SNAPSHOTS of America's Families

A View of the Nation

and 13 States

from the National Survey

of America's Families

Foreword

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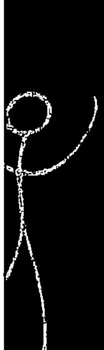

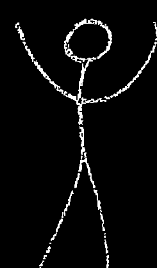

A Income and Hardship

B Health

C Children's Environment and Behavior

D Adults' Environment and Behavior

HOW WE GOT OUR START

In 1968, the Johnson Administration saw the need for an independent look at government performance and for systematic research on America's cities and their residents in the wake of urban unrest. A blue-ribbon commission of civic leaders set up by President Johnson that year proposed chartering an independent nonprofit, nonpartisan research center. The Urban Institute became that center.

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A FEW WORDS ABOUT

URBAN INSTITUTE

Our Mission— Then and Now

Leaving politics to others, the Urban Institute brings three critical ingredients to public policy debates on designing and financing America's domestic policy initiatives: accurate data, careful and objective analyses, and perspective. We also evaluate government programs—practical work that grounds our policy research in the everyday experiences of the people who create, run, and use these programs.

Strengths
Our strong suits are rigorous analysis, innovative methodology, fresh thinking, and technical expertise. In addition, much of our research spans several disciplines and blends quantitative and qualitative approaches to problem-solving.

Staff
Our researchers are economists, sociologists, and public policy analysts. Lawyers, statisticians, urban planners, demographers, communications experts, and other specialists are also on staff.

Research Sites
Our office is in Washington, DC, but we are involved in research projects—many with partners—in roughly 45 states and 20 countries.

RESEARCH CENTERS

Assessing the New Federalism Project	Launched in 1997 by a consortium of foundations: tracks how children and families are faring and how program structure, financing, and administration change as the federal government transfers authority for social welfare programs to states.
Education Policy Center	Carries out research on education reform—in particular, on decentralization and other structural changes in the school system, instructional changes in the classroom, and teacher shortages and opportunities
Health Policy Center	Asks how the dynamics of the healthcare market affect how much care costs, who pays the bills, and who is left without access to care. Looks at Medicare, Medicaid, and private coverage.
Human Resources Policy Center	Addresses workforce trends, education and training policies, welfare-to-work incentives, patterns of homelessness and domestic violence, and income security. Also studies the impacts of income-support policies and social services.
Income and Benefits Policy Center	Studies how public policy influences the behavior and economic well-being of families throughout the life cycle. Looks at how income support, social insurance, tax, and noncash employee-benefit programs affect the composition and distribution of income.
International Activities Center	Works on social sector reform, privatization, civil society's growth, housing and urban development, public administration, and local government finance in Eastern Europe, the former Soviet Union, Latin America, Asia, and elsewhere.
Metropolitan Housing and Communities Policy Center	Identifies and tracks the dynamic forces shaping communities and analyzes the roles that federal, state, and local policies play in making housing affordable, creating access to jobs and economic opportunities, fighting poverty, and revitalizing neighborhoods.
Center on Nonprofits and Philanthropy	Examines what makes civil society work—especially the resources, the networks, the relationship between nonprofit organizations and government, and new roles for faith-based service providers. Maintains a national database on nonprofit organizations.
Population Studies Center	Asks how demographic changes influence and are influenced by public policy. Looks particularly closely at fertility and family planning, children and families, immigration and immigrants, and civil rights.
State Policy Center	Evaluates promising ways to improve service delivery and public management. Also evaluates law and behavior programs (policing, the courts, corrections, and community-based initiatives) and maintains the Federal Justice Statistics Resource Center for the U.S. Department of Justice.

For More Information

Other publications based on survey data will be issued regularly and will include briefs as well as more detailed reports. The survey's raw data files will be made available for public use.

Additional information on the *Snapshots* appears in the Appendix in this folder. Data tables that include standard errors can be downloaded from the Urban Institute Web site (http://www.urban.org). Additional methodological discussions and papers will also be posted on the site.

Assessing the New Federalism

The NSAF is part of *Assessing the New Federalism*, a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states. The survey focuses primarily on health, income security, job training, and social services. The project aims to provide timely, nonpartisan information to inform public debate and to help state and local decision makers carry out their new responsibilities more effectively.

Partner Organizations

Child Trends is a nonprofit, nonpartisan research organization dedicated to studying children, youth, and families through research, data collection, and data analysis. In *Assessing the New Federalism*, Child Trends has responsibility for conceptualizing and designing ways to measure changes in children's well-being.

Westat is administering the NSAF under subcontract to the Urban Institute.

Funders

Assessing the New Federalism is funded by the Annie E. Casey Foundation, the W.K. Kellogg Foundation, the Henry J. Kaiser Family Foundation, The Ford Foundation, the John D. and Catherine T. MacArthur Foundation, the Charles Stewart Mott Foundation, The David and Lucile Packard Foundation, the Commonwealth Fund, the Robert Wood Johnson Foundation, the Weingart Foundation, the McKnight Foundation, the Fund for New Jersey, the Stuart Foundation, and The Rockefeller Foundation. Additional support is provided by the Joyce Foundation and the Lynde and Harry Bradley Foundation through grants to the University of Wisconsin at Madison.

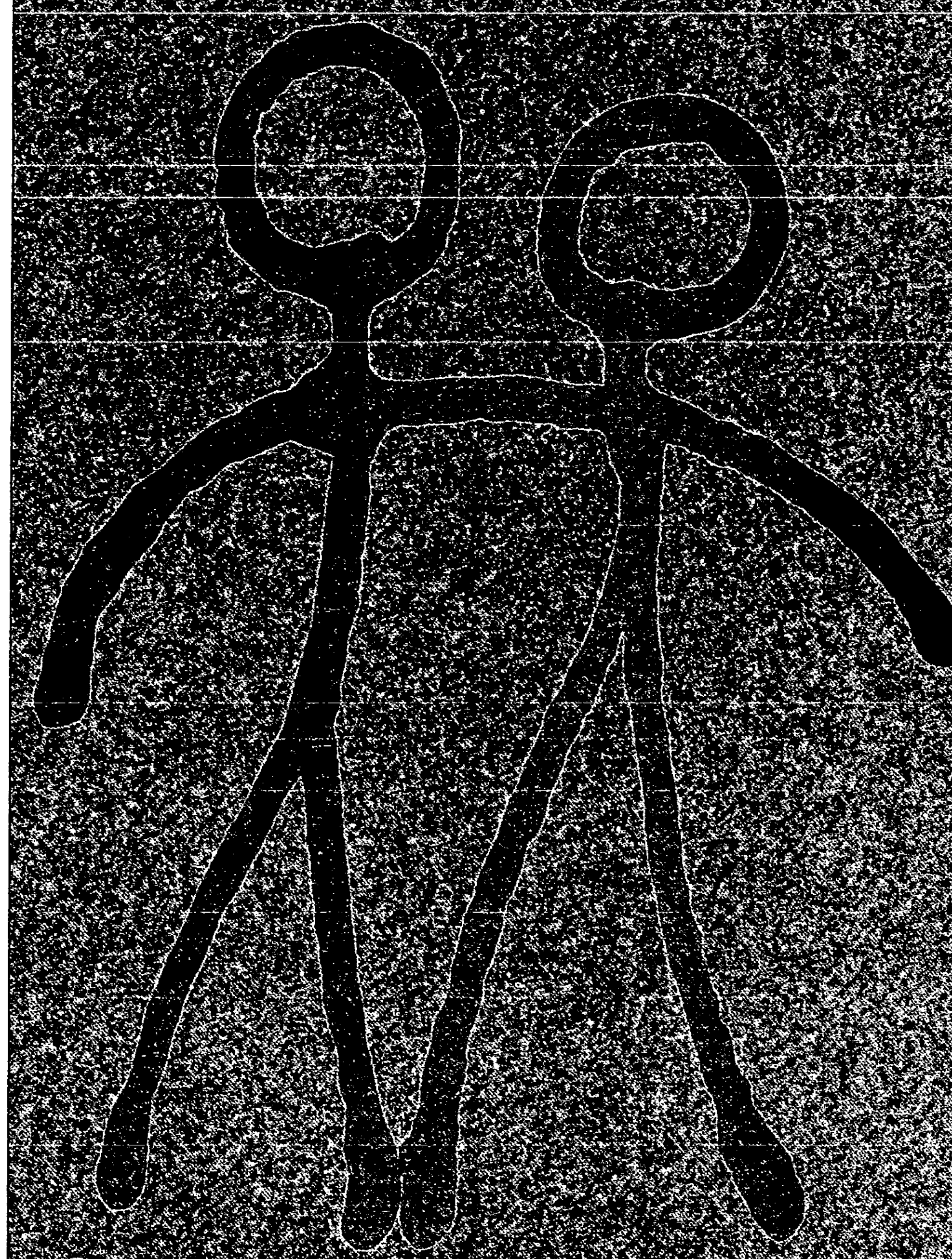
Credits

Genevieve Kenney is the survey director, and Kevin Wang is the survey manager. Alyssa Wigton is the *Snapshots* project leader, and Blair Burns Potter is editor of the *Snapshots*. Alan Weil is director of *Assessing the New Federalism*. This product would not have been possible without the extraordinary effort of these and many other people.

Gray-scale copies of *Snapshots of America's Families* are available for photocopying. For more information about the National Survey of America's Families or the *Assessing the New Federalism* project, write to: *Assessing the New Federalism*, Urban Institute, 2100 M Street, NW, Washington, DC 20037. Phone: 202-261-5709. E-mail: paffairs@ui.urban.org. Web site: http://www.urban.org.

Assessing the New Federalism

SNAPSHOTS of America's Families



FOREWORD

A View of the Nation and 13 States from the National Survey of America's Families

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Snapshots of America's Families

Foreword

These *Snapshots of America's Families* offer a first look at the well-being of children and adults through the lens of the 1997 National Survey of America's Families (NSAF). Individually, the *Snapshots* highlight social and economic issues that are indicative of well-being. Together, they capture a picture of family life on the eve of policy changes, such as federal welfare reform, that are affecting how social services, health, and income support programs are designed and administered.

The NSAF is one of only a few surveys to provide reliable estimates for selected states as well as for the nation as a whole, adding interest and comparability to its findings. Moreover, because the survey pays particular attention to low-income families, the *Snapshots* reveal important aspects of their lives and of how they differ from the lives of children and adults in families with higher incomes. In addition to describing the well-being of America's families from a range of perspectives, the information gathered in the 1997 survey serves as a baseline. When the survey is repeated in 1999, researchers will be able to measure changes over time and explore the effects of welfare reform and other policy changes on family life.

Two conclusions are immediately clear from these *Snapshots*. First, the circumstances of the 43 percent of children living in households with low incomes (less than $31,822 in 1996 for a family with two parents and two children) are markedly different from those of children in higher-income households. Every *Snapshot*, whether it discusses health care, parental employment, social engagement, or factors related to child development, shows that low-income children face more difficulties than higher-income children do.

Second, the status of children and adults differs greatly around the country. Variation is dramatic among some indicators but relatively small among others. For example, poverty varied considerably among the 13 states studied: Approximately one-tenth of children in Wisconsin lived in poverty, while in Mississippi more than one-third of children did. As another illustration of the disparity among states, only 3 percent of low-income children in Minnesota had no usual source of health care, whereas almost 20 percent of low-income children in Texas lacked a usual source. In contrast, approximately 10 percent of low-income children age 6 to 11 in all 13 states had high levels of behavioral and emotional problems.

Issues Covered by the Survey

The NSAF examined employment, earnings and income, educational attainment, participation in training activities, economic hardship, family structure, housing arrangements and cost, health insurance coverage, access to and use of health services, health status, psychological well-being, participation in religious and volunteer activities, knowledge about availability of social services, and attitudes about work, welfare, health care, and childbearing.

The survey also asked respondents about participation in government programs, such as welfare and Medicaid, and about children's education, parent-child interactions, child care arrangements, participation in work and recreational activities, behavioral problems, child support, and contact with noncustodial parents.

Since the survey included summer and school-year months, it will take additional time to create weights to assess the child-care data. These *Snapshots* do not include information on child care, but future reports will.

Organization of the *Snapshots*

The *Snapshots* are organized into four subject areas.

Income and Hardship includes poverty among adults and children, employment, affordability of housing, and food concerns and affordability.

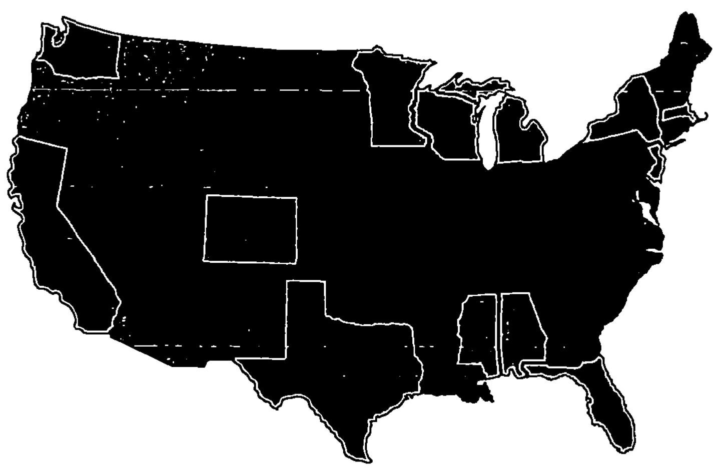
Health includes health insurance coverage of children and of adults, parents' confidence in their ability to get medical care for their children, the number of children and adults with no usual source of health care, and health status of adults and children.

Children's Environment and Behavior covers family structure, birth outside of marriage, degree of engagement in school, the frequency of reading and telling stories to young children, participation in extracurricular activities, and behavioral and emotional problems.

Adults' Environment and Behavior includes participation in volunteer or religious activities, aggravation in parenting, mental health, and attitudes toward welfare and working mothers.

Survey Design

The 13 states surveyed are Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin. Together, these states are home to more than half the nation's population and represent a broad range of fiscal capacity, child well-being, and approaches to government programs.



The survey was conducted from February to November 1997. Some questions covered the family's circumstances at the time of the survey; others were about the previous 12 months or about calendar year 1996.

Detailed information was obtained on 75,437 adults and 34,439 children in 44,461 households. The primary sampling method for the NSAF was a random selection of telephone numbers; a sample of households without telephones was also included. The survey was designed to oversample people with low incomes so that analysts could obtain a more detailed picture of this portion of the population.

To obtain information on children, researchers surveyed the adult most knowledgeable about the children in the household. In 95 percent of cases, this was the biological, adoptive, or stepparent of the child on whom the survey focused. In the *Snapshots*, these respondents are referred to as "parents," even though a small percentage are not the child's parent.

whether the child has trouble sleeping, lies or cheats, or does poorly at schoolwork. The possible response categories were "often true," "sometimes true," or "never true." The answers were summed to create scores ranging from 6 to 18. A score less than or equal to 12 indicates greater behavioral and emotional problems.

The NHIS Mental Health Indicator consists of problem items that were identified as providing the best means of discriminating between demographically similar children who were referred or not referred for mental health services. The NHIS indicator distinguishes items further by age and sex. The NSAF scale distinguishes by age but not by sex. Using NSAF data (without weights), the alpha coefficient for these items is .73 for the scale used for children age 6 to 11 and .75 for the scale used for children age 12 to 17.

A relevant reference to this topic is Downey, G., and J.C. Coyne. 1990. Children of depressed parents: An integrative review. *Psychological Bulletin* 108: 50–76.

The authors wish to thank Brett Brown, Carol Emig, and Kathryn Tout for reviewing this text and Sharon Vandivere for assisting with data production.

D-1 Parental Participation in Volunteer or Religious Activities

A reference relevant to this topic is Bronfenbrenner, U. 1970. *Two Worlds of Childhood*. New York: Russell Sage Foundation.

The authors wish to thank Brett Brown, Carol Emig, and Kathryn Tout for reviewing this text and Sharon Vandivere for assisting with data production.

D-2 Parental Aggravation

The four-item parental aggravation scale was adapted from a component of the National Evaluation of Welfare-to-Work Strategies (NEWWS), the evaluation of the Job Opportunities and Basic Skills (JOBS) program. The aggravation scale in the NEWWS study used a 10-point response scale, whereas NSAF used a three-response category scale to accommodate a telephone interview. Respondents' answers were summed to create a scale score ranging from 4 to 16. A score less than or equal to 11 indicates high aggravation in parenting. Using NSAF data (without weights), the alpha coefficient for these items is .63.

A relevant reference to this topic is McGroder, S. Parenting among single, low-income, African-American mothers with preschool-age children: Patterns, predictors, and developmental correlates. Doctoral dissertation, The Pennsylvania State University.

The authors wish to thank Brett Brown, Carol Emig, and Kathryn Tout for reviewing this text and Sharon Vandivere for assisting with data production.

D-3 Mental Health of Parents

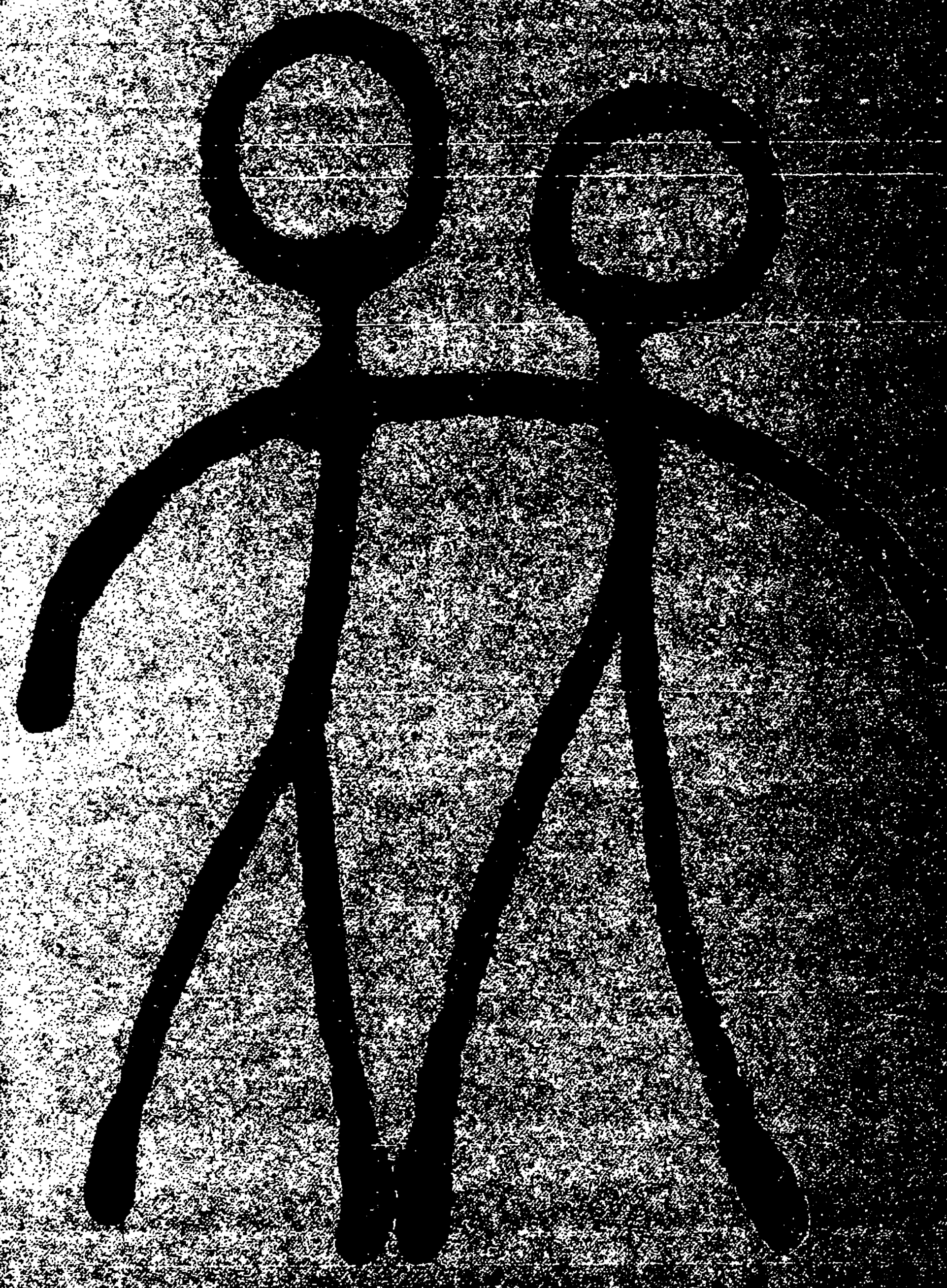
This five-item mental health scale (MHI-5) was constructed for the Medical Outcomes Study (MOS) by selecting the five items that best predicted the summary score for the 38-item Mental Health Inventory. Parents were asked how often in the past month they had been a very nervous person, felt calm and peaceful, felt downhearted and blue, been a happy person, and felt so down in the dumps that nothing could cheer them up. The answers to the MHI-5 are calibrated to a 100-point scale. A score of 67 or less indicates poor mental health.

Research has shown the sum of the five items used in the MHI-5 (without weights) to correlate at .95 with the 38-item mental health scale. Further, in a study comparing the MHI-5 scale with other scales measuring mental health status, the five-item scale was as good as the MHI-18 and the GHQ-30 and superior to the SSI-28 in detecting most significant disorders, including major depression, general affective disorders, and anxiety disorders. Using NSAF data (without weights), the alpha coefficient for these items is .81.

