

Age and Family Structure, by Race/Ethnicity and Place of Residence

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The median age of the U.S. population increased substantially from 30.0 years in 1980 to 32.9 years in 1990, with an older age structure among the rural population. During the 1980's, the proportion of the population under 18 years of age declined and the share of those age 65 years and older increased for all racial/ethnic groups. Minority populations have remained younger than the White population due to higher levels of childbearing. Household and family size, being closely associated with the decline in childbearing and in the average number of children under age 18, declined between 1980 and 1990 in both urban and rural areas. Minorities have larger families and households than do Whites. A lower proportion of households, for all race/ethnic groups, were married-couple families in 1990 than in 1980.

The aging of the U.S. population and changes in marriage, divorce, and childbearing patterns over the past several decades in both urban and rural areas¹ have resulted in changes in family circumstances. Changes in the age distribution of the population and in family circumstances have important consequences for the dependent populations of children and the elderly. Children are especially vulnerable to adverse social and economic conditions because most children depend mainly on their parents for financial support and day-to-day care. The elderly depend on fixed retirement incomes. As elderly persons age, some may experience difficulty in performing activities of daily living and may require social and financial assistance from family members or others. Changes in age and family structure of minorities will affect the social and economic well-being of racial and ethnic subpopulations.

This chapter examines recent changes in age structure and household/family composition from 1980 to 1990 for minority populations, by place of residence and

¹ Rural people are defined here to be those who live in counties outside the boundaries of metropolitan areas, as defined by the Office of Management and Budget at the time of the census. See appendix for a complete definition.

region of the country. The central question is: To what extent are patterns of change in age and family structure characteristic of the broader population evident among minority populations, specifically those in rural areas? Rural Blacks and Hispanics are compared with rural Whites and with urban populations. Median age and dependency ratios—the number of children and elderly per 100 persons of working age (18-64)—are used to examine the age structure of race/ethnic subpopulations. Household and family size, along with measures of household composition and relationships within households, are used to examine household changes in the 1980's. Changes in proportions of the population living in married-couple families and mother-only families are also examined by race and ethnicity. Analysis of age structure and household and family changes by race and ethnicity are based on data from the 1980 and 1990 decennial Censuses.

Age Structure

Two basic trends in age structure occurred during 1980-90. First, the proportion of the population under 18 years of age declined for all race or ethnic groups. Second, the proportion of the population age 65 years and older increased across all subgroups. The dependency ratio declined in both urban and rural areas by about 3.5 percentage points between 1980 and 1990. The decline in the child dependency ratio, reflecting childbearing declines in the period, was partially offset by a rise in the elderly ratio.

Median Age and Percentage Distribution by Age

The median age of the U.S. population increased substantially from 30.0 years in 1980 to 32.9 years in 1990 (table 1). In 1990, the rural population had an older age structure (median age of 33.8 years) than the urban population (32.6 years). This illustrates both the aging of the population and a divergence in urban-rural age structure since 1980, when the median

Table 1—Age distribution of urban and rural¹ populations, by race and ethnicity

Year/Population group	Median age	Under 18	18-24	25-44	45-64	65 or older
1980:	<i>Years</i>			<i>Percent</i>		
U.S. total	30.0	28.1	13.3	27.7	19.6	11.3
White	31.3	26.6	12.9	27.7	20.6	12.2
Black	24.9	35.5	14.8	26.1	15.8	7.9
Hispanic	23.2	38.5	15.3	27.9	13.4	4.9
Urban total	29.9	27.7	13.5	28.4	19.7	10.7
White	31.3	26.0	13.1	28.4	20.8	11.7
Black	25.1	35.0	14.8	27.1	15.9	7.2
Hispanic	23.3	38.2	15.4	28.3	13.4	4.7
Rural total	30.1	29.4	12.6	25.6	19.5	13.0
White	31.2	28.2	12.3	25.9	20.1	13.5
Black	23.9	37.2	14.7	22.1	15.3	10.7
Hispanic	22.0	41.0	14.8	24.7	13.3	6.2
1990:						
U.S. total	32.9	25.6	10.8	32.5	18.6	12.6
White	34.4	23.9	10.2	32.3	19.7	13.9
Black	28.1	32.0	12.4	32.0	15.3	8.4
Hispanic	25.5	34.7	14.2	32.9	13.0	5.2
Urban total	32.6	25.3	10.9	33.4	18.5	11.9
White	34.2	23.3	10.4	33.3	19.5	13.4
Black	28.2	31.7	12.3	32.6	15.5	7.9
Hispanic	25.6	34.4	14.4	33.2	13.0	5.1
Rural total	33.8	26.6	10.1	29.3	19.3	14.7
White	35.0	25.5	9.7	29.2	20.1	15.5
Black	27.4	33.5	12.5	28.9	14.3	10.8
Hispanic	24.4	37.9	13.1	29.9	13.0	6.1

¹ Rural is defined as those areas outside metropolitan boundaries and is equivalent to nonmetropolitan.

