Population Bulletin

BY **MARK MATHER, LINDA A. JACOBSEN, BETH JAROSZ, LILLIAN KILDUFF, AMANDA LEE, KELVIN M. POLLARD, PAOLA SCOMMEGNA,** AND **ALICIA VANORMAN**

America's Changing Population

What to Expect in the 2020 Census

POPULATION REFERENCE BUREAU

Population Reference Bureau **INFORMS** people around the world about population, health, and the environment, and **EMPOWERS** them to use that information to **ADVANCE** the well-being of current and future generations.

Population Bulletin

AMERICA'S CHANGING POPULATION: WHAT TO EXPECT IN THE 2020 CENSUS

BY **MARK MATHER, LINDA A. JACOBSEN, BETH JAROSZ, LILLIAN KILDUFF, AMANDA LEE, KELVIN M. POLLARD, PAOLA SCOMMEGNA,** AND **ALICIA VANORMAN**

TABLE OF CONTENTS

"Representatives and direct Taxes shall be apportioned among the several States which may be included within this Union, according to their respective Numbers... The actual Enumeration shall be made within three Years after the first Meeting of the Congress of the United States, and within every subsequent Term of ten Years, in such Manner as they shall by Law direct."

Article One, Section Two,
U.S. Constitution

Executive Summary

April 1, 2020 is Census Day. The U.S. Constitution mandates that a census be taken every 10 years to count all people—both citizens and noncitizens—living in the United States.[1] An accurate count of the population is both required by law and serves as the basis for fair political representation, and it plays a vital role in many areas of public life.

- State population counts from the census are used to reapportion seats in the U.S. House of Representatives across the 50 states.

- State and local officials use census results to help redraw congressional, state, and local district boundaries to meet the one-person, one-vote rule.

- Governments and nonprofit organizations rely on census data to determine the need for new roads, hospitals, schools, and other public sector investments. Census data are also vital to businesses as a key source of information about the changing needs of the U.S. population.

- Census data are used to distribute more than $675 billion in federal funds to states and local communities for health, education, housing, and infrastructure programs.[2]

This *Bulletin* provides a preview of 2020 Census results—identified through data from surveys, population estimates, and projections—and an overview of key population and housing trends that will shape the United States in 2020 and beyond.

Among the key findings:

- The U.S. population is on track to grow at the slowest rate since the 1930s, which could have wide-ranging impacts on the labor supply and the demand for goods and services, including new homes, over the coming years.

- As the U.S. population continues to shift to the South and West, states in those regions are expected to gain congressional seats at the expense of states in the Northeast and Midwest.

- More than half of U.S. counties have experienced net population loss since 2010, with more than 550 counties losing at least 5 percent of their residents.

- The percentage of U.S. residents ages 65 and older is increasing at the fastest pace in U.S. history, with significant implications for public spending on programs for older adults.

- Children are at the forefront of racial/ethnic change in the United States, creating a diversity gap among generations.

- Fewer households are being established, due in part to the growing share of young adults who still live with their parents.

- A growing divide in homeownership rates between whites and blacks is increasing the wealth gap between racial/ethnic groups.

Many of these trends will have immediate implications for public spending, nonprofit planning, and business decisionmaking. Other trends are reshaping the composition of our population and households in ways that will continue to unfold for decades to come. The census is our best—and only—source of accurate population and housing counts for the nation, states, and small geographic areas, enabling communities, government, businesses, and nonprofit organizations to adapt to the challenges ahead.

Population Size and Change

The pace of U.S. population growth is slowing, according to the Census Bureau's 2018 estimates and 2020 projections, which provide a preview of 2020 Census results. The U.S. population has increased each decade since the first census was conducted in 1790, surpassing 50 million by 1880, 100 million by 1920, and 200 million by 1970. The 2010 Census was the first head count in which the U.S. population exceeded 300 million. However, the rate of population growth from one decade to the next has declined since 2000 (see Figure 1).

The U.S. population increased by 10 percent between 2000 and 2010 and is projected to increase by 8 percent between 2010 and 2020, from 309 million to 333 million. An 8 percent gain would be the smallest percentage increase in the U.S. population between censuses since the 1930s; the projected numerical increase of 24 million people would be the smallest gain since the 1980s. Yet, between 2010 and 2018, the U.S. population only increased by 6 percent. Unless the rate of population growth increases over the next two years, the United States may not reach the Census Bureau's projected population size in 2020.

Growth in the number of households has also slowed, and population growth is on track to outpace household growth this decade for the first time since the 1930s. Between 2000 and 2010, the number of households increased by 11 percent, but household growth rates declined during the Great Recession of 2007 to 2009 and the slow economic recovery that followed. Between 2010 and 2017, the number of households increased by only 3 percent. For the household growth rate to equal the Census Bureau's projected population growth rate of 8 percent, the number of households would have to increase by almost 6 million between 2017 and 2020. This level of growth seems unlikely given that the number of households only increased by 3.3 million over the seven-year period from 2010 to 2017. If the number of households continues to increase at the current average annual rate until 2020, the total increase for the decade is more likely to be around 4.8 million, representing a growth rate of only 4 percent—less than half the rate for the 2000 to 2010 period.

In the long term, slower population and household growth could negatively affect the future U.S. economy by reducing the supply of workers, the tax base, and the demand for goods and services. This slowdown could also reduce demand for new home construction and lead to declines in home values.

RAPID GROWTH CONTINUES IN THE SOUTH AND WEST

Although U.S. population growth has slowed, the rate of growth has been uneven across regions and states. The most recent estimates show that the South's population grew 9 percent between 2010 and 2018, with the West right behind at 8 percent. Conversely, the population grew just 2 percent in the Midwest and 1 percent in the Northeast. Regional and state population trends are important not only from a demographic and economic perspective, but also because they affect the balance of political power in Congress. State population totals from the 2020 Census will determine how many congressional seats each state will have over the next decade, starting in January 2023 when the 118th Congress takes office (see Box 1, page 4).

FIGURE 1

The U.S. Population Is Increasing but the Pace of Growth Is Slowing

U.S. Population and Percentage Increase in Population Between Census Years, 1790 to 2060
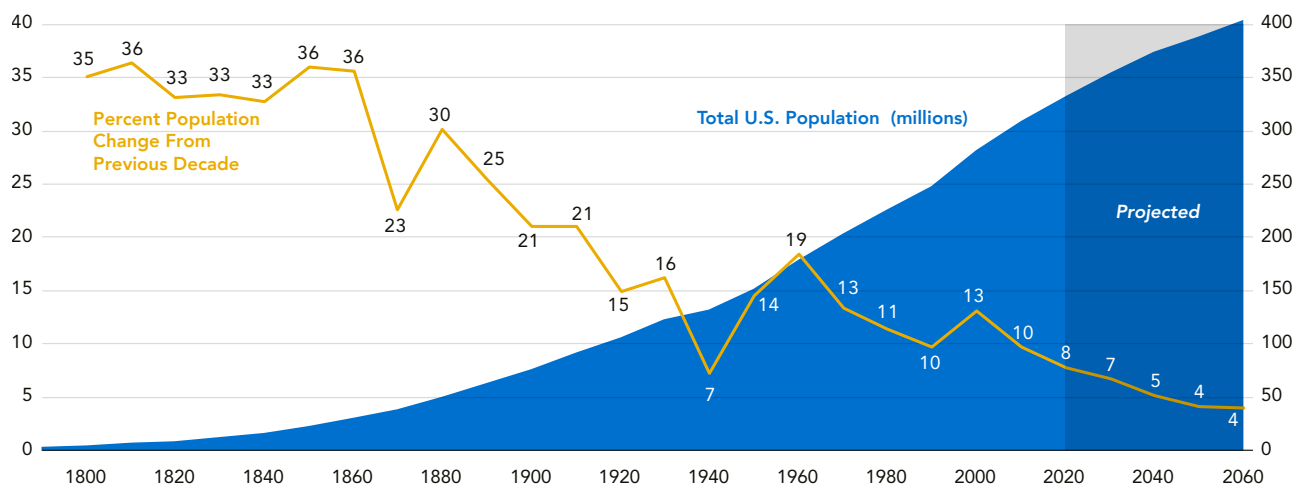
Source: U.S. Census Bureau, decennial censuses and vintage 2017 population projections (2020-2060).

Florida, with an estimated 21.3 million residents, has surpassed New York (population 19.5 million) as the nation's third-largest state behind California and Texas. Between 2010 and 2018, 19 states (plus the District of Columbia) grew faster than the national average, and all but two (North Dakota and South Dakota) were in the South and West. In nine of those states and the District, the resident population increased by more than 10 percent.

Among the states, Utah, Texas, Florida, Colorado, and North Dakota grew the fastest between 2010 and 2018. North Dakota's rapid population gains are linked to the oil boom earlier in this decade.[3] The boom, however, has shown signs of slowing in recent years: Between 2016 and 2018, the state's population growth rate was just under 1 percent—slightly below the national average (1.3 percent) and well below the 4 percent growth rate of Idaho, Nevada, and Utah.

BOX 1

Reapportioning Congressional House Seats

The Census Bureau's most recent state-level population estimates for 2018 provide a window into the potential redistribution of seats in the U.S. House of Representatives when the 2020 Census numbers are released. Based on these 2018 population estimates, 13 states would see changes in their number of congressional seats (see figure). Not surprisingly, southern and western states would gain seats at the expense of states in the Northeast and Midwest.

Arizona, Colorado, Florida, North Carolina, and Oregon would each add one seat, while Texas would pick up two. Seven states would each lose a seat—Illinois, Michigan, Minnesota, New York, Pennsylvania, Rhode Island, and West Virginia.

Assuming the procedure remains unchanged from that in 2000 and 2010, the population totals used for congressional reapportionment will include not only the resident population of each state, but also the number of military and civilian employees of the U.S. government (plus their dependents) who are posted overseas.[1] (The Census Bureau is changing the way it counts troops deployed overseas for 2020; a recent *Federal Register* notice provides more information.[2]) The new apportionment will be based on each state's population count as of April 1, 2020; the official counts will remain unknown until the end of that year. However, 2020 projections indicate that reapportionment could affect additional states. For example, Montana could gain a seat while Alabama and Ohio could each lose one. Florida could gain a second seat, Texas could add a third, and New York could lose a second seat.[3]

Even with the expected gains for the South and West, the 2020 apportionment numbers could surprise—as the 2010 numbers ultimately did. For example, apportionment projections based on 2009 population estimates had indicated that Florida would pick up a single seat and Texas would gain three, but each state added one more seat than had been anticipated. In addition, New York ended up losing two seats in 2010 (rather than just one as had been projected) and Missouri lost one. That state's congressional representation had been expected to remain unchanged.[4]

The 2020 Census results will have a lasting impact on the distribution of seats in the House of Representatives, so it is

States in South and West Poised to Gain House Seats

Projected Congressional Reapportionment in 2020
Based on 2018 Estimates
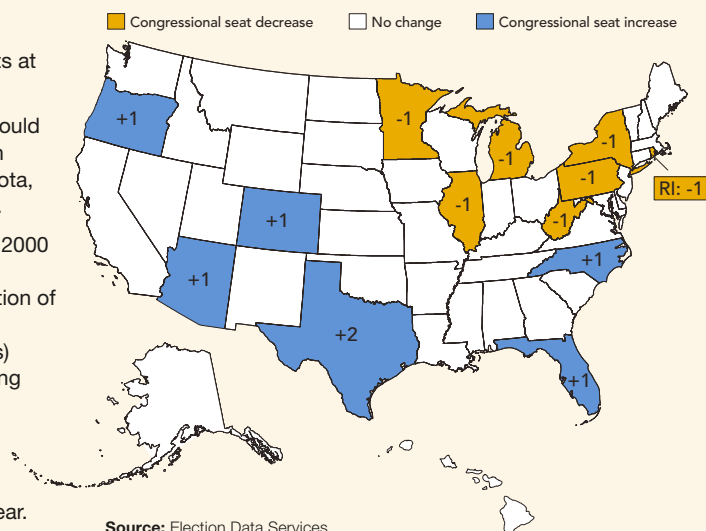
Source: Election Data Services.

critically important to have an accurate count of the population in each state. An undercount of the population in one state— or an overcount in another—could shift the balance of power in Congress for the next 10 years.

References

1 U.S. Census Bureau, "Congressional Apportionment: Frequently Asked Questions" (August 26, 2015), accessed at www.census.gov/topics/public-sector/ congressional-apportionment/about/faqs.html#Q2, on Jan. 18, 2019.

