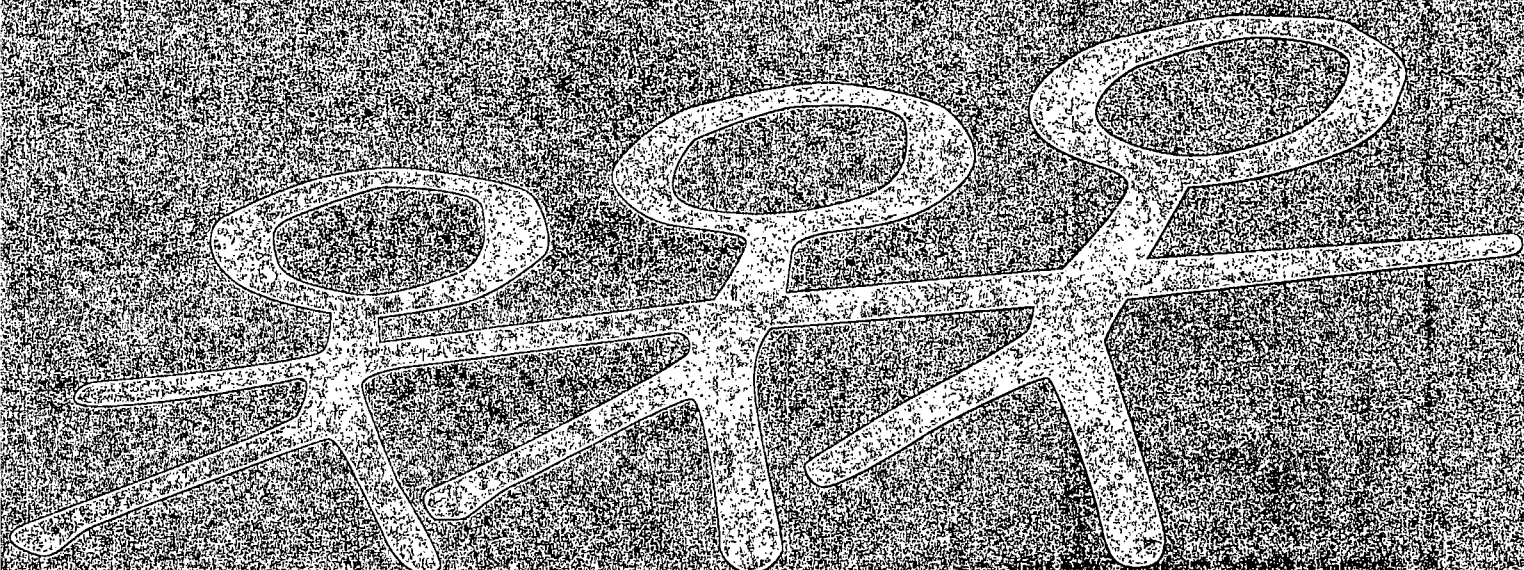


SNAPSHOTS

of America's Families II



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A View of the Nation

and 13 States

from the National Survey

of America's Families, 1997-1999



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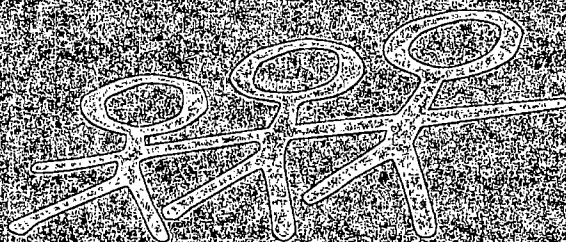
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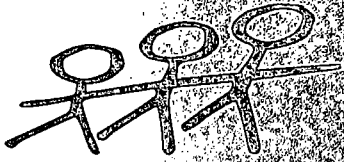
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Key Findings by Race and Ethnicity

Findings from the National Survey of America's Families

Data from the National Survey of America's Families show that nonelderly American families experienced some notable improvements in well-being between 1997 and 1999. Poverty rates declined, the proportion of children living in two-parent families rose, and low-income families had fewer concerns about affording food than before (Zedlewski 2000; Moore and Vandivere 2000). These national gains, however, obscure the fact that white families experienced more gains between 1997 and 1999 than either black or Hispanic families.