Source: Compiled by Economic Research Service from U.S. Bureau of the Census. 1980 Census of Population, General Population Characteristics, U.S. Summary, and 1990 Census of Population, General Population Characteristics, United States. Note: Since these numbers are calculated from the full decennial census, they are treated as the "real" population and need no tests of statistical significance.

age was 30 years in both places. The median age moved upward for Blacks and Hispanics from 1980 to 1990, although both groups had a younger population than Whites, resulting from their higher levels of childbearing.

Rural areas had a slightly higher concentration of children than urban areas (table 1). Although Blacks and Hispanics followed the same pattern of decline in the proportion of children as Whites, substantially higher proportions of their populations were under age 18. The higher childbearing rates among minorities, combined with their younger age structure,

will increase the share of the minority population from 25 percent in 1990 to 38 percent by 2050 (O'Hare, 1992).

The proportion of the population age 65 and older increased across all subgroups, although minorities have a smaller proportion of elderly persons. The increase among the elderly is more pronounced for Whites. Blacks share a similar pattern with Whites in proportion of the elderly by place of residence since the same factors—outmigration of young adults from rural areas and immigration of retirees from urban

areas--have influenced their age structures (Siegel, 1993).

Elderly

The rural elderly population has grown dramatically since 1950 as a result of aging-in-place, outmigration of young persons from agricultural and mining areas, and immigration of elderly persons from urban areas (Siegel, 1993). The rural population's share of the elderly increased more between 1980 and 1990 than the urban population's share of the elderly. Rural areas, regardless of race or ethnicity, had a larger share of elderly persons—about 2.5 percentage points higher—than urban areas. The younger age structure of minorities is reflected in the lower proportions of minorities that are elderly. In rural areas, 16 percent of Whites were elderly in 1990, compared with 11 percent of Blacks, and 6 percent of Hispanics. The very low percentage of Hispanic elderly persons results from both higher childbearing and recent immigration experience among Hispanics.

The minority elderly population increased in urban areas between 1980 and 1990, but on a smaller scale than elderly Whites. In rural areas, all of the increase in the proportion of older persons was in the White population. The elderly population is projected to continue to increase, and by 2025, when most of the baby boom generation will have reached age 65, 20 percent of the population will be elderly (Morrison, 1991; and Spencer, 1989). The Black elderly population will increase more rapidly than the total Black population in the next quarter century, with a moderate rise in the proportion of elderly among the Black population. A sharper rise is expected in the proportion of elderly Hispanics, from 5 percent to 8 percent (Siegel, 1993). The racial and ethnic mix of the older population will have important implications for the demand for health and social services.

Children

The Black and Hispanic populations are younger than the White population, the result of higher levels of childbearing. In 1990, children under age 18 were 26 percent of the rural White population, compared with 34 percent of rural Blacks, and 38 percent of rural Hispanics. The proportion of children was higher in rural areas than in urban areas for all racial/ethnic groups. The higher proportion of children in rural areas is associated with a somewhat greater proportion of married-couple families residing in rural areas. The high percentage of Hispanic children in rural areas reflects, in part, the disproportionate share of Mexicans in the rural Hispanic population, who

have the highest childbearing of all Hispanic groups (Bean and Tienda, 1987). The child population in the year 2000 will contain a larger share of minority youth due to higher Black and Hispanic childbearing rates and substantial immigration of Hispanics and Caribbean Blacks to the United States (Zill and Rogers, 1988). The growing racial and ethnic diversity of the child population affects not only the composition of the current school-age population but that of the future work force and eventually the older population (O'Hare, 1992).

Dependency Ratios

The dependency ratio—the number of children and elderly persons per 100 persons of working age (18 to 64)—is a useful measure of the age structure of the population. The dependency ratio declined by about 3 percentage points in both urban and rural areas between 1980 and 1990 (table 2). A decline in the child dependency ratio (the ratio of children to working age adults) was offset by an increase in the elderly ratio. The elderly dependency ratio increased slightly more in rural areas, reflecting both retirement immigration and the outmigration of young adults. The elderly dependency ratio in rural areas increased from 22.6 in 1980 to 25.1 in 1990; in urban areas, the ratio was 17.4 in 1980 and 19.0 in 1990.

In 1990, the overall rural dependency ratio (70.5) was about 11 percentage points higher than the urban ratio (59.2). This residential difference reflects both the greater concentration of children and elderly in rural areas, and the disproportionate share of young adults in urban areas. The dependency ratio is projected to decline through 2010, which largely reflects a decline in the child dependency ratio. After 2010, an increase in the elderly dependency ratio is projected to raise the overall dependency ratio (Spencer, 1989). Child and elderly dependency measures tend to vary in opposite directions. If the public financial and social outlays of providing for a child or an elderly person are the same, then there is only a small difference in the public outlays by age composition. Since rural areas have a higher dependency ratio, they have greater public support outlays than urban areas.

