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COMPARISON OF SOCIO-ECONOMIC INDICATORS BETWEEN PUERTO RICO
AND THE UNITED STATES MAINLAND: ANALYSIS OF THE CENSUS 2000

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ABSTRACT

Goals: To analyze and compare the characteristics of Hispanic populations in Puerto Rico and in the United States mainland in five domains: (1) skills in spoken English, (2) school achievement, (3) employment, (4) income, poverty, and wealth, and (5) disabilities.

Data: Summary File 3 from the United States Census 2000, released on September 25th, 2002.

Methods: Comparison of the characteristics of populations, families, and households of different races and ethnicity in Puerto Rico and on the mainland. The Hispanic population in Puerto Rico is compared against the Hispanic and White populations of the United States mainland.

Outcomes examined: Level and self-reported skills speaking English, type of school attended, school achievement, unemployment rate, public employment, income, public assistance, levels and type of poverty, household characteristics, and disabilities.

Empirical findings:

Language: English proficiency levels of the Hispanic population in Puerto Rico are two times lower than on the mainland. 57.0% of Hispanics in Puerto Rico cannot speak English, compared with 23.7% of Hispanics on the mainland.

Education: On average, 27.6% of Hispanic children over three years of age in Puerto Rico are enrolled in private schools, compared with 9.9% of children of the same age cohort and ethnicity on the mainland. Hispanics in Puerto Rico have more years of schooling than Hispanics on the mainland. Hispanics in Puerto Rico are more likely to have a bachelor degree (13.5%) than Hispanics on the mainland (6.7%).

Employment: Public-sector employment is almost twice higher in Puerto Rico (11.5%) than on the mainland (6.5%). Unemployment is also two times higher among Hispanics on the island (19.3%) than among Hispanics on the mainland (9.3%).

Income and public assistance: Even after adjusting for differences in the cost of living, the median income of Hispanic households in Puerto Rico (\$17,241) represents only 51.2% of the median income of Hispanic households on the mainland (\$33,676). Without adjustment, Puerto Rican Hispanic households' median income represents 42.5% of the median income of Hispanic households on the mainland. The share of all households receiving public assistance in Puerto Rico (20.1%) is almost six times higher than the share of all households receiving public assistance on the mainland (3.4%).

Poverty: The percentage of Hispanics classified as poor is 2.2 times higher in Puerto Rico (47.9%) than on the mainland (22.1%). The rate of child poverty in Puerto Rico (57.6%) is twice higher than the rate of child poverty on the mainland (28.8%).

Living conditions and wealth: More Hispanics in Puerto Rico (73.0%) own their homes than Hispanics on the mainland (46.0%). Living arrangements are less crowded in Puerto Rico than on the mainland. Almost 30% of Hispanic households on the mainland and almost 20% of Hispanic households in Puerto Rico have an average occupancy of more than one person per room. Though less crowded, living conditions of Hispanic households in Puerto Rico are worse than those of Hispanic households in the United States mainland. For example, the rate of incomplete plumbing facilities is 3.5 times higher among Hispanic households in Puerto Rico than among Hispanic households on the United States mainland. 95.0% of Hispanic households in the United States mainland and 76.0% of Hispanic households in Puerto Rico have access to telephone services. 17.0% of Hispanic households on the mainland do not have access to a vehicle, compared with 29.0% in Puerto Rico.

Disability: The percentage of reported disabilities among Hispanic people five years and older is higher in Puerto Rico (27.0%) than on the mainland (22.0%).

Summary of empirical findings: The information of the United States Census 2000 summarized below suggests that Puerto Rico still lags behind the rest of the nation in income, employment rate, poverty, reliance on public assistance, living conditions and household wealth, proficiency in spoken English, and reported incidence of disability. Hispanics in Puerto Rico do better than Hispanics on the mainland in educational achievement and home ownership.

Table 1. Comparison of Socioeconomic Outcomes between Hispanics in Puerto Rico and Hispanics and Whites on the Mainland (2000): Summary

Outcome		Hispanics in Puerto Rico	United States Mainland	
Name	Measure		Hispanics	Whites-Non Hispanics
English Proficiency	Performance % monolingual in Spanish, 16-65 years	Lower 57.0%	Higher 23.7%	n/a n/a
School Achievement	Performance % with bachelor degree, over 25 years	Medium 13.5%	Lower 6.7%	Higher 17.2%
Unemployment	Performance % unemployed, over 16 years	Lower 19.3%	Medium 9.3%	Higher 4.3%
Income	Performance Cost-of-living adjusted median annual income (USD)	Lower 17,300	Medium 33,700	Higher 45,400
Public Assistance Income	Performance % of households	Lower 20.1%	Higher 3.4%	
Poverty	Performance % population with poverty status determined	Lower 47.9%	Medium 22.1%	Higher 7.9%
Child Poverty	Performance % population under 5 years	Lower 57.6%	Medium 28.8%	Higher 10.3%
No Earnings	Performance % of households	Lower 35.3%	Higher 19.5%	
Home Ownership	Performance % of households	Higher 73.0%	Medium 46.0%	Lower 72.0%
Home Occupancy	Performance % of households with more than one person per room	Medium 19.0%	Lower 29.0%	Higher 2.0%
House Comfort	Performance % of houses with incomplete plumbing	Lower 5.0%	Medium 2.0%	Higher 0.0%
Disabilities Prevalence	Performance % of population, over 5 years	Lower 27.0%	Medium 21.0%	Higher 18.0%
Risk of Disability	Performance Index	Lower 1.5	Medium 1.1	Higher 1.0

Source: US Census 2000 – Summary File 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

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INTRODUCTION

Objective

The objective of this report is to analyze and document the differences between people in Puerto Rico and Hispanics and Whites in the United States mainland in five domains: (1) skills in spoken English, (2) school achievement, (3) employment, (4) income, poverty, and wealth, and (5) disabilities.

Data

We used the Summary File 3 of the United States Census 2000, released on September 25th, 2002. The Summary File 3 of the United States Census 2000 is the source of all tables and Figures shown. Each Figure draws on a table from the annex.

Summary File 3 contains social, economic, demographic, and housing characteristics for the United States' population. Summary File 3 presents data for the 50 states, the District of Columbia, and Puerto Rico. Whenever possible, the Hispanic population in Puerto Rico is compared with the Hispanic population on the mainland, and the White or Latino population on the mainland. When the information is not broken down by race or ethnicity, the entire population in Puerto Rico is compared with the entire population on the mainland. The populations compared are always specified; mentions of the population of Puerto Rico, the population of the United States mainland, or the population on the mainland, refer to the entire population of the concerned region. No socio-economic indicator is broken down by specific origin; therefore, no analysis is possible for only Puerto Ricans on the mainland.

Sample

Summary File 3 presents information compiled from a sample of about 19 million housing units (about 1 in 6 households). Data are presented at the individual, family, and household levels. Unless otherwise indicated, the tables and calculations do not include the institutionalized population. The institutionalized population includes people under formal authorized, supervised care or custody in institutions at the time of enumeration (i.e. correctional institutions, nursing homes, or juvenile institutions). We exclude the institutionalized population from the labor force when presenting labor statistics.

Definition of variables

Regions

In Summary File 3, the term United States refers to the 50 states and the District of Columbia, or the United States mainland and Hawaii. The island of Puerto Rico is treated separately.

Race and ethnicity

We only consider the Hispanic population of Puerto Rico, even though there are other ethnic groups on the island. Since Hispanics constitute 98.7% of the population in Puerto Rico (Table 2), restricting the analysis to Hispanics in Puerto Rico covers most of the people in Puerto Rico.

We compare the Hispanic population in Puerto Rico with the Hispanic and with the White populations on the mainland. In several cases Summary File 3 only allows comparisons of the

entire populations in the two regions. The notes to the figures and tables indicate the population considered.

In this report, the term White excludes Hispanics. The terms Hispanic or Hispanics refer to the population that reported being Spanish, Hispanic, or Latino in the Census 2000 (Question 5, Figure 1 below). Hispanics may be of any race.

Figure 1. Census question about ethnicity

5 Is this person **Spanish/Hispanic/Latino**? Mark ☒ the **"No"** box if **not** Spanish/Hispanic/Latino.

☐ **No**, not Spanish/Hispanic/Latino

☐ Yes, Mexican, Mexican Am., Chicano

☐ Yes, Puerto Rican

☐ Yes, Cuban

☐ Yes, other Spanish/Hispanic/Latino — *Print group.*

Household

A household includes all the people living in a housing unit. A housing unit is any unit (e.g., house, apartment) where occupants live separately from other people in the building or area. The occupants can be one person living alone, or any other group combination. The definition produces many types of households, including: (1) one person living alone, or (2) two or more persons sharing the housing unit. Each household has one householder, who usually owns or rents the unit. A non-family household includes householders living alone or without relatives, such as roommates, or unmarried partners.

Family

A family includes a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or by adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations.

Coefficient

To facilitate the interpretation of results we have created two types of coefficients. The coefficients compare the values for Puerto Rico and the United States mainland by dividing the value for Puerto Rico by the value for the United States mainland. One is calculated for the Hispanic populations (Coefficient for Hispanics), the other for the entire populations (Coefficient). The coefficients are reported in the narrative accompanying the figures or tables. For instance, the share of children below five years old reported as poor is 28.8% among Hispanics on the mainland and 57.6% among Hispanics in Puerto Rico. In this case, the coefficient for Hispanics is equal to 2.0 ($57.6/28.8$), meaning that child poverty is two times higher in Puerto Rico than on the mainland. In some cases, the coefficient is below one. For

example, the median 1999 household income was \$41,994 for the entire population of the mainland, but only \$14,412 for the entire population of Puerto Rico. The coefficient equals 0.34 ($14,412/41,994$), indicating that the median income of households in Puerto Rico represents 34% of the median income of households on the mainland.

Methods

We downloaded the Summary File 3 raw data from the Census web site (<http://www.census.gov/Press-Release/www/2002/sumfile3.html>), formatted as Access tables. The analysis was done using Excel and SAS version 8. We built a database with 2,432 variables and two observations, one for the United States mainland and one for Puerto Rico.

The analysis includes absolute numbers and percentages to describe and compare the different populations. We presented graphs or summary tables for each of the outcomes observed. Detailed tables are available in the annexes of this report.

ANALYSES AND FINDINGS

I. Demographic characteristics

In 2000 the United States mainland had 281.4 million people (Table 2), of whom 35.2 million (12.5%) were Hispanics. The population of Puerto Rico (3.8 million people) accounted for 1.4% of the total population of the mainland.

Table 2. Total Hispanic and White Population in the United States Mainland and in Puerto Rico (2000)

	Total Population	Share of total population
United States Mainland	281,421,920	100.0%
<i>Whites</i>	194,514,144	69.1%
<i>Hispanics</i>	35,238,480	12.5%
Puerto Rico	3,808,610	100.0%
<i>Whites</i>	38,407	1.0%
<i>Hispanics</i>	3,758,609	98.7%

Source: US Census 2000 - Summary Files 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table 3 (below) shows that the 9.2 million Hispanic households in the United States mainland represent 8.8% of the total 105.5 million households in the country. In Puerto Rico, the 1.2 million Hispanic households account for the bulk (98.6%) of all households in Puerto Rico.

The information in Table 3 also suggests that, on average, each household contains almost three people in Puerto Rico, compared with only 2.6 people on the mainland. The average household size of the Hispanic population on the mainland (3.7 persons) is higher than the average household size of the Hispanic population in Puerto Rico (almost 3 persons).

Table 3. Household Information for Hispanic and White Households in the United States Mainland and in Puerto Rico (2000)

	Number of Households	Average Household size ¹
United States Mainland	105,539,120	2.59
<i>Whites</i>	78,983,496	2.39
<i>Hispanics</i>	9,272,610	3.70
Puerto Rico	1,261,816	2.98
<i>Whites</i>	13,595	2.79

Hispanics

1,244,401

2.98

Source: US Census 2000 - Summary Files 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note: ¹ The average household size is calculated using the population in household, not the total population.

Table 4 shows that the population in Puerto Rico is younger than the population on the mainland. In Puerto Rico, 40.0% of the total population is below 25 years of age, compared with 35.0% on the mainland. The share of the total population over 65 years old in Puerto Rico (11.0%) is comparable with the share of the White population of the same age group on the mainland (15.0%), but higher than the share of the Hispanic population of the same age group on the mainland (4.8%).

Table 4. Hispanic and White Population in the United States Mainland and in Puerto Rico, by Age Groups (2000)

	Total	Under 25 yrs	25 to 64 yrs	65+ yrs
United States Mainland	281,421,920	35.0%	52.0%	13.0%
<i>Whites</i>	194,514,144	31.2%	53.7%	15.0%
<i>Hispanics</i>	35,238,480	48.2%	47.0%	4.8%
Puerto Rico	3,808,610	40.0%	49.0%	11.0%
<i>Whites</i>	38,407	33.7%	56.2%	10.1%
<i>Hispanics</i>	3,758,609	40.0%	48.8%	11.2%

Source: US Census 2000 - Summary Files 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

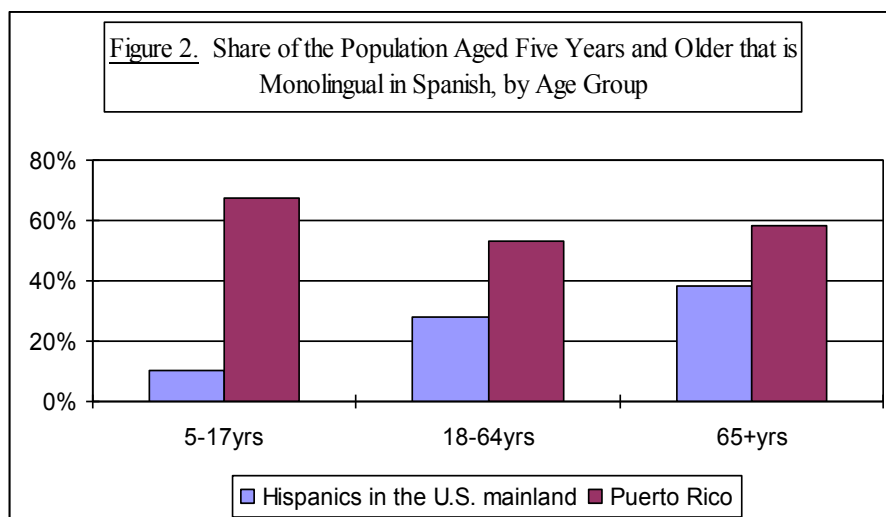
In sum, Hispanics constitute almost the entire population of Puerto Rico (98.7%). Both in Puerto Rico (40.0% are under 25 years of age) and in the United States mainland (48.2% are under 25 years of age), the Hispanic populations are younger than the White population on the mainland (31.2% are under 25 years of age).

II. Language

A) Spanish monolingual population

Fluency in English refers to the self-assessed ability to speak English well or very well. We created a category called monolingual for those who could not speak English or for those who could speak it with difficulty. We find that the share of Hispanics who do not speak English is higher on the island than on the mainland, and the difference persists throughout the life cycle. Furthermore, the census survey is based on self-reported data. There is a possibility that Hispanics from Puerto Rico might have a lower standard of what it means to speak English than the Hispanics in the United States mainland. If so, the real difference in English ability would be even greater than the numbers showed here.

Figure 2 shows the share of monolingual speakers in Spanish among Hispanics on the mainland and in Puerto Rico, for three age groups: five to seventeen, eighteen to sixty-four, and over sixty-five years old.