Relevant references include Hall, L.A., D.N. Gurley, B. Sachs, and R.J. Kryscio. 1991. Psychosocial predictors of maternal depressive symptoms, parenting attitudes, and child behavior in single-parent families. *Nursing Research* 40: 214–20; Moore, K.A., M.H. Zaslow, M.J. Coiro, S.M. Miller, and E.B. Magenheim. 1995. *The JOBS evaluation: How well are they faring? AFDC Families with Preschool-Aged Children in Atlanta at the Outset of the JOBS Evaluation*. Washington, D.C.: U.S. Department of Health and Human Services; Ware, J.E., and D.C. Sherbourne. 1992. The MOS 36-Item Short-Form Health Survey (SF-36). *Medical Care* 30(6): 473–81; Berwick, D.M., J.M. Murphy, P.A Goldman, J.E. Ware, A.J. Barsky, and M.C. Weinstein. 1991. Performance of a five-item mental health screening test. *Medical Care* 29(2): 169–76; and Stewart, A.L., R. Hays, and J.E. Ware. 1988. The MOS Short-form General Health Survey: reliability and validity in a patient population. *Medical Care* 26(7): 724–35.

The authors wish to thank Brett Brown, Carol Emig, and Kathryn Tout for reviewing this text and Sharon Vandivere for assisting with data production.

SNAPSHOTS of America's Families



APPENDIX

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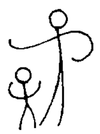

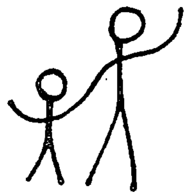

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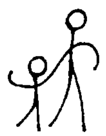
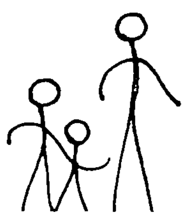
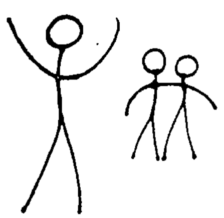
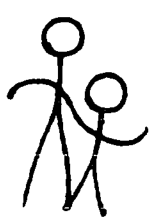
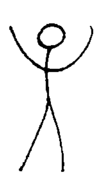










Survey Methods

The *Snapshots of America's Families* are based on information obtained from the 1997 National Survey of America's Families. We used probability sampling methods to select households in 13 states and in the balance of the nation. The resulting sample is representative of the noninstitutionalized, civilian population of persons under age 65 in the states studied and in the nation.

Before administering the interview, we screened households to determine eligibility. In households with children, we selected up to two children at random, one under age 6 and one between the ages of 6 and 17. Information about the children and the household was obtained from the adult in the household who was most knowledgeable about the health care and education of the children on whom the survey questions focused. In some households with children, adults under age 65 who had no children were also surveyed. In households without children, one or two nonelderly adults were selected randomly for interviewing. We collected data from February to November using computer-assisted telephone interviewing (CATI) technology. The sample consists of households with and without telephones. In households without telephones, cellular phones were provided to complete interviews.

The overall response rate was 65 percent for interviews about children and 62 percent for interviews about nonelderly adults. We weighted responses to the interviews to provide estimated values appropriate to the individual states and the nation. The weights adjust for design features of the sample, including oversampling low-income households and the study states, as well as nonresponse and undercoverage. Standard errors, which provide a measure of the precision of the estimates, were calculated using replication methods to account for the complexity of the sample design. Missing responses were imputed for questions regarding selected demographic characteristics, home ownership, affordability of housing, education, employment, earnings, income, and health.

Precision of Estimates

As in any other survey, the estimated values reported here have an implied degree of precision. For each estimate, we define a 95 percent confidence interval, meaning that we are 95 percent certain that the actual value in the population is within a given range of the estimate, where that range depends upon the standard error of the estimate. For example, in one *Snapshot* we estimated that 65 percent of low-income adults were employed at the time of the survey in 1997. The standard error for this particular statistic is 0.66 percentage point. This implies that we are 95 percent certain that the true value is within 1.3 percentage points of 65 percent, that is, between 63.7 and 66.3. Because sample sizes are smaller for the states, confidence intervals are larger for state estimates than for national estimates. For example, we estimated that 70 percent of low-income adults in Colorado were employed. The standard error for this particular calculation is 1.5 percentage points, implying that we are 95 percent certain the true value is within 3 percentage points of 70 percent, or between 67 and 73.

An assessment of whether a state average is equal to the national average must take into account the imprecision of both the state and national estimates. To test for equality, the difference between the state and national averages was compared to the standard error of the difference. We applied a .05 significance level for a two-tailed test. State averages that are

C-1 Family Structure

In this *Snapshot* family structures have been defined as follows: two-parent—child living with two biological or adoptive parents; blended—child living with one biological or adoptive parent whose spouse has not adopted the child; one-parent—child living with one biological or adoptive parent who may or may not be living with another adult or adults; no-parent—child living with either no parents or adults other than his or her parents.

The text refers to recent initiatives to promote marriage. Representatives David M. McIntosh (R-Indiana) and Jerry Weller (R-Illinois) are sponsoring the Marriage Tax Elimination Bill, which would eliminate the penalty married couples can face when pushed into a higher tax bracket.

The authors would like to thank Sean Williams for writing the base code for the family structure variables.

C-3 High Engagement in School

A scale to measure a child's engagement in school was developed by Jim Connell and Lisa Bridges at the Institute for Research and Reform in Education. Respondents were asked to describe whether the child cares about doing well in school, only works on schoolwork when forced to, does just enough schoolwork to get by, and always does homework. The response categories were "all of the time," "most of the time," "some of the time," or "none of the time." Answers were summed to create scale scores ranging from 4 to 16. A score greater than or equal to 15 indicates high engagement in school.

The four scale items were selected from a larger set of items contained in the parent report version of the Rochester Assessment Package for Schools (RAPS-P). The RAPS-P has been administered to approximately 5,000 parents in diverse school districts. The selection of the four items was based on analysis of 1,600 parents of children enrolled in grades 2 through 8 in the Rochester City School District. Selection criteria were determined using flags for threshold values for poor attendance, suspension from school, grade retention, failing grades in at least two core subject areas, and low standardized test scores. Selected questions had significant correlations with a number of flags, significant associations with at least two of the five flags, and low to moderately significant interitem correlations (.20 to .38). Using NSAF data (without weights), the alpha coefficient for these items is .76.

References relating to school engagement include Connell, J.P., M.B. Spencer, and J.L. Aber. 1994. Educational risk and resilience in African-American youth: Context, self, action, and outcomes in school. *Child Development* 65: 493–506. and Wellborn, J. and J.P Connell. 1987. *RAPS-S: Rochester assessment package for schools student report*. Unpublished manuscript. Rochester, N.Y.: University of Rochester.

The authors wish to thank Chris Botsko and Suzanne LeMenestrel for assisting in the development and implementation of this measure, Carol Emig and Kathryn Tout for reviewing this text, and Sharon Vandivere for data production assistance.

C-4 Reading and Telling Stories to Young Children

Relevant references include Reese, E. 1995. Predicting children's literacy from mother-child conversations. *Cognitive Development* 10: 381–405; Duncan, G.J., J. Brooks-Gunn, W.J. Yeung, and J.R. Smith. 1998. How much does childhood poverty affect the life chances of children? *American Sociological Review* 63 (June): 406–23; and Zill, N., and E. Wolpow. 1991. School readiness: Examining a national goal. *Early Childhood Education*, (May): 14–16.

The authors would like to acknowledge Brett Brown, Carol Emig, and Kathryn Tout for reviewing this text and Sharon Vandivere for assistance with data production.

C-5 Participation in Extracurricular Activities

Relevant references include Brooks-Gunn, J., and F.F. Furstenberg. 1987. Continuity and Change in the Context of Poverty. In *The Malleability of Children*, J.J. Gallagher and C.T. Ramey, eds. Baltimore, Md.: Brooks, 171–87; National Commission on Children. 1991. *Beyond Rhetoric*. Washington, D.C.: Government Printing Office, 233–38, 243–44; and Moore, K.A., J. Manlove, D.A. Glei, and D.R. Morrison. 1998. Nonmarital school-age motherhood: Family, individual, and school influences. *Journal of Adolescent Research* 13(4): 433–57.

The authors wish to thank Chris Botsko and Suzanne LeMenestrel for assisting in the development and implementation of this measure, Brett Brown, Carol Emig, and Kathryn Tout for reviewing text, and Sharon Vandivere for data production assistance.

C-6 Behavioral and Emotional Problems in Children

This set of questions on behavioral and emotional problems of children was developed for the National Health Interview Survey (NHIS). Respondents for all children were asked to indicate whether the child doesn't get along with other kids, can't concentrate or pay attention for long, and has been unhappy, sad, or depressed. Respondents for 6- to 11-year-olds were asked to indicate whether the child feels worthless or inferior, has been nervous, high-strung, or tense, or acts too young for his or her age. Respondents for 12- to 17-year-olds were asked

A-3 Employment

Parents include all adults living with a biological, adopted, step-, or foster child under the age of 18 (available data do not provide distinctions among types of children), but exclude those whose child or children live outside the home.

The author would like to thank Daniel McKenzie, who calculated all estimates for this fact sheet, and Pamela Loprest, Greg Acs, and Sheila Zedlewski for their review.

A-4 Affordability of Housing

The authors would like to thank Thomas Kingsley for providing background materials.

A-5 Food Concerns and Affordability

Though data were collected at the family level, the findings are reported for individuals. Each person was represented equally and received the food indicator values reported for her or his family. Income was also measured at the family level and attached to individuals in this fashion.

Treated as a scale (0, 1, ... *etc.* positive indicators of food issues), the indicator variables have both internal validity (alpha = .865) and external reliability (*i.e.*, high correlations with other measures of financial hardship).

The citation in the text is to 1997. *Household Food Security in the United States in 1995: Summary Report of the Food Security Measurement Project.* Alexandria, Va.: U.S. Department of Agriculture, Food and Consumer Service, Office of Analysis and Evaluation. This report also developed a five-way classification of U.S. households by their level of food security, a concept quite different from the measures reported here. However, the USDA classification was based in part on the current indicator variables (plus 14 more that were not on NSAF). An indicator-by-indicator comparison shows that the two data sources are closely aligned in every case. (The USDA data came from a special supplement to the April 1995 Current Population Survey.)

The authors would like to thank Anna Kondratas for help in designing and interpreting the food affordability measures and Martha Burt and Jennifer Ehrle for performing validity and reliability tests on the data in scale format.

B-1 Health Insurance Coverage of Children

B-2 Health Insurance Coverage of Nonelderly Adults

B-3 Confidence in the Ability to Get Children Medical Care

B-4 Children and Nonelderly Adults with No Usual Source of Health Care

B-5 Health Status of Nonelderly Adults and Children

The data presented in *Snapshots* B-1 and B-2 show a lower percentage of children and nonelderly adults being uninsured than reported through the Census Bureau's Current Population Survey (CPS). Although there are many differences between NSAF and CPS, two fundamental differences relate to the surveys' approaches to measuring insurance coverage. First, CPS measures insurance coverage during the calendar year prior to the survey (which occurs in March), while NSAF measured insurance coverage at the time of the survey. As a result, the CPS uninsurance rate would not seem to be directly comparable to the statistics reported in the *Snapshots*. However, analysis by many researchers of the responses to the CPS questions suggests that the CPS uninsurance rate is closer to an estimate of the proportion of people who lack insurance coverage at the time of the survey (see Lewis, K., M. Ellwood, and J.L. Czalka. 1998. *Counting the Uninsured: A Review of the Literature.* Washington, D.C.: Urban Institute). If this latter interpretation is valid, then the CPS uninsurance rate should be consistent with the statistics in these *Snapshots*. Although this issue does not explain why NSAF estimates of the uninsurance rate are lower than those of CPS, the conceptual difference between NSAF and CPS needs to be clear.

The second difference is likely to be more relevant. CPS asks a series of questions about insurance coverage and then assumes that any person not designated as being covered through any type of health plan is uninsured. NSAF used a series of questions similar in wording to CPS (with the exception of the time frame) but added a question that verifies whether people who appear not to have coverage are, in fact, uninsured. A substantial number of respondents used this opportunity to designate a particular type of coverage for those who initially appeared to be uninsured. Were it not for this verification question, the proportion of people lacking health insurance at the time of the NSAF survey would have been slightly greater than the uninsurance rate published by the Census Bureau. A more detailed analysis of the implications of this verification question will be available shortly.

In families with two parents, information on adults' health insurance coverage, health status, access to health care services, and utilization of services during the past year was obtained by randomly selecting either the respondent or the respondent's spouse or partner as the focus of the questions. Therefore, in 50 percent of cases the respondent is the focus of the questions, and in 50 percent of cases the respondent's spouse or partner is the focus.

The authors wish to thank Bahar Fadillioglu, Beth Kessler, and Aparna Lhila for their assistance with data.

statistically different from the national average are indicated in the text as being above or below the national average and are printed in color in the tables. At this significance level, the difference between the state average and the national average will show up as statistically significant 5 percent of the time, even when it is not. For each indicator, if the national average were no different from any of the 13 state averages, there would still be a 50-50 chance that one of the 13 comparisons would be reported as statistically significant.

Finally, standard errors vary somewhat by state. It is therefore possible that not all states with similar estimates will differ from the national average to a statistically significant extent. Measures of statistical significance depend upon the difference between the two values being compared and the standard errors of the two estimates, which are affected by sample size.

Rounding

Estimates have been rounded to the nearest tenth in the tables and to the nearest whole number in the text and charts. Estimates that were originally at or above 0.50 have been rounded up, and estimates that were below 0.50 have been rounded down. An estimated value between x.45 and x.49 is rounded up to x.5 in the tables and down to x in the charts and text.

Timing

The majority of values in the *Snapshots* are point-in-time estimates of family characteristics at the time the survey was conducted in 1997. A notable exception is that income classifications (below the poverty level, below 200 percent of the poverty level, or above 200 percent of the poverty level) are based on 1996 information. Any other time frame used to calculate estimates is noted in the appropriate *Snapshot*.

Definition of Terms

Unless noted otherwise in the section on individual *Snapshots*, the following terms were used throughout:

Adult A person between the ages of 18 and 64.

Child A person under the age of 18.

Higher income Family income above 200 percent of the federal poverty level

Low income Family income at or below 200 percent of the federal poverty level

Married Individuals who are legally married to someone living in the same household.

Parent An individual who identifies himself or herself as the adult in the household most knowledgeable about the child. In 95 percent of cases, this adult is the biological, adoptive, step-, or foster parent of the child; in 77 percent of cases, this adult is the child's biological, adoptive, step-, or foster mother

Poverty At or below the federal poverty level, which is an annual income that varies by family size and composition. The following are examples of the federal poverty level in 1996:

One adult with no children	$ 8,163
One adult with one child	$10,815
One adult with two children	$12,641
Two adults with no children	$10,507
Two adults with one child	$12,629
Two adults with two children	$15,911

For more detailed statistical information on estimates (including information on actual numbers and standard errors), visit our Web site at http://newfederalism.urban.org.

Notes on Individual *Snapshots*

Authors' notes and acknowledgments for individual *Snapshots*, when appropriate, are listed below.

A-1 Poverty among Nonelderly Americans

Total noncash income is the sum of income from the following sources: earnings from main job, earnings from self-employment, earnings from another job or jobs, Social Security, child support, foster care payments, Supplemental Security Income, Aid to Families with Dependent Children, General Assistance, pension or annuities, unemployment compensation, workers' compensation or veterans' payments, Emergency Assistance, money from friends or relatives, interest or dividends, rental income, and other income. New data on family relationships may alter the poverty classification of less than 0.3 percent of the households in the sample.

The authors would like to thank Margaret Weant for her review.

A-2 Poverty among Children

The National Research Council's recent study on measuring poverty recommends moving toward a measure that includes noncash resources available to families and deducts work-related (primarily child care) and health expenses. See: National Research Council. 1995. *Measuring Poverty: A New Approach*. Washington, D.C.: National Academy Press.

The authors would like to acknowledge Sean Williams and Ariel Halpern, who constructed the family structure variables, as well as Margaret Weant for her review.

Snapshots of America's Families

Megan Gallagher

Gregory Acs

Income and Hardship

Poverty among Nonelderly Americans

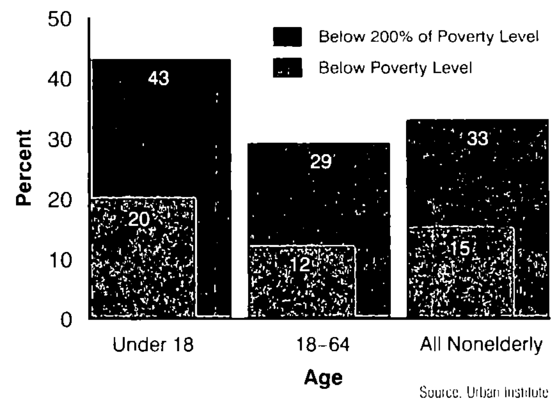
In 1776, Adam Smith defined poverty as the lack of those necessities that "the custom of the country renders it indecent for creditable people, even of the lowest order, to be without." Today, the federal poverty level represents the amount of cash income people require to meet their basic economic needs. For a single parent with two children, the poverty level was $12,641 in 1996. People living in families with incomes below the poverty level are deemed poor; those in families with incomes below 200 percent of the poverty level are considered low-income. Adults' reports of family income during the previous year were used to determine the share of people under the age of 65 living in poor and low-income families.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 produced changes in programs designed to assist low-income people receiving disability benefits, food stamps, cash assistance, and child support income. The poverty rate provides a simple way to monitor the economic well-being of people who depend on these programs. Nationwide, 15 percent of nonelderly people were poor and 33 percent were low-income.

Children were more likely to be poor than adults: The poverty rate reached 20 percent for children, compared to 12 percent for adults, a statistically significant difference. Furthermore, 43 percent of children lived in low-income families, whereas 29 percent of adults did.

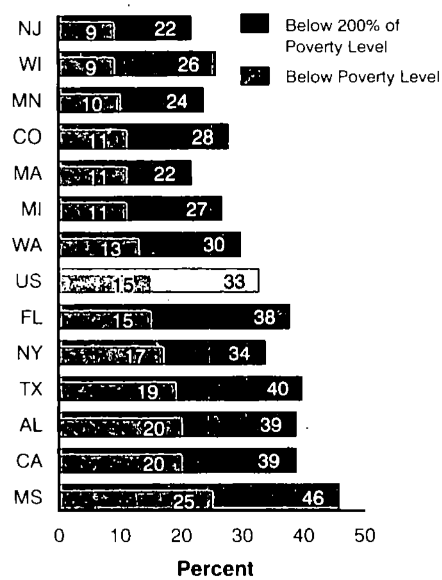
The poverty rate varied widely across the 13 states surveyed. The proportion of poor and low-income people was below the national average in Colorado, Massachusetts, Michigan, Minnesota, New Jersey, Washington, and Wisconsin. Of these seven states, three had poverty rates below 10 percent (Minnesota, New Jersey, and Wisconsin), and three had low-income rates below 25 percent (Massachusetts, Minnesota, and New Jersey). The poverty rate was higher than average in five states: Alabama, California, Mississippi, New York, and Texas. Mississippi had the highest poverty rate: One-quarter of all people in the state were poor.

Poor and Low-Income Nonelderly, by Age, 1996



Source: Urban Institute

Poor and Low-Income Nonelderly, by State, 1996



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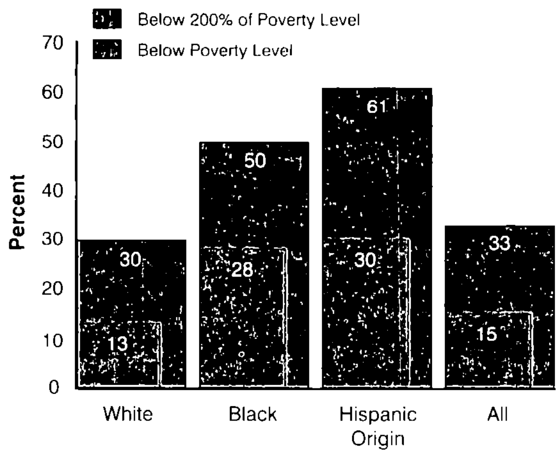
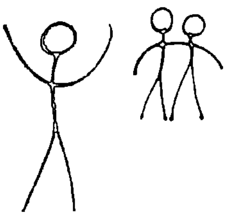
The poverty and low-income rates also varied widely by race and Hispanic origin. Nationally, 13 percent of whites lived in poverty, compared to 28 percent of blacks. Correspondingly, 30 percent of whites had low incomes, compared to 50 percent of blacks. In addition, poverty and low-income rates were significantly higher than the national average among people of Hispanic origin, regardless of race: Almost one-third were poor, and almost two-thirds were low-income.

Poor and Low-Income Nonelderly, by Race and Hispanic Origin, 1996



Source: Urban Institute



Poor and Low-Income Nonelderly (%), 1996

Income	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Below poverty level	19.9	19.8	11.4	15.3	10.8	10.8	9.6	24.6	9.4	16.9	18.9	12.7	8.9	14.8
Below 200% of poverty level	39.2	39.4	28.4	38.2	22.5	26.8	24.2	46.4	22.1	33.5	39.7	29.9	25.5	33.2

Figures in color represent statistically significant differences from the national average at the .05 confidence level. Figures in black are not statistically significantly different from the national average. All figures in text, charts and table are rounded.

Source: Urban Institute

Snapshots of America's Families

Income and Hardship

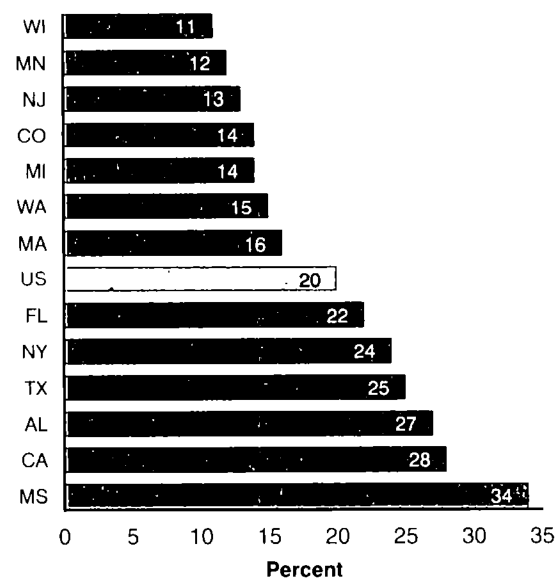
Poverty among Children

Megan Gallagher
Sheila Zedlewski

Because poverty is associated with inadequate nutrition and health care, the child poverty rate is frequently used as a tool by groups seeking to monitor the well-being of children. In fact, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 requires states to monitor child poverty rates as a means of assessing the effects of new state assistance programs for low-income families.

