5	4.8
Male householder, no wife present	9.3	9.1	9.0	8.2	8.0	7.4	6.4
Female householder, no husband present	25.6	25.3	25.3	23.0	21.1	17.3	15.3
With related children under 18	35.7	35.5	35.5	32.7	30.0	24.3	21.9
With related children under 6	50.5	50.3	50.3	46.6	41.8	33.5	31.2
Type of Residence							
Inside metropolitan areas	6.7	6.6	6.6	5.9	5.5	4.7	3.9
Inside central cities	10.1	9.9	9.9	8.9	8.1	6.8	6.0
Outside central cities	5.1	5.0	5.0	4.5	4.2	3.6	2.9
Outside metropolitan areas	9.9	9.6	9.5	8.6	8.2	7.2	5.7
Region							
Northeast	6.5	6.4	6.4	5.7	5.2	4.0	3.4
Midwest	6.5	6.3	6.3	5.7	5.3	4.6	3.8
South	8.4	8.1	8.1	7.5	7.3	6.6	5.3
West	8.4	8.2	8.2	7.1	6.3	5.4	4.5
Years of School Completed							
Less than 12 years	18.1	17.4	17.4	15.3	14.3	12.6	10.4
High school: 4 years	7.0	6.9	6.9	6.4	5.9	5.1	4.2
College: 1 to 3 years	4.1	4.1	4.1	3.7	3.4	2.8	2.3
4 years or more	1.4	1.4	1.4	1.3	1.3	1.1	.8
Work Experience in 1989							
Total, 15 to 64 years	8.0	7.9	7.9	7.2	6.7	5.7	4.9
Worked at full-time jobs	3.7	3.7	3.7	3.4	3.3	2.8	2.3
50 to 52 weeks	2.0	2.0	1.9	1.9	1.8	1.6	1.3
Worked at part-time jobs	20.4	20.4	20.4	18.6	16.9	14.3	12.6
Did not work	35.5	34.9	34.9	31.4	28.8	24.2	20.8
Year-Round Full-Time Workers							
No workers	20.7	20.1	20.1	17.9	16.6	14.2	11.8
Householder 15 to 64 years	32.4	32.1	32.0	29.1	26.7	22.5	19.6
Householder 65 years and over	6.8	5.8	5.8	4.6	4.5	4.4	2.6
One worker	2.8	2.8	2.8	2.6	2.5	2.2	1.7
Two workers or more	.8	.8	.8	.7	.7	.7	.5
Program Participation Status of Family Members							
One or more members received:							
Cash assistance	60.4	58.4	58.4	46.0	39.1	29.6	26.7
AFDC or other non-SSI	73.9	73.3	73.3	60.5	51.0	37.8	35.0
SSI	42.6	38.5	38.5	23.6	19.8	16.1	12.0
Food stamps	68.9	67.7	67.6	59.2	51.9	38.1	34.1
Housing assistance	61.9	59.5	59.5	52.5	42.6	22.2	22.0
Energy assistance	60.7	58.9	58.8	52.3	46.8	36.1	30.6
Free or reduced-price school lunches	44.4	44.1	44.1	39.7	35.9	27.1	23.6
Family received both food stamps and cash assistance	80.5	79.3	79.3	65.5	55.0	39.8	36.3
Health Insurance Coverage							
One or more members covered by:							
Employer-provided plan	1.7	1.7	1.7	1.6	1.5	1.3	1.1
Medicare	6.8	5.9	5.9	4.7	4.5	4.2	2.6
Medicaid	50.0	48.6	48.6	40.1	34.2	26.5	23.4
No members covered by:							
Employer-provided plan or Medicare or Medicaid	17.0	17.0	16.9	16.7	16.7	15.5	12.7
Health insurance	27.1	27.1	27.0	27.0	27.0	24.7	20.4
Family received:							
Medicare and Medicaid	33.0	28.3	28.3	18.3	16.6	14.0	9.3

Table 9. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Black								
All families	7 470	25.4	34.1	34.0	33.2	34.7	33.7	33.8
Age of Householder								
15 to 24 years	515	59.7	61.9	62.3	62.0	63.4	61.2	61.2
25 to 44 years	3 985	27.3	29.9	29.8	29.0	30.5	29.2	29.4
45 to 54 years	1 187	14.6	21.1	20.8	19.7	21.3	20.6	20.8
55 to 64 years	904	21.2	33.3	33.3	32.7	34.8	33.8	33.8
65 years and over	880	15.1	55.5	55.1	54.3	55.4	55.2	55.2
Type of Family								
Married-couple families	3 750	9.2	19.1	18.9	18.0	19.5	18.5	18.7
With related children under 18	2 179	10.7	14.6	14.3	13.1	15.5	13.8	14.1
With related children under 6	1 090	13.5	16.8	16.3	15.0	17.3	15.1	15.5
Male householder, no wife present	446	21.3	33.8	33.2	32.7	33.8	33.4	33.4
Female householder, no husband present	3 275	44.5	51.4	51.4	50.8	52.3	51.0	51.2
With related children under 18	2 624	51.7	56.5	56.5	55.7	57.2	55.9	56.1
With related children under 6	1 343	61.5	65.5	65.4	65.2	66.0	65.0	65.2
Type of Residence								
Inside metropolitan areas	6 256	24.3	31.9	31.9	31.2	32.6	31.7	31.8
Inside central cities	4 197	27.3	36.0	36.0	35.4	36.8	36.0	36.1
Outside central cities	2 058	18.1	23.6	23.5	22.7	24.1	22.9	23.1
Outside metropolitan areas	1 215	31.1	45.6	44.9	43.7	45.8	43.8	44.2
Region								
Northeast	1 279	20.3	26.2	26.3	25.9	26.8	26.1	26.4
Midwest	1 446	31.4	40.8	40.8	40.0	40.9	40.2	40.4
South	4 147	25.2	34.9	34.7	33.8	35.7	34.3	34.4
West	598	22.7	29.3	29.3	28.9	30.4	29.6	29.8
Years of School Completed								
Less than 12 years	2 483	37.5	55.9	55.8	55.0	57.4	56.1	56.2
High school: 4 years	2 856	24.5	29.2	29.0	28.1	29.2	27.9	28.2
College: 1 to 3 years	1 383	16.7	20.3	20.2	19.7	20.9	20.2	20.2
4 years or more	749	4.4	6.2	6.2	5.9	6.4	6.2	6.2
Work Experience in 1989								
Total, 15 to 64 years	6 459	27.2	31.8	31.7	30.9	32.5	31.3	31.5
Worked at full-time jobs	4 416	10.7	12.2	12.2	11.3	13.2	11.7	11.8
50 to 52 weeks	3 497	5.1	5.9	5.8	5.1	6.6	5.5	5.7
Worked at part-time jobs	545	48.8	58.5	58.1	57.1	58.6	57.8	57.8
Did not work	1 498	67.9	79.8	79.8	79.4	80.0	79.7	79.8
Year-Round Full-Time Workers								
No workers	3 017	55.1	74.5	74.3	73.5	75.2	74.0	74.2
Householder 15 to 64 years	2 386	64.5	74.8	74.7	73.8	75.8	74.2	74.4
Householder 65 years and over	631	19.5	73.3	72.7	72.4	73.2	73.2	73.2
One worker	2 700	7.7	10.2	10.2	9.1	11.2	9.7	9.9
Two workers or more	1 622	1.1	1.1	1.0	.9	1.0	.9	.9
Program Participation Status of Family Members								
One or more members received:								
Cash assistance	1 795	64.5	79.1	79.1	78.4	80.7	79.1	79.3
AFDC or other non-SSI	1 355	76.5	84.9	84.9	84.6	87.0	85.0	85.2
SSI	615	39.4	68.9	68.9	67.5	69.5	69.3	69.3
Food stamps	1 785	72.7	83.4	83.3	82.8	85.1	83.1	83.5
Housing assistance	944	68.5	77.0	77.0	75.8	78.3	76.6	76.8
Energy assistance	526	66.7	81.8	81.6	80.0	83.7	82.3	83.1
Free or reduced-price school lunches	1 933	59.2	66.7	66.6	65.2	68.5	66.0	66.5
Family received both food stamps and cash assistance	1 319	78.6	89.4	89.4	89.2	91.2	89.7	89.9
Health Insurance Coverage								
One or more members covered by:								
Employer-provided plan	4 355	5.8	9.8	9.8	8.5	9.6	8.7	8.8
Medicare	1 391	19.8	52.9	52.7	51.8	52.9	52.4	52.5
Medicaid	2 186	60.7	73.9	73.8	72.9	75.3	73.6	73.9
No members covered by:								
Employer-provided plan or Medicare or Medicaid	1 059	31.8	35.8	35.5	35.5	38.6	36.6	36.8
Health insurance	655	41.8	45.3	45.6	45.6	49.4	46.1	46.3
Family received:								
Medicare and Medicaid	526	34.9	67.9	67.9	66.4	67.8	67.1	67.4

Table 9. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Black							
All families	28.0	26.9	26.8	24.6	23.1	18.6	16.8
Age of Householder							
15 to 24 years	60.5	60.5	60.5	58.3	57.5	50.5	49.7
25 to 44 years	27.9	27.6	27.5	26.5	24.6	19.2	18.3
45 to 54 years	17.1	16.2	16.2	14.6	14.2	10.6	9.3
55 to 64 years	26.5	25.2	25.2	21.1	18.1	14.8	10.1
65 years and over	25.6	19.9	19.9	13.6	13.2	12.1	7.4
Type of Family							
Married-couple families	11.4	10.3	10.3	8.4	7.6	6.5	5.0
With related children under 18	11.8	11.2	11.2	9.6	8.6	6.7	5.4
With related children under 6	14.3	13.7	13.6	11.1	10.1	7.9	7.0
Male householder, no wife present	25.3	24.1	24.1	21.5	20.8	18.2	14.8
Female householder, no husband present	47.4	46.2	46.1	43.7	41.0	32.6	30.5
With related children under 18	53.2	52.4	52.4	50.9	47.6	37.7	35.7
With related children under 6	62.5	62.4	62.4	60.9	57.4	46.6	44.6
Type of Residence							
Inside metropolitan areas	26.7	25.7	25.7	23.6	22.0	17.5	15.8
Inside central cities	30.1	29.2	29.1	26.8	24.9	19.8	17.9
Outside central cities	19.8	18.6	18.6	17.0	16.0	12.7	11.5
Outside metropolitan areas	34.6	33.0	33.0	30.0	28.7	24.7	21.9
Region							
Northeast	22.0	21.4	21.3	20.2	18.6	13.0	11.8
Midwest	34.8	33.7	33.6	30.8	29.2	23.6	22.3
South	27.8	26.6	26.6	24.4	23.1	19.3	17.1
West	25.4	24.2	24.2	20.6	17.6	14.4	12.1
Years of School Completed							
Less than 12 years	44.7	41.7	41.7	36.8	34.2	27.9	24.9
High school: 4 years	24.6	24.3	24.2	23.3	22.1	18.3	17.0
College: 1 to 3 years	17.6	17.6	17.6	16.5	15.3	11.1	9.3
4 years or more	4.5	4.5	4.5	4.4	4.1	3.3	2.5
Work Experience in 1989							
Total, 15 to 64 years	28.8	28.3	28.2	26.5	24.8	19.8	18.3
Worked at full-time jobs	11.0	10.9	10.8	10.1	9.2	6.6	6.0
50 to 52 weeks	5.4	5.4	5.3	4.9	4.5	3.0	2.5
Worked at part-time jobs	50.0	50.0	50.0	47.4	43.2	32.3	28.9
Did not work	73.4	71.6	71.6	67.4	63.9	54.1	50.6
Year-Round Full-Time Workers							
No workers	60.7	58.4	58.3	53.4	50.3	41.4	37.6
Householder 15 to 64 years	67.8	66.7	66.6	62.8	59.0	48.0	44.8
Householder 65 years and over	33.9	26.9	26.9	18.0	17.5	16.3	10.4
One worker	8.8	8.4	8.3	7.6	6.8	4.8	3.9
Two workers or more	.9	.9	.9	.9	.9	.7	.5
Program Participation Status of Family Members							
One or more members received:							
Cash assistance	75.2	71.7	71.7	62.9	57.9	46.7	44.4
AFDC or other non-SSI	82.6	81.2	81.2	75.2	69.4	56.0	53.9
SSI	62.0	53.9	53.9	36.4	31.5	22.4	19.7
Food stamps	78.8	77.0	77.0	71.0	66.3	50.9	48.2
Housing assistance	72.6	70.6	70.6	67.0	60.4	37.5	37.5
Energy assistance	75.7	73.5	73.5	66.7	62.4	49.0	43.2
Free or reduced-price school lunches	62.5	61.0	61.0	58.7	54.0	41.7	39.1
Family received both food stamps and cash assistance	86.9	84.8	84.8	76.7	70.9	56.3	53.9
Health Insurance Coverage							
One or more members covered by:							
Employer-provided plan	5.9	5.7	5.7	5.1	4.9	3.6	3.2
Medicare	28.7	22.8	22.8	17.2	16.4	14.7	10.2
Medicaid	69.1	66.3	66.3	59.1	53.8	43.5	40.7
No members covered by:							
Employer-provided plan or Medicare or Medicaid	33.5	33.5	33.2	32.7	32.7	26.1	22.8
Health insurance	43.6	43.6	43.1	42.9	42.9	35.1	31.5
Family received:							
Medicare and Medicaid	55.1	43.4	43.4	28.8	26.9	23.9	19.0

Table 9. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—						
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains	Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Hispanic Origin[1]								
All families	4 840	20.9	27.0	26.9	25.9	27.6	26.8	26.8
Age of Householder								
15 to 24 years	406	34.8	36.8	36.8	36.8	40.0	39.0	39.0
25 to 44 years	2 688	23.0	25.9	25.8	24.4	26.4	25.1	25.1
45 to 54 years	793	15.8	20.7	20.4	20.1	21.1	20.6	20.9
55 to 64 years	519	13.5	20.2	20.2	19.7	20.2	20.8	20.8
65 years and over	434	12.7	44.5	44.0	42.9	43.5	43.9	43.9
Type of Family								
Married-couple families	3 395	13.5	19.1	19.0	18.1	19.8	18.9	19.0
With related children under 18	2 309	16.4	19.4	19.3	18.0	20.3	19.0	19.1
With related children under 6	1 345	19.7	22.7	22.6	20.9	23.6	22.3	22.3
Male householder, no wife present	329	12.7	18.1	17.6	17.3	19.4	18.5	18.5
Female householder, no husband present	1 116	45.9	53.6	53.4	52.3	53.6	53.0	53.1
With related children under 18	848	56.0	62.9	62.6	61.4	62.8	61.9	62.0
With related children under 6	437	67.6	74.3	74.1	73.3	74.2	73.5	73.8
Type of Residence								
Inside metropolitan areas	4 463	20.3	26.4	26.2	25.4	27.0	26.3	26.3
Inside central cities	2 522	23.7	30.7	30.4	29.5	31.1	30.3	30.4
Outside central cities	1 941	15.8	20.7	20.7	20.1	21.6	21.0	21.1
Outside metropolitan areas	377	28.4	34.2	34.3	31.7	34.1	32.7	32.7
Region								
Northeast	815	26.0	33.2	33.1	32.4	33.0	33.0	33.2
Midwest	330	20.4	22.8	22.8	21.9	22.8	22.4	22.4
South	1 596	22.6	29.2	29.2	28.2	29.9	28.8	28.8
West	2 101	17.7	23.6	23.3	22.3	24.4	23.5	23.6
Years of School Completed								
Less than 12 years	2 432	29.6	38.6	38.4	37.2	39.5	38.4	38.6
High school: 4 years	1 363	15.6	19.4	19.2	18.3	19.8	18.9	18.9
College: 1 to 3 years	635	8.5	11.3	11.3	11.0	11.2	11.1	11.1
4 years or more	411	5.9	8.0	8.0	7.6	8.1	7.9	7.9
Work Experience in 1989								
Total, 15 to 64 years	4 356	21.9	25.6	25.4	24.5	26.3	25.3	25.4
Worked at full-time jobs	3 298	11.2	13.1	12.9	12.0	13.8	12.7	12.8
50 to 52 weeks	2 526	6.4	6.9	6.8	6.1	7.7	6.7	6.9
Worked at part-time jobs	309	44.5	49.8	49.6	47.4	50.0	48.2	48.2
Did not work	748	59.8	70.4	70.5	70.1	71.4	71.5	71.5
Year-Round Full-Time Workers								
No workers	1 574	50.7	67.0	66.6	65.5	67.0	66.1	66.1
Householder 15 to 64 years	1 285	57.9	67.9	67.6	66.3	67.8	66.7	66.7
Householder 65 years and over	289	18.6	63.1	62.3	62.3	63.0	63.2	63.2
One worker	2 047	9.6	11.4	11.3	9.9	12.3	11.2	11.3
Two workers or more	1 169	1.4	1.7	1.7	1.7	2.4	2.1	2.2
Program Participation Status of Family Members								
One or more members received:								
Cash assistance	676	60.5	80.0	80.0	79.1	80.2	80.2	80.2
AFDC or other non-SSI	509	71.3	85.8	85.8	84.9	86.4	86.0	86.0
SSI	220	32.7	67.9	67.9	67.0	67.4	68.1	68.1
Food stamps	731	72.0	84.4	84.3	83.1	84.2	83.7	83.7
Housing assistance	297	64.1	75.9	75.0	74.4	74.6	74.5	74.8
Energy assistance	268	70.9	87.2	87.7	86.6	87.4	87.1	87.1
Free or reduced-price school lunches	1 195	48.3	54.8	54.3	52.4	56.0	54.5	54.5
Family received both food stamps and cash assistance	474	75.0	90.2	90.2	89.2	90.2	90.4	90.4
Health Insurance Coverage								
One or more members covered by:								
Employer-provided plan	2 656	5.0	7.7	7.6	5.9	6.7	6.3	6.3
Medicare	645	16.9	45.5	45.3	44.2	45.2	45.6	45.6
Medicaid	977	54.8	70.5	70.5	69.2	70.9	70.6	70.9
No members covered by:								
Employer-provided plan or Medicare or Medicaid	1 205	28.3	30.5	30.2	30.2	34.0	31.7	31.8
Health Insurance	965	32.1	34.4	34.1	34.1	38.2	35.8	35.9
Family received:								
Medicare and Medicaid	232	31.5	66.3	65.6	64.3	65.1	66.0	66.0

Table 9. Percent of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Hispanic Origin[1]							
All families	22.9	22.4	22.3	20.3	18.7	15.5	13.8
Age of Householder							
15 to 24 years	37.5	37.5	37.5	36.6	35.3	30.3	29.0
25 to 44 years	23.7	23.6	23.6	22.0	20.2	16.3	15.0
45 to 54 years	18.2	18.0	17.8	16.1	14.2	12.3	9.7
55 to 64 years	16.3	15.5	15.5	13.0	12.3	10.6	9.1
65 years and over	20.8	16.7	16.7	10.3	10.1	8.5	5.7
Type of Family							
Married-couple families	15.0	14.5	14.5	12.9	11.9	10.1	8.7
With related children under 18	17.4	17.2	17.2	15.9	14.7	12.3	10.8
With related children under 6	20.6	20.5	20.5	18.9	17.5	14.8	13.8
Male householder, no wife present	15.3	15.3	14.9	13.4	12.5	12.4	12.0
Female householder, no husband present	49.0	48.4	48.4	44.7	41.5	33.0	29.9
With related children under 18	58.6	58.2	58.2	54.6	50.4	39.4	36.8
With related children under 6	70.3	70.3	70.3	67.0	61.8	48.5	45.3
Type of Residence							
Inside metropolitan areas	22.5	22.0	22.0	19.9	18.3	15.1	13.4
Inside central cities	26.4	25.8	25.7	23.3	21.4	17.3	16.1
Outside central cities	17.4	17.1	17.1	15.4	14.2	12.1	10.0
Outside metropolitan areas	27.6	26.4	26.4	25.3	24.2	20.6	18.3
Region							
Northeast	30.0	29.4	29.4	25.9	22.9	17.2	17.0
Midwest	20.6	20.6	20.6	19.8	18.9	18.0	17.0
South	23.8	23.0	22.9	21.7	21.1	17.9	14.7
West	19.9	19.5	19.4	17.1	15.3	12.6	11.4
Years of School Completed							
Less than 12 years	33.4	32.4	32.3	28.9	26.8	22.2	19.7
High school: 4 years	15.7	15.6	15.6	14.7	13.6	11.2	10.0
College: 1 to 3 years	9.2	9.2	9.2	8.4	7.3	5.7	5.2
4 years or more	6.0	6.0	6.0	6.0	5.8	5.2	4.8
Work Experience in 1989							
Total, 15 to 64 years	23.4	23.2	23.1	21.5	19.8	16.4	14.8
Worked at full-time jobs	12.0	11.9	11.9	11.1	10.3	8.9	8.0
50 to 52 weeks	6.6	6.6	6.6	6.4	6.1	5.2	4.5
Worked at part-time jobs	44.1	44.1	44.1	42.0	38.9	31.4	26.7
Did not work	65.1	64.3	64.2	59.0	53.8	42.9	39.9
Year-Round Full-Time Workers							
No workers	55.7	54.1	54.1	48.5	44.8	36.9	33.2
Householder 15 to 64 years	61.3	60.8	60.8	56.1	51.6	42.5	38.9
Householder 65 years and over	30.7	24.5	24.5	15.0	14.7	12.3	7.6
One worker	10.1	10.1	9.9	9.4	8.8	7.4	6.3
Two workers or more	2.1	2.1	2.1	2.1	1.9	1.6	1.4
Program Participation Status of Family Members							
One or more members received:							
Cash assistance	74.8	72.6	72.6	58.5	50.0	36.5	34.7
AFDC or other non-SSI	83.2	82.6	82.6	69.9	60.0	43.7	42.7
SSI	56.8	50.6	50.6	29.5	21.8	15.7	12.5
Food stamps	79.1	77.7	77.7	69.0	61.3	44.3	40.5
Housing assistance	71.3	68.1	68.1	59.9	49.4	24.8	24.7
Energy assistance	81.2	79.4	78.9	68.9	62.4	43.6	39.6
Free or reduced-price school lunches	51.5	51.2	51.2	47.6	43.1	32.6	29.6
Family received both food stamps and cash assistance	87.5	86.2	86.2	72.7	62.6	44.7	42.8
Health Insurance Coverage							
One or more members covered by:							
Employer-provided plan	4.4	4.3	4.3	3.8	3.5	2.9	2.4
Medicare	24.4	20.4	20.4	14.1	13.0	11.0	7.6
Medicaid	65.0	63.3	63.3	53.5	45.9	34.5	32.4
No members covered by:							
Employer-provided plan or Medicare or Medicaid	29.5	29.5	29.3	29.3	29.3	26.8	23.5
Health Insurance	33.6	33.6	33.3	33.3	33.3	30.2	26.6
Family received:							
Medicare and Medicaid	49.7	42.4	42.4	26.4	23.3	19.1	14.0

[1]Persons of Hispanic origin may be of any race.

Table 10. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
All Races								
Total	35 185	17.0	32.5	32.5	32.3	33.2	33.4	33.6
Age								
15 to 24 years	4 652	28.2	30.6	30.6	30.4	32.4	32.6	32.8
25 to 44 years	13 622	11.0	13.3	13.3	13.0	13.8	14.2	14.4
45 to 54 years	3 400	17.4	20.1	20.2	20.0	20.8	21.0	21.1
55 to 64 years	3 683	21.7	33.0	33.1	33.0	33.8	34.1	34.3
65 years and over	9 828	18.2	64.2	64.1	64.1	64.3	64.3	64.5
Type of Residence								
Inside metropolitan areas	28 579	15.7	29.7	29.7	29.5	30.3	30.5	30.7
Inside central cities	13 967	18.9	32.5	32.6	32.2	33.1	33.3	33.5
Outside central cities	14 612	12.6	27.0	27.0	26.9	27.6	27.9	28.0
Outside metropolitan areas	6 606	23.0	44.8	44.7	44.6	45.5	45.7	46.0
Region								
Northeast	7 218	14.7	32.5	32.5	32.1	33.0	33.2	33.3
Midwest	8 398	16.4	33.2	33.4	33.0	33.9	34.2	34.5
South	11 310	20.6	35.3	35.3	35.2	35.8	36.1	36.3
West	8 259	14.8	28.0	28.1	27.9	28.9	29.0	29.1
Years of School Completed								
Total, 18 years old and over	35 022	16.7	32.3	32.3	32.1	32.9	33.1	33.3
18 to 24 years old	4 490	26.1	28.5	28.5	28.2	30.3	30.5	30.7
Less than 12 years	650	51.1	52.8	52.8	52.5	55.4	55.5	55.5
25 years old and over	30 533	15.3	32.8	32.8	32.6	33.3	33.5	33.7
Less than 12 years	7 860	32.4	67.0	67.0	66.8	67.6	67.8	67.9
High school: 4 years	10 056	13.2	31.2	31.2	30.9	31.6	31.9	32.1
College: 1 to 3 years	5 336	8.3	18.2	18.4	18.2	18.9	19.2	19.4
4 years or more	7 280	4.9	8.8	8.8	8.6	9.0	9.1	9.3
Work Experience in 1989								
Total, 20 to 64 years	24 551	15.2	18.9	18.9	18.6	19.6	19.9	20.1
Worked at full-time jobs	18 921	5.5	6.2	6.3	6.0	6.9	7.2	7.3
50 to 52 weeks	14 697	1.9	2.0	2.0	1.8	2.2	2.4	2.4
Worked at part-time jobs	2 547	35.8	43.3	43.4	43.0	45.8	46.5	47.1
Did not work	3 083	57.3	76.2	76.3	76.3	76.3	76.5	76.5
Program Participation Status								
Received:								
Cash assistance	1 972	67.6	95.1	95.2	94.9	95.3	95.7	96.0
AFDC or other non-SSI	570	75.7	91.9	91.9	90.5	92.0	92.9	93.7
SSI	1 493	64.4	96.5	96.6	96.6	96.7	96.8	96.9
Food stamps	1 854	70.0	87.7	87.8	87.4	88.3	88.7	89.2
Housing assistance	1 827	43.0	85.2	85.1	84.9	85.3	85.4	85.4
Energy assistance	1 494	51.9	88.0	88.2	87.9	89.0	89.5	89.6
Food stamps and cash assistance	973	81.1	96.5	96.5	96.0	96.4	96.9	97.6
Health Insurance Coverage								
Covered by:								
Employer-provided plan	16 545	2.7	6.6	6.6	6.2	6.4	6.5	6.6
Medicare	10 253	19.5	66.2	66.1	66.0	66.3	66.3	66.5
Also Medicaid	1 445	54.1	94.5	94.6	94.6	94.6	94.6	94.8
Medicaid	2 480	62.7	92.6	92.7	92.5	93.0	93.1	93.3
Not covered by:								
Health insurance	5 929	34.5	37.6	37.7	37.7	39.9	40.7	41.0

Table 10. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
All Races							
Total	19.1	18.2	18.2	16.9	16.5	15.4	12.8
Age							
15 to 24 years	30.3	30.3	30.3	29.9	29.7	29.3	29.1
25 to 44 years	12.6	12.3	12.3	11.6	11.3	10.8	10.3
45 to 54 years	18.7	18.6	18.6	17.9	17.1	16.3	14.0
55 to 64 years	24.5	23.8	23.8	21.8	21.1	18.7	14.4
65 years and over	21.0	18.3	18.3	15.9	15.7	13.8	7.4
Type of Residence							
Inside metropolitan areas	17.7	16.7	16.7	15.6	15.2	14.2	12.1
Inside central cities	21.1	20.0	20.0	18.4	18.0	16.5	14.7
Outside central cities	14.4	13.6	13.6	12.8	12.6	12.1	9.7
Outside metropolitan areas	25.5	24.3	24.3	22.6	22.0	20.7	15.5
Region							
Northeast	17.3	16.0	16.0	14.1	13.5	12.5	10.6
Midwest	18.1	17.2	17.2	16.5	16.1	15.2	12.4
South	22.3	21.7	21.7	20.4	20.0	18.6	14.7
West	17.5	16.3	16.3	15.0	14.8	14.0	12.4
Years of School Completed							
Total, 18 years old and over	18.8	17.8	17.8	16.6	16.2	15.1	12.4
18 to 24 years old	28.2	28.2	28.2	27.8	27.5	27.2	27.1
Less than 12 years	54.0	54.0	54.0	53.5	52.7	52.3	52.3
25 years old and over	17.4	16.3	16.3	14.9	14.5	13.3	10.3
Less than 12 years	37.1	34.4	34.4	30.4	29.3	26.2	19.1
High school: 4 years	14.9	14.0	14.0	13.3	12.9	12.1	9.6
College: 1 to 3 years	9.6	9.1	9.1	8.6	8.5	8.2	6.6
4 years or more	5.4	5.2	5.2	5.1	5.1	4.9	4.3
Work Experience in 1989							
Total, 20 to 64 years	16.9	16.6	16.6	15.8	15.3	14.6	13.3
Worked at full-time jobs	6.4	6.4	6.4	6.2	6.2	6.0	5.7
50 to 52 weeks	2.4	2.4	2.4	2.4	2.4	2.3	2.1
Worked at part-time jobs	40.3	40.1	40.1	38.5	37.8	36.6	34.1
Did not work	62.4	60.2	60.2	55.6	53.1	48.8	42.7
Program Participation Status							
Received:							
Cash assistance	88.3	80.6	80.6	61.5	55.1	44.1	33.3
AFDC or other non-SSI	90.6	88.5	88.5	73.7	67.4	57.3	52.8
SSI	87.8	77.9	77.9	56.1	50.1	39.1	26.0
Food stamps	77.5	72.9	72.9	64.4	60.4	47.4	37.2
Housing assistance	50.8	39.7	39.7	31.9	28.3	13.1	13.1
Energy assistance	61.5	57.0	57.0	49.0	46.2	39.9	26.7
Food stamps and cash assistance	93.2	88.4	88.4	73.3	66.2	49.5	36.9
Health Insurance Coverage							
Covered by:							
Employer-provided plan	2.7	2.6	2.6	2.6	2.6	2.5	2.2
Medicare	22.7	19.4	19.4	16.7	16.3	14.3	8.0
Also Medicaid	72.6	60.3	60.3	44.2	41.5	33.6	20.6
Medicaid	79.0	71.8	71.8	57.3	51.8	43.4	33.5
Not covered by:							
Health insurance	37.6	37.6	37.6	37.2	37.2	36.3	34.6

Table 10. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
White								
Total	29 993	14.7	30.9	31.0	30.8	31.6	31.8	32.0
Age								
15 to 24 years	3 949	26.1	28.4	28.4	28.1	30.3	30.6	30.7
25 to 44 years	11 438	9.7	11.6	11.7	11.4	12.2	12.5	12.7
45 to 54 years	2 743	14.5	17.4	17.6	17.3	18.0	18.2	18.4
55 to 64 years	3 038	17.7	29.2	29.3	29.2	30.1	30.5	30.8
65 years and over	8 824	15.3	61.9	61.8	61.8	62.1	62.1	62.2
Type of Residence								
Inside metropolitan areas	24 059	13.2	27.8	27.8	27.6	28.4	28.6	28.8
Inside central cities	10 926	15.0	29.0	29.1	28.7	29.6	29.8	29.9
Outside central cities	13 133	11.7	26.7	26.8	26.6	27.5	27.7	27.8
Outside metropolitan areas	5 933	21.0	43.7	43.7	43.6	44.4	44.6	44.9
Region								
Northeast	6 232	12.9	31.2	31.2	30.9	31.7	31.8	32.0
Midwest	7 407	13.9	31.5	31.6	31.3	32.3	32.5	32.8
South	9 129	17.2	32.9	32.9	32.9	33.5	33.8	33.9
West	7 225	14.1	27.6	27.7	27.5	28.4	28.6	28.6
Years of School Completed								
Total, 18 years old and over	29 889	14.5	30.7	30.8	30.6	31.4	31.6	31.8
18 to 24 years old	3 845	24.5	26.8	26.8	26.6	28.7	29.0	29.2
Less than 12 years	534	47.3	48.9	48.9	48.5	51.5	51.7	51.7
25 years old and over	26 044	13.0	31.3	31.4	31.2	31.8	32.0	32.2
Less than 12 years	6 249	27.6	65.3	65.4	65.1	65.9	66.0	66.2
High school: 4 years	8 728	11.8	30.8	30.8	30.6	31.2	31.5	31.7
College: 1 to 3 years	4 603	7.4	17.9	18.0	17.9	18.7	18.9	19.2
4 years or more	6 463	4.7	8.8	8.8	8.6	9.0	9.1	9.1
Work Experience in 1989								
Total, 20 to 64 years	20 541	13.2	16.8	16.8	16.6	17.5	17.8	18.0
Worked at full-time jobs	16 161	5.2	5.7	5.8	5.5	6.4	6.7	6.8
50 to 52 weeks	12 567	1.9	1.9	1.9	1.8	2.2	2.3	2.3
Worked at part-time jobs	2 114	33.4	40.9	41.0	40.6	43.4	44.0	44.7
Did not work	2 265	51.9	72.9	73.0	73.0	73.0	73.3	73.3
Program Participation Status								
Received:								
Cash assistance	1 331	63.4	94.5	94.7	94.3	94.4	94.9	95.4
AFDC or other non-SSI	352	73.5	90.2	90.1	88.7	89.1	90.4	91.8
SSI	1 054	60.3	96.2	96.4	96.4	96.4	96.6	96.8
Food stamps	1 207	65.5	85.4	85.5	84.8	85.9	86.6	87.3
Housing assistance	1 274	36.5	84.6	84.5	84.2	84.3	84.6	84.6
Energy assistance	1 183	47.3	87.1	87.4	87.3	88.5	89.2	89.2
Food stamps and cash assistance	613	78.4	95.6	95.6	94.8	94.9	95.6	96.7
Health Insurance Coverage								
Covered by:								
Employer-provided plan	14 397	2.6	6.6	6.6	6.2	6.4	6.5	6.6
Medicare	9 131	16.2	63.7	63.7	63.5	63.8	63.8	64.0
Also Medicaid	1 087	48.4	93.2	93.4	93.4	93.4	93.4	93.6
Medicaid	1 744	57.9	91.8	92.0	91.7	92.0	92.1	92.4
Not covered by:								
Health insurance	4 692	31.5	34.7	34.8	34.8	37.2	37.9	38.2