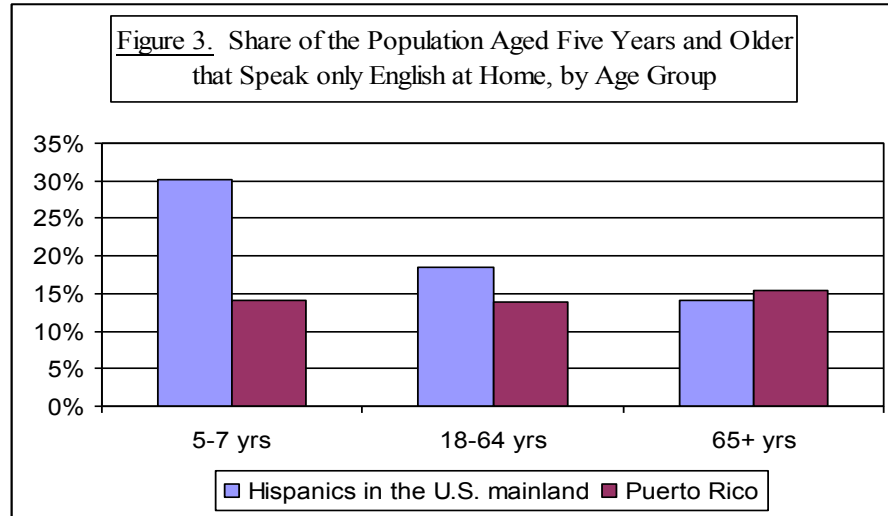


Data Source: Annex—Table A1.

On the mainland, 10.4% of Hispanic children (5-17 years) are monolingual in Spanish. This percentage is more than six times higher among Hispanic children in Puerto Rico (67.2%). Among Hispanics from 18 to 64 years old, 27.9% of those in the United States mainland cannot speak English or speak it with difficulties, compared with 53.2% of those in Puerto Rico. Among Hispanics over 65 years old, 38.4% are monolingual on the mainland, compared with 58.4% in Puerto Rico.

B) Language spoken at home

This language difficulty is confirmed by the percentage of the Hispanic population that speaks English at home (Figure 3).



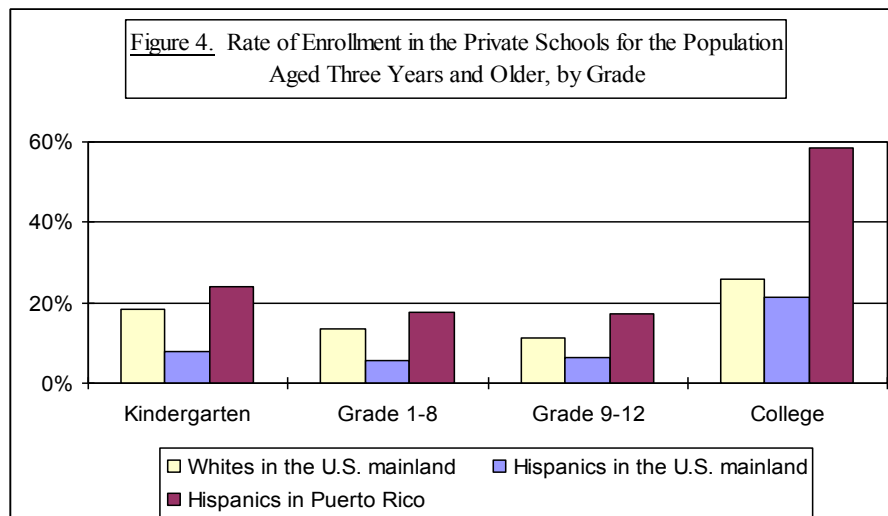
Data Source: Annex—Table A2.

The share of Hispanic children in Puerto Rico who speak only English at home (14.1%) is half of the share of Hispanic children on the mainland who speak only English at home (30.1%). The gap narrows with age. For the working-age population (between 18 and 64 years old), the share of the Hispanic population that speaks only English at home is much lower in Puerto Rico (14.0%) than on the mainland (18.5%). Among the Hispanic population over 65 years old, the share that speaks only English at home is higher in Puerto Rico (15.4%) than on the mainland (14.2%).

III. Education

A) Enrollment in public and private schools

The populations described in this section are the White population on the mainland, the Hispanic population on the mainland, and the Hispanic population in Puerto Rico. All the population groups in this section are three years of age or older.



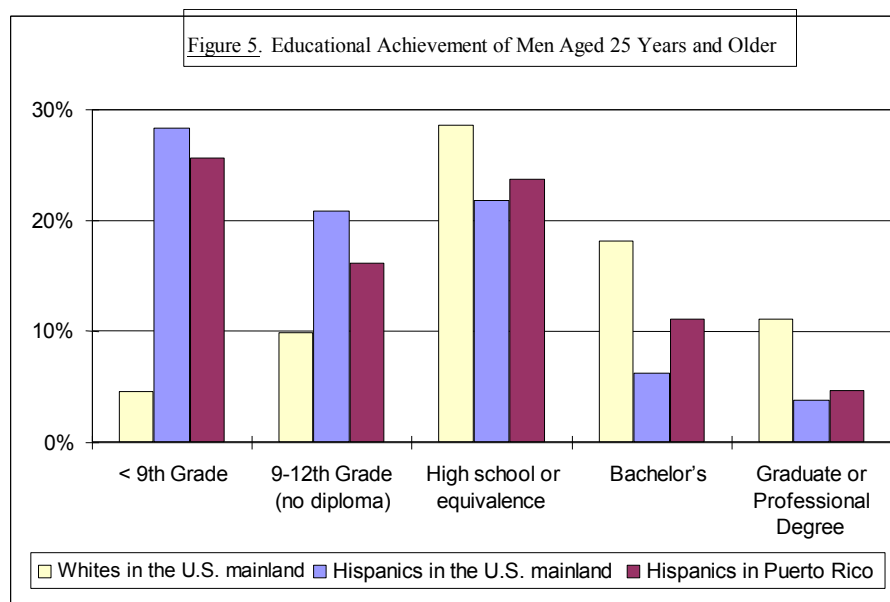
Data Source: Annex—Table A3.

Figure 4 shows that, for all grades, people in Puerto Rico prefer private schools. Only 18.2% of White children on the mainland and 7.8% of Hispanic children on the mainland are in private kindergartens, compared with 24.0% of Hispanic children in Puerto Rico. The enrollment of Hispanic children in private kindergarten is three times higher in Puerto Rico than on the mainland. Less than 14% of White junior high school students on the mainland and less than 6% of Hispanic junior high school students on the mainland are in private schools, compared with 17.6% of Hispanic junior high school students in Puerto Rico. The percentage is three times higher among the Hispanic populations in Puerto Rico than on the mainland. Only 11.1% of White senior high school students on the mainland and 6.2% of Hispanic senior high school students on the mainland are in private schools. The share of Hispanics in Puerto Rico enrolled in private high school is 17.3%, or 2.8 times higher than the share among Hispanics on the mainland. On the mainland, 25.9% of White college students and 21.4% of Hispanic college students enroll in private colleges. In Puerto Rico, 58.7% of Hispanic college students enroll in private colleges.

B) School achievement

The populations described in this section are the White population over 25 years old on the mainland, the Hispanic population over 25 years old on the mainland, and the Hispanic population over 25 years old in Puerto Rico. We break down the analysis by sex.

This section shows that White men and women completed more years of school than Hispanic men and women, whether on the mainland or in Puerto Rico. Within the Hispanic population, both men and women on the mainland completed more years of school than their comparable cohorts in Puerto Rico. Fewer of them stop in lower school levels, and more of them go on to university.

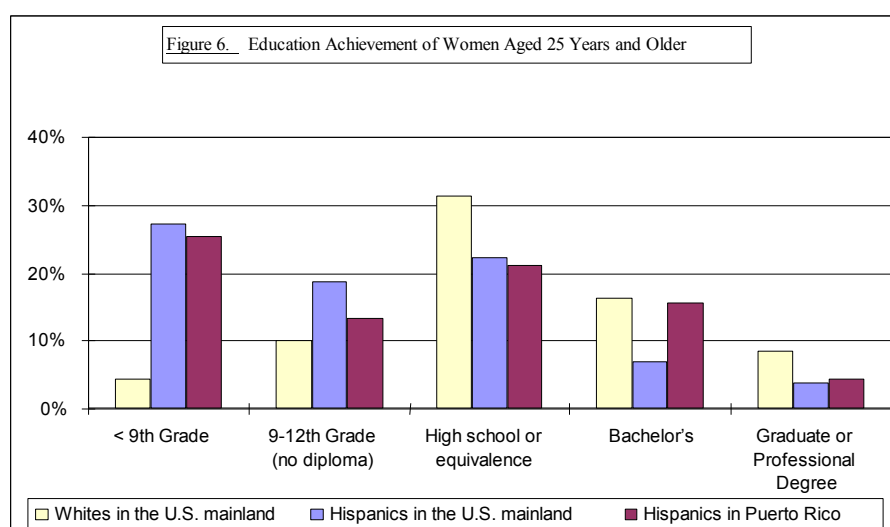


Data Source: Annex—Table A4.

Figure 5 shows that 28.3% of Hispanic men on the mainland did not attain 9th grade, compared with 4.6% of White men on the mainland, and 25.7% of Hispanic men in Puerto Rico. On the

mainland, 10.0% of White men and 20.9% of Hispanic men finished the ninth grade but did not graduate from high school; this rate is 16.2% for Hispanic men in Puerto Rico. Almost 22% of Hispanic men on the mainland only have a high school diploma, whereas more than 28% of White men on the mainland and 23.8% of Hispanic men in Puerto Rico have only a high school diploma.

Hispanic men in Puerto Rico have higher educational achievement than Hispanic men on the mainland, but lower educational achievement than White men on the mainland. 6.3% of Hispanic men on the mainland have a bachelor's degree, compared with 11.1% among Hispanics in Puerto Rico and 18.1% among White men on the mainland. About 3.8% of Hispanic men on the mainland earned a graduate degree, against 4.8% in Puerto Rico and 11.1% among White men on the mainland.



Data Source: Annex—Table A5.

Figure 6 shows that 27.2% of Hispanic women and 4.6% of White women on the mainland did finish the ninth grade, compared with 25.5% of Hispanic women in Puerto Rico. On the mainland, 10.0% of White women and 18.7% of Hispanic women finished the ninth grade but did not graduate from high school; this rate is 13.4% for Hispanic women in Puerto Rico. About 31.4% of White women and 22.4% of Hispanic women on the mainland only have a high school diploma, whereas 21.1% of Hispanic women in Puerto Rico only have a high school diploma.

Hispanic women in Puerto Rico have better higher educational achievement than Hispanic women on the mainland, but lower higher educational achievement than White women on the mainland. Bachelor's graduates represent 7.0% of Hispanic women on the mainland, against 15.6% in Puerto Rico and 16.3% for White women on the mainland. About 3.7% of Hispanic women on the mainland earned a graduate degree, compared with 4.5% of Hispanic women in Puerto Rico and 8.5% of White women on the mainland.

Figures 5-6 suggest that both on the mainland and in Puerto Rico, Hispanic women are more likely to earn a bachelor's degree than Hispanic men. In Puerto Rico, 15.6% of Hispanic women

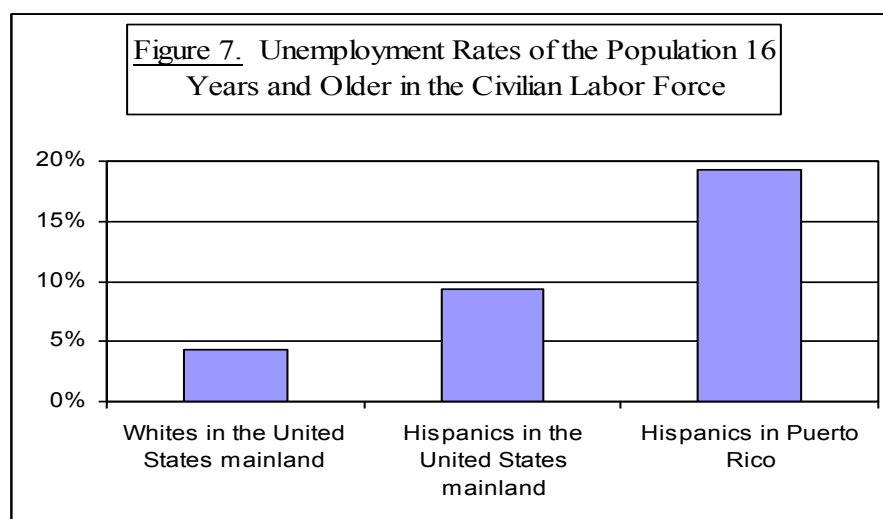
have a bachelor's degree, compared with 11.1% of Hispanic men. On the mainland, 7.0% of Hispanic women have a bachelor's degree, compared with 6.3% of their male counterparts.

On the other hand, more Hispanic men have a graduate or professional degree than Hispanic women do. 4.8% of Hispanic men in Puerto Rico have attended graduate school or more, compared with 4.5% of Hispanic women in Puerto Rico. On the mainland, 3.8% of Hispanic men and 3.7% of Hispanic women have a graduate or professional degree.

IV. Employment

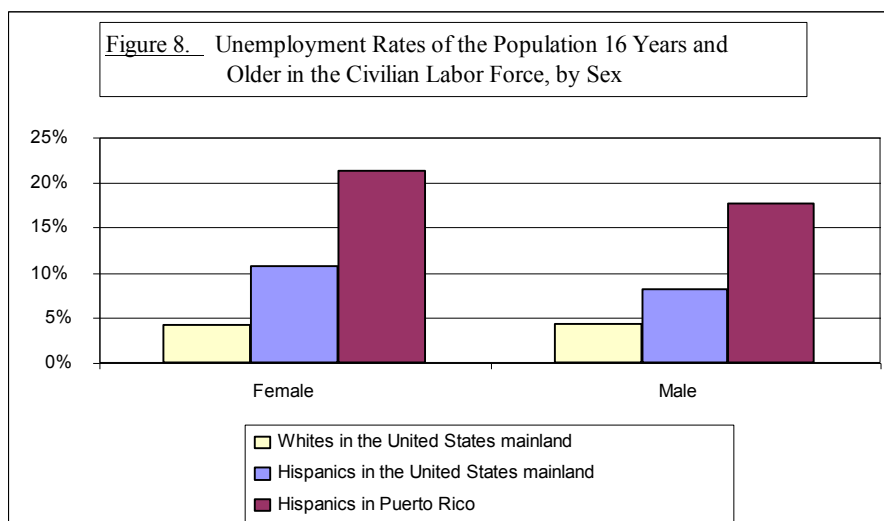
A) Unemployment

The population described in this section is the population 16 years of age and older in the civilian labor force. People counted as unemployed in the Census 2000 reported not having a job, looking for one, and being available to start work. We find that unemployment is higher in Puerto Rico, regardless of the population on the mainland used as a benchmark. On average, the unemployment rate in Puerto Rico (19.2%) is more than three times higher than the unemployment rate on the mainland (5.8%). We recognize that these rates may differ from the official labor statistics due to different definitions and calculation methodologies. The rates presented in this document, although accurately computed from the Census 2000's statistics and definitions of employment and unemployment, are not to be cited instead of the official labor statistics.