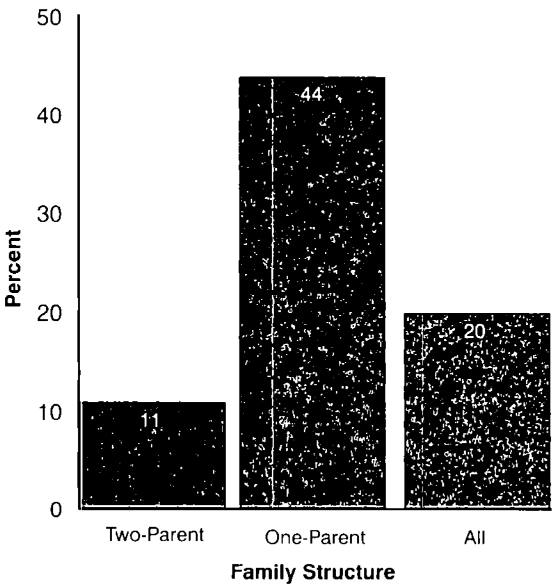
Adults' reports of family income during the previous year were used to determine the proportion of children living in families whose cash income falls below the federal poverty level. (For a single parent with two children, the poverty level was $12,641 in 1996.) While important, the poverty rate is a relatively blunt measure of children's well-being because it is limited to cash income. It excludes such government support as food stamps, housing assistance, and the earned income tax credit, as well as deductions from income tax for essential child care and health care spending.

Children below the Poverty Level, by State, 1996



Source: Urban Institute

Children below the Poverty Level, by Family Structure, 1996



Source: Urban Institute

Nationally, 20 percent of all children lived in a family with income below the poverty level. Child poverty varied considerably across the 13 states surveyed, with rates exceeding the national average in five states (Alabama, California, Mississippi, New York, and Texas) and falling below the average in seven states (Colorado, Massachusetts, Michigan, Minnesota, New Jersey, Washington, and Wisconsin). The range of poverty rates in these states was dramatic, with one in ten children in Wisconsin living in poverty, compared to one in three children in Mississippi.

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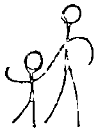

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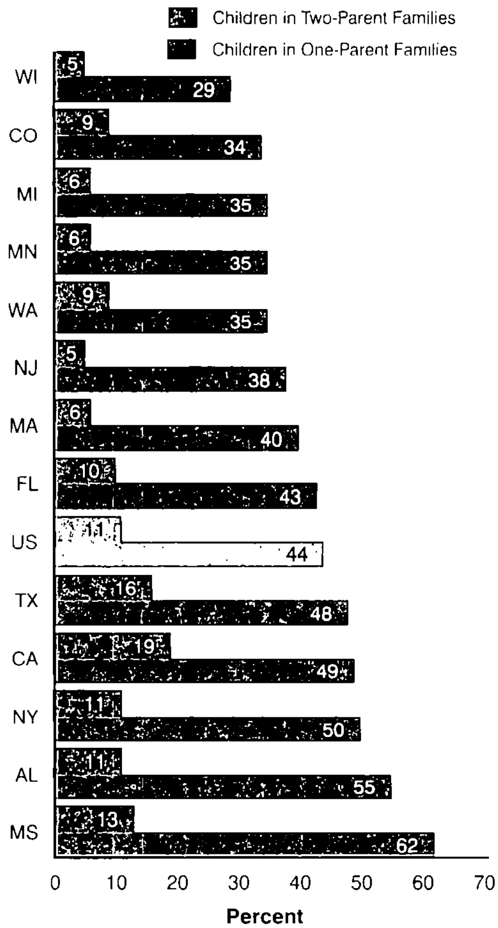
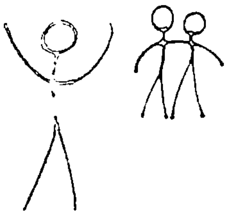
Children living with one parent were much more likely to be poor than children living with two parents—44 percent compared to 11 percent—because one-parent families typically rely on a lone adult for economic support. Even with support from the noncustodial parent, some children in one-parent families remain poor.

Mirroring the national figures, child poverty rates in the states also varied greatly by family structure. Nearly two-thirds of children living in one-parent families in Mississippi were poor, compared to less than one-third in Wisconsin. Poverty rates for children in two-parent families varied somewhat less, although rates were above the national average in California and Texas and below in Massachusetts, Michigan, Minnesota, New Jersey, and Wisconsin.

Children below the Poverty Level, by Family Structure and State, 1996



Source: Urban Institute



Children (%) below the Poverty Level, 1996

Family Structure	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
One-parent	55.0	49.3	34.3	42.7	40.3	34.7	34.8	61.9	38.5	50.3	47.8	34.7	29.2	44.1
Two parent	10.5	19.3	8.7	9.5	6.2	5.5	6.3	13.0	5.1	10.9	16.0	9.3	5.1	10.5
All families	27.0	28.4	14.3	21.8	15.5	13.7	12.5	33.5	13.3	24.1	25.4	15.2	11.4	20.5

Figures in color represent statistically significant differences from the national average at the .05 confidence level. Figures in black are not statistically significantly different from the national average. All figures in text, charts, and table are rounded.

Source: Urban Institute

Snapshots of America's Families

Income and Hardship
Employment

Stephen H. Bell

Helping families and individuals become self-sufficient through increased employment is a major goal of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, as well as many other federal and state income support programs. Many people receiving public support now face benefit reductions or termination if they are not working or preparing for work. Among those affected are adults in families receiving support from the Temporary Assistance for Needy Families program and childless adults receiving food stamps. Moreover, as public support for nonworking low-income Americans declines, the pressure on working low-income adults to remain employed increases.

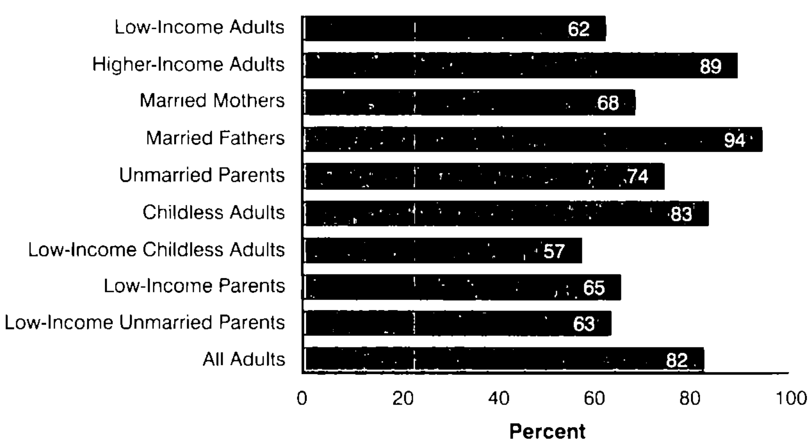
These changes prompt a number of questions about the role of work in low-income families. Do adults in these families work as much as the adult population at large? What share of low-income adults held jobs as federal welfare reform began? Did that share vary by state or by family type? To answer these questions, adults between the ages of 25 and 54 were asked about their current employment status when interviewed in 1997.

Nationally, 82 percent of adults worked in a full- or part-time job. In families with low incomes (below 200 percent of the federal poverty level), 62 percent of adults worked; 89 percent of adults in higher-income families worked, a statistically significant difference.

Employment rates varied by family situation and were particularly uneven among parents with children living at home. Married mothers were the least likely parents to work (68 percent did), whereas married fathers were the most likely (94 percent). Among unmarried parents, 74 percent worked. Although 83 percent of all childless adults had jobs, only 57 percent of low-income childless adults worked.

Low-income parents in general, and unmarried low-income parents in particular, worked considerably less than adults as a whole: 65 percent of all low-income parents and 63 percent of unmarried low-income parents had jobs.

Full-Time or Part-Time Employment of Adults Age 25–54, by Income and Parental Status, 1997



Source: Urban Institute

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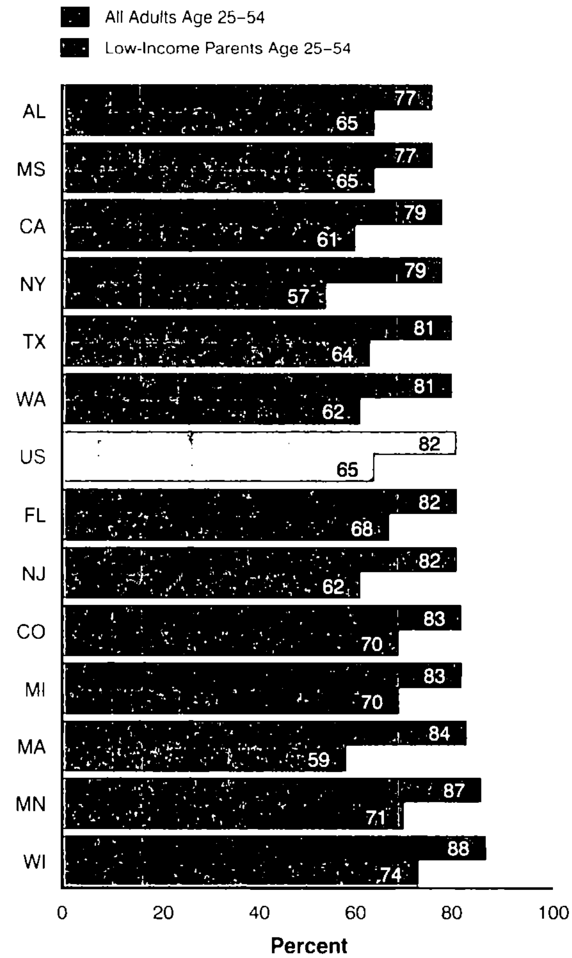
In the 13 states surveyed, employment of all adults ranged from 77 percent in Alabama and Mississippi to 88 percent in Wisconsin. Employment exceeded the national average of 82 percent in Colorado, Massachusetts, Minnesota, and Wisconsin and trailed the nation in Alabama, California, Mississippi, and New York.

Employment among low-income parents was lower than employment among all adults in every state studied, affirming the national trend across a variety of circumstances. In the majority of states, 60 percent to 70 percent of low-income parents held full-time or part-time jobs, about 15 percentage points lower than the rates for all adults in these states. Low-income parents fared particularly poorly in comparison with other adults in Massachusetts and New York, with less than 60 percent employed, but they matched the national average for low-income parents in Alabama and Mississippi, the states with the lowest employment overall.

Unmarried parents were the adults most likely to need public support, since they usually had low personal incomes and no second breadwinner or caregiver in the home and they were less likely to work than adults as a whole. In many of the states, as in the nation, around three-fourths of unmarried parents worked, but those rates were about 6 percentage points below the rate for adults in general. Only in Wisconsin did employment of unmarried parents (85 percent) nearly equal that of other adults (88 percent). Unmarried parents fared particularly poorly relative to other adults in Massachusetts and New York.

Full-Time or Part-Time Employment of All Adults and Low-Income Parents, by State, 1997



Source: Urban Institute

Adults (%) Age 25 to 54 Employed Full-Time or Part-Time, 1997

Parental Status	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
All parents	64.7	61.4	69.5	67.8	58.7	70.4	70.8	65.4	61.8	56.8	64.5	62.1	74.4	65.0
Over 200% of poverty level														
All parents	86.1	84.6	86.2	87.9	87.6	86.9	90.9	89.3	84.5	86.2	86.4	85.2	90.7	87.1
All incomes														
Unmarried parents	68.8	69.3	77.8	75.7	71.2	76.7	81.0	69.1	72.2	64.0	70.8	74.9	85.4	73.6
All parents	78.3	75.3	81.9	80.6	81.4	82.6	86.4	79.2	79.7	76.3	77.5	79.0	86.9	79.8
All adults	77.4	78.7	83.5	82.3	83.6	83.1	87.0	77.1	82.4	79.4	80.6	80.8	87.7	81.5

Figures in color represent statistically significant differences from the national average at the .05 confidence level. Figures in black are not statistically significantly different from the national average. All figures in text, charts, and table are rounded.

Source: Urban Institute

Snapshots of America's Families

Income and Hardship

Affordability of Housing

Alyssa Wigton

David D'Orio

Recent public policy initiatives are aimed at promoting work so that families can pay for their basic needs. However, even people who work may have problems paying their housing expenses. The Department of Housing and Urban Development reported recently that many people working full-time at the minimum wage have difficulty affording decent-quality housing in the private rental market.

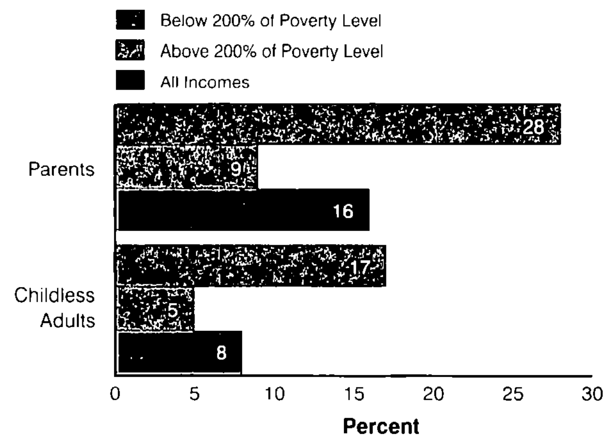
Because states now have increased flexibility in designing social support programs and their links to housing assistance, it is important to know how many people have difficulty affording housing. To arrive at an answer, parents and adults without children were asked whether they had experienced housing hardship – that is, whether they had been unable to pay their mortgage, rent, or utility bills at any time during the previous 12 months.

Nationally, 16 percent of parents had experienced housing hardship. Among families with low incomes (under 200 percent of the poverty level), 28 percent had experienced housing hardship, as opposed to 9 percent of families with higher incomes, a statistically significant difference.

Among the 13 states surveyed, 12 percent to 20 percent of all parents had experienced housing hardship. The percentage was higher than the national average in Alabama, New York, and Texas and lower than the national average in Colorado, Minnesota, and Wisconsin.

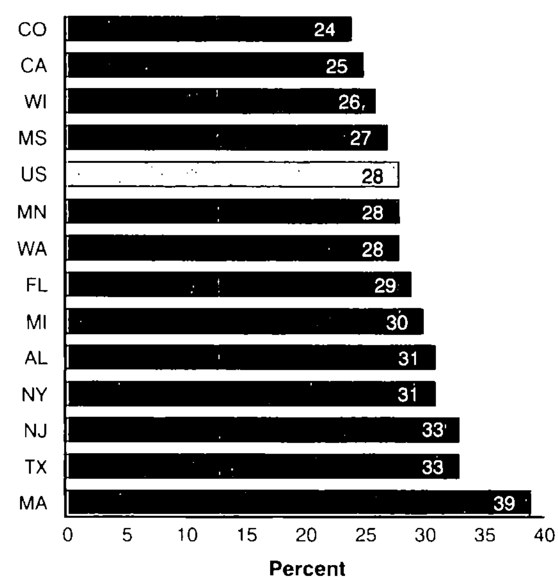
Of low-income parents, 24 percent to 39 percent had experienced housing hardship. Percentages exceeded the national average in Massachusetts, New Jersey, and Texas. Colorado was below the national average.

Adults with Problems Paying Their Mortgage, Rent, or Utility Bills, by Income and Parental Status, 1996–1997



Source: Urban Institute

Low-Income Parents with Problems Paying Their Mortgage, Rent, or Utility Bills, by State, 1996–1997



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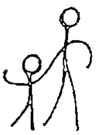

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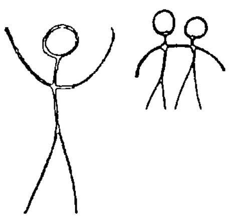
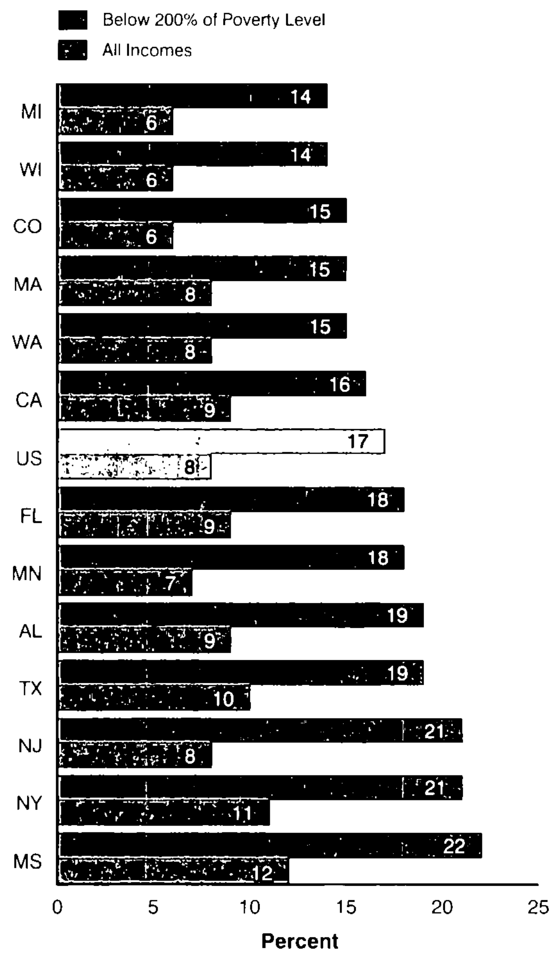
Nationally, 8 percent of adults without children reported that they had been unable to pay their mortgage, rent, or utility bills at some time during the previous 12 months. The rate was 17 percent for childless adults with low incomes, compared to 5 percent for childless adults with higher incomes, a statistically significant difference.

Across the states surveyed, 14 percent to 22 percent of low-income childless adults had experienced housing hardship. The percentage of these adults with housing hardship was higher than the national average in Mississippi and lower than the national average in Wisconsin. In all states, two to three times as many low-income as higher-income childless adults had experienced housing hardship.



Childless Adults with Problems Paying Their Mortgage, Rent, or Utility Bills, by Income and State, 1996–1997



Source: Urban Institute

Adults (%) with Problems Paying Their Mortgage, Rent, or Utility Bills, 1996–1997

Parental Status	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Parents														
Under 200% of poverty level	31.3	24.8	24.1	29.0	38.6	30.3	28.2	27.4	33.2	30.9	32.7	28.5	25.9	28.4
Over 200% of poverty level	8.9	8.8	8.5	9.8	9.1	9.0	8.0	7.9	8.9	12.6	9.3	11.1	7.3	9.1
All incomes	17.9	15.6	13.0	17.4	15.8	14.9	13.1	16.9	14.3	19.2	19.7	16.3	12.0	16.0
Childless Adults														
Under 200% of poverty level	18.9	15.6	14.7	18.0	15.4	14.1	18.4	21.6	21.4	21.0	19.5	14.8	13.5	17.1
Over 200% of poverty level	5.0	6.1	3.9	5.1	6.0	4.2	4.5	6.2	5.6	7.6	6.6	5.4	4.1	5.4
All incomes	9.5	8.9	6.5	9.1	7.6	6.3	7.1	11.8	8.3	11.0	10.2	7.8	6.0	8.3

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Source: Urban Institute

Snapshots of America's Families

Income and Hardship

Food Concerns and Affordability

Daniel E. McKenzie
Stephen H. Bell

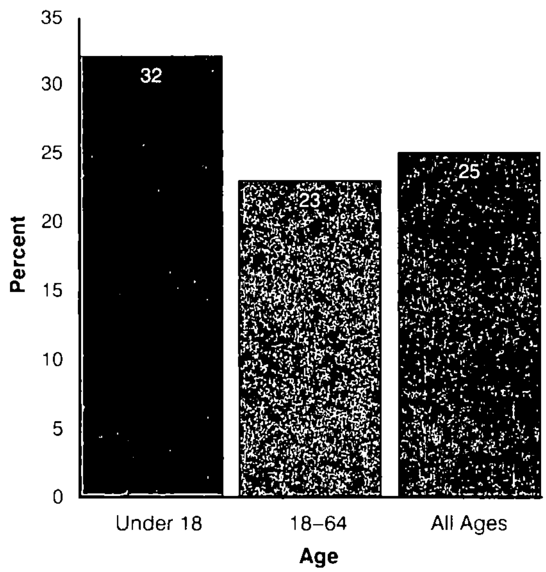
Most Americans eat regularly, without fear of running out of food because they lack money. In some households, however, limited buying power produces uncertainty about—and interruptions in—the availability of food. These situations heighten stress and can cause hunger or even poor nutrition. The nation's largest effort to ensure that families can buy food is the Food Stamp Program, which issues vouchers to low-income families.

To determine how many families worry about or experience difficulty buying food, adults between the ages of 18 and 64 were asked whether (i) they or their families worried that food would run out before they got money to buy more, (ii) the food they bought did run out, or (iii) one or more adults ate less or skipped meals because there wasn't enough money for food. These questions indicate financial stresses related to food but not caloric intake or adequacy of a family's diet.

Nationally, 75 percent of adults and children lived in families that had not experienced any of these food-related problems in the previous 12 months. Twenty-five percent of people lived in families that had experienced one or more of the three problems; of these, 20 percent had encountered shortages of food, and the remaining 5 percent had worried about shortages. Nearly 50 percent of people in low-income families (below 200 percent of the poverty level) experienced some worries about or difficulty affording food, compared to 14 percent of those in families with higher incomes, a statistically significant difference.

More children than adults lived in families that worried about or had trouble affording food. 32 percent, compared to 23 percent, a statistically significant difference. This disparity does not necessarily indicate that children's food intake was more constrained than adults'. Other research has shown that, as money runs out, adults reduce their own food consumption before that of their children.

