

The "states" of representative democracy

As the population of the United States changes in race, gender and age, so will the makeup of its representatives in state governments.

BY DON HUNTER

Don Hunter is manager of Information and Membership Services for CSG.

In a representative democracy as the characteristics of the American population change, so do the demographics of those elected to serve in state offices. With census figures being tabulated, redistricting plans in the works and term limits taking effect, this is a good time to assess how well the faces in state governments mirror those of the people.

The factors and figures presented here are only a sample of the available indicators of how the U.S. population and state governments have changed over the last couple of decades and are expected to develop over the next few years. There is no crystal ball that can provide us with a guaranteed picture of how these changes will actually effect and be reflected by state leaders.

Shortly before this magazine arrives in your mail, the Census Bureau will have met its Dec. 31, 2000 deadline to deliver state population counts to the president. These counts are used to reapportion the seats in the U.S. House of Representatives. Under the Voting Rights Act, by April 1, 2001, the Cen-



sus Bureau must provide states with race and ethnic data for small geographic areas to use for the redistricting process. With those figures still unknown, this article looks at how much the demographics of states and their elected leaders have changed and are likely to change in coming decades.

Size and location

It is no surprise that the U.S. population has grown significantly and will continue to do so. In 1970, there were just more than 200 million Americans. In the last three decades that number has increased to almost 275 million and is projected to reach more than 320 million by the year 2020.

Population growth is not uniform across the country. The South, the most populous region, grew from 63 million in 1970 to 97 million today and is anticipated to reach 117 million in 2020. By contrast, the Northeast population at 52 million today is only expected to reach 56 million in 20 more years, only 7 million more than in 1970. The Midwest, with 63 million people today, having grown from 57 million in 1970, will increase to 68 million in another 20 years.

The West, with 61 million today, will experience the greatest growth from 1970 to 2020. The population of the West, which stood at 35 million in 1970, will grow to 81.5 million by 2020, second to the South. The Midwest and Northeast will drop from the second and third most populous re-

gions respectively to the third and fourth spots. Their combined populations will be only slightly greater than the number of people living in the South. The table below demonstrates these changes.

Population by region table

Another geographical indicator is the proportion of the population that lives in metropolitan versus nonmetropolitan areas. Nationally, the percentage of Americans living in metropolitan areas increased from 76.5 percent in 1970 to 79.9 percent in 1996. The South saw the greatest decline in its nonmetropolitan population, decreasing from 32.8 percent in 1970 to 26 percent in 1990. These figures show that the number and concentration of people in metropolitan areas continues to increase. This is significant when considering issues such as urban sprawl.

Aging of America

The age composition of the country is shifting from younger to older. The percentage of the population under 18 is declining, from 26.7 percent in 1983 to 24.5 percent in 2010. This decline varies from 2.5 percent in the South to just 1 percent in the West. The next group, consisting of people ages 18 to 44, also is declining as a percentage of Americans, from 42.5 percent in 1983 to 36 percent in 2010. The decline is nationwide for this age group.

The percentage of “baby boomers,” ages 45 to 65, will increase over the coming decade in each region, from 19 percent to 26.2 percent. Finally, the proportion of the population age 65 or older will grow from 11.7 percent to 13.3 percent. The South will experience a 2.5 percent increase in this age group while the other regions will grow at about 1.5 percent.

Overall, in 2010 the Northeast will have the highest percentage of people age 45 and over (41.4 percent), followed by the South (40.7 percent). Conversely, the West will be the youngest region, with 63.5 percent of its people under 45, followed by the Midwest with 60.5 percent. The impact of the significant differences between these groups is already being felt. Americans over 65 are the most active group politically, while the 18- to 44-year-olds are the least active. While the balance of power currently lies with the baby boomers, the youngest generation is showing indications of a higher level of civic, if not political, involvement and will be a force to be reckoned with. This age diversity and level of activism will continue to play a major role in determining consideration and resolution of public issues from education to health care to retirement.