Table 10. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
White							
Total	16.7	15.8	15.8	14.8	14.5	13.7	11.2
Age							
15 to 24 years	28.3	28.3	28.3	28.0	27.7	27.4	27.2
25 to 44 years	11.1	10.8	10.8	10.3	10.0	9.7	9.2
45 to 54 years	15.8	15.5	15.5	15.0	14.5	13.6	11.1
55 to 64 years	20.5	19.9	19.9	18.1	17.6	16.2	12.5
65 years and over	17.6	15.3	15.3	13.5	13.3	12.0	6.1
Type of Residence							
Inside metropolitan areas	15.0	14.2	14.2	13.3	13.1	12.4	10.5
Inside central cities	16.8	15.8	15.8	14.8	14.6	13.7	12.2
Outside central cities	13.5	12.8	12.8	12.1	11.9	11.4	9.0
Outside metropolitan areas	23.4	22.2	22.2	20.6	20.0	18.9	14.0
Region							
Northeast	15.0	13.9	13.9	12.4	12.0	11.2	9.2
Midwest	15.6	14.8	14.8	14.2	14.0	13.4	10.8
South	18.7	18.2	18.2	17.3	16.9	15.9	12.4
West	16.6	15.3	15.3	14.2	14.0	13.4	11.7
Years of School Completed							
Total, 18 years old and over	16.4	15.5	15.5	14.5	14.2	13.5	10.9
18 to 24 years old	26.7	26.7	26.7	26.4	26.2	25.9	25.7
Less than 12 years	50.4	50.4	50.4	50.1	49.2	48.7	48.7
25 years old and over	14.9	13.9	13.9	12.8	12.5	11.6	8.7
Less than 12 years	31.9	29.5	29.5	26.1	25.2	22.9	16.2
High school: 4 years	13.3	12.4	12.4	11.8	11.6	10.9	8.3
College: 1 to 3 years	8.7	8.1	8.1	7.8	7.7	7.6	5.9
4 years or more	5.1	4.9	4.9	4.8	4.8	4.6	4.0
Work Experience in 1989							
Total, 20 to 64 years	14.9	14.6	14.6	13.9	13.6	13.1	11.8
Worked at full-time jobs	6.0	6.0	6.0	5.9	5.9	5.8	5.5
50 to 52 weeks	2.3	2.3	2.3	2.3	2.3	2.2	2.0
Worked at part-time jobs	38.0	37.7	37.7	36.3	35.8	34.6	32.2
Did not work	57.1	54.7	54.7	50.4	48.1	45.2	38.5
Program Participation Status							
Received:							
Cash assistance	84.9	75.8	75.8	56.8	50.4	41.9	30.6
AFDC or other non-SSI	87.1	83.7	83.7	68.9	63.6	54.8	49.2
SSI	84.9	73.8	73.8	52.3	46.0	37.8	24.8
Food stamps	73.4	68.4	68.4	59.8	56.0	45.0	34.1
Housing assistance	43.6	31.9	31.9	25.2	21.7	9.1	9.1
Energy assistance	57.4	52.8	52.8	45.0	42.2	36.5	23.2
Food stamps and cash assistance	91.0	85.4	85.4	69.5	62.0	46.9	33.5
Health Insurance Coverage							
Covered by:							
Employer-provided plan	2.6	2.5	2.5	2.5	2.5	2.5	2.1
Medicare	19.0	16.1	16.1	14.0	13.6	12.2	6.5
Also Medicaid	66.8	53.7	53.7	38.8	35.8	30.0	18.0
Medicaid	74.1	66.0	66.0	52.0	46.9	40.2	30.2
Not covered by:							
Health insurance	34.6	34.6	34.6	34.3	34.3	33.8	32.1

Table 10. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Black								
Total	4 180	32.7	44.3	44.2	44.0	44.7	45.1	45.3
Age								
15 to 24 years	477	42.5	44.6	44.6	44.6	45.5	45.5	45.5
25 to 44 years	1 707	19.3	23.0	22.9	22.5	23.6	24.5	24.9
45 to 54 years	558	30.5	32.5	32.5	32.3	33.1	33.1	33.1
55 to 64 years	563	43.5	53.7	53.7	53.7	53.9	53.9	53.9
65 years and over	875	48.1	87.1	87.1	87.1	87.1	87.1	87.3
Type of Residence								
Inside metropolitan areas	3 628	31.1	42.3	42.3	42.1	42.5	43.0	43.3
Inside central cities	2 493	35.5	47.9	47.9	47.7	48.3	48.7	49.1
Outside central cities	1 135	21.5	30.0	30.0	29.8	29.9	30.4	30.4
Outside metropolitan areas	552	43.2	57.0	57.0	56.8	59.0	59.0	59.0
Region								
Northeast	827	27.7	42.5	42.5	42.1	43.2	43.2	43.4
Midwest	869	37.0	48.4	48.5	48.0	48.2	49.0	49.7
South	1 989	35.9	46.5	46.4	46.3	46.9	47.4	47.5
West	494	20.7	31.3	31.1	31.1	32.3	32.3	32.3
Years of School Completed								
Total, 18 years old and over	4 140	32.1	43.8	43.7	43.5	44.2	44.6	44.8
18 to 24 years old	438	37.6	39.6	39.6	39.6	40.6	40.6	40.6
Less than 12 years	92	67.8	67.8	67.8	67.8	70.5	70.5	70.5
25 years old and over	3 703	31.4	44.2	44.2	44.0	44.6	45.1	45.3
Less than 12 years	1 460	53.1	74.3	74.2	74.2	74.8	75.4	75.4
High school: 4 years	1 130	23.4	33.6	33.5	33.1	34.2	34.4	34.5
College: 1 to 3 years	602	15.7	20.9	21.0	20.6	20.6	21.5	21.5
4 years or more	511	5.7	9.5	9.5	9.3	9.7	9.7	11.1
Work Experience in 1989								
Total, 20 to 64 years	3 182	26.8	31.2	31.1	30.9	31.8	32.3	32.5
Worked at full-time jobs	2 206	8.0	9.7	9.6	9.2	10.2	10.7	11.0
50 to 52 weeks	1 704	2.5	2.5	2.5	2.2	2.8	3.0	3.5
Worked at part-time jobs	316	54.0	61.6	61.7	61.7	63.4	65.3	65.3
Did not work	661	76.2	88.4	88.4	88.4	88.4	88.4	88.4
Program Participation Status								
Received:								
Cash assistance	583	80.3	96.7	96.7	96.7	97.6	97.6	97.6
AFDC or other non-SSI	198	83.3	94.7	94.7	94.7	97.0	97.0	97.0
SSI	399	78.2	97.3	97.3	97.3	97.5	97.5	97.5
Food stamps	610	78.3	92.7	92.8	92.8	93.3	93.3	93.3
Housing assistance	500	59.2	86.0	86.0	86.0	87.1	87.1	87.1
Energy assistance	287	70.6	91.2	91.2	90.1	90.7	90.7	90.7
Food stamps and cash assistance	343	85.7	98.4	98.4	98.4	99.4	99.4	99.4
Health Insurance Coverage								
Covered by:								
Employer-provided plan	1 737	4.0	7.5	7.5	7.0	7.3	7.4	7.4
Medicare	990	50.6	88.5	88.4	88.4	88.4	88.4	88.6
Also Medicaid	330	75.2	98.2	98.2	98.2	98.2	98.2	98.2
Medicaid	647	77.9	95.3	95.3	95.3	96.5	96.5	96.5
Not covered by:								
Health insurance	975	47.7	50.6	50.4	50.4	51.9	53.5	54.2

Table 10. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Black							
Total	35.8	34.0	34.0	31.4	30.4	27.1	23.1
Age							
15 to 24 years	43.8	43.8	43.8	43.2	42.5	41.6	41.6
25 to 44 years	21.2	20.8	20.8	20.0	18.9	17.7	17.3
45 to 54 years	31.8	31.8	31.8	30.7	28.9	28.7	26.8
55 to 64 years	46.9	45.6	45.6	41.9	40.5	33.0	25.5
65 years and over	55.2	48.5	48.5	41.1	40.6	32.6	20.5
Type of Residence							
Inside metropolitan areas	34.1	32.3	32.3	29.7	28.6	25.4	22.0
Inside central cities	39.3	37.3	37.3	34.1	32.4	28.5	24.8
Outside central cities	22.8	21.2	21.2	20.3	20.2	18.5	15.8
Outside metropolitan areas	46.5	45.7	45.7	42.5	42.3	38.4	30.6
Region							
Northeast	33.1	30.0	30.0	25.4	23.8	21.9	20.5
Midwest	39.1	37.5	37.5	35.9	34.2	30.0	26.1
South	38.3	37.0	37.0	34.6	33.8	30.3	24.6
West	24.0	22.7	22.7	21.1	21.1	17.7	16.3
Years of School Completed							
Total, 18 years old and over	35.2	33.4	33.4	30.8	29.8	26.5	22.4
18 to 24 years old	39.0	39.0	39.0	38.4	37.6	37.0	37.0
Less than 12 years	67.8	67.8	67.8	67.8	67.8	67.8	67.8
25 years old and over	34.7	32.8	32.8	29.9	28.8	25.2	20.7
Less than 12 years	58.9	54.9	54.9	48.9	47.4	40.6	31.9
High school: 4 years	25.6	24.6	24.6	23.5	22.2	20.3	17.8
College: 1 to 3 years	16.6	16.1	16.1	15.4	15.1	12.8	11.9
4 years or more	7.2	7.1	7.1	6.8	6.8	6.8	5.7
Work Experience in 1989							
Total, 20 to 64 years	28.8	28.4	28.4	27.0	25.8	23.7	21.8
Worked at full-time jobs	9.3	9.3	9.3	9.0	8.5	8.4	7.9
50 to 52 weeks	3.5	3.5	3.5	3.4	3.4	3.4	3.0
Worked at part-time jobs	59.1	58.8	58.8	55.7	54.0	52.8	49.0
Did not work	79.3	77.5	77.5	73.4	69.8	60.9	55.1
Program Participation Status							
Received:							
Cash assistance	95.7	90.9	90.9	74.6	68.4	51.6	41.4
AFDC or other non-SSI	96.5	96.2	96.2	85.7	77.1	64.6	61.6
SSI	95.1	88.1	88.1	68.2	63.5	44.6	31.2
Food stamps	85.6	81.6	81.6	72.9	68.7	51.5	43.0
Housing assistance	67.2	57.8	57.8	48.3	44.7	22.8	22.8
Energy assistance	78.0	73.6	73.6	65.9	62.9	54.1	40.8
Food stamps and cash assistance	97.3	93.5	93.5	79.6	73.2	53.5	42.5
Health Insurance Coverage							
Covered by:							
Employer-provided plan	3.8	3.7	3.7	3.7	3.7	3.4	2.8
Medicare	57.0	49.7	49.7	42.5	41.9	34.3	22.7
Also Medicaid	91.6	82.6	82.6	64.0	62.0	47.6	30.5
Medicaid	91.8	87.2	87.2	73.7	67.0	53.6	43.2
Not covered by:							
Health insurance	50.7	50.7	50.7	50.0	50.0	47.9	45.2

Table 10. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Unrelated Individuals as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes				After taxes		
		Money income—			Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 less State income taxes
		Excluding capital gains (current measure)	Definition 1 less government transfers	Definition 2 plus capital gains				
		1	2	3	4	5	6	7
BELOW POVERTY LEVEL								
Hispanic Origin[1]								
Total	2 045	28.5	37.0	37.1	36.8	38.0	38.5	38.5
Age								
15 to 24 years	450	41.5	42.8	43.0	43.0	44.9	46.0	46.0
25 to 44 years	936	19.6	22.2	22.2	22.0	23.2	23.8	23.8
45 to 54 years	240	28.1	30.2	30.6	29.4	31.4	31.4	31.4
55 to 64 years	171	37.1	48.7	48.7	47.8	47.8	48.1	48.1
65 years and over	248	33.4	81.1	81.2	81.2	81.2	81.2	81.2
Type of Residence								
Inside metropolitan areas	1 899	27.3	35.5	35.6	35.3	36.6	37.2	37.2
Inside central cities	1 149	32.0	41.4	41.6	41.1	42.3	42.8	42.8
Outside central cities	750	20.0	26.6	26.6	26.4	27.8	28.5	28.5
Outside metropolitan areas	146	45.2	56.2	56.2	56.2	56.6	56.6	56.6
Region								
Northeast	397	31.6	38.1	38.3	37.8	39.4	39.9	39.9
Midwest	135	26.6	29.4	29.4	29.4	32.9	32.9	32.9
South	560	32.9	41.7	41.7	41.5	41.9	43.0	43.0
West	953	25.0	34.9	35.1	34.7	35.9	36.1	36.1
Years of School Completed								
Total, 18 years old and over	2 018	27.9	36.4	36.5	36.2	37.4	37.9	37.9
18 to 24 years old	423	39.3	40.4	40.6	40.6	42.4	43.5	43.5
Less than 12 years	208	49.7	50.4	50.4	50.4	52.4	52.9	52.9
25 years old and over	1 595	24.9	35.4	35.5	35.0	36.1	36.4	36.4
Less than 12 years	823	35.7	51.8	52.0	51.2	52.7	52.8	52.8
High school: 4 years	421	17.2	22.9	22.9	22.9	23.7	24.3	24.3
College: 1 to 3 years	176	7.3	12.0	12.0	12.0	12.7	13.5	13.5
4 years or more	176	10.4	11.7	11.7	11.7	11.7	11.7	11.7
Work Experience in 1989								
Total, 20 to 64 years	1 695	25.7	28.8	28.9	28.5	29.7	30.2	30.2
Worked at full-time jobs	1 256	11.2	11.5	11.6	11.2	12.4	13.0	13.0
50 to 52 weeks	904	3.0	3.1	3.1	3.0	3.6	4.0	4.0
Worked at part-time jobs	167	48.8	54.6	54.6	53.6	57.1	57.9	57.9
Did not work	272	78.7	92.9	92.9	92.9	92.9	93.1	93.1
Program Participation Status								
Received:								
Cash assistance	185	62.8	93.7	93.7	93.7	94.2	94.2	94.2
AFDC or other non-SSI	60	(B)	(B)	(B)	(B)	(B)	(B)	(B)
SSI	127	58.3	99.2	99.2	99.2	99.2	99.2	99.2
Food stamps	170	68.4	83.9	83.9	83.9	84.4	84.4	84.4
Housing assistance	103	53.9	83.6	83.6	83.6	83.6	85.3	85.3
Energy assistance	67	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Food stamps and cash assistance	100	75.9	93.3	93.3	93.3	94.2	94.2	94.2
Health Insurance Coverage								
Covered by:								
Employer-provided plan	692	4.6	5.6	5.6	4.7	5.1	5.1	5.1
Medicare	267	35.5	84.3	84.4	84.4	84.4	84.4	84.4
Also Medicaid	105	58.2	99.0	99.0	99.0	99.0	99.0	99.0
Medicaid	213	60.0	90.6	90.6	90.6	91.1	91.1	91.1
Not covered by:								
Health Insurance	826	42.1	42.9	43.1	43.1	45.7	47.0	47.0

[1]Persons of Hispanic origin may be of any race.

Table 10. Percent of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Unrelated individuals as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued						
	Definition 7 plus nonmeans-tested government cash transfers	Definition 8 plus Medicare	Definition 9 plus regular-price school lunches	Definition 10 plus means-tested government cash transfers	Definition 11 plus Medicaid	Definition 12 plus other means-tested government noncash transfers	Definition 13 plus net imputed return on equity in own home
	8	9	10	11	12	13	14
BELOW POVERTY LEVEL							
Hispanic Origin[1]							
Total	32.6	31.3	31.3	29.0	28.5	26.8	25.0
Age							
15 to 24 years	45.6	45.6	45.6	44.5	44.5	43.8	43.8
25 to 44 years	22.9	22.7	22.7	20.9	20.9	19.9	19.9
45 to 54 years	29.3	29.3	29.3	28.8	26.7	24.6	22.9
55 to 64 years	38.9	36.9	36.9	36.3	35.2	30.0	23.8
65 years and over	44.2	36.4	36.4	26.8	26.0	21.9	13.2
Type of Residence							
Inside metropolitan areas	31.4	30.1	30.1	27.8	27.3	25.5	24.0
Inside central cities	36.0	34.5	34.5	31.8	31.0	28.5	26.7
Outside central cities	24.4	23.3	23.3	21.7	21.5	20.9	19.8
Outside metropolitan areas	47.7	47.2	47.2	45.1	45.1	44.3	37.8
Region							
Northeast	36.7	35.2	35.2	31.4	29.5	27.0	26.3
Midwest	29.3	29.3	29.3	29.3	29.3	26.0	25.2
South	35.7	34.7	34.7	32.8	32.4	29.4	26.7
West	29.4	28.0	28.0	25.8	25.8	25.3	23.5
Years of School Completed							
Total, 18 years old and over	31.9	30.6	30.6	28.3	27.9	26.2	24.3
18 to 24 years old	43.1	43.1	43.1	42.2	42.2	41.8	41.7
Less than 12 years	52.9	52.9	52.9	52.3	52.3	52.3	52.3
25 years old and over	28.9	27.3	27.3	24.7	24.1	22.0	19.7
Less than 12 years	42.1	39.7	39.7	34.7	33.8	31.1	27.9
High school: 4 years	19.2	18.2	18.2	17.9	17.7	15.5	13.6
College: 1 to 3 years	8.1	8.1	8.1	8.1	7.6	7.6	7.6
4 years or more	11.0	10.4	10.4	10.4	10.4	9.4	8.5
Work Experience in 1989							
Total, 20 to 64 years	28.5	28.2	28.2	27.0	26.5	25.1	24.2
Worked at full-time jobs	12.8	12.8	12.8	12.7	12.7	12.1	11.9
50 to 52 weeks	4.0	4.0	4.0	4.0	4.0	3.8	3.8
Worked at part-time jobs	54.7	54.7	54.7	52.4	51.9	50.9	49.5
Did not work	84.9	82.9	82.9	77.4	74.8	69.3	65.4
Program Participation Status							
Received:							
Cash assistance	88.1	79.2	79.2	55.2	50.6	41.3	35.8
AFDC or other non-SSI	(B)	(B)	(B)	(B)	(B)	(B)	(B)
SSI	90.3	77.3	77.3	47.2	40.5	33.3	25.4
Food stamps	78.6	75.7	75.7	62.8	59.3	44.3	40.6
Housing assistance	68.0	56.7	56.7	42.4	34.7	12.4	12.4
Energy assistance	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Food stamps and cash assistance	93.1	90.0	90.0	68.0	63.0	47.4	42.3
Health Insurance Coverage							
Covered by:							
Employer-provided plan	4.3	4.3	4.3	4.3	4.3	3.9	3.3
Medicare	46.4	37.1	37.1	27.9	27.1	22.7	14.2
Also Medicaid	82.5	64.8	64.8	42.7	40.9	32.6	21.4
Medicaid	82.0	73.2	73.2	52.4	47.8	37.8	32.2
Not covered by:							
Health insurance	46.0	46.0	46.0	46.0	46.0	45.1	44.1

[1]Persons of Hispanic origin may be of any race.

Table 11. Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes: Money income— Excluding capital gains (current measure) Mean deficit (dollars) Value	Stand. error	Definition 1 less government transfers Mean deficit (dollars) Value	Stand. error	Definition 2 plus capital gains Mean deficit (dollars) Value	Stand. error	Definition 3 plus health insurance supplements to wage or salary income Mean deficit (dollars) Value	Stand. error	After taxes: Definition 4 less Social Security payroll taxes Mean deficit (dollars) Value	Stand. error	Definition 5 less Federal income taxes Mean deficit (dollars) Value	Stand. error	Definition 6 less State income taxes Mean deficit (dollars) Value	Stand. error
		1	1	2	2	3	3	4	4	5	5	6	6	7	7
All families	66 090	4 588	66	6 105	56	6 093	56	6 163	57	6 077	55	6 075	56	6 055	56
RACE OF HOUSEHOLDER															
White	56 590	4 382	83	5 592	60	5 580	60	5 647	61	5 586	59	5 566	60	5 546	60
Black	7 470	5 006	118	7 508	126	7 497	127	7 582	127	7 431	126	7 493	128	7 475	128
Hispanic origin[1]	4 840	4 753	166	6 805	177	6 826	178	6 934	181	6 818	175	6 755	180	6 750	180
AGE OF HOUSEHOLDER															
15 to 24 years	2 853	4 811	143	6 655	177	6 629	179	6 648	182	6 555	178	6 551	185	6 539	185
25 to 44 years	31 548	4 878	91	7 059	106	7 058	106	7 189	108	7 015	105	7 055	109	7 021	108
45 to 54 years	11 712	4 653	212	6 714	219	6 706	217	6 795	220	6 525	213	6 549	219	6 474	218
55 to 64 years	9 251	3 952	204	5 842	160	5 839	162	5 911	164	5 825	160	5 858	161	5 865	160
65 years and over	10 726	3 019	186	4 971	67	4 947	68	4 991	68	4 978	67	4 972	67	4 964	67
TYPE OF FAMILY															
Married-couple families	52 317	4 305	114	5 352	69	5 314	69	5 378	70	5 303	68	5 278	69	5 261	69
With related children under 18	25 476	4 684	144	6 446	157	6 426	158	6 571	164	6 316	153	6 330	162	6 279	161
With related children under 6	12 726	4 772	181	6 369	213	6 364	215	6 547	225	6 311	209	6 262	222	6 228	220
Male householder, no wife present	2 884	4 610	299	5 514	256	5 573	256	5 624	261	5 568	251	5 580	258	5 572	257
Female householder, no husband present	10 890	4 791	83	7 299	92	7 309	93	7 372	93	7 296	92	7 329	94	7 308	94
With related children under 18	7 445	4 965	87	7 787	104	7 802	104	7 882	105	7 806	103	7 855	106	7 825	106
With related children under 6	3 301	5 372	119	8 570	142	8 591	142	8 639	142	8 563	141	8 629	143	8 600	144
TYPE OF RESIDENCE															
Inside metropolitan areas	50 619	4 606	76	6 213	68	6 202	69	6 287	69	6 206	68	6 200	69	6 188	69
Inside central cities	19 034	4 829	103	6 781	100	6 775	100	6 859	101	6 779	99	6 762	101	6 762	101
Outside central cities	31 585	4 286	112	5 581	89	5 560	90	5 642	91	5 566	89	5 569	90	5 545	90
Outside metropolitan areas	15 471	4 540	164	5 856	117	5 842	117	5 878	118	5 786	116	5 790	118	5 755	117
REGION															
Northeast	13 494	4 535	131	6 240	118	6 222	119	6 265	121	6 230	119	6 180	120	6 165	120
Midwest	16 059	4 621	131	6 130	112	6 103	112	6 212	113	6 139	111	6 163	112	6 145	112
South	23 244	4 803	107	6 009	84	6 013	84	6 062	85	5 986	83	5 980	85	5 959	85
West	13 293	4 104	175	6 160	165	6 134	166	6 229	168	6 058	164	6 077	167	6 053	167
YEARS OF SCHOOL COMPLETED															
Less than 12 years	14 863	4 679	95	6 459	77	6 449	78	6 496	79	6 411	77	6 416	78	6 403	78
High school: 4 years	24 540	4 554	108	5 796	94	5 764	94	5 868	95	5 816	93	5 794	95	5 756	95
College: 1 to 3 years	12 032	4 248	217	5 668	181	5 673	183	5 749	186	5 637	179	5 581	184	5 585	184
4 years or more	14 655	4 701	319	5 104	243	5 154	245	5 146	252	4 951	245	5 061	250	5 054	249
WORK EXPERIENCE IN 1989															
Total, 15 to 64 years	54 603	4 750	70	6 763	76	6 759	77	6 857	78	6 698	75	6 722	78	6 694	77
Worked at full-time jobs	44 492	4 238	125	4 661	119	4 628	118	4 684	123	4 559	114	4 483	121	4 437	119
50 to 52 weeks	37 507	4 247	210	4 271	197	4 181	194	4 307	207	4 132	182	4 154	201	4 048	196
Worked at part-time jobs	3 614	4 190	161	5 287	163	5 261	162	5 332	165	5 376	159	5 197	165	5 183	164
Did not work	6 497	5 302	95	8 559	98	8 563	98	8 587	98	8 537	98	8 543	98	8 548	98
YEAR-ROUND FULL-TIME WORKERS															
No workers	20 119	4 681	70	6 367	58	6 362	59	6 401	59	6 373	58	6 344	59	6 339	59
Householder 15 to 64 years	11 810	4 886	74	7 307	82	7 311	82	7 365	83	7 288	81	7 267	83	7 261	83
Householder 65 years and over	8 309	2 917	179	4 977	67	4 956	67	4 988	67	4 992	67	4 985	67	4 981	67
One worker	28 349	4 010	188	4 093	164	4 014	162	4 174	173	4 001	153	4 004	165	3 929	162
Two workers or more	16 862	5 332	684	5 517	665	5 387	649	5 198	675	5 065	607	4 901	624	4 900	618
PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS															
One or more members received:															
Cash assistance	4 999	4 620	88	8 346	98	8 352	98	8 392	98	8 329	98	8 331	99	8 319	99
AFDC or other non-SSI	3 470	4 870	94	8 924	114	8 940	114	8 985	114	8 912	114	8 946	115	8 925	115
SSI	1 934	3 107	158	7 625	169	7 602	169	7 629	170	7 590	169	7 538	171	7 547	170
Food stamps	4 891	4 871	86	8 130	99	8 136	99	8 173	100	8 149	99	8 118	101	8 099	101
Housing assistance	2 073	4 753	132	7 927	151	7 947	151	8 002	151	7 971	150	7 967	152	7 954	152
Energy assistance	2 202	4 514	129	7 628	138	7 654	138	7 675	139	7 625	138	7 587	140	7 578	140
Free or reduced-price school lunches	5 844	5 086	100	8 036	122	8 043	122	8 133	123	8 028	120	8 028	124	7 993	124
Family received both food stamps and cash assistance	3 236	4 816	95	8 910	110	8 915	110	8 956	110	8 910	110	8 909	111	8 888	111
HEALTH INSURANCE COVERAGE															
One or more members covered by:															
Employer-provided plan	47 270	3 959	138	4 255	99	4 242	99	4 343	105	4 256	101	4 271	105	4 250	104
Medicare	13 527	3 133	149	5 339	68	5 317	68	5 362	68	5 340	68	5 334	68	5 327	68
Medicaid	6 836	4 667	83	7 906	91	7 912	91	7 954	92	7 894	91	7 870	93	7 857	92
No members covered by:															
Employer-provided plan or Medicare or Medicaid	8 759	5 167	151	5 451	140	5 403	139	5 403	139	5 257	131	5 227	137	5 192	136
Health insurance	4 304	4 984	163	5 321	157	5 317	157	5 317	157	5 206	148	5 147	155	5 131	154
Family received:															
Medicare and Medicaid	1 901	3 239	210	7 069	163	7 040	163	7 057	164	7 016	163	7 004	163	7 001	163

[1]Persons of Hispanic origin may be of any race.

Table 11. Mean Income Deficit of Families in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Families as of March 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued													
	Definition 7 plus nonmeans-tested government cash transfers		Definition 8 plus Medicare		Definition 9 plus regular-price school lunches		Definition 10 plus means-tested government cash transfers		Definition 11 plus Medicaid		Definition 12 plus other means-tested government noncash transfers		Definition 13 plus net imputed return on equity in own home	
	Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)	
	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error
	8	8	9	9	10	10	11	11	12	12	13	13	14	14
All families	6 036	80	6 114	80	6 123	80	4 564	67	4 652	71	3 787	69	3 805	89
RACE OF HOUSEHOLDER														
White	5 518	93	5 571	94	5 580	94	4 354	83	4 449	88	3 894	91	3 910	113
Black	6 884	149	7 066	151	7 074	151	5 011	119	5 074	125	3 529	108	3 571	154
Hispanic origin[1]	6 264	198	6 311	201	6 321	201	4 735	168	4 838	179	4 072	187	4 165	257
AGE OF HOUSEHOLDER														
15 to 24 years	6 500	187	6 498	187	6 497	187	4 784	147	4 819	154	3 515	139	3 505	142
25 to 44 years	6 750	113	6 755	113	6 771	113	4 828	93	4 942	99	4 013	100	3 963	108
45 to 54 years	5 860	236	5 913	235	5 930	235	4 455	204	4 548	212	3 747	198	3 642	223
55 to 64 years	4 975	221	5 015	223	5 010	223	4 025	210	4 155	221	3 806	224	3 623	267
65 years and over	3 409	170	3 512	184	3 509	184	3 207	198	3 234	200	2 983	201	3 681	673
TYPE OF FAMILY														
Married-couple families	4 873	123	4 922	125	4 934	125	4 213	114	4 286	120	3 894	120	4 030	183
With related children under 18	5 574	171	5 565	170	5 587	171	4 545	146	4 627	157	4 119	156	4 093	180
With related children under 6	5 744	223	5 721	222	5 731	223	4 713	187	4 803	203	4 317	199	4 113	199
Male householder, no wife present	5 274	325	5 341	333	5 360	333	4 621	303	4 708	309	4 302	300	4 120	297
Female householder, no husband present	7 015	104	7 091	104	7 094	104	4 811	85	4 913	89	3 646	85	3 621	92
With related children under 18	7 424	110	7 464	110	7 467	110	4 980	89	5 097	95	3 746	91	3 697	96
With related children under 6	8 268	146	8 271	146	8 267	146	5 394	121	5 497	129	3 919	121	3 917	126
TYPE OF RESIDENCE														
Inside metropolitan areas	6 314	95	6 374	95	6 379	95	4 592	77	4 688	82	3 791	81	3 823	107
Inside central cities	6 805	129	6 868	130	6 878	130	4 808	105	4 923	111	3 795	108	3 900	155
Outside central cities	5 603	133	5 658	133	5 657	133	4 277	113	4 352	119	3 786	120	3 710	133
Outside metropolitan areas	5 326	177	5 441	182	5 456	182	4 493	163	4 561	170	3 776	165	3 761	192
REGION														
Northeast	6 729	171	6 784	172	6 788	172	4 460	133	4 413	145	3 792	157	4 116	320
Midwest	6 395	164	6 530	166	6 558	166	4 678	130	4 766	135	3 661	136	3 673	167
South	5 506	119	5 605	122	5 610	122	4 767	109	4 838	112	3 801	104	3 739	110
West	6 167	220	6 148	220	6 148	220	4 063	179	4 269	197	3 910	198	3 880	210
YEARS OF SCHOOL COMPLETED														
Less than 12 years	6 253	117	6 385	119	6 386	119	4 690	97	4 779	102	3 692	95	3 705	103
High school: 4 years	5 945	127	5 990	128	6 016	128	4 516	108	4 613	113	3 801	113	3 755	131
College: 1 to 3 years	5 533	235	5 544	236	5 537	236	4 155	217	4 231	234	3 828	257	4 122	512
4 years or more	5 320	352	5 300	350	5 294	350	4 592	328	4 604	347	4 668	356	4 702	411
WORK EXPERIENCE IN 1989														
Total, 15 to 64 years	6 400	85	6 421	85	6 432	85	4 698	71	4 798	75	3 883	73	3 822	80
Worked at full-time jobs	4 363	127	4 371	127	4 393	128	4 043	126	4 112	133	3 806	141	3 842	158
50 to 52 weeks	3 987	200	3 998	201	4 028	202	4 004	208	4 063	216	4 073	237	4 197	289
Worked at part-time jobs	4 983	175	4 962	175	4 955	175	4 106	161	4 278	170	3 671	171	3 617	180
Did not work	8 229	114	8 300	113	8 300	113	5 344	95	5 448	101	4 001	96	3 870	103
YEAR-ROUND FULL-TIME WORKERS														
No workers	6 458	87	6 555	87	6 554	87	4 704	71	4 796	75	3 751	71	3 732	87
Householder 15 to 64 years	6 955	92	6 978	92	6 978	92	4 882	75	4 991	80	3 870	76	3 777	81
Householder 65 years and over	3 343	167	3 423	180	3 420	180	3 080	188	3 120	190	2 861	188	3 236	553
One worker	3 850	177	3 884	179	3 922	180	3 811	186	3 881	194	3 844	213	4 013	309
Two workers or more	4 793	626	4 793	626	4 773	625	4 754	636	4 808	647	4 795	687	5 460	1 080
PROGRAM PARTICIPATION STATUS OF FAMILY MEMBERS														
One or more members received:														
Cash assistance	7 682	111	7 804	112	7 801	112	4 692	89	4 853	97	3 089	81	3 056	87
AFDC or other non-SSI	8 469	118	8 466	118	8 464	118	4 915	95	5 090	104	3 166	87	3 128	92
SSI	6 037	219	6 179	229	6 176	229	3 219	166	3 335	187	2 512	156	2 430	194
Food stamps	7 455	109	7 498	108	7 500	108	4 914	88	5 032	95	3 320	82	3 243	86
Housing assistance	7 355	170	7 493	169	7 490	169	4 829	134	4 940	152	2 588	115	2 588	115
Energy assistance	6 890	167	7 006	167	7 011	167	4 546	132	4 623	141	3 049	118	2 980	134
Free or reduced-price school lunches	7 377	128	7 401	128	7 400	128	5 024	101	5 151	108	3 704	100	3 615	104
Family received both food stamps and cash assistance	8 255	120	8 287	120	8 285	120	4 877	96	5 029	105	3 036	86	2 996	91
HEALTH INSURANCE COVERAGE														
One or more members covered by:														
Employer-provided plan	4 303	168	4 339	170	4 347	171	3 916	149	3 942	154	3 664	161	3 741	281
Medicare	4 037	163	4 147	173	4 144	173	3 353	162	3 422	165	2 858	153	3 350	424
Medicaid	7 243	105	7 338	105	7 335	105	4 705	85	4 896	93	3 312	80	3 239	85
No members covered by:														
Employer-provided plan or Medicare or Medicaid	4 933	145	4 933	145	4 954	145	4 883	145	4 883	145	4 688	147	4 669	156
Health insurance	4 782	160	4 782	160	4 802	160	4 773	160	4 773	160	4 516	159	4 574	171
Family received:														
Medicare and Medicaid	4 714	228	4 766	244	4 763	244	3 527	232	3 688	242	2 683	194	2 660	250

[1]Persons of Hispanic origin may be of any race.