2 Bureau of the Census, Department of Commerce, "Final 2020 Census Residence Criteria and Residence Situations," *Federal Register* 83, no. 27 (2018).

3 Election Data Services, "Arizona Gains Rhode Island's Seat With New 2018 Census Estimates; But Greater Change Likely by 2020" (December 19, 2018), accessed at www.electiondataservices.com/wp-content/uploads/2018/12/ NR_Appor18.pdf, on Jan. 1, 2019.

4 Kelvin M. Pollard and Mark Mather, "2010 Census Counts Nearly 309 Million Americans" *Applied Demography* 24, no. 1 (March 2011).

The population declined in three states between 2010 and 2018: Connecticut, Illinois, and West Virginia. West Virginia's population has declined every year since 2013, while the other two states have experienced net population loss each year since 2014. In addition, Alaska, Hawaii, Louisiana, Mississippi, New York, and Wyoming had fewer residents in 2018 than in 2016.

The post-2010 demographic situation is especially bleak in Puerto Rico. Between 2010 and 2018, Puerto Rico lost more than half a million residents, or 14 percent of its 2010 population. The rate of loss in the U.S. territory is nearly six times that of West Virginia, the state with the steepest population loss. Puerto Rico's population decline is the result of both a financial crisis that first hit the territory in 2006 and the devastation wreaked by Hurricane Maria in 2017.[4]

These divergent population trends since 2010 have been even more pronounced at the county level. Between 2010 and 2018, nearly one-fifth of the nation's 3,142 counties and county equivalents grew at or above the national rate of 6 percent; 340 of these counties grew 10 percent or more (see Figure 2). In contrast, more than half of U.S. counties (about 1,650) have experienced net population loss over the same period, with roughly 550 counties losing at least 5 percent of their residents. Most of the counties in the latter group started experiencing a net loss of residents as far back as the 1940s, and many have been declining in population since before the Great Depression.

Counties in large metropolitan areas (1 million population or more) saw the largest population gains. As a group, their populations increased 8 percent between 2010 and 2018, and nearly half of them grew faster than the national average.

In contrast, noncore counties—those located outside metropolitan and micropolitan areas—have been the biggest demographic losers since 2010.[5] Noncore counties as a group had a net loss of about 2 percent of their population between 2010 and 2018. While noncore counties comprise 42 percent of all U.S. counties, they accounted for 58 percent (967 of 1,656) of the counties that lost population.

Counties with diversified economies and access to recreational activities (entertainment industries or natural amenities) have also fared much better than those dependent on agriculture or manufacturing.

FIGURE 2

The Fastest-Growing Counties Are Located in the South and West

County Population Change, April 1, 2010 to July 1, 2018

Loss   Gain of up to 5.9 percent   Gain of 6 percent to 9.9 percent   Gain of 10 percent or more

U.S. Average:
Gain of 6 Percent
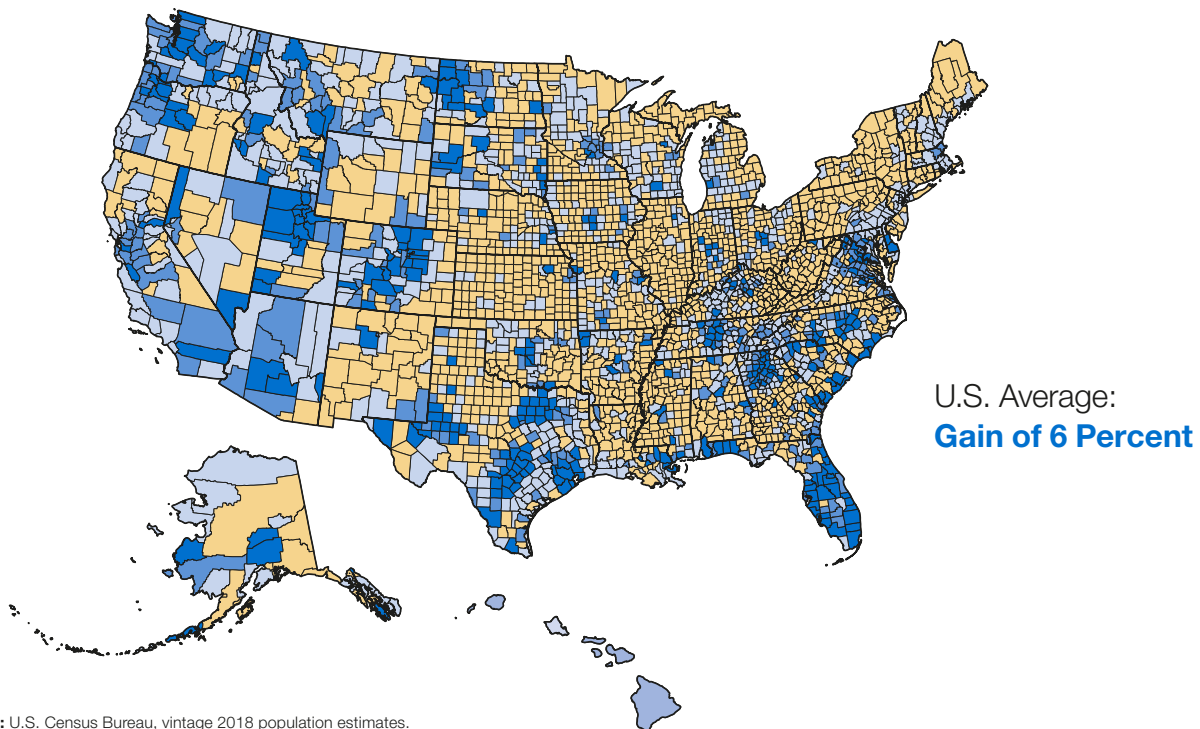
Source: U.S. Census Bureau, vintage 2018 population estimates.

Age and Sex Composition

The current growth of the population ages 65 and older is unprecedented in U.S. history and has important implications for policymakers. Although government programs such as Social Security, Medicare, and Medicaid have helped reduce poverty and improve the health of the older population, current projections indicate that these programs—as currently implemented—are not sustainable.[6] The increasing costs of providing for an older population may reduce public spending for other groups, including young families with children. The 2020 Census will provide vital information about the age structure of the U.S. population—including the number of men and women in different age groups and the share of older adults across states and local communities—to help policymakers meet the needs of their constituents.

The number of people ages 65 and older in the United States has increased steadily during the past century, and growth has accelerated since 2011, when baby boomers first started to turn 65 (see Figure 3). Between 2020 and 2060, the number of older adults is projected to increase by 69 percent, from 56.0 million to 94.7 million. Although much smaller in total size, the number of people ages 85 and older is projected to nearly triple from 6.7 million in 2020 to 19.0 million by 2060.

Recent declines in fertility and immigration have slowed growth in the share of children in the population and accelerated population aging. In 2008, U.S. Census Bureau projections showed the number and share of children exceeding that of the older population every year through 2050, while the most recent projections (2017) show the number and share of the
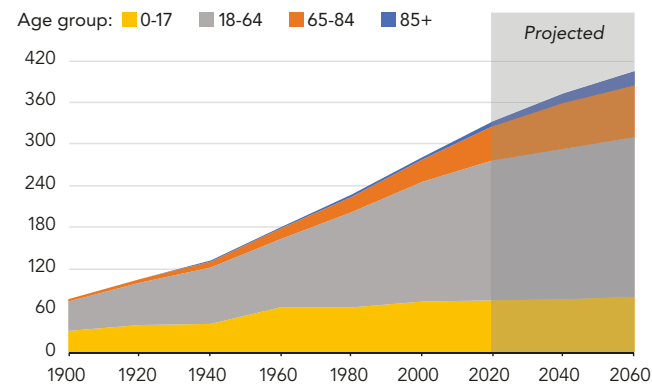
older population surpassing that of children by 2034.[7] The Census Bureau projects that in 2020, children will make up 22 percent of the U.S. population—the lowest recorded share in U.S. history. By 2060, the share of children in the population is projected to drop even further, to around 20 percent. During that same period, the share of the population ages 65 and older is projected to increase from 17 percent to 23 percent.

The number of centenarians, or people age 100 or older, has also increased from around 32,000 in 1980 to more than 53,000 by 2010. In 2020, it is projected that the older adult population could include 92,000 centenarians, and the number could increase to nearly 600,000 by 2060.

Figure 4, page 7, shows the transformation of the U.S. population age structure from 1980 to 2060. The pyramid for 1980 clearly shows the effects of changing fertility rates during the 20th century, with the baby boom cohort—persons born between 1946 and 1964—reflected in the large share of the population ages 15 to 34. By 2020, surviving baby boomers will dominate the 55-to-74 age group, and the pyramid will begin to look more cylindrical. This trend is projected to continue through 2060, when there will be a relatively large share of men and women ages 85 and older. In fact, women ages 85 and older are projected to make up 2.9 percent of the total U.S. population in 2060—a larger share than that of females in the 0-to-4 age group (2.7 percent).

Three demographic trends account for changes in the age structure of the U.S. population in recent decades. First, a shift toward smaller families began in the late 1960s. During the baby boom, the total fertility rate (TFR), or the average number of lifetime births per woman, peaked at over 3.5. But by the mid-1970s, the TFR had dropped to just 1.7—the lowest level ever recorded in the United States. Second, increases in life expectancy—an estimate of the average number of years of life remaining at a particular age—have led to a growing population of older adults relative to those in younger age groups. Between 1980 and 2016, average life expectancy at birth increased from 73.7 to 78.6 years.[8]

Third, declines in immigration have reduced population momentum by limiting the number of young adults of reproductive age who are moving to the United States and starting families. The number of women ages 25 to 44 increased by 35 percent (from 31.8 million to 42.9 million) from 1980 to 2017, but is projected to increase by only 15 percent between 2017 and 2060 (to 49.3 million). Slower growth in the number of women of reproductive age, in combination with falling fertility rates, is resulting in fewer births and children relative to the number of older adults in the population.

The future size of the older population relative to the population of children and working-age adults will depend in part on trends in immigration. The latest projections from the Census Bureau assume that net international migration (the number of immigrants minus the number of emigrants) will peak at around 1.1 million per year by 2060.[9] But if future immigration levels

FIGURE 3

The Number of Older Adults Is Increasing Rapidly Relative to Children

U.S. Population by Age Group (millions), 1900 to 2060

Source: U.S. Census Bureau, decennial censuses and vintage 2017 population projections (2020-2060).

FIGURE 4

The U.S. Population Is Shifting to Older Age Groups

U.S. Population by Age and Sex (%), 1980, 2020, and 2060
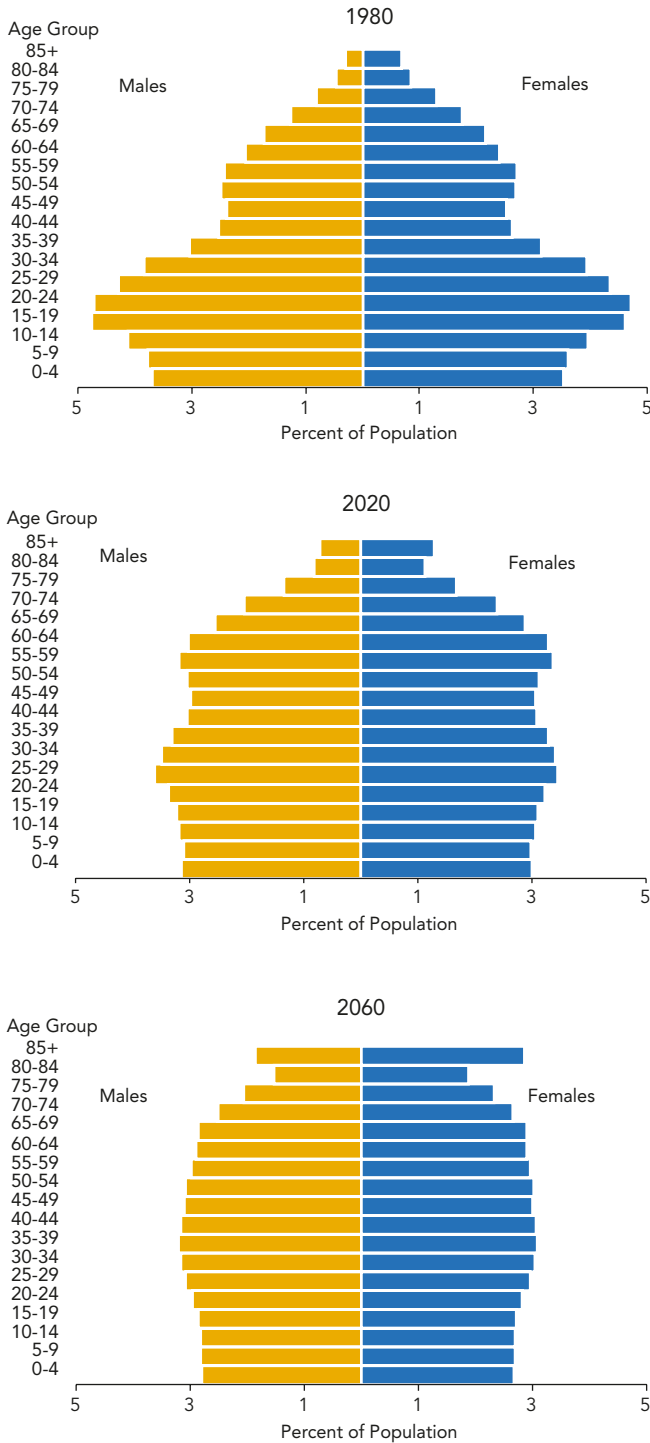
1980

2020

2060

Source: U.S. Census Bureau, 1980 Decennial Census and vintage 2017 population projections (2020 and 2060).

are higher than the Census Bureau projects, the number of older adults could be reduced relative to those in younger age groups.