Adults and Children in Families with One or More Food-Related Problems, by Age, 1996–1997



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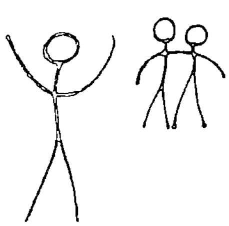
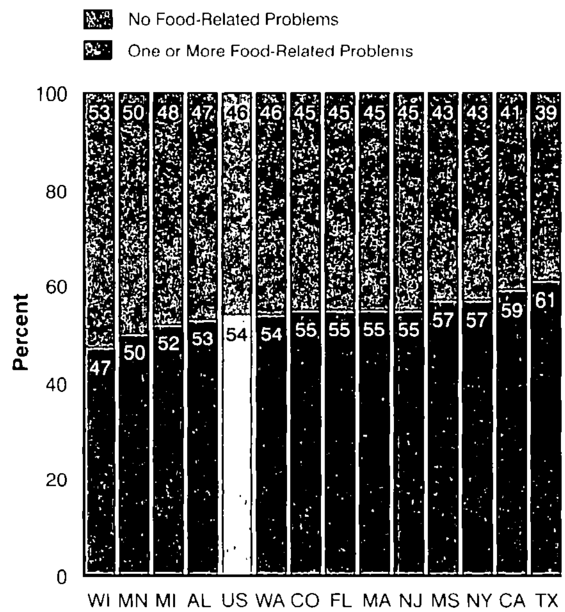


In each of the 13 states studied, around 50 percent of low-income children lived in families that worried about or had difficulty buying food, ranging from 61 percent in Texas to 47 percent in Wisconsin. Compared to the national average, fewer low-income children in Wisconsin lived in families of this kind, whereas more low-income children in California and Texas did.

Children in Low-Income Families with Food-Related Problems, by State, 1996–1997



Source: Urban Institute

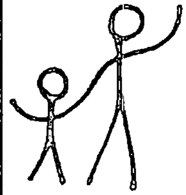
Children (%) Living in Families That Worried about or Experienced Difficulty Affording Food, 1996–1997

Food Problems	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
None	46.6	41.1	44.7	44.9	45.0	48.1	49.9	43.0	44.8	42.6	39.5	45.9	53.2	46.1
Some	53.4	58 9	55.3	55.2	55.0	51.9	50.1	57.0	55.2	57.5	60.5	54.1	46.8	53.9
Over 200% of poverty level														
None	85.8	84.8	83.0	82 2	84.8	86.4	86.7	87.5	86.3	81.7	84.9	82.6	87.9	84.6
Some	14.2	15.2	17.0	17.9	15.2	13.6	13.3	12.6	13.8	18.3	15.1	17.4	12.1	15.4
All incomes														
None	67.0	63.1	69.9	64.3	72.8	73.4	75.7	61.8	74.3	64.8	62.4	69.4	76.7	68.2
Some	33.0	36 9	30.2	35 7	27.2	26.6	24.4	38.2	25.7	35.2	37.6	30.6	23.3	31.8

Figures in color represent statistically significant differences from the national average at the .05 confidence level. Figures in black are not statistically significantly different from the national average. All figures in text, charts, and table are rounded.

Source: Urban Institute

Snapshots of America's Families



Health

Health Insurance Coverage of Children

Niall Brennan
John Holahan
Genevieve Kenney

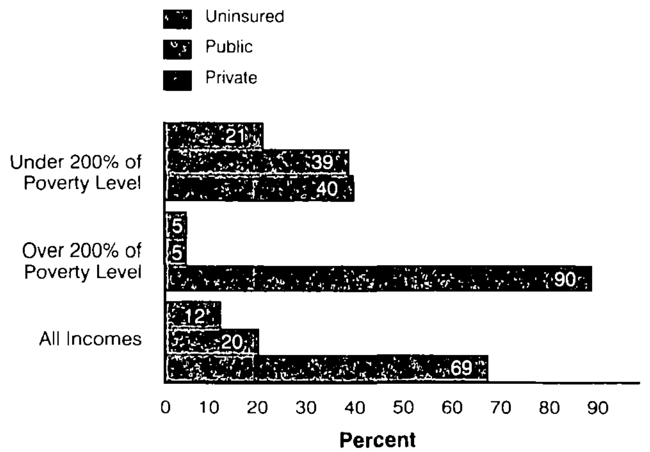
A large number of children in the United States lack health insurance and may therefore have difficulty obtaining the health care services they need. The State Children's Health Insurance Program (CHIP), enacted in 1997 in response to concerns about this situation, gives grants to states to initiate and expand health insurance programs for children in low-income families.

To examine health insurance coverage of children immediately prior to the implementation of CHIP, parents were asked a series of questions about their family's health insurance coverage at the time of the survey, including whether it was private or public. The rates of uninsurance reported here are lower than those commonly reported, based on the Census Bureau's Current Population Survey (CPS), because of differences in the questions asked (see Appendix).

Nationally, 12 percent of children were uninsured. The rate of uninsurance differed dramatically by family income: 21 percent of children in low-income families (below 200 percent of the federal poverty level) were uninsured, compared to 5 percent of children in families with higher incomes, a statistically significant difference. The type of health insurance coverage also varied significantly by family income: 39 percent of children in low-income families had some form of public coverage (primarily Medicaid and other state programs), versus 5 percent of children in families with higher incomes. Moreover, only 40 percent of low-income children had some form of private coverage (either employer-sponsored or privately purchased), compared to 90 percent of higher-income children, a statistically significant difference.

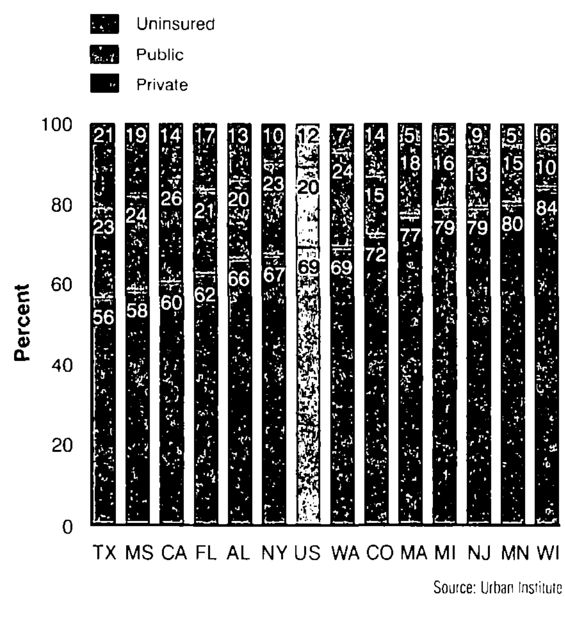
The likelihood of being uninsured varied considerably among the 13 states surveyed. Texas had the highest rate of uninsurance, 21 percent, and Massachusetts, Michigan, and Minnesota had the lowest, 5 percent. In the three states with the highest rates of

Health Insurance Coverage of Children, by Family Income, 1997



Source: Urban Institute

Health Insurance Coverage of Children, by State, 1997



Source: Urban Institute

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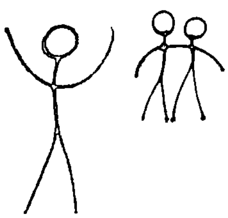
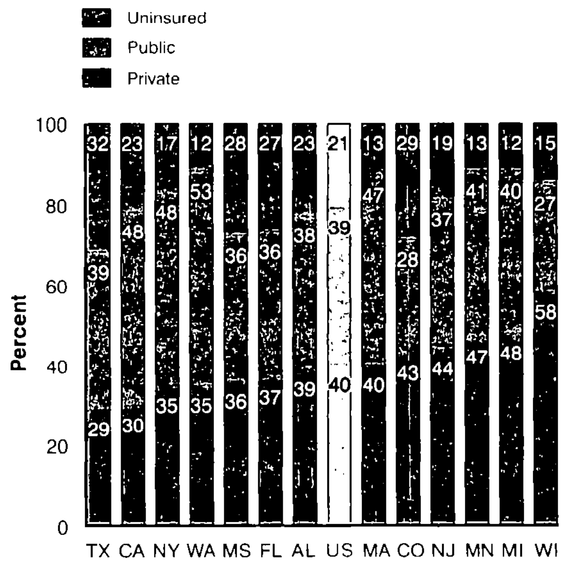


uninsurance—Florida, Mississippi, and Texas—private coverage was below the national average of 69 percent. In contrast, the four states with the lowest uninsurance rates—Massachusetts, Michigan, Minnesota, and Wisconsin—had private coverage rates above the national average. Among low-income children, the rate of uninsurance varied from 32 percent in Texas to 12 percent in Michigan and Washington.

While private plans are the leading source of health insurance coverage for all Americans, public insurance plays an important role, particularly for low-income children. Public coverage for these children varied from a high of 53 percent in Washington to lows of 27 percent and 28 percent in Wisconsin and Colorado, respectively. In some states, broad public coverage offset low rates of private coverage. For example, both California and Texas had below-average rates of private coverage, but California's public coverage was above the national average, whereas Texas's was not. As a result, the 23 percent uninsurance rate for low-income children in California was similar to the national average of 21 percent, while the 32 percent uninsurance rate in Texas was well above the national average.

Washington and New York were further examples: Both had below-average rates of private coverage for low-income children but above-average rates of public coverage. As a result, both had below-average rates of uninsurance. In contrast, Colorado, with private coverage similar to the national average and public coverage considerably below, had an uninsurance rate that was higher than the national average.

Health Insurance Coverage of Low-Income Children, by State, 1997



Source: Urban Institute

Children (%) Covered by Health Insurance, 1997

Type of Insurance	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
Private	39.2	29.8	42.5	37.1	39.9	47.9	46.8	35.8	44.1	35.0	28.6	34.9	58.0	39.7
Public	37.5	47.5	28.4	35.8	47.3	40.0	40.6	36.1	37.0	48.3	39.4	53.0	27.4	39.0
Uninsured	23.3	22.7	29.1	27.0	12.8	12.2	12.6	28.1	18.9	16.8	32.0	12.1	14.6	21.3
Over 200% of poverty level														
Private	91.2	90.3	87.4	84.1	93.1	94.8	94.3	87.8	92.9	91.3	83.4	88.3	95.9	90.1
Public	4.4	5.0	7.2	8.1	4.6	3.2	3.3	6.5	2.7	3.9	6.1	7.5	1.7	5.0
Uninsured	4.4	4.7	5.3	7.8	2.3	2.0	2.4	5.7	4.4	4.8	10.5	4.2	2.4	4.9
All incomes														
Private	66.2	60.0	71.9	61.5	77.1	78.8	80.0	57.9	78.8	66.8	56.2	69.2	83.7	68.6
Public	20.3	26.3	14.6	21.4	17.5	15.7	14.5	23.6	12.6	23.2	22.6	23.8	10.0	19.5
Uninsured	13.5	13.7	13.5	17.0	5.4	5.5	5.5	18.6	8.6	10.0	21.2	7.0	6.4	11.9

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Source: Urban Institute

Snapshots of America's Families

Health

Health Insurance Coverage of Nonelderly Adults

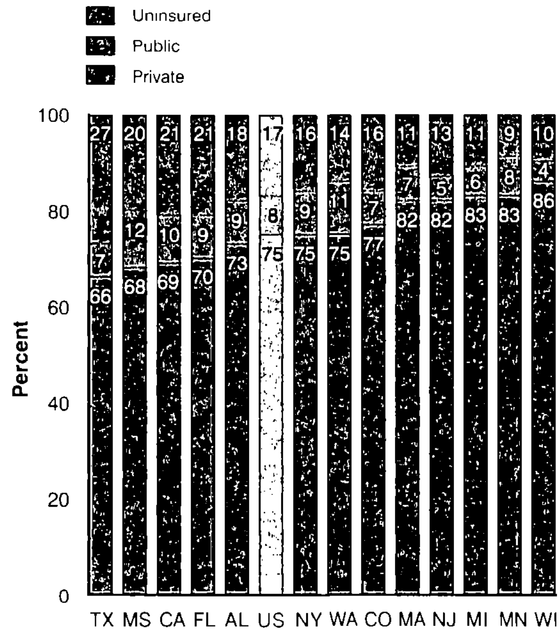
Stephen Zuckerman
Niall Brennan

People who do not have health insurance often seek health care services later and receive less care than people who do have coverage. Most federal and state initiatives aimed at improving access to care have focused on extending insurance coverage. These programs have been developed with the recognition that, although most adults between the ages of 18 and 64 are enrolled in private health insurance plans, coverage is less likely to be provided by certain types of firms and to low-wage workers. Moreover, not all states are equally ambitious in their attempts to fill gaps in private coverage. As a result, health insurance coverage of nonelderly adults varies widely across the nation.

To document the extent of this variation, nonelderly adults were asked a series of questions about their health insurance coverage at the time of the survey, including whether it was private or public. The rates of uninsurance reported here are lower than those commonly reported, based on the Census Bureau's Current Population Survey (CPS), because of differences in the questions asked (see Appendix).

Nationally, 17 percent of nonelderly adults lacked health insurance coverage. In families with low incomes (below 200 percent of the federal poverty level), 37 percent of adults were uninsured. In contrast, 9 percent of adults with higher family incomes were uninsured, a statistically significant difference.

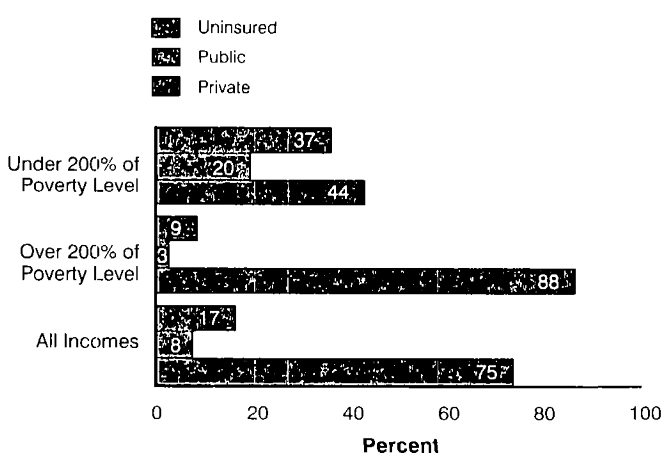
Health Insurance Coverage of Nonelderly Adults, by State, 1997



Source: Urban Institute

Private health insurance was important in both income groups, even though their rates of coverage differed significantly: 88 percent of higher-income adults and 44 percent of low-income adults had such insurance. Public insurance programs, in contrast, covered only 20 percent of low-income adults and 3 percent of adults with higher incomes, a statistically significant difference.

Health Insurance Coverage of Nonelderly Adults, by Income, 1997



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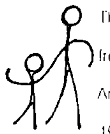

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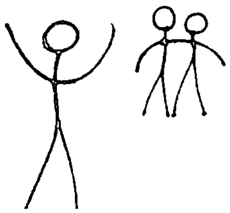
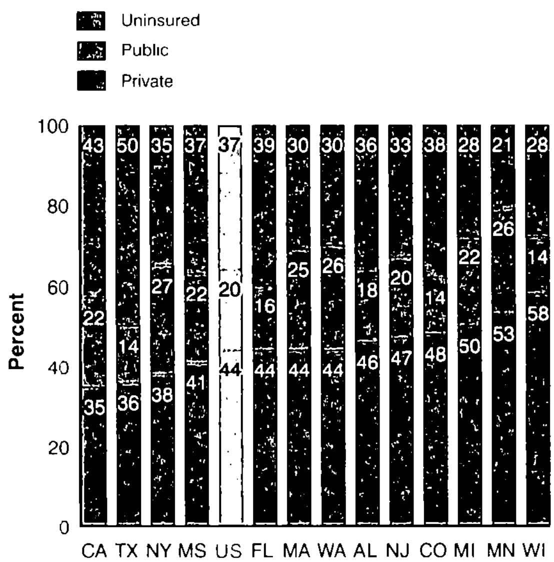


Patterns of insurance coverage varied widely across the 13 states surveyed. Among all nonelderly adults, the uninsurance rate ranged from 9 percent in Minnesota to 27 percent in Texas. Almost all of the disparity between these two states resulted from differences in private health insurance coverage. In fact, the five states with the highest rates of private coverage—Massachusetts, Michigan, Minnesota, New Jersey, and Wisconsin—also had the lowest rates of uninsurance. At the other extreme, the four states with the lowest rates of private coverage—California, Florida, Mississippi, and Texas—had the highest uninsurance rates. Only one state—Washington—had a lower uninsurance rate than the national average without a higher-than-average private coverage rate.

Health Insurance Coverage of Low-Income Nonelderly Adults, by State, 1997



Source: Urban Institute

The differences in insurance coverage of low-income adults highlight the health policy choices made in several states. Private coverage of low-income adults was below the national average in California, New York, and Texas. However, New York's coverage of 27 percent of low-income adults through public insurance produced an uninsurance rate of 35 percent, which was comparable to the national average of 37 percent. California's 22 percent public coverage and Texas's 14 percent did not offset the deficiencies in private coverage. Consequently, both states had higher-than-average uninsurance rates for low-income adults—43 percent in California and 50 percent in Texas.

Wisconsin and Colorado offer an additional perspective on the role of private insurance in determining the uninsurance rate of low-income adults. Although each of these states covered only 14 percent of low-income adults through public programs, private coverage in each was above the national average. As a result, Wisconsin's 28 percent uninsurance rate was below the national average and Colorado's 38 percent was comparable to it.

Nonelderly Adults (%) Covered by Health Insurance, 1997

Type of Insurance	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
Private	46.5	35.0	47.7	44.1	44.5	50 1	53.3	41.1	46.8	38.2	35.9	43.7	58.0	43.5
Public	17.9	22.0	14.4	16.5	25.3	21.5	25.7	22.1	19.8	27.2	14.2	25.9	14.1	19.9
Uninsured	35.6	43 1	37.9	39.5	30.2	28.4	21.0	36.8	33.4	34.7	50.0	30.5	27 9	36.6
Over 200% of poverty level														
Private	88.3	86.3	86.9	83.2	91.0	92.6	91.5	86.1	90.1	89.9	82.1	86.3	93.7	88.0
Public	3.6	4.1	4.6	5.3	2.2	1.6	2.7	5.2	2.0	2.1	3.8	5.8	1.5	3.3
Uninsured	8.1	9.6	8.5	11.5	6.8	5.8	5.8	8.7	7.9	8.0	14.1	8.0	4.8	8.7
All incomes														
Private	73.5	68.6	76.8	69.8	81.9	82.5	83.2	67.6	81.8	74.7	65.9	74.7	85.6	75.0
Public	8.7	10.2	7.1	9.1	6.7	6.3	7.7	12.2	5.5	9.5	7.4	11.2	4.4	8.1
Uninsured	17.9	21.2	16.1	21.1	11.4	11.2	9.1	20.2	12.8	15.8	26.7	14.1	10.0	16.9

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Source: Urban Institute

Snapshots of America's Families

Health

Confidence in the Ability to Get Children Medical Care

Shruti Rajan

Stephen Zuckerman

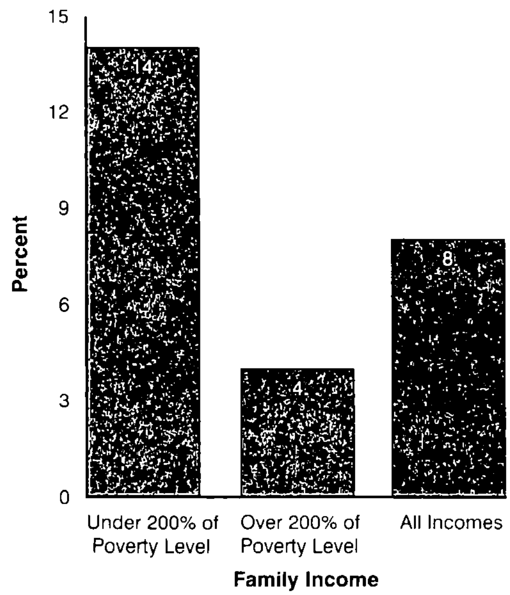
One way of assessing how well the health care system is serving children is by determining how confident parents are that they can get medical care for their children when they need it. If the persistent number of children lacking health insurance or the growing concern about the rights of patients in managed care has undermined parents' confidence, the system may not be meeting children's needs.

Parents were asked to rate their confidence about getting medical care for their children when needed by choosing the phrase that best described their feeling. Those who chose "not confident at all" or "not too confident" were classified as not confident.

At the national level, 8 percent of children under age 18 had parents who were not confident that they could get necessary medical care. However, there was a considerable difference in confidence between families with low incomes (below 200 percent of the federal poverty level) and those with higher incomes. Only 4 percent of children in higher-income families had parents who were not confident of their ability to obtain needed medical care, compared to 14 percent of children in low-income families. This is a statistically significant difference.

There was little variation in confidence among higher-income families across the 13 states surveyed, and few states differed from the national average. The one that differed most was Florida, where 8 percent of children from higher-income families had parents who were not confident about their ability to get needed care.

Children Whose Parents Are Not Confident of Getting Them Medical Care, by Family Income, 1997



Source: Urban Institute

Assessing the New Federalism

An Urban Institute Program to Assess Changing Social Policies

Urban Institute

Washington, DC

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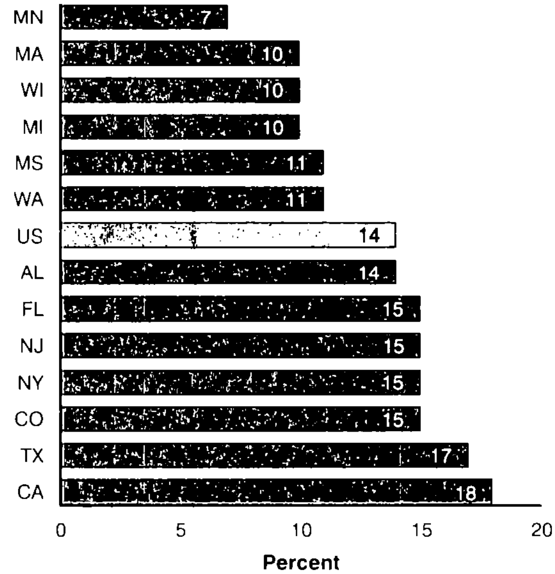
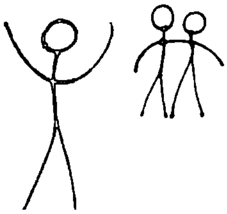
Among low-income families, confidence in the ability to get needed medical care for children varied considerably more. In six states, low-income parents were less likely than the national average to lack confidence: Massachusetts, Michigan, Minnesota, Mississippi, Washington, and Wisconsin. In California, 18 percent of low-income children had parents with no confidence in their ability to get care, above the national average of 14 percent.