Table 12. Mean Income Deficit of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)

(Unrelated individuals as of Marcth 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	Before taxes: Money income— Excluding capital gains (current measure) — Mean deficit (dollars) Value	Stand. error	Definition 1 less government transfers — Mean deficit (dollars) Value	Stand. error	Definition 2 plus capital gains — Mean deficit (dollars) Value	Stand. error	Definition 3 plus health insurance supplements to wage or salary income — Mean deficit (dollars) Value	Stand. error	After taxes: Definition 4 less Social Security payroll taxes — Mean deficit (dollars) Value	Stand. error	Definition 5 less Federal income taxes — Mean deficit (dollars) Value	Stand. error	Definition 6 less State income taxes — Mean deficit (dollars) Value	Stand. error
		1	1	2	2	3	3	4	4	5	5	6	6	7	7
All unrelated individuals	35 185	2 662	41	4 202	26	4 205	26	4 215	26	4 171	26	4 150	26	4 138	26
RACE AND HISPANIC ORIGIN															
White	29 993	2 598	47	4 075	29	4 077	29	4 086	29	4 040	29	4 020	29	4 008	29
Black	4 180	2 680	82	4 766	56	4 771	57	4 778	57	4 762	56	4 729	57	4 715	57
Hispanic origin[1]	2 045	3 309	138	4 493	103	4 488	103	4 506	103	4 450	103	4 398	104	4 404	104
AGE															
15 to 24 years	4 652	3 454	83	3 675	79	3 675	79	3 666	80	3 581	78	3 569	78	3 570	77
25 to 44 years	13 622	3 311	83	4 095	77	4 087	77	4 147	77	4 045	75	3 959	76	3 919	76
45 to 54 years	3 400	3 094	123	4 575	109	4 566	110	4 591	110	4 515	110	4 489	110	4 480	110
55 to 64 years	3 683	2 666	113	4 682	85	4 682	85	4 666	86	4 614	86	4 578	87	4 568	87
65 years and over	9 828	1 391	50	4 219	31	4 227	31	4 230	31	4 224	31	4 224	31	4 219	31
TYPE OF RESIDENCE															
Inside metropolitan areas	28 579	2 787	47	4 213	30	4 217	30	4 230	30	4 179	30	4 154	30	4 144	30
Inside central cities	13 967	2 767	60	4 269	41	4 268	42	4 289	41	4 243	41	4 223	41	4 209	41
Outside central cities	14 612	2 817	75	4 148	45	4 158	44	4 163	44	4 106	45	4 075	45	4 070	45
Outside metropolitan areas	6 606	2 293	96	4 170	62	4 171	63	4 171	63	4 149	62	4 136	62	4 122	62
REGION															
Northeast	7 218	2 641	89	4 325	50	4 331	50	4 353	50	4 289	51	4 275	51	4 269	51
Midwest	8 398	2 656	80	4 128	50	4 120	50	4 141	50	4 089	50	4 062	50	4 038	51
South	11 310	2 467	62	4 243	43	4 243	43	4 242	44	4 227	43	4 198	43	4 189	43
West	8 259	3 059	111	4 096	73	4 114	72	4 117	73	4 057	72	4 047	72	4 043	72
YEARS OF SCHOOL COMPLETED															
Total, 18 years old and over	35 022	2 597	41	4 185	26	4 188	26	4 199	26	4 155	26	4 133	26	4 122	26
18 to 24 years old	4 490	3 226	86	3 467	83	3 467	83	3 459	84	3 382	81	3 370	81	3 372	80
Less than 12 years	650	3 910	158	4 144	153	4 141	153	4 129	154	4 052	153	4 050	152	4 062	150
25 years old and over	30 533	2 440	45	4 277	27	4 280	27	4 293	27	4 259	27	4 236	27	4 222	27
Less than 12 years	7 860	2 055	55	4 575	34	4 573	34	4 581	34	4 558	34	4 548	34	4 543	34
High school: 4 years	10 056	2 772	89	4 000	51	4 007	51	4 021	51	3 991	51	3 961	51	3 948	51
College: 1 to 3 years	5 336	2 842	150	3 766	96	3 778	96	3 786	96	3 741	95	3 699	95	3 677	94
4 years or more	7 280	3 450	181	3 962	126	3 973	125	4 017	126	3 929	125	3 888	126	3 837	126
WORK EXPERIENCE IN 1989															
Total, 20 to 64 years	24 551	3 080	51	4 171	46	4 167	46	4 189	47	4 101	46	4 050	46	4 029	46
Worked at full-time jobs	18 921	2 569	93	2 650	89	2 650	89	2 654	91	2 573	84	2 509	82	2 492	80
50 to 52 weeks	14 697	2 627	208	2 674	209	2 718	211	2 678	221	2 525	192	2 429	185	2 385	181
Worked at part-time jobs	2 547	2 787	89	3 211	84	3 210	84	3 207	84	3 215	81	3 182	81	3 164	80
Did not work	3 083	3 533	78	5 385	43	5 383	43	5 383	43	5 383	43	5 371	44	5 370	44
PROGRAM PARTICIPATION STATUS															
Received:															
Cash assistance	1 972	1 718	58	5 354	37	5 352	37	5 371	35	5 364	36	5 347	37	5 331	38
AFDC or other non-SSI	570	2 696	109	5 139	96	5 144	97	5 214	90	5 178	93	5 137	96	5 099	99
SSI	1 493	1 248	51	5 435	33	5 428	34	5 427	34	5 432	34	5 425	34	5 418	35
Food stamps	1 854	2 190	75	5 102	51	5 100	51	5 120	51	5 107	51	5 084	52	5 066	53
Housing assistance	1 827	2 017	98	4 909	53	4 910	53	4 918	52	4 918	52	4 910	52	4 915	52
Energy assistance	1 494	1 950	92	4 914	58	4 905	59	4 917	59	4 888	60	4 862	61	4 868	60
Food stamps and cash assistance	973	1 783	75	5 326	55	5 325	56	5 350	53	5 350	53	5 326	55	5 292	59
HEALTH INSURANCE COVERAGE															
Covered by:															
Employer-provided plan	16 545	2 356	134	2 916	84	2 930	84	2 943	87	2 892	85	2 865	85	2 833	84
Medicare	10 253	1 338	45	4 307	30	4 315	30	4 319	30	4 313	30	4 313	30	4 306	30
Also Medicaid	1 445	1 170	65	5 218	40	5 211	41	5 210	41	5 216	40	5 216	40	5 210	41
Medicaid	2 480	1 958	64	5 219	37	5 219	37	5 228	36	5 222	36	5 218	37	5 210	37
Not covered by:															
Health insurance	5 929	3 671	69	3 997	66	3 993	66	3 993	66	3 921	64	3 859	64	3 846	64

[1]Persons of Hispanic origin may be of any race.

Table 12. Mean Income Deficit of Unrelated Individuals in Poverty, by Definition of Income and Selected Characteristics: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Unrelated individuals as of Marcth 1990. For meaning of symbols, see text)

Characteristic	After taxes—continued													
	Definition 7 plus nonmeans-tested government cash transfers		Definition 8 plus Medicare		Definition 9 plus regular-price school lunches		Definition 10 plus means-tested government cash transfers		Definition 11 plus Medicaid		Definition 12 plus other means-tested government noncash transfers		Definition 13 plus net imputed return on equity in own home	
	Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)		Mean deficit (dollars)	
	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error	Value	Stand. error
	8	8	9	9	10	10	11	11	12	12	13	13	14	14
All unrelated individuals	3 118	40	3 183	41	3 183	41	2 726	41	2 738	41	2 697	42	2 892	55
RACE AND HISPANIC ORIGIN														
White	2 960	46	3 024	47	3 024	47	2 645	47	2 653	48	2 636	49	2 847	67
Black	3 478	82	3 539	82	3 539	82	2 799	83	2 821	84	2 688	88	2 823	95
Hispanic origin[1]	3 709	128	3 765	131	3 765	131	3 328	136	3 336	138	3 362	142	3 469	147
AGE														
15 to 24 years	3 511	80	3 508	80	3 507	80	3 392	80	3 378	80	3 297	80	3 295	80
25 to 44 years	3 656	81	3 691	81	3 691	81	3 255	81	3 268	83	3 176	84	3 154	91
45 to 54 years	3 948	125	3 955	126	3 955	126	3 096	123	3 180	125	3 068	130	3 191	164
55 to 64 years	3 529	116	3 545	118	3 545	118	2 669	113	2 676	116	2 648	124	2 601	133
65 years and over	1 969	56	2 007	58	2 007	58	1 483	55	1 499	56	1 443	60	1 651	188
TYPE OF RESIDENCE														
Inside metropolitan areas	3 230	46	3 300	47	3 300	47	2 847	47	2 850	48	2 816	49	3 007	65
Inside central cities	3 333	60	3 391	61	3 391	61	2 859	61	2 873	62	2 833	64	3 025	91
Outside central cities	3 085	72	3 172	74	3 171	74	2 830	73	2 819	75	2 795	76	2 982	88
Outside metropolitan areas	2 784	93	2 833	96	2 833	96	2 366	97	2 400	99	2 340	102	2 502	120
REGION														
Northeast	3 243	87	3 331	89	3 331	89	2 770	90	2 789	93	2 684	95	2 927	173
Midwest	3 100	81	3 192	83	3 192	83	2 684	80	2 692	81	2 587	83	2 806	98
South	2 945	62	2 954	63	2 954	63	2 524	62	2 543	63	2 520	65	2 693	75
West	3 332	103	3 462	106	3 462	106	3 112	109	3 108	111	3 148	114	3 276	128
YEARS OF SCHOOL COMPLETED														
Total, 18 years old and over	3 070	40	3 134	41	3 134	41	2 663	41	2 675	41	2 639	43	2 829	56
18 to 24 years old	3 308	83	3 305	83	3 304	83	3 177	83	3 165	83	3 117	83	3 115	83
Less than 12 years	4 007	152	4 002	152	4 000	152	3 851	154	3 843	156	3 770	155	3 770	155
25 years old and over	3 014	45	3 090	47	3 090	47	2 522	46	2 538	47	2 496	49	2 718	70
Less than 12 years	2 850	59	2 909	61	2 909	61	2 159	58	2 175	60	2 118	63	2 267	77
High school: 4 years	3 187	88	3 288	90	3 288	90	2 818	88	2 835	90	2 800	92	2 940	102
College: 1 to 3 years	3 089	147	3 196	151	3 196	151	2 861	148	2 862	149	2 792	156	3 262	207
4 years or more	3 479	175	3 514	177	3 514	177	3 378	180	3 359	181	3 264	180	3 587	437
WORK EXPERIENCE IN 1989														
Total, 20 to 64 years	3 570	51	3 586	51	3 586	51	3 053	50	3 071	51	3 005	52	3 020	57
Worked at full-time jobs	2 514	87	2 508	87	2 508	87	2 467	87	2 471	87	2 440	87	2 447	95
50 to 52 weeks	2 389	183	2 389	183	2 389	183	2 369	182	2 383	183	2 399	185	2 445	221
Worked at part-time jobs	2 978	85	2 978	85	2 978	85	2 790	85	2 791	86	2 752	87	2 706	89
Did not work	4 549	70	4 622	70	4 622	70	3 607	79	3 664	81	3 591	85	3 698	96
PROGRAM PARTICIPATION STATUS														
Received:														
Cash assistance	3 732	75	3 779	78	3 779	78	1 794	63	1 786	66	1 564	68	1 677	78
AFDC or other non-SSI	4 580	123	4 578	125	4 578	125	2 782	109	2 741	114	2 373	114	2 327	112
SSI	3 396	86	3 415	90	3 415	90	1 280	58	1 274	62	1 092	66	1 150	84
Food stamps	3 502	84	3 560	87	3 560	87	2 346	80	2 355	83	2 076	89	2 250	99
Housing assistance	3 102	108	3 501	117	3 501	117	2 464	120	2 546	129	2 180	133	2 174	133
Energy assistance	2 998	105	3 062	110	3 062	110	2 038	98	2 073	102	1 817	103	2 054	132
Food stamps and cash assistance	3 831	102	3 814	107	3 814	107	1 888	81	1 871	86	1 487	85	1 663	100
HEALTH INSURANCE COVERAGE														
Covered by:														
Employer-provided plan	2 189	135	2 220	137	2 220	137	2 223	136	2 221	136	2 205	136	2 353	170
Medicare	1 983	53	1 995	56	1 995	56	1 415	51	1 435	51	1 368	55	1 561	167
Also Medicaid	2 505	85	2 470	88	2 470	88	1 214	78	1 259	82	1 144	87	1 277	121
Medicaid	3 560	72	3 648	74	3 648	74	2 073	69	2 057	73	1 887	78	2 074	91
Not covered by:														
Health insurance	3 668	67	3 668	67	3 667	67	3 581	67	3 581	67	3 501	66	3 455	69

[1]Persons of Hispanic origin may be of any race.

Table 13. Income of Households From Specified Sources, by Poverty Status: 1989 (Poverty Thresholds Based on CPI-U-X1)

(Households as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	One or more members received—											
		Social Security				AFDC or other non-SSI cash assistance				SSI			
				Mean amount (dol.)				Mean amount (dol.)				Mean amount (dol.)	
		Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error
ALL HOUSEHOLDS													
Total	93 347	25 464	27.3	7 631	38	4 061	4.4	3 539	67	3 349	3.6	3 130	63
Race and Hispanic Origin of Householder													
White	80 163	22 456	28.0	7 833	40	2 337	2.9	3 490	92	2 206	2.8	2 996	76
Black	10 486	2 584	24.6	6 019	118	1 533	14.6	3 338	91	995	9.5	3 083	101
Hispanic origin[1]	5 933	959	16.2	6 540	188	567	9.6	4 553	227	333	5.6	3 597	258
Type of Residence													
Inside metropolitan areas	72 331	18 465	25.5	7 791	45	3 258	4.5	3 751	77	2 352	3.3	3 360	80
Inside central cities	29 738	7 762	26.1	7 471	70	2 168	7.3	3 692	86	1 363	4.6	3 322	100
Outside central cities	42 593	10 703	25.1	8 023	59	1 090	2.6	3 869	154	989	2.3	3 411	130
Outside metropolitan areas	21 016	6 999	33.3	7 209	81	804	3.8	2 676	143	997	4.7	2 590	112
Region													
Northeast	19 127	5 496	28.7	7 860	75	928	4.9	3 958	113	633	3.3	3 427	128
Midwest	22 760	6 309	27.7	7 809	71	1 130	5.0	3 267	94	583	2.6	2 861	123
South	32 262	9 036	28.0	7 205	61	1 105	3.4	2 303	99	1 453	4.5	2 706	76
West	19 197	4 622	24.1	7 949	107	899	4.7	4 966	216	680	3.5	3 994	223
Type of Household													
Married-couple families	52 317	11 910	22.8	9 188	61	977	1.9	3 676	176	1 030	2.0	3 457	131
With related children under 18	25 476	1 407	5.5	7 303	178	850	3.3	3 824	196	371	1.5	3 649	215
With related children under 6	12 726	389	3.1	6 466	296	556	4.4	3 689	224	164	1.3	3 851	312
Female householder, no husband present	10 890	2 698	24.8	6 625	113	2 410	22.1	3 758	77	817	7.5	3 493	125
With related children under 18	7 445	1 078	14.5	6 269	198	2 293	30.8	3 826	80	396	5.3	3 476	169
With related children under 6	3 301	347	10.5	6 391	405	1 468	44.5	4 066	103	160	4.9	3 460	288
Nonfamily households	27 257	10 141	37.2	6 112	38	500	1.8	2 146	120	1 372	5.0	2 575	78
Single-person household	22 999	9 738	42.3	6 029	36	354	1.5	1 883	113	1 247	5.4	2 472	78
65 years and over	9 176	8 571	93.4	6 139	37	75	.8	(B)	(B)	773	8.4	1 905	79
Female	7 233	6 782	93.8	6 019	40	67	.9	(B)	(B)	640	8.8	1 861	84
Years of School Completed by Householder													
Less than 12 years	21 717	10 975	50.5	7 135	52	1 963	9.0	3 790	95	2 179	10.0	3 041	77
High school: 4 years	33 423	8 412	25.2	7 798	66	1 469	4.4	3 211	97	780	2.3	3 282	141
College: 1 to 3 years	17 121	3 091	18.1	7 977	108	508	3.0	3 624	244	251	1.5	3 404	213
4 years or more	21 086	2 986	14.2	8 626	134	122	.6	3 080	368	138	.7	3 184	281
Work Experience in 1989 of Householder													
Total, under 65 years	72 415	6 654	9.2	6 320	69	3 827	5.3	3 614	69	1 890	2.6	3 637	87
Worked at full-time jobs	58 293	2 545	4.4	5 428	104	1 165	2.0	2 531	114	560	1.0	3 186	142
50 to 52 weeks	48 529	1 840	3.8	5 376	118	431	.9	2 800	237	418	.9	3 191	164
Worked at part-time jobs	5 329	816	15.3	6 093	213	460	8.6	2 949	150	145	2.7	3 889	277
Did not work	8 794	3 293	37.5	7 066	96	2 202	25.0	4 327	92	1 185	13.5	3 820	116
Year-Round Full-Time Workers													
No workers	35 011	20 363	58.2	7 857	42	3 350	9.6	3 625	69	2 663	7.6	3 087	70
One worker	38 600	3 933	10.2	6 847	94	613	1.6	3 080	212	527	1.4	3 358	174
Two workers or more	18 960	1 150	6.1	6 304	176	91	.5	3 617	481	153	.8	3 123	267
Program Participation Status of Household Members													
One or more members received:													
Cash assistance	6 896	2 304	33.4	5 223	102	4 061	58.9	3 539	67	3 349	48.6	3 130	63
AFDC or other non-SSI	4 061	560	13.8	5 355	234	4 061	100.0	3 539	67	514	12.7	3 898	188
SSI	3 349	1 948	58.2	5 137	105	514	15.4	3 189	197	3 349	100.0	3 130	63
Food stamps	6 508	1 619	24.9	5 001	104	3 246	49.9	3 632	70	1 377	21.2	3 008	95
Housing assistance	4 085	1 615	39.5	5 567	94	1 216	29.8	3 603	105	696	17.0	3 101	118
Energy assistance	3 489	1 491	42.7	5 419	93	1 138	32.6	3 513	110	824	23.6	2 726	102
Free or reduced-price school lunches	5 943	781	13.1	6 035	212	2 058	34.6	4 110	99	466	7.8	3 793	189
Household received both food stamps and cash assistance	4 222	951	22.5	4 528	134	3 246	76.9	3 632	70	1 377	32.6	3 008	95

[1]Persons of Hispanic origin may be of any race.

Table 13. Income of Households From Specified Sources, by Poverty Status: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Food stamps				Housing assistance				Free or reduced-price school lunches			
			Mean amount (dol.)				Mean amount (dol.)				Mean amount (dol.)	
	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error
ALL HOUSEHOLDS												
Total	6 508	7.0	1 319	21	3 704	4.0	1 831	20	5 944	6.4	542	6
Race and Hispanic Origin of Householder												
White	3 993	5.0	1 183	25	2 223	2.8	1 782	24	3 704	4.6	529	7
Black	2 299	21.9	1 521	38	1 334	12.7	1 904	38	1 966	18.7	563	11
Hispanic origin[1]	858	14.5	1 541	64	381	6.4	2 091	66	1 206	20.3	577	14
Type of Residence												
Inside metropolitan areas	4 770	6.6	1 351	24	2 945	4.1	1 851	23	4 352	6.0	539	7
Inside central cities	2 994	10.1	1 442	32	1 927	6.5	1 898	30	2 519	8.5	546	9
Outside central cities	1 776	4.2	1 197	36	1 018	2.4	1 761	32	1 834	4.3	529	10
Outside metropolitan areas	1 737	8.3	1 230	50	759	3.6	1 756	49	1 592	7.6	551	14
Region												
Northeast	1 186	6.2	1 362	40	963	5.0	2 158	39	980	5.1	504	11
Midwest	1 670	7.3	1 388	39	855	3.8	1 479	26	1 215	5.3	550	12
South	2 574	8.0	1 313	35	1 235	3.8	1 722	27	2 478	7.7	548	9
West	1 078	5.6	1 178	54	651	3.4	2 017	70	1 270	6.6	552	15
Type of Household												
Married-couple families	1 761	3.4	1 362	43	565	1.1	1 397	41	2 721	5.2	566	9
With related children under 18	1 365	5.4	1 525	51	352	1.4	1 478	55	2 682	10.5	570	9
With related children under 6	883	6.9	1 491	66	234	1.8	1 512	69	1 290	10.1	555	13
Female householder, no husband present	2 955	27.1	1 696	31	1 429	13.1	2 098	33	2 904	26.7	524	8
With related children under 18	2 658	35.7	1 787	33	1 287	17.3	2 140	35	2 860	38.4	528	8
With related children under 6	1 605	48.6	1 957	44	769	23.3	2 252	43	1 187	35.9	523	13
Nonfamily households	1 564	5.7	560	19	1 631	6.0	1 749	27	76	.3	355	24
Single-person household	1 374	6.0	512	16	1 573	6.8	1 677	19	(X)	(X)	(X)	(X)
65 years and over	644	7.0	450	22	1 087	11.8	1 681	22	(X)	(X)	(X)	(X)
Female	556	7.7	460	24	901	12.5	1 683	24	(X)	(X)	(X)	(X)
Years of School Completed by Householder												
Less than 12 years	3 385	15.6	1 358	30	1 848	8.5	1 872	25	2 625	12.1	576	9
High school: 4 years	2 247	6.7	1 293	33	1 316	3.9	1 806	33	2 305	6.9	513	8
College: 1 to 3 years	696	4.1	1 276	61	367	2.1	1 867	93	770	4.5	530	15
4 years or more	180	.9	1 069	129	173	.8	1 510	83	244	1.2	482	24
Work Experience in 1989 of Householder												
Total, under 65 years	5 442	7.5	1 459	23	2 362	3.3	1 953	28	5 677	7.8	544	6
Worked at full-time jobs	1 964	3.4	1 189	36	810	1.4	1 520	50	3 247	5.6	544	8
50 to 52 weeks	786	1.6	1 205	56	440	.9	1 239	72	2 087	4.3	547	10
Worked at part-time jobs	732	13.7	1 403	65	370	6.9	1 961	64	673	12.6	512	15
Did not work	2 746	31.2	1 668	33	1 182	13.4	2 246	33	1 758	20.0	558	11
Year-Round Full-Time Workers												
No workers	5 361	15.3	1 347	23	3 129	8.9	1 930	20	3 293	9.4	539	8
One worker	1 010	2.6	1 187	48	486	1.3	1 319	70	2 191	5.7	553	10
Two workers or more	124	.7	1 276	146	48	.3	(B)	(B)	403	2.1	502	22
Program Participation Status of Household Members												
One or more members received:												
Cash assistance	4 222	61.2	1 467	26	1 686	24.5	2 151	30	2 257	32.7	540	9
AFDC or other non-SSI	3 246	79.9	1 693	29	1 140	28.1	2 270	40	2 058	50.7	543	10
SSI	1 377	41.1	940	38	675	20.2	1 918	37	466	13.9	560	22
Food stamps	6 508	100.0	1 319	21	1 759	27.0	2 135	30	2 746	42.2	567	9
Housing assistance	1 849	45.3	1 402	38	3 669	89.8	1 835	20	1 119	27.4	525	13
Energy assistance	2 095	60.0	1 417	38	695	19.9	2 042	41	1 066	30.5	584	15
Free or reduced-price school lunches	2 746	46.2	1 868	35	1 059	17.8	2 083	41	5 943	100.0	542	6
Household received both food stamps and cash assistance	4 222	100.0	1 467	26	1 305	30.9	2 223	35	1 891	44.8	549	10

[1]Persons of Hispanic origin may be of any race.

Table 13. Income of Households From Specified Sources, by Poverty Status: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Employer subsidized health insurance plan				Medicare				Medicaid			
			Mean amount (dol.)				Mean amount (dol.)				Mean amount (dol.)	
	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error
ALL HOUSEHOLDS												
Total	51 873	55.6	2 436	9	23 456	25.1	2 850	17	9 180	9.8	1 259	23
Race and Hispanic Origin of Householder												
White	45 460	56.7	2 447	9	20 675	25.8	2 943	18	5 986	7.5	1 334	29
Black	4 913	46.9	2 237	29	2 351	22.4	2 025	57	2 788	26.6	1 030	42
Hispanic origin[1]	2 814	47.4	2 519	39	909	15.3	2 561	99	1 165	19.6	1 361	73
Type of Residence												
Inside metropolitan areas	42 068	58.2	2 534	10	17 147	23.7	2 982	20	6 903	9.5	1 316	28
Inside central cities	15 482	52.1	2 318	16	7 393	24.9	2 748	30	4 110	13.8	1 210	36
Outside central cities	26 586	62.4	2 659	12	9 753	22.9	3 160	26	2 793	6.6	1 472	44
Outside metropolitan areas	9 804	46.7	2 015	20	6 309	30.0	2 491	38	2 277	10.8	1 086	53
Region												
Northeast	11 416	59.7	2 776	18	5 133	26.8	3 130	34	1 966	10.3	1 633	58
Midwest	13 286	58.4	2 652	16	5 790	25.4	2 929	33	2 027	8.9	1 139	44
South	16 621	51.5	1 956	13	8 196	25.4	2 432	26	3 152	9.8	931	33
West	10 550	55.0	2 550	23	4 337	22.6	3 202	46	2 036	10.6	1 526	56
Type of Household												
Married-couple families	34 183	65.3	2 774	11	10 832	20.7	3 811	25	2 994	5.7	1 912	47
With related children under 18	19 120	75.1	2 800	13	1 033	4.1	2 946	73	1 950	7.7	2 023	61
With related children under 6	9 342	73.4	2 744	19	299	2.3	2 875	148	1 249	9.8	2 013	73
Female householder, no husband present	4 958	45.5	1 990	23	2 089	19.2	2 587	52	3 535	32.5	1 095	35
With related children under 18	3 085	41.4	2 032	28	607	8.2	1 844	94	2 929	39.3	1 007	38
With related children under 6	1 070	32.4	2 091	49	231	7.0	1 668	162	1 781	53.9	1 013	48
Nonfamily households	11 112	40.8	1 606	14	9 870	36.2	1 844	17	2 211	8.1	609	29
Single-person household	8 261	35.9	1 435	13	9 466	41.2	1 801	17	1 887	8.2	476	25
65 years and over	361	3.9	1 103	55	8 937	97.4	1 808	17	1 098	12.0	369	19
Female	256	3.5	1 030	61	7 080	97.9	1 767	19	870	12.0	342	21
Years of School Completed by Householder												
Less than 12 years	6 398	29.5	2 260	24	10 435	48.0	2 511	27	4 736	21.8	1 141	33
High school: 4 years	19 138	57.3	2 438	14	7 553	22.6	2 993	28	2 970	8.9	1 337	40
College: 1 to 3 years	10 917	63.8	2 413	18	2 663	15.6	3 185	45	1 035	6.0	1 471	67
4 years or more	15 420	73.1	2 521	17	2 805	13.3	3 405	44	440	2.1	1 506	106
Work Experience in 1989 of Householder												
Total, under 65 years	48 977	67.6	2 469	9	3 928	5.4	2 584	35	7 002	9.7	1 378	29
Worked at full-time jobs	45 383	77.9	2 506	9	1 588	2.7	2 854	42	2 824	4.8	1 765	43
50 to 52 weeks	39 640	81.7	2 548	10	1 214	2.5	2 923	46	1 622	3.3	1 909	57
Worked at part-time jobs	2 159	40.5	2 069	39	296	5.6	2 605	130	793	14.9	1 307	79
Did not work	1 435	16.3	1 904	41	2 044	23.2	2 372	55	3 384	38.5	1 071	42
Year-Round Full-Time Workers												
No workers	5 794	16.6	1 819	20	19 263	55.0	2 780	19	6 799	19.4	1 013	25
One worker	29 363	76.1	2 234	10	3 256	8.4	3 176	36	1 855	4.8	1 958	56
Two workers or more	16 586	87.5	3 014	17	930	4.9	3 157	66	500	2.6	1 966	103
Program Participation Status of Household Members												
One or more members received:												
Cash assistance	1 141	16.5	2 012	54	2 540	36.8	1 838	57	6 511	94.4	1 323	30
AFDC or other non-SSI	600	14.8	2 027	80	560	13.8	1 949	122	3 895	95.9	1 339	39
SSI	563	16.8	1 987	70	2 209	66.0	1 828	61	3 121	93.2	1 433	47
Food stamps	889	13.7	1 657	48	1 564	24.0	1 258	57	4 757	73.1	1 106	32
Housing assistance	565	13.8	1 648	52	1 583	38.8	1 923	48	2 050	50.2	1 187	45
Energy assistance	379	10.9	1 601	62	1 467	42.0	1 349	56	2 016	57.8	985	47
Free or reduced-price school lunches	1 840	31.0	1 924	32	556	9.4	1 977	111	2 762	46.5	1 333	47
Household received both food stamps and cash assistance	409	9.7	1 736	78	1 036	24.5	1 229	73	4 076	96.5	1 141	36

[1]Persons of Hispanic origin may be of any race.

Table 13. Income of Households From Specified Sources, by Poverty Status: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Households as of March 1990. For meaning of symbols, see text)

Characteristic	Total (thous.)	One or more members received— Social Security: Number (thous.)	Social Security: Percent	Social Security: Mean amount (dol.): Value	Social Security: Mean amount (dol.): Standard error	AFDC or other non-SSI cash assistance: Number (thous.)	AFDC or other non-SSI cash assistance: Percent	AFDC or other non-SSI cash assistance: Mean amount (dol.): Value	AFDC or other non-SSI cash assistance: Mean amount (dol.): Standard error	SSI: Number (thous.)	SSI: Percent	SSI: Mean amount (dol.): Value	SSI: Mean amount (dol.): Standard error
HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY													
Total	9 997	2 954	29.5	4 013	54	2 716	27.2	3 669	77	1 485	14.9	2 650	76
Race and Hispanic Origin of Householder													
White	6 795	2 071	30.5	4 049	66	1 423	20.9	3 623	108	900	13.3	2 470	96
Black	2 844	831	29.2	3 898	93	1 164	40.9	3 484	101	542	19.1	2 872	117
Hispanic origin[1]	1 286	190	14.8	4 566	280	393	30.6	4 473	220	144	11.2	3 074	262
Type of Residence													
Inside metropolitan areas	7 173	1 937	27.0	4 000	70	2 153	30.0	3 867	89	973	13.6	2 808	97
Inside central cities	4 300	1 097	25.5	3 959	90	1 537	35.7	3 852	102	636	14.8	2 798	120
Outside central cities	2 872	840	29.2	4 053	111	616	21.4	3 906	177	337	11.7	2 825	166
Outside metropolitan areas	2 825	1 017	36.0	4 038	97	563	19.9	2 912	172	512	18.1	2 351	146
Region													
Northeast	1 732	489	28.2	3 888	137	612	35.3	4 255	135	248	14.3	3 089	171
Midwest	2 303	651	28.3	4 082	97	782	34.0	3 605	114	296	12.8	2 635	160
South	4 212	1 486	35.3	3 980	68	794	18.8	2 336	87	777	18.5	2 452	98
West	1 750	327	18.7	4 214	249	528	30.2	5 089	278	164	9.4	2 953	333
Type of Household													
Married-couple families	2 407	543	22.6	4 761	164	407	16.9	4 061	250	230	9.5	3 007	218
With related children under 18	1 564	120	7.7	6 115	413	378	24.2	4 208	263	96	6.2	3 653	287
With related children under 6	1 016	43	4.3	(B)	(B)	257	25.3	4 308	338	55	5.4	(B)	(B)
Female householder, no husband present	3 312	462	14.0	4 039	163	1 903	57.5	3 864	87	342	10.3	3 231	163
With related children under 18	3 035	350	11.5	4 177	197	1 853	61.1	3 909	89	262	8.6	3 346	193
With related children under 6	1 787	144	8.1	4 338	306	1 224	68.5	4 153	111	118	6.6	3 477	321
Nonfamily households	3 978	1 892	47.6	3 783	53	316	7.9	1 942	125	892	22.4	2 327	90
Single-person household	3 465	1 811	52.3	3 669	46	265	7.7	1 778	125	829	23.9	2 260	88
65 years and over	1 656	1 458	88.0	3 677	49	50	3.0	(B)	(B)	496	30.0	1 711	95
Female	1 387	1 223	88.2	3 683	54	43	3.1	(B)	(B)	416	30.0	1 741	105
Years of School Completed by Householder													
Less than 12 years	5 085	2 051	40.3	3 983	60	1 404	27.6	3 890	111	1 099	21.6	2 545	87
High school: 4 years	3 218	639	19.9	4 147	127	972	30.2	3 434	117	293	9.1	3 001	188
College: 1 to 3 years	1 151	186	16.1	4 120	269	293	25.4	3 285	229	68	5.9	(B)	(B)
4 years or more	544	77	14.3	3 454	306	48	8.8	(B)	(B)	25	4.6	(B)	(B)
Work Experience in 1989 of Householder													
Total, under 65 years	7 736	984	12.7	4 239	113	2 616	33.8	3 748	78	839	10.8	3 288	105
Worked at full-time jobs	2 509	72	2.9	(B)	(B)	430	17.1	2 302	144	53	2.1	(B)	(B)
50 to 52 weeks	1 024	19	1.9	(B)	(B)	55	5.3	(B)	(B)	12	1.2	(B)	(B)
Worked at part-time jobs	1 394	121	8.7	3 586	377	312	22.4	3 015	179	55	4.0	(B)	(B)
Did not work	3 832	790	20.6	4 381	119	1 874	48.9	4 201	95	732	19.1	3 309	112
Year-Round Full-Time Workers													
No workers	8 487	2 875	33.9	4 002	54	2 571	30.3	3 708	79	1 447	17.0	2 645	77
One worker	1 318	67	5.1	(B)	(B)	139	10.5	2 994	309	34	2.6	(B)	(B)
Two workers or more	180	11	6.2	(B)	(B)	6	3.2	(B)	(B)	1	.5	(B)	(B)
Program Participation Status of Household Members													
One or more members received:													
Cash assistance	3 880	942	24.3	3 667	86	2 716	70.0	3 669	77	1 485	38.3	2 650	76
AFDC or other non-SSI	2 716	276	10.2	3 823	196	2 716	100.0	3 669	77	321	11.8	3 358	175
SSI	1 485	781	52.6	3 607	83	321	21.6	2 819	236	1 485	100.0	2 650	76
Food stamps	4 341	922	21.2	4 007	90	2 415	55.6	3 742	80	930	21.4	2 711	97
Housing assistance	2 103	593	28.2	3 853	100	1 021	48.6	3 593	115	442	21.0	2 888	132
Energy assistance	1 913	589	30.8	3 983	101	889	46.5	3 577	125	513	26.8	2 565	127
Free or reduced-price school lunches	2 795	337	12.1	4 654	241	1 548	55.4	4 208	110	285	10.2	3 523	186
Household received both food stamps and cash assistance	3 076	577	18.8	3 644	105	2 415	78.5	3 742	80	930	30.2	2 711	97

[1]Persons of Hispanic origin may be of any race.

