

# SNAPSHOTS

of America's Families II



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Assessing  
the New  
Federalism

An Urban Institute Program  
to Assess Changing  
Social Policies



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## Family Economic Well-Being

Findings from the National Survey of America's Families

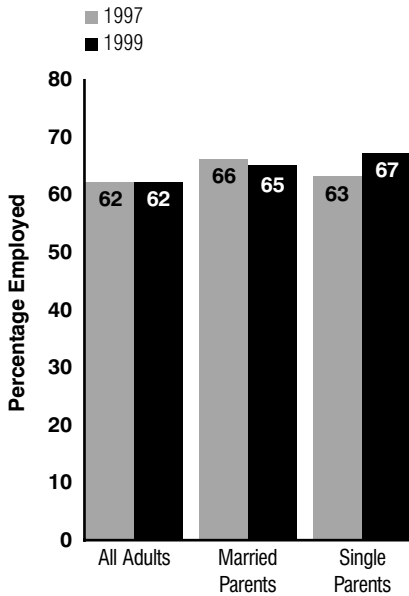
**F**or the most part, nonelderly American families were better off financially in 1999 than in 1997. More Americans (especially single mothers) were working, fewer families were poor, and fewer had trouble putting food on the table. However, families did not report improvements in their ability to afford 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.

**Figure 1: Low-Income Adults Ages 25 to 54 Employed Full-Time or Part-Time, 1997–1999**



Source: Urban Institute

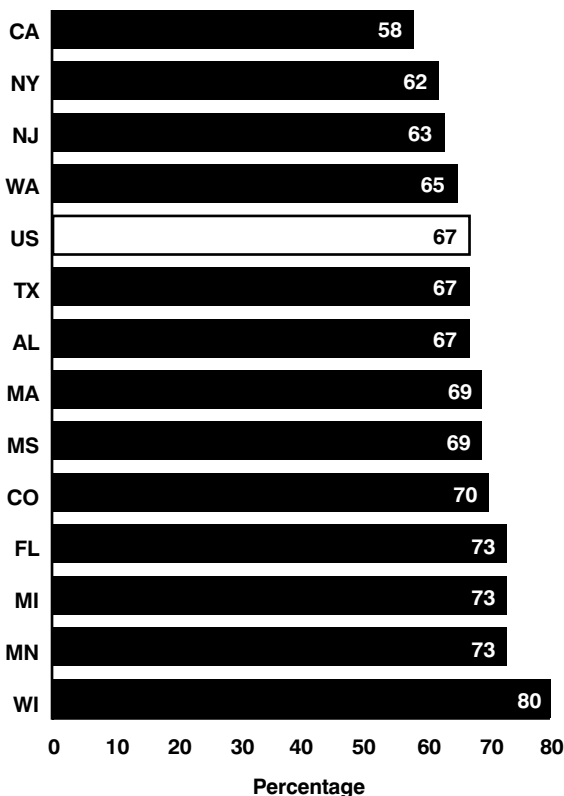
## Employment

While employment rates held fairly steady between 1997 and 1999 for low-income (below 200 percent of poverty) adults in their prime working years (ages 25 to 54), the rate for low-income single parents in this age group increased substantially (figure 1).<sup>1</sup> Sixty-seven percent of low-income single parents were working at the time of their interview in 1999, compared with 63 percent in 1997. Employment rates for higher-income single parents remained high, at 94 percent (table 1 on page 4).

The upward trend in employment for low-income single parents occurred in most states but was statistically significant only in Alabama, Massachusetts, and New York (table 1).<sup>2</sup> Employment rates for low-income single parents continued to vary widely across the states (figure 2). Florida and Wisconsin stood out, with higher-than-average employment rates for low-income single parents; California and New York had rates significantly below the U.S. average. The range is broad: Nearly 8 out of 10 low-income single parents were working in Wisconsin, compared with fewer than 6 out of 10 in California.