Low-Income Children Whose Parents Are Not Confident of Getting Them Medical Care, by State, 1997



Source: Urban Institute



Children (%) Whose Parents Are Not Confident of Getting Them Medical Care, 1997

Family Income	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level	14.1	18.5	15.5	15.0	9.6	10.5	6.8	11.5	14.7	14.6	16.9	11.5	10.1	14.2
Over 200% of poverty level	3.7	4.5	4.6	8.0	3.2	3.7	2.4	4.8	4.3	5.1	5.0	3.9	2.2	3.9
All incomes	8.7	11.5	8.3	11.3	5.1	6.0	3.7	8.6	7.3	9.2	10.9	6.6	4.8	8.3

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Snapshots of America's Families

Health

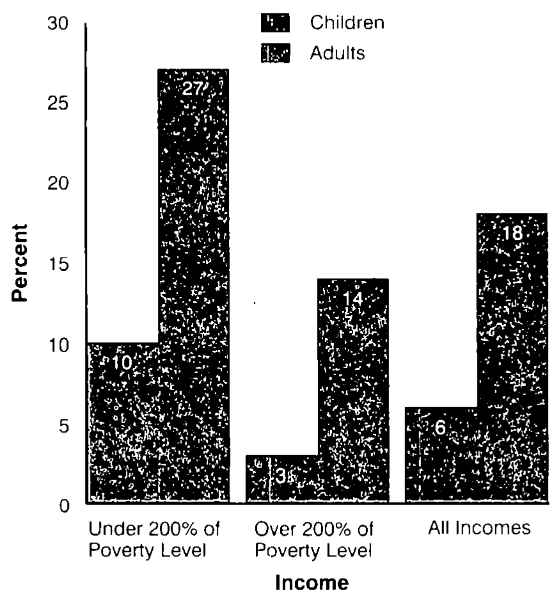
Children and Nonelderly Adults with No Usual Source of Health Care

Niall Brennan
Shruti Rajan

People who lack a regular source of health care may not receive services when they need them, leading to missed diagnoses, untreated conditions, and adverse health outcomes. Maintaining regular contact with a health services provider can be difficult for low-income people, who are less likely to have health insurance coverage. People without insurance often rely on hospital emergency rooms, which can raise overall costs and lessen continuity of care.

To determine the percentage of children and nonelderly adults with no usual source of health care, adults were asked whether they and their children had a regular place or provider of care and where they received care. Those who reported that they had no regular provider or that they went to a hospital emergency room when they needed health services were defined as having no usual source of care. This was in contrast to individuals who reported that they received care at a doctor's office, a health maintenance organization (HMO), or a clinic.

Children and Nonelderly Adults with No Usual Source of Health Care, by Income, 1997



Source: Urban Institute

Nationally, adults were much more likely than children to have no usual source of care: 18 percent versus 6 percent, a statistically significant difference. This pattern held regardless of family income. However, there were large differences among adults and children across income groups. Adults in families with low incomes (under 200 percent of the federal poverty level) were almost twice as likely to lack a usual source of care as adults in higher-income families—27 percent compared to 14 percent. The disparity across income groups was even greater for children, with 10 percent of those in low-income families having no usual source of care versus 3 percent of those in higher-income families. Both of these differences are statistically significant.

Among the 13 states surveyed, there was little variation in the percentage of higher-income children who lacked a usual source of care. Only three states (Massachusetts, Minnesota, and Wisconsin) were lower than the national average of 3 percent, and no state was higher. In contrast, the percentage of children in low-income families with no usual source of care was above the national average of 10 percent in four states (Alabama, California, Florida, and Texas), with low-income children in Texas almost twice as likely as low-income children nationally to lack a usual source of care.

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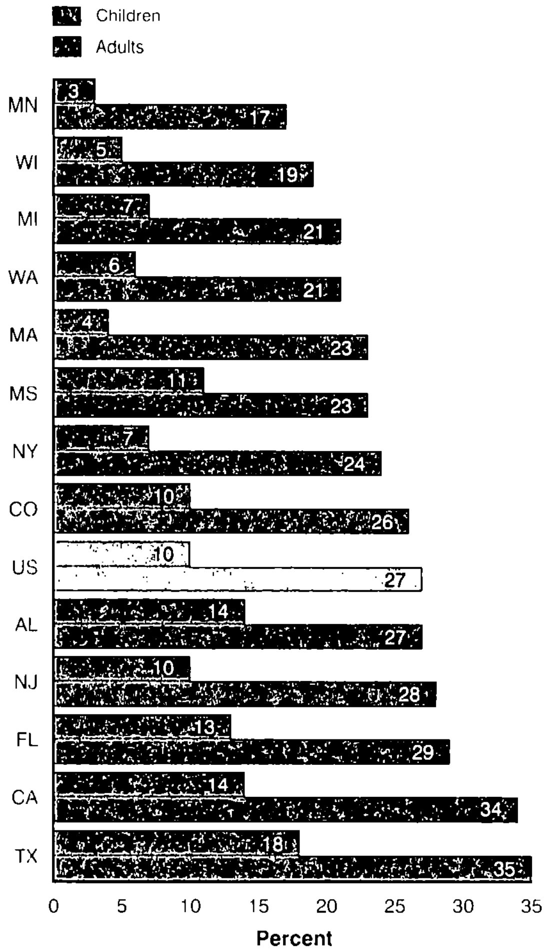
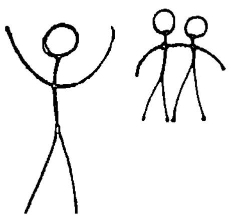
Low-Income Children and Nonelderly Adults with No Usual Source of Health Care, by State, 1997



Source: Urban Institute

The percentage of low-income adults with no usual source of care also varied considerably by state. In California and Texas, more than one-third had no usual source of care, a higher proportion than the national average. The percentage of low-income adults with no usual source of care was below the national average of 27 percent in Michigan, Minnesota, Mississippi, Washington, and Wisconsin.



Children (%) and Nonelderly Adults (%) with No Usual Source of Health Care, 1997

Age	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
Under 18	14.2	14.4	10.3	13.4	3.9	6.8	3.2	11.2	9.9	7.1	18.2	6.1	5.5	9.7
18–64	27.2	33.7	25.8	29.1	23.3	21.3	16.9	23.0	27.7	24.5	34.8	20.8	18.6	26.6
Over 200% of poverty level														
Under 18	4.3	3.8	3.1	3.6	1.9	3.2	1.8	3.9	3.0	2.9	4.6	2.5	1.7	3.3
18–64	13.6	15.3	12.7	17.8	11.3	12.1	8.5	15.3	14.2	13.9	16.7	10.9	8.4	13.8
All incomes														
Under 18	9.1	9.1	5.6	8.3	2.5	4.4	2.2	8.1	5.0	4.8	11.3	3.8	2.9	6.0
18–64	18.4	21.7	16.1	21.7	13.7	14.3	10.3	18.4	16.8	17.0	23.0	13.6	10.7	17.6

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Source: Urban Institute

Snapshots of America's Families

Health

Health Status of Nonelderly Adults and Children

Stephen Zuckerman
Stephen Norton

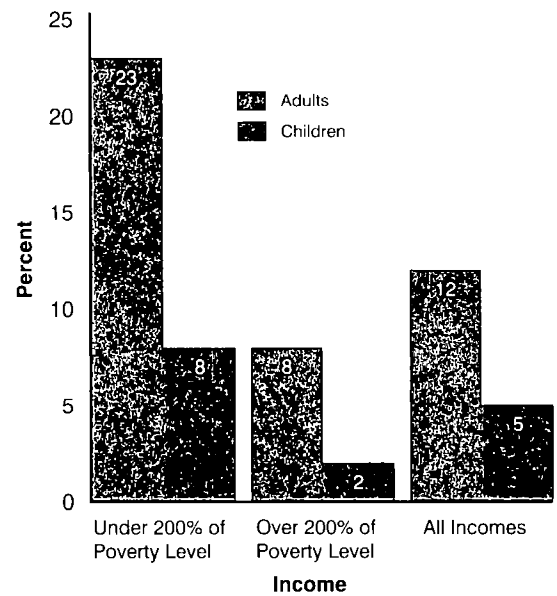
Health status affects many aspects of people's daily lives. For adults, poor health can reduce earnings, increase expenses for medical care, and make it difficult to care for their families. For children, poor health can limit their ability to attend school regularly and to interact socially with other children. Although health status depends on heredity, environment, and a wide range of other factors, policy makers may be able to improve health status by increasing access to medical care.

Differences in health status were determined by asking adults between the ages of 18 and 64 to classify themselves or their spouse and their children as generally being in excellent, very good, good, fair, or poor health.

Nationally, 12 percent of adults and 5 percent of children under age 18 were in fair or poor health, a statistically significant difference. This discrepancy in health status was consistent both in families with low incomes (below 200 percent of the poverty level) and in those with higher incomes. However, health status among adults and among children varied widely across income groups. Among adults, 8 percent of those in higher-income families were in fair or poor health, compared to 23 percent of those in low-income families, a statistically significant difference. Only 2 percent of children in higher-income families were in fair or poor health, compared to 8 percent of children in low-income families, another statistically significant difference.

Across the 13 states surveyed, there was little difference in health status within the higher-income group. In no state did the percentage of children in fair or poor health exceed the national average for this income group, and only in Alabama did the percentage of adults exceed the national average. In three states, the percentage of higher-income adults with fair or poor health fell below the national average—Colorado, Massachusetts, and Minnesota.

Nonelderly Adults and Children in Fair or Poor Health, by Income, 1997



Source: Urban Institute

Differences in health status were greater within the low-income group. The percentage of low-income adults in fair or poor health was significantly below the national average in Colorado, Minnesota, Washington, and Wisconsin. Low-income children in Minnesota and Wisconsin also appeared to be healthier than the national average, with 5 percent and 6 percent, respectively, in fair or poor health.

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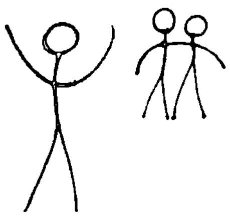
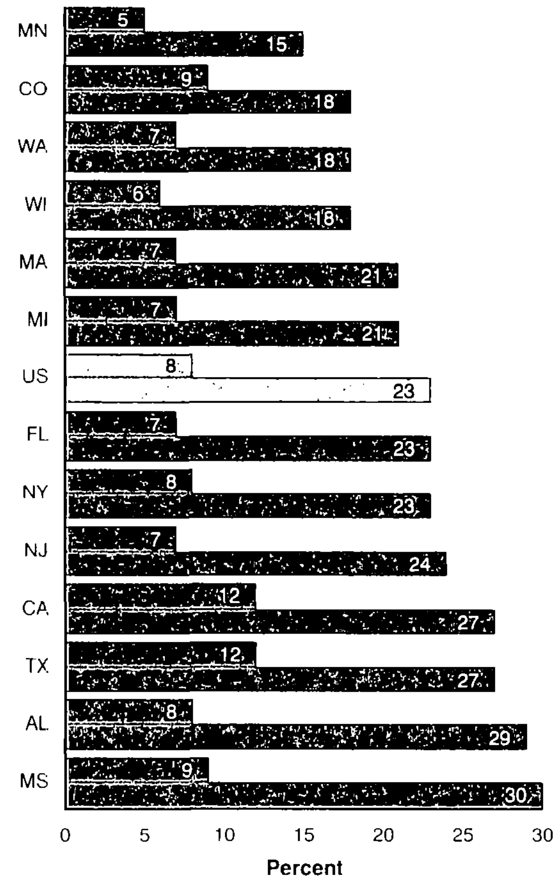


Low-Income Nonelderly Adults and Children in Fair or Poor Health, by State, 1997



Source: Urban Institute

In four states, the proportion of low-income adults in fair or poor health exceeded the national average: Alabama, California, Mississippi, and Texas. California and Texas also had a greater-than-average proportion of low-income children in fair or poor health.

Nonelderly Adults (%) and Children (%) in Fair or Poor Health, 1997

Age	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
18–64	29.0	27.5	18.2	23.2	21.0	21.5	15.3	29.7	24.0	23.4	27.0	18.2	17.9	23.1
Under 18	8.2	12.2	9.1	6.8	6.8	7.0	4.9	8.7	7.1	7.7	12.1	6.8	5.6	8.2
Over 200% of poverty level														
18–64	9.5	8.1	6.0	7.0	5.1	6.5	5.8	9.4	6.9	8.9	8.3	7.3	7.3	7.6
Under 18	2.6	2.5	1.5	2.5	1.1	1.6	2.1	2.1	2.3	2.2	3.1	2.0	1.8	1.9
All incomes														
18–64	16.4	14.8	9.1	12.5	8.2	10.0	7.8	17.7	10.2	13.1	14.9	10.2	9.7	12.1
Under 18	5.3	7.4	4.1	4.5	2.8	3.4	2.9	5.9	3.7	4.6	7.6	3.7	3.0	4.6

Figures in color represent statistically significant differences from the national average at the .05 confidence level. Figures in black are not statistically significantly different from the national average. All figures in text, charts, and table are rounded.

Source: Urban Institute

Snapshots of America's Families

Children's Environment and Behavior

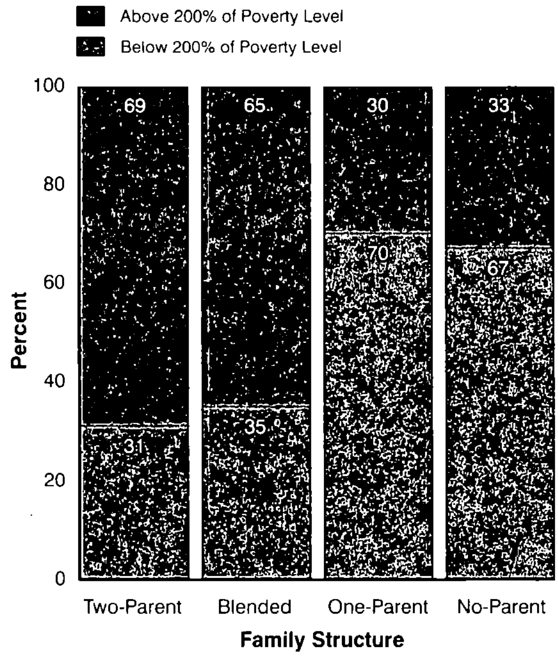
Family Structure

Ariel Halpern
Leticia Fernandez
Rebecca Clark

Most American children live in two-parent families, whether biological or adoptive. Many children, however, do not live with both of their biological parents. Divorce and separation, births outside of marriage, remarriages, and child abuse or neglect are among the reasons these children spend at least part of their childhood with only one or neither biological parent.

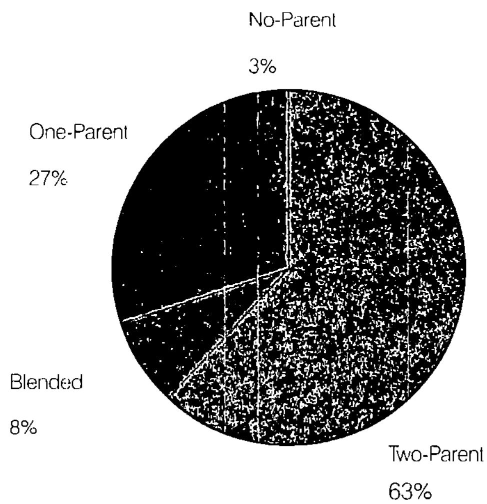
Families are the primary source of a child's economic and emotional resources, and the adults with whom children live are their earliest role models. The time and economic resources associated with raising children may be less for a single parent, especially if he or she is the only breadwinner. Children raised by two parents are more likely to benefit from higher household income and more attention from their parents. Recognizing the importance of family structure to the well-being of children, lawmakers have turned their attention recently to developing incentives for the formation and maintenance of marriage. The promotion of two-parent families is also a goal of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 and of the Temporary Assistance for Needy Families program.

Children's Family Structure, by Income, 1997



Source: Urban Institute

Children's Family Structure, 1997



Source: Urban Institute

Primary caregivers were asked about their relationship to the children living in their household. On the basis of their responses, children were grouped into one of four types of families. Two-parent families consist of children living with two parents, whether biological or adoptive. Blended families contain one biological or adoptive parent married to one stepparent who has not adopted the child. (Children who have been adopted by the stepparent are likely to have greater access to the stepparent's resources than children who have not been adopted.) One-parent families are headed by a biological or adoptive parent and may or may not include an unmarried partner or related adults living in the household. Children

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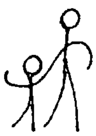

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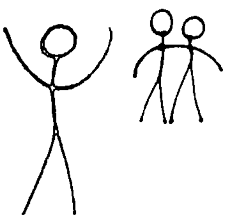


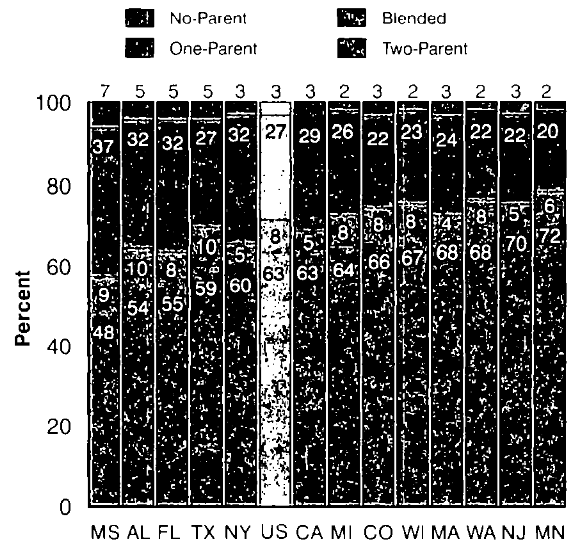
living with relatives other than their parents or with unrelated adults are grouped into the no-parent family category.

On the national level, 63 percent of children lived in two-parent families, and the vast majority of those parents were married—only 3 percent of children lived with two unmarried biological or adoptive parents. Twenty-seven percent of children lived in one-parent families. Relatively small percentages of children lived in the other family structures: 8 percent in blended families and 3 percent in no-parent families.

As pointed out above, children living in one-parent or no-parent families are far more likely to experience economic hardship than children raised in two-parent or blended families. Nationally, 31 percent of children in two-parent families and 35 percent of children in blended families had low incomes (below 200 percent of the poverty level), compared to 70 percent in one-parent families and 67 percent in no-parent families.

The structure of families with children also varies by state. Among the states surveyed, Minnesota had the highest proportion of children living in two-parent families, 72 percent, and the lowest proportion of children in one-parent families, 20 percent. In contrast, 48 percent of children in Mississippi lived in two-parent families, and 37 percent lived in one-parent families. Compared to the national average of 63 percent, six states had more children living in two-parent families: Colorado, Massachusetts, Minnesota, New Jersey, Washington, and Wisconsin. Fewer children in Alabama, Florida, Mississippi, and Texas lived in this type of family.

Children's Family Structure, by State, 1997



Source: Urban Institute

Children (%) Living in Various Family Structures, 1997

Family Structure	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Two-parent	53.8	63.1	66.4	54.6	68.2	64.2	72.3	47.7	70.1	60.3	59.0	67.9	66.6	62.6
Blended	9.6	5.1	8.4	8.2	4.2	7.7	5.9	8.8	4.9	5.0	9.5	8.2	7.7	7.6
One-parent	31.7	29.2	22.4	32.3	24.5	25.7	20.0	36.6	22.2	31.5	27.0	21.9	23.4	26.7
No-parent	4.9	2.6	2.9	5.0	3.1	2.4	1.7	7.0	2.9	3.2	4.5	2.1	2.3	3.2

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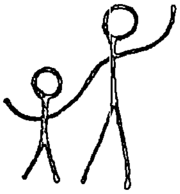
Source: Urban Institute

Snapshots of America's Families



Children's Environment and Behavior

Children Born Outside of Marriage

Ariel Halpern

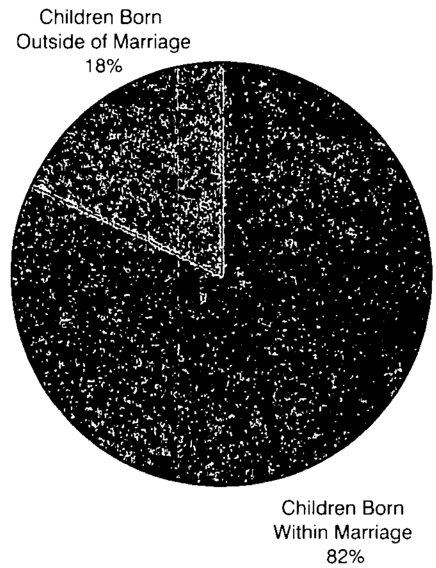
Elaine Sorensen

Between 1978 and 1996, the number of babies born to unmarried women doubled, from just over 500,000 to over 1.2 million. Although this dramatic rate of increase has slowed in recent years, 32 percent of all U.S. births are still to unmarried women. These children are more likely to be poor than children born to married women.

Legislators have made an effort to curb births outside of marriage. The Personal Responsibility and Work Opportunity Reconciliation Act of 1996, for example, made it easier for states to design welfare programs that serve married parents as well as unmarried parents. It also established $20 million bonuses for the five states that show the greatest decrease in births to unmarried women and set aside $50 million for abstinence education.