Using data collected by the National Survey of America's Families (NSAF), this Snapshot compares changes in seven indicators of family well-being—employment, family income, food hardship, housing hardship, family structure, health insurance, and health status—between 1997 and 1999 by race and ethnicity.¹ Data are grouped into three racial and ethnic categories: white non-Hispanics, black non-Hispanics, and Hispanics of all races (referred to as white, black, and Hispanic, respectively). Data for Asian and Native American populations are not shown separately, due to their small sample sizes. In 1999, 70 percent of nonelderly persons in the United States were white (table 3 on page 6). Blacks, at 13 percent of the population, were the largest minority group in the United States, and the Hispanic population was almost as large, representing 12 percent of the total.

Between 1997 and 1999, well-being among white families improved in five out of seven indicators—family income, food hardship, housing hardship, family structure, and health insurance. Black families realized gains in only one indicator—employment—during the period, and experienced losses in another indicator—housing hardship affordability. Between 1997 and 1999, Hispanic families saw decreases in poverty and the rate of single-parent families, but they experienced some declines in health status and health insurance.

HIGHLIGHTS

- Despite an increase in employment rates of low-income black adults and black parents from 1997 to 1999, poverty rates of black families remained unchanged.
- The gap between the percentages of blacks and whites with low incomes increased between 1996 and 1998.
- The gap between the percentage of Hispanic children in poverty and the percentage of white children in poverty decreased over the two-year period.

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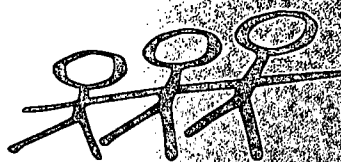
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Foreword

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

S*napshots of America's Families II* is the Urban Institute's first look at the well-being of children and adults through the lens of the 1999 National Survey of America's Families (NSAF). *Snapshots II* presents a picture of how the experiences of American families have changed in the first few years following federal welfare reform and other major policy changes. This new information will broaden the nation's understanding of the experience of low-income families and the challenges they face. *Snapshots II* offers national and state-specific portraits of family well-being that can inform future debates on welfare, health care, and the social safety net in America.

The American economy was extremely strong between 1997 and 1999, a fact reflected in *Snapshots II*. In general, nonelderly Americans were better off financially in 1999 than in 1997, with broad-based reductions in poverty rates, more work among single parents, and more families stating that they were able to afford food. Employer-sponsored health insurance coverage expanded for adults as they moved into higher paying jobs where they were more likely to be offered health insurance.

There was a small decline in the percentage of children living in single-parent households. This change occurred in conjunction with an increase in the percentage of children living in two-parent homes, but also an increase in the percentage of children living without either of their parents.

Snapshots II also reveals the limitations of economic growth in improving the well-being of America's families. Economic strength did not reduce the percentage of children without health insurance coverage. Gains in coverage due to the new State Children's Health Insurance Program (SCHIP) seem to have been offset by losses of coverage due to welfare reform. Families did not report any improvements in their ability to afford housing.

ISSUES COVERED BY THE SURVEY

The NSAF examines a broad range of issues related to family well-being. We group the content into four major areas:

- **Economic security**, which includes income, employment, earnings, participation in education and training programs, participation in welfare programs, child support receipt and payment, food security, and housing and economic hardship.
- **Health and health care**, which includes health insurance coverage, health care use and access, health status and activity limitations, and reasons for not participating in public programs.
- **Child well-being**, which includes educational and cognitive stimulation, behavior problems, child care arrangements, school engagement, and social and other development activities.
- **Family environment**, which includes family structure and household composition, contact with non-custodial parents, parent psychological well-being, parent stress, and parent volunteer and religious activity.