Table 13. Income of Households From Specified Sources, by Poverty Status: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Food stamps				Housing assistance				Free or reduced-price school lunches			
			Mean amount (dol.)				Mean amount (dol.)				Mean amount (dol.)	
	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error
HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY												
Total	4 341	43.4	1 551	28	1 970	19.7	2 207	24	2 795	28.0	588	9
Race and Hispanic Origin of Householder												
White	2 474	36.4	1 434	35	1 011	14.9	2 218	33	1 489	21.9	579	13
Black	1 704	59.9	1 700	46	885	31.1	2 178	36	1 150	40.5	602	15
Hispanic origin[1]	613	47.6	1 752	81	237	18.5	2 477	73	579	45.1	615	22
Type of Residence												
Inside metropolitan areas	3 183	44.4	1 572	32	1 535	21.4	2 233	28	2 130	29.7	583	11
Inside central cities	2 116	49.2	1 646	40	1 106	25.7	2 240	34	1 387	32.3	594	13
Outside central cities	1 067	37.2	1 424	51	429	14.9	2 213	44	743	25.9	563	17
Outside metropolitan areas	1 158	41.0	1 494	69	435	15.4	2 116	62	665	23.5	605	25
Region												
Northeast	793	45.8	1 636	53	433	25.0	2 775	48	478	27.6	548	19
Midwest	1 139	49.5	1 608	51	471	20.4	1 787	31	594	25.8	612	20
South	1 760	41.8	1 551	47	776	18.4	2 044	29	1 159	27.5	595	15
West	649	37.1	1 348	76	290	16.6	2 476	82	564	32.2	583	25
Type of Household												
Married-couple families	904	37.6	1 788	69	219	9.1	1 878	75	839	34.8	662	19
With related children under 18	732	46.8	1 950	80	179	11.4	1 860	90	826	52.8	668	19
With related children under 6	486	47.8	1 917	103	131	12.9	1 854	102	472	46.4	637	25
Female householder, no husband present	2 257	68.2	1 899	37	1 035	31.3	2 436	34	1 853	56.0	556	11
With related children under 18	2 132	70.3	1 948	38	987	32.5	2 438	34	1 836	60.5	558	11
With related children under 6	1 336	74.8	2 096	50	640	35.8	2 468	41	898	50.3	543	15
Nonfamily households	1 070	26.9	598	23	688	17.3	1 967	33	11	.3	(B)	(B)
Single-person household	1 004	29.0	565	20	655	18.9	1 886	21	(X)	(X)	(X)	(X)
65 years and over	451	27.2	484	27	381	23.0	1 855	26	(X)	(X)	(X)	(X)
Female	396	28.6	494	28	317	22.9	1 856	29	(X)	(X)	(X)	(X)
Years of School Completed by Householder												
Less than 12 years	2 412	47.4	1 568	39	1 063	20.9	2 156	33	1 446	28.4	620	14
High school: 4 years	1 420	44.1	1 541	46	668	20.8	2 257	43	980	30.5	554	15
College: 1 to 3 years	413	35.9	1 526	84	183	15.9	2 316	80	281	24.4	561	27
4 years or more	95	17.5	1 373	198	56	10.3	(B)	(B)	87	16.0	531	47
Work Experience in 1989 of Householder												
Total, under 65 years	3 744	48.4	1 695	30	1 545	20.0	2 301	29	2 716	35.1	589	10
Worked at full-time jobs	895	35.7	1 518	62	295	11.8	2 108	64	900	35.9	629	17
50 to 52 weeks	237	23.2	1 571	119	73	7.1	(B)	(B)	359	35.1	680	30
Worked at part-time jobs	534	38.3	1 578	83	237	17.0	2 328	73	411	29.5	545	20
Did not work	2 315	60.4	1 790	38	1 012	26.4	2 351	36	1 406	36.7	577	13
Year-Round Full-Time Workers												
No workers	3 972	46.8	1 551	29	1 861	21.9	2 217	25	2 275	26.8	571	10
One worker	343	26.0	1 546	95	107	8.1	2 028	130	472	35.8	663	25
Two workers or more	23	12.7	(B)	(B)	2	1.0	(B)	(B)	43	24.0	(B)	(B)
Program Participation Status of Household Members												
One or more members received:												
Cash assistance	3 076	79.3	1 652	32	1 294	33.4	2 281	30	1 643	42.3	567	12
AFDC or other non-SSI	2 415	88.9	1 904	36	963	35.5	2 377	35	1 548	57.0	568	12
SSI	930	62.7	1 018	51	426	28.7	2 054	48	285	19.2	611	31
Food stamps	4 341	100.0	1 551	28	1 403	32.3	2 266	29	2 012	46.3	594	11
Housing assistance	1 466	69.7	1 568	46	1 962	93.3	2 207	24	820	39.0	545	16
Energy assistance	1 522	79.6	1 610	48	482	25.2	2 214	51	762	39.8	606	20
Free or reduced-price school lunches	2 012	72.0	2 116	43	785	28.1	2 407	44	2 795	100.0	588	9
Household received both food stamps and cash assistance	3 076	100.0	1 652	32	1 092	35.5	2 317	33	1 478	48.0	575	13

[1]Persons of Hispanic origin may be of any race.

Table 13. Income of Households From Specified Sources, by Poverty Status: 1989 (Poverty Thresholds Based on CPI-U-X1)—Con.

(Households as of March 1990. For meaning of symbols, see text)

	One or more members received—											
	Employer subsidized health insurance plan				Medicare				Medicaid			
			Mean amount (dol.)				Mean amount (dol.)				Mean amount (dol.)	
	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error	Number (thous.)	Percent	Value	Standard error
HOUSEHOLDS WITH HOUSEHOLDER IN POVERTY												
Total	901	9.0	1 386	39	2 839	28.4	248	18	4 573	45.7	529	23
Race and Hispanic Origin of Householder												
White	672	9.9	1 389	46	2 029	29.9	246	22	2 609	38.4	553	30
Black	194	6.8	1 359	87	762	26.8	244	29	1 769	62.2	441	35
Hispanic origin[1]	123	9.5	1 744	112	199	15.5	387	77	639	49.7	680	69
Type of Residence												
Inside metropolitan areas	629	8.8	1 462	50	1 875	26.1	285	23	3 408	47.5	561	28
Inside central cities	350	8.1	1 458	75	1 071	24.9	311	30	2 320	53.9	533	33
Outside central cities	279	9.7	1 467	63	805	28.0	250	37	1 088	37.9	622	52
Outside metropolitan areas	272	9.6	1 211	67	964	34.1	178	30	1 164	41.2	434	50
Region												
Northeast	130	7.5	1 734	119	493	28.5	352	51	950	54.8	782	55
Midwest	215	9.3	1 609	72	630	27.4	203	33	1 114	48.4	430	40
South	358	8.5	1 068	46	1 394	33.1	176	19	1 743	41.4	308	28
West	198	11.3	1 492	100	322	18.4	494	82	766	43.8	860	80
Type of Household												
Married-couple families	378	15.7	1 582	50	552	22.9	268	39	859	35.7	901	71
With related children under 18	331	21.2	1 622	52	133	8.5	769	117	664	42.5	1 106	87
With related children under 6	226	22.2	1 683	65	60	5.9	(B)	(B)	470	46.3	1 227	105
Female householder, no husband present	239	7.2	1 504	76	335	10.1	256	52	2 312	69.8	558	33
With related children under 18	224	7.4	1 556	78	238	7.8	320	69	2 178	71.8	576	35
With related children under 6	109	6.1	1 387	91	113	6.3	282	96	1 393	78.0	644	46
Nonfamily households	247	6.2	1 008	82	1 902	47.8	244	22	1 268	31.9	220	23
Single-person household	99	2.9	731	74	1 808	52.2	174	15	1 161	33.5	151	16
65 years and over	1	.1	(B)	(B)	1 611	97.3	158	15	597	36.1	103	12
Female	1	.1	(B)	(B)	1 361	98.1	150	16	493	35.6	102	14
Years of School Completed by Householder												
Less than 12 years	293	5.8	1 444	62	2 001	39.3	224	19	2 658	52.3	490	31
High school: 4 years	374	11.6	1 442	69	587	18.2	300	43	1 411	43.9	556	40
College: 1 to 3 years	120	10.4	1 226	91	172	15.0	354	97	407	35.3	629	76
4 years or more	114	21.0	1 223	97	79	14.6	247	107	97	17.8	762	173
Work Experience in 1989 of Householder												
Total, under 65 years	891	11.5	1 383	39	661	8.5	515	56	3 763	48.6	609	27
Worked at full-time jobs	627	25.0	1 391	47	71	2.8	(B)	(B)	725	28.9	819	69
50 to 52 weeks	318	31.0	1 339	69	19	1.9	(B)	(B)	170	16.6	931	146
Worked at part-time jobs	153	11.0	1 395	96	52	3.8	(B)	(B)	487	34.9	749	80
Did not work	111	2.9	1 323	94	538	14.0	461	56	2 551	66.6	522	32
Year-Round Full-Time Workers												
No workers	392	4.6	1 352	50	2 756	32.5	242	17	4 254	50.1	506	24
One worker	436	33.1	1 382	57	72	5.5	(B)	(B)	303	23.0	838	102
Two workers or more	73	40.4	(B)	(B)	11	6.2	(B)	(B)	14	(B)	(B)	393
Program Participation Status of Household Members												
One or more members received:												
Cash assistance	116	3.0	1 369	96	1 058	27.3	365	32	3 711	95.6	562	27
AFDC or other non-SSI	101	3.7	1 438	106	269	9.9	565	79	2 631	96.9	683	35
SSI	17	1.1	(B)	(B)	907	61.1	358	35	1 398	94.2	446	40
Food stamps	233	5.4	1 407	65	904	20.8	411	34	3 405	78.4	610	29
Housing assistance	101	4.8	1 381	115	581	27.6	690	42	1 504	71.5	868	46
Energy assistance	82	4.3	1 499	147	602	31.5	275	37	1 402	73.3	529	42
Free or reduced-price school lunches	286	10.2	1 535	61	238	8.5	538	80	1 936	69.3	749	44
Household received both food stamps and cash assistance	90	2.9	1 420	109	647	21.0	413	40	2 971	96.6	627	32

[1]Persons of Hispanic origin may be of any race.

Appendix A. Definitions and Explanations

Population coverage. This report includes the civilian noninstitutional population of the United States (the 50 States and the District of Columbia) and members of the Armed Forces living off post or with their families on post, but excludes all other members of the Armed Forces. The poverty data also exclude unrelated individuals under 15 years of age. Poverty rates exclude inmates of institutions, Armed Forces members in barracks, and unrelated individuals under 15 years from the denominator as well as numerator.

Money income. Income distributions and income summary measures (such as medians and means) shown in definition 1 of this report are limited to money income before payments of Federal, State, local, or Social Security (FICA) taxes and before any other types of deductions, such as union dues and Medicare premiums. Total money income is the sum of the amounts received from wages and salaries, self-employment income (including losses), Social Security, Supplemental Security Income, public assistance, interest, dividends, rent, royalties, estates or trusts, Veterans' payments, unemployment and workers' compensations, private and government retirement and disability pensions, alimony, child support, and any other source of money income which was regularly received. Capital gains (or losses) and lump-sum or one-time payments such as life insurance settlements are excluded.

Median income. The median income is the amount which divides the distribution into two equal groups, one having incomes above the median, and the other having incomes below the median.

Mean income. The mean income is the amount obtained by dividing the total income of a group by the number of units in that group.

Per capita income. Per capita income is the mean income computed for every man, woman, and child in a particular group. It is derived by dividing the total income of a particular group by the total population (excluding patients or inmates in institutional quarters) in that group.

Gini ratio. The Gini ratio (or index of income concentration) is a statistical measure of income equality ranging from 0 to 1. A measure of 1 indicates perfect inequality, i.e., one person has all the income and the rest have none. A measure of 0 indicates perfect equality, i.e., all persons having equal shares of income. All Gini ratios appearing in this report were computed using grouped data. For a more detailed discussion, see Current Population Reports, Series P-60, No. 123.

Constant dollars. Some of the income figures for previous years have been converted to 1989 constant dollars in order to discount for changes in consumer prices. These adjustments were made based on changes in the average annual Consumer Price Index for All Urban Consumers (CPI-U). These indexes are shown in table A-1.

Nonresponse. Nonresponse in household surveys has two main components. The first, often termed noninterview, consists of those occupied sample housing units for which no interview was obtained. In the March CPS, about 4 to 5 percent of all sample households are determined to be noninterviews. Noninterviews result because the household members refuse to participate in the survey or because the occupants could not be found at home at any time during the survey week. The survey weights of the interviewed households are adjusted to reflect the loss of these noninterviews. The second component of nonresponse, usually referred to as item nonresponse, represents failure to obtain answers to specific questions for households that do participate in the survey. Item nonresponse occurs because individuals may refuse to answer some questions or because the answers to some of the questions are not known and cannot be accurately estimated by the respondent. The magnitude of item nonresponse for amounts of income received varies considerably by the type of income. For example, the item nonresponse rate for wage and salary amounts was about 17 percent, compared with 19 percent for Social Security income and 28 percent of interest income. The data processing system used for the March CPS makes assignments (imputes) of values when survey responses are missing. These imputations are made on a case-by-case basis using the respondent's reported information to develop an appropriate substitute value.

Poverty definition. Families and unrelated individuals are classified as being above or below the poverty level using the poverty index originated at the Social Security

Table A-1. **Annual Average Consumer Price Index (CPI-U): 1947 to 1989**

(1982-84 = 100)

Year	CPI-U
1947	22.3
1948	24.1
1949	23.8
1950	24.1
1951	26.0
1952	26.5
1953	26.7
1954	26.9
1955	26.8
1956	27.2
1957	28.1
1958	28.9
1959	29.1
1960	29.6
1961	29.9
1962	30.2
1963	30.6
1964	31.0
1965	31.5
1966	32.4
1967	33.4
1968	34.8
1969	36.7
1970	38.8
1971	40.5
1972	41.8
1973	44.4
1974	49.3
1975	53.8
1976	56.9
1977	60.6
1978	65.2
1979	72.6
1980	82.4
1981	90.9
1982	96.5
1983	99.6
1984	103.9
1985	107.6
1986	109.6
1987	113.6
1988	118.3
1989	124.0

Source: Department of Labor, Bureau of Labor Statistics.

Administration in 1964 and revised by Federal Interagency Committees in 1969 and 1980. The poverty index is based solely on money income and does not reflect the fact that many low-income persons receive noncash benefits such as food stamps, Medicaid, and public housing. The index is based on the Department of Agriculture's 1961 Economy Food Plan and reflects the different consumption requirements of families based on their size and composition. It was determined from the Department of Agriculture's 1955 Survey of Food Consumption that families of three or more persons spend approximately one-third of their income on food; the poverty level for these families was, therefore, set at three times the cost of the Economy Food Plan. For smaller families and persons living alone, the cost of the Economy Food Plan was multiplied by factors that were slightly higher in order to compensate for the relatively larger fixed expenses of these smaller households. The poverty thresholds are updated every year to reflect changes in the Consumer Price Index (CPI-U). The average poverty threshold for a family of four was $12,675 in 1989, about 4.8 percent higher than the comparable 1988 cutoff of $12,092. Weighted average poverty thresholds by size of family are shown in table A-2.

Poverty thresholds versus administrative poverty income guidelines. The poverty thresholds in table A-2 are averages of the 48 different thresholds (which vary by family size, number of children and age of householder for one- and two-person families) which are used by the Census Bureau in determining the poverty status of persons from income data furnished by respondent surveys and the decennial census. Our average poverty thresholds are similar but not identical to the "administrative poverty income guidelines" which are issued by the Department of Health and Human Services (HHS). The HHS poverty guidelines are used for administrative purposes such as determining eligibility for a particular assistance program rather than for determining poverty status in surveys. The guidelines are usually applied in combination with other eligibility criteria, such as asset limits, and may be used as multiples (e.g., children in families with income below 185 percent of their appropriate income guidelines may be eligible for the reduced-price school lunch program).

The HHS guidelines represent rounded versions of the average weighted poverty thresholds adjusted to provide equal differences between each family size (rather than using the equivalency scale inherent in the poverty thresholds). The 1990 poverty guidelines issued in the Federal Register (see Federal Register, Volume 55, No. 33, Feb. 16, 1990, pp. 5664-5665) are based on the 1989 poverty thresholds in table A-2. The guidelines use the reference year "1990" since they are applied

Table A-2. **Weighted Average Poverty Thresholds in 1989**

Size of family unit	Threshold
One person (unrelated individual)	$6,311
15 to 64 years	6,452
65 years and over	5,947
Two persons	8,076
Householder 15 to 64 years	8,343
Householder 65 years and over	7,501
Three persons	9,885
Four persons	12,675
Five persons	14,990
Six persons	16,921
Seven persons	19,162
Eight persons	21,328
Nine persons or more	25,480

for eligibility purposes in that year. The poverty thresholds are called "1989" because in our March 1990 CPS we ask income information for the previous calendar year (1989).

For further information on the poverty guidelines, contact the Office of the Assistant Secretary for Planning and Evaluation, Department of Health and Human Services, Washington, DC.

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

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

Family. The term "family" refers to a group of two or more persons (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such persons (including related subfamily members) are considered members of the same family. Thus, if the son of the householder and the son's wife are in the household, they are treated as part of the householder's family. However, a lodger and his wife not related to the householder or an unrelated servant and his wife are considered as additional families not a part of the householder's family. These unrelated subfamilies are not included in the count of total families.

Unrelated individuals. The term "unrelated individuals" refers to persons of any age (other than inmates of institutions) who are not living with any relatives. An unrelated individual may be (1) a person living alone or with nonrelatives only, (2) a roomer, boarder, or resident employee with no relatives in the household, or (3) a group quarters member who has no relatives living with him/her. 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.

Appendix B. Description of Methods Used to Value Noncash Benefits

Food stamps. The March supplement to the CPS collects information on the face value of food stamps received by households during the calendar year and on the number of persons in each household who were in a food stamp recipiency unit. This information was used to determine the face value of food stamps received by families and unrelated individuals during the calendar year. The income value of food stamps was set equal to their face value.

School lunches. The March supplement collects information on the number of children in each household who usually ate a complete hot lunch offered at school and the number who received free or reduced-price lunches because they qualified for the Federal School Lunch program. The income value of the school lunch program for each participant family was calculated by determining the annual subsidy received by each child depending on whether the lunches were regular price, reduced price, or free. Information on subsidies per meal was obtained from the Department of Agriculture.

Housing subsidies. The March supplement collects information on the number of households living in public or subsidized housing units, but a rather complex procedure is required to estimate the income value of these housing subsidies.

Because the CPS does not collect data on housing costs, the basis for the calculation of the value of housing subsidies was the 1985 American Housing Survey. This data file was used to calculate the actual gross rent (rent plus utilities) paid by families in subsidized housing and the rent these families would have been expected to pay had their units not been subsidized. The calculation of actual rent was taken directly from survey responses. The calculation of the rent the family would have expected to pay if the unit was not subsidized required the development of a statistical model that measured the effect of certain housing characteristics on gross rent.

For each of the four major regions, a model was estimated from the universe of two bedroom nonsubsidized units that related gross rent to (a) number of bathrooms, (b) number of appliances, (c) number of housing flaws, and (d) presence of satisfactory neighborhood services. The coefficients of the model were then used with the universe of subsidized units to determine the amount these units would have rented for had they not been subsidized.

The two items of information—actual rent and predicted rent—provide a measure of the income value of the housing subsidy.

The complete model contained two additional features not described above. First, the relative subsidies observed for two bedroom units were assumed to apply as well to smaller and larger units (there were insufficient observations to perform separate analyses for these units). Second, because the required rent payment in some subsidized housing is dependent on the income of the family, subsidies were estimated for families with incomes under $6,000, $6,000 to $9,999, and $10,000 and over.

The estimated subsidies shown in table B-1 are the 1985 estimates updated to reflect changes in shelter costs. These estimates were used as measures of the income value of housing subsidies.

Medicare and Medicaid. The March supplement collects information on the number of persons who were covered by Medicare and/or Medicaid at any time during the previous calendar year. For the purpose of preparing income estimates it was assumed that anyone who was covered at any time during the year was covered for the entire year. For reasons described in the front text of this report, the income value of benefits from Medicare and Medicaid was defined as the fungible value of the benefits. The principle that was followed in determining fungible value can be summarized as follows:

> Medicare and Medicaid benefits are counted as income to the extent that they free up resources that could have been spent on medical care.

The model used to measure fungible value has the following elements:

1. Medicare and/or Medicaid benefits have no income value if the family is unable to meet basic food and housing requirements or if the family has no remaining resources after meeting basic food and housing requirements. The cost of basic food requirements is determined by the cost of the Department of Agriculture's Thrifty Food Plan (the lowest cost of several food plans). The cost of basic housing is taken from the Department of Housing and Urban Development's Fair Market Rent series that measures market rent levels for standard quality housing in each U.S. county.

Table B-1. Estimates of Monthly Rent Subsidies, by Number of Bedrooms, Region, and Income Level: 1989

Region and income level of family	One bedroom	Two bedrooms	Three or more bedrooms
Northeast:			
Income under $6,000	$207	$243	$273
Income $6,000 to $9,999	189	224	251
Income $10,000 and over	79	93	104
Midwest:			
Income under $6,000	125	160	182
Income $6,000 to $9,999	115	147	168
Income $10,000 and over	48	62	69
South:			
Income under $6,000	144	173	218
Income $6,000 to $9,999	133	159	201
Income $10,000 and over	55	66	83
West:			
Income under $6,000	173	217	287
Income $6,000 to $9,999	159	200	263
Income $10,000 and over	66	83	109

Note: Data from the American Housing Survey were used to determine how much families in subsidized (or public) housing pay and how much families living in nonsubsidized units with characteristics similar to the subsidized unit pay. The difference is the rent subsidy.

2. Medicare and/or Medicaid benefits have full income value (defined to be the mean government outlay for families in a given risk class) if the resources of the family after deducting amounts required for basic food and housing costs were as great or greater than the mean Medicare and/or Medicaid outlays for families in the same risk class.

3. Medicare and/or Medicaid benefits have partial income value if the resources of the family are higher than the level specified in element 1 but lower than the level specified in element 2.

The actual calculation involves the following steps:

For a given family, determine:
A = Cost of basic food and housing.
B = Amount of resources (includes money income, food stamps, and housing subsidies).
C_1 = Mean Medicare outlays for families in the risk class to which this family belongs.
C_2 = Mean Medicaid outlays for families in the risk class to which this family belongs.
Then, the income value of Medicare and/or Medicaid
= $0 if B is less than or equal to A
= $C_1 + C_2$ if (B-A) is greater than or equal to $C_1 + C_2$
= X if B is greater than A and (B-A) is less than $C_1 + C_2$
where $X = (r \cdot C_1) + (r \cdot C_2)$ and

$$r = \frac{B - A}{C_1 + C_2}$$

Table B-2 shows the cost of the Thrifty Food Plan for 1989, table B-3 shows mean outlays per enrollee for the Medicare program, and table B-4 shows mean outlays per beneficiary for the Medicaid program.

Employer contributions to health insurance. The March supplement collects information on the number of persons who were covered at any time during the previous calendar year by a health insurance plan obtained through an employer or union. The supplement also collects information on whether the employer paid for all, part, or none of the cost of the plan.

For the purpose of this report, employer contributions to health insurance plans are treated as a form of wages and the entire estimated value of the employer contribution is counted as income.

The best data source available for measuring the amount employers contribute to health plans was the 1977 National Medical Care Expenditures Survey (NMCES).

Table B-2. Cost of Thrifty Food Plan: 1989

Sex and age	Annual amount
Child:	
1 and 2 years	$599
3 to 5 years	647
6 to 8 years	794
9 to 11 years	943
Male:	
12 to 14 years	984
15 to 19 years	1,020
20 to 50 years	1,093
51 years and over	993
Female:	
12 to 19 years	981
20 to 50 years	988
51 years and over	977

Note: Annual amounts are adjusted according to family size:
1 person—add 20 percent
2 persons—add 10 percent
3 persons—add 5 percent
4 persons—no adjustment
5 or 6 persons—subtract 5 percent
7 persons or more—subtract 10 percent
Source: U. S. Department of Agriculture.

Table B-3. **Mean Medicare Outlays per Enrollee, by State and Risk Class: 1989**

State	Risk class	
	Age 65 and over	Blind and disabled
United States	$2,822	$3,323
Alabama	2,642	2,888
Alaska	2,680	2,744
Arizona	2,802	3,475
California	3,404	4,312
Colorado	2,739	3,180
Connecticut	2,775	3,788
Delaware	2,888	3,469
District of Columbia	4,068	6,880
Florida	2,779	3,232
Georgia	2,592	3,289
Hawaii	2,154	3,670
Idaho	2,071	2,341
Illinois	3,215	3,904
Indiana	2,586	3,051
Iowa	2,112	2,523
Kansas	2,725	3,293
Kentucky	2,420	2,358
Louisiana	3,181	3,255
Maine	2,192	2,213
Maryland	3,143	4,175
Massachusetts	3,402	3,231
Michigan	3,549	3,836
Minnesota	1,803	3,254
Mississippi	2,362	2,360
Missouri	3,107	3,423
Montana	2,566	2,560
Nebraska	2,013	2,609
Nevada	2,657	3,655
New Hampshire	2,428	2,744
New Jersey	2,827	3,866
New Mexico	2,329	2,502
New York	2,748	3,306
North Carolina	1,928	2,469
North Dakota	2,596	2,534
Ohio	2,916	3,155
Oklahoma	2,632	2,935
Oregon	1,937	2,554
Pennsylvania	3,427	4,070
Rhode Island	2,952	3,037
South Carolina	1,996	2,456
South Dakota	2,242	2,261
Tennessee	2,969	3,333
Texas	2,672	3,472
Utah	2,363	3,014
Vermont	2,311	2,574
Virginia	2,371	3,038
Washington	2,306	2,770
West Virginia	2,474	2,255
Wisconsin	2,538	2,749
Wyoming	2,763	2,980

NOTE: Medicare payments per enrollee for 1989 were estimated by applying factors to actual data for 1988. The factors were based on benefit per enrollee data published in the *1990 Green Book* (Committee on Ways and Means, U.S. House of Representatives)

That survey had a relatively large sample size and included data on contributions that were obtained by conducting interviews with the employers of persons who were in the household portion of the NMCES sample.

The procedure for estimating the value of employer contributions for persons and families on the March 1990 CPS data file involved the following steps:

1. An enhanced NMCES data file was prepared by adding two variables not on the original file. The two variables were total earnings during the year and usual hours worked per week. The variables were created by statistically matching NMCES and CPS using the appropriate demographic and economic variables that were available from both sources. The match made it possible to assign the earnings and full-time/part-time variables to the NMCES file.
2. The enhanced NMCES file was used to estimate a model that related employer contributions to a set of explanatory variables. The variables chosen were ones that are also available on the CPS file. The list of variables included (1) type of plan (family or individual), (2) proportion of cost paid for by employer (part or all), (3) level of earnings, (4) type of worker (full time or part time), (5) industry, (6) occupation, (7) sector (private or government), (8) region, (9) residence, (10) personal characteristics such as age, race, marital status, and education.
3. The model was run on the March 1990 CPS file to obtain estimates of the amount of employer contributions for each worker whose employer paid all or part of the cost of his or her health plan. The model was run after deflating 1989 earnings to 1977 dollars. The estimates produced by this model were then inflated to 1989 estimates by multiplying the 1977 level estimates by the 1977 to 1989 change in employer contributions per covered employer.
4. For those persons who worked for the Federal government in 1989, the amount of employer contribution was calculated using administrative data. Separate calculations were made for postal and nonpostal employees.

Net imputed return on equity in own home. Homeowners with a positive amount of home equity receive income in the form of housing services but that income is usually omitted from estimates of the distribution of income. There are two possible approaches to measuring this income. The net rental income approach begins with an estimate of the amount the home would rent for in the market and subtracts expenses related to home ownership such as mortgage interest, property taxes, maintenance costs, depreciation, and insurance. The net rental approach presents very serious measurement difficulties and was not used for this report. The approach that was chosen applies a rate of return to the estimated amount of home equity.

The March supplement collects information on whether the housing unit is owned or rented, but does not collect information on home equity. The rate of return approach was implemented by preparing an enhanced CPS file that used information on the 1987 American Housing Survey (AHS) file to assign values of home equity and amounts of property taxes to CPS households. The file was created by statistically matching each CPS household to an AHS household with similar characteristics.

Table B-4. **Mean Medicaid Outlays Per Beneficiary Excluding Institutionalized Persons, by State and Risk Class: 1989**

State	Age 65 and over	Blind and disabled	Age 21-64, non-disabled	Age less than 21, nondisabled
United States	$1,739	$3,121	$1,259	$607
Alabama	916	1,528	1,047	384
Alaska	1,790	5,455	2,523	1,147
Arizona	1,739	3,121	1,259	607
Arkansas	1,197	1,866	815	568
California	1,056	2,790	1,120	484
Colorado	947	4,035	928	536
Connecticut	2,641	5,489	1,367	641
Delaware	1,970	3,619	1,148	578
District of Columbia	1,879	2,697	753	394
Florida	2,411	2,687	1,098	524
Georgia	1,464	2,767	1,630	563
Hawaii	949	1,689	994	497
Idaho	1,722	4,160	1,197	585
Illinois	1,508	3,217	1,003	573
Indiana	1,766	4,493	1,890	792
Iowa	1,438	2,932	1,462	711
Kansas	955	2,712	1,296	630
Kentucky	1,187	2,807	1,218	526
Louisiana	1,041	2,375	1,403	574
Maine	1,501	4,015	1,340	603
Maryland	2,032	4,855	1,487	834
Massachusetts	2,210	4,931	1,640	799
Michigan	936	3,067	1,073	462
Minnesota	1,748	5,986	1,118	670
Mississippi	857	1,422	870	369
Missouri	1,404	1,982	939	584
Montana	1,991	3,625	1,293	609
Nebraska	1,444	3,643	1,364	694
Nevada	1,194	4,204	1,422	635
New Hampshire	2,389	10,356	803	515
New Jersey	2,484	4,967	1,984	713
New Mexico	1,018	2,649	1,399	560
New York	4,950	5,426	1,814	871
North Carolina	1,619	3,017	1,129	583
North Dakota	2,223	6,063	1,518	788
Ohio	1,286	3,159	1,325	868
Oklahoma	1,558	2,202	1,068	573
Oregon	2,918	3,150	1,018	498
Pennsylvania	1,028	2,171	1,037	570
Rhode Island	2,615	3,819	1,159	637
South Carolina	1,064	1,876	1,126	433
South Dakota	1,102	3,768	1,082	683
Tennessee	821	2,101	1,389	682
Texas	1,552	2,170	1,213	418
Utah	1,388	4,296	1,453	605
Vermont	1,503	4,731	1,202	563
Virginia	1,657	2,705	1,119	508
Washington	1,253	3,135	1,237	624
West Virginia	1,008	1,922	786	353
Wisconsin	1,407	3,030	937	542
Wyoming	846	3,855	652	646

Source: Health Care Financing Administration.

(The procedures used in matching the two files are described in appendix C.)

The estimate of the amount of income derived from home equity is dependent on the rate of return that is chosen. The rate chosen for this report was the average rate of return on high-grade municipal bonds (from the Standard and Poor's series). This rate was 7.24 percent in 1989. Because homeowners pay property taxes, the final estimate of the amount of income derived from home equity is made equal to the imputed return less the amount of property taxes paid.

Appendix C. Description of Methods Used to Estimate Taxes and Capital Gains

INTRODUCTION

This section describes the methodology and procedures which were developed to estimate taxes associated with the income information on the March 1990 CPS microdata file. In all, four types of taxes were simulated: 1) Federal individual income taxes, 2) State individual income taxes, 3) property taxes on owner-occupied housing, and 4) payroll taxes.

Development of the after-tax simulation procedures began with the March CPS annual demographic supplement. This microdata file contains demographic and economic information for approximately 58,000 sample households and the persons living in these households. It includes detailed information on household and family relationship; age; marital status; race and ethnicity; educational attainment; weeks and hours worked during the calendar year; occupation, industry, and class of worker of the job held longest during the calendar year; and income amounts for wages and salary, nonfarm and farm self-employment income, interest, dividends, rental income, estates and trusts, royalties, pension income, unemployment compensation, and sources of nontaxable income.

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

A third element was the 1987 American Housing Survey microdata file. This element was used to assign property taxes paid to the March CPS sample households residing in owner-occupied housing.

The system for estimating taxes paid and after-tax income created a modified March CPS microdata file. This file was formed by expanding the March CPS format to include variables relevant to the simulation of taxes paid. The detailed tables contained in this report were derived from this modified March CPS data file.

Federal Income Taxes

Simulation of Federal income taxes required up to four separate operations. First was the formation and classification of tax filing units using household relationship, marital status, and dependency rules. Second, was the calculation of adjusted gross income for each of those units. Third was the simulation of amount of Federal income taxes paid. Finally, the calculation of earned income tax credits was made, when applicable.