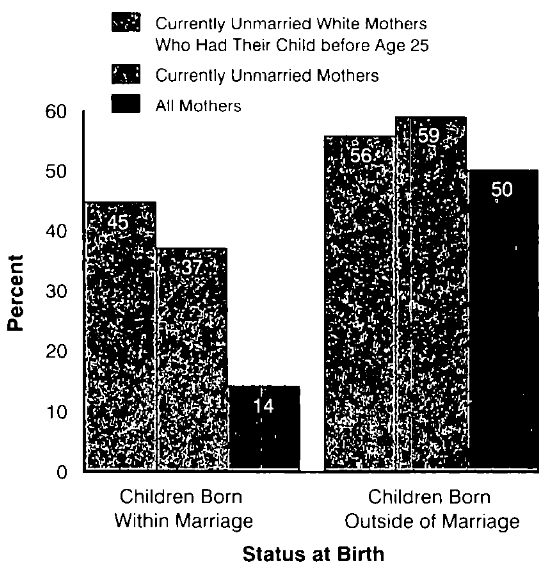
To examine poverty among children born outside of marriage—defined here as children under age 18 born to unmarried parents who were not married to each other at the time of this survey—mothers were asked about their marital status

Children Born Outside of and Within Marriage, 1997



Source: Urban Institute

Child Poverty, by Maternal Characteristics, 1997



Source: Urban Institute

when their children were born, whether they were currently married to the children's biological father, and their income. It is important to note that although 32 percent of births nationwide occurred outside of marriage in 1996, only 18 percent of all children under age 18 fell into this category. These figures differ both because the proportion of births outside of marriage has risen over the past 18 years and because some parents of these children later marry each other.

Nationally, 50 percent of children born outside of marriage lived in families with incomes below the poverty level, compared to 14 percent of children born within marriage, a statistically significant difference. Among all children living

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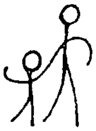

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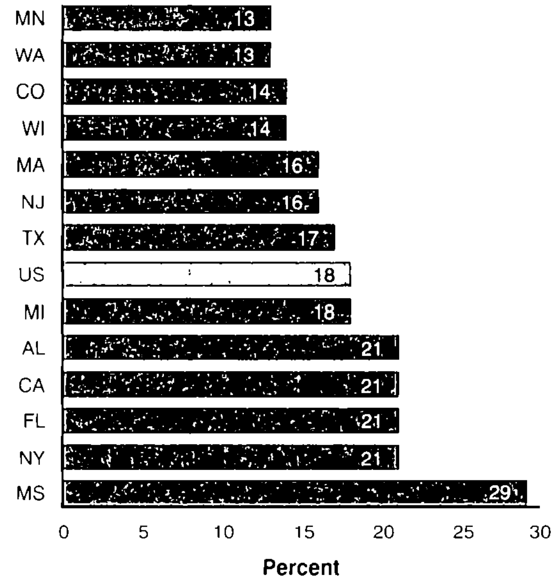
with just their mother, 59 percent of those born outside of marriage were poor, compared to 37 percent of those born within marriage, a statistically significant difference.

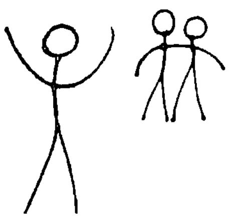
Including other maternal characteristics further reduced the differences in poverty rates between children born outside of and within marriage, but it did not eliminate them. For example, 56 percent of children who were born outside of marriage to a young (under 25) white woman were poor. In contrast, 45 percent of children born within marriage to a young white woman were likely to be poor, a statistically significant difference.

The proportion of children born outside of marriage varied among the 13 states surveyed. Mississippi had the highest, with 29 percent; Minnesota and Washington, at 13 percent each, had the lowest. Five states had a lower percentage of children born outside of marriage than the national average (Colorado, Minnesota, New Jersey, Washington, and Wisconsin), and five states had a higher percentage (Alabama, California, Florida, Mississippi, and New York).

Children Born Outside of Marriage, by State, 1997



Source: Urban Institute



Children (%) Born Outside of and Within Marriage, 1997

Parents' Marital Status	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Unmarried	20.6	21.1	13.8	21.4	16.4	18.5	12.8	29.2	16.1	20.8	16.9	12.8	14.4	18.2
Married	79.4	78.9	86.2	78.7	83.6	81.5	87.2	70.8	83.9	79.2	83.2	87.2	85.6	81.8

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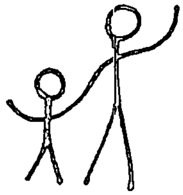
Source: Urban Institute

Snapshots of America's Families



Children's Environment and Behavior

High Engagement in School

Kristin Moore
Child Trends

Jennifer Ehrle
Child Trends

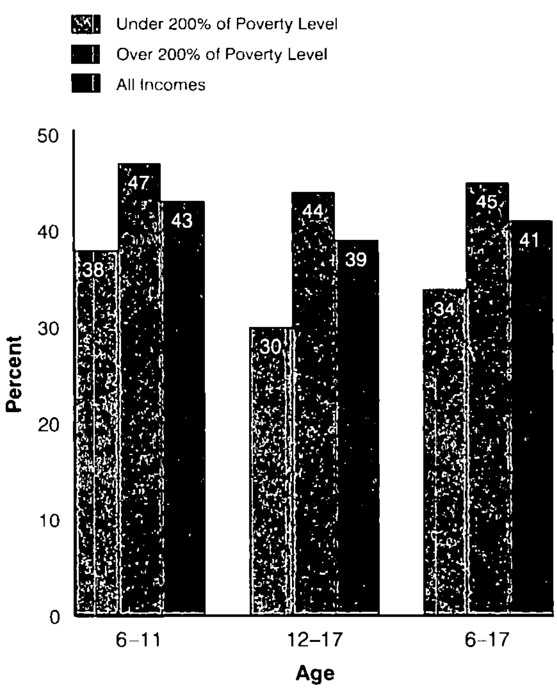
Brett Brown
Child Trends

Children's future economic status and productivity in the workforce are determined in part by their performance in school. Research has shown that children and adolescents who are highly engaged in school perform better in terms of test scores, attendance, and advancement from grade to grade. Studies also indicate that low-income children are less successful in school than children from families with higher incomes.

Changes in welfare are likely to prompt changes in the lives of low-income children that may affect their engagement in school. Children whose parents obtain stable employment may be better able to focus on schoolwork. Knowing that they need to work as adults, these children may become more engaged in the learning process. Conversely, children whose parents end up in unstable, low-paying jobs with shifting work schedules may find it harder to become engaged in the educational process.

To assess school engagement, parents were asked about the extent to which their children did schoolwork only when forced to, did just enough schoolwork to get by, always did homework, and cared about doing well in school. The responses to these four questions were combined to generate a measure of school engagement.

Children Highly Engaged in School, by Age and Family Income, 1997



Source: Child Trends and Urban Institute

Nationally, 41 percent of all children were described as being highly engaged in school. In low-income families (below 200 percent of the poverty level), 34 percent of children were highly engaged, compared to 45 percent of children in higher-income families, a statistically significant difference.

Differences in engagement by family income were evident in young children and in adolescents. Of children age 6 to 11, 38 percent in low-income and 47 percent in higher-income families were highly engaged. This gap widened somewhat for children between the ages of 12 and 17, with 30 percent and 44 percent, respectively, being highly engaged.

In the 13 states surveyed, 35 percent to 43 percent of all children were highly engaged in school. None of the states was above the national average, but four were below it: Alabama, California, Colorado, and Mississippi.

Among children from low-income families, 28 percent to 38 percent were highly engaged in school. Texas was above the national average; Alabama and Mississippi were below it.

For children age 6 to 11 in low-income families, 29 percent to 40 percent were highly engaged in school. None of the states surveyed was above

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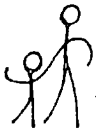

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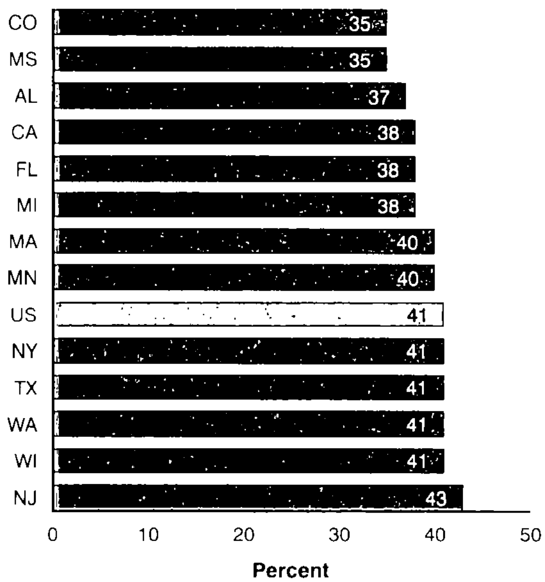
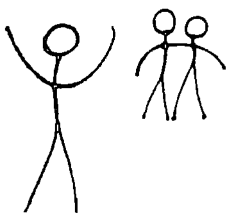
Children Highly Engaged in School, by State, 1997



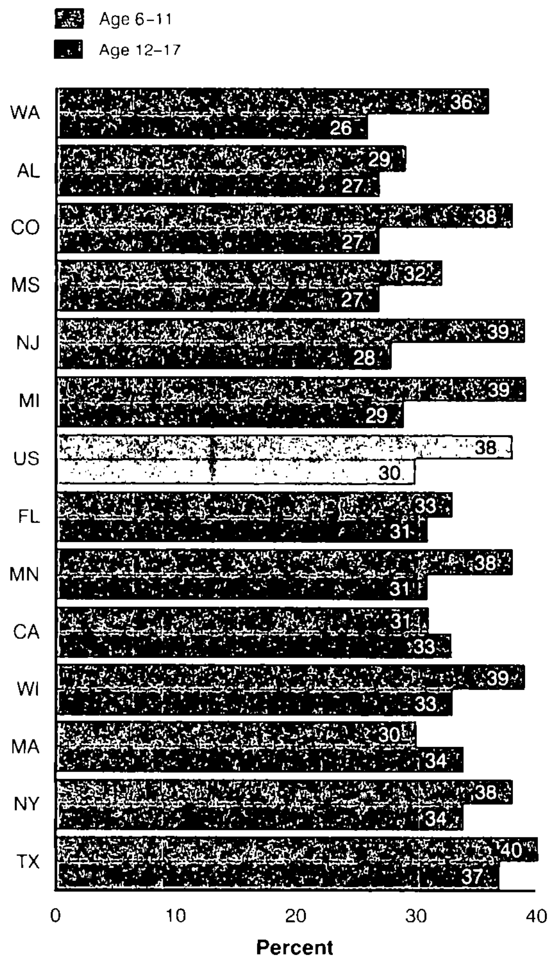
Source: Child Trends and Urban Institute

the national average of 38 percent, but Alabama, California, Massachusetts, and Mississippi were below it.

Among 12- to 17-year-olds in low-income families, those highly engaged in school ranged from 26 percent to 37 percent. In Texas, the percentage was above the national average of 30 percent, but none of the states dropped below the national average.



Low-Income Children Highly Engaged in School, by Age and State, 1997



Source: Child Trends and Urban Institute

The engagement scale was developed by Jim Connell and Lisa Bridges at the Institute for Research and Reform in Education.

Children (%) Highly Engaged in School, 1997

Age	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
6–11	28.6	31.4	38.1	33.1	30.4	38.6	37.9	32.5	39.5	37.8	39.7	35.5	38.8	38.2
12–17	27.1	33.1	27.4	31.0	34.1	28.7	30.7	26.6	27.8	33.8	37.2	26.3	33.4	29.8
6–17	27.9	32.1	33.4	32.1	32.2	34.0	34.6	29.7	34.2	36.0	38.5	31.5	36.3	34.4
Over 200% of poverty level														
6–11	44.6	43.5	39.5	45.9	41.9	42.4	42.6	47.7	50.3	46.6	38.8	50.3	44.5	47.1
12–17	44.5	44.2	32.7	40.2	45.2	37.3	40.6	36.2	42.5	42.4	47.0	41.5	41.3	43.8
6–17	44.5	43.8	36.2	43.1	43.4	39.7	41.5	41.4	46.7	44.5	42.8	45.9	42.8	45.4
All incomes														
6–11	36.5	37.5	39.0	39.9	38.4	41.0	41.2	38.6	47.3	42.7	39.2	44.9	42.5	43.3
12–17	37.3	39.4	31.0	35.9	41.9	34.7	38.0	31.1	38.5	39.1	42.5	36.9	39.1	38.6
6–17	36.9	38.4	35.2	37.9	40.1	37.8	39.6	34.8	43.3	41.0	40.8	41.1	40.8	41.0

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Source: Child Trends and Urban Institute

Snapshots of America's Families

Children's Environment and Behavior

Reading and Telling Stories to Young Children

Jennifer Ehrle
Child Trends

Kristin Moore
Child Trends

Child development specialists have long noted that reading books to children or telling them stories triggers their imagination and sharpens their literacy skills. Poverty may jeopardize the quality of the home environment, particularly by reducing the quality or amount of time parents have for literacy activities with their children. This can limit a child's readiness for school, putting him or her at an educational disadvantage.

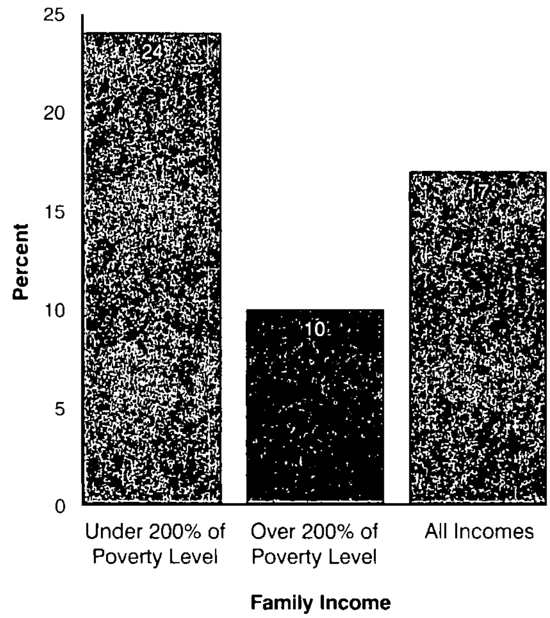
Under welfare reform, some low-income parents may find it more difficult to find time to read to young children because of the additional demands of job training and employment. However, for other parents, less worry about money and a more structured lifestyle may make daily reading more feasible. Monitoring these changes in family life will be important to shaping society's response to low-income children's cognitive needs.

Parents were asked how many days during the week they read or told stories to their children. Nationally, 17 percent of all children age 1 to 5 were read to or told stories fewer than three days per week. Children in low-income families (below 200 percent of the poverty level) were more than twice as likely as other children to fall into this risk category (24 percent versus 10 percent).

In the 13 states surveyed, 13 percent to 24 percent of children were read to or told stories fewer than three times a week. In three states, the percentages of children in this risk category exceeded the national average: California, Mississippi, and Texas. A lower-than-average percentage of children fell into this category in Colorado, Massachusetts, Minnesota, New Jersey, and Wisconsin.

Among low-income children in the surveyed states, 16 percent to 33 percent were read to or told stories fewer than three times a week. In California, Mississippi, and Texas, the percentage of children in this category exceeded the national average of 24 percent. In contrast, smaller-than-average percentages of low-income children fell into this category in Minnesota, New York, and Washington.

Children Age 1 to 5 Read to or Told Stories Fewer Than Three Days per Week, by Family Income, 1997



Source: Child Trends and Urban Institute

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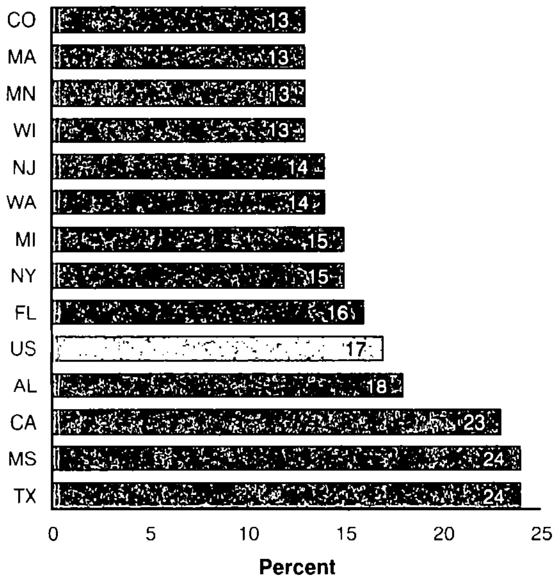
Children Age 1 to 5 Read to or Told Stories Fewer Than Three Days per Week, by State, 1997



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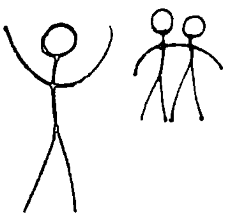


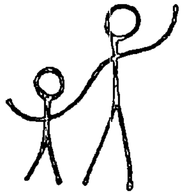
Children (%) Age 1 to 5 Read to or Told Stories Fewer Than Three Days per Week, 1997

Family Income	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level	20.6	30.9	20.7	25.4	23.3	24.9	17.5	29.6	28.7	17.8	33.0	16.3	19.9	24.0
Over 200% of poverty level	14.7	12.9	8.9	7.5	7.7	9.3	10.9	15.3	7.5	12.8	13.6	12.1	9.2	10.5
All incomes	17.7	22.7	13.2	16.2	12.6	14.7	13.1	23.8	14.2	15.1	24.3	13.8	12.9	16.8

Figures in color represent statistically significant differences from the national average at the .05 confidence level. Figures in black are not statistically significantly different from the national average. All figures in text, charts, and table are rounded.

Source: Child Trends and Urban Institute

Snapshots of America's Families



Children's Environment and Behavior

Participation in Extracurricular Activities

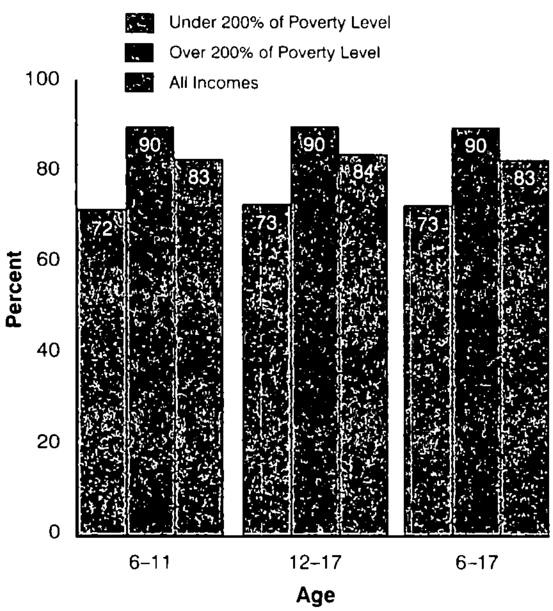
Kristin Moore
Child Trends

Jennifer Ehrle
Child Trends

Participation in extracurricular activities encourages personal accomplishment and the development of interpersonal skills. For adolescents, these activities offer an opportunity to assume meaningful roles and responsibilities. The sense of efficacy gained from these experiences can be an important protective factor for children growing up under adverse circumstances. Research finds, for example, that participation in religious organizations and leadership in school clubs are associated with a lower risk of school-age motherhood.

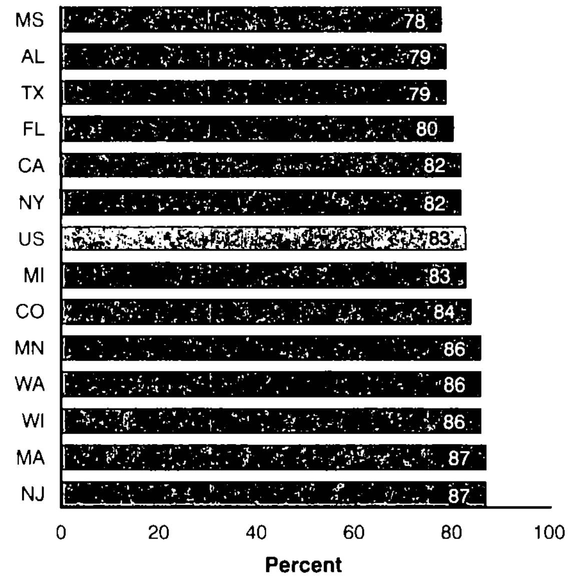
For many children, participation in extracurricular activities is not an option, because of economic constraints, limited opportunities in neighborhoods or schools, or a parent's need for assistance at home. Changes in welfare may affect family economic resources and family schedules. With more income, families may be able to afford activities and lessons for their children, or they may enroll children in schools where activities are more readily available. However, the demands of parental work may increase children's obligations at home, thereby limiting their participation in extracurricular activities.

Children Participating in Extracurricular Activities, by Age and Family Income, 1997



Source: Child Trends and Urban Institute

Children Participating in Extracurricular Activities, by State, 1997



Source: Child Trends and Urban Institute

Participation in extracurricular activities was assessed on the basis of parents' responses to questions about children's involvement in lessons, clubs, sports, or other activities. Children who participated in at least one of these activities in the past year were categorized as involved in activities.

Nationally, 83 percent of all children age 6 to 17 participated in at least one extracurricular activity, including clubs, sports, or lessons. Of children in families with low incomes (under 200 percent of the poverty level), 73 percent participated, compared to 90 percent of children in higher-income families, a statistically significant difference.

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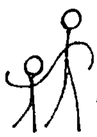

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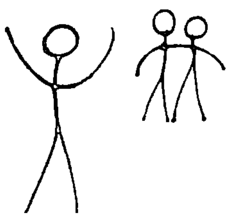


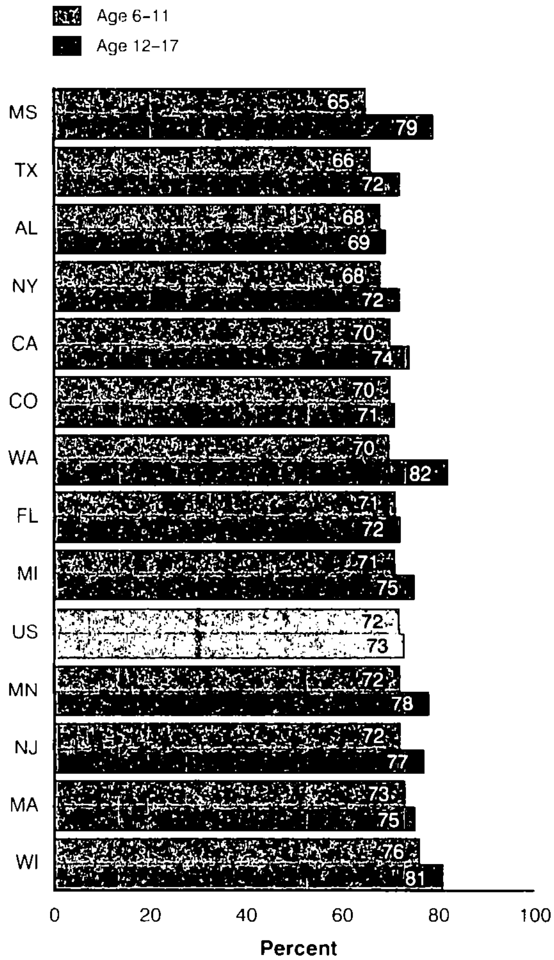
In the 13 states surveyed, extracurricular participation ranged from 78 percent to 87 percent. The percentage of all children participating was above the national average in Massachusetts, Minnesota, New Jersey, Washington, and Wisconsin. Participation was below the national average in Alabama, Florida, Mississippi, and Texas.