THE SEX RATIO AT OLDER AGES IS NARROWING

The number of males per 100 females in a population, or the sex ratio, can vary depending on sex differences in health risks and behaviors, mortality rates, immigration patterns, and other factors. In the United States, as in other countries, newborn males outnumber newborn females, while females are more likely than males to reach older ages. The projected U.S. sex ratio in 2020 favors women slightly, at 97 men per 100 women, but patterns vary across age groups. The Census Bureau projects that the sex ratio in 2020 will be 104 for children under age 18, but only 56 for adults ages 85 and older (see Figure 5). Among centenarians, there will be only 30 men per 100 women, according to the Census Bureau's projections for 2020.

Women live longer on average than men in the United States and in nearly every country in the world. But in the United States, the gender gap among older adults has shifted during the past century. At the turn of the 20th century, there were 102 older men (ages 65 and older) per 100 older women. By 1990, the sex ratio among the older adult population had fallen to 67, its lowest recorded level.[10] Since then, the sex ratio among adults ages 65 and older has rebounded and is projected to increase to 81 by 2020 and to 86 by 2060.

Researchers have linked U.S. trends in the gender gap in life expectancy at older ages to male and female patterns of smoking, which increase the risk of an earlier death from lung cancer, heart disease, chronic obstructive pulmonary disease, and stroke.[11] During the first half of the 20th century, smoking prevalence rates among men and women converged, as men's rates declined from their earlier peaks and women's

FIGURE 5

The Number of Males per 100 Females Declines Sharply at Older Ages

Projected Sex Ratio by Age Group, 2020
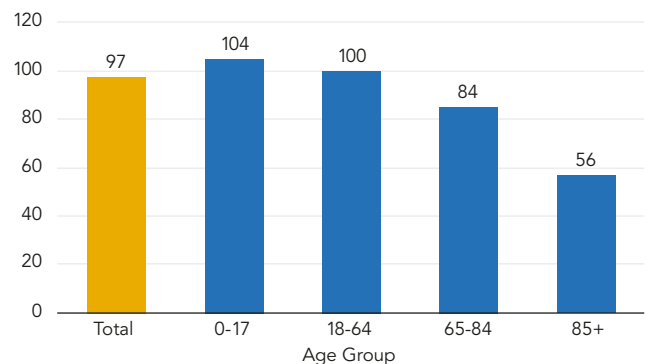
Source: U.S. Census Bureau, vintage 2017 population projections for 2020.

rates increased, leading to a rise in smoking-related deaths among women relative to men.[12] Smoking prevalence peaked among women born in the early 1940s, whereas prevalence rates peaked for men born in the 1910s. The result has been a steady reduction in smoking-related deaths among older men and an increase in deaths among older women.

A changing sex ratio has implications for caregiving in old age. Historically, older adults have relied heavily on family caregivers to provide support and care when they needed assistance. However, fewer children and high divorce rates among baby boomers mean that more may live alone in old age without either the financial and social support or informal caregiving provided by a spouse or child. Spousal care could potentially help fill this gap; with more men surviving to old age, more potential partners may be available to provide informal care for older adults.

SUPPORT RATIOS FOR OLDER ADULTS AND CHILDREN ARE SHIFTING

Policymakers are concerned about the growth in the population ages 65 and older, and whether the U.S. workforce will be large enough to support future spending on Social Security and Medicare. One way to measure this support is through the old-age support ratio—the number of working-age adults ages 18 to 64 for every person age 65 or older. The old-age support ratio is just an approximation because some people stop working before they reach age 65, and a growing share of adults are continuing to work into their late 60s and early 70s. In 1960, there were 6.0 working-age adults for every person age 65 or older.[13] The ratio is projected to drop to 3.6

by 2020 and even further—to 2.4—by 2060. This projected decrease in the number of workers relative to those who are retired or can no longer work could have implications for the old-age support systems currently in place.

While the old-age support ratio has decreased in recent decades, the support ratio for children—the number of working-age adults per child under age 18—has increased. Between 1960 and 2010, the ratio has gradually risen from 1.5 to 2.6 working-age adults per child (see Figure 6). By 2040, the support ratio for children (2.8) is projected to exceed the old-age support ratio (2.7) for the first time in U.S. history. These shifting support ratios may lead to higher levels of public spending on the health and economic well-being of older adults, relative to young families and children.

While the solvency of Social Security benefits depends on the old-age support ratio at the national level, the provision of many programs and services for older adults occurs at the state and local levels, where low old-age support ratios may already be raising challenges. Nationwide, there were about four working-age adults (ages 18 to 64) per person age 65 or older in 2017. However, in roughly 40 percent of U.S. counties, the old-age support ratio has already fallen below three working-age adults per older adult. Many of these counties are located in areas with high proportions of retirees, such as Florida, which has been a longtime retirement magnet. But parts of Appalachia, the Northeast, and the Great Plains are aging not because older adults are moving in, but because so many young adults have moved elsewhere. Over three-fifths of counties in Maine, Montana, Nebraska, North Dakota, and

FIGURE 6

The Number of Working-Age Adults per Older Adult Has Fallen Dramatically

Number of Working-Age Adults (Ages 18-64) per Older Adult (Ages 65+) and Child (Under Age 18), 1960 to 2060
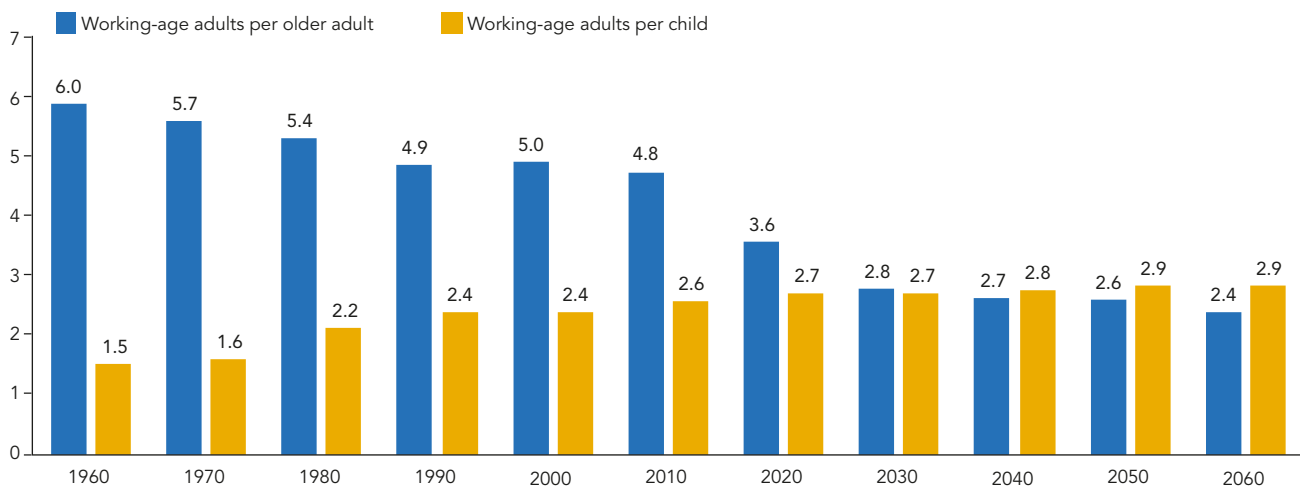
Note: The old-age support ratio is the number of adults ages 18 to 64 per adult age 65 or older. The support ratio for children is the number of adults ages 18 to 64 per child under age 18.

Source: U.S. Census Bureau, decennial censuses and vintage 2017 population projections (2020-2060).

West Virginia have fewer than three working-age adults per older adult. Local areas with sustained outmigration of young adults can experience declining tax revenues, shrinking school enrollments, and declines in the availability of services, such as health care.

Racial and Ethnic Composition

The U.S. population is undergoing rapid racial and ethnic change, led by growth of the Hispanic/Latino and Asian American populations. For policymakers and others, keeping track of these changes is important because some racial and ethnic groups are faring worse than others. In particular, African Americans, Latinos, and American Indians are lagging behind whites and Asian Americans across a broad range of social, economic, housing, and health measures.

Reducing these disparities among groups requires access to accurate and consistent data on the racial and ethnic composition of the U.S. population and how it has changed over time. The decennial census is America's best and only source of detailed and consistent racial/ethnic data for small population subgroups and geographic areas.

As in 2010, respondents to the 2020 Census questionnaire will find two separate questions, one on race and one on Hispanic ethnicity. For race, they will be able to choose from among 14 racial categories, are allowed to mark more than one, and can write in specific races not listed. New for 2020 is space to write in an additional detailed racial category or origin (such as Irish, Haitian, or Pakistani). For Hispanic ethnicity, respondents will be asked to indicate whether they are or are not of Hispanic origin. The form will emphasize that Hispanics may identify with any race, reflecting government-wide definitions established by the Office of Management and Budget.

U.S. RACIAL AND ETHNIC DIVERSITY IS GROWING

Data from the 2020 Census will show a nation that has become more racially and ethnically diverse. Many news stories have focused on the growth of the Hispanic/Latino population, which surpassed 50 million in 2010 and is projected to increase to 62.3 million by 2020 (see Table 1). The Latino population is projected to experience the largest numeric gain during this decade (11.8 million). However, the population identifying with two or more races is projected to be the fastest-growing racial/ethnic group between 2010 and 2020, with a 36 percent increase. The Asian American population is projected to increase by 32 percent, followed by the Latino population (23 percent). The non-Hispanic white population is projected to increase by just 1 percent, with a net gain of 1.3 million people.

The latest Census Bureau projections indicate that non-Hispanic whites will no longer account for the majority of the U.S. population by 2045.[14] However, with the rapid growth of people who identify themselves as multiracial and multiethnic, the dividing lines among groups are becoming less distinct. If we include multiracial people who identify as white and at least one other race—then whites would not drop below 50 percent of the population until 2056. By 2060, about 6 percent of the total population—and 11 percent of children under age 18— are projected to be multiracial.

WHAT DRIVES RACIAL AND ETHNIC CHANGE?

Historically, immigration has been a driving force behind racial/ethnic change in the United States because immigrants often have different racial and ethnic characteristics than the U.S.-born population. Since 1965, U.S. immigration laws have been based on a skill- and family-based system, which has attracted a mix of immigrants, primarily from Latin America and Asia.

Increasingly, however, growing racial/ethnic diversity in the United States is driven by natural increase—the number of births relative to deaths in a population. Natural increase is projected to contribute to a net gain of about 13.8 million people between 2010 and 2020, most of it among the Hispanic, African American, and multiracial populations. For these populations, natural increase is a major driver of population growth, but it is negative for the non-Hispanic white population (see Figure 7, page 10). In fact, the white population is the only major racial/ethnic group projected to experience natural *decrease* (more deaths than births) during the decade.

TABLE 1

The United States Is Growing More Racially and Ethnically Diverse

Projected Change in U.S. Population by Race/Ethnicity, 2010 to 2020

	POPULATION (THOUSANDS)		
	APRIL 1, 2010	JULY 1, 2020 (PROJECTED)	PERCENT CHANGE
Total	**308,746**	**332,639**	**8**
Non-Hispanic:			
White	197,319	198,571	1
Black or African American	37,923	41,702	10
Asian	14,662	19,393	32
Two or more races	5,604	7,616	36
American Indian and Alaska Native	2,263	2,445	8
Native Hawaiian and Other Pacific Islander	497	599	20
Hispanic or Latino	50,478	62,313	23

Note: Individual racial groups include only single-race non-Hispanics. Hispanics/Latinos may be of any race.

