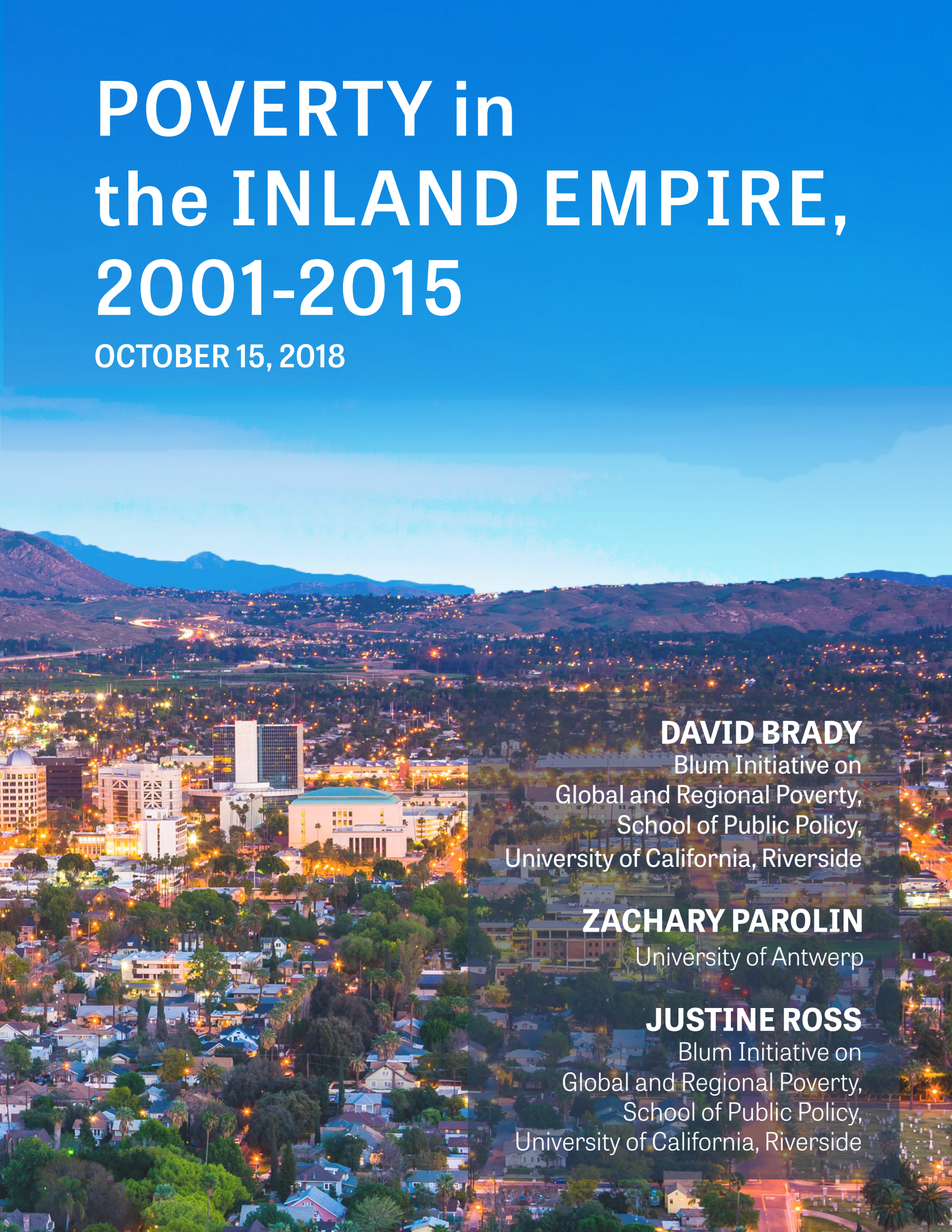
POVERTY in the INLAND EMPIRE, 2001-2015

OCTOBER 15, 2018



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SUMMARY

The UC Riverside Blum Initiative on Global & Regional Poverty conducted a study of poverty in the Inland Empire (IE) from 2001 to 2015. This report summarizes analyses of poverty with multiple measures reflecting leading international social science standards for poverty measurement. We use the highest quality available data and construct a unique dataset on poverty in the Inland Empire by augmenting and improving available Census data.

Altogether, our study yields eight major findings:

1) In 2015, 12.8-18.1% of the IE was poor, and these rates vary depending on the poverty measure used. This translates to about 575,782-812,052 poor people.

2) With most measures, poverty declined in the IE 2001-2015. With all measures, poverty declined in the IE 2011-2015.

3) Poverty is higher in the IE than in the U.S. and California.