Formation and classification of Federal income tax filing units. A Federal tax filing "unit" was defined as any individual (or married couple) with either $400 in self-employment income, $1,000 in wages or salary, or a total of $1,000 in interest, dividends, rents and royalties, estates and trusts, or pension income in 1989. These income levels were chosen because they either corresponded to tax laws or helped bring the estimated number of filing units on the CPS in line with IRS Statistics of Income (SOI) data.

The next step in the formation of Federal tax filing units was the assignment of dependency status. The algorithm for assigning dependency for each tax unit used the following rules:

- All filing primary family householders and spouses were included as dependents on their own tax returns.
- All children under age 15 who were members of the primary family were counted as dependents on the return of the family householder. Children aged 15 and over (except related subfamily members) with a total taxable income of less than $1,000 were assigned dependency to the tax return of the primary family householder. Children aged 15 and over who were students were assigned dependency to the primary family householder regardless of income level.
- All other primary family members (except related subfamily members) with taxable income of less than $1,000 were assigned as dependents on the tax return of the primary family householder.
- Related subfamilies having at least one Federal tax filing unit were treated separately in the same manner as primary families. Members of a related subfamily containing no Federal tax filing unit were assigned dependency to the tax return of the primary family householder.
- All unrelated subfamilies were treated in the same manner as primary families.
- Primary and secondary unrelated individuals age 15 and over were treated as dependents only on their own tax returns.

All simulated filing units were classified into one of three return types. Married couples and persons whose marital status was "married, spouse absent in Armed Forces" were assumed to file joint returns. Unmarried family householders with dependents were assumed to file head of household returns. All other persons classified as Federal tax filing units were assumed to file as single individuals.

Computation of adjusted gross income and capital gains. Adjusted gross income (AGI) for each simulated tax filing unit was calculated by summing the income amounts from all taxable sources and an imputed amount for capital gains. The sources of CPS income included in AGI were wages and salaries, net farm and nonfarm self-employment income, net rental and royalty income, dividends, interest, estates and trusts, income from private and government pensions, unemployment compensation, and alimony.

Capital gains were imputed to tax filing units based on data obtained from a Statistics of Income (SOI) public use file and reports summarizing information reported on 1988 Federal tax returns. These data provide estimates of the probability that a filing unit in a given matrix cell reported capital gains and the mean amount of capital gains for that cell. The variables in this probability matrix were: level of AGI, type of return, and age of tax filer. A Monte Carlo technique was used to randomly assign capital gains: a random number (between 0 and 1) was generated for each filing unit; if that number was less than or equal to the probability of filing units in that matrix cell reporting capital gains, the mean amount of capital gains, as computed above, was added to that unit's AGI. This procedure does not control on other characteristics that might affect the allocation of this source of income. As a result of the fact that capital losses can be greater than capital gains for some groups, the net effect of capital gains (definition 3) in table 1 of this report can be negative.

In 1989, a portion of Social Security income was included in AGI if the sum of AGI and half of the total Social Security amount exceeded $25,000 ($32,000 for joint returns). In these cases, the lesser of 1) one-half of the Social Security payments or 2) one-half of the difference between the modified AGI and the income limit was included in AGI.

Payments to Individual Retirement Accounts (IRA's) were simulated for the 1989 tax model. The May 1983 CPS pension supplement (updated to reflect changes in IRA regulations) was used to estimate probabilities of tax-filing units contributing to IRA's and the average amounts contributed. Average IRA contributions are updated annually based on SOI data. These probabilities were then used to assign IRA contributions to individual tax-filing units on the CPS file. The IRA payments were deducted from the total income received by the tax-filing units in order to compute adjusted gross income.

Computation of taxable income and taxes paid. Taxable income was computed by subtracting the estimated allowable deductions from AGI. The first step in this process consisted of predicting which filing units itemized deductions.

Homeownership was determined to be the most important variable available from the CPS for assigning itemization status to tax filers. Outlined below is a step-by-step description of the procedures used to assign itemization status.

1. A statistical match was made of the March CPS and American Housing Survey (AHS) data files in order to assign a monthly mortgage amount and a property tax amount to each owner-occupied unit on the March CPS file.
2. Probabilities of itemizing for homeowner, tax-filing units were computed by size of monthly mortgage payment from the 1979 Income Survey Development Program (ISDP) test panel. Probabilities for renters were computed by AGI level.
3. The probabilities described in step 2 were used to randomly assign itemization status within monthly mortgage (or AGI) intervals using the same Monte Carlo technique used in the assignment of capital gains.
4. The amount of itemized deductions for tax filing units was computed using a matrix showing the ratio of itemized deductions to AGI for all units by AGI interval, type of tax return, and presence of a home mortgage. The ratios of itemized deductions to AGI were computed using a 1984 SOI public use file and 1988 SOI data.

Next, a standard deduction was estimated for each tax filing unit by multiplying the number of exemptions by $2,000. Taxable income was then estimated by subtracting the itemized and standard deductions from AGI. Tax liability was then computed using the appropriate tax schedule for that simulated return type.

The dependent child care credit was simulated for the 1989 Federal tax model and subtracted from the total tax liability. This credit allows tax filers to deduct a portion of child care expenses while they work or look for work. Data from the June 1982 CPS supplement were used to estimate probabilities of tax filers paying for child care. These estimates are updated annually from SOI data.

The earned income tax credit was simulated for the 1989 tax model. These tax credits were used in the calculation of net Federal tax liability and computation

of after-tax household income for filing units with one or more dependent children, less than $19,340 in AGI, and earnings between $1 and $19,340. Since the earned income tax credit can be larger than Federal tax liability, the net effect of Federal income taxes (definition 6) in table 1 of this report can be negative.

The simulation procedures do not capture variations in proportions of income paid in taxes within AGI intervals. The proportion of income paid in taxes for households with similar AGI amounts may differ relative to factors such as race, age of household members, number of household members, and marital status. The extent to which these variations exist has not been measured, therefore, caution should be used when interpreting relatively small differences between the incomes of various subgroups of the population.

The lack of variation in proportions of income paid in taxes within AGI intervals is due in large part to the use of aggregate-level IRS data in the simulation process, as described previously in the appendix. The use of aggregate-level IRS data was necessary because the detailed information needed to simulate tax liability are not currently available on an individual-level basis (i.e., from a matched CPS-IRS microdata file).

Published IRS estimates play a significant role in the simulation of Federal income taxes. Proportions of tax filers claiming capital gains, average capital gains, itemized deductions as a percentage of AGI, and average IRA and child care credit amounts are the major IRS-based components in the CPS Federal tax simulation procedure. In the preparation of 1989 Federal tax estimates, IRS data were not available. As a result, 1988 IRS data were used in the simulation. Though it is not expected that the use of 1988 IRS data seriously biases the 1989 CPS estimates, the Federal tax data in this report should be considered as preliminary. In the preparation of next year's report, the 1989 Federal tax estimates will be recomputed based on 1989 IRS data.

State Individual Income Taxes

There were 44 States that required payment of individual income taxes in 1989. For the purpose of this model, the definitions of tax filing units and AGI used for the estimation of Federal income taxes were also used for the simulation of State income taxes.

The amounts of State individual income taxes paid were computed by developing a model of each State's income tax regulations. Information on the State tax systems was obtained from a publication entitled, *State Tax Handbook,* October 1, 1986. State tax rates and brackets are updated annually to reflect changes in State tax regulations. While every detail of each State's income tax system was not simulated, most of the important aspects were accounted for.

Property Taxes on Owner-Occupied Housing

In order to simulate property taxes for owner-occupied housing units, the March 1990 CPS simulation file was statistically matched to a file from the 1987 American Housing Survey (AHS). Since the AHS file contained responses to questions on annual property tax expenses the statistical match allowed the transfer of property tax amounts to CPS records when a CPS and AHS household were found to have similar characteristics. The group of variables used to match the two files were: age of householder, State, SMSA and central-city status of the household, household income, household size, number of living quarters, and the race, sex, and educational attainment of the householder. Using a very detailed combination of recodes based on the above variables, the two files were matched. If there was no AHS household with the exact combination of characteristics as a particular CPS household, a match was then attempted at a new level that did not have quite as much detail. This was repeated until a match was found for every CPS household.

Households on the AHS file that did not answer the question dealing with property tax expenses were ineligible for the match. Since monthly mortgage expenses, which were used to simulate itemization status for Federal taxpayers, were also assigned to CPS households using this match, households that did not answer the AHS questions on that subject were similarly excluded from the match.

Property taxes paid on secondary residences, such as vacation homes, could not be simulated. Also, the proportion of rent that pays the property taxes on renter-occupied housing units was not estimated.

The estimation procedures for property taxes paid by homeowners produces estimates that do not correspond precisely with those available from the AHS. These differences are mainly the result of differing universes and use of the statistical matching procedure.

Payroll Taxes

The Social Security payroll tax (FICA) was simulated using occupation of longest job and earnings data reported on the CPS.[1] Social Security payroll taxes were calculated directly from the reported CPS earnings using the Social Security payroll tax formula for 1989. For wages and salary, the tax rate used was 7.51 percent up to a maximum of $48,000.

[1]According to the National Income and Product Accounts published by the Bureau of Economic Analysis (BEA), Social Security (FICA) payments are not treated as taxes. Instead, they are included under Federal Government receipts as "Contributions for Social Insurance." We have included them under the broad heading of taxes as they are mandatory deductions from gross earnings.

The tax rate for self-employment was 15.02 percent of the amount between $400 and $48,000. Not all workers were assigned coverage under Social Security and, therefore, a small number were not subject to Social Security taxes. All Federal employees and specific proportions of workers in certain occupation groups were assigned noncovered status. Unpublished statistics supplied by the Social Security Administration were used to make these assignments.

Appendix D. Source and Accuracy of Estimates

SOURCES OF DATA

Data from the American Housing Survey (AHS), the Income Survey Development Program (ISDP), and the Internal Revenue Service (IRS) were combined with Current Population Survey (CPS) data to create simulations of taxes paid, number of tax filing units, adjusted gross income, and other tax characteristics for the March 1990 CPS. Data from the AHS and the Consumer Expenditure Survey (CE) were used with the CPS data to evaluate the number and condition of persons in poverty.

In addition, this report uses unpublished data from the Social Security Administration (SSA); administrative data from the Office of Personal Management (OPM); data from the National Income Accounts prepared by the Bureau of Economic Analysis (BEA); and the *State Tax Handbook* from Commerce Clearing House as information sources for tax data. For noncash valuation estimates, this report uses administrative records from the Department of Agriculture (USDA) and the Health Care Financing Administration (HCFA).

A description of sources of data from which these estimates were derived follows. Except for the CPS, these descriptions are brief. See the other appendices of this report and publications on the appropriate surveys for more details.

American Housing Survey. The Bureau of the Census 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 Bureau of the Census before it is termed a housing unit. For a more detailed description of the sample design see the report, Current Housing Reports, Series H150-87, *The American Housing Survey for the United States in 1987*, 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 1987 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 this report.

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 Bureau of the Census. 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 comes from the Statistics of Income (SOI) series, in particular the SOI Bulletin, *Individual Income Tax Returns, Preliminary Data: 1988,* Spring 1990. This report, based on a sample drawn from all tax returns filed through September 1989, presents information on taxpayers' incomes, exemptions, deductions, credits, and taxes.

Data from other sources. Administrative statistics on Federal retirement taxes from the OPM and on Social Security taxes from the SSA are from unpublished records kept by those agencies. Data on property taxes are from administrative statistics published by the BEA in the *Survey of Current Business.* Information on State tax systems is published in *State Tax Handbook, October 1, 1986,* 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.

CURRENT POPULATION SURVEY

The CPS estimates in this report come from the March CPS and from supplementary questions to the March CPS. The Bureau of the Census conducts the survey every month, although this report uses only March data for its estimates.

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

The present CPS sample was selected from the 1980 Decennial Census files with coverage in all 50 states and the District of Columbia. The sample is continually updated to account for new residential construction. It is located in 729 sample areas comprising 1,973 counties, independent cities, and minor civil divisions. About 56,100 occupied housing units are eligible for interview every month. Interviewers are unable to obtain interviews at about 2,500 of these units because the occupants are not found at home after repeated calls or are unavailable for some other reason.

Since the introduction of the CPS, the Bureau of the Census has redesigned the CPS sample several times to improve the quality and reliability of the data and to satisfy changing data needs. The most recent changes were completely implemented in July 1985.

The following table summarizes changes in the CPS designs for the years for which data appear in this report.

Design of the Basic Current Population Survey

Interview period	Number of sample areas	Housing units eligible[1]	
		Interviewed	Not interviewed
1989	729	53,600	2,500
1986-88	729	57,000	2,500
1985	[2] 629/729	57,000	2,500
1982-84	629	59,000	2,500
1980-1981	629	65,500	3,000

[1]Eligible housing units excludes about 2,500 Hispanic households added from the previous November sample. (See "March Supplement.")

[2]The CPS was redesigned after the 1980 Census of Population and Housing. During the phase-in of the new design in 1984-85, housing units from the old and new designs were in the sample.

March Supplement. In addition to the basic CPS questions, interviewers ask supplementary questions every March about money income and work experience for the previous year. To obtain more reliable data for the Hispanic population, the March CPS sample is increased by about 2,500 eligible housing units, interviewed in the previous November CPS, that contain at least one sample person of Hispanic origin. Also, for this report, the Bureau of the Census interviews only those Armed Forces members who live with civilian adults.

Because the CPS is designed primarily to provide labor force estimates, it is not an optimal design for the types of information covered in the supplements. Therefore, estimates from the supplements may vary more than estimates from a sample designed specifically to produce estimates of the items covered in the supplement such as income. See the section on accuracy below for a more detailed discussion.

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, race, sex, and Hispanic origin. These independent estimates are based on statistics from decennial censuses of population; statistics on births, deaths, immigration, and emigration; and statistics on the size of the Armed Forces. The independent population estimates used for 1980 (March 1981 CPS) to present were based on updates to controls established by the 1980 decennial census. For more details on the change in independent estimates, see the section entitled "Introduction of 1980 Census Population Controls" in an earlier report (Series P-60, No. 133). The estimation procedure for the March supplement included an additional adjustment so that the husband and wife in a household receive the same sample weight.

Simulation techniques are used to obtain estimates of after-tax income based on CPS data. For more details on this procedure, see the pertinent sections of this report.

ACCURACY OF ESTIMATES

Because 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 types of error: sampling and nonsampling. The accuracy of an estimate depends on both types of errors, but the full effect of the nonsampling error is unknown. Exercise care when interpreting results based on a relatively small number of cases or on small differences between estimates.

The standard errors provided here primarily measure the CPS sampling error. They also partially measure the effect of some of the CPS nonsampling errors in responses and enumeration, but they do not include any systematic biases in the data. (Bias is the average over all possible samples of the differences between the sample estimates and the desired value.)

These standard errors, computed from CPS data alone, do not reflect any sampling or nonsampling errors present in data from other sources. In addition, these standard errors do not entirely apply to estimates from the CPS simulation. No data are available on the size of these additional error sources, so use caution when interpreting such estimates.

Nonsampling variability. Nonsampling variability, or nonsampling error, is variation that would occur whether a sample or a complete census was taken. Nonsampling

error is present in both the CPS and other data sources mentioned in this report. The interaction of nonsampling errors when combining data from many surveys may result in an additional component of error. The CPS simulation introduces still another error component. The total extent of these additional errors is unknown.

Nonsampling error arises from many sources. For example, respondents may be unable or unwilling to provide correct information, may have trouble recalling information, or may interpret questions or define terms differently from what was intended. The data are subject to several potential sources of error: collection errors in recording or coding data, processing errors, and errors in estimating values for missing data. Additionally, the Bureau of the Census may be unable to obtain information about all cases in the sample, or may fail to represent all units with the sample (undercoverage).

CPS undercoverage results from missed housing units and missed persons within sample housing units. CPS coverage is about 7% lower than the 1980 decennial census. CPS 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 from survey undercoverage. However, biases exist in the estimates to the extent that missed persons are different from interviewed persons in the same age-sex-race-Hispanic group. Also, the independent population controls are not adjusted for 1980 census undercoverage.

Answers to questions about income or noncash benefits often depend on the memory or knowledge of one person in a household, usually the wife. For this reason, recall problems can cause underestimates of income in survey data, because people can easily forget minor or irregular sources of income. Respondents may also misunderstand what the Bureau of the Census considers income or noncash benefits, or may simply be unwilling to answer these questions correctly because they think the questions are too personal. For more discussion, see the section on underreporting of income.

For additional information on nonsampling error including the possible effect 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,* Bureau of the Census, U.S. Department of Commerce.

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

Standard errors are used to determine the reliability of survey estimates and to evaluate the statistical validity of conclusions made about the data. For example, a conclusion that the difference between two estimates is statistically significant can be verified using standard errors.

Two procedures, confidence interval estimation and hypothesis testing, are commonly used to test for statistical validity. The confidence interval is a range that would include the average result of all possible samples with a known probability. For example, suppose the survey was repeated a large number of times under the same general conditions and using the same sample design. Suppose also that an estimate and its standard error were calculated from each sample. Then approximately 90 percent of the intervals from 1.6 standard errors below the estimate to 1.6 standard errors above the estimate would include the average result of all possible samples.

A particular confidence interval may or may not contain the average estimate derived from all possible samples. But one can say with specified confidence (90 percent confidence in the above example) that it does.

Some statements in the report may contain estimates followed by another number. For such statements, simply add that number to and subtract it from the estimate to calculate the upper and lower bounds of the 90 percent confidence interval. For example, if a statement contains the phrase "grew by 1.7 percent ($\pm$1.0)," then the 90 percent confidence interval for the estimate, 1.7 percent, is from 0.7 to 2.7 percent.

Hypothesis testing is the other method used to test statistical validity. Hypothesis testing uses sample estimates to distinguish between true population values. One common type of hypothesis is that two population values are different. Comparing the Black poverty rate to that of Whites is an example.

Tests may be performed at various levels of significance. The significance level of a test is the probability of concluding that two parameters are different when, in fact, they are the same. For example, for a statement of difference to pass at the 0.10 significance level, the absolute value of the difference between the estimates must be greater than or equal to 1.6 times the standard error of the difference.

All statements of comparison in the text of this report have passed a hypothesis test at the 0.10 level of significance or better. The Bureau of the Census uses as standard statistical testing criteria 90 percent confidence intervals and 0.10 significance levels. Past reports in this series have used 95 percent confidence intervals and 0.05 significance levels, which require differences of at least 2.0 times the standard error. Consult standard textbooks on statistics for alternative criteria.

Comparability with other data. As described earlier, data obtained from the CPS are not fully comparable with sample data from other sources, mostly because of differences in interviewer training and experience and different survey procedures. This is another component of error not reflected in the standard error tables.

Also, because the CPS simulations described in this report include sample data from other government agencies, the standard error tables do not reflect all sources of error in the CPS simulations. Therefore, exercise caution when using the standard error tables to compare data from the CPS or CPS simulation with data from other agencies.

Note when using small estimates. Summary measures (such as means, medians, and percentage distributions) are shown only when the base is 75,000 or greater. Because of the large standard errors involved, summary measures would probably not reveal useful information when computed on a smaller base. However, estimated numbers are shown even though the relative standard errors of these numbers are larger than those for the corresponding percentages. These smaller estimates permit the data user to combine categories as needed.

Take care when interpreting small differences: even a small amount of nonsampling error can distort a seemingly valid hypothesis test if it involves a borderline difference.

Standard errors for data from surveys other than CPS. To compute standard errors of data obtained from the SOI reports, see the SOI Bulletin *Individual Income Tax Returns, Preliminary Data: 1988,* Spring 1990. To compute standard errors of AHS data, see the report Current Housing Reports, Series H150-87, *The American Housing Survey for the United States in 1987.* Data from other sources are from administrative records and as such are not subject to sampling error.

STANDARD ERROR TABLES

Standard errors for data from the CPS sample. A number of approximations were required to derive standard errors applicable to all estimates in this report at a moderate cost. Instead of providing an individual standard error for each estimate, generalized sets of standard errors are provided for various types of characteristics. Thus, the tables of standard errors provided here show levels of magnitude of standard errors rather than precise standard errors.

Standard error tables and their use. There are two ways to estimate standard errors from the tables provided. The first way is to use the figures presented in tables D-1 through D-10 to approximate the standard errors of various estimates for households, families, unrelated individuals, and persons. To approximate the standard error for a specific characteristic, multiply the appropriate standard error in tables D-1 through D-10 by the factor for that characteristic given in tables D-11 through D-13. These factors adjust the generalized standard errors for the combined effect of sample design and the estimating procedure on the value of the characteristic.

Use linear interpolation to approximate standard errors for intermediate values not shown in the generalized tables of standard errors.

The second method uses the parameters, a and b, presented in tables D-11 through D-13. Each type of characteristic has its own set of parameters. These parameters were used to calculate the standard errors in tables D-1 through D-10 and the factors in tables D-11 through D-13. They also may be used to calculate the standard errors for estimated numbers and percentages directly. Computing the standard errors directly

Table D-1. **Standard Errors of Estimated Numbers of Households, Families, Unrelated Individuals, and Persons for 1989 CPS and CPS Tax Simulations: Total or White**

(Numbers in thousands)

Size of estimate	Standard error	Size of estimate	Standard error
75	13	7,500	123
100	15	10,000	141
250	23	15,000	170
500	32	25,000	213
1,000	46	50,000	275
2,000	65	100,000	302
3,000	79	125,000	276
5,000	101	160,000	174

Note: Standard errors in this table are calculated using a = -0.000012 and b = 2,110 from table D-11.

Multiply these standard errors by the appropriate factor from table D-11 to obtain the correct standard error.

Table D-2. **Standard Errors of Estimated Numbers of Households, Families, Unrelated Individuals, and Persons for 1989 CPS and CPS Tax Simulations: Black and/or Other Races**

(Numbers in thousands)

Size of estimate	Standard error	Size of estimate	Standard error
75	13	3,000	77
100	15	5,000	94
250	24	7,500	105
500	34	10,000	110
1,000	47	15,000	100
2,000	65	20,000	49

Note: Standard errors in this table are calculated using a = -0.000109 and b = 2,300 from table D-11.

Multiply these standard errors by the appropriate factor from table D-11 to obtain the correct standard error.

from the parameters gives more accurate results than using the standard error tables. Methods for computation follow.

Standard errors of estimated means and medians are provided in the detailed tables.

Standard errors of estimated numbers. To approximate the standard error, s_x, of an estimated number shown in this report from the standard error tables, use the formula

$$s_x = fs \qquad (1)$$

where f is the appropriate factor from table D-11, D-12, or D-13, and s is the standard error of the estimate obtained by interpolating in tables D-1 through D-7.

Table D-3. **Standard Errors of Estimated Numbers of Households, Families, Unrelated Individuals, and Persons for 1989 CPS and CPS Tax Simulations: Hispanic**

(Numbers in thousands)

Size of estimate	Standard error	Size of estimate	Standard error
75	13	3,000	82
100	15	5,000	105
250	24	7,500	128
500	34	10,000	146
1,000	48	15,000	175
2,000	67	20,000	198

Note: Standard errors in this table are calculated using a = -0.000017 and b = 2,300 from table D-11.

Multiply these standard errors by the appropriate factor from table D-11 to obtain the correct standard error.

Use this table also to estimate the standard error of the number of Hispanic families below the poverty level.

For a more accurate approximation, use the formula

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

from which the standard errors in tables D-1 through D-7 were calculated. Here x is the size of the estimate and a and b are the parameters from table D-11, D-12, or D-13 for the particular characteristic.

When calculating standard errors for numbers from cross-tabulations involving different characteristics, use the factor or set of parameters which gives the largest standard error.

Illustration 1. There were 4,332,000 households with before-tax incomes between $25,000 and $27,499 in 1989. Using formula (1), the appropriate factor from table D-11 (1.0), and interpolation from table D-1, the approximate standard error is

$$s_x = (1.0)(94,000) = 94,000$$

Alternatively, using formula (2), with a = -0.000012 and b = 2,110 from table D-11, the approximate standard error is

$$s_x = \sqrt{(-0.000012)(4,332,000)^2 + 2,110(4,332,000)} = 94,000$$

So the 90-percent confidence interval for the number of households with incomes between $25,000 and $27,499 before taxes is from 4,182,000 to 4,482,000, i.e., 4,332,000 ± 1.6(94,000). Therefore, a conclusion that the average estimate derived from all possible samples lies within a range computed in this way would be correct for roughly 90 percent of all possible samples.

Table D-4. **Standard Errors of Estimated Numbers of Families Below the Poverty Level: 1989**

(Numbers in thousands)

Size of estimate	Standard error	Size of estimate	Standard error
75	13	5,000	118
100	15	7,500	150
250	24	10,000	180
500	34	15,000	235
1,000	49	25,000	340
2,000	71	50,000	589
3,000	88	100,000	1,077

Note: Standard errors in this table are calculated using a = +0.000093 and b = 2,300 from table D-12.

Multiply these standard errors by the appropriate factor from table D-12 or D-13 to obtain the correct standard error.

Standard errors of estimated percentages. The reliability of an estimated percentage, whose numerator and denominator are both sample estimates, depends on the size of the percentage and on the size of its base (i.e., the total on which it is based). An estimated percentage is relatively more reliable than the corresponding estimate of its numerator, particularly if the percentage is 50 percent or greater.

To compute a standard error for a poverty rate, use the procedure for an estimated ratio. Otherwise, when the numerator and denominator are in different categories, use the factor or parameters from table D-11, D-12, or D-13 for the numerator.

Table D-5. **Standard Errors of Estimated Numbers of Persons Below the Poverty Level: 1989, Total or White**

(Numbers in thousands)

Size of estimate	Standard error	Size of estimate	Standard error
75	27	5,000	219
100	31	7,500	266
250	49	10,000	306
500	70	15,000	371
1,000	99	25,000	469
2,000	139	50,000	626
3,000	170	100,000	771

Note: Standard errors in this table are calculated using a = -0.000038 and b = 9,742 from table D-12.

Multiply these standard errors by the appropriate factor from table D-12 or D-13 to obtain the correct standard error.

Table D-6. **Standard Errors of Estimated Numbers of Persons Below the Poverty Level: 1989, Black and/or Other Races**

(Numbers in thousands)

Size of estimate	Standard error	Size of estimate	Standard error
75	27	3,000	162
100	31	5,000	201
250	49	7,500	233
500	69	10,000	254
1,000	97	15,000	268
2,000	135	20,000	250

Note: Standard errors in this table are calculated using a = -0.000331 and b = 9,742 from table D-12.

Multiply these standard errors by the appropriate factor from table D-12 or D-13 to obtain the correct standard error.

Again, there are two ways to estimate the standard error of a percentage, $s_{x,p}$. To approximate the standard error using the standard error tables (tables D-8 through D-10), use the formula

$$s_{x,p} = fs \qquad (3)$$

In this formula, f is the appropriate factor from table D-11, D-12, or D-13 and s is the standard error of the estimate obtained by interpolation from tables D-8 through D-10.

For a more accurate approximation, use

$$s_{x,p} = \sqrt{(b/x)p(100-p)} \qquad (4)$$

from which the standard errors in tables D-8 through D-10 were calculated. Here x is the base of the percentage, p is the percentage ($0 \leq p \leq 100$), and b is the parameter from table D-11, D-12, or D-13 for the characteristic in the numerator of the percentage.

Illustration 2. In 1989, 4.6 percent of the 93,347,000 households had before-tax incomes between $25,000 and $27,499. Using formula (3), the appropriate factor from table D-11 (1.0), and s = 0.1 (interpolating from table D-8), the standard error of 4.6 percent is approximately

$$s_{x,p} = (1.0)(0.1) = 0.1$$

Using formula (4) and b = 2,110 from table D-11, the standard error of 4.7 percent is approximately

$$s_{x,p} = \sqrt{(2{,}110/93{,}347{,}000)4.6(100.0-4.6)} = 0.1$$

So, rounded to one decimal place, the 90-percent confidence interval for the estimated percentage of households with before-tax incomes of $25,000 to $27,499 is from about 4.4 to about 4.8 percent, i.e., 4.6 percent ± 1.6(0.1%).

Standard errors of estimated differences. For a difference between two sample estimates, the standard error is approximately

$$s_{x-y} = \sqrt{s_x^2 + s_y^2 - 2rs_xs_y} \qquad (5)$$

where s_x and s_y are the standard errors of the estimates x and y, and r represents the correlation between the two estimates. The estimates can be numbers, percentages, ratios, etc. For differences between before- and after-tax estimates, and for other alternate income definitions, assume a value of 0.7 for r. For all other differences, assume that r is equal to zero.

Illustration 3. The median before-tax 1989 income of White households was $30,406 and the median before-tax 1989 income of Black households was $16,453. The published estimates of the standard errors of these medians are $149 and $287, respectively. Therefore, the standard error of the estimated difference of $13,953 is about

$$s_{x-y} = \sqrt{(149)^2 + (287)^2} = 323$$

This means that the 90-percent confidence interval around the difference is from $13,440 to $14,470. Because this interval does not contain zero, we can conclude with 90-percent confidence that 1989 median before-tax income for White households was higher than 1989 median before-tax income for Black households.

Standard errors of estimated ratios. Certain estimates, such as mean values for persons in families or households shown in the tables, were calculated as the ratio of two numbers. For example, the mean number of persons per family or household is calculated as

$$\frac{x}{y} = \frac{\text{total number of persons in families or households}}{\text{total number of families or households}}$$

Ratios of before- to after-tax estimates are also discussed in this report. For example, the ratio of mean

Table D-7. **Standard Errors of Estimated Numbers of Persons Below the Poverty Level: 1989, Hispanic**

(Numbers in thousands)

Size of estimate	Standard error	Size of estimate	Standard error
75	27	3,000	169
100	31	5,000	216
250	49	7,500	262
500	70	10,000	300
1,000	98	15,000	359
2,000	138	20,000	405

Note: Standard errors in this table are calculated using a = -0.000077 and b = 9,742 from table D-12.

Multiply these standard errors by the appropriate factor from table D-12 or D-13 to obtain the correct standard error.

Table D-8. **Standard Errors of Estimated Percentages of Households, Families, Unrelated Individuals, and Persons for 1989 CPS and CPS Tax Simulations: Total or White**

Base of estimated percentage (thousands)	Estimated percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
75	2.3	3.7	5.0	7.3	8.4
100	2.0	3.2	4.4	6.3	7.3
250	1.3	2.0	2.8	4.0	4.6
500	0.9	1.4	1.9	2.8	3.2
1,000	0.6	1.0	1.4	2.0	2.3
2,000	0.5	0.7	0.9	1.4	1.6
3,000	0.4	0.6	0.8	1.1	1.3
5,000	0.3	0.4	0.6	0.9	1.0
7,500	0.2	0.4	0.5	0.7	0.8
10,000	0.2	0.3	0.4	0.6	0.7
15,000	0.2	0.3	0.4	0.5	0.6
25,000	0.1	0.2	0.3	0.4	0.5
50,000	0.09	0.1	0.2	0.3	0.3
100,000	0.06	0.1	0.1	0.2	0.2
125,000	0.06	0.09	0.1	0.2	0.2
160,000	0.05	0.08	0.1	0.2	0.2

Note: Standard errors in this table are calculated using b = 2,110 from table D-11.
Multiply these standard errors by the appropriate factor from table D-11 to obtain the correct standard error.

household income before and after taxes is calculated as

$$\frac{x}{y} = \frac{\text{mean household income before taxes}}{\text{mean household income after taxes}}$$

Standard errors for these ratios may be approximated as shown below. There are four cases to consider. In the first two cases, the denominator y represents a count of families or households of a certain class, and the numerator x represents a count of persons with the characteristic of interest who are members of these families or households. In the third case, the numerator x and denominator y represent before- and after-tax estimates, and the fourth case represents different definitions of income to measure poverty.

Case 1: There is at least one person having the characteristic in every family or household of the class: for example, the mean number of persons per family or the mean number of persons per family with a male householder. For ratios of this kind, approximate the standard errors using the following formula:

$$s_{x/y} = (x/y)\sqrt{(s_x/x)^2 + (s_y/y)^2 - 2r(s_x/x)(s_y/y)} \qquad (6)$$

The standard error of the estimated number of families or households, s_y, and the standard error of the estimated number of persons with the characteristics in those families or households, s_x, may be calculated by methods described earlier. In formula (6), r represents the coefficient of correlation between the numerator

Table D-9. **Standard Errors of Estimated Percentages of Households, Families, Unrelated Individuals, and Persons for 1989 CPS and CPS Tax Simulations: Black or Hispanic**

Base of estimated percentage (thousands)	Estimated percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
75	2.5	3.8	5.3	7.6	8.8
100	2.1	3.3	4.6	6.6	7.6
250	1.3	2.1	2.9	4.2	4.8
500	1.0	1.5	2.0	2.9	3.4
1,000	0.7	1.0	1.4	2.1	2.4
2,000	0.5	0.7	1.0	1.5	1.7
3,000	0.4	0.6	0.8	1.2	1.4
5,000	0.3	0.5	0.6	0.9	1.1
10,000	0.2	0.3	0.5	0.7	0.8
15,000	0.2	0.3	0.4	0.5	0.6
20,000	0.2	0.2	0.3	0.5	0.5
25,000	0.1	0.2	0.3	0.4	0.5
50,000	0.1	0.1	0.2	0.3	0.3
100,000	0.07	0.1	0.1	0.2	0.2

Note: Standard errors in this table are calculated using b = 2,300 from table D-11.
Multiply these standard errors by the appropriate factor from table D-11, D-12, or D-13 to obtain the correct standard error.

Table D-10. **Standard Errors of Estimated Percentages of Persons Below the Poverty Level: 1989**

Base of estimated percentage (thousands)	Estimated percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
75	5.0	7.9	10.8	15.6	18.0
100	4.4	6.8	9.4	13.5	15.6
250	2.8	4.3	5.9	8.5	9.9
500	2.0	3.0	4.2	6.0	7.0
1,000	1.4	2.2	3.0	4.3	4.9
2,000	1.0	1.5	2.1	3.0	3.5
3,000	0.8	1.2	1.7	2.5	2.8
5,000	0.6	1.0	1.3	1.9	2.2
7,500	0.5	0.8	1.1	1.6	1.8
10,000	0.4	0.7	0.9	1.4	1.6
15,000	0.4	0.6	0.8	1.1	1.3
20,000	0.3	0.5	0.7	1.0	1.1
25,000	0.3	0.4	0.6	0.9	1.0
50,000	0.2	0.3	0.4	0.6	0.7
100,000	0.1	0.2	0.3	0.4	0.5

Note: Standard errors in this table are calculated using b = 9,742 from table D-12.
Multiply these standard errors by the appropriate factor from table D-12 or D-13 to obtain the correct standard error.

and the denominator of the estimate. In the above examples, and for other ratios of this kind, use 0.7 as an estimate of r.