Growth of a gender gap

In 1969, women held 6.6 percent of the statewide elective offices in the executive branch. By 1999, that number had increased fourfold to 27.6 per-

| | | | | | |
|-------------------|-------------|-------------|-------------|-------------|-------------|
| Northeast | 49,127,000 | 49,199,000 | 51,830,000 | 52,102,000 | 53,392,000 |
| Midwest | 56,658,000 | 58,970,000 | 59,669,000 | 63,502,000 | 65,915,000 |
| South | 63,054,000 | 75,695,000 | 85,456,000 | 97,613,000 | 107,597,000 |
| West | 34,972,000 | 43,356,000 | 52,837,000 | 61,413,000 | 70,512,000 |
| U.S. Total | 203,810,000 | 227,156,000 | 248,791,000 | 274,634,000 | 297,716,000 |

Source: U.S. Bureau of the Census, Population Division

Population by Race and Ethnic Origin
Top 5 States — 1995 and 2025

| White | | Black | | Asian | |
|-------|----|-------|----|-------|----|
| CA | CA | NY | TX | CA | CA |
| NY | TX | TX | GA | TX | TX |
| TX | FL | CA | FL | NY | FL |
| PA | NY | GA | NY | FL | NY |
| FL | PA | FL | CA | IL | IL |

cent. But keep in mind that women make up more than 51 percent of the entire U.S. population. In 2000, three women hold the office of governor. That increased to six, including Puerto Rico, for 2001 with the November elections. An additional 54 held the offices of lieutenant governor, attorney general, secretary of state or state treasurer in 2001. Of these, three were black, one Hispanic and one an Asian-American/Pacific Islander. It is not much of a stretch to forecast that the number of female governors will increase even more and it is possible that a black, Asian or Hispanic woman may be elected governor in a U.S. state.

During the last 30 years, the number of women in state legislatures has increased from 301 to 1,664, a rise from 4 percent to 22.4 percent of the total number of state legislators. The five states with the highest percentage of women in the legislature are primarily in the West, ranging from Washington with 41 percent, Arizona, Colorado, Kansas and Nevada with 33 percent. The states with the lowest percentage of female legislators range from Alabama with 8 percent, Kentucky, Mississippi, Oklahoma and South Carolina with 13 percent. During the 2000 legislative sessions a total of 25 women in 17 states held legislative positions as presiding officers, majority leaders or minority leaders.

According to the Center for American Women and Politics, the current number of minority women in state governments includes 176 blacks in 36 states and 48 Hispanics in 16 states. In addition there are 17 Asian-American/Pacific Islanders serving in three states, and Native American women hold 12 seats in seven states.

Race and ethnicity

Over the next 25 years the U.S. population will continue to change. The number of white Americans is projected to decline from 72 percent to 62 percent, while the black American population will increase from 12 percent to 13 percent. The fastest-growing group will be Hispanics, who are projected to grow from just more than 11 percent to almost 18 percent of the U.S. population. This will make Hispanics the second largest group, surpassing blacks by 2010. The table lists the states with the highest numbers of whites, blacks and Hispanics as of 1995 and projected to 2025.

In certain states dramatic changes are occurring. Currently, minorities make up more than half the population in three states: California, Hawaii and New Mexico. Texas is expected to join this group by 2025. Four-fifths of Hispanics live in seven states: Arizona, California, Florida, Illinois, New Jersey, New York and

Texas. Most of the Asian-Americans/Pacific Islanders live in California, Hawaii and New York. Half the American Indians, Eskimos and Aleuts lived in Alaska, Arizona, California, New Mexico and Oklahoma.

Immigration, not birth and death rates, is now and will continue to be the greatest factor in population growth and change in this country. Currently, seven of every 10 immigrants are of either Hispanic or Asian origin. Almost three-fourths of these immigrants live in California, Florida, Illinois, New Jersey, New York and Texas. Just as Europeans who immigrated to this country came from a wide variety of cultural backgrounds, so too do today's Hispanic and Asian immigrants. None of this country's major ethnic groups should be expected to vote as blocks. Their diverse interests lead them to vote based on different criteria. It also is important to note that minority populations in the United States are concentrated in about 200 of the country's total of 3,000 counties. Statistically, 80 percent of U.S. counties are 95 percent white.