The increases in employment for single parents are consistent with the strong economy and with new government welfare policies that require many more single parents to work. States have increased employment rates among single parents at risk of needing welfare by using a variety of methods, including financial incentives for work and financial penalties for recipients who, despite state requirements, do not participate in work activities. Between 1997 and 1999, the federal government increased funds for child care for low-income families, and states devoted large shares of their Temporary Assistance for Needy Families (TANF) block grants to funding child care, making it easier for low-income single parents to work.<sup>3</sup> At the same time, strong labor demand increased employers' willingness to hire and train low-skilled workers, who make up the bulk of welfare recipients.<sup>4</sup>

**Figure 2: Low-Income Single Parents Ages 25 to 54 Employed Full-Time or Part-Time, 1999**



Source: Urban Institute

## Poverty

Poverty rates, as well as the percentage of nonelderly adults and children with incomes below 200 percent of poverty, were significantly lower in 1998 than they were in 1996 (figure 3).<sup>5</sup> This family income indicator represents the year before the survey (1998) because the NSAF, like many surveys, asks about income sources in the year prior to the survey to get an annual picture of income. While the poverty measure provides an important indicator of change in well-being across time, it is important to remember that this measure excludes changes in noncash sources of income, such as food stamps, housing assistance, and refundable federal and state earned-income tax credits (EITC).<sup>6</sup> These income sources can be very important to families, and a variety of studies have shown that use of these benefits has been changing in recent years.<sup>7</sup>

**Adults.** The poverty rate for nonelderly adults declined from about 13 percent in 1996 to 11 percent in 1998. Declines were significantly higher in a few NSAF states. The biggest declines occurred in two southern states—Alabama and Mississippi—that have historically had higher-than-average poverty. The nonelderly adult poverty rate also dropped in Massachusetts, Minnesota, and Washington.

Compared with the nation as a whole, poverty rates for nonelderly adults in 1998 were above average in five states highlighted in the NSAF: Alabama, California, Mississippi, New York, and Texas (table 1 on page 4). Despite the state's recent steep decline in adult poverty, Mississippi's rate was about 5 percentage points above the national average, and, along with Texas, Mississippi had the highest nonelderly adult poverty rate among the states highlighted in the NSAF. Seven of the highlighted states had nonelderly adult poverty rates that were below average in 1998: Colorado, Massachusetts, Michigan, Minnesota, New Jersey, Washington, and Wisconsin. The rates in these states were 2 to 5 percentage points below the national average; only 6 percent of nonelderly adults in Minnesota were poor in 1998.

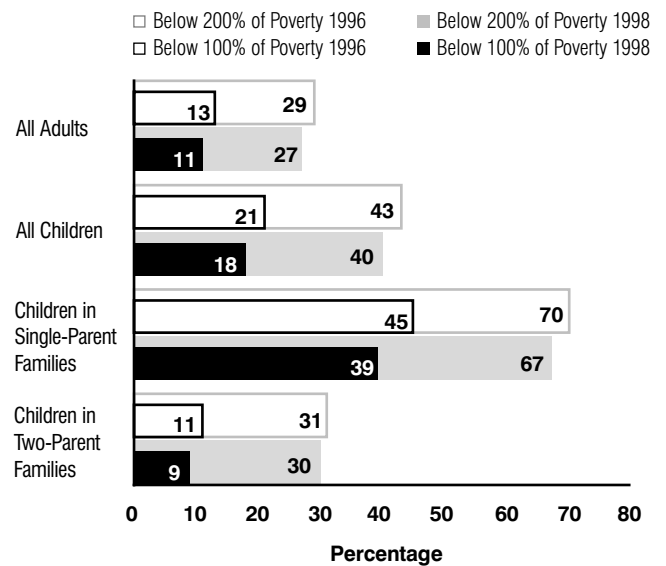
The percentage of adults with low incomes also declined slightly—from 29 percent in 1996 to 27 percent in 1998. However, in many of the highlighted states improvements were significantly larger. The percentage of nonelderly low-income adults declined in 9 of the 13 highlighted states, with the largest declines occurring in Florida (5 percentage points) and Washington (almost 6 percentage points). However, California, Colorado, and Mississippi were not far behind, with 4-point declines in the percentage of adults classified as low income. Declines in Alabama, Massachusetts, and Minnesota were 2 to 3 percentage points.