Source: U.S. Census Bureau, vintage 2017 population estimates and projections.

The Census Bureau projects that 71 percent of Hispanic/Latino population growth from 2010 to 2020 will result from natural increase. In contrast, during this same time period, most population growth among Asian Americans and non-Hispanic whites will be driven by net international migration.

The rapid growth of the Hispanic/Latino population can be attributed to two main factors. First, relatively high levels of immigration from Latin America—primarily from Mexico—has contributed to a large number of Latinos in their prime childbearing years, compared with other racial and ethnic groups. Even if U.S. borders were closed to all new immigrants, the Latino population would continue to increase because of the young age structure of this population.[15]

Second, although the TFR among Latinas has fallen sharply in recent years, from 2.4 births per woman in 2010 to 2.0 births per woman in 2017, the Latina TFR remains higher than the rate among African American women (1.8) and white women (1.7).[16] In the United States, the overall replacement-level fertility, or the rate needed for a generation to replace itself, is around 2.1 births per woman.

The multiracial population in the United States—those who identify with two or more races—is also increasing with the rise in interracial couples. The children of these interracial unions are forming a new generation that is much more likely to identify with multiple racial groups. In the period from 2012 to 2016, about 10 percent of married-couple households were interracial or interethnic, up from 7 percent in 2000.[17] Among newly married couples, about one in six included spouses who identified with different racial or ethnic groups in 2015.[18]

With the rise in multiracial and multiethnic couples and children, a growing number of Americans are finding it difficult to select a single racial or ethnic group on the census form. We can only speculate what the census will look like in the future, but the racial/ethnic categories will likely be very different than those on the 2020 Census questionnaire (see Box 2, page 11).

A DIVERSITY GAP EXISTS BETWEEN OLDER AND YOUNGER AMERICANS

Children are at the forefront of racial/ethnic change in the United States, creating a diversity gap among generations. The Census Bureau projects that only half of the population

FIGURE 7

Growing Racial/Ethnic Diversity Is Driven Primarily by Natural Increase Rather Than Immigration

Projected Components of U.S. Population Change, by Race/Ethnicity (thousands), 2010 to 2020
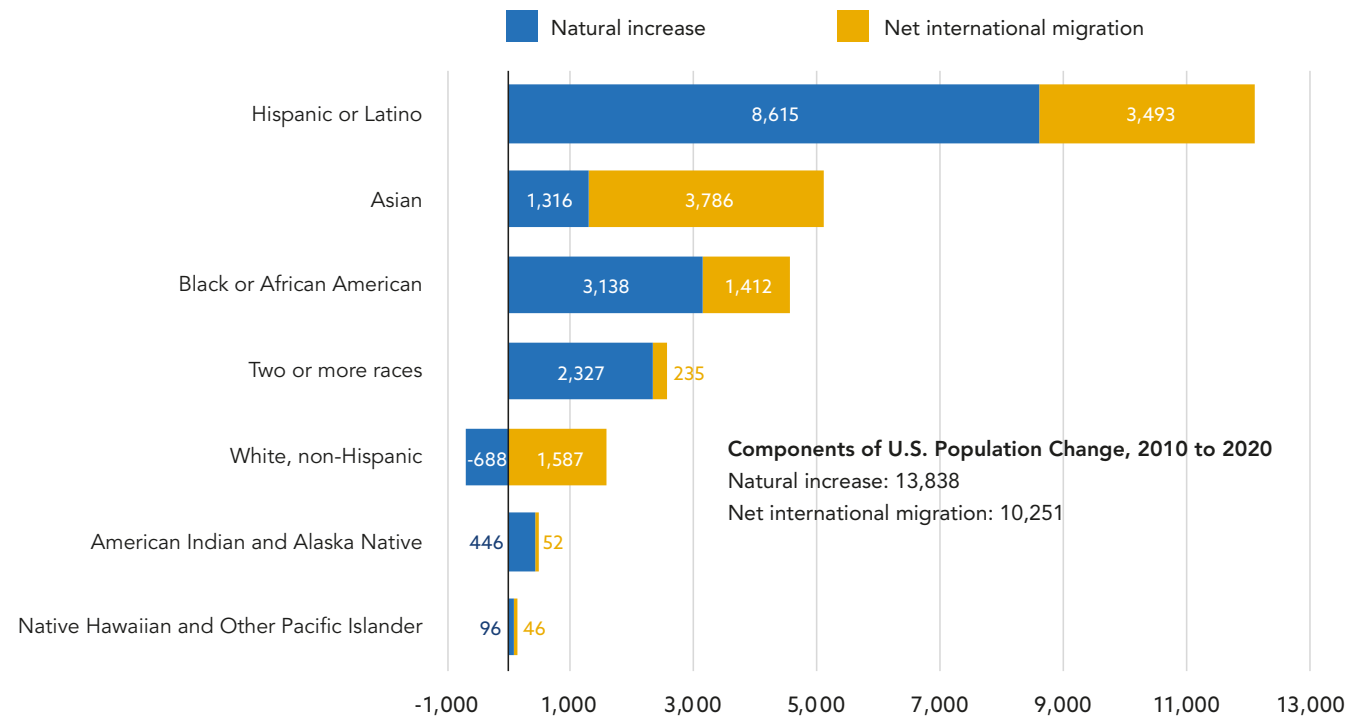
Notes: Hispanics/Latinos may be of any race. Natural increase is the number of births minus the number of deaths. Net international migration is the number of immigrants minus the number of emigrants.

Source: PRB analysis of U.S. Census Bureau population estimates and projections.
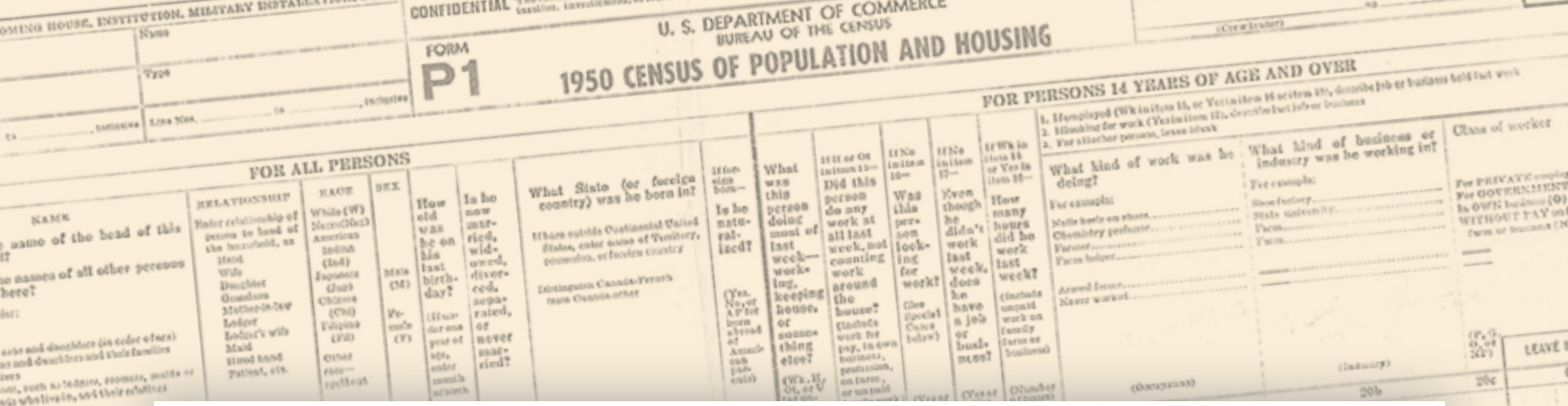
BOX 2

Changing Race and Ethnicity Questions Reflect Evolving Views

Census questions about race and ethnicity have evolved over time, as have Americans' views about racial and ethnic identification. Nearly a century ago, enumerators for the 1920 Census were instructed to identify people as "White," "Black," "Mulatto," "Chinese," "Japanese," "American Indian," "Filipino," "Hindu" (Asian Indian regardless of religion), or "Other."[1] Enumerators' personal observations, rather than individuals' self-identification, determined most racial/ethnic classification through the 1950 Census.

The Census Bureau emphasizes that current race categories "reflect a social definition of race … not an attempt to define race biologically, anthropologically, or genetically."[2] The 2020 Census questionnaire will ask respondents to identify their race and whether they are of Hispanic origin in two separate questions. A majority of U.S. Hispanics are Hispanic and white under the federal government's definitions, but many Hispanics do not distinguish between race and ethnicity in this way.[3] In 2010, 37 percent of Hispanics marked the "Some Other Race" category to express their racial identification—for example, Mexican or Salvadoran—which for them has more meaning than the race categories on the census form (such as white, black, Asian, etc.).

To improve the accuracy of census data, Census Bureau staff tested a single question that combined the race and Hispanic ethnicity questions and allowed respondents to report more than one category (Hispanic and White, for example).[4] Results from this 2015 test showed that Hispanics were significantly more likely to identify as Hispanic rather than choose the "Some Other Race" category. The White House's Office of Management and Budget, however, has chosen to continue to use the two-part question on race and Hispanic origin for the 2020 Census.

City University of New York sociologist Richard Alba is critical of the two-question format because it categorizes "young people with mixed Hispanic and white origins only as Hispanic—and therefore 'non-white' in census terminology."[5] Research shows that most of these young people perceive and experience themselves as part of the white majority and are treated as such, he reports. In Alba's view, this classification overstates the minority share of the population, ignoring the assimilation process.

How race is categorized has important political and social implications, argue Dowell Myers and Morris Levy of the University of Southern California.[6] They measured whites' attitudes toward demographic change after reading different randomly assigned versions of news articles describing the Census Bureau's population projections. Whites who read an article emphasizing the decline of the white majority reported much higher levels of anxiety and anger than whites who read about the enduring white majority as a result of intermarriage and inclusive racial/ethnic identity—racial and ethnic categories that permit people to appear in more than one group. Those who read about the declining white majority were less likely to express support for immigrants or favor a hypothetical property tax increase for K-12 education than those who read about the enduring white majority.

References

1   U.S. Census Bureau, *Fourteenth Census of the United States, January 1, 1920: Instructions to Enumerators* (Washington, D.C.: Government Printing Office, 1919), accessed at www.census.gov/history/pdf/1920instructions.pdf, on Jan. 2, 2019.

2   U.S. Census Bureau, *Questions Planned for the 2020 Census and American Community Survey* (Washington, D.C.: U.S. Census Bureau, 2018).

3   D'Vera Cohn, "Seeking Better Data on Hispanics, Census Bureau May Change How It Asks About Race" (April, 20, 2017), accessed at www.pewresearch.org/fact-tank/2017/04/20/seeking-better-data-on-hispanics-census-bureau-may-change-how-it-asks-about-race/, on Jan. 3, 2019.

4   Cohn, "Seeking Better Data on Hispanics, Census Bureau May Change How It Asks About Race."

5   Richard Alba, "There's a Big Problem With How the Census Measures Race," *Washington Post* (February 6, 2018), accessed at www.washingtonpost.com/news/monkey-cage/wp/2018/02/06/theres-a-big-problem-with-how-the-census-measures-race/?utm_term=.96c240c6289d, on Jan. 3, 2019, and Richard Alba, "What Majority-Minority Society? A Critical Analysis of the Census Bureau's Projections of America's Demographic Future" *Socius* 4, no. 1 (August 30, 2018).

6   Dowell Myers and Morris Levy, "Racial Population Projections and Reactions to Alternative News Accounts of Growing Diversity," *Annals of the American Academy of Political and Social Sciences* 677, no. 1 (2018): 215-28.