Data Source: Annex—Table A6.

As Figure 7 shows, the unemployment rate of Hispanics is two times higher in Puerto Rico than on the mainland. About 9% of the Hispanic population in the civilian labor force aged 16 years and older on the mainland is unemployed, compared with 19.3% of the Hispanic population in the civilian labor force aged 16 and older in Puerto Rico.



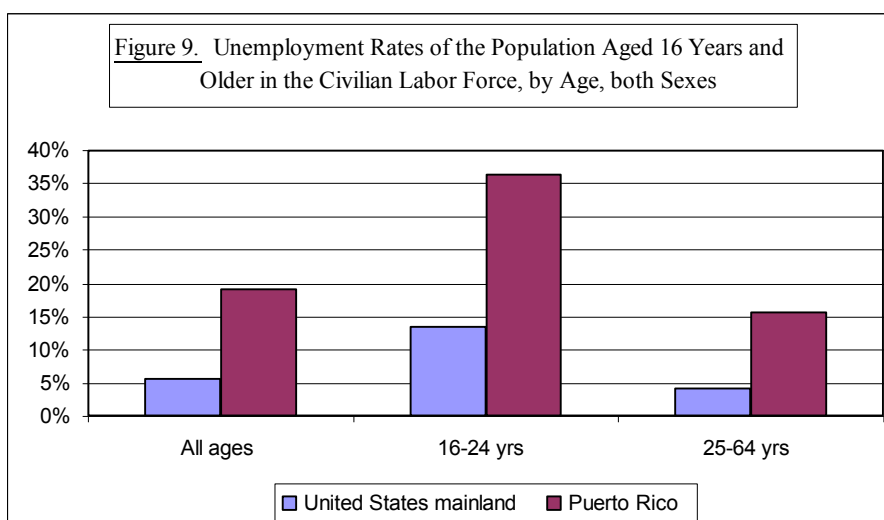
Data Source: Annex—Table A6.

In Figure 8 we see that Hispanic women's unemployment rate is 21.3% in Puerto Rico, against 10.7% for Hispanic women and 4.3% for White women on the mainland. Hispanic men's unemployment rate is 17.7% in Puerto Rico; on the mainland, the unemployment rate is 8.3% for Hispanic men and 4.4% for White men.

Differences among sexes also vary in the two regions. In Puerto Rico, Hispanic women's unemployment rate is 20.3% higher than Hispanic men's.

B) Unemployment by Age

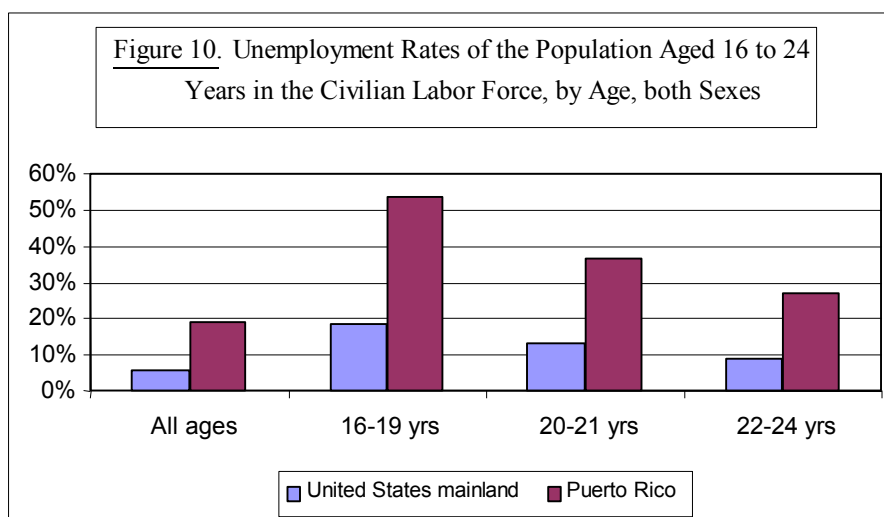
Figure 9 presents the unemployment rates by age groups. Since no details by race/ethnicity are available in the Summary Files 3, the entire populations of the two regions are compared.



Data Source: Annex—Table A7.

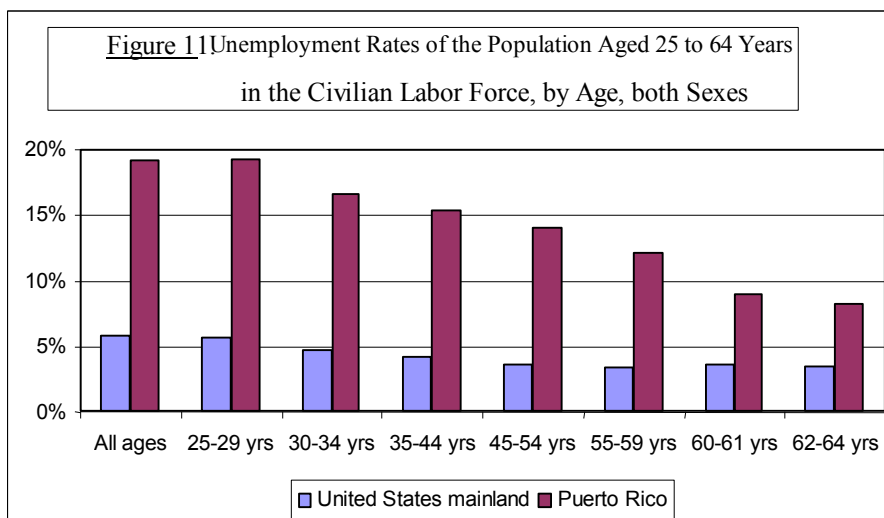
In the population 16 to 24 years old in the civilian labor force, 36.4% are unemployed in Puerto Rico, against 13.5% on the mainland. In the population 25 to 64 years old in the civilian labor

force, 15.5% are unemployed in Puerto Rico, against 4.3% on the mainland. The unemployment rate of the population between 16 and 24 years of age is 2.6 times higher in Puerto Rico than on the mainland. This gap is 3.6 for the population 25 to 64 years old.



Data Source: Annex—Table A8.

Figure 10 shows that the unemployment rate of the younger population (excluding students) in the labor force is high. 53.8% of the civilian population between 16 and 19 years of age in the labor force is unemployed in Puerto Rico, compared with 18.6% on the mainland.



Data Source: Annex—Table A9.

As Figure 11 shows, unemployment rates of the civilian population in the labor force between 25 and 64 years old declines in Puerto Rico, from 19.3% for the age group 25-29 years old to 8.2% for the age group 62-64 years old. On the mainland, unemployment decreases from 5.8% for the age group between 25 and 29 years old to 3.4% for the age group 55 to 59 years old, and then increases slightly to 3.6% and 3.5% for the age groups 60-61 years old and 62-64 years old.

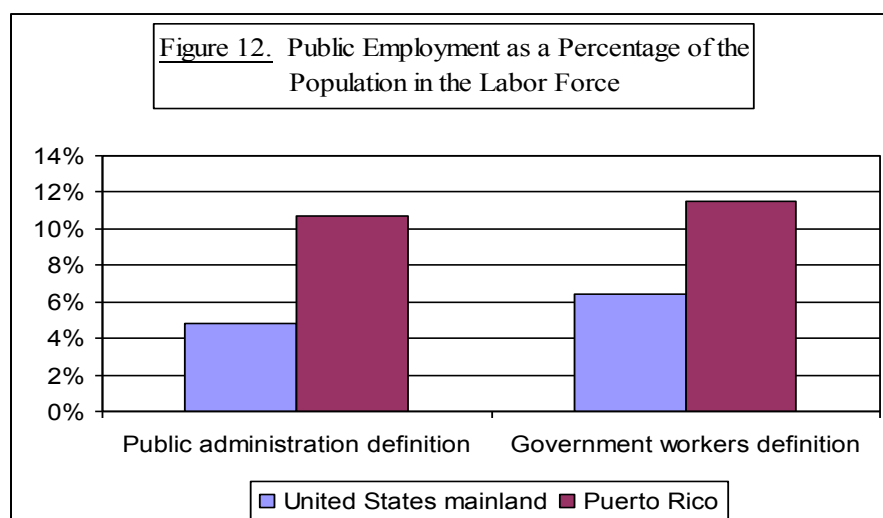
From 25 to 64 years old, the gap in unemployment between the mainland and Puerto Rico narrows. It goes from an unemployment rate in Puerto Rico 3.4 times higher than on the mainland (age group 25-29 years old) to 2.3 times higher (age group 62-64 years old).

C) Government employment

To estimate the share of the population employed in the public sector we follow the definitions of the US Census and use two different definitions:

1. In the classification of the employed population by industry, one category is ‘Public administration’. This category is limited to regular government functions, such as legislative, judicial, administrative, and regulatory activities of governments. Other government organizations, such as schools, hospitals, liquor stores, and bus lines, are not included in this definition.
2. The classification by industry and by class of worker identifies ‘Government workers’; this includes people who are employees of any federal, tribal, state, or local governmental unit, regardless of the activity of the agency.

Since the numbers of government employees change according to the definition used, we report both under the names of public administration (definition 1. above) and government workers (definition 2. above). The second definition includes more people. Summary Files 3 does not provide a breakdown by race or ethnicity for people employed in the public sector.



Data Source: Annex—Table A10.

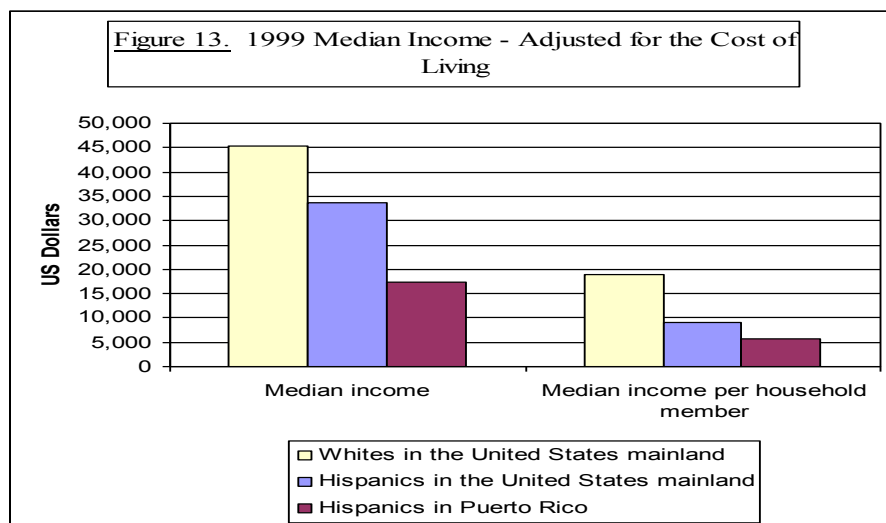
Figure 12 suggests that 10.7% of the employed population 16 years and older in Puerto Rico was employed in public administration, compared with 4.8% on the mainland. If we use the broader definition of public employment and include all government organizations, we see in Figure 12 that 11.5% of the employed people 16 years and older in Puerto Rico are government workers, compared with 6.5% on the mainland.

V. Income

A) Median income

Summary File 3 presents figures on median annual income of households by race or ethnicity. The figures compared in this section are therefore for White households and Hispanic households in the mainland, and Hispanic households in Puerto Rico. To obtain the median income per household member, we divided by the average household size.

We make adjustments for differences in the costs of living between the two regions. The estimation of the cost of living in Puerto Rico was obtained from the Penn World Tables (PWT 6.1), created by Alan Heston, Robert Summers, and Bettina Aten of the Center for International Comparisons at the University of Pennsylvania (CICUP). Their index is based on two sources: (1) a wage survey administered by the Bureau of Labor Statistics and (2) the Cost Of Living Allowance (COLA) system, based on price surveys, used by the Federal Government to determine the wages of its workers in Puerto Rico. Combining the two sources, Heston et al. estimate the price level in Puerto Rico at 83% of the United States mainland price level. The Penn World Tables are widely recognized as a rigorous source of economic information, but Heston et al. warn that Puerto Rico's coefficient of adjustment has to be considered with care. All the information is available with and without adjustment.



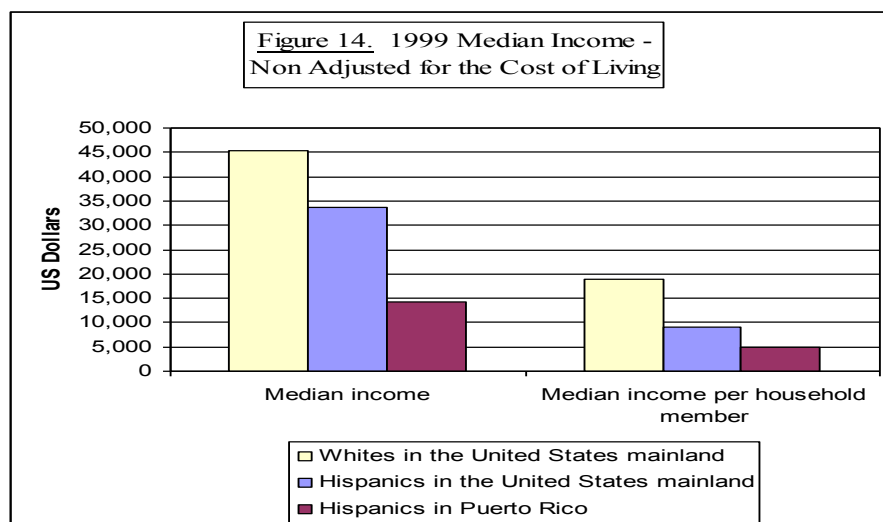
Data Source: Annex—Table A11.

As shown in Figure 13, after adjusting for differences in the cost of living, the annual median income of Hispanic households in Puerto Rico (\$17,241) is about half of the annual median income of Hispanic households on the mainland (\$33,676).

On the mainland, White households have a median income (\$45,367) that is 34.7% higher than the median income of Hispanic households (\$33,676). Even after adjusting for the cost of living, the median income of Hispanic households in Puerto Rico (\$17,241) only represents about 40% of the median income of White households on the mainland (\$45,367).

The annual median income per household member (Figure 13) for Hispanic households in Puerto Rico (\$5,779) represents 63.4% of the annual median income per household members for

Hispanics on the mainland (\$9,114), and is just above one third of the annual median income per household member for White households on the mainland (\$18,950).

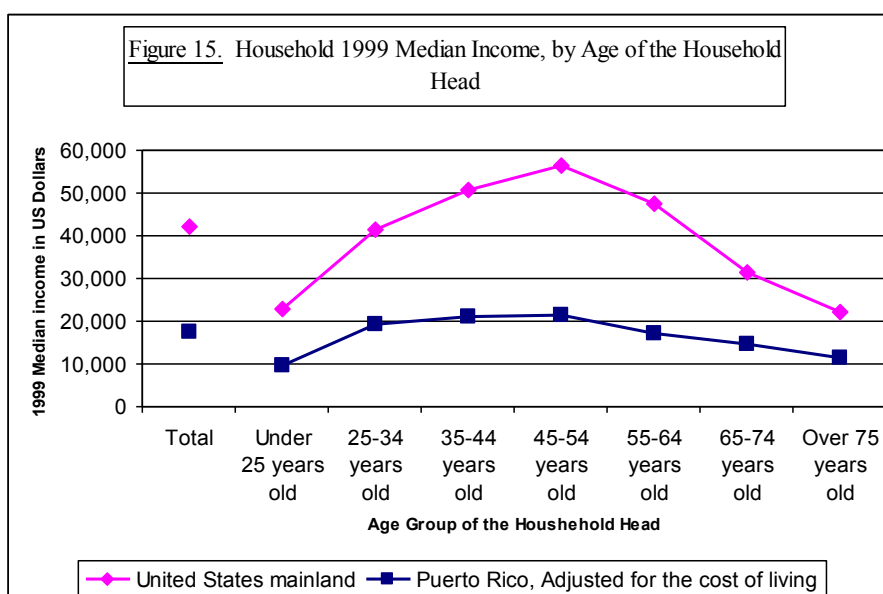


Data Source: Annex—Table A11.