Several, although not all, of these issues are reviewed in *Snapshots II*. Further reports based on the 1999 data will explore these issues in more depth, along with other topics. As in 1997, data related to child care are not included in *Snapshots II* because more time is needed to analyze these more complex variables.

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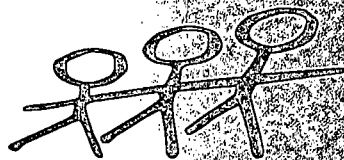
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Family Economic Well-Being

Findings from the National Survey of America's Families

For the most part, nonelderly American families were better off financially in 1999 than in 1997. More Americans (especially single mothers) were working, fewer families were poor, and fewer had trouble putting food on the table. However, families did not report improvements in their ability to afford housing. These patterns held across broad subgroups of the population and across the states highlighted in the National Survey of America's Families (NSAF). Families' economic well-being improved as the longest economic expansion in the country's history continued and policies were implemented to improve the economic returns from work.

This Snapshot summarizes employment, poverty, food affordability, and housing affordability indicators for nonelderly American families from the 1999 NSAF and compares these results with those from 1997. It displays variations across family types and the 13 states highlighted in the NSAF and documents the general economic progress of American families between 1997 and 1999. However, the broad patterns reported across family types and states may obscure trends for smaller segments of society. Furthermore, these indicators provide relatively blunt measures of well-being. Poverty rates, for example, do not take into account changes in noncash sources of income, such as food stamps. Future studies that use the 1999 NSAF will provide policymakers with more detailed information about the changing nature of well-being among America's families.

HIGHLIGHTS

- Employment rates for single parents increased from 63 to 67 percent between 1997 and 1999, consistent with the strong economy and policies implemented during this period.
- Child poverty rates declined nationally and in 9 of the states highlighted in the NSAF.
- Particularly noteworthy were significant declines in the percentage of nonelderly adults living in low-income families in two historically low-income southern states, Alabama and Mississippi.
- While fewer families reported problems affording food, the percentage reporting concerns about housing costs generally remained unchanged between 1997 and 1999.

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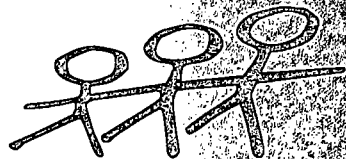
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Health Insurance, Access, and Health Status of Children

Findings from the National Survey of America's Families

In recent years, the forces that shape private and public health insurance coverage for children have shifted. Economic growth has brought increased employment and higher incomes (Economic Report of the President 2000), which should provide greater access to private coverage. At the same time, however, employees may be bearing a larger share of premiums for family coverage (Ginsburg 1999). Public coverage has been expanding under the new State Children's Health Insurance Program (SCHIP), but most SCHIP programs were not yet mature in 1999 (Kenney, Ullman, and Weil 2000). Finally, federal welfare reform appears to have resulted in unintended reductions in Medicaid enrollment among children (Garrett and Holahan 2000).

This Snapshot uses data from the National Survey of America's Families (NSAF) to describe insurance coverage for children ages 18 and under in 1999 and how coverage changed between 1997 and 1999.¹ The NSAF asked families a series of questions about their health insurance coverage at the time of the survey, including whether coverage was provided through an employer (employer-sponsored insurance [ESI]); through Medicaid or a separate SCHIP or another state program (Medicaid/SCHIP/State); by some other source (including private nongroup plans and Medicare); or whether they had no coverage. This Snapshot analyzes coverage by income group, age, and state. Low-income children (those living in families with incomes below 200 percent of poverty) are divided into two groups: those with incomes below poverty, who are most likely to be affected by welfare reform, and those with incomes between 100 and 200 percent of poverty, who were the primary target group for SCHIP during this period. Higher-income children (those with family incomes above 200 percent of poverty) are also divided into two groups: those with incomes between 200 and 300 percent of poverty and those with incomes above 300 percent of poverty. This Snapshot also briefly examines changes in access to care and health status, but it does not attempt to link them to changes in insurance coverage.