Credit: U.S. Census Bureau
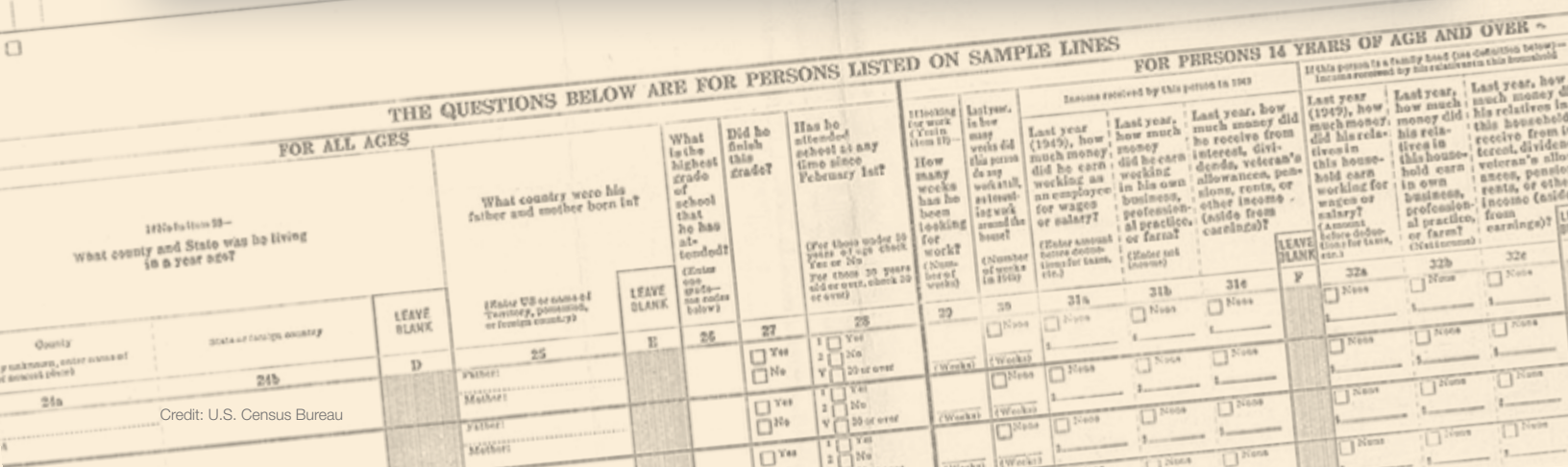
under age 18 will be non-Hispanic white by 2020, compared with three-fourths (76 percent) of those ages 65 and older (see Figure 8). Racial/ethnic diversity among America's youth is partly a result of past immigration trends and the relatively large share of children living in immigrant families: In 2017, one-fourth of U.S. children were foreign-born or lived with one or more parents who were born outside of the United States.[19]
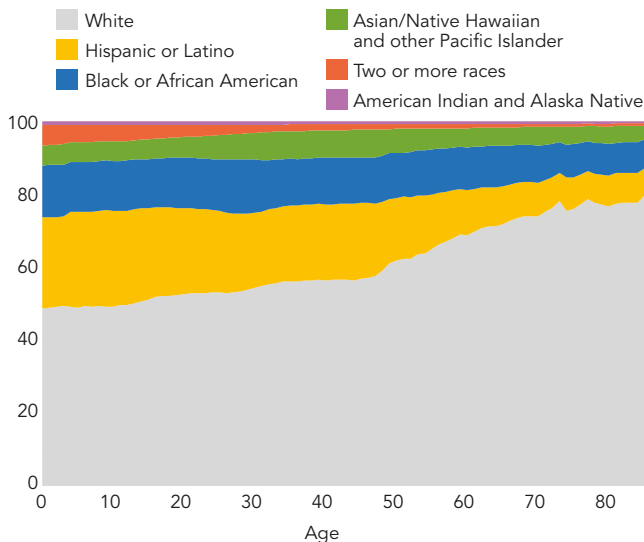
The racial/ethnic divide between generations may contribute to a growing economic gap across different racial/ethnic groups—with a mostly white older population eligible for Social Security benefits that help keep them above the official poverty line, and a racially diverse child population that is more likely to be struggling financially. In 2017, about 17 percent of children under age 18 were living in poverty, compared with 11 percent of working-age adults (18 to 64) and 9 percent of adults ages 65 and older.[20]

The generational divide among age groups, however, will shrink somewhat during the coming decades as America's older population becomes more diverse. Between 2020 and 2060, the share of the population ages 65 and older that is non-Hispanic white is projected to drop by 21 percentage points (from 76 percent to 55 percent), and the share that is Hispanic/Latino could more than double from 9 percent to 21 percent (see Figure 9).

FIGURE 8

The U.S. Child Population Is Significantly More Racially and Ethnically Diverse Than the Older Adult Population

Projected Racial/Ethnic Distribution of the U.S. Population (%) by Single Year of Age, 2020

Note: Individual racial groups include only single-race non-Hispanics. Hispanics/Latinos may be of any race.

Source: U.S. Census Bureau, vintage 2017 population projections.

FIGURE 9

The Racial/Ethnic Divide Between Children and Older Adults Is Projected to Shrink in the Coming Decades

U.S. Child and Older Adult Population by Racial/Ethnic Composition (%), 2020 and 2060
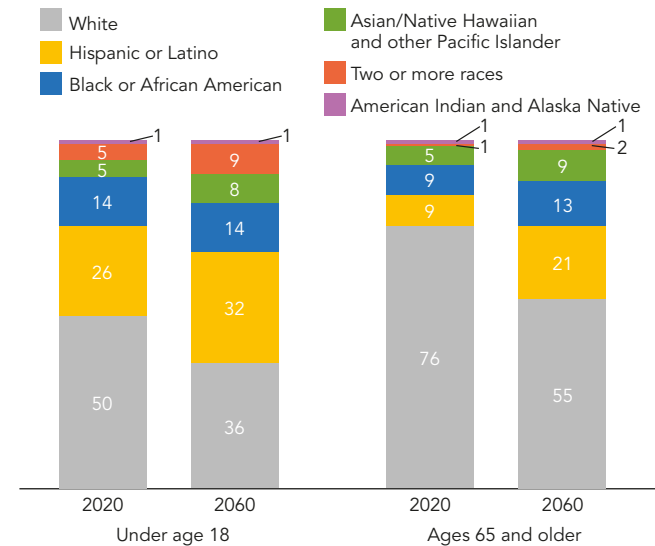
Notes: Individual racial groups include only single-race non-Hispanics. Hispanics/Latinos may be of any race. Percentages may not sum to 100 due to rounding.

Source: U.S. Census Bureau, vintage 2017 population projections.

Household Size and Composition

Household size and composition play an important role in the economic and social well-being of families and individuals. The number and characteristics of household members affect the types of relationships and the pool of economic resources available within households, and they may have a broader impact by increasing the demand for economic and social support services. For example, the growth in single-parent families has increased the need for economic welfare programs, while a rising number of older adults living alone has led to greater demand for home health care workers and other personal assistance services. The decennial census provides the most comprehensive and reliable data on changing household size and composition, especially for less numerous household types such as same-sex married couples.

A REVERSAL OF THE LONG-TERM DECLINE IN HOUSEHOLD SIZE?

Average household size has declined over the past century, from 4.6 persons in 1900 to 3.68 persons in 1940 to only 2.58 persons by 2010.[21] This decline is due to decreases in the share of households with three or more persons and increases in the share with only one or two persons. In 1940, for example, more than one in four households (27 percent) had at least five persons and less than one in 10 (8 percent) had only one

person.[22] By 2010, these shares had nearly reversed, with more than one-fourth of all households (27 percent) having only one person and slightly more than one-tenth (11 percent) having five or more persons.[23]

However, there are signs of a reversal in the decline in average household size. Although the trend away from large households has continued since 2010, average household size actually increased between 2010 and 2017 from 2.58 to 2.65 persons.[24] If average household size remains larger than 2.58 in 2020, it will be the first such intercensal increase since the 1900 Census. The increase in average household size since 2010 appears to be driven by growth in the share of households with two persons—from 33 percent to 34 percent—and a decline from 40 percent to 38 percent in the share with three or more persons. Changes in household composition help explain these trends in household size.

HOUSEHOLD COMPOSITION CONTINUES TO SHIFT FROM FAMILY TO NONFAMILY HOUSEHOLDS

The shifts in U.S. household composition over the last five decades have been striking, as the share of family households has declined and the share of nonfamily households has increased (see Box 3, page 14 for definitions of household types). In 1960, 85 percent of all households contained families, but by 2017, this share had dropped to 65 percent (see Table 2). Conversely, the share of nonfamily households more than doubled from 15 percent to 35 percent during this period. The types of households within the family and nonfamily categories have also shifted, with a consistent decline in the share of married couples with children and a steep and consistent increase in the share of people living alone. Since 1960, the shares of single-parent families and other nonfamily households more than doubled.

The Share of Married-Couple Households With Children Has Declined

In 1960, married-couple families made up 75 percent of all U.S. households, and 44 percent of these families had children. Single-parent families made up only 4 percent of all households, and other families accounted for 6 percent. By 1980, a significant shift in the composition of family households was underway. Married-couple families made up only 61 percent of all households, and the share with children dropped to 31 percent. The share of single-parent families nearly doubled from 4 percent to 7 percent of all households, while the share of married-couple families without children remained about the same at 30 percent.

Since 1980, the pace of change has slowed but the transformation of family households has continued. By 2017, married-couple families accounted for less than half of all households, and only about one-fifth (19 percent) of households were married couples with children. The share of married-couple families *without* children also declined slightly to 28 percent between 1980 and 2010, but increased to 30

TABLE 2

Shares of Households With People Living Alone, Single-Parent Families Increase While Share of Married-Couple Households With Children Declines

Percent Distribution of U.S. Households by Type, 1960 to 2017

HOUSEHOLD TYPE	1960	1980	2000	2010	2017
Family Households	85	74	68	66	65
Married Couples With Children	44	31	24	20	19
Married Couples Without Children	31	30	28	28	30
Single Parents With Children	4	7	9	10	9
Other Family	6	6	7	8	9
Nonfamily Households	15	26	32	34	35
One Person	13	23	26	27	28
Other Nonfamily	2	4	6	7	7

Note: Percentages may not sum to 100 due to rounding.

Sources: James A. Sweet and Larry L. Bumpass, *American Families and Households*, Table 9.2 (New York: Russell Sage Foundation, 1987); U.S. Census Bureau, 2000 and 2010 Decennial Censuses; and 2017 American Community Survey.

percent between 2010 and 2017—almost back to the 1960 level of 31 percent. In contrast, the share of single-parent families continued to increase after 1980, rising to 10 percent by 2010, while the share of other families rose from 6 percent to 9 percent of all households by 2017.

The Share of One-Person Households Has Increased

In 1960, only 15 percent of all U.S. households were nonfamily households, and 13 percent were one-person households. Over the next 20 years, nonfamily households underwent dramatic shifts: The share of one-person households jumped to 23 percent, and the share of other nonfamily households doubled to 4 percent. The rapid growth in one-person households was largely due to increases in the share of older adults living alone, particularly women. The share of women ages 65 and older who lived alone rose from 23 percent in 1960 to 37 percent in 1980.[25]

The share of nonfamily households continued to rise after 1980, but at a slower pace. By 2017, more than one-third (35 percent) of all households were nonfamily households, and more than one-fourth (28 percent) were one-person households. The share of other nonfamily households also

increased after 1980, reaching 7 percent by 2010. Beginning in the 1980s, the rise in cohabitation contributed to the growth in two-person nonfamily households; unmarried partners made up almost all of the households in this category in 2010. The share of other nonfamily households has not changed since 2010.

HOUSEHOLD AND FAMILY TYPE VARY WIDELY ACROSS AGE GROUPS

Household composition varies among householders in different age groups and reflects the sequence of life-cycle stages that individuals experience as they age—from moving out on their own to marriage and family formation to empty nest to retirement. Changes in the share of householders in different age groups have contributed to shifts in household composition in the United States.

Most young adult householders in the United States live alone or with roommates. Three-fifths (61 percent) of households headed by an adult under age 25 were nonfamily households in 2017, while only 39 percent were family households (see Figure 10, page 15). One-third (33 percent) of householders under age 25 lived with unrelated roommates—including cohabiting partners— while an additional 28 percent lived alone. Only a small share (15 percent) headed married-couple families with or without children, but 14 percent of householders under age 25 headed single-parent families in 2017.

BOX 3

Measuring Household Composition

A household is defined by the U.S. Census Bureau as all the people who occupy a single housing unit, regardless of their relationship to one another. One person in each household is designated as the householder—the person, or one of the people ages 15 or older, in whose name the housing unit is owned, being bought, or rented. The relationships of all other household members are defined only in relation to the householder and then used to group households into different types. The two primary types are family households and nonfamily households.

Family households have a householder and one or more additional people who are related to the householder by marriage, birth, or adoption. Any children under age 18 who are the biological, adopted, or stepchildren of the householder are classified as "own children." Family households include married couples with and without children under age 18, single-parent households with children, and other groupings of related adults such as two siblings sharing a housing unit or a married couple whose adult child has moved back home. Family households can also include additional people who are not related to the householder, such as a boarder.