Case 2: The number of persons having the characteristic in a given family or household may be 0, 1, 2, 3, or more; for example, the mean number of persons under 18 years of age per household. For this kind of ratio, use formula (6), but assume r is equal to zero. If r is actually positive (negative), then this will overestimate (underestimate) the standard error of the ratio.

Case 3: The numerator and denominator represent before- and after-tax estimates. For example, the numerator may be the mean income of families or households of a certain type before taxes, and the denominator may be the mean income for the same category of families or households after taxes. For such ratios, s_x and s_y represent the standard errors of before- and after-tax estimates, respectively. Assume that r is equal to .7 for before- and after-tax estimates.

Case 4: The numerator and denominator are different definitions of income to measure poverty. See the sections below on poverty estimates for more detail.

Standard errors of within-year differences in poverty estimates using different income measures. Estimate the standard error for the difference of two poverty estimates (numbers or percentages), using different definitions of income to evaluate poverty, for a given year with the formula

$$s_{x,y} = s_d \qquad (7)$$

The value d = x-y, is the absolute difference between the two estimates x and y. Estimate s_d from formula (1) or (2) where d is the size of the estimate, or from formula (3) or (4) where d is the estimated percentage.

Standard errors of ratios of two poverty estimates using different income measures. Estimate the standard error of the ratio of the number of persons in poverty using two different definitions of income with the formula

$$s_{x/y} = (x/y)\sqrt{(s_x/x)^2 - (s_y/y)^2} \qquad (8)$$

where s_x and s_y are the estimates of the standard errors of the estimates x and y (poverty estimates using different methods of estimating income) as determined by formula (1) or (2).

Standard errors of estimated means and medians. Estimated standard errors are provided for the means and medians of the published income distributions and need not be calculated. However, the methods for calculating these standard errors are provided below in case some users want to combine two or more income distributions.

Standard errors of estimated means for grouped data. Use the formula

$$s_x = \sqrt{(b/y)S^2} \qquad (9)$$

to approximate the standard error of a mean, where y is the size of the base and b is the appropriate b parameter for the characteristic from table D-11, D-12, or D-13. The variance, S^2, is equal to

$$S^2 = \sum_{i=1}^{c} p_i \bar{x}_i^2 - \bar{x}^2 \qquad (10)$$

where

$\bar{x}$ = the mean of the distribution, defined by $\sum_{i=1}^{c} p_i \bar{x}_i$;

c = the number of groups: i indicates a specific group,

Table D-11. **a and b Parameters and Factors for Calculating Approximate Standard Errors of Estimated Numbers and Percentages of Households, Families, Unrelated Individuals, and Persons for 1989 CPS and CPS Tax Simulations**

Characteristic	Parameter		Factor
	a	b	
INCOME			
Number of households, families, or unrelated individuals:			
Total or White	-0.000012	2,110	1.00
Black and/ or other races	-0.000109	2,300	1.00
Hispanic	-0.000017	2,300	1.00
Number of persons:			
Total or White	-0.000011	2,311	1.05
Black and/ or other races	-0.000094	2,642	1.07
Hispanic	-0.000025	2,642	1.07
NONINCOME			
Number of households, families, or unrelated individuals:			
Total or White	-0.000012	1,703	0.90
Black and/ or other races	-0.000107	1,539	0.82
Hispanic	-0.000025	1,539	0.82
Number of persons:			
Total or White	-0.000021	4,291	1.43
Black and/ or other races	-0.000257	6,155	1.64
Hispanic	-0.000032	6,155	1.64
Number of persons in households or families:			
All household or family members:			
Total or White	-0.000031	5,214	1.57
Black and/ or other races	-0.000378	9,075	1.99
Hispanic	-0.000054	9,075	1.99

Table D-12. **a and b Parameters and Factors for Calculating Approximate Standard Errors of Estimated Numbers and Percentages of Households and Persons: 1989**

Characteristic	Parameter		Factor
	a	b	
HOUSEHOLDS			
Total or White	-0.000012	1,703	[1]0.90
Black and/ or other races	-0.000107	1,539	[1]0.82
Hispanic	-0.000025	1,539	[1]0.82
Below poverty level:			
Total/ White, Black/ other	+0.000093	2,300	1.00
Hispanic	-0.000017	2,300	1.00
PERSONS			
Total or White	-0.000021	4,291	1.43
Black and/ or other races	-0.000257	6,155	1.64
Hispanic origin	-0.000032	6,155	1.64
Below poverty level:			
Total or White	-0.000038	9,742	1.00
Black and/ or other races	-0.000331	9,742	1.00
Hispanic origin	-0.000077	9,742	1.00

[1]These factors are to be applied to table D-9 only. For estimated numbers use formula (2).

Note: For nonmetropolitan residence categories multiply the a and b parameters by 1.5 and the factor by 1.22.

taking on values 1 through c;

p_i = the estimated proportion of households, families or persons whose values for the characteristic (x-values) fall in group i; and

$\bar{x}_i = (A_{i-1} + A_i)/2$ where A_{i-1} and A_i are the lower and upper interval boundaries, respectively, for group i.

The value $\bar{x}_i$ is assumed to be the most representative value of the characteristic for households, families or persons in group i. Group c is open-ended, i.e., no upper interval boundary exists. For this group an approximate average value is

$$\bar{x}_c = (3/2)A_{c-1} \qquad (11)$$

Contact Statistical Methods Division of the Bureau of the Census for the method to compute the standard error of a mean for two or more combined distributions.

Note that because the formula for the standard error of a mean involves several approximations, this statistic will generally be different from the tabled value.

Confidence intervals and standard errors of estimated medians. The sampling variability of an estimated median depends upon the form of the distribution and the size of its base. One way to approximate the standard error of an estimated median is to determine a 68 percent confidence interval around the median and then compute the standard error from the confidence interval. (See the section on sampling variability for a general discussion of confidence intervals.) The steps below describe this method.

1. Determine the standard error on 50% using either formula (3) or formula (4).

2. Add to and subtract from 50% the standard error determined in step 1.

3. Using the distribution of the characteristic, determine the upper and lower limits of the 68% confidence interval for the median by calculating the values corresponding to the two points computed in step 2. Call the resultant values U and L, for the upper and lower limits of the interval, respectively.

   Use Pareto interpolation for any point on an income interval greater than $2,500 in width, and linear interpolation otherwise. The formulas for interpolation are:

Table D-13. **Parameters for Estimated Numbers and Percentages of Persons in Poverty, by Age, Sex, Race, and Hispanic Origin: 1989**

Characteristic	Parameter		Factor
	a	b	
TOTAL AND WHITE			
Persons 18 and over	-0.000038	9,742	1.00
Male 18 and over	-0.000080	9,742	1.00
Female 18 and over	-0.000073	9,742	1.00
Under 18 years	-0.000105	6,742	0.83
18 to 24	-0.000133	3,358	0.59
25 to 44	-0.000042	3,358	0.59
45 to 64	-0.000072	3,358	0.59
65 and over	-0.000114	3,358	0.59
BLACK AND/OR OTHER RACES			
Persons 18 and over	-0.000331	9,742	1.00
Male 18 and over	-0.000728	9,742	1.00
Female 18 and over	-0.000607	9,742	1.00
Under 18 years	-0.000673	6,742	0.83
18 to 24	-0.000941	3,358	0.59
25 to 44	-0.000354	3,358	0.59
45 to 64	-0.000705	3,358	0.59
65 and over	-0.001350	3,358	0.59
HISPANIC ORIGIN			
Persons 18 and over	-0.000077	9,742	1.00
Male 18 and over	-0.000168	9,742	1.00
Female 18 and over	-0.000165	9,742	1.00
Under 18 years	-0.000880	6,742	0.83
18 to 24	-0.000619	3,358	0.59
25 to 44	-0.001137	3,358	0.59
45 to 64	-0.000471	3,358	0.59
65 and over	-0.001313	3,358	0.59

$$\text{Pareto: } x_{pN} = \exp\left[\frac{\text{Ln}(pN/N_1)}{\text{Ln}(N_2/N_1)}\ \text{Ln}(A_2/A_1)\right] \times A_1 \quad (12)$$

$$\text{Linear: } x_{pN} = \frac{pN - N_1}{N_2 - N_1}(A_2 - A_1) + A_1 \quad (13)$$

where

x_{pN} = estimated value (e.g., income) for which the number of households, families, or persons, pN ($0 \leq p \leq 1$), in the distribution has larger or equal values. When calculating the confidence interval, x_{pN} is equal to U and L for the upper and lower limits, respectively. Note that x_{pN} estimates the median when p = 0.50.

N = *for distribution of numbers:* the total number of units (households, families, persons, etc.) for the characteristic in the distribution.

= *for distribution of percentages:* the value 1.0.

p = the values obtained in step 2.

A_1, A_2 = the lower and upper bounds, respectively, of the interval containing x_{pN}.

N_1, N_2 = *for distribution of numbers:* the estimated number of units (households, families, persons, etc.) with values of the characteristic greater than or equal to A_1 and A_2, respectively.

= *for distribution of percentages*: the estimated percentage of units (households, families, persons, etc.) having values of the characteristic greater than or equal to A_1 and A_2, respectively.

exp is the exponential function.

Ln is the natural logarithm function.

Note that logarithms and antilogarithms using base 10 or any other base produce a mathematically equivalent result.

4. After the limits of the 68 percent confidence interval are computed, compute the standard error with the formula

$$s_{median} = (U\text{-}L)/2 \quad (14)$$

This procedure can also be used to estimate standard errors for quintiles or other percentiles: simply substitute the proper percentage value for p and follow the steps outlined above.

Pareto interpolation should only be used when computing standard errors for income, and the median (or percentile) of the income distribution falls in an interval wider than $2,500. This report includes standard errors for most medians in the detailed tables. Therefore, no illustration of the use of Pareto interpolation is given here. If one is needed, see the source and accuracy section of *Current Population Reports,* Series P-60, No. 123. See any of the reports in this series for an illustration of the use of linear interpolation.

Use of the above procedure could result in standard errors which differ from those given in the detailed tables. The standard errors in the tables are computed with more detailed distributions than those provided in the tables, and the published numbers are rounded to the nearest thousand. Linear interpolation is almost always used to compute the published medians and standard errors.

Note that when combining distributions the resulting median or percentile may lie in an open-ended interval. To calculate such standard errors, call Housing and Household Economic Statistics Division of the Bureau of the Census to obtain the detailed distribution.

Standard error of estimated per capita income. Certain mean values in this report represent the per capita income for households of a certain class. The mean per capita income is approximately equal to

$$x = hm/p \quad (15)$$

where

h = number of households in the class,

m = mean income for households in the class,

p = number of persons in households in the class, and

x = mean per capita income of persons in households in the class.

To approximate standard errors for these means, use the formula

$$s_x = (hm/p)\sqrt{(s_m/m)^2 + (s_p/p)^2 + (s_h/h)^2 - 2r(s_p/p)(s_h/h)} \quad (16)$$

In this formula, r represents the correlation between p and h. There are two cases to consider, depending on the nature of the class:

Case 1: The class represents households containing a fixed number of persons. For example, h could be the number of 3-person households. In this case, there is an exact correlation between the number of persons in households and the number of households. Therefore, r = 1 for such households.

Case 2: The class represents households of other demographic types, for example, households in distinct regions, households in which the householder is of a certain age group, and owner-occupied and tenant-occupied households. In this and other cases in which the correlation between p and h is not perfect, use .7 as an estimate of r.

Standard error of an estimated aggregate cash value. Aggregates such as adjusted gross income or aggregate taxes paid as described in "Methodology and Procedures" are computed by multiplying the mean cash value per household or tax filing unit, $\bar{x}$, by the number of households or tax filing units, y:

$$T = \bar{x}y \tag{17}$$

where T is the aggregate to be computed.

Both $\bar{x}$ and y have a standard error, so the standard error of a product must be computed. Approximate the standard error of an aggregate with the formula

$$s_T = \sqrt{\bar{x}^2 s_y^2 + y^2 s_x^2} \tag{18}$$

where s_x is computed using formula (9) and s_y is computed using formula (2). In the above formula, the correlation r between $\bar{x}$ and y is assumed to be zero. If r is actually positive (negative), then this formula will underestimate (overestimate) the standard error of the product. To compute standard errors of mean taxes paid, call Housing and Household Economic Statistics Division of the Bureau of the Census to obtain detailed distributions.

Standard error of an index of income concentration. Please contact Statistical Methods Division of the Bureau of the Census for the method of estimating the standard error of an index of income concentration.

Appendix E. Program Descriptions and Data Collection

This appendix contains brief descriptions of each public in-kind transfer program covered in the March CPS, a description of the questions used to collect the data, and an evaluation of the data quality. The description of each program begins with a statement of program objectives and is followed by general comments regarding program characteristics, eligibility, and so forth. Next is a review of the survey questions and the limitations associated with the question wording and design.

FOOD STAMPS

The Food Stamp Act of 1977 defines this Federally funded program as one intended to "permit low-income households to obtain a more nutritious diet." (From title XIII of P.L. 95-113, The Food Stamp Act of 1977, declaration of policy.) Food purchasing power is increased by providing eligible households with coupons which can be used to purchase food. The Food and Nutrition Service (FNS) of the U.S. Department of Agriculture (USDA) administers the Food Stamp program through State and local welfare offices. The Food Stamp program is the major national income support program to which all low-income and low-resource households, regardless of household characteristics, are eligible.

The Food Stamp Act was amended by the 1981 Omnibus Budget Reconciliation Act which changed the criteria used to determine food stamp eligibility (P.L. 97-35, title I, subtitle A). As of October 1, 1981, households without an elderly or disabled member must have gross monthly income below 130 percent of the Federal poverty level. Previously, eligibility was based on "countable" income (gross income less specified deductions for shelter, medical expenses, child care, etc.) so, e.g., a household with a gross income of twice the poverty guideline and substantial specified deductions could have been eligible for food stamps. Households meeting the income requirement may be ruled ineligible for the program on the basis of their holdings of assets (resources). The current limit for assets is $2,000 for households with no elderly persons and $3,000 for households with at least one elderly person. The questions on participation in the Food Stamp Program in the March CPS were designed to identify households in which one or more of the current members received food stamps during the calendar year. Once a food stamp household was identified, a question was asked to determine the number of current household members covered by food stamps during the year. Questions were also asked about the number of months food stamps were received and the total face value of all food stamps received during that period.

SCHOOL LUNCHES

The National School Lunch Program is designed "to help safeguard the health and well-being of the Nation's children by assisting the States in providing an adequate supply of foods" (P.L. 79-396, the National School Lunch Act of 1946) for all children at moderate cost. Additional assistance is provided for children determined by local school officials to be unable to pay the "full established" price for lunches. Like the Food Stamp program, the National School Lunch Program is administered by the Food and Nutrition Service of the U.S. Department of Agriculture through State educational agencies or through regional USDA nutrition services for some nonprofit private schools.

All students eating lunches prepared at participating schools pay less than the total cost of the lunches. Some students pay the "full established" price for lunch (which itself is subsidized), while others pay a "reduced" price for lunch, and still others receive a "free" lunch. Until January 1981, children were eligible for free school lunches if their household's income was below 125 percent of the poverty guidelines or reduced-price lunches if their household's income was between 125 and 195 percent of the poverty guidelines. The term "income" basically followed the Census Bureau definition but excluded certain Federal benefits and specified "hardship" expenses. Effective January 1, 1981, the hardship exclusion was replaced by a standard deduction. (Ref. Federal Register, Vol. 46, No. 11, January 16, 1981.) Beginning August 13, 1981, the income definition was amended to a gross income concept with the standard deduction being eliminated. At the same time, the income eligibility criteria were changed to 130 percent for free lunches and to 185 percent for reduced-price lunches. (Ref. Omnibus Budget Reconciliation Act of 1981, P.L. 97-35, title VIII.)

The questions on the March CPS provide a limited amount of data for the School Lunch program. Questions concerning the program were designed to identify

the number of household members 5 to 18 years old who "usually" ate hot lunches during the year. This defined the universe of household members receiving this noncash benefit. This approach was necessary because the majority of children benefit indirectly; i.e., they pay full-established price but are not aware that these lunches are subsidized. A second question identified the number of members receiving free or reduced-price lunches.

PUBLIC OR OTHER SUBSIDIZED HOUSING

There are numerous programs designed to "remedy the unsafe and unsanitary housing conditions and the acute shortage of decent, safe, and sanitary dwellings for low-income families" (U.S. Housing Act of 1937, declaration of policy). Several Federal, State, and local agencies administer these programs. Some are funded by USDA (for rural families) or State-local agencies, but most are administered by the Department of Housing and Urban Development (HUD). Among the most important HUD rental housing programs are Low Rent Public Housing and Sections 8, 236, and 101 (rent supplements) of various U.S. Housing Acts.

Low Rent Public Housing projects are owned, managed, and administered by a local housing authority. Partial financing may be provided by the State or HUD. Participation in public housing is determined by two factors: program eligibility and the availability of housing. Income standards for initial and continuing occupancy vary by local housing authority, although the limits are constrained by Federal guidelines. Rental charges, which, in turn, define net benefits, are set by a Federal statute not to exceed 30 percent of adjusted monthly money income. A recipient household can be a family or two or more related persons or an individual who is handicapped, elderly, or displaced by urban renewal or natural disaster. Other HUD programs provide similar types of housing assistance to low-income families and individuals.

Two of the more common types of programs in which Federal, State, and local funds are used to subsidize private sector rental housing are rent supplement and interest reduction plans. Under a rent supplement plan (e.g., Sections 8 and 101), the difference between the "fair market" rent and the rent charged to the tenant is paid to the owner by a government agency. Under an interest reduction program (e.g., Section 236), the amount of interest paid on the mortgage by the owner is reduced so that subsequent savings can be passed along to low-income tenants in the form of lower rent changes.

There were two questions dealing with public and low-cost rental housing on the March CPS supplement questionnaire. The first question identified residence in a housing unit owned by a public agency. The second question identified beneficiaries who were not living in public housing projects but who were paying lower rent because of a government subsidy.

MEDICAID

The Medicaid program is designed to furnish medical assistance for needy families with dependent children and for aged, blind, or disabled individuals whose incomes and resources are insufficient to meet the costs of necessary medical services.[1] The program is administered by State agencies through grants from the Health Care Financing Administration (HCFA) of the Department of Health and Human Services.

Medicaid is, for the most part, a categorical program with complex eligibility rules which vary from State to State. There are two basic groups of eligible individuals: the categorically eligible and the medically needy. The major categorically eligible groups are all Aid to Families with Dependent Children (AFDC) recipients and most Supplemental Security Income (SSI) recipients.[2] Other categorically eligible groups are (1) those who meet basic State cash assistance eligibility rules (the aged, blind, or disabled; needy single parents with children; and, in some States, needy unemployed parents with children who are not currently receiving money payments) and (2) needy persons meeting categorical eligibility standards who are institutionalized for medical reasons (e.g., low-income elderly persons in nursing homes). Institutionalized persons are not included in the CPS universe and, therefore, are not reflected in the CPS recipiency statistics.

In many States, Medicaid coverage is also extended to the medically needy: persons meeting categorical age, sex, or disability criteria and having money incomes and assets which exceed eligibility levels for cash assistance but are not sufficient to meet the cost of medical care. Families with large medical expenses relative to their incomes and assets may also meet medically needy eligibility standards by "spending down" (i.e., having high enough medical expenses) to obtain eligibility.

The Medicaid question on the March CPS attempted to identify all persons 15 years old and over who were covered by Medicaid at any time during the year. In March 1988, a question on childrens' Medicaid coverage was added to the CPS questionnaire. The term

[1] Taken from Title XIX of the 1965 Amendments to P.L. 89-97, *The Social Security Act,* "Grants to States for Medical Assistance Programs," declaration of policy.

[2] In 1981, Public Law 97-35 made several changes in AFDC eligibility determinations under the Medicaid program. Changes in treatment of earnings and other income and resources have resulted in some persons being dropped not only from the AFDC rolls but also off of automatic Medicaid coverage. Some of these individuals may be able to regain coverage if their State offers medically needy protection; however, the range of available benefits may be less.

"covered" means enrolled in the Medicaid program, i.e., had a Medicaid medical assistance card or incurred medical bills which were paid for by Medicaid. In order to be counted, the person did not necessarily have to receive medical care paid for by Medicaid.

After data collection and creation of an initial microdata file, further refinements were made to assign Medicaid coverage to children. In this procedure, all children under 21 years old in families were assumed to be covered by Medicaid if either the householder or spouse reported being covered by Medicaid. AFDC recipients in all States and SSI recipients living in the 36 States which legally require Medicaid coverage of all SSI recipients were also assigned coverage.

MEDICARE

The Medicare program consists of two separate but complementary health plans to provide adequate medical care for the aged and disabled. The Hospital Insurance Plan (Part A) is designed to provide basic protection against the costs of hospital and related post-hospital services. In addition to the elderly, this plan also covers virtually all persons under 65 years old who receive Social Security or Railroad Retirement benefits based on long-term disability. Part A is financed jointly by employers and employees through Social Security payroll deductions. Qualified persons 65 years old and over who are not otherwise eligible for Part A benefits may pay premiums directly to obtain this coverage. The Supplemental Medical Insurance Plan (Part B) is a voluntary plan which builds upon the hospital insurance protection provided by the basic plan and is available to all Medicare Part A beneficiaries. It provides insurance protection covering physicians' and surgeons' services and a variety of medical and other health services received either in hospitals or on an ambulatory basis. It is financed through monthly preminum payments ($31.90 per month in 1989) by each enrollee and further subsidized by Federal general revenue funds.

The Medicare question on the March CPS attempted to identify all persons 15 years old and over who were covered by Medicare at any time during the year. The term "covered" means enrolled in the Medicare program. In order to be counted, the persons did not necessarily have to receive medical care paid for by Medicare.

Appendix F. Underreporting of Cash Income and Noncash Benefits

This appendix discusses some important aspects of underreporting and its measurement and presents some estimates of underreporting for 1983 and 1984. The general survey phenomenon that is commonly termed underreporting actually refers to the tendency of household surveys to underestimate the number of income or noncash benefit recipients and/or the amount of income or benefits received. There are three main causes for underreporting. These are failure to report receipt of the income type, underreporting of the amount received, and misclassification of the income type received.

Accurately measuring the extent of underreporting of cash income and noncash benefits is difficult for many of the income types and noncash benefit programs. There are two main components of measuring underreporting: the number of income or noncash benefit recipients and the total amount of income or benefits received. Measuring the survey undercount of recipients for the March CPS is extremely difficult because independent estimates (benchmarks or controls) for the CPS noninstitutional, "ever-received during the year" recipient concept are difficult to validate. In addition, some of the administrative sources required for the derivation of independent estimates have significant errors themselves.

The data in table F-1 show comparisons of CPS aggregate money income in 1983 with independent estimates. Comparisons of the CPS estimates with the independent totals reveal that overall income in the survey after allocation is underreported by about 10 percent. However, wide variations are found in the amount of underreporting by source of income. Underreporting tends to be more pronounced for public assistance, unemployment and workers' compensation, and property income. The apparent survey overestimation for self-employment income reflects the difficulty in developing comparable independent figures.

Various population subgroups receive a higher proportion of their total income from certain income sources, such as interest and dividends for the elderly and public assistance for female family householders. The differential underreporting between income types, therefore, affect the estimates of some population subgroups more than others.

Estimates of the extent of underreporting for most noncash benefits are less well defined. Following are discussions of the underreporting for each benefit type.

Food stamps. The March CPS estimate for the face value of food stamps received in 1984 was about $7.6 billion, 71 percent of the independent estimate derived for that year. The 20.1-million recipient (persons covered) estimate for 1984 compares to a 26.1-million independent estimate of recipients. Since this independent estimate was developed using USDA monthly person recipiency counts and average months of participation as reported in the CPS, it is difficult to validate its accuracy.

School lunches. The March CPS data for 1984 show 10.8 million children usually eating free or reduced-price school lunches and 17.5 million usually eating full-price school lunches. Since independent estimates on the "ever-participated" universe are not available for this group, comparisons of the CPS estimates with peak monthly average daily participation have been made. These peak figures were 11.6 million for free or reduced-price lunches and 11.4 million for full-price lunches. The CPS estimate is 93 percent of the peak monthly average for free or reduced-price. The CPS estimate of full-price lunch participants was about 54 percent higher than the peak monthly figure. The obvious conceptual differences between the CPS and USDA figures make these comparisons difficult to interpret.

Public or other subsidized housing. In 1984 the March CPS estimate for the number of households residing in public or other subsidized rental housing was 3.6 million. An independent estimate was derived by summing housing units in (1) low-income public housing, (2) Section 8 (including Section 202), (3) rent supplements (Section 101), and (4) Section 236. This summing yielded a figure of 3.3 million. While the CPS estimate was about 9 percent higher than the independent figure, it is likely that the survey estimate contains some units, such as student or military housing, that were not intended to be counted. The magnitude of this problem is probably small, but unknown.

Medicare. The independent estimate for persons covered by Medicare is probably the most reliable of all independent estimates. In 1984, this figure was 28.4 million persons. This compares to a survey estimate of 28.2 million, 0.9 percent higher than the control. The

Table F-1. **Comparisons of CPS Aggregate Money Income in 1983 with Independently Derived Estimates, by Income Type**

(Billions of dollars)

Source of income	Independent estimate	CPS estimate	CPS as a percent of independent
Total	2,402.5	2164.9	90.1
Wages and salaries	1,632.3	1616.3	99.0
Self-employment	112.6	130.1	115.5
Social Security[1]	155.2	142.3	91.7
Supplemental Security Income	9.0	7.6	84.9
Aid to Families with Dependent Children	13.8	10.5	76.0
Interest, dividends, and rental income	315.4	143.2	45.4
Veterans' payments	14.0	8.8	63.3
Unemployment compensation	26.1	19.7	75.5
Workers' compensation	14.1	6.6	47.0
Private, government, and military pensions	110.1	79.7	72.4

[1]Includes Railroad Retirement benefits.

survey count probably contains some persons covered by Medicaid that report coverage under Medicare by mistake. The magnitude of this misreporting problem is not known.

Medicaid. The CPS estimate of 19.3 million for 1984 was about 3 percent higher than the "unduplicated" administrative figure of 18.7 million persons "ever receiving" benefits available from the Health Care Financing Administration (HCFA). This HCFA figure has not been adjusted for decedents or the institutionalized population and does not include persons who were covered by Medicaid but did not receive benefits in 1984.

Appendix G. U.S. Senate Statement, "Data Collection and Poverty Level"

Official poverty statistics published by the Bureau of the Census currently ignore billions of dollars of Government in-kind benefits, such as food stamps, public housing rental subsidies, and medical care. The Congresssional Budget Office has estimated that including in-kind benefits in the income statistics would cause the number of people in poverty to decline to about 9 million as compared with official statistics showing nearly 25 million people in poverty. The official statistics show no significant reduction in recent years in the incidence of poverty, although in-kind benefit programs have expanded greatly.

The Committee considers it essential that official poverty statistics reflect, at the earliest possible date, the effects of in-kind benefits. Without such information, Congress and the Executive Branch cannot be certain that Government transfer programs are properly targeted.

The Census Bureau has recognized the need for better data on in-kind benefits. The most recent March Current Population Survey has collected data on some types of in-kind program benefits. In addition, Census has under way an experimental survey—known as the Survey of Income and Program Participation— which collects more extensive data. However, Census has not yet published the data collected thus far and has no current plans for integrating such data with cash income data now reported routinely.

The Committee has inscribed language in the bill directing the Secretary of Commerce to expedite the program of collecting, through surveys, data on benefits received and data on participation in federally funded, in-kind benefit programs. Programs on which data are to be reported include, but are not necessarily limited to, food stamps, Medicaid, Medicare and subsidies in areas such as housing, nutrition, child care, and transportation. The Secretary of Commerce is further directed to continue research and testing of techniques for assigning monetary values to in-kind benefits and for calculating the impact of such benefits on income and poverty estimates. The Secretary of Commerce is also directed to include in survey reports, beginning no later than October 1, 1981, appropriate summaries of data on in-kind benefits and estimates of the effect of in-kind benefits on the number of families and individuals below the poverty level.[1]

Note: The above language was modified in conference but the substance of the new language was similar and included the statement "the Secretary should include in survey reports beginning no later than October 1, 1981, appropriate summaries of data on in-kind benefits and estimates of the effect of in-kind benefits on the number of families and individuals below the poverty level."[2]

[1] Departments of State, Justice, and Commerce; The Judiciary and Related Agencies Appropriation Bill, 1981. U.S. Senate, 96th Congress, 2d Session, September 16, 1980: 30-34.

[2] Making Appropriations for the Departments of State, Justice, and Commerce, the Judiciary, and Related Agencies; U.S. House of Representatives Report No. 96-1472, 96th Congress, 2d Session, November 20, 1980: 8-9.

Appendix H. Bureau of Labor Statistics' Statement on the Use of the CPI-U-X1

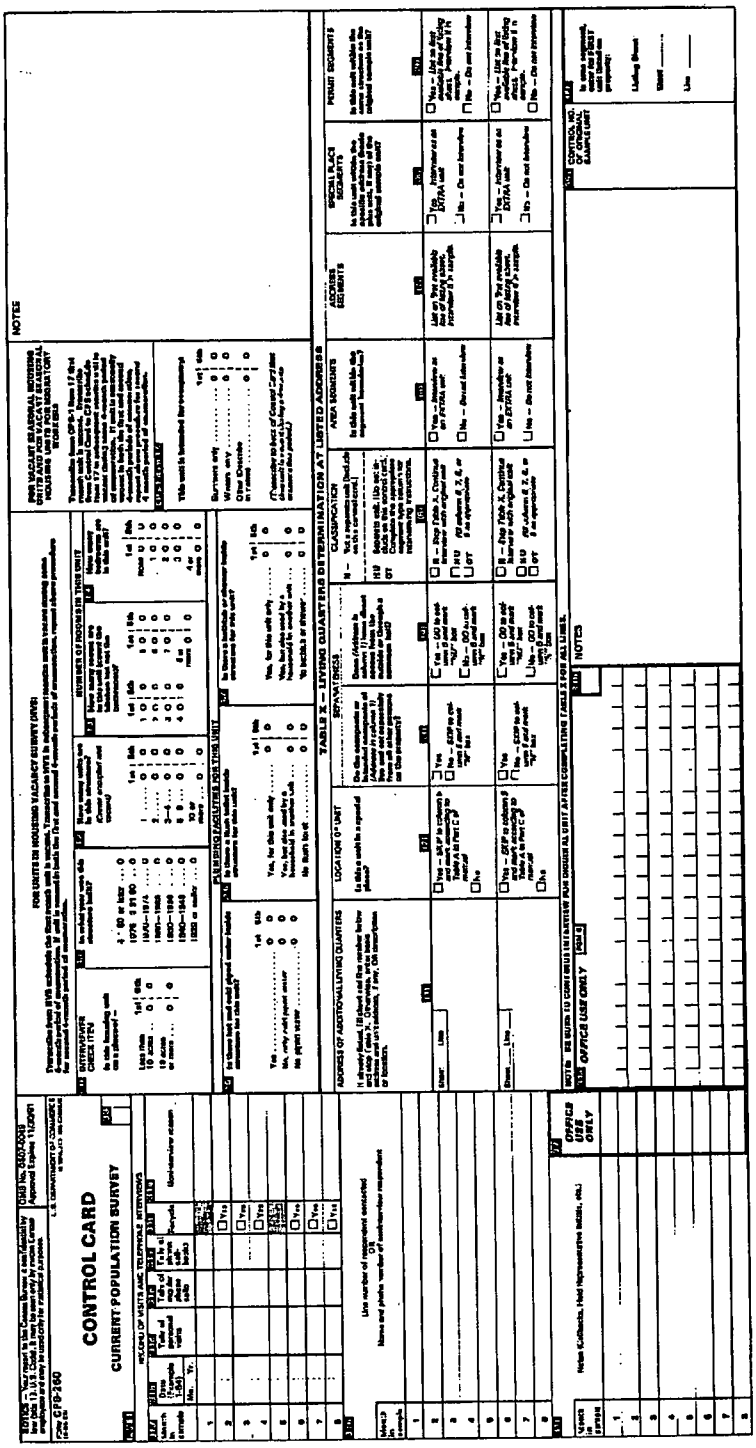
The Bureau of Labor Statistics (BLS) developed an experimental Consumer Price Index (CPI-U-X1) for researchers who wish to make historical comparisons with the current Consumer Price Index for All Urban Consumers (CPI-U) which uses the rental equivalence approach to measuring shelter services. Prior to 1983, the measurement of homeowner costs included changes in the asset value of homes. Recognizing that this approach mixed the investment and consumption aspects of homeownership, the BLS initiated an extensive research effort in the early 1970's to develop a better methodology. Following extensive study and testing, the CPI-U was officially converted to a rental equivalence measure in 1983. This rental equivalent approach is a methodology that isolates the shelter services component and, therefore, is a superior measure.