4) The comparison of IE and Los Angeles depends on the poverty measure. Relative to each metro area's median, poverty is lower in the IE than Los Angeles.

5) Compared to the U.S., a higher share of the IE's poor reside in households that are: (a) jobless, and with heads who are, (b) single mothers, and (c) lack a high school degree.

6) Compared to the U.S., a higher share of the IE's poor are Hispanic and reside in households with heads who are non-citizens.

7) With a few exceptions, the same groups that are vulnerable to poverty in the U.S. or California are the same groups that are vulnerable to poverty in the IE.

8) The amount of homelessness has been fairly stable in the IE in recent years. However, the homeless are a small share of the IE's poor.

DATA AND METHODS

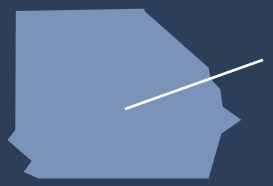
We primarily report analyses of the Riverside-San Bernardino Census Metro Area[1].

Our analyses are based on the 2001-2015 Annual Social and Economic Supplement of the Census Bureau's Current Population Survey[2]. All analyses use weights to make the estimates representative of the metro area, California, or U.S population. The individual is the unit of analysis and we estimate the percent of individuals who reside in poor households.

We do not use the official U.S. measure of poverty (OPM), because of its many well-known reliability and validity problems. We urge readers to not assess the

THE INLAND EMPIRE BY THE NUMBERS

GEOGRAPHIC AREA

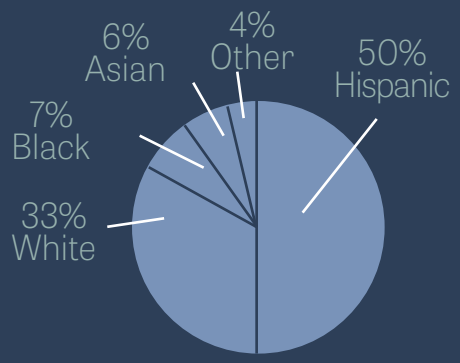


IE = Riverside + San Bernardino

2017 RESIDENTS	2015 RESIDENTS
4,527,837	4,489,159

MEDIAN AGE

DEMOGRAPHICS



21.5% foreign born

71% of foreign born from Latin-America

MEDIAN VALUE OF OWNER-OCCUPIED HOUSING UNITS

$318,900 =
~2/3 of CA's & 1.5x of U.S.'s median value

Source: U.S. Census

AN IMPROVED MEASURE OF POVERTY

UNIT OF ANALYSIS

Individual

ESTIMATE

% of individuals who reside in poor households

OUR MEASURE OF POVERTY IS BASED ON 4 FACTORS:

1. CASH INCOME

Luxemboug Income Study

Cash income = Labor Market Earnings + Income from Social Security, veterans' benefits, child support, interest, etc.

2. UNDERCOUNTING

Urban Institute's TRIM3 program

Address undercounting of means-tested welfare transfers (SNAP & TANF)

3. TAX

U.S. Census

"Post-fisc" income = HH income - taxes & HH income + tax credits

4. EQUIVALENCE SCALE

Poverty Research Best Practice

$$\text{Household size income} = \frac{\text{Household income}}{\sqrt{\text{HH members}}}$$

This recognizes that there is a declining cost to an additional person

Source: 2001-2015 Annual Social and Economic Supplement of the Census Bureau's Current Population Survey

poverty of the IE (or elsewhere) based solely on the official U.S. measure. Upon request, the authors can provide extensive references to document the problems with the OPM.

Instead, our measures of poverty are based on much more comprehensive measures of income.

First, we follow the Luxembourg Income Study's[3] protocol to construct cash income. Cash income includes labor market earnings, plus income from Social Security, Temporary Assistance for Needy Families (TANF), General Assistance, Unemployment Insurance, retirement, interest, dividends, rent, Workers' Compensation, veterans' benefits, survivors' assistance, disability assistance, education assistance, alimony, child support, and other sources not specified. We also monetize the Supplemental Nutritional Assistance Program (SNAP).

Second, we address undercounting of means-tested welfare transfers such as SNAP and TANF by employing the Urban Institute's TRIM3 program[4].

Third, we incorporate tax liabilities, tax credits (e.g. the Earned Income Tax Credit), temporary benefits (e.g. the Make Work Pay tax credit), housing allowances, energy assistance, and the Women, Infants and Children (WIC) programs. We use the Census simulations to subtract taxes and add tax credits to household (HH) income. This results in a measure of disposable "post-fisc" (i.e. after taxes and transfers) HH income.

Fourth, we adjust income for household size by dividing by the square root of HH members. Poverty researchers refer to this as an equivalence scale. This is a standard practice to recognize that households have economies of scale such that there is a declining cost to an additional person.

DEFINING POVERTY

We define poverty with the classic, simple conceptualization of a shortage of resources compared to needs. This simple definition clarifies that poverty is always based on some standard of needs. Like almost all international poverty researchers, we use relative measures of poverty. Relative measures defines poverty as a shortage of resources relative to needs defined by the prevailing standards of a given time and place. In international poverty research, the most widely used definition of prevailing standards is the median equivalized household income.

Based on this conceptualization of poverty, we use several poverty thresholds. We follow the most common practice in international poverty research of setting thresholds at 50% of the median. This means, people are poor if they reside in a household that has less than 50% of the median equivalized household income.

We examine poverty using three different medians: the median for the U.S. as a whole, the median for California, and the median for the metro area.

In addition to these three poverty measures, we report some results with the federal government's Supplemental Poverty Measure (SPM). The SPM is also relative, adjusts for local housing costs, and defines poverty as those with incomes less than roughly 1/3rd of the median consumption expenditures for a standard bundle of goods. The SPM is certainly a dramatic improvement on the OPM. However, despite the merits of the SPM there are questions about the quality of the Consumer Expenditure Survey (CES) that is used to calculate the thresholds and median consumption expenditures. Moreover, the adjustment for housing costs appears to be quite aggressive.

Unlike the Census Bureau's reporting of the SPM, we uniquely apply the TRIM3 corrections to household income before calculating the SPM. While we report some trends with the SPM, we encourage a cautious reading.

Closely related to the SPM is the California poverty measure that was developed by the Public Policy Institute of California and Stanford University[5]. The California Poverty Measure uses data from the Census Bureau's American Community Survey, which has a much larger sample but less comprehensive information on income. This is a useful measure and estimates with this measure are fairly close to our estimates and those of the SPM. However, this measure is only available for one time point for the IE and includes Imperial County, which we do not include.

LEVELS AND TRENDS IN POVERTY

Figure 1 displays the levels and trends for 2001-2015 using various measures of poverty. In Figure 1 and most other figures, we report the 95% confidence intervals for each year and are confident the actual poverty level falls within the ribbon.

The results depend critically on which measure of poverty is used. The lowest rate of poverty observed is based on those below 50% of the median in the IE metro-area, and the highest rate is based on those below 50% of California's median.

In 2015, and across four different measures, poverty in the IE varied between 12.8% and 18.1%. If we measure poverty as those below 50% of the median in the IE metro-area, only 12.8% were poor in 2015. However, if we measure poverty relative the state's median, fully 18.1% were poor. If we measure poverty relative to the U.S. median, 17.7% were poor. If we use the SPM, 17.1% were poor.