Nonfamily households have a householder who lives alone or who shares the housing unit only with nonrelatives, such as roommates or an unmarried partner. Unmarried-partner households can be either family or nonfamily households depending on which partner is designated as the householder and whether any additional household members are related to the householder. If an unmarried couple has a biological child together, then their household would be considered a single-parent family even though such a child would actually be living with both biological parents. However, if a child is related to only one partner of an unmarried couple, then the household can be either a single-parent family or a nonfamily household depending on which partner is arbitrarily designated as the householder.

Census Relationship Categories Have Changed Over Time

Although the decennial census has always defined household types based on the relationships of household members to the householder, the number of possible relationships has expanded over time. In 1960 and 1970, respondents were asked to identify the "Head of the Household," and in married-couple households, only the husband could be designated as the "Head." Response categories included "Wife of Head," but not "Husband of Head." Beginning in 1980, the term "Head of the Household" was replaced with "Person 1," defined as the household member or one of the members in whose name the home is owned or rented. Response categories were also changed to include "Husband or Wife of Person 1".[1]

With the rise in cohabitation in the 1980s, the 1990 Census was the first to include "Unmarried Partner" as a possible relationship to Person 1, in addition to "Housemate, roommate". The 1990 form also added foster child to the "Roomer, boarder" category, and included "Grandchild" as a separate relationship type for the first time. The 2000 Census listed "Foster child" as a separate relationship type, and although this category was excluded from the 2010 Census, it will be available again in the 2020 Census.

With the legalization of same-sex marriage by the U.S. Supreme Court in 2015, the 2020 Census will include "Same-sex husband/wife/spouse" and "Same-sex unmarried partner" relationship categories for the first time.[2] Separate categories will also be provided for "Opposite-sex husband/wife/spouse" and "Opposite-sex unmarried partner."No changes will be made that would help clarify or consistently classify the appropriate household type for unmarried partners with children.

References

1 U.S. Census Bureau, Decennial Census Questionnaires and Instructions, available at www.census.gov/programs-surveys/decennial-census/technical-documentation/questionnaires.html.

2 U.S. Census Bureau, *Questions Planned for the 2020 Census and American Community Survey* (Washington, D.C.: U.S. Census Bureau, 2018).

In contrast, the split between family and nonfamily households is reversed among householders ages 25 to 44—only 28 percent headed nonfamily households and 72 percent headed family households. While only one-fifth of households headed by an adult under age 25 included children, almost three-fifths (56 percent) of householders ages 25 to 44 headed families with children—both married-couple families (38 percent) and single-parent families (19 percent). Only 11 percent headed married-couple families without children. About one-fifth (19 percent) of householders in this age group lived alone in 2017, but less than one in 10 (9 percent) headed 2+-person nonfamily households—down from 33 percent among householders under age 25.

More than a third of householders ages 45 to 64 (37 percent) were empty nesters, heading married-couple households without children. Only about one-fifth (21 percent) of householders ages 45 to 64 headed families with children—16 percent were married-couple families and only 6 percent were single-parent families. However, a relatively high share of householders ages 45 to 64 were heading other family households (11 percent) and one-person households (26 percent).

Eight in 10 householders ages 65 and older were either heading married-couple families without children (44 percent) or living alone (42 percent). Only 10 percent of householders in this oldest age group headed other family households and only 3 percent headed other nonfamily households.

WHAT'S DRIVING CHANGES IN HOUSEHOLD COMPOSITION?

Beginning in the 1960s—and accelerating over the last two decades—changes in marriage, cohabitation, and childbearing have played a key role in transforming household composition in the United States. More recently, population aging and shifts in the age distribution of householders are also contributing to these changes in composition.

### Young Adults Continue to Delay Marriage and Childbearing

Delays in marriage and childbearing and increases in cohabitation among young adults have contributed to the decline in the share of family households—particularly married couples with children—and the steep rise in the share of nonfamily households. The median age at first marriage reached a new high in 2017—29.5 for men and 27.1 for women—and cohabitation rates have continued to increase.[26] In 2011-2013, 65 percent of women ages 19 to 44 reported having had a cohabiting relationship, up from 33 percent in 1987.[27]

Birth rates among women under age 30 have continued to decline since 2010, although the rates for women ages 30 to 34 increased through 2016 before decreasing from 2016 to 2017.[28] The share of births to women under age 40 that occurred outside of marriage increased from about 21 percent in 1980-1984 to 43 percent in 2009-2013; about 60 percent

More Than Eight in 10 Older Adult Householders Are Living Alone or Are Empty Nesters, While Over Half of Young Adult Householders Live Alone or With Roommates

Percent Distribution of U.S. Household Types by Age of Householder, 2017
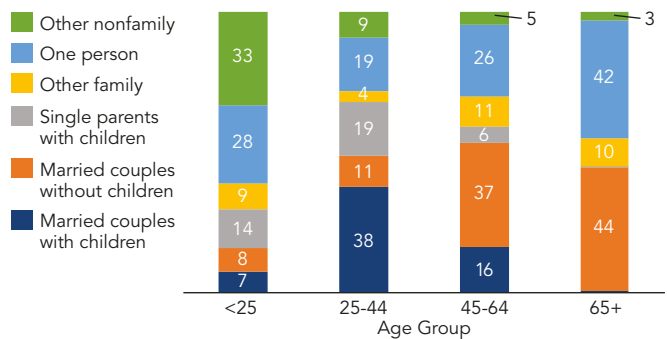
Notes: Percentages may not sum to 100 due to rounding. Among householders ages 65 and older, 0.4 percent headed married-couple households with children and 0.1 percent headed single-parent households with children.

Source: U.S. Census Bureau, 2017 American Community Survey Public Use Microdata Sample (PUMS).

of the nonmarital births in 2009-2013 were to cohabiting couples—up from only 28 percent in 1980-1984.[29]

Between 2000 and 2010, the increase in cohabiting couples with children contributed to growth in the shares of both single-parent families and other nonfamily households due to the ways the Census Bureau classifies such couples by household type (see Box 3, page 14). However, between 2010 and 2017, the share of other nonfamily households stayed constant, and the share of single-parent families declined slightly from 10 percent to 9 percent. This decrease may be due to the drop from 18 percent to 14 percent in the share of householders under age 25 who were heading single-parent families. While declining birth rates among young women are partly responsible, this decline could also be related to more young couples with children living with their parents rather than in their own households. This explanation is supported by evidence of an increase in the number of multigenerational households, which rose from 4.4 million in 2010 to 4.6 million in 2017.

A Growing Share of Householders Are Ages 65 and Older

As fertility rates have fallen and baby boomers have aged, the distribution of the adult population ages 18 and older in the United States has shifted to older age groups. Between 2010 and 2017, the share of adults ages 45 to 64 declined from 35 percent to 33 percent, while the share ages 65 and older increased from 17 percent to 20 percent. About 22 percent of the adult population is projected to be age 65 or older by 2020.

These shifts in the age distribution of the adult population have been accompanied by changes in the age distribution of householders. Between 2010 and 2017,

the shares of householders under age 25, ages 25 to 44, and ages 45 to 64 all declined by 1 or 2 percentage points, while the share of householders ages 65 and older increased by nearly 4 percentage points. This increase in the share of older householders is contributing to growth in the shares of both married-couple households without children and one-person households. These trends are likely to continue as more baby boomers enter older age groups in the coming decades.

Fewer Young Adults Are Forming New Households

Young adults forming new, independent households—alone, with a spouse or partner, or with unrelated roommates— has historically been an important factor in the overall household growth rate. Between 2010 and 2017, the young adult population (ages 18 to 34) increased by 4.2 million, accounting for nearly a quarter of the growth in the adult population (ages 18 and older).[30] Yet, the household growth rate slowed to only 3 percent during this period—much lower than the 11 percent growth rate between 2000 and 2010. While the living arrangements of adults ages 35 to 64 have remained stable, recent changes in young adults' living arrangements help explain the decline.

The share of young adults ages 18 to 34 who have formed an independent household has declined since 2010, while the share living with their parents has increased sharply. In 2010, less than one-third (32 percent) of young adults ages 18 to 34 were living with their parent(s), but this share jumped to 35 percent by 2017. The increase was sharpest among 25- to 29-year-olds, rising from 21 percent in 2010 to 26 percent in 2017 (see Figure 11). The share of 30- to 34-year-olds living with their parent(s) also increased by 4 percentage points across this period. In contrast,

the share of young adults living in a married-couple family declined for all age groups between 2010 and 2017, with the largest drop among those ages 25 to 29.

The Great Recession and the slow economic recovery, high student debt loads, and high relative housing costs have all likely contributed to the declining shares of young adults forming or maintaining independent households since 2010. Whether these patterns persist into 2020 and beyond is an open question. If the job market and earnings continue to improve, the ability of young adults to form new households may increase. If housing costs continue to rise, however, the resulting economic burden on young adults may counteract any improvements in employment and earnings and dampen household growth rates in the future.
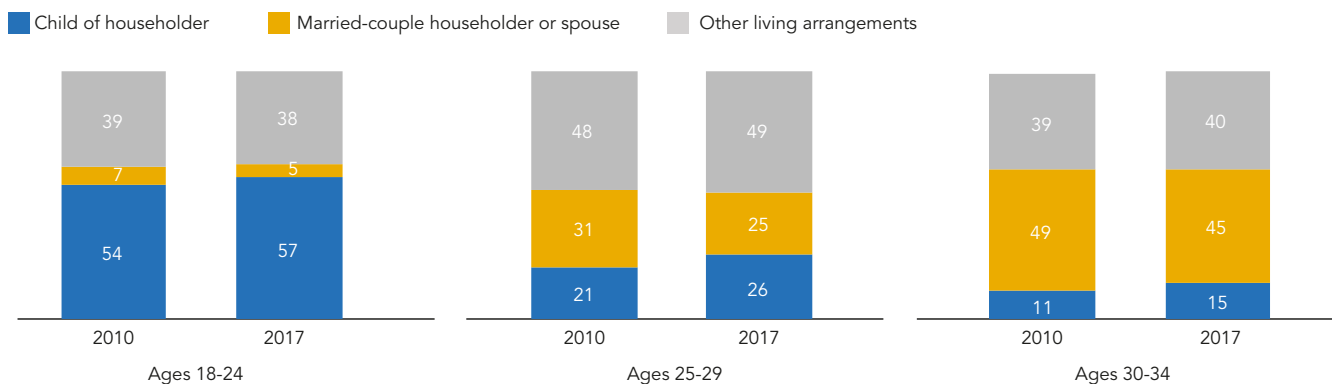
Homeownership

The benefits of owning a home in the United States are well documented. Homes can create wealth for their owners that in turn can benefit families for generations. Homeownership can also reduce economic risk by protecting families from rising rent prices. Owning a home has also been associated with better psychological health and greater stability for homeowners' children.[31] Decennial census data can be used to monitor trends in homeownership and differences across geographic areas. The 2017 American Community Survey data provide a preview of patterns in the 2020 decennial housing data.

At the beginning of the 20th century, the homeownership rate, or the share of owner-occupied households, was 47 percent. That rate dropped to 44 percent in 1940 following the Great Depression, and then increased sharply between 1940 and 1950, from 44 percent to 55 percent. The post-

FIGURE 11

Share of Young Adults Living With Their Parents Increases, While Share Living With a Spouse Declines

Selected Living Arrangements of Young Adults Ages 18 to 34 (%), 2010 to 2017

■ Child of householder   ■ Married-couple householder or spouse   ■ Other living arrangements

	Ages 18-24		Ages 25-29		Ages 30-34
	2010	2017	2010	2017	2010	2017

Ages 18-24: 2010 — 39 / 7 / 54; 2017 — 38 / 5 / 57
Ages 25-29: 2010 — 48 / 31 / 21; 2017 — 49 / 25 / 26
Ages 30-34: 2010 — 39 / 49 / 11; 2017 — 40 / 45 / 15

Notes: "Other living arrangements" include householders living alone, with an unmarried partner, with other relatives, or with nonrelatives. Percentages may not sum to 100 due to rounding.

Source: U.S. Census Bureau, 2010 and 2017 American Community Survey PUMS.

World War II housing boom was fueled by low-interest loans for newly constructed homes, a provision of the G.I. Bill.[32] The homeownership rate reached a peak in 2000 at 66 percent. Since the subprime mortgage crisis of 2007-2010, the rate has slowly declined, dropping to 64 percent by 2017.