HIGHLIGHTS

- In 1999, 12.5 percent of all children 18 and under—9.6 million children—lacked health insurance at the time of the survey; this was not a statistically significant change from the 1997 rate.
- Uninsurance rates for low-income children held steady, but higher-income children experienced a statistically significant increase in uninsurance that was driven by declines in employer-sponsored insurance coverage.
- Low-income children in Alabama, Colorado, and Massachusetts experienced the greatest reductions in their uninsurance rates. In Massachusetts, this was due primarily to gains in Medicaid/SCHIP/State coverage; in Colorado, it was due to gains in employer-sponsored insurance and other coverage; and in Alabama, it was due to a combination of both.
- Higher-income children experienced modest declines in health care access while low-income children saw some gains.

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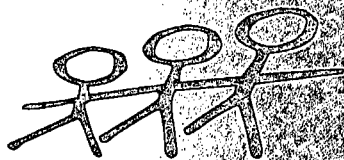
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Health Insurance, Access, and Health Status of Nonelderly Adults

Findings from the National Survey of America's Families

Welfare reform, the nation's economic expansion, changes in employers' offers of health insurance and workers' acceptance of such offers have all contributed to recent shifts in health insurance coverage among nonelderly adults. Whatever the reasons, changes in coverage can affect access to care and health status. At present, policies designed to expand coverage are likely to target specific groups of individuals instead of aiming for universal coverage. It is therefore important to understand both how insurance coverage has been changing and how these changes have affected different subgroups, especially the poor, minorities, and people in poor health, who are at greater risk of being without coverage (Holahan and Brennan 2000).

This Snapshot uses data from the National Survey of America's Families (NSAF) to describe changes and variations in the health insurance coverage of nonelderly adults (ages 19 to 64) between 1997 and 1999. The NSAF asked questions about insurance coverage at the time of the survey. Responses allowed researchers to classify people as having employer-sponsored insurance (ESI, which includes coverage through the military), Medicaid or state program coverage (called Medicaid/State), other coverage (including private nongroup plans and Medicare), or as being uninsured.

This Snapshot also provides data on changes in access and health status indicators from 1997 to 1999. Presenting these data in the same Snapshot with coverage data does not imply that changes in insurance coverage were responsible for changes in access or health status. The determinants of access and health status go beyond health insurance and include factors related to individuals, their families and communities, and the health care system. This topic will be the subject of more in-depth future research.

HIGHLIGHTS

- In 1999, 16 percent of all adults—26.5 million people—lacked health insurance at the time of the survey, a rate essentially unchanged from 1997.
- For low-income adults, rates of employer-sponsored coverage increased from 39 percent in 1997 to 42 percent in 1999.
- Low-income adults in Alabama, Colorado, and Massachusetts saw their uninsurance rates fall the most. In Massachusetts, this decline was driven by growth in Medicaid coverage, while in Alabama and Colorado there was greater growth in employer-sponsored and other coverage.
- Nationally, there were no dramatic changes in access to care or health status for adults overall or for higher-income adults. Low-income adults did, however, experience some gains in access-to-care measures, both nationally and within individual states.

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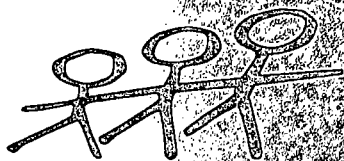
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Children's Behavior and Well-Being

Findings from the National Survey of America's Families

Many of the adults affected by social policies implemented under devolution have children, so these policy changes may also affect children's lives. Clearly, the behaviors, resources, and well-being of adult family members help shape each child's environment. In turn, the family environment may ultimately affect performance in school, social and emotional adjustment, health, and other dimensions of child well-being (Child Trends 1999). Between 1997 and 1999, none of the indicators of well-being examined here changed for children in the United States as a whole, but interesting patterns emerged among children in different income groups. The changes tended to be positive for low-income children and negative for higher-income children, but a large gap between the well-being of low- and higher-income children persisted at the national level, with low-income children faring significantly worse on all measures.