All of these factors will have widely varying effects on the upcoming round of redistricting. Overall, however, minority representation in state governments will continue to increase. Before the passage of the federal Voting Rights Act in 1965, fewer than 200 black Americans held any level of elected office in this country. By 1970 that number had grown to about 1,500 and by 1990 the number was almost 7,500. The number of black state elected officials, both in the executive and legislative branches, rose from 179 in

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CSG resources

For more information on demographic changes in the United States, go to the States Information Center's page on CSG's Web site (www.csg.org).

States and Payday Advances in 2001

- Regulation being considered or ongoing: Florida, Illinois, Indiana
- Study or legislation carried over or ongoing: Georgia, Michigan, Virginia
- Due to sunset on applicable legislation: North Carolina
- Others: Alabama, California, Hawaii, Maryland, Oklahoma, Texas

Fox said, "Even if it is \$35,000, as the industry claims, no consumer deserves to be charged 400 percent APR on a two-week loan. It is an unacceptable form of credit. A person making \$35,000, even, cannot afford to pay these loans off the next payday and they borrow again."

But figures from several states show few complaints against the industry. "Since March of 1999, we have had maybe 11 complaints, which is very few," said spokesman Dennis Ginty of the Ohio Department of Commerce. "Of course, our law does have a \$500 per-check limit with no rollovers, and a maximum on fees charged which equal \$115 for \$100 on a two-week loan."

Illinois' 1999 report says that the number of complaints is low, and that most are a result of miscommunication, not law breaking. However, the report notes that some customers may not be aware of their options to complain or may

not realize a violation has occurred.

Washington state Director of Consumer Services Mark Thomson said in 1999, "While payday-loan businesses charge a lot of money for a loan, we are not seeing many complaints. ... That's because consumers understand what they are doing and are willing to use the service even if it costs more."

Roll overs

States also are looking into the practice of rolling over payday loans. Customers who reach the end of their two weeks and cannot cover the check to their payday lender may seek to roll over or extend the loan. If the loan is extended, additional fees are charged for repayment of the loan at a later date. Some feel this allows, even encourages, borrowers to get in a downward cycle on loans. Some states have limited or banned such rollovers, and others are considering similar legislation.

A consumer choice?

The *Chicago Tribune* said in an editorial last year that payday-loan operators are niche lenders focusing on a market ignored by just about everyone else. A payday customer said, "If you don't get there (to your lender) in time and do what you are supposed to do, there can be problems." The *Tribune* said, "That is absolutely true. Responsible adults must meet their obligations."

The questions for states are whether payday loans should be allowed, and if so, how to set rules for contracting these obligations. ★

Resources

Also see *Firstline Midwest*, November 2000, published by the Midwestern Office of The Council of State Governments, (630) 810-0210.

Community Financial Services Association of America, www.cfsa.net, (202) 367-1142

Consumer Federation of America, www.consumerfed.org, (202) 387-6121

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1970 to 617 in 1997.

The number of Hispanic elected officials in state government has so far grown more slowly. In 1980, there were five Hispanics holding statewide elective offices and 114 Hispanic state legislators. In 1999, those numbers had increased to nine officials elected statewide and 186 legislators. These low numbers do not mean that Hispanic officials are not influential. During the 2000 session in California, Hispanics held five of the top elected positions in the legislative and execu-

tive branches. In New Mexico there were eight Hispanic officials, including two legislative leaders and six in the executive branch.

Like redistricting, term limits also may speed the process of adjusting the representative ethnic and gender mix of state governments. As district boundaries change and incumbents leave office, there are greater opportunities for women and minorities to increase their numbers. This opportunity will vary widely from region to region. Term limits exist in only one

of the 10 Northeastern states, three of the 11 Midwestern states and five out of 16 Southern states. The West is by far the most heavily affected region, with 10 of the 13 states under term limits.

In summary, the United States is becoming more culturally diverse and growing older. The effects of these changes differ among the regions and from state to state. Under representative democracy, the "face" of state governments will continue to change in tune with the interests of the voting population. ★