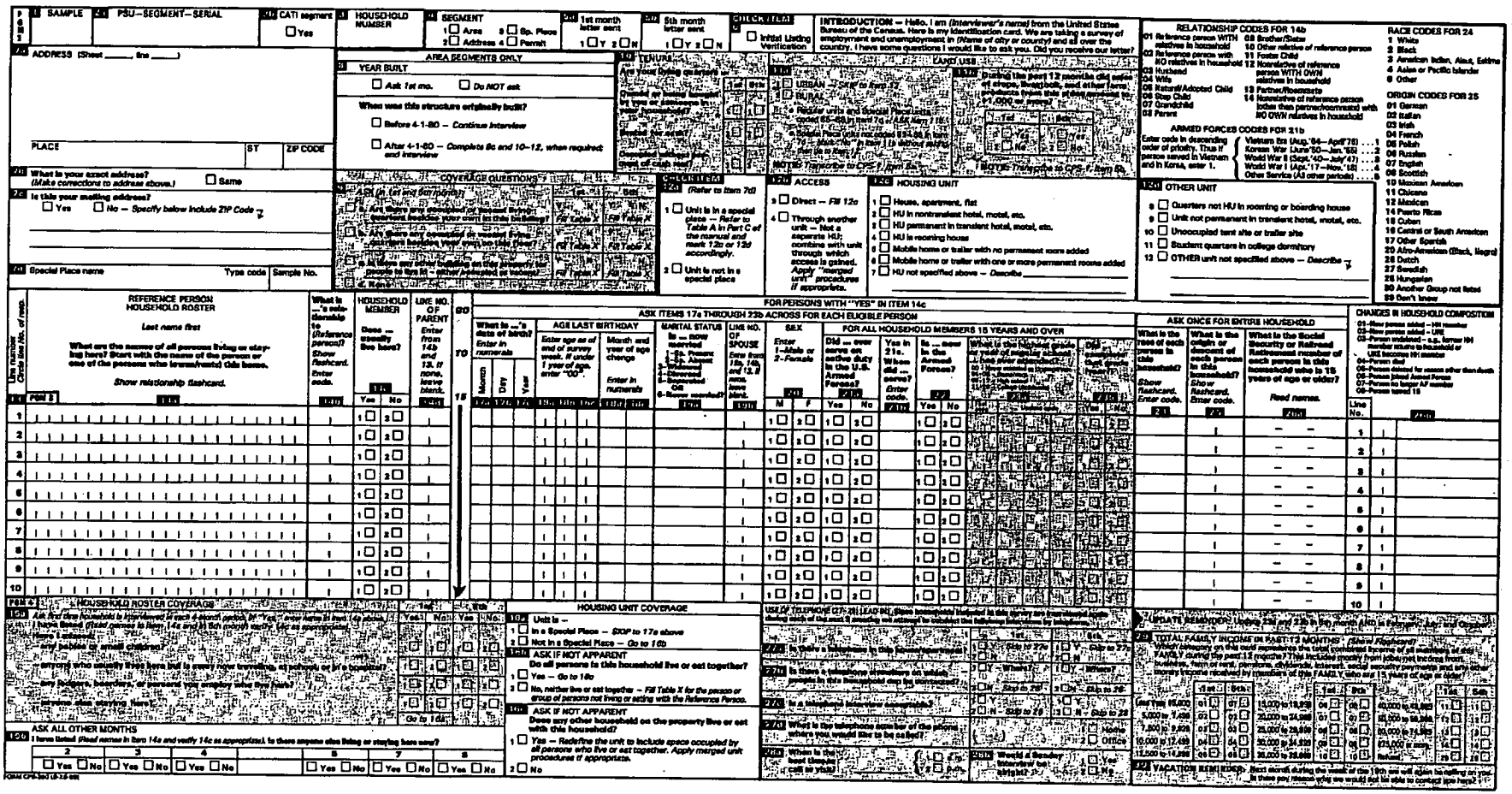
When the new methodology was introduced, the historical series were not revised. Price indexes are used for escalation and other contractual purposes that require the parties to agree on one official series. Moreover, the BLS did not have the basic data or the resources to convert all of its historical series (including local area indexes) to the new methodology. The refinements that were ultimately developed before the methodology was officially introduced into the CPI—notably a larger sample of renters and a reweighting of the shelter component—could not be incorporated into the CPI-U-X1. Nonetheless, for many purposes the CPI-U-X1 can serve as an adequate proxy for what the national index would have been using the rental equivalence measure. Therefore, BLS recommends the use of the CPI-U-X1 to those who need to use a CPI series that treats homeowner costs consistently over time.

Bureau of Labor Statistics
U.S. Department of Labor
July 1989

Appendix I. Facsimiles of CPS Questionnaires

FACSIMILE I. CONTROL CARD





FACSIMILE II. CPS-1—BASIC QUESTIONNAIRE

CHECK ITEM
- Only CPS-1 for household ☐
- First CPS-1 of continuation h'hold ☐
- Second CPS-1 of continuation h'hold ☐
- Third, fourth, and 5th CPS-1 ☐

FORM CPS-1

U.S. DEPARTMENT OF COMMERCE
Bureau of the Census

CONTROL NUMBER

PSU | SEGMENT | SERIAL

CURRENT POPULATION SURVEY

Form Approved – O.M.B. No. 1220-0100 – Expires 11-30-91

Fosdic 26.1:1

LINE NO. OF H'HOLD RESP. _____

NON H'HOLD RESPONDENT ☐
(Specify and Send Intercomm for interviewed household)

INTERVIEW
- ANY ENTRY OTHER THAN *NEVER WORKED* IN ITEMS 23A–E in this CPS–1 ..... Yes ☐ / No ☐

NONINTERVIEW
- TYPE A ☐
- TYPE B ☐
- TYPE C ☐

(SEND INTER COMM FOR TYPE A AND C)

CURRENT POPULATION SURVEY

TELEPHONE HOLD
(Mark this box for office "telephone hold" cases only)
☐

CHECK ITEM
CPS-665 being held for followup ☐

MARCH 1990

CHILDREN'S (0–14 years old) TRANSCRIPTION ITEMS

(If more than 4 children in household, use continuation CPS-1 document.)

FIRST CHILD

18A. LINE NO. 00 01 02 03 04 05 06 07 08 09

18B. RELATIONSHIP TO REFERENCE PERSON *(Control Card item 14b)*

- Natural/Adopted Child 06
- Step Child 06
- Grandchild 07
- Brother/Sister 09
- Other Rel. of ref. person 10
- Foster Child 11
- Non-rel. of Ref. Person WITH OWN rel. in H'hld. ..12
- Non-rel. of Ref. Person with NO OWN rel. in H'hld. 14

18C. PARENT'S LINE NUMBER 00 01 02 03 04 05 06 07 08 09 None 0

18D. AGE 00 01 02 03 04 05 06 07 08 09

18G1. SEX
- Male 1
- Female ... 2

18J. RACE
- White ... 1
- Black ... 2
- Amer. Indian, Aleut, Eskimo 3
- Asian or Pacific Islander 4
- Other ... 5

18K. ORIGIN 00 01 02 03 04 05 06 07 08 09

SECOND CHILD

18A. LINE NO. 00 01 02 03 04 05 06 07 08 09

18B. RELATIONSHIP TO REFERENCE PERSON *(Control Card item 14b)*

- Natural/Adopted Child 06
- Step Child 06
- Grandchild 07
- Brother/Sister 09
- Other Rel. of ref. person 10
- Foster Child 11
- Non-rel. of Ref. Person WITH OWN rel. in H'hld. ..12
- Non-rel. of Ref. Person with NO OWN rel. in H'hld. 14

18C. PARENT'S LINE NUMBER 00 01 02 03 04 05 06 07 08 09 None 0

18D. AGE 00 01 02 03 04 05 06 07 08 09

18G1. SEX
- Male 1
- Female ... 2

18J. RACE
- White ... 1
- Black ... 2
- Amer. Indian, Aleut, Eskimo 3
- Asian or Pacific Islander 4
- Other ... 5

18K. ORIGIN 00 01 02 03 04 05 06 07 08 09

THIRD CHILD

18A. LINE NO. 00 01 02 03 04 05 06 07 08 09

18B. RELATIONSHIP TO REFERENCE PERSON *(Control Card item 14b)*

- Natural/Adopted Child 06
- Step Child 06
- Grandchild 07
- Brother/Sister 09
- Other Rel. of ref. person 10
- Foster Child 11
- Non-rel. of Ref. Person WITH OWN rel. in H'hld. ..12
- Non-rel. of Ref. Person with NO OWN rel. in H'hld. 14

18C. PARENT'S LINE NUMBER 00 01 02 03 04 05 06 07 08 09 None 0

18D. AGE 00 01 02 03 04 05 06 07 08 09

18G1. SEX
- Male 1
- Female ... 2

18J. RACE
- White ... 1
- Black ... 2
- Amer. Indian, Aleut, Eskimo 3
- Asian or Pacific Islander 4
- Other ... 5

18K. ORIGIN 00 01 02 03 04 05 06 07 08 09

FOURTH CHILD

18A. LINE NO. 00 01 02 03 04 05 06 07 08 09

18B. RELATIONSHIP TO REFERENCE PERSON *(Control Card item 14b)*

- Natural/Adopted Child 05
- Step Child 06
- Grandchild 07
- Brother/Sister 09
- Other Rel. of ref. person 10
- Foster Child 11
- Non-rel. of Ref. Person WITH OWN rel. in H'hld. ..12
- Non-rel. of Ref. Person with NO OWN rel. in H'hld. 14

18C. PARENT'S LINE NUMBER 00 01 02 03 04 05 06 07 08 09 None 0

18D. AGE 00 01 02 03 04 05 06 07 08 09

18G1. SEX
- Male 1
- Female ... 2

18J. RACE
- White ... 1
- Black ... 2
- Amer. Indian, Aleut, Eskimo 3
- Asian or Pacific Islander 4
- Other ... 5

18K. ORIGIN 00 01 02 03 04 05 06 07 08 09

ARMED FORCES MEMBERS TRANSCRIPTION ITEMS

(Fill only in Interview household for persons with "A.F." in CC item 22.
If more than 2 A.F. persons in household, use continuation CPS-1 document.)

FIRST ARMED FORCES MEMBER

18A. LINE NO. 00 01 02 03 04 05 06 07 08 09

18B. RELATIONSHIP TO REFERENCE PERSON

- Ref. Person WITH rel. in H'hld. .01
- Ref. person with NO rel. in H'hld 02
- Husband 03
- Wife 04
- Natural/Adopted Child 05
- Step Child 06
- Grandchild 07
- Parent 08
- Brother/Sister 09
- Other rel. of Ref. Person 10
- Foster Child 11
- Non-rel. of Ref. Person WITH OWN rel. in H'hld. 12
- Partner/Roommate 13
- Non-rel. of Ref. Person (other than partner/roommate) with NO OWN rel. in H'hld. ..14

18C. PARENT'S LINE NUMBER 00 01 02 03 04 05 06 07 08 09 None 0

18D. AGE 00 01 02 03 04 05 06 07 08 09

18E. MARITAL STATUS
- Married — spouse present 1
- Married — spouse absent *(Exclude separated)* 2
- Widowed 3
- Divorced 4
- Separated 5
- Never married .. 6

18F. SPOUSE'S LINE NO. 00 01 02 03 04 05 06 07 08 09 None 0

18G1. SEX
- Male 1
- Female 2

18H. HIGHEST GRADE ATTENDED 00 01 02 03 04 05 06 07 08 09

18I. GRADE COMPLETED
- Yes 1
- No 2

18J. RACE
- White 1
- Black 2
- Amer. Indian, Aleut, Eskimo 3
- Asian or Pacific Isl.. 4
- Other 5

18K. ORIGIN 00 01 02 03 04 05 06 07 08 09

SECOND ARMED FORCES MEMBER

18A. LINE NO. 00 01 02 03 04 05 06 07 08 09

18B. RELATIONSHIP TO REFERENCE PERSON

- Ref. Person WITH rel. in H'hld. 01
- Ref. person with NO rel. in H'hld 02
- Husband 03
- Wife 04
- Natural/Adopted Child 05
- Step Child 06
- Grandchild 07
- Parent 08
- Brother/Sister 09
- Other rel. of Ref. Person 10
- Foster Child 11
- Non-rel. of Ref. Person WITH OWN rel. in H'hld. 12
- Partner/Roommate 13
- Non-rel. of Ref. Person (other than partner/roommate) with NO OWN rel. in H'hld. ..14

18C. PARENT'S LINE NUMBER 00 01 02 03 04 05 06 07 08 09 None 0

18D. AGE 00 01 02 03 04 05 06 07 08 09

18E. MARITAL STATUS
- Married — spouse present 1
- Married — spouse absent *(Exclude separated)* 2
- Widowed 3
- Divorced 4
- Separated 5
- Never married .. 6

18F. SPOUSE'S LINE NO. 00 01 02 03 04 05 06 07 08 09 None 0

18G1. SEX
- Male 1
- Female 2

18H. HIGHEST GRADE ATTENDED 00 01 02 03 04 05 06 07 08 09

18I. GRADE COMPLETED
- Yes 1
- No 2

18J. RACE
- White 1
- Black 2
- Amer. Indian, Aleut, Eskimo 3
- Asian or Pacific Isl.. 4
- Other 5

18K. ORIGIN 00 01 02 03 04 05 06 07 08 09

MARCH 1990

U.S. Department of Commerce
BUREAU OF THE CENSUS

CURRENT POPULATION SURVEY

FORM CPS-1

1. CHECK ITEM
- Only CPS-1 for household ..... O
- First CPS-1 of continuation h'hld ... O
- Second CPS-1 of continuation h'hold O
- Third, fourth, etc. CPS-1 ..... O

(Fill all applicable items on this page)

(Transcribe items 1–13 from first CPS-1)

2.

3. CONTROL NUMBER

MONTH 0 0 ● 0 0 0 0 0 0 0 0 0 0 0

YEAR 0 0 0 0 ●

4. TYPE OF LIVING QUARTERS

HOUSING UNIT
- House, apartment, flat ..... O
- HU in nontransient hotel, motel, etc. ..... O
- HU, permanent, in transient hotel, motel, etc. O
- HU in rooming house ..... O
- Mobile home or trailer with no permanent room added ..... O
- Mobile home or trailer with one or more permanent rooms added ..... O
- HU not specified above *(Describe below)* .... O

OTHER UNIT
- Quarters not HU in rooming or boarding house O
- Unit not permanent in transient hotel, motel, etc. .... O
- Tent site or trailer site ..... O
- Student quarters in college dormitory ..... O
- Other not HU *(Describe below)* .... O

5a. LAND USAGE
- Urban 1
- Rural 2 *(Fill 5b)*

5b. FARM SALES
- $1000 or more *(Yes)* .. 1
- Less than $1000 *(No)* .. 2

6. PSU NO.	7. SEGMENT NO.	8. SERIAL NO.	9. HOUSEHOLD NO.
0 0 0	0 0 0	0 0	
1 1 1	1 1 1 1	1	1
2 2 2	2 2 2 2	2	2
3 3 3	3 3 3 3	3	3
4 4 4	4 4 4 4	4	4
5 5 5	5 5 5 5	5	5
6 6 6	6 6 6 6	6	6
7 7 7	7 7 7 7	7	7
8 8 8	8 8 8 8	8	8
9 9 9	9 9 9	9	*(Go to 10)*

10. FIELD REPRESENTATIVE CODE
A B C D E F G H J K L M
0 0 0 0 0 0 0 0 0 0 0 0
0 1 2 3 4 5 6 7 8 9
0 1 2 3 4 5 6 7 8 9

11. DAY COMPLETED
S M T W TH F S
O O O O O O O — After interview week

12. LINE NO. OF H'HOLD RESP.
1 2 3 4 5 6 +
Non. h'hld. resp. *(Specify)* O *(Send Inter Comm Interviewed Households Only)*

13. TYPE INTERVIEW
- Noninterview O
- Personal ..... O
- Tel. – regular O
- Tel. – callback O
- ICR filled .... O

13A. CHECK ITEM
Telephone Hold
(Fill circle for office "telephone hold" cases only)
O

NONINTERVIEW

TYPE A

14. *(Mark reason and race.)*

REASON		RACE	
No one home	O	White	1
Temporarily absent	O	Black	2
Refused	O	All other	3
Other – Occ. *(Describe below)*	O		

TYPE B

15.
- Vacant – regular ..... O
- Vacant – storage of h'hld furniture O
- Temp. occ. by persons with URE .. O

(Fill 16)

- Unfit or to be demolished ..... O
- Under construction, not ready .... O
- Converted to temp. business or storage .... O
- Occ. by Armed Force members or persons under 15 ... O
- Unoccupied tent site or trailer site O
- Permit granted, construction not started ..... O
- Other *(Specify below)* ..... O

(Omit 16–17)

TYPE C *(Send Inter Comm)*
- Demolished ..... O
- House or trailer moved .. O
- Outside segment ..... O
- Converted to permanent business or storage .. O
- Merged ..... O
- Condemned ..... O
- Built after April 1, 1980 O
- Unused line of listing sheet ..... O
- Other *(Describe below)* .. O

(Omit 16–17)

SEASONAL STATUS

16. This unit is intended for occupancy:
- Year round ..... O *(Fill HVS if HU in Item 4)*
- By migratory workers O *(Fill Item 17 below if HU in Item 4)*
- Seasonally ..... O

17. This unit is intended for occupancy:
- Summers only ..... O
- Winters only ..... O
- Other *(Describe below)* O

(Transcribe as instructed on back of Control Card.)

TRANSCRIPTION ITEMS

Fill for interviewed households only. (If continuation CPS-1's required, only fill on first CPS-1 each month.)

27A. TENURE
(Transcribe from cc Item 10)
- Owned or being bought 1
- Rented 2
- No cash rent 3

27B. HOUSEHOLD STATUS CHANGE
Is this a replacement household this month?
- Yes O
- No O

28. TOTAL FAMILY INCOME
(Transcribe from cc Item 29)

01 O	05 O	09 O	13 O
02 O	06 O	10 O	14 O
03 O	07 O	11 O	29 O
04 O	08 O	12 O	

USE OF TELEPHONE

29A. Telephone in Household
(Transcribe from C.C. Item 27a)
- Yes 1 *(Skip to 29c)*
- No 2 *(Fill 29b)*

29B. Telephone Available
(Transcribe from C.C. Item 27b)
- Yes 1 *(Fill 29c)*
- No 2 *(Skip to 30)*

29C. Telephone Interview Acceptable
(Transcribe from C.C. Item 27c)
- Yes 1
- No 2

(Fill 30)

(Fill for noninterviewed and interviewed households)

30. NUMBER OF CONTACTS – ACTUAL AND ATTEMPTED *(Transcribe from C.C. Item 31)*
- Personal (C.C. Item 31c) 1 2 3 4 5 6 +
- Telephone 1 2 3 4 5 6 7 8 9 +

(C.C. Items 31 d & e)

31. TIME OF INTERVIEW *(Mark the time period in which the majority of the labor force interview was obtained or noninterview classification was determined.)*
- Midnight to 6 a.m. O
- 6 to 9 a.m. ..... O
- 9 a.m. to Noon ... O
- Noon to 3 p.m. .... O
- 3 to 6 p.m. O
- 6 to 9 p.m. O
- 9 p.m. to Midnight O

REMINDER
Fill Items 18A–18K on pages 2, 5, 7, 9, and 11.

HOUSEHOLD ITEMS Fill after basic labor force interview and proposed to CPS-665

32A. CHECK ITEM *(From Control Card Item 25)* Is Spanish origin *(Codes 10 through 17)* entered on the Control Card for any person 15+ in this household?
- Yes O *(Ask 32B)*
- No O *(Go to CPS-665)*

32B. Did *(Read names of Reference Person)* live at this address during the week of November 19, 1989?
- Yes O *(Fill 32C)*
- No O *(Go to CPS-665)*

32C. CHECK ITEM *(From Control Card Item 25)* Is reference person's origin code 10 through 17?
- Yes O *(Go to CPS-665)*
- No O *(Ask 32D)*

32D. Did any of the following household members live here during the week of November 19, 1989? *(Read all household member names with codes 10–17 in cc Item 25.)*
- Yes O
- No O

(Go to CPS-665)

OFFICE USE ONLY

REINTERVIEWER
- Program supervisor ..... O
- Alternate ..... O
- Supervisory field representative O
- Other ..... O

CODER NUMBER
A B C D E F G H J K L M
0 0 0 0 0 0 0 0 0 0 0 0
0 1 2 3 4 5 6 7 8 9

18. LINE NUMBER

19. What was . . . doing most of LAST WEEK — (Working / Keeping house / Going to school / or something else?)

- Working *(Skip to 20A)* . . . WK ○
- With a job but not at work . . J ○
- Looking for work . . . . . LK ○
- Keeping house . . . . . H ○
- Going to school . . . . . S ○
- Unable to work *(Skip to 24)* . U ○
- Retired . . . . . R ○
- Other *(Specify)* . . . . . OT ○

20. Did . . . do any work at all LAST WEEK, not counting work around the house? *(Note: If farm or business operator in hh., ask about unpaid work.)* Yes ○ No ○ *(Go to 21)*

20A. How many hours did . . . work LAST WEEK at all jobs? ⊘⊘ 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9

20B. CHECK ITEM

49+ ○ *(Skip to item 23)*

1–34 ○ *(Go to 20C)*

35–48 ○ *(Go to 20D)*

20C. Does . . . USUALLY work 35 hours or more a week at this job?

Yes ○ What is the reason . . . worked less than 35 hours LAST WEEK?

No ○ What is the reason . . . USUALLY works less than 35 hours a week?

(Mark the appropriate reason)

- Slack work . . . . . ○
- Material shortage . . . . . ○
- Plant or machine repair . . . . . ○
- New job started during week . . ○
- Job terminated during week . . . ○
- Could find only part-time work ○
- Holiday *(Legal or religious)* . . . . ○
- Labor dispute . . . . . ○
- Bad weather . . . . . ○
- Own illness . . . . . ○
- On vacation . . . . . ○
- Too busy with housework, school, personal bus., etc. . . ○
- Did not want full-time work . . . ○
- Full-time work week under 35 hours . . . . . ○
- Other reason *(Specify)* . . . . . ○

(Skip to 23 and enter job worked at last week)

20D. Did . . . lose any time or take any time off LAST WEEK for any reason such as illness, holiday or slack work?

Yes ○ How many hours did . . . take off?

(Correct 20A if lost time not already deducted; if 20A reduced below 35, correct 20B and fill 20C)

No ○

20E. Did . . . work any overtime or at more than one job LAST WEEK?

Yes ○ How many extra hours did . . . work?

(Correct 20A and 20B as necessary if extra hours not already included and skip to 23.)

No ○ *(Skip to 23)*

21. *(If J in 19, skip to 21A.)* Did . . . have a job or business from which he/she was temporarily absent or on layoff LAST WEEK?

Yes ○ No ○ *(Go to 22)*

21A. Why was . . . absent from work LAST WEEK?

- Own illness . . . . . ○
- On vacation . . . . . ○
- Bad weather . . . . . ○
- Labor dispute . . . . ○
- New job to begin within 30 days ○ *(Skip to 22B and 22C2)*
- Temporary layoff *(Under 30 days)* ○
- Indefinite layoff *(30 days or more or no def. recall date)* . . . . . ○ *(Skip to 22C3)*
- Other *(Specify)* . . ○

21B. Is . . . receiving wages or salary from his/her employer for any of the time off LAST WEEK?

Yes ○

No ○

21C. Does . . . usually work 35 hours or more a week at this job?

Yes ○

No ○

(Skip to 23 and enter job held last week)

OFFICE USE ONLY

INDUSTRY	OCCUPATION
⊘⊘⊘	⊘⊘
1 1 1	1 1
2 2 2	2 2
3 3	3 3 3
4 4	4 4 4
5 5	5 5 5
6 6	6 6 6
7 7	7 7 7
8 8	8 8 8
9 9	9 9 9
Ref. ○	Ref. ○
Unc. ○	Unc. ○

22. *(If LK in 19, Skip to 22A.)* Has . . . been looking for work during the past 4 weeks?

Yes ○ No ○ *(Go to 24)*

22A. What has . . . been doing in the last 4 weeks to find work? *(Mark all methods used; do not read list.)*

Checked with —
- pub. employ. agency ○
- pvt. employ. agency ○
- employer directly . . . ○
- friends or relatives . . ○

Placed or answered ads . . . . . ○

Nothing *(Skip to 24)* . . . . . ○

Other *(Specify in notes, e.g., JTPA, union or prof. register, etc.)* . . . . . ○

22B. At the time . . . started looking for work, was it because he/she lost or quit a job or was there some other reason?

- Lost job . . . . . ○
- Quit job . . . . . ○
- Left school . . . . . ○
- Wanted temporary work . . ○
- Change in home or family responsibilities ○
- Left military service . . . . . ○
- Other *(Specify in notes)* . . . . ○

22C. 1) How many weeks has . . . been looking for work? ⊘⊘ 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9

2) How many weeks ago did . . . start looking for work?

3) How many weeks ago was . . . laid off?

22D. Has . . . been looking for full-time or part-time work?

Full ○ Part ○

22E. Could . . . have taken a job LAST WEEK if one had been offered?

Yes ○ No ○ Why not?

- Already has a job . . . . ○
- Temporary illness . . . . ○
- Going to school . . . . . ○
- Other *(Specify in notes)* ○

22F. When did . . . last work at a full-time job or business lasting 2 consecutive weeks or more?

Within last 12 months *(Specify)* . . ○

(Month) _____

- One to five years ago . . . . . ○
- More than 5 years ago . . . . . ○
- Never worked full-time 2 wks. or more . . . . . ○
- Never worked at all . . . . . ○

(SKIP to 23. If layoff entered in 21A, enter job, either full or part time, from which laid off. Else enter last full time job lasting 2 weeks or more, or "never worked.")

24. CHECK ITEM

(Rotation number)

First digit of SEGMENT number is:

○ 2, 3, 4, 6, 7 or 8 *(Skip to 26)*

○ 1 or 5 *(Go to 24A)*

24A. When did . . . last work for pay at a regular job or business, either full- or part-time?

- Within past 12 months ○
- 1 up to 2 years ago . . . ○
- 2 up to 3 years ago . . . ○
- 3 up to 4 years ago . . . ○
- 4 up to 5 years ago . . . ○
- 5 or more years ago . . ○ *(Go to 24B)*
- Never worked . . . . . ○ *(Skip to 24C)*

24B. Why did . . . leave that job?

- Personal, family *(Incl. pregnancy)* or school . . . . . ○
- Health . . . . . ○
- Retirement or old age . . . . . ○
- Seasonal job completed . . . . . ○
- Slack work or business conditions ○
- Temporary nonseasonal job completed . . . ○
- Unsatisfactory work arrangements *(Hours, pay, etc.)* ○
- Other . . . . . ○

24C. Does . . . want a regular job now, either full- or part-time?

Yes . . . . . ○
Maybe — it depends ○ *(Go to 24D)*
(Specify in notes)
No . . . . . ○
Don't know . . . . . ○ *(Skip to 24E)*

24D. What are the reasons . . . is not looking for work? *(Mark each reason mentioned)*

- Believes no work available in line of work or area ○
- Couldn't find any work . . . . . ○
- Lacks nec. schooling, training, skills or experience . . . . ○
- Employers think too young or too old . . . . . ○
- Other pers. handicap in finding job ○
- Can't arrange child care . . . . . ○
- Family responsibilities . . . . . ○
- In school or other training . . . . . ○
- Ill health, physical disability . . . . . ○
- Other *(Specify in notes)* . . . . . ○
- Don't know . . . . . ○

24E. Does . . . intend to look for work of any kind in the next 12 months?

Yes . . . . . ○
It depends *(Specify in notes)* ○
No . . . . . ○
Don't know . . . . . ○

(If entry in 24B, describe job in 23, otherwise, skip to 26)

25. CHECK ITEM

(Rotation number)

First digit of SEGMENT number is:

○ 2, 3, 4, 6, 7 or 8 *(Skip to 26)*

○ 1 or 5 *(Go to 25A)*

25A. How many hours per week does . . . USUALLY work at this job? ⊘⊘ 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9

25B. Is . . . paid by the hour on this job?

Yes ○ *(Go to 25C)*
No ○ *(Skip to 25D)*

25C. How much does . . . earn per hour? Dollars ⊘⊘ 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 Cents ⊘⊘ 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9

$ ¢

(Ask 25D) REF ○

25D. How much does . . . USUALLY earn per week at this job BEFORE deductions? Include any overtime pay, commissions, or tips usually received. ⊘⊘⊘ 1 1 1 2 2 2 3 3 3 4 4 4 5 5 5 6 6 6 7 7 7 8 8 8 9 9 9

$

REF ○

25E. On this job, is . . . a member of a labor union or of an employee association similar to a union?

Yes ○ *(Skip to 26)*
No ○ *(Ask 25F)*

25F. On this job, is . . . covered by a union or employee association contract?

Yes ○
No ○ *(Go to 26)*

23. DESCRIPTION OF JOB OR BUSINESS

23A. For whom did . . . work? *(Name of company, business, organization or other employer.)*

23B. What kind of business or industry is this? *(For example: TV and radio mfg., retail shoe store, State Labor Dept.)*

23C. What kind of work was . . . doing? *(For example: electrical engineer, stock clerk, typist, farmer.)*

23D. What were . . .'s most important activities or duties at this job? *(For example: types, keeps account books, files, sells cars, operates printing press, finishes concrete.)*

23E. Was this person

- An employee of a PRIVATE Co, bus., or individual for wages, salary or comm. . . . P ○
- A FEDERAL government employee . . . . . F ○
- A STATE government employee . . . . . S ○
- A LOCAL government employee . . . . . L ○

(Go to 23F)

Self-empl. in OWN bus., prof. practice, or farm

Is the business incorporated? Yes . . . . . I ○ / No . . . . . SE ○

- Working WITHOUT PAY in fam. bus. or farm . . . . WP ○
- NEVER WORKED . . . . . NEV ○

(Skip to 26)

23F. CHECK ITEM

Entry (or NA) in item 20A ○ *(Go to 25 at top of page)*

Entry (or NA) in item 21B ○ *(Go to 25 at top of page)*

All other cases ○ *(Skip to 26)*

18A. LINE NO.

00 01 02 03 04 05 06 07 08 09 10 11 12 13 14

18B. RELATIONSHIP TO REFERENCE PERSON

- Ref. Person WITH rel. in H'hld 01
- Ref. person with NO rel. in H'hld 02
- Husband 03
- Wife 04
- Natural/Adopted Child 05
- Step Child 06
- Grandchild 07
- Parent 08
- Brother/Sister 09
- Other Rel. of Ref. Person 10
- Foster Child 11
- Non-rel. of Ref. Person WITH OWN rel. in H'hld 12
- Partner/Roommate 13
- Non-rel. of Ref. Person (other than partner/roommate) with NO OWN rel. in H'hld 14

18C. PAR'S LINE NO.

00 01 02 03 04 05 06 07 08 09 None

18D. AGE

00 01 02 03 04 05 06 07 08 09

18E. MARITAL STATUS

- Married—spouse present 1
- Married—spouse absent *(Exclude separated)* 2
- Widowed 3
- Divorced 4
- Separated 5
- Never married 6

18F. SPOUSE'S LINE NUMBER

00 01 02 03 04 05 06 07 08 09 None

18G1. SEX

Male 1
Female 2 → 7

18G2. VETERAN STATUS

Veteran → 7

- Vietnam Era 1
- Korean War 2
- World War II 3
- World War I 4
- Other Service 5
- Nonveteran 6

18H. HIGHEST GRADE ATTENDED

00 01 02 03 04 05 06 07 08 09

18I. GRADE COMPLETED

Yes 1
No 2

18J. RACE

- White 1
- Black 2
- Amer. Indian, Aleut. Eskimo 3
- Asian or Pacific Isl. 4
- Other 5

18K. ORIGIN

00 01 02 03 04 05 06 07 08 09

26. CHECK ITEM

(Transcribe from control card item 18)

This person is
- 16—24 years of age ○ *(Ask 26A)*
- All others ..... ○ *(Skip to 26C)*

26A. *(If "School" in 19, Verify)* LAST WEEK was . . . attending or enrolled in a high school, college, or university? *(Mark "Yes" if currently on holiday or seasonal vacation. Mark "No" for summer vacation)*

Yes ○ *(Verify)* → 7 No ○ *(Skip to 26C)*

- High school . . . ○
- College or Univ. ○

(Ask 26B)

26B. Is . . . enrolled in school as a full-time or part-time student?

- Full time ○
- Part time ○

(Fill 26C)

26C. CHECK ITEM

Who responded to the labor force items for this person?

- Self ○
- Other ○
- Self/Other ○

→ 7

REMINDER:
ASK THE L.F. ITEMS FOR ALL H.H. MEMBERS BEFORE ASKING THE SUPPLEMENT.
If last person, go to Item 32A on page 3.

18L. SOCIAL SECURITY NUMBER

(Transcribe from cc item 26a)

– –

○ None

000 000 0000
111 111 1111
222 222 2222
333 333 3333
444 444 4444
555 555 5555
666 666 6666
777 777 7777
888 888 8888
999 999 9999

FACSIMILE III. CPS-665—SUPPLEMENTAL QUESTIONNAIRE

1. CHECK ITEM
Only CPS-665 for household ..... O
First CPS-665 of continuation h'hld. .. O
(Fill all applicable items on this page)
Second CPS-665 of continuation h'hld. O
Third, fourth, etc CPS-665..... O
(Transcribe items (3, 6–9, 13) from first CPS-665)

10. FIELD REPRESENTATIVE CODE
A B C D E F G H J K L M

13. TYPE INTERVIEW (CPS-665)
O Personal
O Telephone
(Fill 13A below)
O Type A Noninterview *(Transcribe items 1, 3, 6–10, 77 on this page; also, ask item 78 on this page)*

13A. DESCRIPTION OF LONGEST JOB IN THIS CPS-665: *(Items 46A-E)*
Yes O No O

FORM CPS-665
U.S. DEPARTMENT OF COMMERCE
BUREAU OF THE CENSUS

CPS-665
INCOME SUPPLEMENT

Form Approved – O.M.B. No. 0607-0354 – Expires 9-30-91
MARCH 1990

2.

3. CONTROL NUMBER

6. PSU NO.	7. SEGMENT NO.	8. SERIAL NO.	9. HOUSEHOLD NO.

INTRODUCTION
(Optional)

We have just completed the questions about employment and unemployment. Each March, the Census Bureau also collects information about the economic situation of Americans and their families for the previous year. I am going to ask these questions now. We don't expect all answers to be perfect, but please think about each question and answer it the best you can.