This Snapshot presents findings on several parent-reported measures of child well-being from the 1999 National Survey of America's Families (NSAF) and compares these findings with data reported from the 1997 NSAF. These data are available for representative samples of the United States as well as for 13 states. Findings are discussed separately for adolescents and for younger children. In addition, this Snapshot compares the status of low-income children—those living in families with incomes below 200 percent of poverty in 1998—with that of higher-income children, whose family incomes exceeded 200 percent of poverty.

Ideally, child well-being should be measured using a broad array of indicators (Moore 1997). Although it was not possible to conduct individual assessments or personal interviews with children themselves, the NSAF incorporated a limited but carefully selected set of measures to provide a picture of child well-being during this period of policy devolution. Based on questions that parents answered about their children, the following measures were constructed:

- Engagement in school¹ (ages 6 to 17)
- Participation in at least one extracurricular activity in the past year² (ages 6 to 17)
- Levels of behavioral and emotional problems³ (ages 6 to 17)
- Skipping school once or more in the past year (ages 12 to 17 only)
- Expulsion or suspension from school in the past year (ages 12 to 17 only)
- Fair or poor child health⁴ (ages 0 to 17)

HIGHLIGHTS

- At the national level only small changes were found in measures of children's well-being between 1997 and 1999. Where there were changes, they tended to be negative for children in higher-income families and positive for children in lower-income families.
- School engagement declined among higher-income children, but increased among lower-income children.
- A significant gap in well-being persists between children of different income levels, with low-income children experiencing disadvantages on all child outcome measures in 1999.

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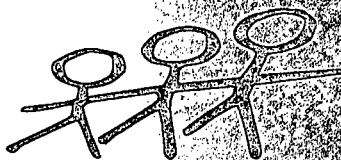
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Children's Family Environment

Findings from the National Survey of America's Families

The National Survey of America's Families (NSAF) was designed largely to monitor children's family environments during an era of federal policy devolution and change. Children's environments are closely tied to the behaviors and well-being of the adults in their homes, and the environments in which children live affect their well-being (Child Trends 1999). Of the family environment measures in the NSAF, only a few changed between 1997 and 1999 for the population as a whole. There has been progress in meeting two goals of welfare reform: Both the child poverty rate (Zedlewski 2000) and the percentage of children living in single-parent families declined. At the same time, parental aggravation increased slightly nationwide.

Low-income children became less likely to live with a single parent, but other aspects of their family environments did not change. Meanwhile, among higher-income children, the prevalence of high parental aggravation rose while infrequent reading to young children increased between 1997 and 1999.

Overall, the NSAF showed very similar patterns in 1999 and 1997. For both years, children who lived in families with low incomes or with a single parent experienced, on average, much more disadvantaged family environments than did other children.

Why might the quality of children's family environments appear static—or even worsen—given the booming economy and declining rates of poverty and single parenthood? Several possibilities exist: It may take more than two years for changes in the family environment measures examined here to register; the measures may be sensitive only to larger changes in income, family structure, or other societal forces; and improvements in children's family environments in one subgroup of children may offset declines among another. An examination using more detailed background characteristics may be needed to fully understand these patterns.

HIGHLIGHTS

- For children in the United States as a whole, single-parent families became less common and parental aggravation increased slightly.
- Among higher-income children, measures of parental aggravation and reading to young children worsened.
- A large gap continues to exist between low-income and other children, with low-income children experiencing disadvantages in every indicator of family well-being. Children in single-parent families are also consistently disadvantaged.

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