As with the percentage of those in poverty, the percentage of nonelderly adults classified as low-income in 1998 varied substantially across the highlighted states. Rates ranged from a low of about 18 percent in Massachusetts, Minnesota, and New Jersey to a high of 38 percent in Texas.

**Children.** Reductions in poverty were particularly strong for children (figure 3). The percentage of children classified as poor declined from 21 percent in 1996 to 18 percent in 1998. Children living in single-parent families experienced the largest decline in their poverty rate—from almost 45 percent in 1996 to 39 percent in 1998. This is consistent with the employment increase for single-parent families. Despite these improvements, the poverty statistics for children in 1998 indicate that the nation still has a long way to go before the rates for children reach parity with those for adults. The poverty rate for all children in 1998 was nearly two-thirds more than that for nonelderly adults—18 percent, compared with 11 percent.

Declines in child poverty rates were statistically significant in 9 of the states highlighted in the NSAF (Alabama, California, Colorado, Florida, Massachusetts, Mississippi, New York, Washington, and Wisconsin, as shown in figure 4). The biggest reductions occurred in California (8 percentage points) and Mississippi (6 percentage points). The variation in child poverty rates across the states was substantial in 1998, just as it was in 1996. Seven states were below the U.S. average (Colorado, Massachusetts, Michigan, Minnesota, New Jersey, Washington, and Wisconsin). The lowest child poverty rates hovered around 10 percent in Minnesota and Wisconsin. Child poverty rates were higher than the national average in Alabama, California, Mississippi, New York, and Texas. More than one in five children in these states lives in poverty.

**Figure 3: Poor and Low-Income Children and Adults, 1996–1998**



Source: Urban Institute

**Figure 4: Children Below the Poverty Level, by State, 1996–1998**



Source: Urban Institute

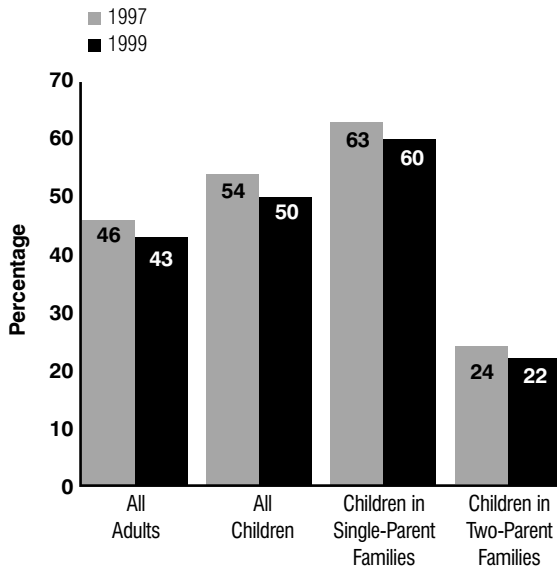


Nationwide, the percentage of children living in low-income families declined from 43 percent in 1996 to 40 percent in 1998. Still, the low-income rate for children living in single parent families remained particularly high at almost 67 percent—more than twice the 30 percent rate for children living with two parents.

Overall, in 1998 there were still wide variations across the states in the portion of children living in low-income families, although some states experienced statistically significant declines in their rates (table 1).

Less than 3 out of 10 children lived in low-income families in Massachusetts, Minnesota, New Jersey, and Wisconsin, compared with about 5 out of 10 children in Alabama, Mississippi, and Texas, and 4 out of 10 in the United States.

**Figure 5: Adults and Children in Low-Income Families with One or More Food-Related Problems, 1997–1999**



Source: Urban Institute

## Food Concerns and Affordability

In 1999, fewer adults and children lived in families that reported problems affording food than did so in 1997 (figure 5). This indicator of economic well-being measures families' concerns about having enough money to pay for food. The NSAF asked adults 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 was not enough money to pay for food.<sup>8</sup>

The largest declines in food-related concerns—about 4 percentage points—occurred among children in low-income families. Still, food concerns were common among low-income Americans, with 4 out of 10 adults and half of all children living in families that either worried about or had difficulties paying for food. In comparison, about 1 out of 10 adults in families with incomes above 200 percent of poverty reported problems affording food.