Most age groups experienced a decline in homeownership rates after the subprime mortgage crisis, which ended in 2010. Between 2010 and 2017, only adults ages 65 and older experienced an increase (1 percentage point), while the rates dropped for adults ages 20 to 34 and 35 to 64 (3 percentage points each) (see Figure 12). Historically, young adult householders (ages 20 to 34) have had lower homeownership rates compared with older householders (ages 65 and older), and the gap between these two groups has increased over time—from a 25 percentage-point difference in 1960 to a 44 percentage-point gap in 2017. For adults ages 35 to 64, the homeownership rate has returned to the same level it was nearly six decades ago (67 percent).

Between 1960 and 2017, the young adult homeownership rate dropped 10 percentage points, representing a shift from owning to renting. Although this trend suggests a change in housing preferences, more than two-thirds (67 percent) of renters report that they would buy a home if they had the financial resources to do so.[33] The decline has also been linked to lower rates of marriage and household formation among young adults.[34] The share of young adults ages 18 to 34 living with a spouse dropped from 26 percent in 2010 to 23 percent in 2017.

Homeownership rates also differ between urban and rural areas. In 2017, rural areas had a homeownership rate of 81 percent, compared with 60 percent in urban areas.[35] This rural-urban gap is consistent across the country's four regions but is widest in the Northeast, where the homeownership rate in rural areas (84 percent) was 26 percentage points higher than the rate in urban areas (58 percent).[36] After each decennial census, the Census Bureau redefines urban and rural areas based on criteria related to population thresholds, density, distance and land use.[37]

## THE WHITE-BLACK GAP IN HOMEOWNERSHIP IS LARGE AND GROWING

Leading up to the late 1960s, various race-based housing practices, such as redlining (denying loans to people in certain neighborhoods) and mortgage discrimination, led to extremely high levels of black residential segregation and housing inequality.[38] As part of the civil rights movement and following the death of Martin Luther King, Jr., Congress passed the Fair Housing Act of 1968. The act made it illegal to refuse to sell or rent to any person based on race, religion, national origin, or sex. Policymakers use data from the decennial census to enforce the act by examining rental and homeownership trends.

Despite these efforts, gaps in homeownership persist across different racial and ethnic groups. Historically, white householders have had the highest homeownership rates—a pattern that continues today (see Figure 13, page 18).[39] In 2017, the white homeownership rate was 72 percent, compared with a national rate of 64 percent.

FIGURE 12

Homeownership Rates Have Dropped Sharply Among Households Headed by Young Adults

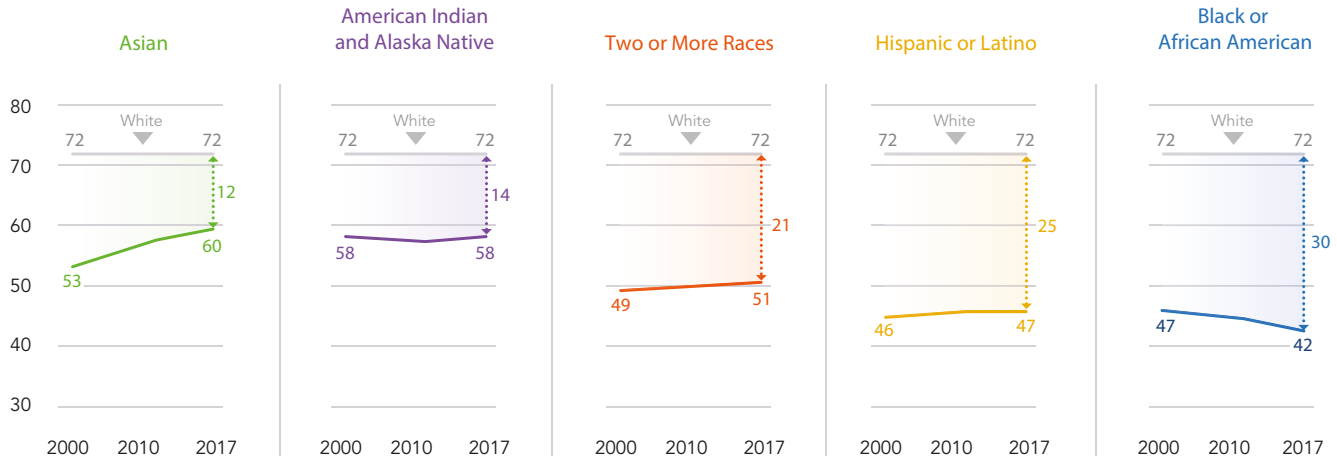U.S. Homeownership Rate (%) by Age of Householder, 1960 to 2017
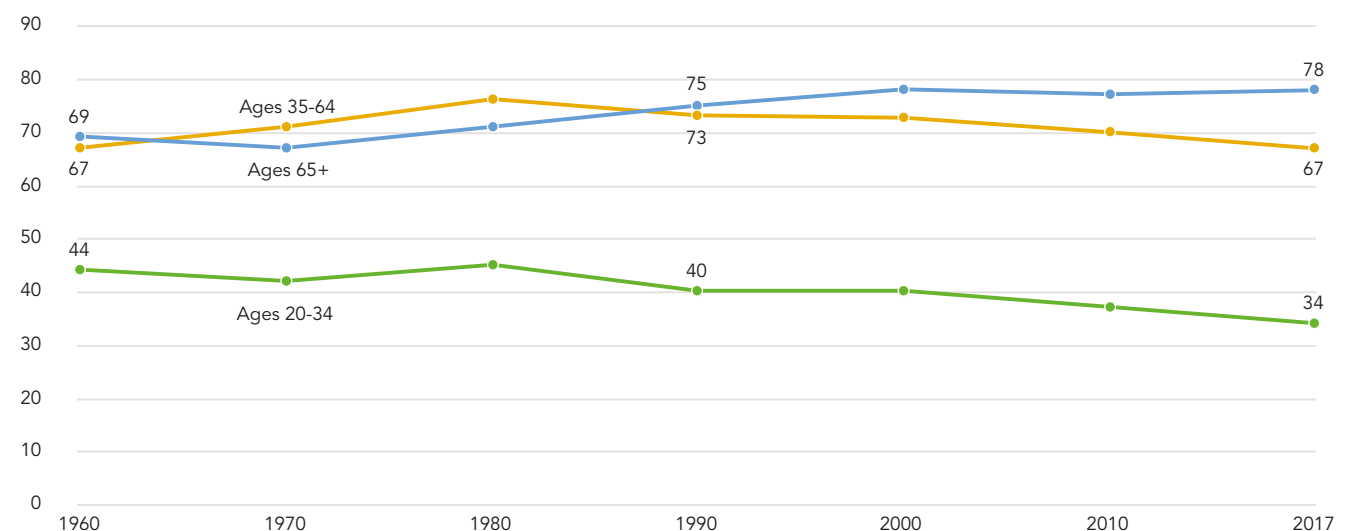
FIGURE 13

The Homeownership Gap Between Whites and Other Racial/Ethnic Groups Persists

U.S. Homeownership Rate (%) by Race/Ethnicity of Householder, 2000 to 2017

Note: Individual racial groups include only single-race non-Hispanics. Hispanics/Latinos may be of any race.

Source: U.S. Census Bureau, 2000 and 2010 Decennial Censuses, 2017 American Community Survey PUMS.

Asian American and American Indian/Alaska Native householders had rates 12 and 14 percentage points lower than whites, respectively. The homeownership rate was lowest among black householders (42 percent—30 percentage points lower than the rate for whites). The size of the white-black gap in homeownership varies widely across geographic areas, with larger gaps in northeastern and midwestern cities and smaller gaps in cities in the South and West.[40] Data from the 2020 Census will allow researchers to analyze homeownership rates at the region-, state-, county-, census tract-, and block group-level and ascertain whether the gaps between groups are shrinking or growing.

The overall homeownership rate dropped two percentage points between 2000 and 2017. This decline can be explained in part by changes in the racial and ethnic composition of householders. Whites have a high homeownership rate relative to other racial/ethnic groups, so as the white share of householders declined between 2000 and 2017, the homeownership rate also declined.

Recovery from the subprime mortgage crisis has been uneven. Both African American and American Indian/Alaska Native householders experienced declines in homeownership between 2000 and 2010. However, the American Indian/Alaska Native homeownership rate dropped just one percentage point between 2000 to 2010 and then rebounded by 2017, while the rate for African Americans continued to fall, declining 5 percentage points from 2000 to 2017. Predatory lenders targeted black and Latino communities prior to the mortgage crisis, resulting in high foreclosure rates when home values

started to fall.[41] Since 2010, homeownership rates for most racial/ethnic groups held steady or increased, but the rate for blacks continued to drop, especially among young adults. With higher incomes, white families are able to purchase homes an average of eight years earlier compared with black families, generating more equity and potential for growth in assets.[42]

The Asian American homeownership rate increased by nearly 7 percentage points between 2000 and 2017—more than any other group. The precise reasons behind this increase are unclear, but a high median income among Asian Americans, combined with a below-average homeownership rate, has positioned them for substantial gains in homeownership in the coming years.

Looking Toward Census Day 2020

The 2020 Census is expected to count nearly a third of a billion people. The Census Bureau is recruiting hundreds of thousands of workers to help with the enumeration, which is projected to be the most expensive in history, at approximately $15.6 billion.[43] Several factors have contributed to the rising cost of the census, including declining survey response rates, growing distrust in government, an increasingly diverse population, a rise in complex households, and a decline in landline telephones that are tied to physical locations.[44]

While the cost of conducting the census has increased, the Census Bureau expects to save money by updating the methods that will be used to enumerate the population in 2020. To start, 2020 Census is the first designed to

be conducted primarily via internet self-response. While paper questionnaires will still be mailed and in-person enumeration will be conducted for those households who do not respond, the Census Bureau expects that most households will submit their 2020 form online.

Second, the Census Bureau is using aerial and street-level imagery to conduct some of their address canvassing—the process used to validate, correct, or delete existing Census Bureau addresses, add missing addresses, and add or correct locations of addresses before a decennial census. In previous address canvassing operations, field representatives needed to visit every street and residential address in the nation.

Third, the Census Bureau is planning to use administrative records to identify whether nonresponding addresses are vacant and help fill in the gaps for occupied households that leave certain questions blank on their census forms. Using administrative records can potentially save money by reducing the need for door-to-door visits to collect missing information. They can also improve the accuracy of the census data by reducing the need for statistical methods to address missing or inconsistent responses.[45]

Decades of research have shown that the decennial census is very accurate, but (like population censuses in other countries) the direct, physical enumeration of the entire U.S. population is imperfect. Part of the challenge is that some people are harder to count than others—including those without a permanent address, who move frequently, have language barriers, or distrust government. Others may be counted more than once, contributing to an overcount. For example, those who own more than one home may submit a census form for each address, and children away at college may be counted at both their college and parental home.

In 2010, the Census Bureau estimated that their net overcount was small (about 36,000 people, or 0.1 percent of the population), but the likelihood of being overcounted or undercounted in the census differed across population subgroups.[46] Both the 2000 and 2010 census tended to undercount renters and overcount homeowners. Young

children tend to be undercounted, while older adults tend to be overcounted.[47]

Elected officials, census experts, and community groups are concerned that the Commerce Department's plan to add a citizenship question to the 2020 Census questionnaire could lead to an undercount of noncitizens and those who live with noncitizens. While the question text will be the same as the citizenship question that now appears on the annual American Community Survey, it was added late in the process and was not part of pilot testing for the 2020 count.

Census Bureau research strongly suggests that "adding a citizenship question to the 2020 Census would lead to lower self-response rates in households potentially containing noncitizens, resulting in higher fieldwork costs and a lower-quality population count."[48] Estimates indicate that the addition of a citizenship question to the 2020 Census may put almost one in 10 U.S. households and more than 14 percent of the population (nearly 45 million people) at greater risk of being missed in the census.[49] Because nearly one in five young children (under age 5) lives in a household with at least one noncitizen, undercount risk is particularly high among young children.[50]

In the summer of 2018, dozens of states, cities, and other organizations filed lawsuits challenging the addition of the question to the census form.[51] In April 2019, the Supreme Court heard oral arguments in the case, but whether the question will appear on the form was unresolved at publication time.

The census is conducted just once every 10 years, but the results of the count will have far-reaching impact. An accurate count ensures equitable distribution of billions in federal tax dollars to meet community needs for a decade, offers a more complete picture of population trends on which to base program planning and business decisions, and contributes to fair representation of the population in government. An inaccurate census count would create challenges for data-based decisionmaking for the next decade.

References

1   National Archives, "The Constitution of the United States: A Transcription," accessed at www.archives.gov/founding-docs/constitution-transcript, on Feb. 22, 2019.