For children age 6 to 17 in low-income families, participation ranged from 68 percent to 78 percent. Only in Wisconsin was the percentage of children participating in activities above the national average of 73 percent. Participation fell below average in Texas.

For children age 6 to 11 in low-income families, participation in extracurricular activities ranged from 65 percent to 76 percent. None of the states surveyed had rates higher than the national average of 72 percent, but Mississippi and Texas had lower-than-average rates.

Participation by adolescents from low-income families ranged from 69 percent to 82 percent. Rates among these 12- to 17-year-olds were higher than the national average of 73 percent in Washington and Wisconsin, but no state percentages for this age group fell below the national average.

Low-Income Children Participating in Extracurricular Activities, by Age and State, 1997



Source: Child Trends and Urban Institute

Children (%) Participating in Extracurricular Activities, 1997

Age	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
6–11	68.2	70.0	70.1	71.0	72.7	70.7	72.1	65.0	72.2	68.2	65.6	69.8	75.9	72.5
12–17	68.6	74.4	70.6	71.9	74.7	75.0	77.5	78.9	76.7	71.8	72.3	82.4	81.0	73.4
6–17	68.4	71.9	70.3	71.4	73.6	72.7	74.7	71.7	74.3	69.8	68.7	75.3	78.3	72.9
Over 200% of poverty level														
6–11	88.6	91.1	92.4	89.3	94.5	86.3	91.6	85.2	92.6	91.1	89.0	89.8	89.2	90.4
12–17	88.9	91.4	87.9	86.3	91.5	89.0	89.7	87.5	91.1	92.0	87.6	92.2	88.5	89.9
6–17	88.8	91.2	90.2	87.8	93.1	87.7	90.6	86.5	91.9	91.6	88.3	91.0	88.8	90.2
All incomes														
6–11	78.2	80.7	84.6	80.7	88.0	80.7	85.6	73.2	86.9	81.0	77.9	82.5	84.6	82.7
12–17	80.5	84.1	82.4	79.4	86.5	84.7	86.5	82.9	87.1	84.1	80.6	89.2	86.3	83.7
6–17	79.4	82.3	83.6	80.1	87.3	82.7	86.1	78.2	87.0	82.5	79.2	85.7	85.5	83.2

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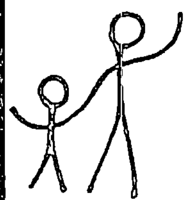
Source: Child Trends and Urban Institute

Snapshots of America's Families



Children's Environment and Behavior
Behavioral and Emotional Problems in Children

Kristin Moore
Child Trends

Jennifer Ehrle
Child Trends

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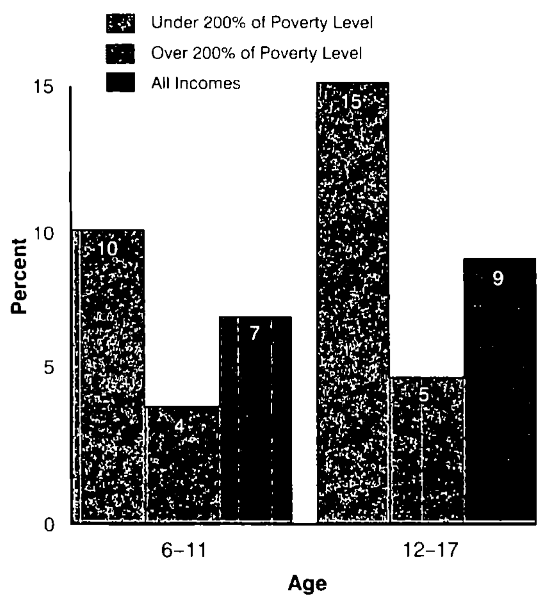
Several family and neighborhood characteristics are associated with the development of behavioral and emotional problems in children. For example, studies have linked greater parental depression and stress with emotional and behavioral problems. Further, living in a neighborhood with more low-income residents is associated with a higher incidence of behavioral problems such as destroying property or feeling worthless.

If welfare reform results in low-income families living in improved communities and reduces parental stress and depression, behavioral and emotional problems in children may decline. However, if long or erratic hours of work reduce parental supervision and control or increase parental aggravation and stress, then children's problems may increase.

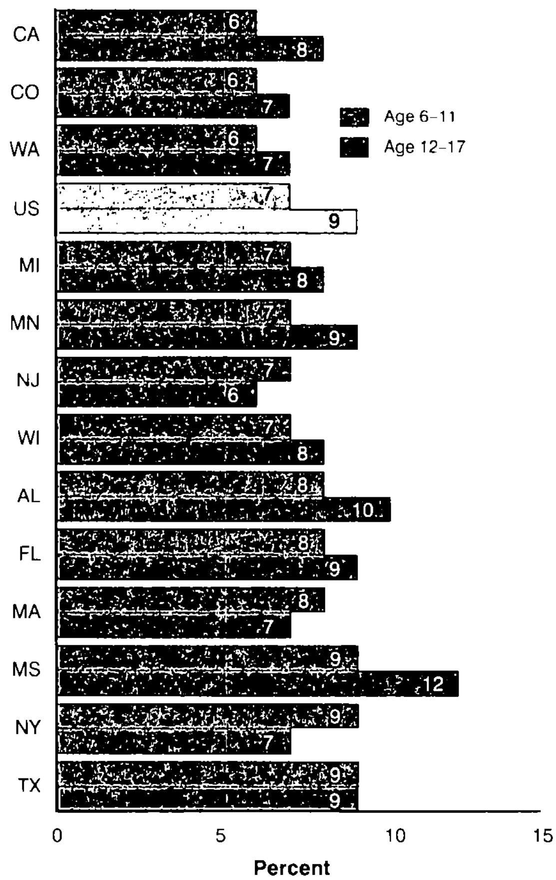
Parents were asked about the extent to which their children exhibited signs of external distress (not getting along with other kids, acting too young for their age, or lying and cheating) and internal distress (sadness, depression, or feelings of worthlessness) in the last month. A measure of behavioral and emotional problems was derived from their responses.

Children with High Levels of Behavioral and Emotional Problems, by Age and Family Income, 1997



Source: Child Trends and Urban Institute

Children with High Levels of Behavioral and Emotional Problems, by Age and State, 1997



Source: Child Trends and Urban Institute

Nationally, 7 percent of children age 6 to 11 exhibited high levels of behavioral and emotional problems. That figure rose to 10 percent

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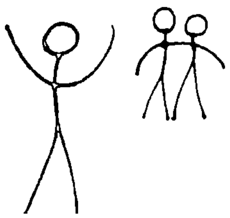


in families with low incomes (below 200 percent of the poverty level). It dropped to 4 percent in families with higher incomes, a statistically significant difference.

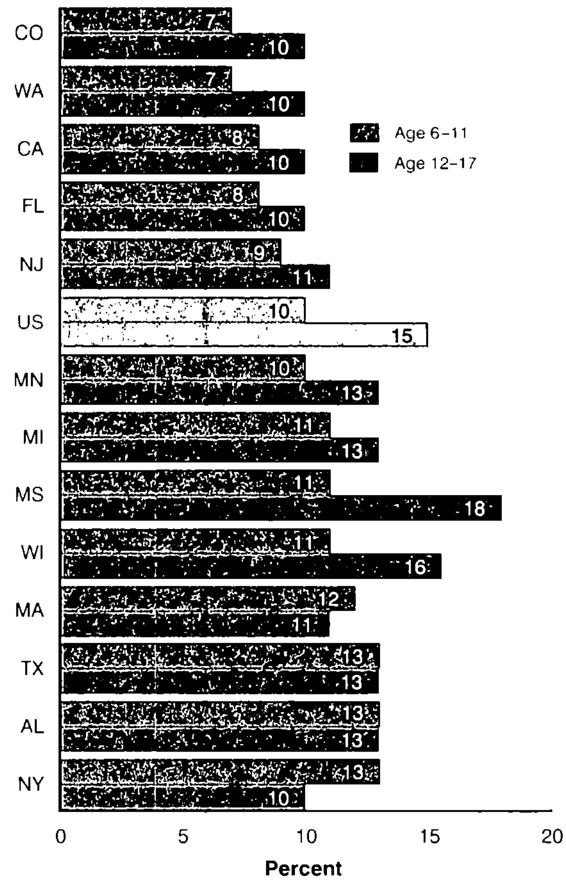
Nationally, 9 percent of 12- to 17-year-olds showed high levels of behavioral and emotional problems. Adolescents in low-income families were three times as likely to be troubled as adolescents in higher-income families—15 percent versus 5 percent, a statistically significant difference.

In the 13 states surveyed, 6 percent to 9 percent of all younger children and 6 percent to 12 percent of all older children had high levels of behavioral and emotional problems. None of the states had percentages above or below the national average in either age group.

In low-income families, the percentage of children age 6 to 11 with high levels of behavioral and emotional problems ranged from 7 percent to 13 percent. None of these percentages was above or below the national average.

Among adolescents in low-income families, high levels of behavioral and emotional problems ranged from 10 percent to 18 percent. None of the states surveyed had percentages above the national average, but three states had percentages below it: Colorado, Florida, and New York.

Low-Income Children with High Levels of Behavioral and Emotional Problems, by Age and State, 1997



Source: Child Trends and Urban Institute

Children (%) with High Levels of Behavioral and Emotional Problems, 1997

Age	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
6–11	12.9	8.2	7.2	8.4	12.5	11.4	10.2	11.5	9.1	12.7	12.5	7.3	11.2	9.6
12–17	12.8	10.5	9.6	9.5	10.9	13.0	12.6	17.7	11.4	10.3	12.5	10.3	15.7	14.9
Over 200% of poverty level														
6–11	2.1	3.3	5.3	7.5	6.5	4.6	5.3	5.1	5.5	5.3	6.1	4.6	5.2	4.2
12–17	7.3	5.8	5.7	8.5	5.6	5.4	8.0	5.0	4.2	4.9	5.7	5.3	5.3	5.2
All incomes														
6–11	7.6	5.7	6.0	7.9	8.3	7.0	6.8	8.9	6.5	8.5	9.1	5.6	7.2	6.5
12–17	9.5	7.8	6.9	9.0	7.1	7.7	9.2	11.7	6.2	7.0	8.8	6.8	8.3	8.8

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Source: Child Trends and Urban Institute

Snapshots of America's Families

Adults' Environment and Behavior

Parental Participation in Volunteer or Religious Activities

Jennifer Ehrle
Child Trends

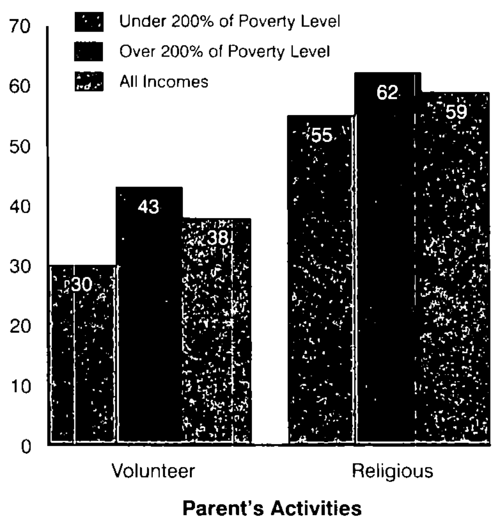
Kristin Moore
Child Trends

Developmental psychologists have long noted that parents serve as role models, shaping the behaviors and habits of their children. Children whose parents act as strong positive models may be more likely to withstand harmful pressures from peer groups. One way parents act as role models is by demonstrating citizenship through volunteer work. Another way is by participating in religious activities, which may enhance the importance of moral and spiritual values in their children's lives.

The new work requirements of welfare reform may make it harder for some low-income parents to find time for volunteer or religious activities. However, if a parent's work adds structure and routine to household functions, families might find it easier to incorporate such activities into their lives. In turn, the social support and structure these activities provide may help parents cope with the changes required by welfare reform. An additional benefit is that higher levels of volunteer work in a community may strengthen the private support system for families in need.

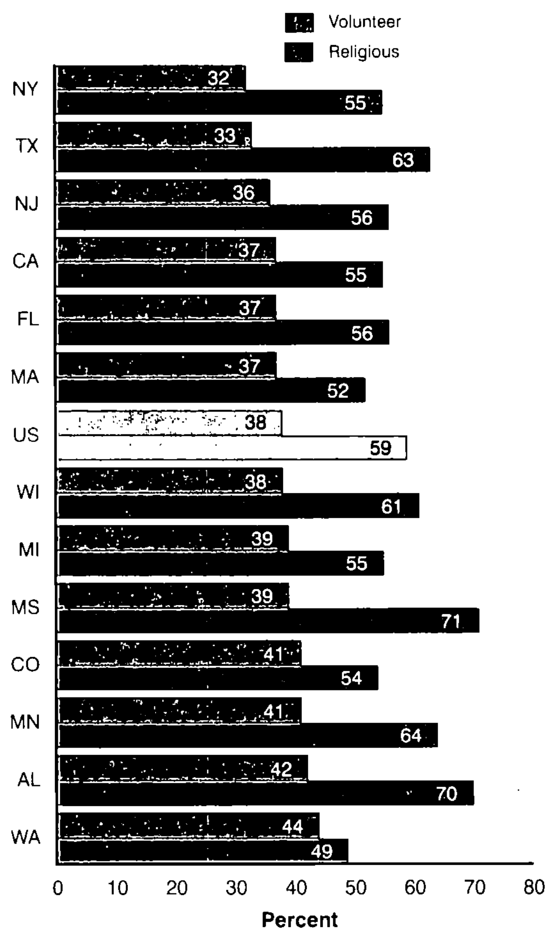
Nationally, 59 percent of children lived with a parent who reported participating in religious activities at least a few times a month, with 55 percent of low-income children (below 200 percent of the poverty level) and 62 percent of higher-income children in this category, a statistically significant difference. Thirty-eight percent of all children lived with a parent who volunteered a few times

Children Living with a Parent Who Participated in Volunteer or Religious Activities, by Family Income, 1997



Source: Child Trends and Urban Institute

Children Living with a Parent Who Participated in Volunteer or Religious Activities, by State, 1997



Source: Child Trends and Urban Institute

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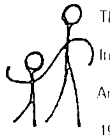

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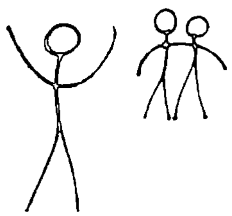


a month, with 30 percent of low-income children and 43 percent of higher-income children in this category, a statistically significant difference.

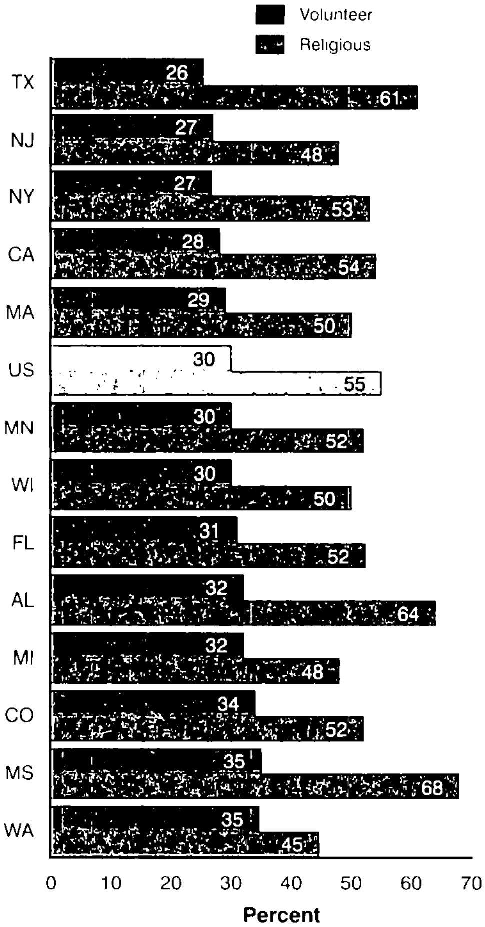
In the 13 states surveyed, 49 percent to 71 percent of children lived with a parent who participated in religious activities a few times a month or more. Percentages were above the national average in Alabama, Minnesota, Mississippi, and Texas and below in California, Colorado, Massachusetts, Michigan, New Jersey, New York, and Washington.

Between 32 percent and 44 percent of children lived with a parent who volunteered at least a few times a month. Percentages were above the national average in Alabama, Colorado, Minnesota, and Washington and below in New York and Texas.

Between 45 percent and 68 percent of children in low-income families lived with a parent who participated in religious activities a few times a month or more. Percentages were above the national average of 55 percent in Alabama, Mississippi, and Texas and below average in Michigan, New Jersey, Washington, and Wisconsin.

Of children in low-income families, 26 percent to 35 percent lived with a parent who volunteered a few times a month or more. In Mississippi, the percentage was above the national average of 30 percent, and in Texas it was below.

Low-Income Children Living with a Parent Who Participated in Volunteer or Religious Activities, by State, 1997



Source: Child Trends and Urban Institute

Children (%) Living with a Parent Who Participated in Volunteer or Religious Activities, 1997

Parent's Activities	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
Volunteer	32.4	28.5	33.8	30.6	29.4	31.6	29.5	35.5	27.1	27.5	26.5	35.1	30.0	30.5
Religious	63.8	53.9	51.9	51.9	50.2	48.0	52.1	68.0	48.4	52.7	61.0	45.5	50.3	54.7
Over 200% of poverty level														
Volunteer	51.8	46.2	45.0	43.5	39.9	42.3	46.1	43.8	40.2	36.2	38.4	49.5	41.1	43.3
Religious	74.9	56.7	54.4	60.6	52.9	58.7	69.2	75.9	58.6	57.2	64.9	50.3	66.4	61.9
All incomes														
Volunteer	42.5	37.4	41.1	37.3	36.8	38.7	41.1	39.0	36.4	32.4	32.5	44.3	37.5	37.8
Religious	69.6	55.3	53.5	56.4	52.1	55.1	64.0	71.4	55.7	55.2	63.0	48.5	61.2	58.8

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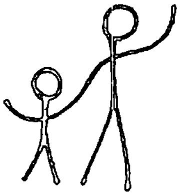
Source: Child Trends and Urban Institute

Snapshots of America's Families



Adults' Environment and Behavior

Parental Aggravation

Kristin Moore
Child Trends

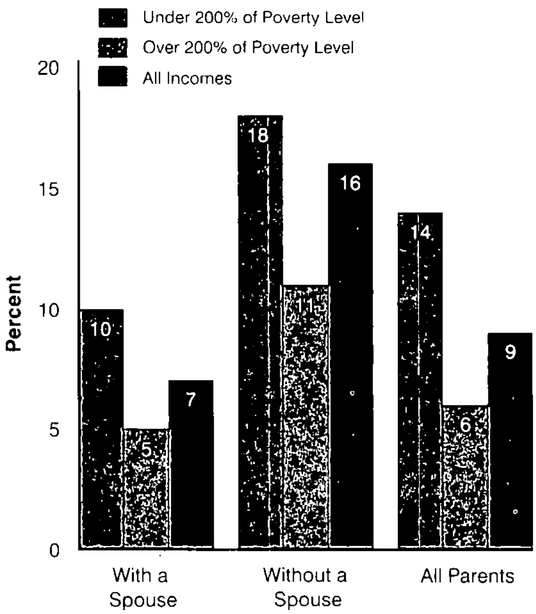
Jennifer Ehrle
Child Trends

High stress and aggravation in parents are associated with poor cognitive and socioemotional development of young children. In addition, maternal emotional distress has been linked to less responsive, even hostile, parenting practices.

Mandated employment, time limits on benefits, shifts in child care arrangements, and fluctuations in income are some of the challenges facing low-income parents under welfare reform. The added stress of these challenges may increase parental aggravation. However, work experiences that provide opportunities for social interaction, support outside the family, and economic self-sufficiency may reduce stress and hence parental aggravation.

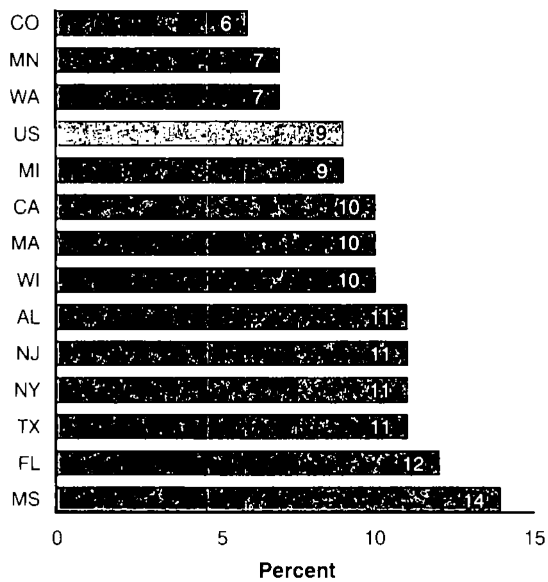
Aggravation was assessed on a scale that summed a parent's estimates of how often in the last month he or she felt a child was much harder to care for than most, the child did things that really bothered the parent a lot, the parent was giving up more of his or her life to meet the child's needs than expected, and the parent felt angry with the child.