Minorities

Racial/ethnic minorities have higher dependency ratios than Whites; the rural dependency ratio was 69.4 for Whites in 1990, compared with 79.5 for Blacks, and 78.8 for Hispanics. Higher dependency ratios for Blacks and Hispanics resulted from higher child dependency ratios. Lower elderly dependency

Table 2—Dependency ratios for urban and rural¹ populations, by race and ethnicity

Population group	1980			1990		
	Total	Child	Elderly	Total	Child	Elderly
	<i>Ratio</i>					
U.S. total	65.1	46.5	18.6	61.6	41.3	20.3
White	63.3	43.4	19.9	60.8	38.3	22.4
Black	76.5	62.6	13.9	67.6	53.6	14.0
Hispanic	76.6	68.0	8.6	66.4	57.7	8.6
Urban total	62.4	45.0	17.4	59.2	40.2	19.0
White	60.5	41.7	18.8	58.1	36.9	21.2
Black	73.2	60.7	12.5	65.5	52.4	13.1
Hispanic	74.9	66.8	8.2	65.2	56.8	8.4
Rural total	73.5	50.9	22.6	70.5	45.4	25.1
White	71.5	48.3	23.1	69.4	43.1	26.3
Black	92.0	71.5	20.5	79.5	60.1	19.4
Hispanic	89.3	77.6	11.7	78.8	67.8	11.0

¹ Rural is defined as those areas outside metropolitan boundaries and is equivalent to nonmetropolitan.

Source: Compiled by Economic Research Service from U.S. Bureau of the Census. 1980 Census of Population, General Population Characteristics, U.S. Summary, and 1990 Census of Population, General Population Characteristics, United States. Note: Since these numbers are calculated from the full decennial census, they are treated as the "real" population and need no tests of statistical significance.

ratios are found among minorities. Minority dependency ratios declined more between 1980 and 1990 than did the White ratio. The decline in the Black dependency ratio was large, especially in rural areas, where it dropped from 92.0 in 1980 to 79.5 in 1990. The decline in the Black dependency ratio primarily reflects the decline in the child dependency ratio among Blacks, a decline also more pronounced in rural areas. Some convergence in age structure may have occurred by race.

The elderly dependency ratio for Blacks in the 1980's remained essentially the same, slightly up in urban areas and down in rural areas. On the other hand, the elderly ratio for the White population increased, especially in rural areas. Although the Hispanic population has aged over time, a very low proportion of Hispanic persons are age 65 and older. The elderly dependency ratio for Hispanics remained unchanged in urban areas and decreased slightly in rural areas between 1980 and 1990. These racial/ethnic differences in dependency ratios illustrate salient differences in the age structure of U.S. minorities as well as patterns of population change during 1980-90. The minority elderly represented 14 percent of the population age 65 and older in 1992, but by 2010 their share will grow to 20

percent, with Asians and Hispanics the fastest growing segments (O'Hare, 1992).

For total and child dependency ratios, the White population was below the U.S. index (or average), and minorities above the index, indicating the older age structure of the White population. Alternatively, White elderly dependency ratios were above the average and minority ratios well below the average. In rural areas, the elderly ratios diverged by race and ethnicity in the 1980's. In urban areas, total and child dependency ratios converged between 1980 and 1990; however, no racial/ethnic convergence occurred in elderly ratios. While the overall dependency ratio implies some convergence across race/ethnic groups and urban-rural areas, the underlying dynamics of change in the child and elderly populations indicate that age structure actually diverged from 1980 to 1990. In the 1980's, urban and rural areas diverged in age structure, and minority age structure also differed from that of Whites.

Regional Differences

The distribution of racial and ethnic minority groups varies widely by urban-rural residence and region of the country. Rural areas, except in the South, have substantially lower proportions of minorities. Black and Hispanic populations are predominantly urban,

Table 3—Median age of urban and rural¹ populations, by race/ethnicity and region, 1990

Population group	Northeast	Midwest	South	West
	<i>Median age (years)</i>			
U.S. total	34.2	32.9	32.7	31.8
White	35.5	33.9	34.5	33.6
Black	29.3	27.9	27.8	28.1
Hispanic	27.1	24.0	26.5	24.5
Urban total	34.2	32.5	32.4	31.6
White	35.6	33.5	34.1	33.5
Black	29.3	28.0	27.8	28.2
Hispanic	27.1	24.2	26.7	24.5
Rural total	34.1	34.3	33.8	32.9
White	34.4	34.7	35.6	34.4
Black	26.6	26.4	27.6	26.6
Hispanic	25.5	22.1	24.6	24.7

¹ Rural is defined as those areas outside metropolitan boundaries and is equivalent to nonmetropolitan.