IE POVERTY TRENDS USING VARIOUS MEASURES, 2001-2015

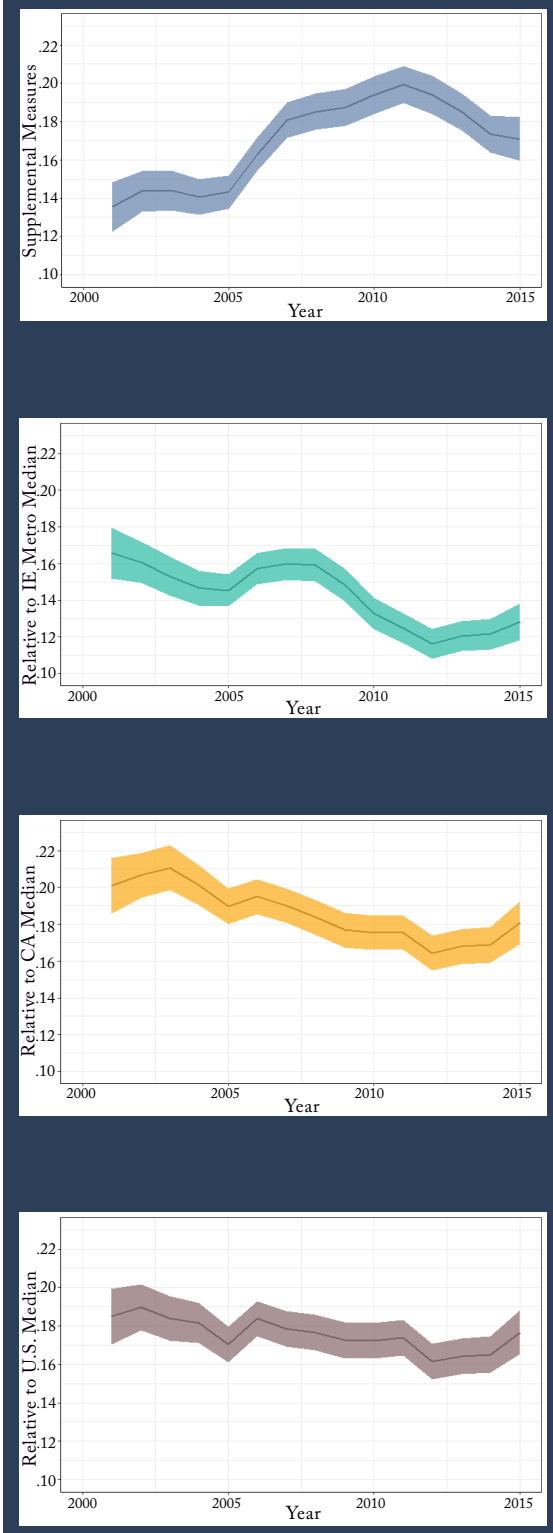


Figure 1. *Trends in IE Poverty With SPM and Various Relative Measures.*

The aforementioned population estimate of the IE in 2015 was 4,489,159. Using these poverty rates, we estimate that about 575,782-812,052 people were poor in the IE in 2015. We report a range of the poverty rates and number of poor people because there continues to be healthy debate on which poverty measure is best.

FINDING 1: IN 2015, 12.8-18.1% OF THE IE WAS POOR, AND THESE RATES VARY DEPENDING ON THE POVERTY MEASURE USED. THIS TRANSLATES TO ROUGHLY 580,000-812,000 POOR PEOPLE.

Using the SPM, there has been a significant increase in poverty over-time (Figure 1, first panel). The largest increase occurred between 2005 and 2011, when SPM poverty increased from 14.3% to a peak of 19.9%. Since 2011, there has been a modest decline to a SPM rate of 14.7% in 2014 and 2015. The principal reason that SPM poverty increased during this period is that housing costs rose. Even so, the SPM poverty rate did decline from 2011-2015.

With the other three measures of poverty, the IE experienced declining poverty. Relative to the IE metro-area, poverty fell from a high of 16.6% in 2001 to a low of 11.6% in 2012 and only rose to 12.8% in 2015 (second panel). Relative to California, poverty hovered at 20-21% from 2001-2004 and then fell to a low of 16.4% in 2012 and 18% in 2015 (third panel). Relative to the U.S., poverty was about 19% in 2001-2002 and fell to 16.1% in 2012 and 17.7% in 2015 (fourth panel).

Thus, with three different relative thresholds, the IE has experienced declining poverty. Because even the SPM rate declined 2011-2015, there is strong evidence that poverty declined in the IE in recent years.

FINDING 2: WITH MOST MEASURES, POVERTY DECLINED IN THE IE 2001-2015. WITH ALL MEASURES, POVERTY DECLINED IN THE IE 2011-2015.

COMPARING THE IE TO THE U.S. AND CALIFORNIA

Figure 2 compares the IE poverty to the U.S. and California. Relative to the U.S. median, the IE has a higher poverty rate than the U.S. as a whole. With this measure, 14.9% of the U.S. was poor in 2015. By contrast, 17.7% of the IE was poor in 2015. Figure 2 also shows that California overall had a lower poverty rate than the IE and the U.S. as a whole. In 2015, 13.9% of California was below 50% of the U.S. median. As the IE is obviously part of California, the poverty rate of the remainder of California has even lower poverty than the IE.

FINDING 3: POVERTY IS HIGHER IN THE IE THAN IN THE U.S. AND CALIFORNIA.

It is also worthwhile to compare the IE against California, relative to California's median. As California's median is higher than the U.S. median, poverty is higher with this threshold for both the IE (18.1%) and California (14.7%). Relative to California's median, the IE has significantly higher poverty than the rest of California.

IE POVERTY COMPARED TO CALIFORNIA & U.S. POVERTY

Figure 2. *IE Poverty Compared to California and U.S. Poverty.*

A close inspection of Figure 2 also shows higher poverty in the IE has been a fairly consistent feature of the 2001-2015 period. For instance, in 2001, 18.5% of the IE was poor relative to the U.S. median. By contrast, 16.2% of the U.S. and 15.5% of California was poor with this threshold. This higher poverty in the IE than the U.S. or California has been consistent with the other measures as well.

COMPARING THE IE TO LOS ANGELES

Given its geographic proximity, and economic and political significance, Los Angeles (LA) is a key reference point for the IE. Figure 3 provides comparisons of the IE and LA with two different poverty measures. In this comparison, the choice of poverty measure results in fundamentally different conclusions.

If we measure poverty relative to the U.S. median, the IE has higher poverty than LA. With this measure in 2015, 17.7% of the IE was poor and 14.4% of LA was poor. Both the IE and LA had poverty rates near 18% in 2001. However, LA experienced a more significant decline in poverty 2001-2015 if we measure poverty relative to the U.S. median.

That said, it may be more appropriate to assess poverty with a metropolitan-specific threshold because the cost of living is higher in LA than the IE. Particularly important, the cost of housing is much higher in LA than the IE. To gauge poverty in a metropolitan-specific way, we estimate poverty relative to each metro area's median. With this measure, the IE has lower poverty than LA. In 2015, only 12.8% of the IE was poor while 14.4% of LA was poor. With this measure, the story is that poverty declined much more rapidly and substantially in the IE than LA. In 2001, both places had poverty rates near 16.6-16.8%.

FINDING 4: THE COMPARISON OF THE IE AND LA DEPENDS ON THE POVERTY MEASURE. RELATIVE TO EACH METRO AREA'S MEDIAN, POVERTY IS LOWER IN THE IE THAN LA.

It should be noted that the Public Policy Institute of California found a similar pattern with their California Poverty Measure. If one measures poverty without adjusting for local costs, the IE has worse poverty than LA. However, the California Poverty Measure does adjust for local costs (especially housing), and reveals higher poverty in LA than the IE.

WHO IS POOR IN THE IE?

In Appendices I and II, we display tables describing who is more or less likely to be poor in the IE. These tables show what groups of people are more or less vulnerable to poverty in the IE compared to the U.S. (and in Appendix II, California). Appendix I simply describes the demographic composition of the population of poor people in the IE. The right half of Appendix I shows the same information for the U.S. as a whole. For both the IE and the U.S., we report three different poverty measures: the SPM, and those below 50% of the state, and U.S. median. We display this information for two periods: 2011-2015 and 2001-2005. This allows us to assess how the demographic composition of the poor has changed in recent history.

Appendix I reveals that the largest group of poor has a head of household aged 25-34. This is the case in both periods and in both the IE and the U.S. (i.e. all four "contexts"). Most of the poor in all contexts reside in households with heads that have less than a high school degree. However, it should be noted that the share of the poor in such households is higher in the IE than the U.S., but the share has declined since 2001-2005. Roughly 20% of the

IE POVERTY COMPARED TO LOS ANGELES POVERTY

Figure 3. *IE Poverty Compared to Los Angeles Poverty.*

poor in the IE reside in single mother households. This share is slightly higher than the U.S., and slightly greater in 2011-2015 than in 2001-2005. In 2011-2015, about half of people resided in jobless/unemployed households in the IE. This share is both higher than the U.S. as a whole, and significantly much greater than it was in the 2001-2005 period.

FINDING 5: COMPARED TO THE U.S., A HIGHER SHARE OF THE IE'S POOR RESIDE IN HOUSEHOLDS THAT ARE: (A) JOBLESS, AND WITH HEADS WHO ARE (B) SINGLE MOTHERS, AND (C) DO NOT HAVE A HIGH SCHOOL DEGREE.

The most notable characteristic of IE poverty is the high share of Hispanic and immigrant households. About 54-57% of the poor in the IE were Hispanic origin in both 2011-2015 and 2001-2005. This is more than twice as high as the U.S. overall in 2011-2015. About one-quarter of the IE poor reside in households with non-citizen heads, which is substantially higher than the U.S. overall. However, the share of IE poor in households with non-citizen heads has declined since 2001-2005, when it was more than one-third of the IE's poor.

FINDING 6: COMPARED TO THE U.S., A HIGHER SHARE OF THE IE'S POOR ARE HISPANIC ORIGIN AND RESIDE IN HOUSEHOLDS WITH HEADS WHO ARE NON-CITIZENS.

Throughout the U.S. and California, it is well-established that the poor are more likely to be in the following demographic groups: jobless households, households headed by younger adults, households headed by those without a high school degree, households headed by single mothers, households headed by non-citizens, and those who are Black and Hispanic. By contrast, non-poor people are more likely to be: married/cohabiting couple households, dual-earner households, households headed by college graduates, and Whites.

The social science of poverty has made clear which groups are more or less likely to be poor. Therefore, Appendix II displays the relative likelihood of different groups' poverty in the IE compared to the same groups' likelihood of poverty in the rest of the U.S. or California. These findings demonstrate which groups are disproportionately and unusually more or less likely to be poor in the IE than elsewhere. Arguably, this is more informative than affirming as the probability of different groups' poverty is just like everywhere else.

Appendix II is based on samples of the U.S. or California. We estimated linear probability models of poverty that interact individual/household characteristics with an indicator for residing in the IE. Those interaction terms allow us to identify the statistically significant interactions between residing in the IE and these characteristics. Where the interaction is statistically insignificant, we report the relative likelihood as 0%.

Appendix II highlights certain groups experience disproportionately higher probabilities of poverty. These results are consistent with, but differ slightly, from the patterns in Appendix I. Whereas Appendix I treats each demographic group as independent from membership in other demographic groups, Appendix II is based on multivariate models. The results presented in Appendix II tell us the independent association between being poor and being in a group net of

membership in all other groups in the model.

In some ways, Appendix II is a more rigorous way to assess the role of various demographic characteristics. Hence, Appendix II compares the net likelihood of poverty for a group relative to that same peer group in the rest of the U.S. and California. To a degree, this captures the unique effect of residing in the IE on the likelihood of poverty for a given group.

We concentrate on groups that stand out from both the rest of the U.S. and California and with multiple measures of poverty.

Compared to their peers in the rest of the U.S. and California, two groups are distinctively more likely to be poor in the IE net of other characteristics: households that are female-headed, with no children, and Asian Americans.

FINDING 7: WITH A FEW EXCEPTIONS, THE SAME GROUPS THAT ARE VULNERABLE TO POVERTY IN THE U.S. OR CALIFORNIA ARE THE SAME GROUPS VULNERABLE TO POVERTY IN THE IE.

Compared to their peers in the rest of the U.S. and California, three groups are distinctively less likely to be poor in the IE net of other characteristics: head age of 66-74, single father households, and those identifying as other race. These differences aside, perhaps the prevailing pattern is that most groups experience a similar likelihood of poverty in IE as in the rest of the U.S. or California. Largely, the same groups that are particularly vulnerable to poverty in the U.S. and California are the same groups that are particularly vulnerable to poverty in the IE.

THE PROBLEM OF HOMELESSNESS

Before concluding, we wish to devote attention to homelessness in the IE. The CPS ASEC data does not include the homeless, so they are omitted from prior analyses. Therefore, we gathered other data on the homeless as a way to consider the homeless within our study of poverty in the IE. The best available source – although far from perfect – is the national point in time count of the homeless population[6]. These estimates are not available for the entire IE or every year, but are available separately for both Riverside and San Bernardino counties for years 2009, 2011, 2013, 2015, 2016, 2017, and 2018. To form an estimate of homelessness in the IE, we simply summed the counts for each county. This is imperfect as the IE metro area does not encompass all of both counties.

Nevertheless, Figure 4 shows the trends in homelessness in Riverside and San Bernardino. The count of homelessness peaked in 2011 – which was especially driven by high counts in Riverside (i.e. 6203 in 2011) and has fallen since. There are consistently more homeless in Riverside than San Bernardino, which is expected given Riverside's larger population. Homelessness has been fairly steady in recent years after homelessness declined from its peak in 2011. Altogether, there were 4,607 homeless in 2015 and 4,434 in 2018.

FINDING 8: THE AMOUNT OF HOMELESSNESS HAS BEEN FAIRLY STABLE IN THE IE IN RECENT YEARS. HOWEVER, THE HOMELESS ARE A SMALL SHARE OF THE IE'S POOR.

Without comparative data on a large number or comparable set of cities, it is difficult to say if the homeless population is relatively large. We can compare the size of the homeless population to the population of the IE, and it