2   Marisa Hotchkiss and Jessica Phelan, *Uses of Census Bureau Data in Federal Funds Distribution* (Washington, DC: U.S. Census Bureau, 2017).

3   Mark Mather and Beth Jarosz, "U.S. Energy Boom Fuels Population Growth in Many Rural Counties" (March 28, 2014), accessed at www.prb.org/us-oil-rich-counties/, on Feb. 22, 2019.

4   Mary Williams Walsh, "How Puerto Rico Is Grappling With a Debt Crisis," *The New York Times*, May 16, 2017, accessed at www.nytimes.com/interactive/2017/business/dealbook/puerto-rico-debt-bankruptcy.html, on Jan. 3, 2019; and Edwin Meléndez and Jennifer Hinojosa, *Estimates of Post-Hurricane Maria Exodus from Puerto Rico* (New York: Center for Puerto Rican Studies, 2017).

5   Metropolitan statistical areas have at least one urbanized area of 50,000 or more residents. Micropolitan statistical areas have at least one urban cluster of at least 10,000 but less than 50,000 residents.

6   Mark Mather, Linda A. Jacobsen, and Kelvin Pollard, "Aging in the United States," *Population Bulletin* 70, no. 2 (2015).

7   U.S. Census Bureau, "Population Projections," accessed at www.census.gov/programs-surveys/popproj.html, on Jan. 1, 2019.

8   Centers for Disease Control and Prevention, "Table 15. Life Expectancy at Birth, at Age 65, and at Age 75, by Sex, Race, and Hispanic Origin: United States, Selected Years 1900–2016" (2017), accessed at www.cdc.gov/nchs/data/hus/2017/015.pdf, on Jan. 30, 2019.

9   U.S. Census Bureau, "2017 National Population Projections Tables" (Sept. 6, 2018), accessed at www.census.gov/data/tables/2017/demo/popproj/2017-summary-tables.html, on Jan. 30, 2019.

10 Historical sex ratios are derived from Table 5 in Frank Hobbs and Nicole Stoops, *Demographic Trends in the 20th Century*, Series CENSR-4 (Washington, DC: U.S. Government Printing Office, 2002); and U.S. Census Bureau, 2010 Census Summary file 1; 2017 American Community Survey.

11 Life expectancy represents the average number of years of life remaining at a given age, if age-specific mortality patterns remain constant in the future.

12 Samuel H. Preston and Haidong Wang, "Sex Mortality Differences in the United States: The Role of Cohort Smoking Patterns," *Demography* 43, no. 4 (2006): 631-46.

13 Data are derived from Table 5 in Hobbs and Stoops, *Demographic Trends in the 20th Century*.

14 Jonathan Vespa, David M. Armstrong, and Lauren Medina, *Demographic Turning Points for the United States: Population Projections for 2020 to 2060* (Washington, DC: U.S. Census Bureau, 2018).

15 Mark Mather, "Trends and Challenges Facing America's Latino Children" (Sept. 28, 2016), accessed at www.prb.org/trends-and-challenges-facing-americas-latino-children/, on Jan. 30, 2019.

16 Brady E. Hamilton et al., "Births: Final Data for 2014," *National Vital Statistics Report* 64, no. 12 (2015); and Joyce A. Martin et al., "Births: Final Data for 2017," *National Vital Statistics Reports* 67, no 8 (2018).

17 Brittany Rico, Rose M. Kreider, and Lydia Anderson, "Growth in Interracial and Interethnic Married-Couple Households" (July 9, 2018), accessed at www.census.gov/library/stories/2018/07/interracial-marriages.html, on Dec. 31, 2018.

18 Kristen Bialik, "Key Facts About Race and Marriage, 50 Years After *Loving v. Virginia*" (June 12, 2017), accessed at www.pewresearch.org/fact-tank/2017/06/12/key-facts-about-race-and-marriage-50-years-after-loving-v-virginia/, on Dec. 31, 2018.

19 Annie E. Casey Foundation, KIDS COUNT Data Center, accessed at https://datacenter.kidscount.org/, on May 17, 2019.

20 U.S. Census Bureau, "Historical Poverty Tables: People and Families, 1959 to 2017," Table 3, accessed at www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-people.html, on Feb. 18, 2019.

21 Hobbs and Stoops, *Demographic Trends in the 20th Century*, Figure 5-3; and U.S. Census Bureau, 2010 Census Summary File 1.

22 Hobbs and Stoops, *Demographic Trends in the 20th Century*, Figure 5-2.

23 U.S. Census Bureau, 2010 Census Summary File 1.

24 U.S. Census Bureau, 2017 American Community Survey.

25 Hobbs and Stoops, *Demographic Trends in the 20th Century*, Table 5.

26 U.S. Census Bureau, "Table MS-2. Estimated Median Age at First Marriage, by Sex: 1890 to the Present," accessed at www.census.gov/data/tables/time-series/demo/families/marital.html, on Feb. 21, 2019.

27 Wendy D. Manning and Bart Sykes, *Twenty-Five Years of Change in Cohabitation in the United States, 1987-2013*, FP-15-01 (Bowling Green, OH: National Center for Family and Marriage Research, 2015); Larry L. Bumpass and James A. Sweet, "National Estimates of Cohabitation," *Demography* 26, no. 4 (1989): 615-25.

28 Joyce A. Martin et al., "Births: Final Data for 2017," *National Vital Statistics Reports* 67, no 8 (2018).

29 Wendy D. Manning, Susan L. Brown, and Bart Sykes, *Trends in Birth to Single and Cohabiting Mothers, 1980-2013*, FP-15-03 (Bowling Green, OH: National Center for Family and Marriage Research, 2015); and Joyce A. Martin et al., "Births: Final Data for 2017."

30 U.S. Census Bureau, Vintage 2017 Population Estimates.

31 Robert Lerman and Signe-Mary McKernan, *The Effects of Holding Assets on Social and Economic Outcomes of Families: A Review of Theory and Evidence* (Washington, DC: Urban Institute, 2008).

32 U.S. Congress, "Servicemen's Readjustment Act (1944)," National Archives, accessed at www.ourdocuments.gov, on Jan. 17, 2019.

33 Joint Center for Housing Studies of Harvard University, *The State of the Nation's Housing 2018* (Cambridge, MA: Joint Center for Housing Studies of Harvard University, 2018).

34 Rachel Bogardus Drew, *Effect of Changing Demographics on Young Adult Homeownership Rates* (Cambridge, MA: Joint Center for Housing Studies of Harvard University, 2015).

35 Christopher Mazur, "Rural Residents More Likely to Own Homes Than Urban Residents" (Sept. 27, 2017), accessed at www.census.gov/library/stories/2017/09/rural-home-ownership.html, on Jan. 18, 2019.

36 Mazur, "Rural Residents More Likely to Own Homes Than Urban Residents."

37 Michael Ratcliffe et al., *Defining Rural at the U.S. Census Bureau* (Washington, DC: U.S. Census Bureau, 2016).

38 Douglas S. Massey, "The Legacy of the 1968 Fair Housing Act," *Social Forum* 30 (2015): 571-88.

39 Joint Center for Housing Studies of Harvard University, *The State of the Nation's Housing 2018*.

40 Alanna McCargo and Sarah Strochak, "Mapping the Black Homeownership Gap" (Feb. 26, 2018), accessed at www.urban.org/urban-wire/mapping-black-homeownership-gap, on Jan. 17, 2019.

41 Justin P. Steil et al., "The Social Structure of Mortgage Discrimination," *Housing Studies* 33, no. 5 (2018): 759-76; and Carlos Garriga, Lowell R. Ricketts, and Don E. Schlagenhauf, "The Homeownership Experience of Minorities During the Great Recession," *Federal Reserve Bank of St. Louis Review* 99, no. 1 (2017): 139-67.

42 Thomas Shapiro, Tatjana Meschede, and Sam Osoro, *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide* (Waltham, MA: Institute on Assets and Social Policy, Brandeis University, 2013).

43 U.S. Census Bureau, "2020 Census Life-Cycle Cost Estimate Executive Summary" (Dec. 21, 2017) accessed at www.census.gov/programs-surveys/decennial-census/2020-census/planning-management/planning-docs/cost-estimate.html, on Feb. 26, 2019.

44 U.S. Census Bureau, "2020 Census Operational Plan" (Dec. 31, 2018), accessed at www.census.gov/programs-surveys/decennial-census/2020-census/planning-management/planning-docs/operational-plan.html, on Feb. 26, 2019.

45 Jennifer Ortman, "Survey Fatigue, Time Crunch May Have Lowered Response" (Nov. 20, 2018), accessed at www.census.gov/library/stories/2018/11/administrative-records-offset-declining-census-survey-response.html, on Feb. 26, 2019.

46 U.S. Census Bureau, "Census Bureau Releases Estimates of Undercount and Overcount in the 2010 Census" (May 22, 2012), accessed at www.census.gov/newsroom/releases/archives/2010_census/cb12-95.html, on Feb. 26, 2019.

47 William O'Hare, "The Impact of the Undercount of Young Children in the Census on Poverty Estimates from the American Community Survey," presentation delivered at the ACS Data Users Conference, Alexandria, VA, May 11, 2017, accessed at https://acsdatacommunity.prb.org/p/2017_acs_conference, on Feb. 26, 2019.

48 David Brown et al., *Understanding the Quality of Alternative Citizenship Data Sources for the 2020 Census* (Washington, DC: U.S. Census Bureau, 2018).

49 Beth Jarosz, "Citizenship Question Risks a 2020 Census Undercount in Every State, Especially Among Children" (Oct. 5, 2018), accessed at www.prb.org/citizenship-question-risks-a-2020-census-undercount-in-every-state-especially-among-children/, on Jan. 18, 2019.

50 Beth Jarosz, "Citizenship Question Risks a 2020 Census Undercount in Every State, Especially Among Children."

51 Hansi Lo Wang, "Multi-State Lawsuit Against Census Citizenship Question to Move Ahead," NPR, July 26, 2018, accessed at www.npr.org/2018/07/26/629773825/multi-state-lawsuit-against-census-citizenship-question-to-move-ahead, on Oct. 2, 2018.

VISIT WWW.PRB.ORG TO FIND:

FOCUS AREAS. Explore policy-relevant areas where PRB applies much of its data, research, analysis, and communication expertise.

RESOURCES. Access videos with leading experts, multimedia presentations to draw stakeholders into critical development conversations, analytical *Population Bulletins*, the *Population Handbook* on demography basics, policy training tools, and visual products like interactive infographics.

DATA. Delve into indicators for the United States and around the world, and view data in map, tabular, and trend graph formats.

WORK WITH PRB. Explore ways to partner with us, apply to one of our fellowships, and join our membership program. Donate to PRB and learn about careers with us.

MONTHLY NEWSLETTER. Sign up to receive email announcements about new web content and PRB-sponsored seminars and briefings.

BECOME A PRB MEMBER

With new perspectives shaping public policies every day, you need to be well informed. As a PRB Member, you will receive reliable information on U.S. and world population trends—properly analyzed and clearly presented in readable language. Each year you will receive two *Population Bulletins*, the annual *World Population Data Sheet*, and complimentary copies of special publications. We welcome you to join PRB today.

INDIVIDUAL	$65
LIBRARY	$90
CORPORATION	$350
LIFETIME MEMBERSHIP	$6,000

@PRBdata

AMERICA'S CHANGING POPULATION: WHAT TO EXPECT IN THE 2020 CENSUS

This *Bulletin* provides a preview of 2020 Census results—identified through data from surveys, population estimates, and projections—and an overview of key population and housing trends that will shape the United States in 2020 and beyond.

Among the key findings:

- The U.S. population is on track to grow at the slowest rate since the 1930s, which could have wide-ranging impacts on the labor supply and the demand for goods and services, including new homes, over the coming years.

- As the U.S. population continues to shift to the South and West, states in those regions are expected to gain congressional seats at the expense of states in the Northeast and Midwest.

- More than half of U.S. counties have experienced net population loss since 2010, with more than 550 counties losing at least 5 percent of their residents.

- The percentage of U.S. residents ages 65 and older is increasing at the fastest pace in U.S. history, with significant implications for public spending on programs for older adults.

- Children are at the forefront of racial/ethnic change in the United States, creating a diversity gap among generations.

- Fewer households are being established, due in part to the growing share of young adults who still live with their parents.

- A growing divide in homeownership rates between whites and blacks is increasing the wealth gap between racial/ethnic groups.

www.prb.org

[f] [t] @PRBdata [in]

PRB | INFORM EMPOWER ADVANCE

POPULATION REFERENCE BUREAU