Source: Compiled by Economic Research Service from U.S. Bureau of the Census. 1980 Census of Population, General Population Characteristics, U.S. Summary, and 1990 Census of Population, General Population Characteristics, United States. Note: Since these numbers are calculated from the full decennial census, they are treated as the "real" population and need no tests of statistical significance.

concentrated mostly in central cities. Blacks are concentrated in the South; about three-fourths of Hispanics are concentrated in the West and South, with a very low proportion of either minority residing in the Midwest. A high proportion of Blacks resides in the rural South (18 percent of all residents in the rural South), comparable with the urban proportion of Blacks (19 percent of the urban population in the South). In the rural West, nearly 12 percent of residents are Hispanic, which is lower than the average for the region (19 percent).

Median age is highest in the Northeast (34.2 years) and lowest in the West (31.8 years), partially reflecting the high concentration of Hispanics in the West (table 3). In both the Northeast and Midwest, minorities in rural areas had a younger median age than those in urban areas. In the South, Hispanics in rural areas had a lower median age than those in urban areas; however, the median age for southern Blacks was the same in urban and rural areas. In the West, rural Blacks had a lower median age than urban Blacks, while the median age was the same for urban and rural Hispanics. In regions with a high concentration of a minority group, the median age of that minority does not differ by urban-rural residence. This is seen in the South, where Blacks are concentrated, and in the West, with a high proportion of Hispanics.

Dependency ratios reveal differences in age structure by region and urban-rural residence (table 4). The Midwest has the highest dependency ratio (64.4), reflecting that region's older population structure. Minority dependency ratios are higher than White ratios in the South, where the Black population is concentrated, resulting from higher childbearing and child dependency ratios. The high Black dependency ratio in the rural South is boosted further by very high child dependency ratios. In the West, minority dependency ratios are higher than White ratios in urban areas, but only Hispanic dependency ratios are higher than White ratios in rural areas. In the rural West, Hispanic dependency ratios are high because of high childbearing and high child dependency ratios, whereas the elderly ratios are still relatively low. The concentration of minorities in a region will affect that region's dependency ratio.

Elderly dependency ratios in rural areas are lower for minorities than for Whites; only in the rural South does the Black elderly ratio (20.3) begin to approach that of Whites (26.3). Due to regional concentrations and spatially determined resources such as education, health, and employment, some areas may have a much heavier burden of support than others.

In sum, the two countervailing trends in age structure—a decline in the percentage of children under age 18 and an increase in the elderly

Table 4—Dependency ratios for urban and rural¹ populations, by region, race, and ethnicity, 1990

Population group	Urban			Rural		
	Total	Child	Elderly	Total	Child	Elderly
	<i>Ratio</i>					
U.S. total	59.2	40.2	19.0	70.5	45.4	25.1
Northeast total	58.6	36.9	21.7	64.5	40.8	23.7
White	58.6	34.3	24.3	65.0	40.7	24.2
Black	60.5	47.5	13.1	45.0	37.1	7.9
Hispanic	59.0	50.6	8.5	55.0	47.8	7.2
Midwest total	60.9	41.8	19.1	73.8	46.3	27.5
White	59.3	39.0	20.4	73.9	45.8	28.1
Black	71.0	56.8	14.2	59.9	46.7	13.3
Hispanic	70.0	63.1	6.8	84.1	75.3	8.8
South total	59.2	40.6	18.6	69.5	44.7	24.8
White	57.5	36.7	20.8	66.7	40.5	26.3
Black	66.5	53.5	13.0	82.2	61.9	20.3
Hispanic	65.7	54.8	10.9	78.9	67.1	11.8
West total	58.3	41.5	16.7	71.8	49.6	22.2
White	57.3	37.9	19.4	71.0	46.9	24.1
Black	60.7	49.7	11.0	52.2	43.3	8.8
Hispanic	66.6	59.6	7.0	79.5	68.6	10.9

¹ Rural is defined as those areas outside metropolitan boundaries and is equivalent to nonmetropolitan.

Source: Compiled by Economic Research Service from U.S. Bureau of the Census. 1980 Census of Population, General Population Characteristics, U.S. Summary, and 1990 Census of Population, General Population Characteristics, United States. Note: Since these numbers are calculated from the full decennial census, they are treated as the "real" population and need no tests of statistical significance.

population—have different implications for society. One might expect the changing age structure to have favorable consequences for children and problematic ones for the elderly (Preston, 1984). Fewer children implies less competition for resources in the home and for social services, such as public schooling. On the other hand, a growing elderly population increases pressure on resources such as medical care facilities, nursing homes, and Social Security funds. The U.S. population during the first half of the 21st century will have a very large share of elderly persons and a high and rising median age, associated with continuing low childbearing and low mortality (Siegel, 1993).

Family Structure

With changes in family composition and childbearing patterns, families now include, on average, fewer persons than in the past. Substantial differences in

family size are evident for Blacks and Whites, although patterns of change over time have been identical by race (Farley and Allen, 1989). Changes in birth rates of Blacks parallel those of Whites, although Black rates remain higher. Hispanic family size has decreased since 1960, due primarily to declines in childbearing and the number of children (Bean and Tienda, 1987).

Household and Family Size

Both household and family size² declined between 1980 and 1990 in urban and rural areas. In 1990, average household size was 2.5 persons for Whites, 2.9 for Blacks, and 3.5 for Hispanics (table 5). Average family size in 1990, regardless of residence, was 3.1 for Whites, 3.5 for Blacks, and 3.9 for

² A household consists of all the persons who occupy a housing unit. A family is a group of two or more (one of whom is the householder) related by birth, marriage, or adoption, and residing together.

Table 5—Characteristics of urban and rural¹ families and households, by race and ethnicity

Year/Population group	Family household	Married family	Female householder	Nonfamily household	Persons per	
					Household	Family
1980:	<i>Percent of all households</i>				<i>Number</i>	
U.S. total	73.3	60.2	10.5	26.7	2.75	3.27
White	73.1	62.6	8.2	26.9	2.67	3.19
Black	72.3	40.5	27.3	27.7	3.07	3.72
Hispanic	78.6	58.6	15.7	21.4	3.48	3.92
Urban total	72.2	58.4	11.1	27.8	2.73	3.27
White	72.2	61.2	8.6	27.8	2.66	3.18
Black	71.5	39.2	27.8	28.5	3.01	3.65
Hispanic	78.5	57.8	16.2	21.5	3.47	3.91
Rural total	76.4	65.4	8.6	23.6	2.79	3.27
White	76.6	67.2	7.2	23.4	2.73	3.19
Black	75.9	46.8	24.7	24.1	3.35	4.01
Hispanic	78.9	63.7	11.5	21.1	3.54	3.99
1990:						
U.S. total	70.2	55.1	11.6	29.8	2.63	3.16
White	69.5	57.7	8.9	30.5	2.54	3.06
Black	70.0	34.2	30.6	30.0	2.87	3.48
Hispanic	79.8	54.9	17.7	20.2	3.53	3.88
Urban total	69.3	53.8	12.1	30.7	2.64	3.18
White	68.5	56.4	9.1	31.5	2.53	3.07
Black	69.5	33.5	30.7	30.5	2.85	3.45
Hispanic	79.7	54.3	18.1	20.3	3.55	3.89
Rural total	73.0	59.9	10.0	27.0	2.62	3.11
White	72.8	61.8	8.2	27.2	2.56	3.04
Black	73.2	38.0	30.1	26.8	3.00	3.60
Hispanic	80.4	60.8	13.9	19.6	3.39	3.80

¹ Rural is defined as those areas outside metropolitan boundaries and is equivalent to nonmetropolitan.

Source: Compiled by Economic Research Service from U.S. Bureau of the Census. 1980 Census of Population, General Population Characteristics, U.S. Summary, and 1990 Census of Population, General Population Characteristics, United States. Note: Since these numbers are calculated from the full decennial census, they are treated as the "real" population and need no tests of statistical significance.

Hispanics. Both Whites and Blacks experienced declines in household and family size between 1980 and 1990. As declines were larger for the Black population, the racial gap contracted. Much of the decline in household and family size is due to decreased childbearing and a drop in the average number of children and other household members under age 18 (Hernandez, 1993). Large families usually reduce the amount of time and resources parents can devote to each child. Smaller family size

implies improved educational, occupational, and economic opportunities for children.

Minorities tend to have larger families and households than Whites, with Hispanics having the largest families. About 12 percent of Hispanic households in 1991 had 6 or more members, compared with 3 percent of non-Hispanic households (U.S. Bureau of the Census, 1991). Within 25 to 35 years, White, Black, and Hispanic children are expected to have nearly identical and comparatively

small family sizes, with an average of fewer than two children per family (Hernandez, 1993).

Well-recognized trends contributing to smaller households and families are fewer children per family, more single-parent families, and larger numbers of persons living alone.

Household Composition

The composition of households has changed such that they typically include fewer persons than 10 or 20 years ago. Married-couple families represented a lower proportion of households in 1990 than in 1980 for all race/ethnic groups (table 5). Rural households are more likely to consist of married-couple families than are urban households. Blacks had the lowest proportion of married-couple families and the greatest decline in this proportion over time. About 38 percent of rural Black households were married-couple families in 1990, down about 9 percentage points from 1980. In comparison, 62 percent of rural White households were married-couple families in 1990, down about 5 percentage points from 1980, and 61 percent of rural Hispanic households were married-couple families, down 3 percentage points from 1980. Hispanic households are more likely to contain families than are non-Hispanic households. The decline in the proportion of married-couple families since 1980 has been accompanied by an increase in the proportion of families maintained by persons with no spouse present. Minorities are subject to the same forces affecting family structure as Whites, namely, increased divorce and separation.

The rapid increase during the 1970's in the number of family households maintained by a woman alone continued at a much slower pace in the 1980's (Hernandez, 1993). Female householders (or mother-only families) were a higher proportion of households in 1990 than in 1980 for all race/ethnic groups. Black families are more likely than White or Hispanic families to be headed by single females; in 1990, about 31 percent of Black households were female householders, more than three times the White rate (9 percent). In 1980, the proportion of female householders was higher among Blacks and Whites in urban areas than in rural areas, but by 1990, the gap had narrowed considerably for both races. However, no residential convergence was seen in the proportion of Hispanic households that were female householders. High rates of marital separation and divorce and increased numbers of births to never-married women contributed to the increased frequency of women maintaining families alone. In general, all race/ethnic groups in both urban and rural

areas were characterized by smaller families, increases in mother-only families, and declines in married-couple families.

Regional Differences

A higher proportion of family households is evident in the rural South than in other regions. Rural households are more likely than urban households to be family households and married-couple families across all regions (table 6). The same race and ethnic differences in families and households observed earlier are found within regions. The West has the highest number of persons per family in both urban areas (3.26) and rural areas (3.18), due primarily to the high concentration of ethnic groups, such as American Indians and Hispanics, with traditionally large families. The higher concentration of female householders in the rural South reflects the high concentration of Blacks and their greater likelihood of being in such households.

Children

During the 1980's, the number of children under age 18 increased from 47 million to nearly 49 million (4-percent increase) in urban areas, but declined from nearly 17 million to 15 million (11-percent decrease) in rural areas. The proportion of children who were own children (sons and daughters, including stepchildren and adopted children) of the householder declined in urban areas, but remained the same in rural areas. In 1990, 93 percent of White children were own children of the householder, compared with 78 percent of Black children and 88 percent of Hispanic children. In rural areas, the proportion of White own children remained unchanged, while the proportion declined slightly for Blacks and Hispanics. Rural children, regardless of race/ethnicity, are more likely to reside in married-couple families than are urban children. However, the proportion of own children in married-couple families declined in the 1980's, and was more pronounced for rural children—a decline of 5.5 percent (fig. 1). Similar racial and ethnic patterns in children's relationship to the householder are seen by urban-rural residence. While the proportion of children in married-couple families declined since 1980, children living with other relatives or nonrelatives increased.

As the share of children in married-couple families decreased, the proportion of own children living with their mother only increased in the 1980's in urban and especially rural areas (fig. 1). The proportion of children living with female householders has risen among all race and ethnic groups (fig. 2). In rural

Table 6—Characteristics of urban and rural¹ households, by region, race, and ethnicity, 1990

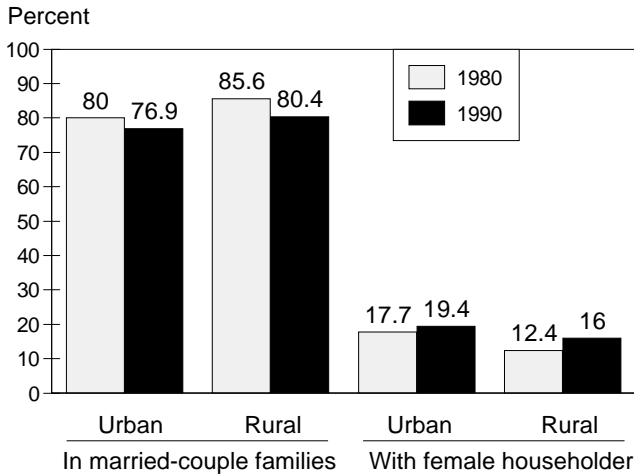
Population group	Family household	Married family	Female householder	Nonfamily household	Persons per	
					Household	Family
	<i>Percent of all households</i>				<i>Number</i>	
U.S. total	70.2	55.1	11.6	29.8	2.63	3.16
Urban:						
Northeast total	69.0	52.7	12.7	31.0	2.62	3.18
White	68.5	55.8	9.6	31.5	2.54	3.10
Black	68.4	31.2	31.6	31.6	2.86	3.47
Hispanic	77.0	42.6	27.4	23.0	3.24	3.62
Midwest total	69.5	54.3	12.0	30.5	2.61	3.16
White	69.3	57.5	9.0	30.7	2.55	3.09
Black	68.7	30.2	33.3	31.3	2.83	3.46
Hispanic	78.7	55.0	16.3	21.3	3.48	3.89
South total	70.2	54.5	12.4	29.8	2.60	3.13
White	69.6	58.2	8.6	30.4	2.50	3.01
Black	70.9	35.8	30.0	29.1	2.88	3.46
Hispanic	79.6	58.8	15.0	20.4	3.40	3.80
West total	68.3	53.2	11.0	31.7	2.72	3.26
White	66.2	53.5	9.2	33.8	2.54	3.08
Black	67.1	35.2	26.2	32.9	2.75	3.34
Hispanic	81.3	56.6	16.3	18.7	3.82	4.09
Rural:						
Northeast total	71.1	58.8	9.2	28.9	2.58	3.07
White	71.2	59.0	9.0	28.8	2.58	3.06
Black	66.9	41.2	21.0	33.1	2.74	3.33
Hispanic	73.3	52.1	16.5	26.7	2.96	3.39
Midwest total	72.1	61.4	8.0	27.9	2.58	3.09
White	72.1	61.9	7.6	27.9	2.57	3.07
Black	67.0	37.4	25.0	33.0	2.74	3.39
Hispanic	77.8	58.9	13.2	22.2	3.27	3.70
South total	74.4	59.3	12.0	25.6	2.63	3.11
White	74.3	63.2	8.4	25.7	2.54	3.00
Black	73.6	37.9	30.7	26.4	3.02	3.62
Hispanic	81.8	63.5	13.1	18.2	3.49	3.89
West total	72.1	59.6	9.1	27.9	2.69	3.18
White	71.2	60.2	8.0	28.8	2.59	3.08
Black	70.1	47.9	17.1	29.9	2.84	3.40
Hispanic	80.0	59.2	14.6	20.0	3.36	3.75