HOMELESSNESS COUNT

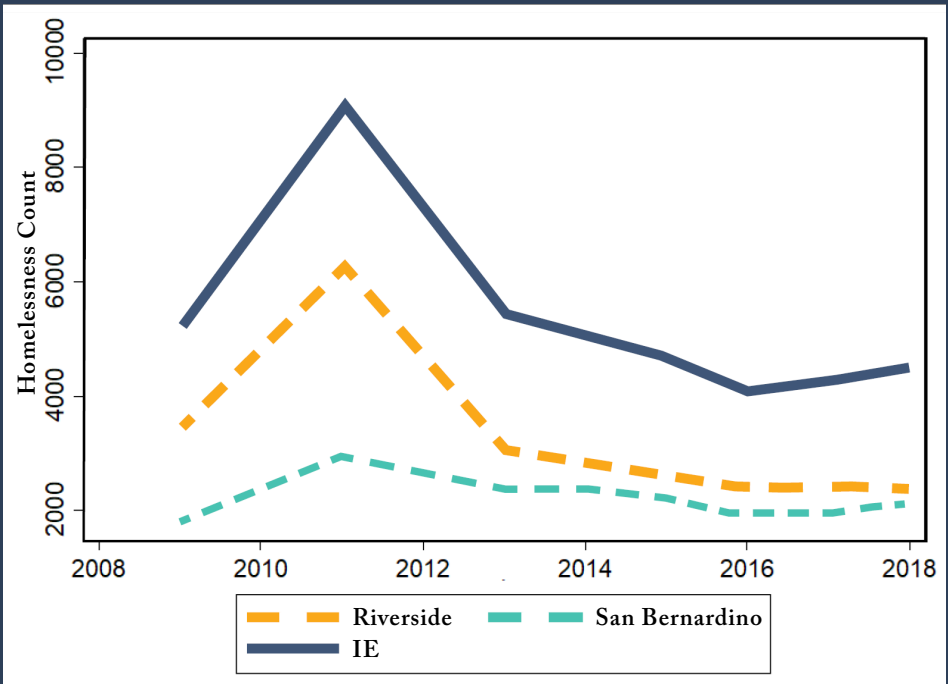


Figure 4. *Homelessness Point-In-Time Counts, 2009-2017.*

is clear the homeless are a very small share of the population. In 2015, the homeless were approximately .01% of the IE's population. Perhaps more important for our purposes, the homeless are a small share of the poor in the IE. Above, we estimated the IE's poor at about 575,782-812,052 in 2015. Taking those estimates of the poor population, the homeless are approximately .6-.8% of the poor. Thus, the homeless comprise less than 1% of the poor in the IE.

CONCLUSION

The Blum Initiative at UCR has conducted an analysis of poverty in the IE. We provide information on the levels and trends in poverty with the best available data, leading international methods, and with multiple measures of poverty. We also provide detail on who is poor and different groups' distinctive vulnerability to poverty within the IE. Our analyses yield new information on the patterns in poverty in the region.

We hope the high quality information we provide can guide leadership, community mobilization, and policy intervention. In order to reduce poverty, it is essential to utilize the highest quality information available on the problem. We hope this report contributes productively to understanding and addressing poverty in the IE.

ENDNOTES

[1] Metro area 6780 in Census data, see: https://censusreporter.org/profiles/31000US40140-riversidesan-bernardinoontario-ca-metro-area/

[2] CPS ASEC, see: https://www.census.gov/programs-surveys/cps.html

[3] see: https://www.lisdatacenter.org

[4] see: http://trim3.urban.org/T3Welcome.php

[5] see: http://www.ppic.org/publication/poverty-in-california/

[6] see: https://www.hudexchange.info/resource/5639/2017-ahar-part-1-pit-estimates-of-homelessness-in-the-us/

Appendix I: Composition of Poor in Inland Empire and U.S. in 2011-2015 and 2001-2005.

	Inland Empire			U.S.		
	Supplemental Measure	**<50% State Median**	**<50% U.S. Median**	**Supplemental Measure**	**<50% State Median**	**<50% U.S. Median**
			2001-2015			
Head Under 25	14.7%	12.3%	12.3%	13.2%	8.0%	12.6%
Head Age 25-34	18.3%	18.0%	18.2%	19.5%	19.1%	20.0%
Head Age 54-65	16.1%	16.2%	16.2%	17.8%	19.0%	17.2%
Head Age 66-74	5.0%	5.9%	5.8%	7.2%	7.5%	8.0%
Head Age 75+	7.8%	10.0%	10.0%	8.6%	7.4%	10.4%
Head Less Than High School	65.0%	65.5%	65.4%	60.0%	45.0%	64.9%
Head College or More	8.0%	7.8%	7.6%	15.1%	29.0%	11.1%
Single Mother Household	19.7%	21.9%	22.2%	17.8%	12.5%	21.3%
Single Father Household	4.4%	3.5%	3.5%	4.6%	4.0%	4.8%
Female Head, No Kids	16.7%	17.3%	17.1%	19.4%	14.5%	20.5%
Male Head, No Kids	9.8%	9.6%	9.6%	14.4%	11.0%	13.1%
Jobless Household	42.0%	49.7%	50.1%	41.7%	25.9%	49.7%
Dual-Earner Household	23.2%	15.8%	15.7%	21.8%	39.4%	11.6%
Black	12.2%	12.1%	12.1%	19.9%	15.5%	22.1%
Asian	7.2%	6.0%	5.6%	6.4%	4.8%	4.5%
Hispanic	56.8%	54.1%	54.2%	25.6%	15.5%	23.9%
Other Race	2.6%	3.0%	2.9%	3.9%	3.4%	4.3%
Born in U.S.	72.4%	72.5%	72.7%	77.3%	85.4%	81.4%
Head Non-Citizen	25.8%	24.8%	24.6%	19.1%	10.5%	16.6%

	Inland Empire			U.S.		
	Supplemental Measure	**<50% State Median**	**<50% U.S. Median**	**Supplemental Measure**	**<50% State Median**	**<50% U.S. Median**
			2001-2005			
Head Under 25	16.7%	14.1%	15.0%	16.1%	14.5%	14.5%
Head Age 25-34	26.2%	26.4%	27.4%	23.4%	22.3%	22.6%
Head Age 54-65	7.1%	7.2%	7.3%	11.1%	11.8%	11.7%
Head Age 66-74	3.3%	4.0%	3.8%	6.8%	7.5%	7.5%
Head Age 75+	6.8%	9.0%	9.3%	8.8%	11.1%	10.9%
Head Less Than High School	73.1%	75.7%	75.5%	68.6%	71.2%	71.5%
Head College or More	9.5%	7.3%	7.6%	10.7%	8.7%	8.3%
Single Mother Household	17.7%	18.7%	18.8%	21.8%	22.7%	22.6%
Single Father Household	4.8%	6.3%	6.6%	4.5%	4.1%	4.1%
Female Head, No Kids	9.0%	10.4%	10.3%	18.0%	18.3%	17.9%
Male Head, No Kids	5.8%	5.3%	5.5%	12.0%	9.9%	9.8%
Jobless Household	31.0%	32.3%	32.3%	41.6%	45.1%	44.6%
Dual-Earner Household	24.5%	18.5%	17.6%	20.6%	14.5%	14.5%
Black	8.0%	7.9%	7.7%	22.3%	22.0%	22.3%
Asian	3.5%	3.2%	3.1%	5.2%	3.9%	3.6%
Hispanic	56.7%	56.0%	55.8%	26.7%	23.3%	23.5%
Other Race	6.8%	6.3%	6.3%	3.7%	3.6%	3.6%
Born in U.S.	69.5%	71.5%	72.0%	77.9%	82.0%	82.7%
Head Non-Citizen	36.4%	35.5%	35.2%	20.1%	16.7%	16.2%

Appendix II: Relative Likelihoods of Poverty in Inland Empire By Risk Factors Compared to U.S. and California, 2011-2015.

	Compared to Rest of U.S.			Compared to Rest of California		
	Supplemental Measure	**<50% State Median**	**<50% U.S. Median**	**Supplemental Measure**	**<50% State Median**	**<50% U.S. Median**
Head Under 25	2.1%	-4.5%	-5.3%	0.0%	0.0%	0.0%
Head Age 25-34	-2.2%	-3.6%	-3.3%	-2.0%	-2.8%	-2.1%
Head Age 54-65	1.4%	2.0%	2.2%	3.0%	2.3%	0.0%
Head Age 66-74	-3.0%	-2.0%	-2.8%	-3.9%	-4.1%	-4.6%
Head Age 75+	4.5%	6.0%	5.7%	0.0%	0.0%	0.0%
Head Less Than High School	0.0%	-2.3%	-3.0%	-5.0%	-2.0%	-1.6%
Head College or More	-2.5%	1.1%	1.8%	2.9%	0.0%	0.0%
# of Children in Household	0.0%	-0.8%	-0.8%	0.0%	0.0%	0.0%
# of Age 66+ in Household	0.0%	0.9%	0.6%	0.0%	0.0%	0.0%
Single Mother Household	0.0%	-3.6%	-3.9%	0.0%	0.0%	0.0%
Single Father Household	-1.9%	-4.3%	-4.3%	0.0%	-3.3%	-2.6%
Female Head, No Kids	4.3%	2.9%	2.5%	3.6%	4.3%	3.8%
Male Head, No Kids	0.0%	1.3%	1.2%	0.0%	0.0%	0.0%
Jobless Household	4.4%	0.0%	0.0%	2.9%	3.9%	4.3%
Dual-Earner Household	-4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Black	2.4%	-3.2%	-4.2%	3.8%	0.0%	0.0%
Asian	3.0%	3.3%	3.4%	6.2%	0.0%	0.0%
Hispanic	0.0%	-2.2%	-2.5%	-2.5%	-1.7%	0.0%
Other Race	-9.0%	-8.1%	-8.1%	-7.1%	0.0%	-4.2%
Born in U.S.	0.0%	-1.6%	-2.1%	2.3%	0.0%	0.0%
Head Non-Citizen	0.0%	0.0%	0.0%	-4.7%	0.0%	0.0%

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