Figure 14 shows the annual median income unadjusted for the cost of living. Without the adjustment, the annual median income of Hispanic households in Puerto Rico represents 42.5% (versus 51.2% with adjustment, Figure 13) of the annual median income of Hispanic households on the mainland: \$14,310 in Puerto Rico and \$33,676 on the mainland. The annual median income of Hispanic households in Puerto Rico (\$14,310) represents only 31.5% of the annual median income of White households on the mainland (\$45,367).

B) Median income by age

Data about the median income by age is not broken down by race and ethnicity in Summary File 3. On the mainland, the median income of Hispanic households is about 80% of the median income of White households.



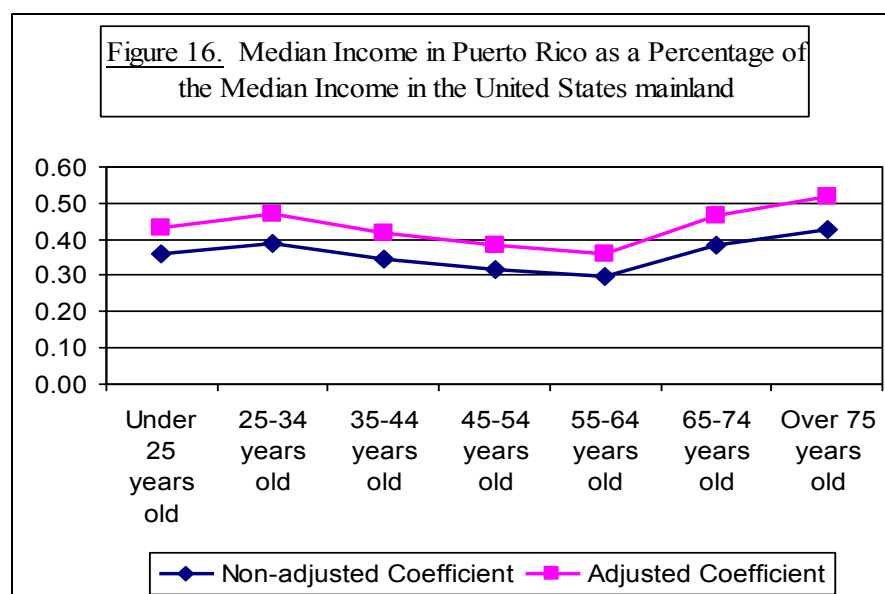
Data Source: Annex—Table A12.

Annual median income rises and then falls with age, both on the mainland and in Puerto Rico (Figure 15). In both regions, the turning point is around 55 years. In Puerto Rico, the cost-of-living adjusted annual median income grows from \$9,813 for the population under 25 years old to \$21,594 for the population 45 to 54 years old, then decreases to \$11,507 for the age group over 75 years old; on the mainland and for the same age groups, it grows from \$22,679 to \$56,300, and then decreases to \$22,259.

Figure 15 also shows that between 25 and 54 years old the annual median income of the entire population in the United States mainland increases by 35.9% (from \$41,414 to \$56,300), the annual median income of the entire population of Puerto Rico increases only by 11.3% (from \$19,400 to \$21,594; numbers adjusted for the cost of living).

Figure 16 shows the gap in median income by age between the mainland and Puerto Rico. The Y-axis represents the median income in Puerto Rico as a percentage of the median income on the mainland.

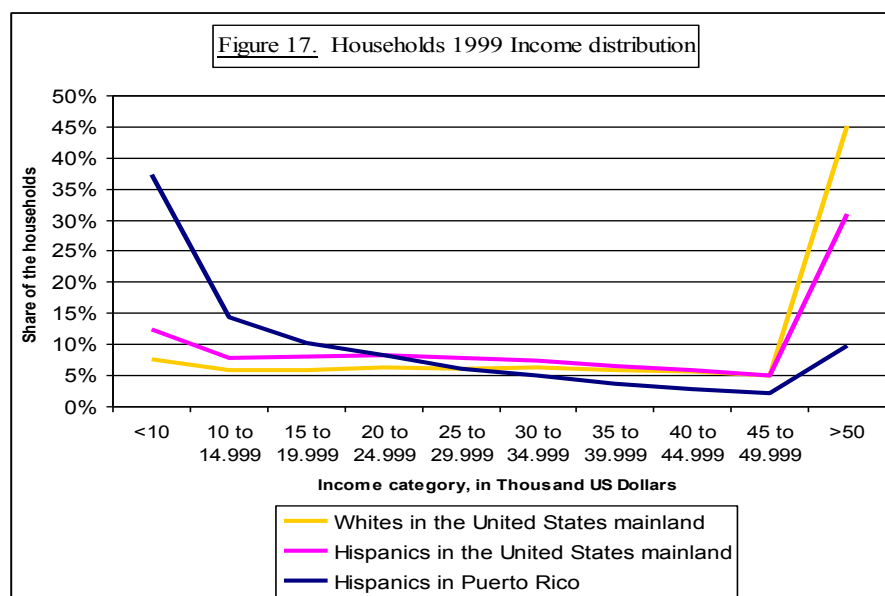
The gap between Puerto Rico and the mainland increases over most of the life cycle until people reach the age of 55. By the age of 55 the unadjusted median income in Puerto is only around 30% of the median income of the mainland. After the age of 55, the median income of Puerto Rico catches up with the median income of the mainland. People over 75 years of age in Puerto Rico have a median income (unadjusted for cost of living) that is 42.9% lower than the median income of people of the same age on the mainland.



Data Source: Annex—Table A12.

C) Income distribution

Figure 17 shows the income distribution among the White and Hispanic populations on the mainland and the Hispanic population in Puerto Rico. We find that in Puerto Rico a greater share of households are poor, compared with Hispanics or Whites on the mainland.



Data Source: Annex—Table A13.

The share of households with low income is higher in Puerto Rico than on the mainland. The share of households that have a 1999 annual income below \$10,000 is three times higher among Hispanic households in Puerto Rico (37.3%) than among Hispanic households on the mainland (12.4%), and almost five times higher than among White households on the mainland (7.6%). The share of households that have a 1999 annual income between \$10,000 and \$14,999 is 1.8 times higher among Hispanic households in Puerto Rico (14.3%) than among Hispanic households on the mainland (7.8%), and two and a half times higher than among White households on the mainland (5.8%).

About the same share of Hispanic households on the mainland (8.3%) and in Puerto Rico (8.4%) have a 1999 annual income between \$20,000 and \$24,999. The share of Hispanic households that fall into the next upper categories is always higher on the United States mainland than in Puerto Rico.

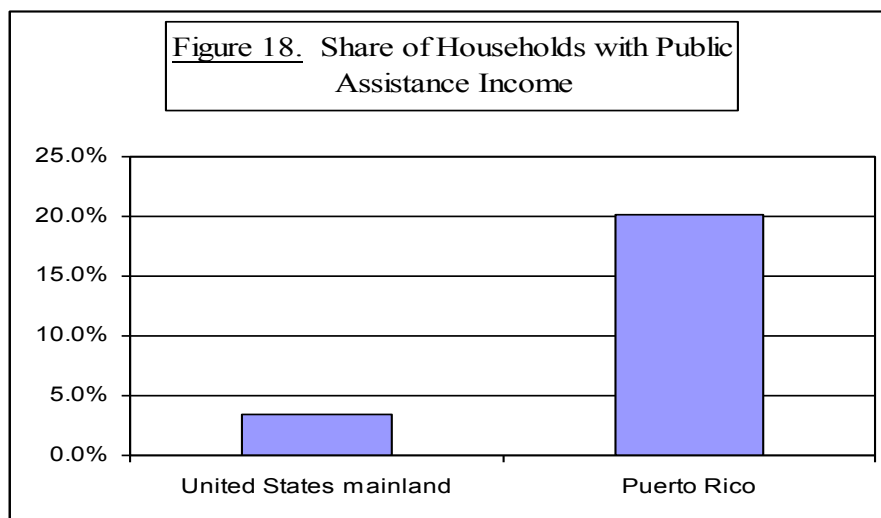
The share of households with a 1999 annual income over \$50,000 is higher among Whites on the mainland (45.3%) than among Hispanics, both on the mainland (30.9%) and in Puerto Rico (9.9%).

D) Public assistance income

In Summary File 3, public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). Separate payments received for hospital or other medical

care (vendor payments) are excluded. Public assistance excludes Supplemental Security Income (SSI). This information is not broken down by race or ethnicity.

The gap in households receiving public assistance between the mainland and Puerto Rico is large (Figure 18). The number of households receiving public assistance is almost 6 times higher in Puerto Rico (20.1% of all households) than on the mainland (3.4% of all households).



Data Source: Annex—Table A14.

VI. Poverty

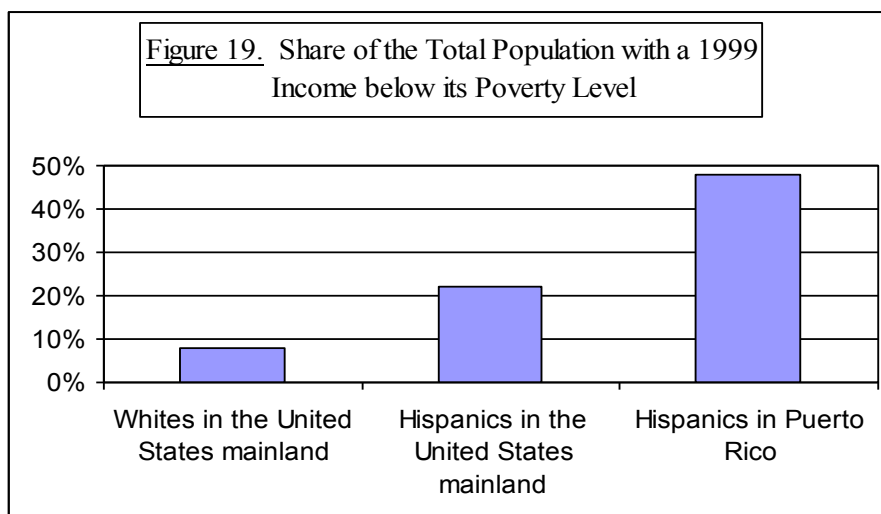
A) Population living in poverty

The population considered in this chapter is the population “for whom poverty status is determined”¹. This excludes the institutionalized population, people in the military, people in college dormitories, and unrelated individuals under 15 years old. These groups were excluded from both the numerator and denominator when calculating poverty rates and are considered neither “poor” nor “non-poor”.

The population for whom poverty status is determined represents 97.6% of the White population on the mainland, 97.8% of the Hispanic population on the mainland, and 99.0% of the Hispanics in Puerto Rico.

The Census Bureau uses the federal government's official poverty definition, based on food consumption. Poverty level is a family measure. There are 48 different poverty levels, based on the size and the composition of the family. As an example, the 1999 weighted average threshold used in the Census 2000 is \$13,290 for a three-person family. The poverty level is not adjusted for geography but it is consumption based and is revised every year to take into account the cost of living. All members of a family are classified as poor if the income of the family does not exceed the poverty threshold.

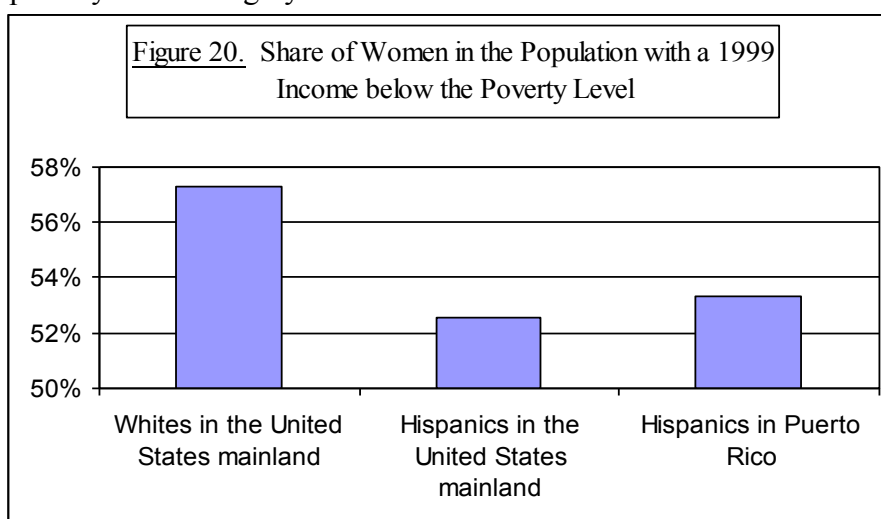
¹ Census 2000 terminology.



Data Source: Annex—Table A15.

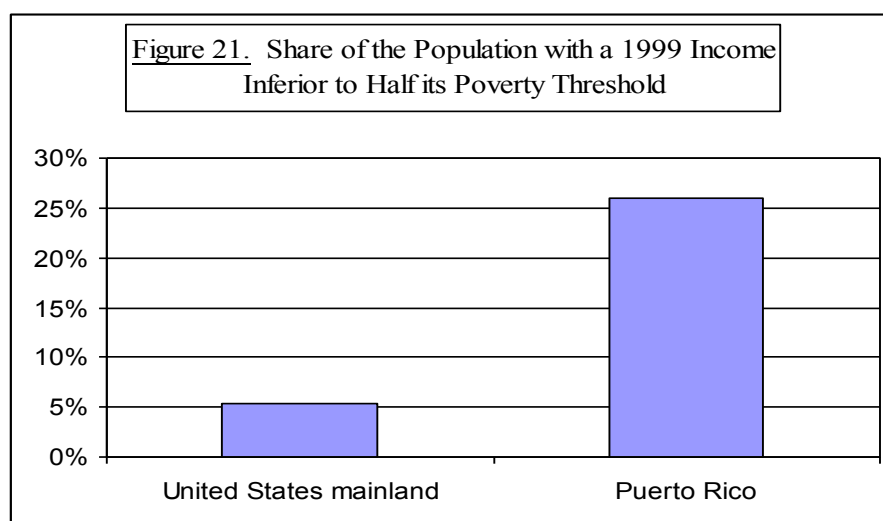
As shown in Figure 19, poverty is more prevalent in Puerto Rico than on the mainland. Close to half (47.9%) of the Hispanic population for whom poverty status is determined in Puerto Rico are poor, compared with 22.1% and 7.9% of Hispanics and Whites on the mainland. The percentage of the Hispanic population classified as poor is more than two times higher on the island than on the mainland.

Women account for about 55% of the population classified as poor (Figure 20). As Figure 20 shows, the share of Hispanic women in Puerto Rico and Hispanic women on the mainland who fall below the poverty line is roughly similar at about 52-53%.



Data Source: Annex—Table A16.