77. CHECK ITEM
TENURE *(from Control Card Item 10)*
Owned or being bought 1
Rented 2
No cash rent 3

78. How many housing units are in this structure?
1 O 5–9 O
2 O 10+ O
3–4 O

79. CHECK ITEM
Some household members under age 15 O *(Ask 80)*
No household members under age 15 O *(Skip to 82)*

80. During 1989, how many of the children under age 15 in this household were covered by Medicare or Medicaid?
O All
O Some, but not all – Mark number
1 2 3 4 5 6 7 8 9 +
O None

81. During 1989, how many of the children under age 15 in this household were covered by a health insurance plan *(Excluding Medicaid and Medicare)*?
O All ..... *(Ask 81A)*
O Some, but not all – Mark number *(Ask 81A)*
1 2 3 4 5 6 7 8 9 +
O None *(Skip to 82)*

81A. How many of these children were covered by the health insurance plan of someone not residing in this household?
O All
O Some, but not all – Mark number
1 2 3 4 5 6 7 8 9 +
O None

82. CHECK ITEM
Some household members 5–18 years old O *(Ask 83)*
No household members 5–18 years old O *(Skip to 84)*

83. During 1989, how many of the children in this household usually ate a complete hot lunch offered at school?
O All
O Some, but not all – Mark number
1 2 3 4 5 6 7 8 9 +
O None

84. CHECK ITEM
Entry in Control Card Item 29 is:
Under $30,000, NA or Ref. O *(Fill 85)*
$30,000 or more ..... O *End questions*

85. CHECK ITEM
All or some marked in 83 O *(Ask 86)*
None marked in 83 or 83 blank O *(Skip to 87)*

86. During 1989, how many of the children in this household received free or reduced price lunches because they qualified for the Federal School Lunch Program?
O All
O Some, but not all – Mark number
1 2 3 4 5 6 7 8 9 +
O None

87. CHECK ITEM
Owned marked in 77 O *(Skip to 90)*
Rented or no cash rent marked in 77 O *(Ask 88)*

88. Is this house in a public housing project, that is, is it owned by a local housing authority or other public agency?
Yes O *(Skip to 90)*
No O *(Ask 89)*

89. Are you paying lower rent because the Federal, State, or local government is paying part of the cost?
Yes O
No O

90. Did anyone in this household get food stamps at any time during 1989?
Yes O *(Ask 91)*
No O *(Skip to 94)*

91. How many of the people now living here were covered by food stamps during 1989?
All O
1 2 3 4 5 6 7 8 9 +

92. In how many months of 1989 were food stamps received?
All O
0 0
1 1
2 3 4 5 6 7 8 9

93. What was the value of all the food stamps received during 1989?
(Add monthly amounts to obtain annual figure)
$ *(Nearest dollar)*
0 0 0 0
1 1 1 1
2 2 2 2
3 3 3 3
4 4 4 4
5 5 5 5
6 6 6 6
7 7 7 7
8 8 8 8
9 9 9 9
(Ask 94)

94. The government has an energy assistance program which helps pay heating costs. This assistance can be received directly by the household or it can be paid directly to the electric company, gas company or fuel dealer.

Since October 1, 1989, has this household received assistance of this type from the federal, state, or local government?
Yes O *(Ask 95)*
No O *(End questions)*

95. Altogether, how much energy assistance has been received since October 1, 1989?
$ *(Nearest dollar)*
0 0 0 0
1 1 1 1
2 2 2 2
3 3 3 3
4 4 4 4
5 5 5 5
6 6 6 6
7 7 7 7
8 8 8 8
9 9 9 9

FOLLOW-UP INFORMATION – TRANSCRIBE THIS INFORMATION FROM THE CPS-1 AND CONTROL CARD BEFORE SENDING THEM TO THE RO.

ALL CPS-1s AND CONTROL CARDS MUST BE SENT TO THE R.O. BY SATURDAY, MARCH 24

ALL 665s MUST BE MAILED TO R.O. BY SATURDAY, MARCH 31

(1) Complete items 3, 6–9, 77, 79, 82 and 84 on page 1.

(2) Complete items 18A, 18B, 18D, and 18G1 for each 15+ person, (p. 3, 4, 5, 6).

(3) Record below the industry and occupation description from CPS-1 items 23A–23E as applicable. You will need to refer to it when filling item 45 in your followup interview.

(4) Complete items 56D and 58, (p. 7 and 8, respectively).

(5) Note below Names and Line No.'s of persons (and item numbers, if necessary) needing followup. Also, as necessary note address, telephone, and 'best time to call' information from control card.

NOTES:

CIVILIAN 15+ AND CURRENT ARMED FORCES MEMBER, BEGIN WITH ITEM 29A

OFFICE USE ONLY — IND. | OCC. | ITEM 55

18A. LINE NUMBER 00 01 02 03 04 05 06 07 08 09

18B. RELATIONSHIP
Ref. per. with other rels. . . 01
Ref. per. with no other rel. . 02
Husband 03
Wife 04
Own/Adopted 05
Stepchild 06
Grandchild 07
Parent 08
Brother/Sister 09
Other rel. 10
Foster child 11
Non rel. 12-14

18D. AGE

18G1. Sex Male 1 Female 2

29A. Did . . . work at a job or business at any time during 1989? Yes (Skip to 33) No

29B. Did . . . do any temporary, part-time, or seasonal work even for a few days during 1989? Yes (Skip to 33) No

30. Even though . . . did not work in 1989, did he/she spend any time trying to find a job or on layoff? Yes No (Skip to 32)

31. How many different weeks was . . . looking for work or on layoff from a job? (Mark weeks)

32. What was the main reason . . . did not work in 1989?
Ill or disabled and unable to work
Retired
Taking care of home or family . . .
Going to school
Could not find work
Doing something else
(Skip to 52A)

33. During 1989 in how many weeks did . . . work even for a few hours? Include paid vacation and sick leave as work. (Mark weeks and Go to 34)

34. CHECK ITEM Number of weeks in item 33 is: 1–49 (Skip to 36); 50–51 (Ask 35); 52 (Skip to 39)

35. Did . . . lose any full weeks of work in 1989 because he/she was on layoff from a job or lost a job? Yes / No (Skip to 39)

36. You said . . . worked about (entry in item 33) weeks in 1989. How many of the remaining (52 minus entry in item 33) weeks was . . . looking for work or on layoff from a job? (Mark weeks and ask 37)
None (Skip to 38)

37. Were the (entry in item 36) weeks . . . was looking for work (or on layoff) all in one stretch?
Yes – 1 stretch
No – 2 stretches
No – 3+ stretches
(Go to 38)

(If the entries in items 33 and 36 add to 52 weeks, skip to item 39. If not, ask 38)

38. What was the main reason . . . was not working or looking for work in the remaining weeks of 1989?
Ill or disabled and unable to work
Taking care of home or family. . . .
Going to school . . . .
Retired . . . . . .
No work available. . .
Other (Specify) . . . .

39. For how many employers did . . . work in 1989? If more than one at same time, only count it as one employer.
1 / 2 / 3+ (Ask 40)

40. In the weeks that . . . worked, how many hours did . . . usually work per week? (Mark hours) (Go to 41)

41. CHECK ITEM Number of hours in item 40 is: 1–34 (Skip to 43); 35+ (Ask 42)

42. During 1989, were there one or more weeks in which . . . worked less than 35 hours? Exclude time off with pay because of holidays, vacation, days off, or sickness. Yes (Ask 43) / No (Skip to 45)

43. How many weeks did . . . work less than 35 hours in 1989? (Mark weeks)

44. What was the main reason . . . worked less than 35 hours per week?
Could not find a full time job . .
Wanted to work part time or only able to work part time . .
Slack work or material shortage
Other . . . . . .
(Ask 45)

45. What was . . . 's longest job during 1989? *(Compare with entry in CPS-1 item 23)*
Same as item 23 . . . . . (Skip to 47)
Different from item 23 or item 23 blank. . . . (Specify in 46A-46E)
Current Armed Forces . . . . . (Specify in 46A-46E)

46A. For whom did . . . work?

46B. What kind of business or industry is this?

46C. What kind of work was . . . doing?

46D. What were . . . 's most important activities or duties?

46E. CLASS OF WORKER
Private . . . . . P (Ask 47)
Federal Gov't. F (Ask 47)
State Gov't. . . S (Ask 47)
Local Gov't. . . L (Ask 47)
Self-employment Inc. Yes. . . . I (Ask 47) / No. . . . SE (Ask 47)
Without pay WP (Ask 47)

47. Counting all locations where this employer operates, what is the total number of persons who work for . . . 's employer? *(Read categories if necessary)*
Under 25
25–99
100–499
500–999
1000+
(Ask 48A or 48B)

48A. How much did . . . earn from this employer before deductions during 1989?

48B. What was . . . net earnings from this business/farm after expenses during 1989? $

48C. Does this amount include all tips, bonuses, overtime pay or commissions . . . may have received? Yes / No (Probe and make corrections to 48A)
Lost money

49A. Did . . . earn money from any other work he/she did during 1989? Yes / No (Skip to 50)

49B. How much did . . . earn from:

All other employers?	His/her own business after expenses?	His/her farm after expenses?
Yes / No	Yes / No	Yes / No
$	$	$
	Lost money	Lost money

50. CHECK ITEM Longest job *(item 45)* is farmer? Yes / No (Skip to 52A)

51. Other than the farm income we have already talked about, did . . . receive any income from agricultural work done for others, recreational services, or government farm programs other than loans? Yes *(Probe and make corrections to 48B or 49B)* / No (Ask 52A)

52A. At any time during 1989 did . . . receive any State or Federal unemployment compensation? Yes / No (Skip to 53A)
Any Supplemental Unemployment Benefits (SUB)? Yes / No
Any Union unemployment or strike benefits? Yes / No

52B. How much did . . . receive in unemployment benefits during 1989? $

53A. During 1989 did . . . receive any Worker's Compensation payments or other payments as a result of a job related injury or illness? *(Exclude sick pay and disability retirement)* Yes / No (Skip to 54)

53B. What was the source of these payments?
State Workers Compensation . . . .
Employer or employer's insurance
Own insurance . . . . . .
Other . . . . . .

53C. How much compensation did . . . receive during 1989? $

Now I want to ask some questions about where . . . lived 1 year ago.

54. Was . . . living in this house (apt.) 1 year ago; that is on March 1, 1989? Yes (Next person) / No (Ask 55A)

55A. Where did . . . live on March 1, 1989?
1. Name of State, foreign country, U.S. possession, etc.
2. Name of county
3. Name of city, town, village, etc.
B. Did . . . live inside the limits of that city, town, village, etc.? Yes / No

COMPLETE LINE NUMBER FOR ALL PERSONS 15+ BEFORE BEGINNING QUESTIONS ON EACH PAGE (NAME IS OPTIONAL)

NAME *(Optional)*				
LINE NUMBER *(Item 18A)*	Page 3	Page 4	Page 5	Page 6
	00 01 02 03 04 05 06 07 08 09	00 01 02 03 04 05 06 07 08 09	00 01 02 03 04 05 06 07 08 09	00 01 02 03 04 05 06 07 08 09
56. DURING 1989 DID ANYONE IN THIS HOUSEHOLD RECEIVE: **56A.** Any Social Security payments from the U.S. Government? Yes ○ 7 No ○ *(Skip to 57A)*				
56B. Who received Social Security payments either for themselves or as combined payments with other family members? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
Complete 56C for each person with a "Yes" in 56B **56C.** How much did . . . receive in Social Security payments during 1989? *(separate combined payments)* NOTE: Social Security checks usually arrive on the 3rd of every month in a gold colored envelope. Amount should be before the Medicare deduction, which is $31.90/month. *(Go to 56C for next person with "Yes" in 56B or go to 56D)*	$ ○ Already included 00 01 02 03 04 05 06 07 08 09	$ ○ Already included 00 01 02 03 04 05 06 07 08 09	$ ○ Already included 00 01 02 03 04 05 06 07 08 09	$ ○ Already included 00 01 02 03 04 05 06 07 08 09
56D. CHECK ITEM ○ Children under 23 present – *(Ask 56E)* ○ No children under 23 present – *(Skip to 57)*				
56E. Did anyone in this household receive any separate Social Security payments which we have not talked about for the children in this household? Yes ○ No ○ *(If "Yes," make necessary changes to include this amount in 56C for person receiving)*				
57. DURING 1989 DID ANYONE IN THIS HOUSEHOLD RECEIVE: **57A.** Any SSI payments, that is, Supplemental Security Income? Yes ○ 7 No ○ *(Go to next page)*				
57B. Who received SSI? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Complete 57C for each person with "Yes" in 57B) **57C.** How much did . . . receive in Supplemental Security Income during 1989? *(Include both Federal and State SSI)* NOTE: Federal SSI checks usually arrive on the first of every month in a blue colored envelope. *(Go to 57C for next person with "Yes" in 57B or go to next page)*	$ 00 01 02 03 04 05 06 07 08 09	$ 00 01 02 03 04 05 06 07 08 09	$ 00 01 02 03 04 05 06 07 08 09	$ 00 01 02 03 04 05 06 07 08 09
Annual total for Social Security or Federal SSI = last check x 11.46				

NAME *(Optional)*				
LINE NUMBER *(Item 18A)*	Page 3	Page 4	Page 5	Page 6
58. Check Item *Entry in control card Item 29 is:* $30,000 or more ..... ○ *(Skip to Item 60)* Under $30,000, NA or Ref. ○				
59. AT ANY TIME DURING 1989, EVEN FOR ONE MONTH, DID ANYONE IN THIS HOUSEHOLD RECEIVE: 59A. Any public assistance or welfare payments from the State or local welfare office? Yes ○ ■ No ○ *(Skip to 60A)*	■	■	■	■
59B. Who received these payments? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Complete 59C to 59E for each person with a "Yes" in 59B) 59C. Did . . . receive AFDC (ADC) or some other type of assistance payments?	○ AFDC *(ADC)* ○ Other ○ Both	○ AFDC *(ADC)* ○ Other ○ Both	○ AFDC *(ADC)* ○ Other ○ Both	○ AFDC *(ADC)* ○ Other ○ Both
59D. In how many months of 1989 did . . . receive these payments?	☐ Months 0 1 2 3 4 5 6 7 8 9	☐ Months 0 1 2 3 4 5 6 7 8 9	☐ Months 0 1 2 3 4 5 6 7 8 9	☐ Months 0 1 2 3 4 5 6 7 8 9
59E. How much did . . . receive in public assistance or welfare during 1989? *(Ask 59C to 59E for next person with "Yes" in 59B or ask 60)* • ■	$ ☐ ■ 0 1 2 3 4 5 6 7 8 9	$ ☐ ■ 0 1 2 3 4 5 6 7 8 9	$ ☐ ■ 0 1 2 3 4 5 6 7 8 9	$ ☐ ■ 0 1 2 3 4 5 6 7 8 9
60. AT ANY TIME DURING 1989 DID ANYONE IN THIS HOUSEHOLD RECEIVE: 60A. Any Veterans' (VA) payments? Yes ○ No ○ *(Go to next page)*				
60B. Who received Veterans' (VA) payments? *(Anyone else?)*	Yes ○ ■ No ○	Yes ○ ■ No ○	Yes ○ ■ No ○	Yes ○ ■ No ○
(Complete 60C to 60E for each person with a "Yes" in 60B) 60C. What type of Veterans' payments did . . . receive? *(Mark all that apply)*	Service-connected disability compensation ○ Survivor Benefits ..... ○ Veterans' pension ..... ○ Educational assistance . . . ○ Other Veterans' payments ○	Service-connected disability compensation ○ Survivor Benefits ..... ○ Veterans' pension ○ Educational assistance . . . ○ Other Veterans' payments ○	Service-connected disability compensation ○ Survivor Benefits ..... ○ Veterans' pension ..... ○ Educational assistance . . . ○ Other Veterans' payments ○	Service-connected disability compensation ○ Survivor Benefits ..... ○ Veterans' pension ..... ○ Educational assistance . . . ○ Other Veterans' payments ○
60D. Is . . . required to fill out an annual income questionnaire for the Department of Veterans' Affairs?	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
60E. How much did . . . receive in Veterans' (VA) payments during 1989? *(Ask 60C to 60E for next person with "Yes" in 60B or go to next page)*	$ ☐ ■ 0 1 2 3 4 5 6 7 8 9	$ ☐ ■ 0 1 2 3 4 5 6 7 8 9	$ ☐ ■ 0 1 2 3 4 5 6 7 8 9	$ ☐ ■ 0 1 2 3 4 5 6 7 8 9

NAME *(Optional)*				
LINE NUMBER *(Item 18A)*	Page 3	Page 4	Page 5	Page 6
61A. *(Other than Social Security or VA benefits)*, did anyone in this household receive any income in 1989 from survivor or widow's pensions, estates, trusts, annuities, or any other survivor benefits? Yes ○ 7 ■ No ○ *(Go to next page)*				
61B. Who received this income? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Complete 61C to 61G for each person with a "Yes" in 61B) **61C.** What was the source of this income? *(Any other widow or survivor income?)*				
01. Company or union survivor pension *(inc. profit sharing)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
02. Federal Government *(Civil Service)* pension	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
03. U.S. Military retirement survivor pension.....	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
04. State or Local gov't. survivor pension.....	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
05. U.S. Railroad retirement survivor pension	Yes ○ ■ No ○	Yes ○ ■ No ○	Yes ○ ■ No ○	Yes ○ ■ No ○
06. Worker's compensation survivor pension.....	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
07. Black lung survivor pension	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
08. Regular payments from estates or trusts	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
09. Regular payments from annuities or paid-up insurance policies	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
10. Other or don't know *(Specify in Notes)*.....	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Complete 61D and 61E for first "Yes" in 61C) **61D.** Income Source Code	⊘ I 0 1 2 3 4 5 6 7 8 9	⊘ I 0 1 2 3 4 5 6 7 8 9	⊘ I 0 1 2 3 4 5 6 7 8 9	⊘ I 0 1 2 3 4 5 6 7 8 9
61E. How much did . . . receive in _____ *(read source)* during 1989? *(Complete 61F and 61G for next income source marked or go to 61C for next person with "Yes" in 61B or go to next page)*	$ ■ ⊘ I 1 2 3 4 5 6 7 8 9	$ ■ ⊘ I 1 2 3 4 5 6 7 8 9	$ ■ ⊘ I 1 2 3 4 5 6 7 8 9	$ ■ ⊘ I 1 2 3 4 5 6 7 8 9
61F. Income Source Code	⊘ I 0 1 2 3 4 5 6 7 8 9	⊘ I 0 1 2 3 4 5 6 7 8 9	⊘ I 0 1 2 3 4 5 6 7 8 9	⊘ I 0 1 2 3 4 5 6 7 8 9
61G. How much did . . . receive in _____ *(read source)* during 1989? *(Go to 61C for next person with "Yes" in 61B or go to next page)*	$ ■ ⊘ I 1 2 3 4 5 6 7 8 9	$ ■ ⊘ I 1 2 3 4 5 6 7 8 9	$ ■ ⊘ I 1 2 3 4 5 6 7 8 9	$ ■ ⊘ I 1 2 3 4 5 6 7 8 9

NOTES:

NAME *(Optional)*				
LINE NUMBER *(Item 18A)*	Page 3	Page 4	Page 5	Page 6
62A. Does anyone in this household have a health problem or disability which prevents them from working or which limits the kind or amount of work they can do? Yes ○ → No ○ *(Skip to 63A)*				
62B. Who is that? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
63A. Is there anyone in this household who ever retired or left a job for health reasons? Yes ○ → ■ No ○ *(Skip to 64A)*	■	■ •	■	■
63B. Who is that? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
64A. CHECK ITEM ○ "No" to both 62A and 63A *(Skip to next page)* ○ "Yes" in either 62A or 63A →				
(Complete 64B to 64G for each person with a "Yes" in either 62B or 63B) 64B. *(Other than Social Security or VA benefits)*, did . . . receive any income in 1989 as a result of this health problem *(disability/handicap)*?	Yes ○ No ○ *(Ask 64B for next person with "Yes" in 62B or 63B or skip to next page)*	Yes ○ No ○ *(Ask 64B for next person with "Yes" in 62B or 63B or skip to next page)*	Yes ○ No ○ *(Ask 64B for next person with "Yes" in 62B or 63B or skip to next page)*	Yes ○ No ○ *(Ask 64B for next person with "Yes" in 62B or 63B or skip to next page)*
64C. What was the source of this income? *(Any other income related to this health condition or disability?)* 01. Worker's compensation 02. Company or union disability 03. Federal Government *(Civil Service)* disability 04. U.S. military retirement disability 05. State or local gov't. employee disability 06. U.S. Railroad Retirement disability 07. Accident or disability insurance 08. Black Lung miner's disability 09. State temporary sickness 10. Other or don't know *(Specify in notes)*	Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ ■ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○	Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ ■ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○	Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ ■ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○	Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ ■ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○ Yes ○ No ○
(Complete 64D & 64E for first "Yes" in 64C) 64D. Income Source Code	○ I ○ I 2 3 4 5 6 7 8 9	○ I ○ I 2 3 4 5 6 7 8 9	○ I ○ I 2 3 4 5 6 7 8 9	○ I ○ I 2 3 4 5 6 7 8 9
64E. How much did . . . receive from _____ *(read source)* during 1989? *(Complete 64F and 64G for next income source marked OR go to 64B for next person with "Yes" in either 62B or 63B OR go to next page)*	$ ■ ○ ○ ○ ○ ○ I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	$ ■ ○ ○ ○ ○ ○ I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	$ ■ ○ ○ ○ ○ ○ I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	$ ■ ○ ○ ○ ○ ○ I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9
64F. Income Source Code	○ I ○ I 2 3 4 5 6 7 8 9	○ I ○ I 2 3 4 5 6 7 8 9	○ I ○ I 2 3 4 5 6 7 8 9	○ I ○ I 2 3 4 5 6 7 8 9
64G. How much did . . . receive from _____ *(read source)* during 1989? *(Go to 64B for next person with "Yes" in either 62B or 63B or go to next page)*	$ ■ ○ ○ ○ ○ ○ I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	$ ■ ○ ○ ○ ○ ○ I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	$ ■ ○ ○ ○ ○ ○ I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9	$ ■ ○ ○ ○ ○ ○ I I I I I 2 2 2 2 2 3 3 3 3 3 4 4 4 4 4 5 5 5 5 5 6 6 6 6 6 7 7 7 7 7 8 8 8 8 8 9 9 9 9 9

NAME *(Optional)*				
LINE NUMBER *(Item 18A)*	Page 3	Page 4	Page 5	Page 6
65A. *(Other than Social Security or VA benefits)* During 1989 did anyone in this household receive any pension or retirement income from a previous employer or union *(pause)*, or any other type of retirement income? Yes ○ 7 ■ No ○ *(Go to next page)*				
65B. Who received pension or retirement income? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Complete 65C–65G for each person with a "Yes" in 65B) **65C.** What was the source of this income? *(Any other pension or retirement income?)*				
1. Company or union pension *(Inc. profit sharing)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
2. Federal Government *(Civil Service)* retirement	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
3. U.S. Military retirement	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
4. State or local government pension	Yes ○ ■ No ○	Yes ○ ■ No ○	Yes ○ ■ No ○	Yes ○ ■ No ○
5. U.S. Railroad Retirement	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
6. Regular payments from annuities or paid up insurance policies	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
7. Regular payments from IRA or KEOGH accounts	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
8. Other or don't know *(Specify in notes)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Complete 65D and 65E for first "Yes" in 65C) **65D.** INCOME SOURCE CODE	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8
65E. How much did . . . receive from _____ *(read source)* during 1989? *(Fill 65F and 65G for next income source marked OR go to 65C for next person with "Yes" in 65B OR Skip to next page)*	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9
65F. INCOME SOURCE CODE	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8
65G. How much did . . . receive from _____ *(read source)* during 1989? *(Go to 65C for next person with "Yes" in 65B or go to next page)* ● ■	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9

NOTES:

NAME *(Optional)*				
LINE NUMBER *(Item 18A)*	Page 3	Page 4	Page 5	Page 6
66. AT ANYTIME DURING 1989 DID ANYONE IN THIS HOUSEHOLD: 66A. Have money in any kind of savings account or money market fund? Yes ○ No ○ Have any bonds, treasury notes, IRA's or certificates of deposit? Yes ○ No ○ Have an interest earning checking account or any other investments which pay interest? Yes ○ No ○ *(If "Yes" marked in any, ask 66B, otherwise skip to 67A)*				
66B. Which members of this household had . . .? *(Anyone else?)* *(Include each in cases of joint accounts or ownership)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Ask 66C for each person with "Yes" in 66B) 66C. How much did . . . receive in interest from these sources during 1989, including even small amounts credited to accounts? *(Separate amounts for joint ownership)* *(Ask 66C for next person with "Yes" in 66B or ask 67)*	$ ○ Already included	$ ○ Already included	$ ○ Already included	$ ○ Already included
67. AT ANYTIME DURING 1989 DID ANYONE IN THIS HOUSEHOLD: 67A. Own any shares of stock in corporations *(pause)* or any mutual fund shares? Yes ○ No ○ *(Skip to 68A)*				
67B. Which members of this household? *(Anyone else?)* *(Include each in cases of joint ownership)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Ask 67C for each person with "Yes" in 67B) 67C. How much did . . . receive in dividends from stocks *(mutual funds)* during 1989? *(separate amounts for joint ownership)* *(Ask 67C for next person marked "Yes" in 67B or ask 68)*	$ ○ None ○ Already included	$ ○ None ○ Already included	$ ○ None ○ Already included	$ ○ None ○ Already included
68. DURING 1989 DID ANYONE IN THIS HOUSEHOLD: 68A. Own any land, business property, apartments, or houses which were rented to others? Yes ○ No ○ Receive income from royalties or from roomers or boarders? *(Exclude amounts paid by relatives)* Yes ○ No ○ Receive income from estates or trusts? *(Exclude estates or trusts already reported)* Yes ○ No ○ *(If "Yes" marked in any, ask 68B, otherwise skip to next page)*				
68B. Who received this rent (income)? *(Anyone else?)* *(Include each in case of joint ownership)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Ask 68C for each person with "Yes" in 68B) 68C. How much did . . . receive in income from rent *(roomers or boarders, estates, trusts, or royalties)* after expenses for 1989? *(Separate amounts for joint ownership)*	$ ○ Lost money ○ Already included	$ ○ Lost money ○ Already included	$ ○ Lost money ○ Already included	$ ○ Lost money ○ Already included

NAME *(Optional)*				
LINE NUMBER *(Item 18A)*	Page 3	Page 4	Page 5	Page 6
69A. During 1989 did anyone in this household attend school beyond the high school level including a college, university or other schools *(including vocational, business, or trade schools)?* Yes ○ → No ○ *(Go to next page)* ■				
69B. Did anyone receive any educational assistance for tuition, fees, books, or living expenses during 1989? *(Exclude loans, assistance from household members, and VA educational benefits)* Yes ○ → No ○ *(Go to next page)*				
69C. Which member received assistance? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Complete 69D to 69H for each person with "Yes" in 69C) 69D. What type of assistance did . . . receive? *(Any other assistance?)*				
1. Pell Grant	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
2. Some other government assistance	Yes ○ ■ No ○	Yes ○ ■ No ○	Yes ○ ■ No ○	Yes ○ ■ No ○
3. Scholarships, grants, etc.,	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
4. Other assistance (employers, friends, etc.) *(Exclude assistance from household members)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
69E. CHECK ITEM Pell Grant marked "YES" in 69D?	Yes ○ *(Ask 69F)* No ○ *(Skip to 69H)*	Yes ○ *(Ask 69F)* No ○ *(Skip to 69H)*	Yes ○ *(Ask 69F)* No ○ *(Skip to 69H)*	Yes ○ *(Ask 69F)* No ○ *(Skip to 69H)*
69F. How much did . . . receive in Pell Grants during 1989? • ■	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9
69G. CHECK ITEM Sources other than Pell Grant marked "YES" in 69D?	Yes ○ *(Ask 69H)* No ○ *(Skip to next person marked "Yes" in 69C or Go to next page)*	Yes ○ *(Ask 69H)* No ○ *(Skip to next person marked "Yes" in 69C or Go to next page)*	Yes ○ *(Ask 69H)* No ○ *(Skip to next person marked "Yes" in 69C or Go to next page)*	Yes ○ *(Ask 69H)* No ○ *(Skip to next person marked "Yes" in 69C or Go to next page)*
69H. How much did . . . receive in *(other)* educational assistance during 1989? *(Go to 69D for next person marked "Yes" in 69C or Go to next page)*	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9

NOTES:

NAME *(Optional)*				
LINE NUMBER *(Item 18A)*	Page 3	Page 4	Page 5	Page 6
70. DURING 1989 DID ANYONE IN THIS HOUSEHOLD RECEIVE: **70A.** Any child support payments? Yes ○ → ■ No ○ *(Skip to 71A)*				
70B. Who received these payments? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Complete 70C for each person with a "Yes" in 70B) 70C. How much did . . . receive in child support payments? *(Ask 70C for next person with "Yes" in 70B or ask 71)*	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9
71. DURING 1989 DID ANYONE IN THIS HOUSEHOLD RECEIVE: **71A.** Any alimony payments? Yes ○ → ■ No ○ *(Skip to 72A)*				
71B. Who received these payments during 1989? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Complete 71C for each person with a "Yes" in 71B) 71C. How much did . . . receive in alimony payments during 1989? *(Ask 71C for next person with "Yes" in 71B or ask 72)*	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9
72. DURING 1989 DID ANYONE IN THIS HOUSEHOLD RECEIVE: **72A.** Any (other) regular financial assistance from friends or relatives not living in this household? *(Do not include loans)* • ■ Yes ○ → ■ No ○ *(Skip to 73)*	■			
72B. Who received this assistance? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Ask 72C for each person with a "Yes" in 72B) 72C. How much assistance did . . . receive during 1989?	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9
73. Sometimes people forget about small amounts of income, or income received for only part of the year. Did anyone in this household receive income from: **73A.** Hobbies, home businesses, farms, or business interests not already covered? Yes ○ No ○ Any unemployment compensation, welfare, or any other money income not already covered? Yes ○ ■ No ○ *(If "Yes" marked in any, ask 73B, otherwise go to next page)*	OFFICE USE ONLY 0 1 2 3 4 5 6 7 8 9	OFFICE USE ONLY 0 1 2 3 4 5 6 7 8 9	OFFICE USE ONLY 0 1 2 3 4 5 6 7 8 9	OFFICE USE ONLY 0 1 2 3 4 5 6 7 8 9
73B. Who received this income? *(Anyone else?)*	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
(Complete 73C & 73D for each person with a "Yes" in 73B) 73C. What was the source of this income? *(Specify)* →				
73D. How much did . . . receive *(Altogether)* in 1989? *(Go to 73C for next person with "Yes" in 73B or go to next page)*	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9	$ ■ 0 1 2 3 4 5 6 7 8 9

NAME *(Optional)*				
LINE NUMBER *(Item 18A)*	Page 3	Page 4	Page 5	Page 6
74. There are several government programs which provide medical care or help pay medical bills. During 1989 was anyone in this household covered by:				
74A. Medicare *(for the disabled and elderly)?* Yes O — No O *(Skip to 74C)*				
74B. Who was that? *(Anyone else?)*	Yes O No O	Yes O No O	Yes O No O	Yes O No O
74C. Medicaid *(for the needy)?* Yes O — No O *(Skip to 74E)*				
74D. Who was that? *(Anyone else?)*	Yes O No O	Yes O No O	Yes O No O	Yes O No O
74E. CHAMPUS, VA, or military health care? Yes O — No O *(Skip to 75A)*				
74F. Who was that? *(Anyone else?)*	Yes O No O	Yes O No O	Yes O No O	Yes O No O
75A. Other than government sponsored policies, health insurance can be obtained privately or through a current or former employer or union. Was anyone in this household covered by health insurance of this type at any time during 1989? Yes O — No O *(Skip to 76)*				
75B. Who was that? *(Anyone else?)*	Yes O No O	Yes O No O	Yes O No O	Yes O No O
(Complete 75C- F for each person with a "Yes" in 75B) 75C. Was . . .'s health insurance coverage from a plan in . . . 's own name?	Yes O *(Ask 75D)* No O *(Go to next person with a "Yes" in 75B or Skip to 76)*	Yes O *(Ask 75D)* No O *(Go to next person with a "Yes" in 75B or Skip to 76)*	Yes O *(Ask 75D)* No O *(Go to next person with a "Yes" in 75B or Skip to 76)*	Yes O *(Ask 75D)* No O *(Go to next person with a "Yes" in 75B or Skip to 76)*
75D. Was this health insurance plan offered through . . .'s current or former employer or union?	Yes O *(Ask 75E)* No O *(Skip to 75F)*	Yes O *(Ask 75E)* No O *(Skip to 75F)*	Yes O *(Ask 75E)* No O *(Skip to 75F)*	Yes O *(Ask 75E)* No O *(Skip to 75F)*
75E. Did . . .'s employer or union pay for all, part, or none of the cost of this plan?	All O Part O None O	All O Part O None O	All O Part O None O	All O Part O None O
75F. What other persons were covered by this health insurance policy? *(Mark all that apply)* *(Go to 75C for next person with "Yes" in 75B or go to 76)*	Spouse O Child(ren) in household O Child(ren) not in the household O Other O No one O	Spouse O Child(ren) in household O Child(ren) not in the household O Other O No one O	Spouse O Child(ren) in household O Child(ren) not in the household O Other O No one O	Spouse O Child(ren) in household O Child(ren) not in the household O Other O No one O
76. CHECK ITEM Who worked last year? *(Yes in 29A or 29B)*	Yes O No O	Yes O No O	Yes O No O	Yes O No O
(Complete 76A-76B for each person with "Yes" in 76) 76A. Other than Social Security did the (any) employer or union that . . . worked for in 1989 have a pension or other type of retirement plan for any of its employees?	Yes O *(Ask 76B)* No O *(Go to next person with "Yes" in 76 or Skip to 77 on page 1)*	Yes O *(Ask 76B)* No O *(Go to next person with "Yes" in 76 or, Skip to 77 on page 1)*	Yes O *(Ask 76B)* No O *(Go to next person with "Yes" in 76 or Skip to 77 on page 1)*	Yes O *(Ask 76B)* No O *(Go the next person with "Yes" in 76 or Skip to 77 on page 1)*
76B. Was . . . included in that plan? *(Go to 76A for next person with "Yes" in item 76 or Skip to Item 77 on Page 1)*	Yes O No O	Yes O No O	Yes O No O	Yes O No O

NOTES: