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BY **LINDA A. JACOBSEN** AND **MARK MATHER**

## U.S. ECONOMIC AND SOCIAL TRENDS SINCE 2000

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# Population Bulletin

## U.S. ECONOMIC AND SOCIAL TRENDS SINCE 2000

BY **LINDA A. JACOBSEN**  
AND **MARK MATHER**

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POPULATION REFERENCE BUREAU

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# U.S. ECONOMIC AND SOCIAL TRENDS SINCE 2000

Since the beginning of the current recession, homeownership and mobility rates have dropped, poverty has increased, and commuting patterns have shifted toward greener, more cost-effective options.

**SINCE 2000,**  
the U.S. population has increased by more than 26 million people.



**24%**

The projected child poverty rate in 2011, comparable to rates during the severe recession of the 1980s.

If current gaps in school enrollment and completion rates among blacks and Hispanics persist, the United States may not have the work force it needs to succeed in today's global, knowledge-based economy.

**This has been a tumultuous decade for the United States.** During the first 10 years of the 21st Century, there was a major terrorist attack, a housing meltdown, a severe economic recession, and a significant downturn in the U.S. stock market. Unemployment recently passed the 10 percent mark for the first time since 1983. Household wealth increased somewhat with the stock market gains during the

past year, but remains well below prerecession levels. Household net worth dropped by more than \$10 trillion during the recession—the largest loss of wealth since the federal government started keeping records of wealth accumulation 50 years ago.<sup>1</sup>

Trends in stock market indicators, household wealth, consumer confidence, and labor force participation are widely reported and used to measure the health of the U.S. economy. But less is known about the ways people are adapting to changing economic conditions. In this *Population Bulletin*, we look beyond employment and income and examine other important aspects of people's lives, including educational attainment, homeownership, commuting, marriage, fertility, and migration trends. With the close of the decade, it is an appropriate time to review how the U.S. population has changed since 2000.

Historically, the decennial census has been a key source of data on social and economic trends. Since 1940, the U.S. Census Bureau has used two questionnaires to collect information: a short form with a few questions on age, sex, and race and Hispanic origin; and a long form with about 50 additional questions on socioeconomic and housing characteristics. However, the census is conducted only once every 10 years.

In 2010, the decennial census will be a short-form-only census. The long form has been replaced by the American Community Survey (ACS), a nationwide survey that collects reliable and timely demographic, housing, social, and economic data every year.

In this *Bulletin*, we rely on data from the ACS, the Current Population Survey (CPS), and other sources to track social and economic trends since 2000. The most recent data from the ACS and CPS reflect conditions in 2008 or early 2009 and do not capture more recent economic developments, but they give us a first look at how people in the United States have coped with new economic realities. We also pay close attention to differences by race and ethnicity. In the coming decades, racial and ethnic minorities will account for a growing share of the U.S. population and labor force, so it is important to see how historically disadvantaged minority groups are faring and whether they have been disproportionately affected by recent economic events.

## Population Trends Since 2000

The 2010 Census will provide basic information about the size and demographic composition of the U.S. population and how it has changed

since 2000. However, data from the Census Bureau's Population Estimates Program provide a preview of the U.S. population in advance of the 2010 Census results.

In December 2009, the U.S. population stood at 308.2 million. Since 2000, more than 26 million people have been added to the U.S. population. During the past nine years, the population grew at a rate of just under 1 percent per year, high compared with other developed countries but low compared with the 1.3 percent annual growth during the 1990s, when nearly 33 million people were added to the population.<sup>2</sup>

U.S. population growth has slowed slightly in the past few years, mostly because of a drop in net international migration. At the beginning of the decade, the Census Bureau estimated net international migration at about 1.2 million per year. By 2009, that annual number had been revised to less than 900,000. The drop also means that a smaller share of U.S. population growth is directly attributable to immigration, as opposed to natural increase (the excess of births over deaths). At the beginning of the decade, immigration accounted for roughly 40 percent of U.S. annual population growth, leaving 60 percent from natural increase. During the past few years, however, net international migration is estimated to have accounted for only about 30 percent of U.S. population growth. The share of growth attributable to immigration would be much larger if we included the impact of immigration on births in the United States; the children of immigrants is one of the most rapidly growing segments of the U.S. population.

What is causing the drop in immigration? The recent decline could reflect a combination of factors: the changing political climate and public sentiment following the Sept. 11 tragedy, leading to growing concerns about U.S. border security; the loss of jobs in construction, manufacturing, and other lower-wage sectors that are often filled by recent immigrants (especially Latinos); and new state and local policies that have limited access to services or privileges for immigrants and their children.<sup>3</sup>

The U.S. population is projected to reach 400 million by 2039, just 33 years after reaching the 300 million mark. Non-Hispanic whites currently make up about two-thirds of the population, but over the next several decades there will be a sharp increase in racial and ethnic minorities, especially in the Latino population. The U.S. population is projected to reach "majority-minority" status (the point at which less than 50 percent of the population is non-Hispanic white) in 2042. However, a sustained drop in immigration could slow the pace of minority population growth. In 2008, about two-thirds of Asian Americans and nearly two-fifths of Latinos were born outside of the United States.<sup>4</sup>

The population under age 18 is projected to reach majority-minority status sooner than those in older age groups, primarily because of the rapid growth in immigrant families and their children. Minorities are projected to make up just over 50 percent of the population under age 18 by 2023, and 62 percent of children by 2050.

## Economic Transformations

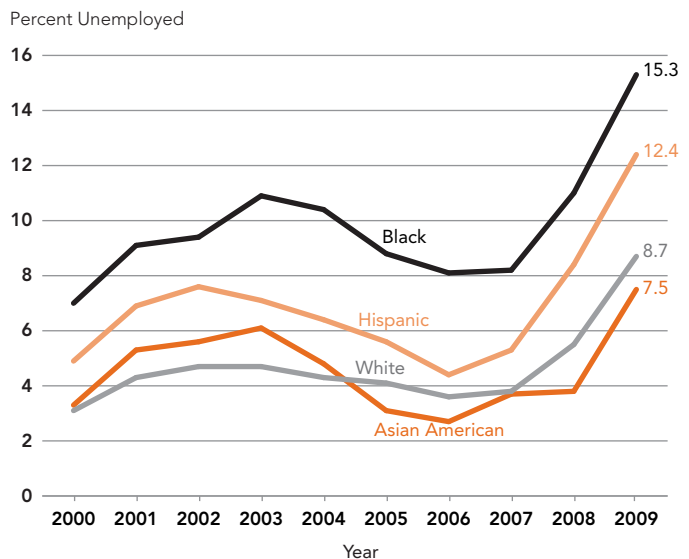
### CHANGES IN U.S. LABOR FORCE

As of October 2009, nearly 16 million people in the United States were unemployed, roughly equal to the populations of Michigan and Wisconsin combined.<sup>5</sup> The official unemployment rate was just over 10 percent, but if marginally attached and involuntary part-time workers are included, the rate rises to more than 17 percent.<sup>6</sup> Most people have been affected by the recession, but blacks and Latinos have been hit particularly hard. In 2000, there was a 4-percentage-point gap between unemployment rates for whites and blacks. By 2009, this gap had grown to nearly 7 percentage points. There was a similar increase in the unemployment gap between whites and Latinos (see Figure 1). In October 2009, 15 percent of blacks and 12 percent of Latinos were unemployed.

Differences in educational attainment can partially explain racial and ethnic disparities in unemployment rates (see Figure 2, page 4). Whites and Asian Americans are more likely than blacks or Latinos to have completed four years of college, leading to more employment opportunities. The unemployment rate for those with a bachelor's degree is 5 percent, compared with 14 percent for those without a high school diploma. However, blacks at all educational levels have higher unemployment rates than other groups with similar levels of education. The unemployment rate is especially high among blacks without a high school diploma—22 percent.

FIGURE 1

#### U.S. Unemployment Rates by Race/Ethnicity, 2000-2009

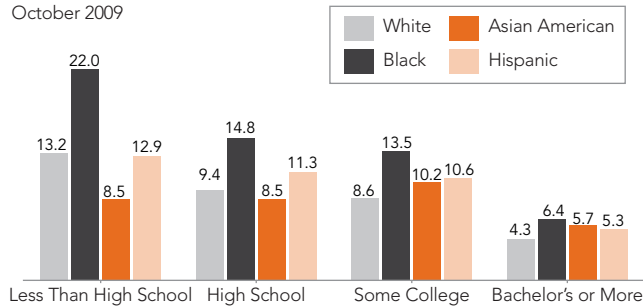


Note: Estimates are based on a survey of the population and are subject to both sampling and nonsampling error.  
Source: U.S. Bureau of Labor Statistics.



**FIGURE 2****Unemployment Rates by Race/Ethnicity and Education**

October 2009



**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error. Figure updated from Marlene Lee and Mark Mather, "U.S. Labor Force Trends," *Population Bulletin* 63, no. 2 (2008): 8.

**Source:** U.S. Bureau of Labor Statistics.

The recession has affected both young adults and older workers. Unemployment rates are lower among those ages 55 and older, in part because those who are nearing retirement are more likely to drop out of the labor force when they lose their jobs.<sup>7</sup> However, the unemployment rate among those 55 and older (at 6.6 percent in October 2009) has risen faster than that of younger persons since the onset of the recession.<sup>8</sup> Many older workers were employed in retail and service occupations, and lost their jobs because of the sharp declines in household wealth and consumer spending.<sup>9</sup>

Job losses have been most severe in the construction and manufacturing industries. U.S. manufacturing jobs were in serious decline even before the recession (see Box 1), and the demand for construction workers has dropped sharply in the past few years. Employment in all goods-producing industries dropped by 3.7 million since December 2007.

**BOX 1****Industrial Restructuring**

BY MARLENE LEE

Since 1980 there has been an accelerated decline in manufacturing employment while employment in service-producing industries in the U.S. economy has rapidly expanded. Employment in professional and business services and in education services grew from 11 percent of average monthly nonfarm employment in 1980 to nearly 16 percent nationally in 2008. By contrast, monthly employment in manufacturing fell from an average of 21 percent in 1980 to 10 percent in 2008.

The shift from manufacturing to service jobs in the 1970s and 1980s was most acutely felt in large industrial cities in the Northeast and Midwest.<sup>1</sup> These regions lost blue-collar manufacturing jobs while professional, administrative, and information services increased. In the South and West, however, a net gain in manufacturing jobs contributed to job growth.<sup>2</sup> An upgrading of skill requirements accompanied the loss of manufacturing jobs as low-skill manufacturing jobs disappeared or relocated to the suburbs or overseas.<sup>3</sup> At the same time, the migration of the middle class created a demand for services and service workers in the suburbs. This restructuring of jobs disadvantaged both young black men and young black female heads of households because they were disproportionately concentrated in the metropolitan areas losing these jobs, and many did not have the skills required for jobs in the new economy.<sup>4</sup>

The Bureau of Labor Statistics estimates that of the 7.3 million jobs lost between December 2007 and October 2009, 2.1 million—nearly 30 percent—were manufacturing jobs and another 1.6 million—21 percent—were construction jobs. Over the first year of the recession, every region of the United States experienced significant increases in unemployment. The number employed decreased in 29 states and increased in only one state—Texas. The Texas economy remained strong due to growth in energy and high-tech industries.

For many industries and localities, the question remains: To what extent will job losses prove to be structural as opposed to cyclical? Temporary job losses are associated with cyclical adjustments that occur as firms lay off workers in response to falling demand. When industries rebound, workers are recalled to their old firms or find comparable employment elsewhere. However, structural changes produce permanent job losses and job gains. As industries decline, jobs are eliminated, forcing workers to switch industries, sectors, locations, or skills in order to find employment.

Since 1990, structural changes may have dominated cyclical changes in recessions.<sup>5</sup> The recessions of 1990 to 1991 and 2002 to 2003 saw little influx of workers until well into the recovery, suggesting that cyclical changes played a smaller role in these recessions. The recent dominance of structural changes in employment during recessions may be the result of strong-growth industries retrenching after an extraordinary boom, more effective monetary policies dampening cyclical effects, and institutional changes such as declining unionization rates, executive compensation incentives that are no longer tied to work force size, and changes in federal laws that make employers bear more of the cost of temporary layoffs.<sup>6</sup>

*Marlene Lee is senior research associate, Domestic Programs, at PRB.*

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## POVERTY

The poverty rate is the most widely used indicator of family economic security and determines eligibility for programs to assist needy families. In 2008, a family with two adults and two children was considered poor if its income fell below \$21,834. Official poverty estimates released in September 2009 by the Census Bureau show that in 2008, the total poverty rate rose to 13 percent and the child poverty rate rose to 19 percent, the highest rates since 1997. Poverty also increased for working-age adults—from 11 percent in 2007 to 12 percent in 2008—but remained unchanged for those ages 65 and older, at around 10 percent.<sup>10</sup>

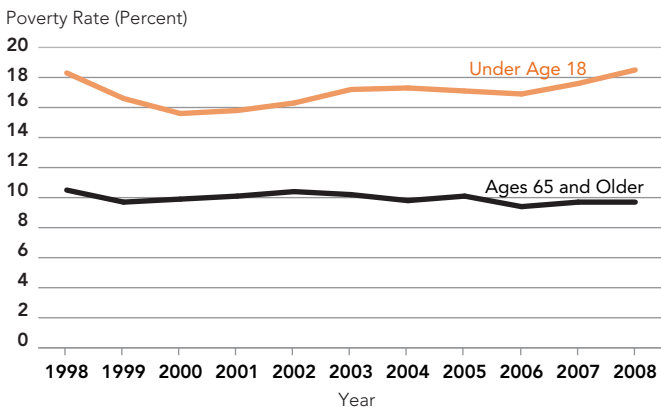
Forty years ago, the poverty rate of persons ages 65 and older exceeded that of children. However, the expansion of Social Security benefits during the 1970s has helped keep most older Americans above the poverty line, while families with children have not fared as well. By the early 2000s, the child poverty rate was 6 percentage points higher than that of the elderly, and by 2008, that gap had grown to 9 percentage points (see Figure 3).

Poverty rates among children are expected to rise further in the next few years. A 2009 study from Duke University projected that child poverty would rise to 21 percent by 2010, comparable to rates during the severe recession of the 1980s, and scholars at the Brookings Institution project that child poverty could peak at more than 24 percent by 2011.<sup>11</sup> The current economic crisis could therefore negate the progress made in reducing child poverty over the last 30 years.

Poverty rates also vary widely by race and ethnicity, with the lowest poverty rates among whites (9 percent) and Asian Americans (12 percent), and the highest rates among blacks (25 percent) and Latinos (23 percent). Between 2007 and 2008, Latinos experienced the largest increase in poverty

**FIGURE 3**

### Poverty Rates Among Children and the Elderly, 1998-2008



**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error.

**Source:** U.S. Census Bureau, Current Population Survey, 1999 to 2009.

rates (1.7 percentage points), followed by Asian Americans (1.6 percentage points).

In the United States, families are considered poor if their incomes fall below the official poverty thresholds as defined by the Office of Management and Budget. The official poverty measure has been widely criticized because it does not account for families' expenditures on child care and medical expenses or benefits received through food stamps, refundable tax credits, and other government programs (see Box 2, page 6). In addition, poverty is not adjusted for cost-of-living differentials across geographic areas, so families living in New York City have the same poverty thresholds as those living in the rural South.<sup>12</sup>

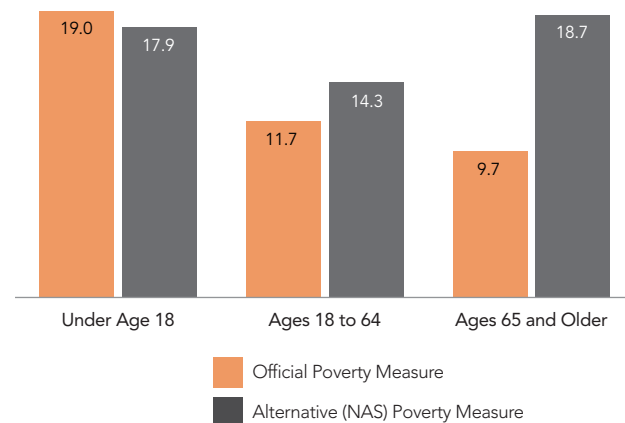
The National Academy of Sciences developed an alternative after-tax measure of poverty that includes the value of food stamps and other government benefits and excludes the cost of child care and out-of-pocket medical expenses. Cost of living is adjusted across geographic areas based on fair market rent.<sup>13</sup> Under the revised formula, the poverty rate rises to 15.8 percent, more than 2 percentage points higher than the official poverty rate.<sup>14</sup>

However, the difference between the alternative and official poverty rate varies widely across age groups (see Figure 4). Poverty rates for children decrease while rates for the elderly nearly double from 10 percent to 19 percent. The higher poverty rate among the elderly reflects higher out-of-pocket expenditures on health care premiums and prescriptions compared with those in younger age groups. Although the elderly spend more than other groups on health care, they also receive the most health

**FIGURE 4**

### Official and Alternative Poverty Estimates, by Age, 2008

Poverty Rate (Percent)



**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error.

**Source:** U.S. Census Bureau, 2009 Current Population Survey.

care subsidies through Medicare and Medicaid, which are not accounted for in these alternative estimates.<sup>15</sup>

## HEALTH INSURANCE COVERAGE

In 2008, there were 46.3 million people in the United States without health insurance. That number is only slightly higher than it was in 2007, but trends varied by age, race, and employment status. The number of children without insurance dropped sharply, from 8.1 million to 7.3 million, while the number of working-age people (ages 18 to 64) without insurance increased from 36.8 million to 38.3 million. The large gap in health insurance coverage between demographic groups is one of the issues under consideration in the health care debate (see Box 3, page 8).

Although most health insurance coverage in the United States is still provided through employers, rates of private health coverage have declined in recent years. The number of part-time workers without health insurance increased by more than

1 million between 2007 and 2008, the largest increase among any major population subgroup. In 2008, more than one in four part-time workers lacked health insurance, roughly the same share as those who did not work at all.

An increase in the number of people covered by government insurance kept the overall coverage rate stable from 2007 to 2008, at around 85 percent. This continues an eight-year trend of declining participation in private or employer-sponsored insurance programs and increasing participation in government-run programs such as Medicare, Medicaid, the Children's Health Insurance Program (CHIP), and health care for the military (see Figure 5, page 7).<sup>16</sup>

## HOMEOWNERSHIP AND HOUSING VALUES

Homeownership has traditionally been the major source of wealth accumulation in the United States. But in recent years, owning a home has become a liability for many Americans. As property values have plummeted, many Americans find their mortgages

### BOX 2

## Food Stamp Participation

BY NADWA MOSSAAD AND MARK MATHER

Poverty and unemployment rates help track the long-term economic health of families and individuals, but both are indirect measures of economic hardship. A more direct measure of family economic need is the number of individuals and families participating in the Supplemental Nutrition Assistance Program (SNAP), formerly known as the federal Food Stamp Program.

Households are eligible for SNAP if their income is less than 130 percent of the poverty line. For a family of four, gross monthly income must be less than \$2,389 and their food stamp allotment can be as much as \$668 per month.<sup>1</sup> The current average Food Stamp/SNAP benefit per household is about \$294 per month.

A complicated and time-consuming program application process, complex renewal requirements, and the stigma attached to receiving food stamps have hindered SNAP participation rates in the past. However, rising unemployment and low expectations about economic recovery have prompted a record number of families to enroll in recent years. The U.S. Department of Agriculture's Food and Nutrition Service, which administers SNAP at the federal level, counted 37.2 million people receiving food stamp benefits in September 2009.<sup>2</sup> That is more than double the average monthly participation level in 2000 and represents a 35 percent increase since December 2007, when the recession began.<sup>3</sup>

Estimates from the American Community Survey show that food stamp participation increased among families with two or more workers, who made up 27 percent of food stamp recipients in

2007 and rose to 28 percent of recipients in 2008. There has also been an increase in the share of nonpoor families receiving food stamp benefits, from 42 percent of all families in 2007 to 45 percent in 2008. These numbers provide more evidence of the recession's wide-reaching impact, especially on lower-income working families.

In 2008, about 12 percent of U.S. households were headed by blacks, yet blacks made up 28 percent of households receiving food stamp benefits. High rates of participation in the food stamp program partly reflect high levels of food insecurity among black households. The U.S. Department of Agriculture reports that more than one in four black households (26 percent) are "food insecure," meaning they may not always have enough food to meet their needs. This is more than double the share for white, non-Hispanic households (11 percent) but slightly lower than the share of Latino households (27 percent).<sup>4</sup>

*Nadwa Mossaad is research associate, Domestic Programs, at PRB. Mark Mather is associate vice president, Domestic Programs, at PRB.*

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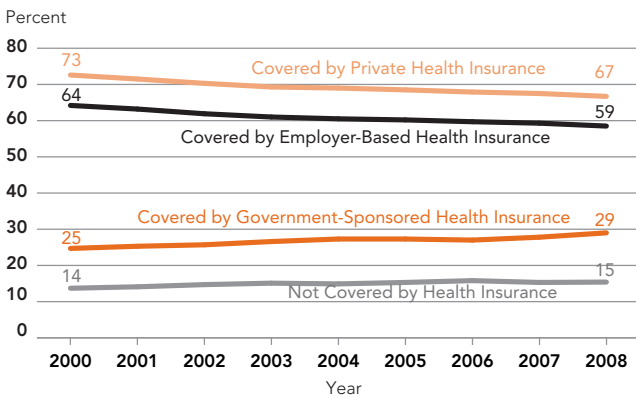


“under water”—they owe more on their mortgage than their house is worth—making refinancing or selling their home difficult. Foreclosures have hit record levels, with one in every 136 housing units in the United States receiving a foreclosure filing during the third quarter of 2009.<sup>17</sup> Blacks and Latinos are much more likely to have high-cost or subprime mortgages than non-Hispanic whites, and high unemployment has hindered their ability to qualify for refinancing or other loan modifications.<sup>18</sup>

In 1940, only 44 percent of occupied housing units in the United States were owner-occupied. This share rose rapidly after World War II, reaching 62 percent by 1960. The postwar surge in homeownership resulted from a booming economy, favorable tax laws, a strong homebuilding industry, and easier financing.<sup>19</sup> Over the next 40 years, the homeownership rate inched up to 66 percent. Between 2000 and 2007, the homeownership rate increased slightly to 67.2 percent. However, as the United States experienced the most severe recession since the 1930s, homeownership declined to 66.6 percent in 2008.

During the past two decades, racial gaps in homeownership have narrowed, due in part to an increasing number of mortgage loans to low-income minority households.<sup>20</sup> However, there are still large gaps between non-Hispanic whites and other groups (see Figure 6). In 2008, 46 percent of black householders owned their home compared with 73 percent of non-Hispanic white, 49 percent of Latino, and 59 percent of Asian American householders. The homeownership rate among Latino-headed households jumped 6 percentage points between 2000 and 2007 and surpassed the rate for black householders beginning in 2003. While homeownership declined for all groups between 2007 and 2008, minority groups experienced larger decreases than non-Hispanic whites, and blacks and Latinos have been disproportionately affected by foreclosures. During the prerecession rise in housing prices, blacks and Latinos in many large metropolitan areas were more

**FIGURE 5**  
Health Insurance Coverage, United States, 2000-2008

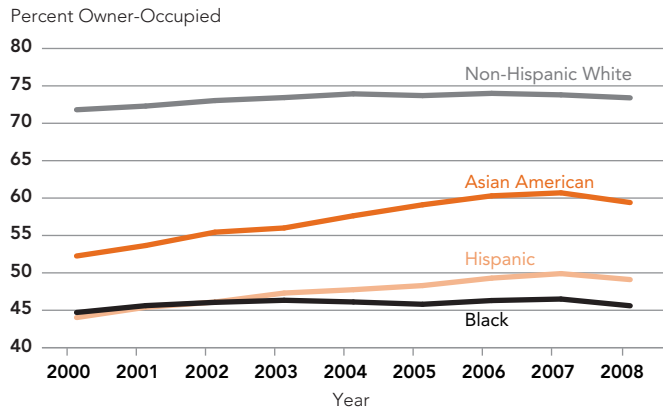


**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error.  
**Source:** U.S. Census Bureau, Current Population Survey, 1999 to 2009.

than twice as likely as whites to have high-cost mortgages, putting them at a much higher risk of defaulting on their loans.<sup>21</sup>

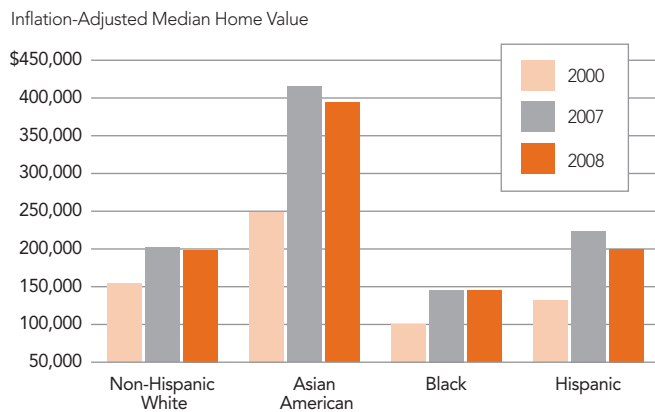
The median home value of owner-occupied units in the United States also declined from \$202,000 in 2007 to \$198,000 in 2008, after rising steadily from 2000 through 2007.<sup>22</sup> Twenty-two states experienced significant drops in home values in 2008; California and Nevada led the pack with decreases of 16 percent each, and Florida ranked third with a decrease of almost 9 percent. However, seven states saw their median home values rise in 2008: North Carolina, Oregon, Pennsylvania, Tennessee, Texas, Utah, and Wyoming.

**FIGURE 6**  
Percent of Housing Units That Are Owner-Occupied by Race/Ethnicity of Householder, 2000-2008



**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error.  
**Source:** U.S. Census Bureau, 2000 Census and American Community Survey, 2001-2008.

**FIGURE 7**  
Median Home Value by Race/Ethnicity of Homeowner, 2000, 2007, and 2008



**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error. Limited to owner-occupied units, and in 2000 to specified owner-occupied units.  
**Source:** U.S. Census Bureau, 2000 Census and American Community Survey, 2007-2008.

Asian American homeowners—many of whom live in higher-income suburban neighborhoods—had a median home value that was nearly twice the national median in 2008. Home values were lower among households headed by African Americans compared with other groups (see Figure 7, page 7). The median value of homes owned by Hispanics was higher than that of homes owned by African Americans and non-Hispanic whites in 2007. However, the median value of Hispanic-owned homes dropped sharply in 2008. After adjusting for inflation,

the median home value for Hispanics fell by 11 percent in 2008, compared with a 5 percent drop for Asian Americans, a 2 percent drop for non-Hispanic whites, and a 1 percent decrease for African Americans. The sharp drop in home values among Latino homeowners can be explained in part by the high concentrations of Latino homeowners in California, Florida, and Nevada. Those three states saw the steepest declines in home values and—along with Arizona—have the highest foreclosure rates in the country.<sup>23</sup>

BOX 3

## The Data on Health Insurance Coverage

BY KELVIN M. POLLARD

The debate on health care reform grabbed U.S. headlines in 2009. As with many public policy issues, demographic data can help to put the debate in context.

Not surprisingly, health insurance coverage levels are highest among persons ages 65 and older—98 percent were insured in 2008. Government-sponsored health care explains older Americans' high coverage levels: 94 percent were covered by Medicare, Medicaid, state-sponsored means-tested plans, or military health care. Yet three-fifths of older Americans also had private health coverage, and one-third were covered by a plan sponsored by a current or former employer.

Children and young adults were less likely to be insured than the elderly (see table). One in 10 children was uninsured in 2008, and more than one-fourth of adults ages 18 to 34 lacked insurance. Most working-age adults (ages 25 to 64) had health insurance

coverage through their employers. However, less than half of those ages 18 to 24 had employer-based insurance. Many young adults are in entry-level or temporary jobs that do not offer health insurance; others receive coverage from their parents' plans until they reach age 19 or graduate from college. Less than one-fifth of working-age Americans had government-sponsored insurance, but one-third of children did—thanks largely to the Children's Health Insurance Program (CHIP), established to provide coverage to low-income children whose families are ineligible for Medicaid.

Minorities are less likely to have health insurance than their non-Hispanic white counterparts. Nearly one in six Asian Americans and one in five African Americans went without health insurance coverage in 2008, compared with about one in nine non-Hispanic whites. Nearly a third of Latinos (31 percent) lacked health insurance, more than any other group. Among all groups, uninsured rates are significantly lower for children, due again in large part to CHIP. In 2008, 7 percent of white children were uninsured, compared with 11 percent of black and Asian American children and 17 percent of Latino children.

*Kelvin M. Pollard is senior demographer, Domestic Programs, at PRB.*

### Health Insurance Coverage by Age, United States, 2008 (Percent)

AGE	NOT COVERED BY HEALTH INSURANCE	COVERED BY PRIVATE HEALTH INSURANCE		COVERED BY GOVERNMENT-SPONSORED HEALTH INSURANCE
		ALL PRIVATE INSURANCE	EMPLOYER-BASED INSURANCE	
ALL AGES	15	67	58	29
Under age 18	10	63	59	33
Ages 18-24	29	59	47	17
Ages 25-34	27	64	60	13
Ages 35-44	19	72	68	11
Ages 45-54	16	75	70	13
Ages 55-64	13	75	67	20
Ages 65 and older	2	59	35	94

**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error.  
**Source:** PRB analysis of data from U.S. Census Bureau, 2009 Current Population Survey, Annual Social and Economic Supplement.

## COMMUTING

During the past five years, there have been modest increases in the percentage of Americans walking to work and using carpools or public transportation to make their daily commutes. About 76 percent of the work force still drives alone to work each day, but the share has dropped significantly since peaking at 78 percent in 2003-2004. Despite the recent decline, the share driving alone is the same as it was in 2000, when gas cost around \$1.50 per gallon.<sup>24</sup>

The 1960 Census was the first to ask about the “usual means” of transportation that people use to get to their jobs. Starting in 1980, the Census Bureau added a question on carpooling, which showed that one in five workers (20 percent) was sharing a ride to work with other people. Thirty years ago, about 64 percent of people drove alone to work each day.

Over the last three decades, commuting patterns have changed significantly with more people driving alone and fewer using carpools or walking to work. Analysts have cited several reasons for this trend including increases in car ownership, job growth in suburban and exurban areas, and an increase in “trip chaining”—interspersing trips to work with stops at day care, the grocery store, and other locations.<sup>25</sup> Employment and population growth are increasingly concentrated in suburban areas where most people need a car to get around efficiently.<sup>26</sup>

Today, only about 11 percent of workers use carpools. Since 2000, the only commuting alternatives to show slight increases are telecommuting and “other means” of getting to work such as taxis, motorcycles, and bicycles, used by 2 percent of all commuters.

Means of transportation to work also varies by race and ethnicity. Non-Hispanic whites are the most likely to drive alone, while minorities—who tend to be more concentrated in urban areas—have higher rates of public transportation use and carpooling.

## Social Transformations

### MARRIAGE, FAMILY, AND LIVING ARRANGEMENTS

Over the last 40 years, family life and living arrangements in the United States have changed significantly. Since the end of the postwar baby boom in 1964, age at first marriage has increased, marital childbearing has decreased, nonmarital childbearing has increased, divorce rates have risen, and cohabitation has become common among young adults. The most dramatic shifts in families and households occurred in the 1970s and 1980s, and the magnitude of most changes since then has been smaller and more gradual.

The rising age at first marriage in the United States is evident from the percentage of teens and young adults who have never been married (see Table 1). Even in 1970, the vast majority of teens had never been married, but by ages 25 to 29, only 12 percent of women and 20 percent of men had never

been married. In contrast, by 2008, 48 percent of women and 61 percent of men had never married by ages 25 to 29. Today, more than a quarter of women and a third of men have never been married by ages 30 to 34. However, most women and men in the United States do eventually marry; only about one in 10 adults ages 35 and older have never been married. The proportion of never-married men and women increased between 2006 and 2007 and between 2007 and 2008. However, it is hard to gauge whether the increase in 2008 was due to the recession or was just a continuation of ongoing trends. Men’s marriage rates are strongly affected by their potential earnings.<sup>27</sup> Therefore, the current recession—which has disproportionately affected men’s employment—is likely to have had some impact on recent marital trends.

After reaching a high of 3.7 children per woman during the baby boom, the total fertility rate (the average number of children born per woman) dropped to an historic low of 1.7 during the mid-1970s. Demographers estimate that a total fertility rate (TFR) of 2.1 is needed for the U.S. population to have replacement-level fertility. The TFR in the United States was below replacement from 1972 through 2005, although it hovered around 2 from the late 1990s onward. The U.S. TFR inched up to 2.1 in 2006 and remained at that level in 2007. During past economic downturns, the TFR has declined and the current recession may have a similar impact on birth rates in 2008 and 2009 (see Box 4).

TABLE 1

#### Percent of Persons Who Have Never Married by Sex and Age, 1970, 2000, and 2008

	1970	2000	2008
<b>WOMEN</b>			
15-19	88	94	98
20-24	36	69	80
25-29	12	38	48
30-34	7	22	28
35 and older	7	8	10
<b>Total</b>	<b>21</b>	<b>24</b>	<b>28</b>
<b>MEN</b>			
15-19	96	96	99
20-24	56	79	89
25-29	20	49	61
30-34	11	30	37
35 and older	7	11	13
<b>Total</b>	<b>26</b>	<b>30</b>	<b>35</b>

**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error.

**Source:** U.S. Census Bureau, 1970 Census, 2000 Census, and 2008 American Community Survey.

While the overall level of fertility in the United States has been fairly stable for the last decade, the timing of childbearing has changed. Delays in marriage have in turn resulted in delays in childbearing. In 2006, the average age of first-time mothers was 25, up from 21 in 1970.<sup>28</sup> Although fertility rates are still highest among women in their 20s, the rate among women in their early 30s has risen rapidly since the mid-1970s (see Figure 8, page 11). Between 2000 and 2005, fertility increased among every age group except among women ages 15 to 24. By 2007, the fertility rate among 30-to-34-year-olds was only slightly lower than the rate for women ages 20 to 24. If women postpone births during the recession, this may result in further increases in the average age at first birth.

Although young adults in the United States are waiting longer to marry, an increasing share are cohabiting. The share of households with unmarried couples increased from less

than 1 percent in 1970 to 5.5 percent of U.S. households by 2008.<sup>29</sup> Of course, the proportion of persons cohabiting at a single point in time is much lower than the proportion who have ever cohabited because cohabiting unions are typically short in duration; most either result in marriage or a break-up. Research indicates that the majority of young adults today have cohabited at some point and that more than half of recent marriages were preceded by cohabitation.<sup>30</sup> People who are separated or divorced are also increasingly likely to form cohabiting unions with their new partners. While divorce rates have declined slightly since the mid-1980s, estimates still indicate that between 45 percent and 50 percent of first marriages will eventually end in divorce.<sup>31</sup>

Delays in marriage and increases in cohabitation have also resulted in a growing share of births occurring outside of marriage. In 1980, only 18 percent of all births were to unmarried

**BOX 4**

## The U.S. Recession and the Birth Rate

BY CARL HAUB

As the severity of the 2008-2009 recession in the United States deepened, speculation about the possible effect on the birth rate increased. The U.S. birth rate has exhibited some remarkable swings over the past 80 years (see figure). Two record low points occurred during two periods of serious economic crisis: the Great Depression and the somewhat less traumatic "oil shock" inflationary period of the 1970s. The current period of stark economic reality and the resultant apprehension for the future may result in a similar decline in births.

Can a decline in the birth rate be anticipated? In part, it depends on when the current economic crisis—and the media publicity that goes with it—actually started. The unemployment rate remained under 5 percent throughout 2007 but began to rise in early 2008, about the same time that gasoline prices began their climb to \$4 per gallon and higher. By the fall of 2008, the housing bubble began to burst as an increasing number of homeowners defaulted on their mortgages.

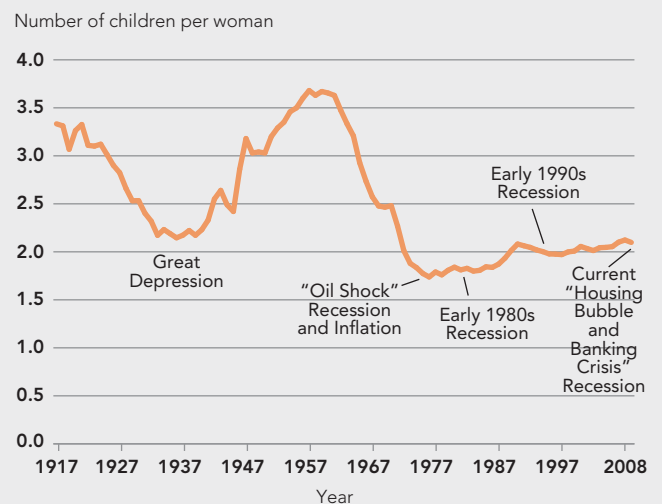
If the economic crisis can be given a start date of early 2008, then evidence of a slump in the birth rate might become apparent as early as late 2008 but could not be really conclusive until well into 2009. There is, quite naturally, some time lag in the process. The most recent national data on births available are for the 12-month period ending December 2008. Compared with the 12-month period ending December 2007, births declined by a relatively small proportion of 1.6 percent. However, that represents a reversal since births were 1 percent higher in the 12-month period ending December 2007 than in the previous similar period in 2006. The pattern of change in birth rates during these periods was similar.

Early indications for 2009 are available for several states. From January to June 2009, births decreased by 13.8 percent in Arkansas compared with the same period in 2008. From January to July 2009, births decreased by 5.1 percent in Missouri, while total births in Arizona declined by 7.4 percent from January through September 2009. If the seasonal pattern of births in Arizona follows precedent, there would be only about 92,000 births in 2009, compared with 99,215 in 2008 and about 102,000 in both 2006 and 2007. Arizona's unemployment rate rose from 5.5 percent in June 2008 to 8.7 percent in June 2009 and employment fell by nearly 200,000, a drop of 7.4 percent in just 12 months.

It is certainly too soon to tell if this economic crisis will result in a sharp drop in the birth rate for 2009 and beyond. But all the measures and indicators, along with the collapse of mainstays of the economy, are much worse than in the 1970s.

*Carl Haub is senior demographer at PRB.*

### U.S. Total Fertility Rate, 1917-2008



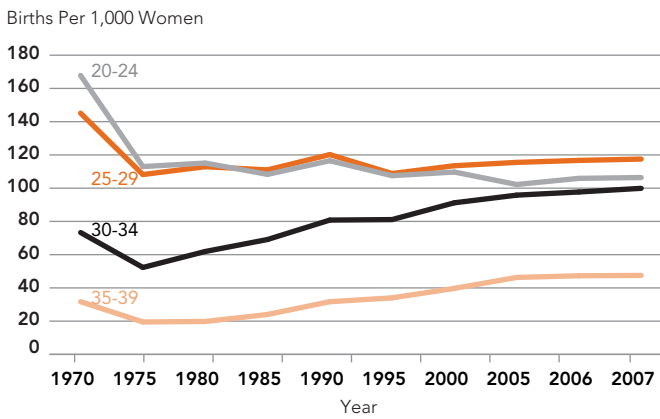
Source: National Center for Health Statistics.

women. By 2000, this share had increased to 33 percent.<sup>32</sup> Nonmarital fertility continued to rise after 2000, such that 39 percent of all births in 2006 were to unmarried women. Cohabiting households are also more likely to have children present now than in the past. In the late 1970s, just over one-fourth of these households contained children, but by the late 1990s, almost two-fifths did. Some of these children come from a prior marriage while an increasing number are born to unmarried couples. Two-fifths of all children today spend at least some childhood years living with a parent and the parent's unmarried partner.<sup>33</sup>

These changes in marriage, childbearing, and cohabitation have transformed household structure in the United States. In 1970, more than two-thirds of all households contained married couples, and nearly 40 percent contained married couples with children (see Table 2). By 2000, the proportion of households with married couples had dropped to just over half, and only 24 percent of all households were married couples with children. The share of households with single-parent families increased from 6 percent to 10 percent between 1970 and 2008. In 1970, only 18 percent of households had a person living alone, while by 2008 one-person households made up 28 percent of all households—more than married couples with children.

**FIGURE 8**

**Age-Specific Fertility Rates for U.S. Women, 1970 to 2007**



**Source:** National Center for Health Statistics, *National Vital Statistics Reports* 57 no. 7 and no. 12.

**TABLE 2**

**Percent Distribution of U.S. Households by Type, 1970, 2000, and 2008**

HOUSEHOLD TYPE	1970	2000	2008
Married couples with children*	38.5	23.5	21.1
Married couples without children*	30.5	28.1	28.2
Single parents with children*	5.7	9.2	9.6
Other family	5.6	7.1	7.5
Living alone	17.6	25.8	27.8
Other nonfamily	2.1	6.1	5.9

\* Own children

**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error.

**Source:** U.S. Census Bureau, 1970 Census, 2000 Census, and data from 2008 American Community Survey.

**TABLE 3**

**Racial and Ethnic Differences in Family and Household Characteristics, 2008**

CHARACTERISTIC	NON-HISPANIC WHITE	BLACK	HISPANIC	ASIAN AMERICAN
Total fertility rate	1.86	2.15	2.96	1.92*
Percent currently married	54	30	46	60
Percent never married	27	48	38	29
Percent of births to unmarried women	27	70	50	17*
<b>HOUSEHOLD TYPE (PERCENT)</b>				
Married couples with children	20	13	31	33
Single mothers with children	5	18	13	4
Living alone	29	32	18	20

\* Includes Other Pacific Islander

**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error. Total Fertility Rate and Percent of Births to Unmarried Women are from 2006.

**Source:** U.S. Census Bureau, 2008 American Community Survey, and National Center For Health Statistics, *National Vital Statistics Reports* 57, no. 7.



## DIFFERENCES BY RACE AND ETHNICITY

The family and household characteristics of minority groups differ considerably from those of non-Hispanic whites (see Table 3, page 11). Less than one-third of blacks ages 15 and older were married in 2008 and almost half had never been married. African American women have higher fertility than non-Hispanic white women, and 70 percent of African American births are to unmarried women. These differences in marriage and childbearing are also reflected in the household composition of blacks. They have the lowest share of married-couple households with children, the highest share of female-headed families with children, and the highest share of one-person households.

Hispanics are much more likely to be married than African Americans, but also have high proportions who have never been married. Hispanic women have an average of three children, compared with an average of only two children among women in the other groups. Hispanic households are much less likely than white or black households to contain persons living alone. Although not as high as African Americans, half of Hispanic births in 2008 were to unmarried women, compared with one quarter of non-Hispanic white births.

Three-fifths of Asian Americans were married in 2008—a higher share than both whites and Hispanics. The average number of children among Asian American women is slightly higher than the average among whites, but nonmarital childbearing is much lower. Only 17 percent of Asian American births were to unmarried women, compared with 27 percent of white births. One-third of Asian American households are married couples with children—a much higher share than the U.S. average of 21 percent. Only 4 percent of Asian American households are single mothers with children.

## EDUCATION

One of the key factors behind the long-term increase in age at first marriage is the rising educational attainment of young adults—especially women. Levels of educational attainment in the United States have been rising steadily since the 1940s.<sup>34</sup> Between 2000 and 2008, the proportion of adults ages 25 and older who had completed a bachelor's degree or higher increased from 24 percent to 28 percent. The share with an associate degree also rose from 6 percent to 8 percent, while the share who had completed some college without receiving a degree remained steady at 21 percent.

Throughout the 20th century, men had higher levels of educational attainment than women, but this is changing as more women graduate from college. Among adults ages 25 and older, 28 percent of men have completed a bachelor's degree or higher, compared with 27 percent of women. However, among young adults ages 25 to 34, women have higher levels of educational attainment than men. In 2008, one-third of women in this age group had completed a bachelor's or graduate degree compared with only one-fourth of men. In addition, among adults ages 25

and older, a higher proportion of women (86 percent) than men (84 percent) has completed high school or more. This reversal first appeared in decennial census data in 2000, with 81 percent of women and 80 percent of men having completed high school or more.<sup>35</sup> Today, more women than men are enrolled in college or graduate school in every racial and ethnic group. If current trends continue, women will soon make up the majority of the population with college degrees in the United States.

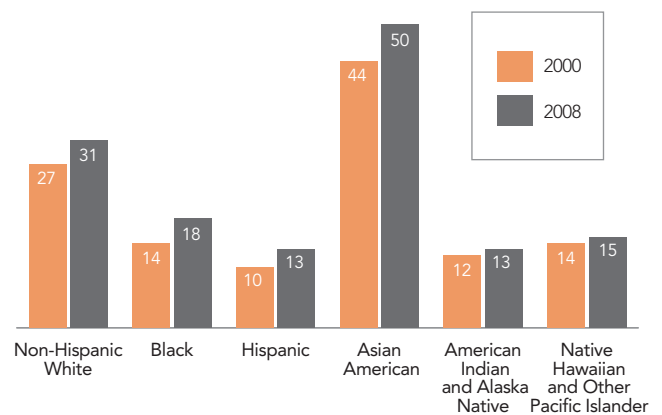
Levels of education also differ by nativity status. One-third of adults ages 25 and older who were born outside the United States have not completed high school, compared with only 12 percent of those who are U.S.-born. However, 11 percent of foreign-born adults have completed a graduate or professional degree, compared with 10 percent of those born in the United States. High concentrations of foreign-born adults in both the lowest and highest educational categories reflect the different circumstances of immigrants arriving in the United States. Some immigrants—especially those from Latin America—came to work mainly in construction, manufacturing, and service jobs, while others, mostly from Asia, came to attend U.S. colleges or work in scientific, mathematical, or other high-tech fields.

Since 2000, educational attainment has increased among all racial and ethnic groups, but there are still large gaps between the different groups. In 2008, 31 percent of non-Hispanic whites and half of Asian Americans had completed college or more, compared with only 13 percent of Hispanics and 18 percent of blacks (see Figure 9).

Current levels and trends in school enrollment in the United States display similar patterns to those for educational attainment.<sup>36</sup> Enrollment of 3- and 4-year-olds in nursery school or preschool has increased substantially since the late 1960s,

FIGURE 9

Percent of Adults Ages 25 and Older Who Have Completed a Bachelor's Degree or Higher by Race/Ethnicity, 2000 and 2008



Note: Estimates are based on a survey of the population and are subject to both sampling and nonsampling error.

Source: U.S. Census Bureau, 2000 Census and 2008 American Community Survey.

and high-quality preschool provides a strong foundation for future success in school.<sup>37</sup> By 2000, just over half (52 percent) of all 3- and 4-year olds in the United States were enrolled in school and this share rose slightly to 53 percent in 2008. While levels of preschool enrollment are similar for non-Hispanic whites, blacks, and Asian Americans, they are considerably lower among Hispanic children (44 percent).

Hispanics are also less likely to be enrolled in college compared with young adults in other groups. Only one-third of Latino women—and less than one-fourth of Latino men—are enrolled in college or graduate school, compared with nearly half of non-Hispanic white women and more than two-fifths of non-Hispanic white men (see Figure 10). College enrollment rates among young women began to exceed those of men in 1991.<sup>38</sup>

These trends are important because education plays a vital role in health and economic well-being. Earnings vary considerably by education level. People who had not completed high school had median earnings of just \$20,300 in 2008, compared with \$27,500 for high school graduates, \$47,100 for college graduates, and \$62,200 for those with graduate or professional degrees. Similarly, poverty levels also vary by education, from a low of 3 percent among those with graduate or professional degrees to a high of 24 percent among high school dropouts. Education benefits people across all age groups and is one of

the most important predictors of health status and mortality at older ages.<sup>39</sup>

Although the recession that began in 2007 did not result in lower college enrollment rates in 2008, the picture may change when 2009 data become available. News stories in 2009 report that many students, especially those who are lower-income or minority, have been unable to attend college because of a loss of parental employment and income. Community colleges have also reported a surge in enrollment.<sup>40</sup> Many students who have recently completed college have not found jobs, and default rates on student loans are rising.<sup>41</sup> These trends may further discourage young adults from pursuing college or advanced degrees.

## MIGRATION

The economic downturn has also affected migration patterns within the United States. Most long-distance moves are linked to job opportunities, so when job losses mount, more people stay where they are. High rates of homeownership can also lead to lower mobility rates if families are unable to sell their homes.<sup>42</sup>

The share of Americans moving dropped to 12 percent between 2007 and 2008, the lowest level since the CPS started collecting data on mobility 60 years ago. There are other, noneconomic factors that have affected mobility rates, including the changing age structure of the U.S. population. Mobility rates peak in the 20-to-24 age group and drop to much lower levels among older age groups. Thus, as the large cohort of baby boomers has moved through the age distribution—and life expectancy has increased—mobility rates have dropped over time.

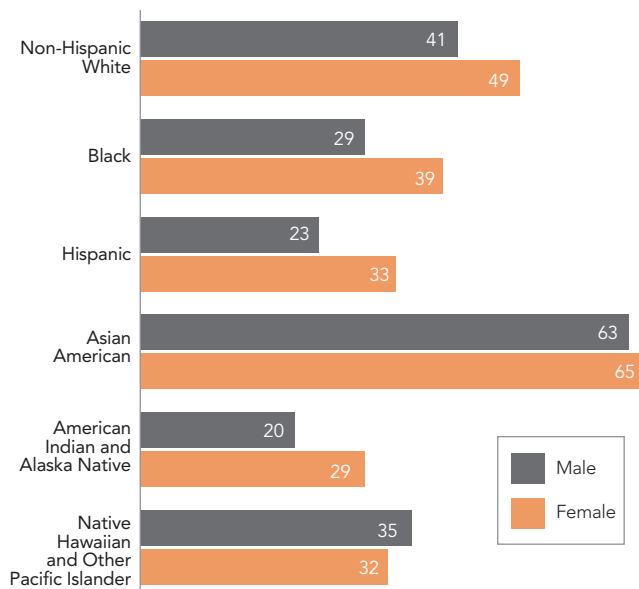
However, not everyone is staying put. High unemployment rates have been linked to high levels of out-migration from economically distressed areas.<sup>43</sup> Most states and counties are still gaining population, but trends vary widely. While populations increased in every state except Michigan and Rhode Island between 2007 and 2008, more than one-third of U.S. counties experienced population losses during this period. The population decline was most pronounced in Michigan, where 60 of the state's 83 counties lost population during the year. Michigan's unemployment rate currently hovers around 15 percent, higher than any other state.

For counties in Michigan and many other states, the main factor driving population losses is out-migration: people moving from one county to another, often in search of better job opportunities. Between 2007 and 2008, counties with high or moderate unemployment experienced negative net domestic migration, meaning that the number of people moving out of those counties exceeded the number moving in. Only those counties with the lowest unemployment rates experienced a net gain of domestic migrants.

About one in eight U.S. counties experienced a recent reversal in domestic migration, from a net gain from 2000 to 2007 to a net loss from 2007 to 2008. The drop in domestic migration is evident not only in Michigan but also in parts of Florida, interior California, northern New England, and the outer suburbs of

**FIGURE 10**

### Percent of Persons Ages 18 to 24 Enrolled in College or Graduate School by Race/Ethnicity, 2008



**Note:** Estimates are based on a survey of the population and are subject to both sampling and nonsampling error.

**Source:** U.S. Census Bureau, 2008 American Community Survey.

metropolitan New York and Washington, D.C. For Florida, the latest Census Bureau estimates represent a major reversal, from a net gain of more than 1 million domestic migrants from 2000 to 2007 to a net loss of nearly 50,000 migrants between 2007 and 2009. Parts of Florida, California, and many suburbs of large metropolitan areas were hit particularly hard by the collapse of the housing market and loss of jobs that followed.

Many rural communities also struggle with high levels of out-migration. Of the 1,350 counties that shrank in population between 2000 and 2008, 85 percent are located outside metropolitan areas, and 59 percent rely heavily on farming, manufacturing, or mining.<sup>44</sup>

The Economic Research Service at the U.S. Department of Agriculture attributes population loss in rural areas to declines in farming and other rural industries, high poverty rates, lack of services, and—in some areas—a lack of natural amenities such as warm winters, forests, or lakes.<sup>45</sup> The fact that most out-migrants are of reproductive age compounds the problem, because it means that fewer babies are being born to replace the aging population. During the 1990s, rural areas benefited from steady growth in employment, income, and tax revenue, and the rural population rebounded.<sup>46</sup> But just as the strong economy during the 1990s created new opportunities for people to live and work in rural areas, the weak economy since 2000 may be pushing people back to cities to find jobs with decent wages.

In fact, the population in America's largest cities is booming, according to the latest Census Bureau population estimates. Just a few years ago, the annual growth rate in the 10 largest cities was around 0.5 percent per year, around half the national average. But the latest figures from 2008 indicate that the

population in America's 10 largest cities is growing faster than the population living outside those areas (see Figure 11).

What is driving population gains in big cities? Big cities are still important destinations for immigrants, creating a lot of population momentum. Immigrants tend to be younger and therefore have large numbers of births relative to deaths. In addition, the drop in geographic mobility means that many big cities are retaining more residents. Chicago has suffered population losses in the past but is now growing faster than several former boom towns, including Jacksonville, Florida and Las Vegas.

It is unknown how long this trend will last, but population trends are closely linked to job trends so future population growth in big cities like Chicago depends, in large part, on their ability to keep people employed.

## Conclusion

The U.S. population has changed in important ways in a short period of time. Since the beginning of the current recession, homeownership and mobility rates have dropped; poverty has increased; and commuting patterns have shifted toward greener, more cost-effective options. Where is the U.S. population headed based on these recent trends?

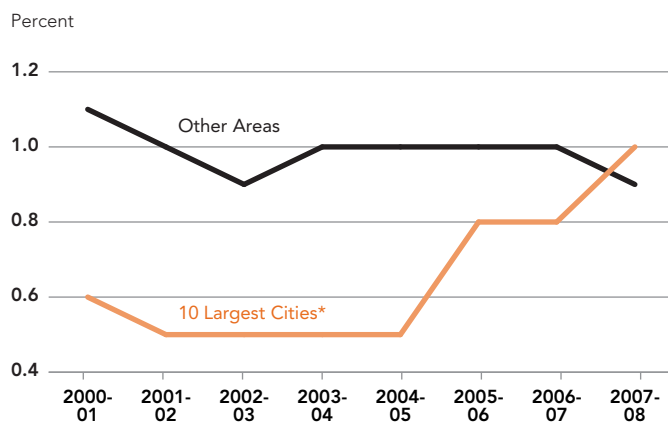
Some of these patterns are probably short-term adaptations to recent economic events. For example, homeownership rates increased for several decades before declining during the past few years. Assuming that home prices stabilize and foreclosure rates drop, we might expect homeownership rates to rise back to prerecession levels. Similarly, the proportion of people driving alone to work has increased fairly steadily for several decades. The slight drop during the recession may be a short-term adaptation to high gas prices and lower incomes.

However, other trends started well before the recession and are expected to continue after the recession ends. For example, the aging of the U.S. population has contributed to a decades-long decline in geographic mobility. With many baby boomers reaching retirement age, it is unlikely that domestic migration rates will increase much over the next several decades. Mobility rates may increase somewhat as home prices stabilize and new jobs become available, but migration is likely to be suppressed over the long term by the growing number of older Americans "aging in place."

The rise in the never-married population is another trend that predates the current recession. It is likely that recent job losses have had an impact on marriage decisions, but it is hard to untangle this effect from the long-term rise in the age at first marriage. The recent surge in college enrollment among young adults and the record number of women receiving bachelor's degrees could contribute to more couples delaying marriage in the coming years.

**FIGURE 11**

### Annual Population Growth in the 10 Largest Cities Compared With Other Areas of the United States, 2000-2008



\*Cities include New York, Los Angeles, Chicago, Houston, Phoenix, Philadelphia, San Antonio, Dallas, San Diego, and San Jose.

Source: PRB analysis of U.S. Census Bureau population estimates.

The United States faces a major demographic challenge in the next few decades. The Latino population, at nearly 47 million, is projected to increase to nearly 86 million by 2030. The future economic success of the U.S. work force depends in large part on the education, skills, and productivity of young people, who are increasingly racial and ethnic minorities. Although both the baby boom and Generation X cohorts are the best educated in American history, the future is not as clear for upcoming generations.<sup>47</sup> By 2030, 43 percent of all youth (ages 15 to 24)

are projected to be black or Hispanic. If current gaps in school enrollment and completion rates among blacks and Hispanics persist, the United States may not have the work force it needs to succeed in today's global, knowledge-based economy.

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