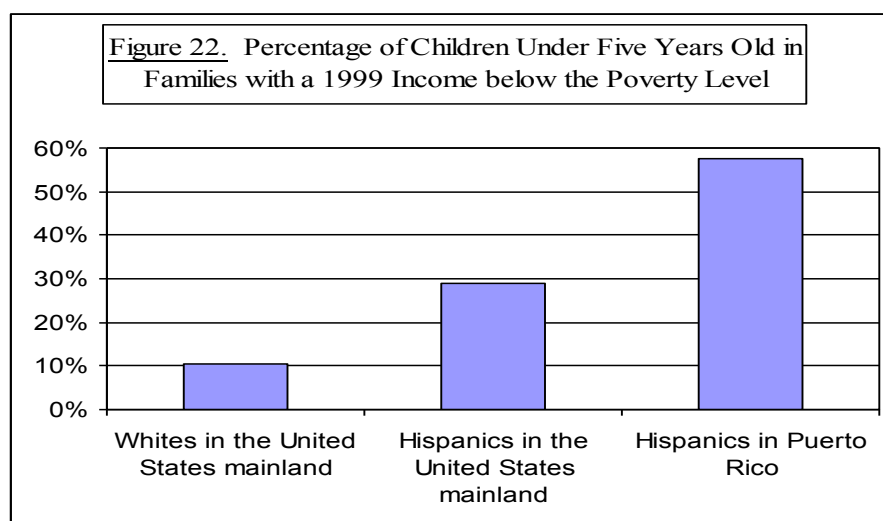
Figure 21 shows the percentage of the population in extreme poverty or with an income of less than half of the poverty threshold. We were unable to separate the Hispanic population on the mainland, so we report one figure for the mainland that includes Hispanics. 25.9% of the population in Puerto Rico but only 5.4% of the population on the mainland lives under extreme poverty.



Data Source: Annex—Table A15.

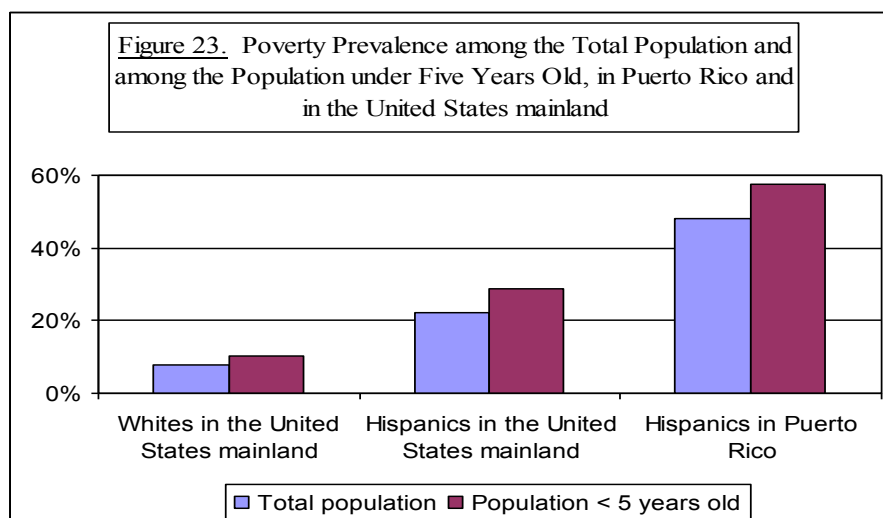
B) Child poverty

Figure 22 shows that almost 60% of the Hispanic children in Puerto Rico are poor, against slightly less than 30% of the Hispanic children on the mainland and 10.3% of the White children on the mainland.



Data Source: Annex—Table A17.

Figure 23 combines the information presented in the two previous sections to compare poverty rates among children and among the entire population. In all groups, the share of children in poverty is higher than the share of the overall population in poverty. Among the Hispanic population of Puerto Rico, the rate of child poverty (57.6%) is 20.3% higher than the all-age rate of poverty in the same population (47.9%).

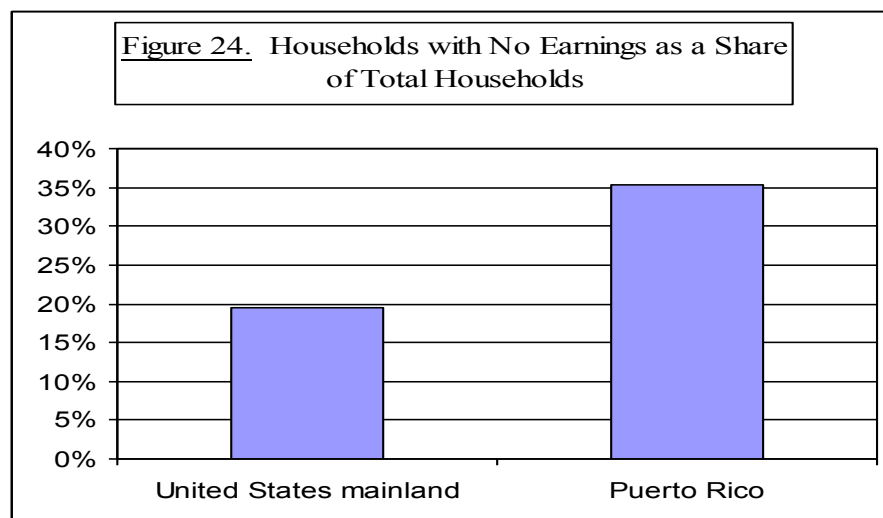


Data Source: Annex—Table A18.

C) No earnings

Earnings are defined as the sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly for people 16 years old and over before deductions for personal income taxes, social security, bond purchases, union dues, Medicare deductions, etc. This information is not available by race or ethnicity.

Figure 24 shows that in Puerto Rico, 35.3% of households reported no earnings, compared with 19.5% on the mainland.



Data Source: Annex—Table A19.

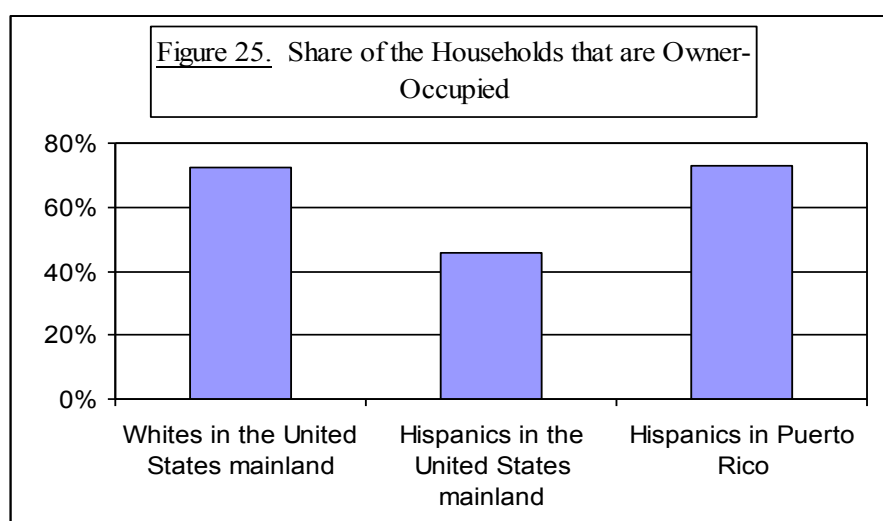
VII. Household characteristics

Household characteristics are compared among three population groups: (a) Whites on the mainland, (b) Hispanics on the mainland, and (c) Hispanics in Puerto Rico. We reported counts, proportions, and relative risk of having or lacking a household condition. For relative risk we used White households on the mainland as the reference group.

A) House tenure and cost

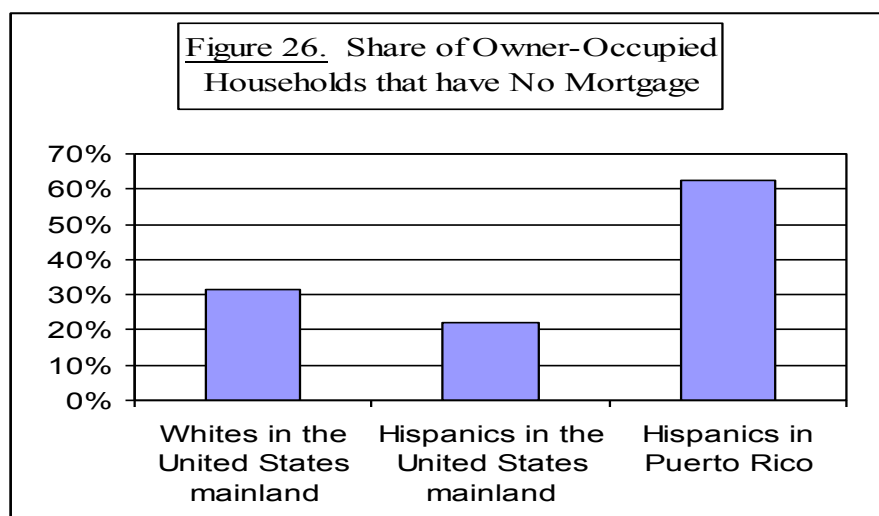
Based on their tenure status, households were classified as either owner-occupied or renter-occupied. Mortgage refers to any form of debt where the property is pledged as a security of repayment. Gross rent includes the monthly rent fee and the estimated average monthly cost of utilities if these are not included in the rent.

On the mainland, Whites occupy 79,086,566 housing units, 72.0% of which are owner-occupied. Hispanics on the mainland occupy 9,179,764 housing units, 46.0% of which are owner occupied. These findings mean that, on the mainland, Hispanic households are 36.1% less likely than White households to be owner-occupied. In Puerto Rico, Hispanics occupied a total of 1,243,843 households, 73.0% of which are owner-occupied. Consequently, Hispanic households in Puerto Rico are as likely as White households to be owner-occupied (Figure 25).



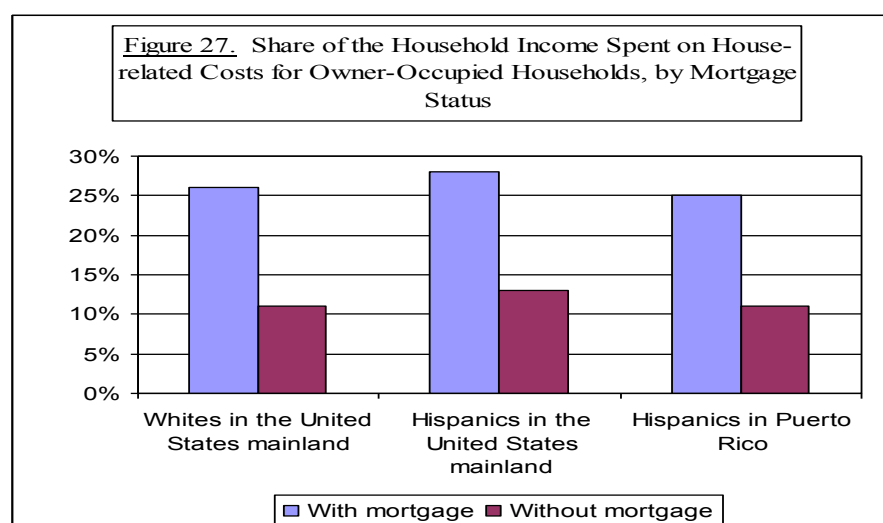
Data Source: Annex—Table A20.

As shown in Figure 26, we analyzed the proportion of owner-occupied households that did not have a mortgage. On the mainland, 32.0% of the owner-occupied White households and 22.0% of the owner-occupied Hispanic households did not have a mortgage. In contrast, 63.0% of the owner-occupied Hispanic households in Puerto Rico did not have a mortgage. Hispanic households on the mainland are 14.7% more likely to have a mortgage than White households. Hispanic households in Puerto Rico are 45.6% less likely to have a mortgage than White households on the mainland.



Data Source: Annex—Table A21.

The house-related costs of the owner-occupied households depend on whether or not the household has a mortgage. The monthly cost includes mortgage (capital plus interests), real estate taxes, home insurance (fire, hazards and floods), utilities and fuel, and condominium fee (if appropriate).



Data Source: Annex—Table A21.

The proportion of the total monthly household income spent on housing costs is relatively similar across population groups, but varies with mortgage status. For households with a mortgage, the share of the total income spent on the house is 26.0% for White households on the mainland, 28.0% for Hispanic households on the mainland, and 25.0% for Hispanic households in Puerto Rico. For households without a mortgage, the share of the total income spent on the house is 11.0% for Whites on the mainland, 13.0% for Hispanics on the mainland, and 11.0% for Hispanics in Puerto Rico.

Table 5. Household Median Gross Rent as a Share of Monthly Income for Rented Housing Units¹ (2000)

	Median Monthly Household Income (USD) [A]	Median Gross Rent (USD)	Gross Rent as a Share of [A]
United States Mainland			
<i>Whites</i>	2,237	604	27.0%
<i>Hispanics</i>	2,358	613	26.0%
Puerto Rico			
<i>Hispanics</i>	1,089	294	27.0%

Source: US Census 2000 - Summary Files 3

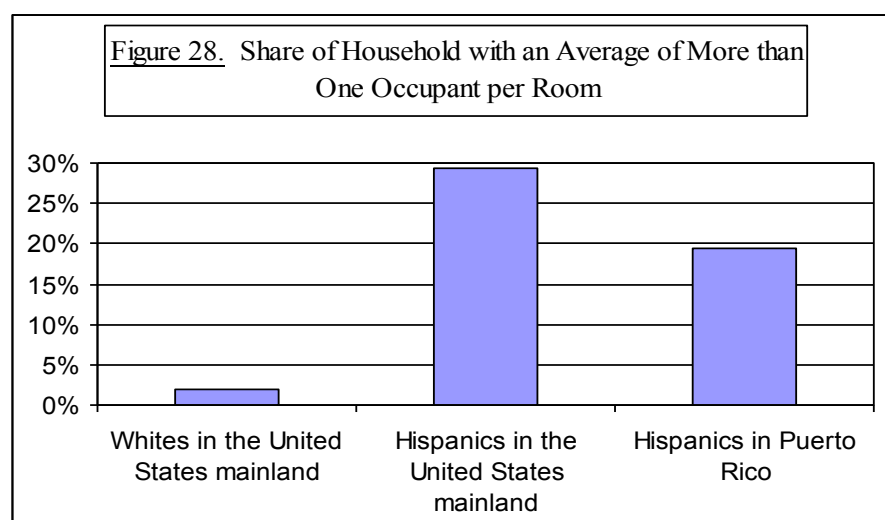
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note: ¹ For specified renter-occupied housing units.

When analyzing renter-occupied households (Table 5), Whites and Hispanics on the mainland have relatively similar median monthly incomes (\$2,358 vs. \$2,237) and monthly gross rents (\$613 vs. \$604). Hispanic households in Puerto Rico have significantly lower median monthly incomes (\$1,089) and monthly gross rents (\$294), representing less than half of the amounts among populations on the mainland. Rent represents a similar share of total household income (around 27%) for all three groups.

B) House occupancy

The average number of occupants per bedroom differs by population group.