**TABLE 1 | Indicators of Family Economic Well-Being, by State**

	AL		CA		CO		FL		MA		MI		MN	
	97	99	97	99	97	99	97	99	97	99	97	99	97	99
<b>Adults (%) Age 25–54 Employed Full-Time or Part-Time, by Income, Marital Status, and Parental Status, 1997–1999</b>														
<b>Below 200% of poverty level</b>														
Single parents	59.5	66.8 ▲	56.7	<b>57.5</b>	67.5	69.8	66.5	<b>72.5</b>	55.6	69.0 ▲	69.0	73.4	70.4	73.0
Married parents	68.4	64.2	63.6	64.1	70.7	70.7	68.7	69.2	61.6	63.7	71.5	66.0 x	72.4	70.5
All adults	59.1	<b>57.6</b>	61.2	60.4	66.7	64.9	66.1	63.1	53.2	58.6 ▲	66.3	60.3 ▼	70.7	<b>69.9</b>
<b>Above 200% of poverty level</b>														
Single parents	98.2	92.1 ▼	92.1	95.9	89.3	93.4	94.5	92.8	92.4	94.3	92.0	96.4	97.7	95.1
Married parents	85.3	87.2	83.8	<b>84.0</b>	85.8	<b>84.4</b>	87.0	86.6	87.2	<b>84.1</b> ▼	86.6	85.3	90.3	<b>90.4</b>
All adults	86.1	89.0 ▲	87.4	<b>86.1</b>	88.4	86.8	89.4	87.0 ▼	90.2	88.8	87.8	88.4	91.0	<b>91.5</b>
<b>All incomes</b>														
Single parents	68.7	75.4 ▲	68.7	<b>73.1</b>	77.6	80.5	75.7	79.9	71.0	80.9 ▲	76.7	<b>84.3</b> ▲	82.4	<b>84.5</b>
Married parents	80.8	81.4	77.1	<b>78.5</b>	82.7	82.0	81.8	82.4	83.6	81.8	84.0	81.8	87.4	<b>87.8</b>
All adults	77.3	<b>79.6</b>	78.8	<b>78.7</b>	83.4	83.0	82.2	80.7	83.6	<b>83.9</b>	83.1	82.6	87.3	<b>88.1</b>
<b>Poor and Low-Income Adults (%), 1996–1998</b>														
	96	98	96	98	96	98	96	98	96	98	96	98	96	98
Below 100% of poverty level	17.0	<b>14.2</b> ▼	16.0	<b>14.8</b>	10.2	<b>9.0</b>	12.6	11.7	9.3	<b>7.5</b> ▼	9.6	<b>8.6</b>	7.9	<b>6.1</b> ▼
Below 200% of poverty level	35.7	<b>32.4</b> ▼	35.1	<b>31.3</b> ▼	25.9	<b>21.6</b> ▼	34.2	<b>29.1</b> ▼	19.8	<b>18.0</b> ▼	23.6	<b>23.5</b>	21.2	<b>18.2</b> ▼

As observed with other measures of economic well-being, low-income families in some states highlighted in the NSAF reported larger improvements in food affordability than others (table 1). For example, fewer low-income children lived in families that reported problems paying for food in Minnesota and New York in 1999 than in 1997. Improvements were also statistically significant for low-income adults in Colorado, Massachusetts, Minnesota, New York, and Texas.

## Housing Affordability

Despite the increasing prosperity of American families, the percentage reporting problems affording housing generally remained unchanged between 1997 and 1999. The NSAF asked adults whether they had been unable to pay their mortgage, rent, or utility bills at any time during the previous 12 months. More than one in five low-income nonelderly adults reported some housing affordability problems in 1999, the same proportion as in 1997 (table 1). Housing affordability was an issue particularly for low-income single-parents—nearly one in three reported problems.

The results across the states show a similar pattern of little change in affordability across the two years. Low-income adults reported significantly fewer problems affording housing in Minnesota, New Jersey, and Texas in 1999 compared with 1997, while low-income adults in California and Washington reported significantly more difficulties. This indicator reflects the interactions between two forces affected by the strong economy: Higher incomes generally increased families' purchasing power, but stronger housing demand increased housing prices and rents in many areas.<sup>9</sup> The NSAF results suggest that these two forces offset each other.