¹ Rural is defined as those areas outside metropolitan boundaries and is equivalent to nonmetropolitan.

Source: Compiled by Economic Research Service from U.S. Bureau of the Census. 1980 Census of Population, General Population Characteristics, U.S. Summary, and 1990 Census of Population, General Population Characteristics, United States.

Figure 1

Own children living in married-couple families and with female householders



*Own children are sons and daughters, including stepchildren and adopted children, of the householder.

areas, the proportion of White children and Hispanic children in such living arrangements increased more modestly than that for Black children. A higher proportion of Black children live in mother-only families; rural Blacks experienced the most substantial increase in the share of children living with a female householder, from 35 percent in 1980 to 46 percent in 1990 (fig. 2). The more marked increases in the proportion of rural own children living in mother-only families for all race/ethnic groups suggests that children’s living arrangements may be converging by place of residence. Children in single-parent families tend to receive less care and parental attention compared with children in married-couple families, to have more school-related, health, and behavioral problems, to have lower family incomes, to complete fewer years of schooling, and to earn less as adults (Hernandez, 1993).

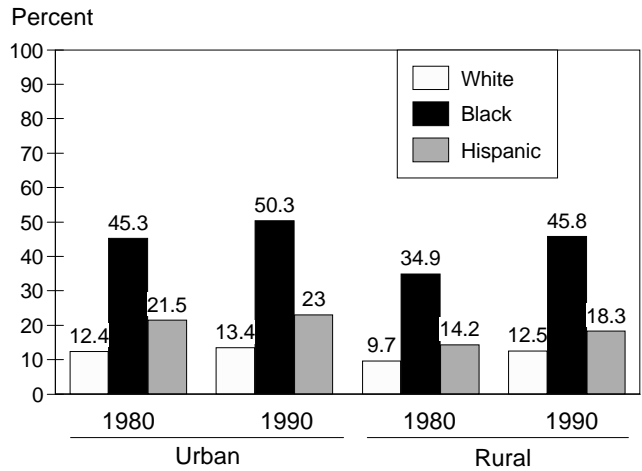
The Elderly

The size of the elderly population increased during 1980-90, more rapidly in urban areas (27 percent) than in rural areas (11 percent). In contrast to the household relationships of children, those of the elderly remained relatively unchanged over the decade. The proportion of family householders³ among the elderly in rural areas remained about 35 to 36 percent. The rural elderly were somewhat more

³ A family household is a household maintained by a family and any unrelated persons who may be residing there. The family householder is the person in whose name the housing unit is maintained.

Figure 2

Percentage of own children with female householder, by race



*Own children are sons and daughters, including stepchildren and adopted children, of the householder.

likely to be family householders or spouses of the householder than were the urban elderly. Minority elders were more likely than Whites to live with other relatives and less likely to be with a spouse. Changing family structure and shifts in social support networks will affect the well-being and living arrangements of the elderly. As the elderly population becomes more racially and ethnically diverse, the demand for health care and other forms of assistance may shift from the family to more institutional support systems.