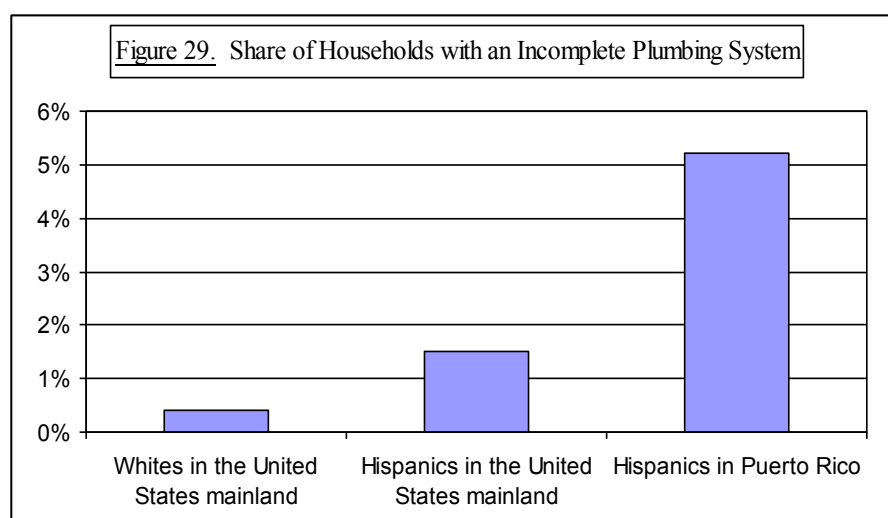
Data Source: Annex—Table A22.

As Figure 28 shows, most of White households on the mainland (98.0%) have an average of one or fewer persons per room. As many as 29.0% of Hispanic households on the mainland have more than one person per bedroom. Consequently, Hispanic households are about 16 times more likely than White households to have occupants living in more crowded conditions. In Puerto Rico, the percentage of Hispanic households that have an average of more than one occupant per bedroom is 19%. Hispanic households in Puerto Rico are ten times more likely than White households on the mainland to have occupants living in more crowded condition.

C) Facilities

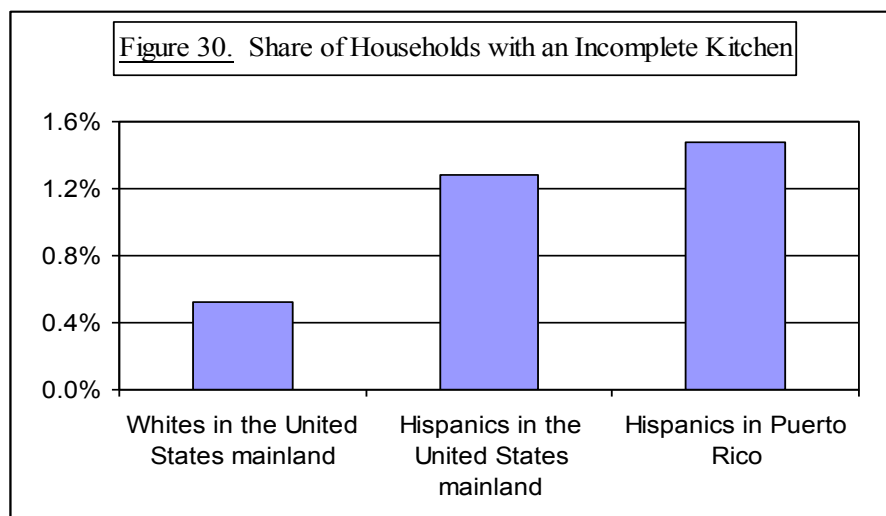
A complete plumbing facility includes three components: hot and cold piped water, a flush toilet, and a bathtub or shower. Similarly, a kitchen facility is considered as complete if it had the three following elements: a sink with piped water, a stove and oven, and a refrigerator.

Although most households in the three groups have complete plumbing and kitchen facilities, Hispanics are more likely than Whites to have incomplete kitchen facilities (Figures 29 and 30). On the mainland, Hispanic households (1.5%) are almost four times more likely to have incomplete plumbing facilities than White households (0.4%).



Data Source: Annex—Table A23.

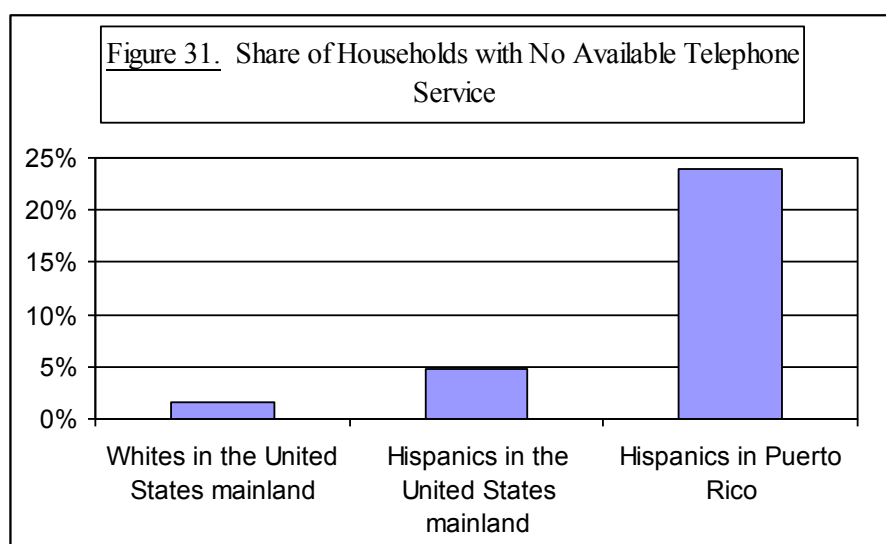
Figure 30 shows that Hispanic households on the mainland and in Puerto Rico are also about 3 times more likely to have incomplete kitchen facilities than White households on the mainland. The share of Hispanic households in Puerto Rico with incomplete kitchens is 1.5%, against 0.5% of White households on the mainland.



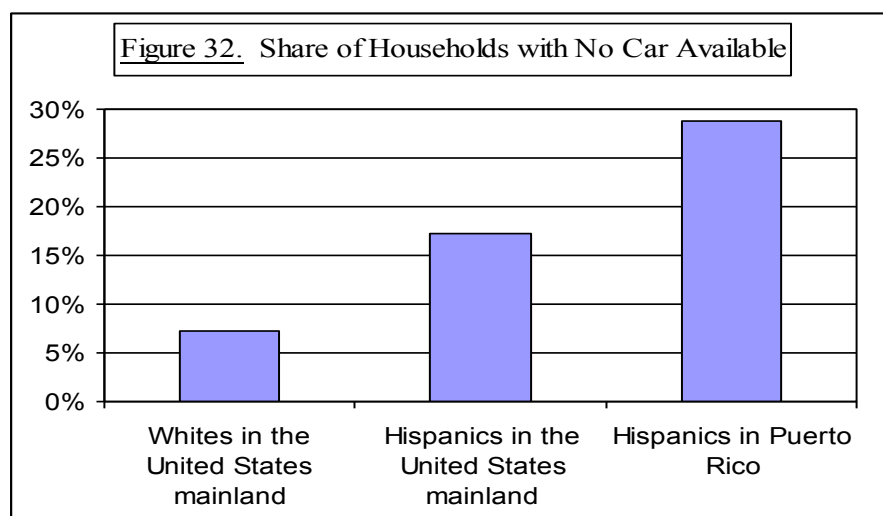
Data Source: Annex—Table A24.

A housing unit has telephone service available if it has a telephone in working order and its occupants are able to make and receive calls.

As shown in Figure 31, 2.0% of White households on the mainland, 5.0% of Hispanic households on the mainland, and 24.0% of Hispanic households in Puerto Rico do not have telephone service. On the mainland, Hispanic households are 2.5 times more likely than White households to lack telephone service. Hispanic households in Puerto Rico are 12.0 times more likely than White households on the mainland to lack telephone service.



Data Source: Annex—Table A26.



Data Source: Annex—Table A25.

As observed in Figure 32, the proportion of households that do not have a car available among Whites and Hispanics on the mainland and Hispanics in Puerto Rico is respectively 7.0%, 17.0% and 29.0%. Hispanic households on the mainland are 2.4 times more likely than White households to lack a car. Hispanic households in Puerto Rico are about four times more likely than White households on the mainland to lack a car.

VIII. Disability

The Census 2000 collected information on long-lasting (six months or more) disabilities from a sample of the population over five years of age. People were classified as disabled if they admitted having a sensory, mental, physical, or self-care disability or if they reported an employment disability or a “going outside the home” disability. It is important to note that data on disability have to be taken with care due to the possible existence of a reporting bias: some conditions may be reported as disability in the United States mainland but not in Puerto Rico, and vice versa.

Sensory disability includes blindness, deafness, or a severe vision or hearing impairment. Physical disability was described as having substantial limitation in at least one basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying objects. Individuals were classified as a mentally disabled if they reported having difficulties learning, remembering, or concentrating. Self-care disability was defined as difficulties in dressing, bathing, or getting around the home. If subjects said they had difficulty working, they were classified as a working disable person. “Going outside the home” disability was defined as experiencing difficulties in going outside the home to shop or to visit a doctor.

A) Disabilities prevalence

This section reports and compares the White population on the mainland with the Hispanic population on the mainland and in Puerto Rico.

The White population over five years of age on the mainland has the lowest prevalence of disability, compared with Hispanics on the mainland and in Puerto Rico. The disability rate of

Hispanics is higher in Puerto Rico than on the mainland. Sex and age patterns of disability resemble each other for the three population groups: females experience lower rates of disability than males for all age categories except for the oldest group (65 and above), and disability rate increases as age increases.

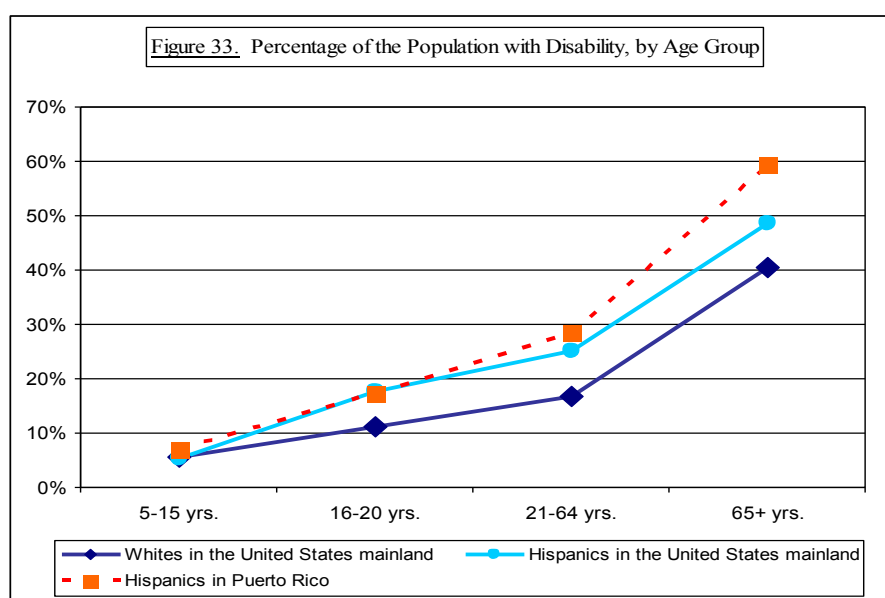
Table 6. Population Aged Five Years and Above with Disability, by Population Group, by Sex (2000)

	Disabled	As % of Total Population	Males as % of Disabled
United States Mainland			
<i>Whites</i>	32,957,188	18.0%	49.0%
<i>Hispanics</i>	6,485,870	21.0%	53.0%
Puerto Rico			
<i>Hispanics</i>	924,222	27.0%	48.0%

Source: US Census 2000 - Summary Files 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

On the mainland, 18.0% of the White population five years and older has a disability, compared with 21.0% of the Hispanic population five years and older on the mainland, and 27.0% in Puerto Rico.



Data Source: Annex—Table A27.

Table 6 and Figure 33 show that the prevalence of people with disabilities increases with age for all the groups. Individuals in the 5-15 age group record the lowest prevalence of disabilities and individuals over 65 years old record the highest prevalence of disabilities. On the mainland, the

increase in the prevalence of individuals with disabilities is higher for Hispanics than for Whites. Hispanics living in Puerto Rico record the highest prevalence of individuals with disabilities among all groups. Among the 5-15 age group, the proportion of people with disabilities is 6.0% for Whites and 5.0% for Hispanics on the mainland, and 7.0% for Hispanics in Puerto Rico. In the 15-20 age group, 11.0% of Whites, 18.0% of Hispanics on the mainland, and 17.0% of Hispanics in Puerto Rico reported disability. In the 21-64 age group, the proportion of individuals with disabilities is 17.0% (Whites on mainland), 25.0% (Hispanics on mainland), and 28.0% (Puerto Rico).

We estimated the overall and age group relative risk of having a disability. We selected Whites as the reference population group. Table 7 summarizes those risks.

Table 7. Relative Risk of Disability, by Age Groups, with Whites in the United States mainland as Reference (2000)

	Overall	5-15 yrs	16-20 yrs	21-64 yrs	65+ yrs
United States Mainland					
<i>Whites</i>	<i>1.00</i>	<i>1.00</i>	<i>1.00</i>	<i>1.00</i>	<i>1.00</i>
<i>Hispanics</i>	<i>1.14</i>	<i>0.95</i>	<i>1.58</i>	<i>1.50</i>	<i>1.20</i>
Puerto Rico					
<i>Hispanics</i>	<i>1.47</i>	<i>1.22</i>	<i>1.53</i>	<i>1.69</i>	<i>1.47</i>

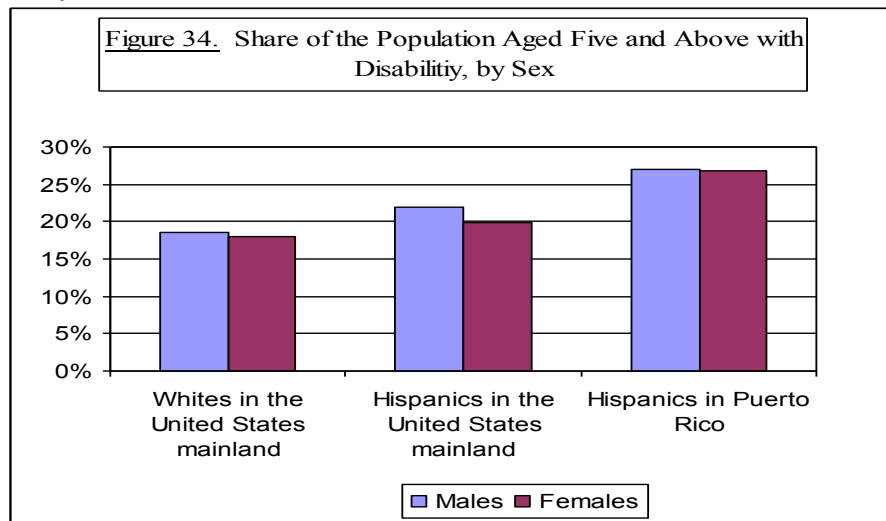
Source: US Census 2000 - Summary Files 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table 7 suggests that on the mainland, Hispanics over the age of five are 14.0% more likely than their White counterpart to have a disability. In the 16-20 age group, Hispanics are 58.0% more likely than Whites to have a disability, representing the highest relative risk of any age group for Hispanics on the mainland. Hispanics in Puerto Rico have an overall risk of disability 47.0% higher than the one observed among Whites on the mainland. The risk is highest for the 21-64 age group, where the risk of disability is 69.0% higher than that observed in the 21-64 age group for Whites on the mainland.