Children Living with a Parent Who Felt Highly Aggravated, by Family Income and Parent's Marital Status, 1997



Source: Child Trends and Urban Institute

Children Living with a Parent Who Felt Highly Aggravated, by State, 1997



Source: Child Trends and Urban Institute

Nationally, 9 percent of all children lived with a parent who felt highly aggravated. Of children in families with low incomes (below 200 percent of the poverty level), 14 percent lived with such a parent, compared to 6 percent of children in families with higher incomes, a statistically significant difference. Children of parents who did not have a spouse were significantly more likely than other children (16 percent versus 7 percent) to be living with a highly aggravated parent.

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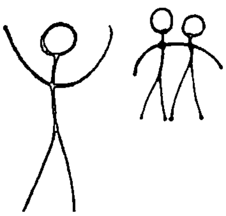


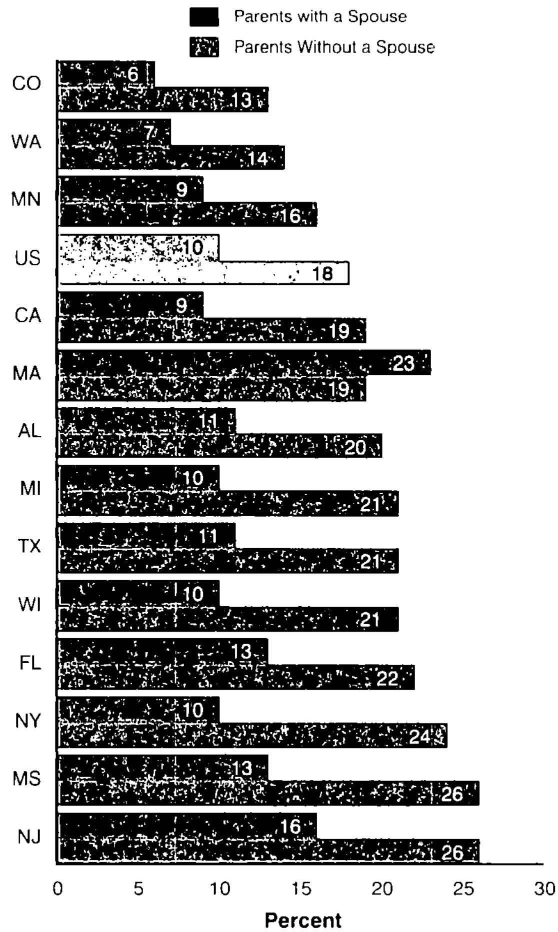
In the 13 states surveyed, 6 percent to 14 percent of children lived with a highly aggravated parent. In six of the states, the percentage was above the national average: Alabama, Florida, Mississippi, New Jersey, New York, and Texas. The percentage was below average in Colorado, Minnesota, and Washington.

In low-income families, 9 percent to 21 percent of children lived with a highly aggravated parent. In five states, that percentage was higher than the national average: Florida, Massachusetts, Mississippi, New Jersey, and New York. In Colorado and Washington, it was lower.

In low-income families where the parent did not have a spouse, 13 percent to 26 percent of children lived with a highly aggravated parent. In three states, the percentage was above the national average of 18 percent: Mississippi, New Jersey, and New York; in Colorado, it was below average.

This four-item scale was adapted from a component of the National Evaluation of Welfare-to-Work Strategies (NEWWS), the evaluation of the Job Opportunities and Basic Skills (JOBS) program.

Low-Income Children Living with a Parent Who Felt Highly Aggravated, by Parent's Marital Status and State, 1997



Source: Child Trends and Urban Institute

Children (%) Living with a Parent Who Felt Highly Aggravated, 1997

Parent's Marital Status	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
With a spouse	11.4	9.3	6.1	12.9	22.5	9.9	9.3	12.8	15.6	10.4	11.1	6.8	10.4	10.5
Without a spouse	20.4	18.8	13.2	22.0	19.1	21.4	15.8	25.6	25.7	23.9	21.2	13.8	21.2	18.0
All parents	16.3	13.0	8.7	17.2	20.8	15.7	11.8	20.2	20.4	17.4	15.1	9.1	14.8	13.7
Over 200% of poverty level														
With a spouse	6.3	6.1	5.1	6.7	5.5	5.9	4.0	5.0	6.8	4.8	6.8	6.0	7.1	4.8
Without a spouse	11.3	13.4	5.0	7.9	9.3	9.4	8.0	4.9	13.9	13.7	8.2	10.2	8.7	11.2
All parents	6.9	7.3	5.1	6.9	5.9	6.3	4.4	5.0	7.5	6.2	7.0	6.4	7.3	5.6
All incomes														
With a spouse	7.9	7.4	5.4	9.0	8.7	6.8	5.2	8.1	8.5	6.5	8.5	6.2	7.9	6.6
Without a spouse	18.6	17.1	10.1	18.4	15.8	17.9	12.8	22.6	21.4	21.0	18.3	12.4	16.8	16.0
All parents	11.4	10.1	6.3	11.9	10.3	9.5	6.6	13.7	11.2	11.1	11.0	7.4	9.7	9.0

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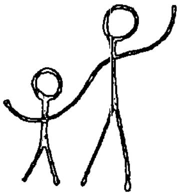


Adults' Environment and Behavior

Mental Health of Parents

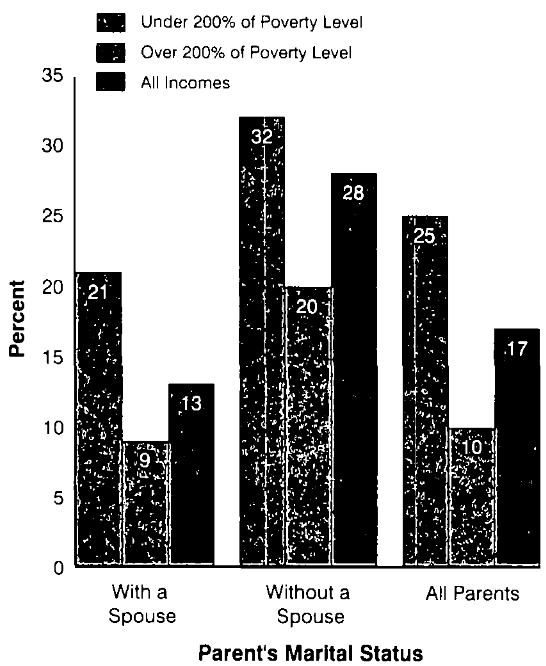
Jennifer Ehrle
Child Trends

Kristin Moore
Child Trends

A child's well-being depends in part upon the mental health of his or her parents. If a parent's mental health is compromised, he or she may be less able to nurture, love, care for, and pay attention to the child. Several studies indicate that single mothers on welfare with young children are at considerable risk of exhibiting symptoms of depression. Parents with such symptoms provide less emotional support and tend to employ harsh disciplinary practices. Further, children of depressed parents exhibit more behavioral problems, frequently display deficits in social and academic competence, and are in poorer physical health than children of nondepressed parents.

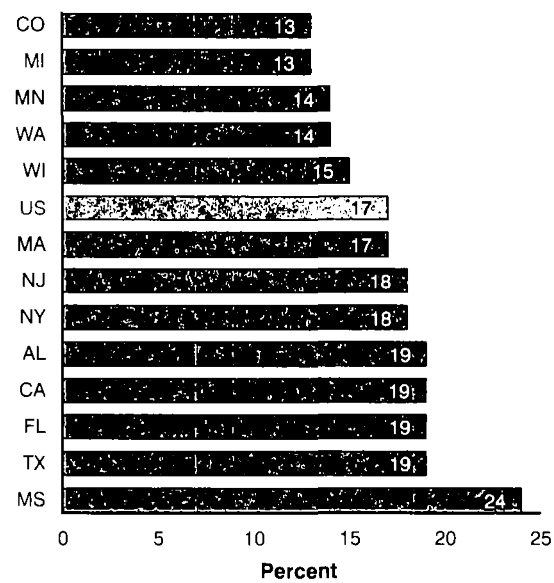
It is not certain how changes in welfare programs will affect the mental health of parents. Mental health may worsen if parents have difficulty obtaining or keeping a job or if they have difficulty complying with more demanding welfare program rules. On the other hand, mental health may improve if a parent's job enhances family income or the parent's social contacts. The effects may not become apparent until after parents have taken on new employment or reached welfare time limits.

Children Living with a Parent Whose Symptoms Suggested Poor Mental Health, by Family Income and Parent's Marital Status, 1997



Source: Child Trends and Urban Institute

Children Living with a Parent Whose Symptoms Suggested Poor Mental Health, by State, 1997



Source: Child Trends and Urban Institute

Parents were asked to rate their feelings of anxiety and depression, loss of behavioral or emotional control, and psychological well-being during the past month. A score of 67 or less out of 100 points was considered indicative of poor mental health.

Nationally, 17 percent of children lived with a parent whose survey responses suggested poor mental health. Of children in families with low incomes (below 200 percent of the poverty level), 25 percent lived with a parent who had symptoms of poor mental health, compared to only 10 percent of children in

Assessing the New Federalism
An Urban Institute Program to Assess Changing Social Policies

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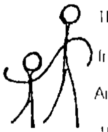
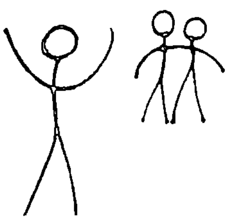


This *Snapshot* presents findings from the National Survey of America's Families (NSAF), a 1997 survey of 44,461 households with and without telephones that are representative of the nation as a whole and of 13 states. As in all surveys, the data are subject to sampling variability and other sources of error.



families with higher incomes, a statistically significant difference. Children of parents without a spouse were significantly more likely than other children to be living with a parent in poor mental health—28 percent versus 13 percent.

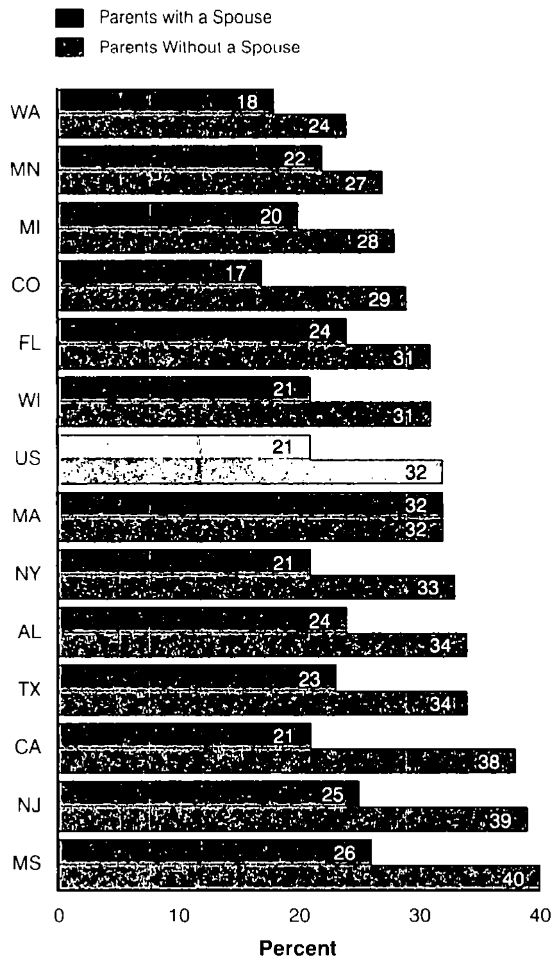
In the 13 states surveyed, 13 percent to 24 percent of all children lived with a parent who exhibited symptoms of poor mental health. Three states had higher percentages than the national average: Alabama, Florida, and Mississippi. Five states had percentages below the national average. Colorado, Michigan, Minnesota, Washington, and Wisconsin.

Of children in low-income families, 20 percent to 34 percent lived with a parent whose responses suggested poor mental health. The percentage of low-income children living with a parent in poor mental health was higher than the national average in Massachusetts, Mississippi, and New Jersey. The percentage was below the national average in Colorado and Washington.

In low-income families where the parent did not have a spouse, 24 percent to 40 percent of children lived with a parent who had symptoms of poor mental health. The percentage was above the national average in Mississippi and New Jersey. In Washington, it was below average.

The five-item mental health scale (MHI-5) was constructed for the Medical Outcomes Study (MOS) using questions from the 38-item Mental Health Inventory (MHI). Ware, J.E., and D.C. Sherbourne. 1992. The MOS 36-Item Short-Form Health Survey (SF-36). *Medical Care* 30.473–81.

Low-Income Children Living with a Parent Whose Symptoms Suggested Poor Mental Health, by Parent's Marital Status and State, 1997



Source: Child Trends and Urban Institute

Children (%) Living with a Parent Whose Symptoms Suggested Poor Mental Health, 1997

Parent's Marital Status	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Under 200% of poverty level														
With a spouse	23.6	20.8	16.6	24.1	31.7	20.2	21.5	26.5	24.6	21.2	22.6	17.5	20.8	20.9
Without a spouse	33.5	37.9	28.6	31.1	32.1	28.2	26.7	40.2	38.9	33.3	33.6	24.0	31.2	31.6
All parents	29.0	27.5	21.1	27.4	31.9	24.2	23.5	34.4	31.4	27.5	27.0	19.7	25.0	25.4
Over 200% of poverty level														
With a spouse	9.2	8.7	7.7	9.6	9.3	7.3	8.6	10.7	11.1	9.2	9.4	9.9	9.1	8.7
Without a spouse	18.7	15.8	18.8	17.5	18.8	10.2	18.4	13.8	23.4	21.9	19.9	14.3	14.3	19.6
All parents	10.3	9.9	9.0	10.8	10.3	7.6	9.6	11.1	12.5	11.2	10.6	10.4	9.6	10.1
All incomes														
With a spouse	13.8	13.7	10.1	14.8	13.5	10.2	11.5	16.9	13.7	12.9	14.6	12.2	11.9	12.7
Without a spouse	30.7	31.3	24.9	27.5	27.6	23.0	23.6	36.3	33.2	30.1	30.6	20.2	25.2	28.1
All parents	19.3	18.6	13.2	18.8	16.8	13.2	13.8	24.5	17.9	18.3	18.7	13.7	14.5	16.6

Figures in color represent statistically significant differences from the national average at the .05 confidence level. Figures in black are not statistically significant different from the national average. All figures in text, charts, and table are rounded.

Source: Child Trends and Urban Institute

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Snapshots of America's Families

Adults' Environment and Behavior

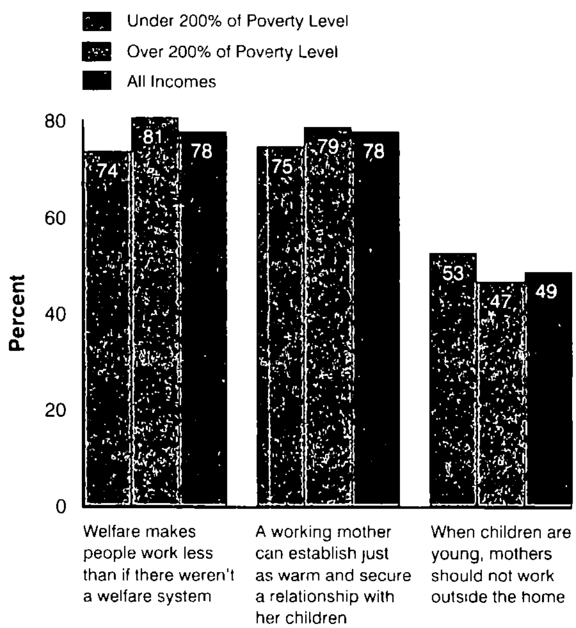
Attitudes Toward Welfare and Working Mothers

Some critics of the welfare system have argued that welfare programs contribute to the creation of a society in which the values and beliefs of people receiving public assistance are fundamentally different from those of people not receiving public assistance.

To examine attitudes toward welfare and working mothers, parents were asked if they strongly agreed, agreed, disagreed, or strongly disagreed with the following statements: (i) Welfare makes people work less than they would if there weren't a welfare system; (ii) A working mother can establish just as warm and secure a relationship with her children as a mother who does not work; and (iii) When children are young, mothers should not work outside the home.

The responses reflect the attitudes of the parent or primary caregiver who knows the most about the health care and education of children in the household. Parents were classified as receiving public assistance if someone in their family was a beneficiary of the Temporary Assistance for Needy Families program (or its predecessor) or the Food Stamp Program at the time of the survey.

Parents Who Agreed or Strongly Agreed with Statements Regarding Welfare and Working Mothers, by Family Income, 1997



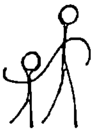
Source: Urban Institute

Nationally, 78 percent of parents agreed or strongly agreed that welfare provides a disincentive to work. Variation among the 13 states surveyed was slight: The greatest agreement was 81 percent, in Florida, while the least was 72 percent, in Massachusetts.

There was also little difference nationally by income group, although the difference was statistically significant. Seventy-four percent of parents with low family incomes (below 200 percent of the federal poverty level) agreed that welfare provides a work disincentive, compared to 81 percent of parents with higher family incomes. However, parents in families receiving public assistance were much less likely to agree that welfare provides a disincentive to work than parents in families not receiving public assistance: 64 percent versus 80 percent, respectively, a statistically significant difference.

Nationally, 78 percent of parents agreed or strongly agreed that working mothers can establish as warm and secure a relationship with their children as mothers who do not work. Again, there were only slight differences between the states, ranging from a low of 71 percent agreement in California to a high of 81 percent in Massachusetts and Minnesota.

There was also a statistically significant, but small, difference nationally by income, with 75 percent of parents from low-income and 79 percent of those from higher-income families agreeing or strongly agreeing that working mothers can establish as warm and secure a relationship with their children as mothers who do not work. There was almost no



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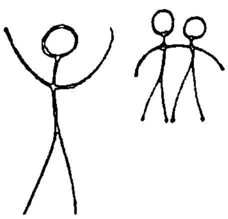
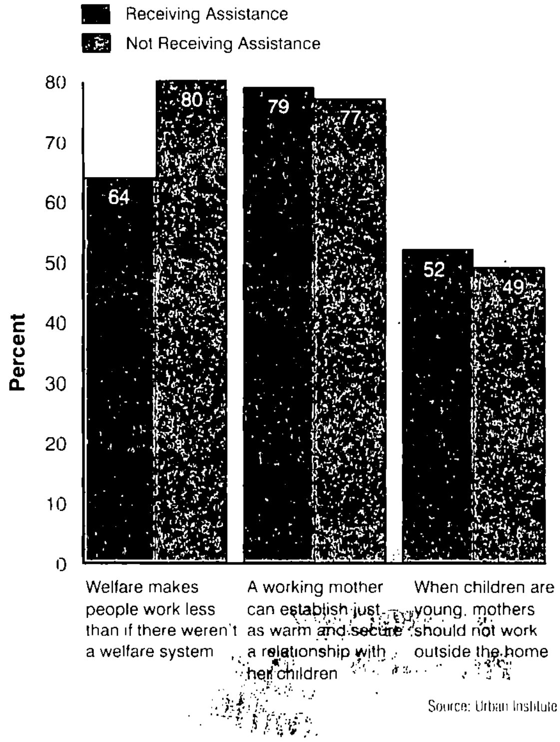


Parents Who Agreed or Strongly Agreed with Statements Regarding Welfare and Working Mothers, by Welfare Status, 1997



Source: Urban Institute

difference in agreement between parents in families receiving public assistance (79 percent) and those in families not receiving assistance (77 percent).

Finally, only 49 percent of parents nationally agreed or strongly agreed that when children are young, mothers should not work outside the home. This statement provoked more varied responses by state than the other two, ranging from 43 percent agreement in Wisconsin to 59 percent agreement in California.

Nationally, 47 percent of higher-income parents agreed or strongly agreed that mothers of young children should not work, while 53 percent of low-income parents did, a statistically significant, but modest, difference. There was also very little difference in agreement by welfare status. Fifty-two percent of parents in families receiving public assistance agreed or strongly agreed, compared to 49 percent of parents in families not receiving assistance.

Parents (%) Who Agreed or Strongly Agreed with Statements Regarding Welfare and Working Mothers, 1997

Statement	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Below 200% of poverty level														
Welfare makes people work less than if there weren't a welfare system	77.2	73.1	73.8	76.8	74.7	66.7	75.8	74.5	71.0	68.3	77 0	69.7	71.5	73.5
A working mother can establish just as warm and secure a relationship with her children	79.0	64.4	73.5	76.4	80.3	79.3	75.1	75.8	70.0	71.4	71.3	68.9	79.3	75.0
When children are young, mothers should not work outside the home	44.4	65.6	60.4	52.8	55.0	45.8	50.8	41.9	55.6	55.8	55.0	61.0	48.7	53.3
Above 200% of poverty level														
Welfare makes people work less than if there weren't a welfare system	83.2	77.0	78.6	83.8	71.6	77.2	78.1	85.9	75.8	77.2	82.8	76.0	75 4	81.1
A working mother can establish just as warm and secure a relationship with her children	77.6	76.8	76.6	79.1	81.5	80.0	83.3	77.1	82.8	82.5	77.6	78.5	80.5	79.4
When children are young, mothers should not work outside the home	45.7	53.2	47.4	45.9	41.9	45.2	40.8	46.4	46.6	43.0	45.0	52.2	40.9	46.7
All incomes														
Welfare makes people work less than if there weren't a welfare system	80.4	75.3	77.1	80 7	72.4	73.7	77.4	79.9	74.6	73.6	80.1	73.9	74.2	78.1
A working mother can establish just as warm and secure a relationship with her children	78.3	71.3	75.7	77.9	81.2	79.7	80.9	76.4	79.4	77.9	74.6	75.3	80.1	77.6
When children are young, mothers should not work outside the home	45.1	58.9	51.6	49.0	45.5	45.4	43.7	44.0	49.0	48.4	49.8	55.1	43.1	49.4

Figures in color represent statistically significant differences from the national average at the .05 confidence level. Figures in black are not statistically significantly different from the national average. All figures in text, charts, and table are rounded.

Source: Urban Institute