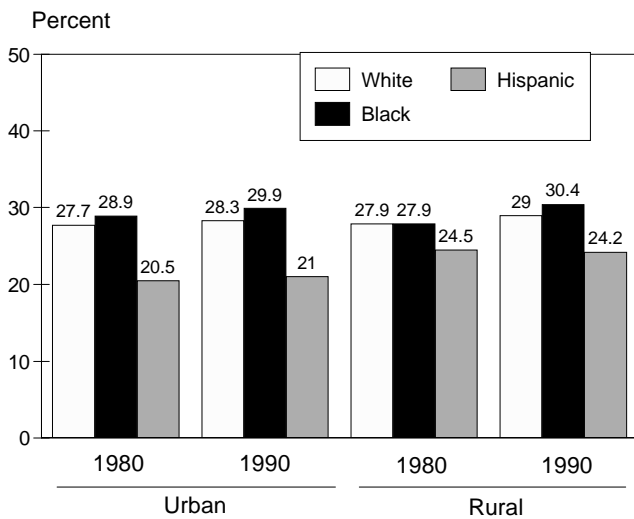
The share of elderly persons living alone increased for Blacks and Whites during 1980-90 (fig. 3), with a slightly greater increase in rural areas. For example, 28 percent of rural Black elders lived alone in 1980, increasing to slightly over 30 percent in 1990; rural White elders living alone increased from 28 to 29 percent during the 1980’s. Hispanics, a very small segment of the elderly population, experienced no change in the proportion living alone in either urban or rural areas. Elderly persons who live alone are more likely to experience health problems and poverty (Commonwealth Fund Commission on Elderly Living Alone, 1987) and may have greater needs for certain social and health care services.

Summary and Conclusions

To what extent are patterns of change in age and family structure characteristic of the broader population evident among minority populations,

Figure 3

Percentage of persons 65 and older living alone, by race



specifically those in rural areas? The age structure of minority populations has traditionally been younger than that of the White population, due to higher levels of childbearing. During 1980-90, the proportion of the population under age 18 declined for all race/ethnic groups, and the proportion age 65 and older increased. The median age of the U.S. population increased substantially from 30.0 years in 1980 to 32.9 years in 1990, with an older age structure in rural areas. This residential difference reflects both the greater concentration of children and elderly in rural areas and the disproportionate share of young adults in urban areas. Blacks and Hispanics followed the same general pattern of change as the White population, though the level and rate of change differed.

Changes in patterns of marriage, divorce, and childbearing have affected the structure of households and families. Household and family size, being closely related to declines in childbearing and in the average number of children under age 18, declined between 1980 and 1990 in both urban and rural areas. Despite the decline in the size of households and families, minorities continue to have larger families and households than Whites. A lower proportion of households in 1990 were married-couple families for all race/ethnic groups. The shift in the living arrangements of own children from married-couple families to female householders was more pronounced in rural than urban areas during the 1980's. This suggests that some convergence in children's living arrangements may be occurring by place of residence.

Traditional support structures within families have changed, and the demand for care of both children and the elderly has increased. The increased incidence of mother-only families and working mothers has promoted awareness of the difficulties in caring and providing adequately for children. The family environment and financial resources available to children will affect both their educational attainment and future productivity in the work force. With the elderly's proportion in the population increasing, and their greater risk of acute and chronic health conditions, the need for health care and long-term care will increase. Care for the elderly will increasingly be sought outside the family setting, because traditional caregivers—adult daughters—are now more likely to be employed in the work force.

The future of America's children will depend on the capacity of families to meet their needs. The family settings in which children grow up will continue to pose enduring problems for social legislation that addresses inadequacies in prenatal care, child care, and parenting (Morrison, 1991). Furthermore, the increasing share of minorities among the child population will have important implications for local communities in the provision of goods and services associated with children. Given the large proportion of minority children who currently live in poverty or come from disadvantaged homes, O'Hare (1992) asserts that policymakers will need to pay greater attention to the needs of America's minority children to ensure the Nation a trained and competitive work force in the future.

The older population is becoming more racially and ethnically diverse, which will affect the demand for social and health services as well as policies to provide long-term care. Minorities entering old age are likely to have inadequate financial resources in terms of pensions and Social Security due to their checkered work histories--periods of unemployment or not being in the labor force--and type of employment with low or nonexistent pensions. Rural development planning should consider the different needs in areas that have "aged in place" compared with areas that have attracted elderly migrants through rural amenities and low living costs. The combination of a burgeoning elderly population, a relatively small working-age population, and continuing low childbearing means that only a relatively small number of persons of working age will be available to provide the services and funds the elderly need—health and social services, and adequate housing.

The changing age structure of the U.S. population might be expected to have positive consequences for children and negative ones for the elderly. Fewer children implies less competition for resources in the home and for social services such as public schooling. However, an increasing elderly population would put greater pressure on resources such as Social Security funds as well as medical care facilities and nursing homes, which are less prevalent in rural areas.

The concentration of children and elderly persons in rural areas will be important to consider in local policies and rural development planning. The total dependency rates will change little in the decades to come because of the opposing trends of the two dependent age groups. A major policy issue associated with the shifting balance in the numbers of elders and children is the relative allocation of public resources to the two groups of dependents—this issue is intensified by their disproportionate needs, differences in political power, and the necessarily limited resources available. The primary public service provided for children is education and for the elderly, health care. For some rural communities, the trade-off comes down to decisions to adequately serve either children or the elderly, but not both. Due to the increasing racial and ethnic diversity of the population, informed policies, programs, and even commercial products targeted at today's dependents may need to be reassessed to see if they will meet the needs of tomorrow's dependent populations.

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