Using the Hispanic population on the mainland as reference group (table not included), the overall risk of disability of Hispanics in Puerto Rico is 28.9% higher than that of Hispanics on the mainland. The highest risk difference is observed in the 5-15 age group, where Hispanics in Puerto Rico are 28.4% more likely to have a disability than Hispanics on the mainland.

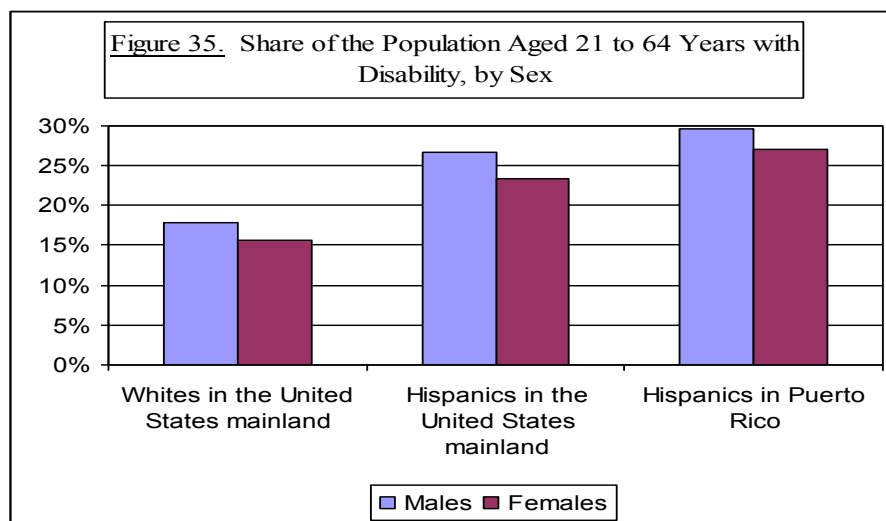
B) Differences by sex



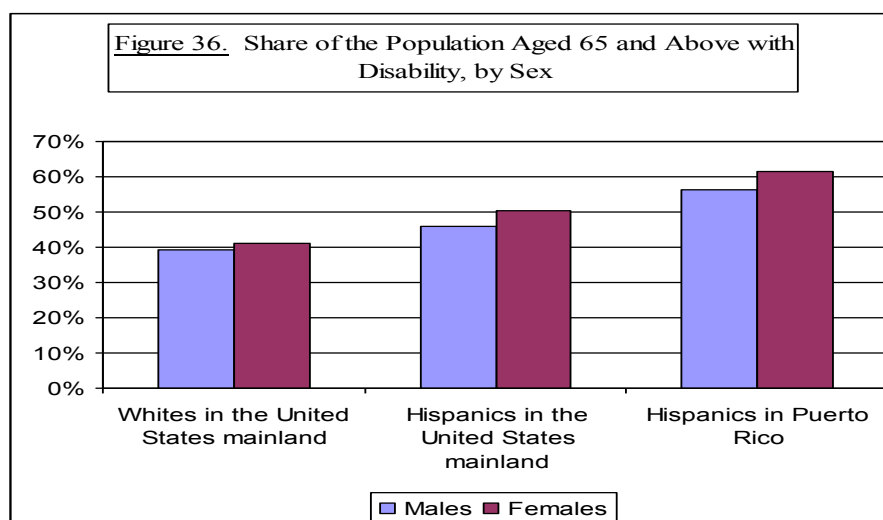
Data Source: Annex—Table A28.

Figure 34 shows that the overall prevalence of disability among men is slightly higher than among women for both Whites and Hispanics on the mainland (19.0% vs. 18.0% and 22.0% vs. 20.0%). Among Hispanics in Puerto Rico, men and women have a similar overall prevalence of disability (27.0%).

Disability prevalence by sex for specific age groups shows that disability is more frequent among males than females for all age groups except for people over the age of 65. This trend is similar, though different in magnitude, across the three groups. Figures 35 and 36 describe specific sex prevalence of disability for the 21-64 age group and then for the 65 and above age group.



Data Source: Annex—Table A28.



Data Source: Annex—Table A28.

We calculated the relative risk of having a disability by sex and age group (Tables 8 and 9). White males and White females were selected as reference groups. Hispanic males and Hispanic females have a higher risk of disability than the corresponding reference groups.

Table 8. Relative Risk of Disability for Men, by Age Group, with Whites in the United States mainland as Reference Group (2000)

	Overall	5-15 yrs	16-20 yrs	21-64 yrs	65+ yrs
United States Mainland					
<i>Whites</i>	1.00	1.00	1.00	1.00	1.00
<i>Hispanics</i>	1.18	0.88	1.55	1.50	1.17
Puerto Rico					
<i>Whites</i>	1.29	1.15	1.26	1.41	1.17
<i>Hispanics</i>	1.45	1.08	1.46	1.67	1.44

Source: US Census 2000 - Summary Files 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Age group specific relative risks for men are displayed in Table 8. The overall risk for Hispanic men on the mainland is 18.0% higher than for White men on the mainland. Hispanic men in Puerto Rico have an overall risk of disability 45.0% higher than for the reference group. In all cases except one (Hispanics on the mainland aged 5-15), both Hispanic populations show higher risk of disability than their White counterparts. For instance, among Hispanic men on the mainland, the relative risk of disability is highest for the age group 16 to 20 years old. An individual in this age group is 55.0% more likely to have a disability than the White counterparts. In Puerto Rico, Hispanics aged 21-64 are 67.0% more likely to report a disability than Whites in the same age group living on the mainland.

Table 9. Relative Risk of Disability for Females, by Age Group, with Whites in the United States mainland as Reference Group (2000)

	Overall	5-15 yrs	16-20 yrs	21-64 yrs	65+ yrs
United States Mainland					
<i>Whites</i>	<i>1.00</i>	<i>1.00</i>	<i>1.00</i>	<i>1.00</i>	<i>1.00</i>
<i>Hispanics</i>	<i>1.10</i>	<i>1.08</i>	<i>1.59</i>	<i>1.49</i>	<i>1.22</i>
Puerto Rico					
<i>Whites</i>	<i>1.30</i>	<i>1.95</i>	<i>1.62</i>	<i>1.53</i>	<i>1.27</i>
<i>Hispanics</i>	<i>1.49</i>	<i>1.47</i>	<i>1.62</i>	<i>1.73</i>	<i>1.49</i>

Source: US Census 2000 - Summary Files 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table 9 shows that the overall risk for Hispanic women on the mainland is ten percent higher than for White women. Hispanic women in Puerto Rico have an overall risk of disability that is 49.0% higher than the reference group. In all cases, Hispanics show a higher disability risk than Whites. For instance, among Hispanic women on the mainland, the relative risk of disability is highest for the 16-20 age group. An individual in this age group is 59.0% more likely to have a disability than the White counterpart. In Puerto Rico, Hispanics aged 21-64 are 73.0% more likely to have a disability than Whites in the same age group living on the mainland.

SUMMARY

The most important empirical findings to emerge from this study include:

Two thirds of the Hispanic young population (5-17 yrs) in Puerto Rico cannot speak English.

On the mainland, only 10.4% of Hispanics between the ages of 5 and 17 could not speak English well or at all, but in Puerto Rico 67.2% of Hispanics of the same age cohort reported speaking English poorly or being monolingual in Spanish.

More than half of the population between 18 and 64 years of age in Puerto Rico cannot speak English.

On the mainland, 27.9% of the Hispanic population between 18 and 64 years of age cannot speak English well or cannot speak English at all, compared with 53.2% of Hispanics in Puerto Rico.

More Hispanics in Puerto Rico than Hispanics on the mainland attend private schools.

Only 7.8% of Hispanic children on the mainland attend private kindergarten, compared with 24.0% of Hispanic children in Puerto Rico. On the mainland, only 6.2% of Hispanic students in grade nine to twelve attend private schools, compared with 17.3% of Hispanic students in Puerto Rico. Only 21.4% of the Hispanic college students on the mainland attend private colleges; in Puerto Rico, 58.7% of Hispanic college students attend private colleges and universities.

Hispanics in Puerto Rico are more likely to have a bachelor's degree than Hispanics on the mainland

Only 6.3% of Hispanic men and 7.0% of Hispanic women on the mainland have a bachelor's degree, compared with 11.1% of Hispanic men and 15.6% of Hispanic women in Puerto Rico.

The unemployment rate in Puerto Rico is twice as high as the rate on the mainland

The unemployment rate of the Hispanic population aged 16 years and older in the civilian labor force is 9.3% on the mainland and 19.3% in Puerto Rico.

More than half of the entire population in Puerto Rico between 16 and 19 years of age have no job and are not in school or in the army either

Among the age group 16-19 years old, 53.8% of the entire population in Puerto Rico is unemployed. In the same age group, less than 20% of the entire population on the mainland is unemployed.

Hispanic households in Puerto Rico earn half the income of Hispanic households on the mainland.

In 1999, the median income, adjusted for the cost of living, in Hispanic households, was \$33,676 on the mainland, but it was only \$17,241 in Puerto Rico.

The share of households receiving public assistance in Puerto Rico is almost six times higher than on the mainland.

Households receiving public assistance on the mainland represent 3.4% of all households. The percentage in Puerto Rico is 20.1%.

The poverty rate is twice higher among Hispanics in Puerto Rico than among Hispanics on the mainland.

In 1999, the share of the Hispanic population with an income below the poverty level was 22.1% on the mainland and 47.9% in Puerto Rico.

More than a quarter of the Hispanic population in Puerto Rico had an income lower than half its poverty level in 1999.

In 1999, the share of the Hispanic population with ratio of income to poverty level <0.5 was 5.4% on the mainland, compared with 25.9% in Puerto Rico.

More than half of the Hispanic children in Puerto Rico live in poverty.

In 1999, the share of Hispanic children below five years of age who lived in families with an income below the poverty level was 28.8% on the mainland, compared with 57.6% in Puerto Rico.

More than a third of all households in Puerto Rico report no earnings.

On the mainland, 19.5% of all households report no earnings, but in Puerto Rico 35.3% of all households reported having no earnings.

More Hispanic people in Puerto Rico own their homes than Hispanics on the mainland.

On the mainland, 46% of Hispanic households own their homes, but in Puerto Rico the share of Hispanic households owning their homes is 73%.

More Hispanic households on the mainland have a mortgage than Hispanic households in Puerto Rico.

On the mainland, 78.0% of the owner-occupied Hispanic households have a mortgage, compared with 63.0% in Puerto Rico.

Hispanic households in Puerto Rico live in more crowded quarters than Hispanic households on the mainland.

On the mainland, 29.0% of the Hispanic households have more than one person per bedroom. In Puerto Rico, this percentage is 19.0%.

Hispanic households in Puerto Rico are almost four times more likely to have incomplete plumbing facilities than Hispanic households on the mainland.

On the mainland, 1.5% Hispanic households do not have complete plumbing facilities, compared with 5.2% in Puerto Rico.

A quarter of Hispanic households in Puerto Rico do not have access to telephone services.

On the mainland, only 5.0% of Hispanic households do not have access to telephone services. In Puerto Rico 24.0% of Hispanic households lack access to telephone services.

More than a quarter of the Hispanic households in Puerto Rico do not have a car available.

The proportion of Hispanic households on the mainland who do not own a car is 17.0%, compared with 29.0% in Puerto Rico.

The reported disability rate among the Hispanic population is higher in Puerto Rico than on the mainland.

On the mainland, 22.0% of Hispanics report having disabilities, compared with 27.0% in Puerto Rico.

The reported disability rate of Hispanics in Puerto Rico and the mainland increases with age.

Individuals from five to 15 years of age record the lowest prevalence of disabilities, but individuals over 65 years of age record the highest. In the 5-15 age group, the proportion of Hispanics on the mainland that report having disabilities is 5.0%, compared with 7.0% for Hispanics in Puerto Rico. In the 15-20 age group, Hispanics on the mainland report a disability rate of 18%; the reported disability rate for the same age cohort in Puerto Rico is 17.0%. In the 21-64 age group, reported disability rates are 25.0% for Hispanics on the mainland and 28.0% for people in Puerto Rico. Last, for people over 64 years of age, 49.0% of the Hispanics on the mainland and 59.0% of people in Puerto Rico reported a disability.

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ANNEX

Table A1. Share of the Population Aged Five Years and Older that is Monolingual in Spanish, by Age Groups (2000)

	5-17yrs		18-64yrs		65+yrs	
	Fluency in English	Mono-lingual in Spanish	Fluency in English	Mono-lingual in Spanish	Fluency in English	Monolingual in Spanish
United States Mainland	97.5%	2.5%	95.3%	4.8%	96.0%	4.0%
<i>Hispanics</i>	89.6%	10.4%	72.2%	27.9%	61.6%	38.4%
Puerto Rico	33.2%	66.8%	47.3%	52.7%	42.0%	58.0%
<i>Hispanics</i>	32.8%	67.2%	46.8%	53.2%	41.6%	58.4%
Coefficient for Hispanics	0.4	6.5	0.7	1.9	0.7	1.5

Source: US Census 2000 - Summary File 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A2. Share of the Population Aged Five Years and Older that Speaks Only English At Home, by Age Groups (2000)

	5-17yrs		18-64yrs		65+yrs	
	Speaks only English at home	Speaks Spanish and other languages at home	Speaks only English at home	Speaks Spanish and other languages at home	Speaks only English at home	Speaks Spanish and other languages at home
United States Mainland	81.6%	18.4%	81.2%	18.8%	87.4%	12.6%
<i>Whites</i>	94.8%	5.2%	94.1%	5.9%	92.8%	7.2%
<i>Hispanics</i>	30.1%	69.9%	18.5%	81.5%	14.2%	85.8%
Puerto Rico						
<i>Hispanics</i>	14.1%	85.9%	14.0%	86.1%	15.4%	84.6%
Coefficient for Hispanics	0.5	1.2	0.8	1.1	1.1	1.0

Source: US Census 2000 - Summary Files 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A3. Rate of Enrollment in Private and Public Schools for the Population Aged Three Years and Older, by Grade (2000)

	Kindergarten		Grade1-8		Grade9-12		College	
	Public	Private	Public	Private	Public	Private	Public	Private
United States Mainland								
<i>Whites</i>	81.8%	18.2%	86.4%	13.6%	88.9%	11.1%	74.1%	25.9%
<i>Hispanics</i>	92.2%	7.8%	94.2%	5.8%	93.7%	6.2%	78.5%	21.4%
Puerto Rico	76.0%	24.0%	82.4%	17.6%	82.7%	17.3%	41.4%	58.7%
Coefficient for Hispanics	0.8	3.1	0.9	3.0	0.9	2.8	0.5	2.7

Source: US Census 2000 - Summary Files 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A4. Educational Achievement of Men Aged 25 Years and Older (2000)

	< 9th Grade	9-12th Grade (no diploma)	High school or equivalence	Bachelor	Graduate or Professional Degree
United States Mainland					
<i>Whites</i>	4.6%	10.0%	28.5%	18.1%	11.1%
<i>Hispanics</i>	28.3%	20.9%	21.8%	6.3%	3.8%
Puerto Rico	25.7%	16.2%	23.8%	11.1%	4.8%

Source: US Census 2000 - Summary File 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A5. Educational Achievement of Women Aged 25 Years and Older (2000)

	< 9th Grade	9-12th Grade (no diploma)	High school or equivalence	Bachelor	Graduate or Professional Degree
United States Mainland					
<i>Whites</i>	4.6%	10.0%	31.4%	16.3%	8.5%
<i>Hispanics</i>	27.2%	18.7%	22.4%	7.0%	3.7%
Puerto Rico	25.5%	13.4%	21.1%	15.6%	4.5%

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A6. Unemployment Rates¹ of the Population 16 Years and Older in the Labor Force (2000)

	Male and Female	Female	Male
United States Mainland	5.8%	5.8%	5.7%
<i>Whites</i>	4.3%	4.3%	4.4%
<i>Hispanics</i>	9.3%	10.7%	8.3%
Puerto Rico	19.2%	21.3%	17.6%
<i>Whites</i>	11.8%	16.1%	8.6%
<i>Hispanics</i>	19.3%	21.3%	17.7%
Coefficient	3.3	3.7	3.1
Coefficient for Hispanics	2.1	2.0	2.1

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹The rate is measured here by the ratio of the unemployed population to the civilian population in the labor force, excluding armed forces.

²The institutionalized population is counted as 'not in the labor force', among other types of populations.

Table A7. Unemployment Rates¹ by Age, Both Sexes (2000)

	All ages	16-24 yrs	25-64 yrs
United States Mainland	5.8%	13.5%	4.3%
Puerto Rico	19.2%	36.4%	15.5%
Coefficient	3.3	2.7	3.6

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹The rate is measured here by the ratio of the unemployed population to the civilian population in the labor force (excluding armed forces).

Table A8. Unemployment Rates¹ by Age, Both Sexes (2000)

	All ages	16-19 yrs	20-21 yrs	22-24 yrs	25-64 yrs
United States Mainland	5.8%	18.6%	13.2%	8.8%	4.3%
Puerto Rico	19.2%	53.8%	36.4%	27.2%	15.5%
Coefficient	3.3	2.9	2.8	3.1	3.6

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹The rate is measured here by the ratio of the unemployed population to the civilian population in the labor force (excluding armed forces).

Table A9. Unemployment Rates¹ by Age, Both Sexes (2000)

	All	25-29	30-34	35-44	45-54	55-59	60-61	62-64
	ages	yrs	yrs	yrs	yrs	yrs	yrs	yrs
United States Mainland	5.8%	5.8%	4.8%	4.3%	3.6%	3.4%	3.6%	3.5%
Puerto Rico	19.2%	19.3%	16.6%	15.4%	14.1%	12.1%	8.9%	8.2%
Coefficient	3.3	3.4	3.5	3.6	3.9	3.6	2.5	2.3

Source: US Census 2000 - Summary File 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹ The rate is measured here by the ratio of the unemployed population to the civilian population in the labor force (excluding armed forces).

Table A10. Ratios of Public Employment¹ (2000)

	Total employed civilian population 16 years and older	Share of the employed population employed in the public administration ²	Share of the employed population that are government workers ³
United States Mainland	129,721,512	4.8%	6.5%
Puerto Rico	930,865	10.7%	11.5%
Coefficient		2.2	1.8

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹ This table compares the population employed in public services (according to two different definitions) to the total employed population over 16 years old. The employed population is the civilian population that was either (i) "at work" or (ii) "with a job but not at work" during the reference period. It includes paid employees, those working in their own business or profession, on their own farm, or those who worked 15 hours or more as unpaid workers on a family farm or in a family business. It excludes people whose only activity consisted of work around their own house (painting, repairing, or own home housework) or unpaid volunteer work for religious, charitable, and similar organizations. Also excluded are all institutionalized people and people on active duty in the United States Armed Forces.

² The industry category, "Public administration," is limited to regular government functions, such as legislative, judicial, administrative, and regulatory activities of governments. Other government organizations, such as schools, hospitals, liquor stores, and bus lines, are not included in this definition.

³ Government workers include people who were employees of any federal, tribal, state, or local governmental unit, regardless of the activity of the particular agency.

Table A11. Median¹ Household Income 1999, in USD (2000)

	1999 income	Average income per household member ²	1999 income adjusted for the cost of living ³	Average income per household member adjusted for the cost of living ³
United States Mainland	41,994	16,197	41,994	16,197
<i>Whites</i>	45,367	18,950	45,367	18,950
<i>Hispanics</i>	33,676	9,114	33,676	9,114
Puerto Rico	14,412	4,834	17,364	5,824
<i>Whites</i>	26,245	9,405	31,620	11,332
<i>Hispanics</i>	14,310	4,797	17,241	5,779
Coefficient for the averages	0.3	0.3	0.4	0.4

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹The median income is based on the distribution of the total number of households, including those with no income.

²The average household size is not available by race/ethnicity. For this table, it has been estimated from the average US and PR percentage of the total population that lives in households. For the United States Mainland and Puerto Rico lines, it is the actual number from the Census 2000 Summary Files 3.

³ The estimation of the cost of living in Puerto Rico is obtained from the Penn World Tables (PWT 6.1), created by Alan Heston, Robert Summers, and Bettina Aten of the Center for International Comparisons at the University of Pennsylvania (CICUP). The indices are based on two sources: (1) a wage survey administered by the BLS and (2) the Cost Of Living Allowance (COLA) system, based on price surveys, used by the Federal Government to determine the wages of its workers in Puerto Rico. Combining these sources, Heston et al. estimate the price level in Puerto Rico at 83% of the U.S. price level.

Table A12. Median¹ Household Income 1999, by Age (2000)

Age of the Household Head	Total	Under 25 yrs	25-34 yrs	35-44 yrs	45-54 yrs	55-64 yrs	65-74 yrs	Over 75 yrs
United States Mainland	41,994	22,679	41,414	50,654	56,300	47,447	31,368	22,259
Puerto Rico								
<i>Non adjusted</i>	<i>14,412</i>	<i>8,145</i>	<i>16,102</i>	<i>17,582</i>	<i>17,923</i>	<i>14,167</i>	<i>12,113</i>	<i>9,551</i>
<i>for the cost of living</i>								
<i>Adjusted for</i>	<i>17,364</i>	<i>9,813</i>	<i>19,400</i>	<i>21,183</i>	<i>21,594</i>	<i>17,069</i>	<i>14,594</i>	<i>11,507</i>
<i>the cost of living</i>								
Non-adjusted Coefficient	0.3	0.4	0.4	0.4	0.3	0.3	0.4	0.4

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹ The median income is based on the distribution of the total number of households, including those with no income.

Table A13. Household 1999 Income Distribution (2000)

	Whites in the United States Mainland.	Hispanics in the United States Mainland	Hispanics in Puerto Rico
1999 Income < \$10,000	7.6%	12.4%	37.3%
1999 Income from \$10,000 to \$14,999	5.8%	7.8%	14.3%
1999 Income from \$15,000 to \$19,999	5.8%	8.0%	10.3%
1999 Income from \$20,000 to \$24,999	6.2%	8.3%	8.4%
1999 Income from \$25,000 to \$29,999	6.2%	7.8%	6.0%
1999 Income from \$30,000 to \$34,999	6.3%	7.4%	4.9%
1999 Income from \$35,000 to \$39,999	5.9%	6.5%	3.8%
1999 Income from \$40,000 to \$44,999	5.7%	5.9%	2.9%
1999 Income from \$45,000 to \$49,999	5.1%	5.0%	2.2%
1999 Income \$50,000 or more	45.3%	30.9%	9.9%

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A14. Household with Public Assistance Income¹ (2000)

	Households with public assistance income	Share of total households
United States Mainland	3,629,732	3.4%
Puerto Rico	253,358	20.1%
Coefficient		5.8

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹ Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). Separate payments received for hospital or other medical care (vendor payments) are excluded. This does not include Supplemental Security Income (SSI).

Table A15. Population with 1999 Income below the Poverty Level Assistance Income¹ (2000)

	Population with 1999 income below poverty level	Share of total population	Share of the population with income inferior to half its poverty threshold
U.S. average	33,899,812	12.0%	5.4%
<i>Whites</i>	15,414,119	7.9%	-
<i>Hispanics</i>	7,797,874	22.1%	-
Puerto Rico average	1,818,687	47.8%	25.9%
<i>Whites</i>	13,106	34.1%	-
<i>Hispanics</i>	1,801,578	47.9%	-
Coefficient for the averages		4.0	4.8
Coefficient for the Hispanics		2.2	-

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹ The Census Bureau uses the federal government's official poverty definition, based on food consumption. Poverty level is a family measure. There are 48 different poverty levels, based on the size and composition of the family. As an example, the 1999 weighted average threshold used in the Census 2000 is \$13,290 for a 3-person family. The poverty level is not adjusted for geography but revised every year to take into account the cost of living.

Table A16. Women in the Population for Whom Poverty Status is Determined with 1999 Income below the Poverty Level (2000)

	Population with income below the poverty level	Share of women
United States Mainland		
<i>Whites</i>	<i>15,414,119</i>	<i>57.3%</i>
<i>Hispanics</i>	<i>7,797,874</i>	<i>52.6%</i>
Puerto Rico		
<i>Whites</i>	<i>13,106</i>	<i>54.4%</i>
<i>Hispanics</i>	<i>1,801,578</i>	<i>53.3%</i>
Coefficient for the Hispanics		1.0

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A17. Child Poverty (2000)

	Population <5 yrs old with income < poverty level ¹	Share of total population < 5 yrs old
United States Mainland	3,412,025	18.2%
<i>Whites</i>	1,141,729	10.3%
<i>Hispanics</i>	1,030,381	28.8%
Puerto Rico	167,510	57.5%
<i>Whites</i>	1,109	61.0%
<i>Hispanics</i>	166,081	57.6%
Coefficient for the averages		3.2
Coefficient for the Hispanics		2.0

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹ The poverty level is determined by family: if the income of the family is inferior to the threshold, all the members of the family are considered poor.

Table A18. Comparison of the Share of the Population with Income below the Poverty Level (2000)

	Share of the total population	Share of the population < 5 years old
United States Mainland	12.0%	18.2%
<i>Whites</i>	7.9%	10.3%
<i>Hispanics</i>	22.1%	28.8%
Puerto Rico	47.8%	57.5%
<i>Whites</i>	34.1%	61.0%
<i>Hispanics</i>	47.9%	57.6%
Coefficient for the Averages	4.0	3.2
Coefficient for the Hispanics	2.2	2.0

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A19. Household with No Earnings¹ (2000)

	Households with no earnings	Share of total households
United States Mainland	20,576,380	19.5%
Puerto Rico	445,488	35.3%
Coefficient		1.8

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹ Earnings are defined as the sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly for people 16 years old and over before deductions for personal income taxes, social security, bond purchases, union dues, Medicare deductions, etc.

Table A20. Household Units by Tenure (2000)

	Housing Units	Owner Occupied	Rented Occupied
United States Mainland			
<i>Whites</i>	79,086,566	72.0%	28.0%
<i>Hispanics</i>	9,179,764	46.0%	54.0%
Puerto Rico			
<i>Hispanics</i>	1,243,843	73.0%	27.0%

Source: US Census 2000 - Summary File 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A21. Owner Occupied Household (2000)

	Total specified housing units	With mortgage				Without mortgage			
		% households	[A] ¹	Median monthly cost (\$)	[B] ²	% households	[A] ¹	Median monthly cost (\$)	[B] ²
United States									
Mainland									
Whites	45,100,056	68.0%	4,212	1,095	26.0%	32.0%	2,718	299	11.0%
Hispanics	3,335,940	78.0%	3,789	1,061	28.0%	22.0%	2,023	263	13.0%
Puerto Rico									
Hispanics	809,780	37.0%	2,492	623	25.0%	63.0%	1,118	123	11.0%

Source: US Census 2000 - Summary File 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹Median monthly household income (\$)²Median monthly cost as % household income

Table A22. Households Units by Occupants Per Room¹ (2000)

	Housing Units	<= 1 Occupant	>1 Occupant
United States Mainland			
<i>Whites</i>	79,086,566	98.0%	2.0%
<i>Hispanics</i>	9,179,764	71.0%	29.0%
Puerto Rico			
<i>Hispanics</i>	1,243,843	81.0%	19.0%

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹Ratio of people in the household by the number of bedrooms

Table A23. Households Units by Completeness of Plumbing Facilities (2000)

	Housing Units	Plumbing Complete	Plumbing Incomplete
United States Mainland			
<i>Whites</i>	79,086,566	100.0%	0.0%
<i>Hispanics</i>	9,179,764	99.0%	2.0%
Puerto Rico			
<i>Hispanics</i>	1,243,843	95.0%	5.0%

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A24. Households Units by Completeness of Kitchen Facilities (2000)

	Housing Units	Kitchen Complete	Kitchen Incomplete
United States Mainland			
<i>Whites</i>	79,086,566	99.50%	0.50%
<i>Hispanics</i>	9,179,764	98.70%	1.30%
Puerto Rico			
<i>Hispanics</i>	1,243,843	98.5%	1.5%

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A25. Households Units by Car Available (2000)

	Housing Units	One or More Cars Available	No Car Available
United States Mainland			
<i>Whites</i>	79,086,566	93.0%	7.0%
<i>Hispanics</i>	9,179,764	83.0%	17.0%
Puerto Rico			
<i>Hispanics</i>	1,243,843	71.0%	29.0%

Source: US Census 2000 - Summary File 3

<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Table A26. Households Units by Telephone Service¹ Available (2000)

	Housing Units	Telephone Available	Telephone Not Available
United States Mainland			
<i>Whites</i>	79,086,566	98.0%	2.0%
<i>Hispanics</i>	9,179,764	95.0%	5.0%
Puerto Rico			
<i>Hispanics</i>	1,243,843	76.0%	24.0%

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹Telephone in working order and able to make and receive calls

Table A27. Disability Rate by Age Groups¹ (2000)

	Overall	5-15 yrs.	16-20 yrs.	21-64 yrs.	65+ yrs.
United States Mainland					
<i>Whites</i>	18.0%	6.0%	11.0%	17.0%	40.0%
<i>Hispanics</i>	21.0%	5.0%	18.0%	25.0%	49.0%
Puerto Rico					
<i>Whites</i>	24.0%	8.0%	16.0%	24.0%	49.0%
<i>Hispanics</i>	27.0%	7.0%	17.0%	28.0%	59.0%

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>

Note:

¹Non-institutionalized population

Table A28. Disability Rate of the Population 5 Years and Older, by Sex (2000)

	Total	5-15 yrs	16-20 yrs	21-64 yrs	65+ yrs
I-Males					
United States Mainland					
Whites	19.0%	7.0%	12.0%	18.0%	39.0%
Hispanics	22.0%	6.0%	19.0%	27.0%	46.0%
Puerto Rico					
Whites	24.0%	8.0%	16.0%	25.0%	46.0%
Hispanics	27.0%	8.0%	18.0%	30.0%	56.0%
II-Females					
United States Mainland					
Whites	18.0%	4.0%	10.0%	16.0%	41.0%
Hispanics	20.0%	4.0%	16.0%	23.0%	50.0%
Puerto Rico					
Whites	23.0%	8.0%	16.0%	24.0%	52.0%
Hispanics	27.0%	6.0%	16.0%	27.0%	61.0%
III-Both Sex					
United States Mainland					
Whites	18.0%	6.0%	11.0%	17.0%	40.0%
Hispanics	21.0%	5.0%	18.0%	25.0%	49.0%
Puerto Rico					
Whites	24.0%	8.0%	16.0%	24.0%	49.0%
Hispanics	27.0%	7.0%	17.0%	28.0%	59.0%

Source: US Census 2000 - Summary File 3
<http://www.census.gov/Press-Release/www/2002/sumfile3.html>