MS		NJ		NY		TX		WA		WI		US	
97	99	97	99	97	99	97	99	97	99	97	99	97	99
62.5	68.8	57.7	63.0	49.7	<b>61.9</b> ▲	61.3	66.7	61.1	65.3	77.3	<b>79.6</b>	62.8	67.2 ▲
67.5	66.2	64.7	64.7	62.6	62.3	66.2	64.7	63.2	65.1	72.6	70.2	66.4	65.4
59.8	63.0	58.1	60.5	56.6	<b>58.1</b>	63.3	<b>66.5</b>	62.6	62.1	72.1	<b>72.7</b>	61.9	62.3
92.3	89.3	90.4	94.2	92.0	94.1	91.8	94.3	93.4	94.0	95.9	93.9	93.5	94.3
88.8	87.5	84.0	<b>83.6</b>	85.5	85.1	86.1	84.8	84.7	<b>84.0</b>	90.2	<b>89.4</b>	86.5	86.0
87.2	87.5	87.6	87.9	88.0	88.0	89.0	87.5	86.5	<b>85.0</b>	91.6	<b>91.3</b>	88.7	88.0 ▼
68.8	<b>74.1</b>	72.3	77.1	63.7	<b>73.9</b> ▲	70.7	76.1	75.4	79.3	85.3	<b>86.5</b>	73.6	78.3 ▲
82.2	81.9	81.2	81.3	80.0	80.0	79.1	<b>78.1</b>	80.1	80.9	87.4	<b>86.7</b>	81.3	81.1
76.9	<b>78.8</b>	82.2	<b>83.3</b>	79.3	80.4	80.5	79.9	80.9	80.4	87.7	<b>87.9</b>	81.5	81.5
96	98	96	98	96	98	96	98	96	98	96	98	96	98
20.6	<b>15.9</b> ▼	8.0	<b>7.5</b>	14.2	<b>12.8</b>	16.1	<b>15.6</b>	11.6	<b>8.9</b> ▼	7.7	<b>6.9</b>	12.5	11.2 ▼
41.3	<b>36.9</b> ▼	19.4	<b>18.4</b>	29.8	28.5	35.3	<b>37.6</b>	27.5	<b>22.0</b> ▼	22.4	<b>20.7</b> ▼	29.2	27.3 ▼



## Summary

**Low-income families were better off in 1999 than they were in 1997, as shown by improvements in their employment, poverty status, and ability to afford food.** Results from the NSAF indicate larger improvements for some states than others.

Particularly noteworthy were declines in the percentage of nonelderly adults living in low-income families in two historically low-income southern states, Alabama and Mississippi. Despite these gains, these states remained among those with below-average indicators of family economic well-being. A few states with strong economic indicators in the 1997 NSAF continued to improve. For example, fewer children lived in poor and low-income families in Massachusetts, Washington, and Wisconsin in 1998 than in 1996, and these states had among the lowest low-income rates for children reported by the states highlighted in

**TABLE 1** Indicators of Family Economic Well-Being, by State (continued)

	AL		CA		CO		FL		MA		MI		MN	
	97	99	97	99	97	99	97	99	97	99	97	99	97	99
<b>Poor and Low-Income Children (%), by Family Structure, 1996–1998</b>														
<b>Below 100% of poverty level</b>														
Single-parent	56.0	<b>49.8</b>	49.9	42.4 ▼	35.2	<b>31.2</b>	42.6	39.6	41.8	36.0 ▼	36.0	<b>31.1</b>	34.0	<b>30.3</b>
Two-parent	11.4	8.5 ▼	19.6	<b>12.3</b> ▼	8.7	<b>6.6</b> ▼	10.3	7.9	6.7	<b>4.5</b> ▼	5.3	<b>4.7</b>	6.1	<b>4.8</b>
All families	27.3	<b>23.3</b> ▼	28.8	<b>20.9</b> ▼	14.7	<b>12.3</b> ▼	22.1	18.8 ▼	16.0	<b>12.4</b> ▼	13.9	<b>11.8</b>	11.8	<b>10.3</b>
<b>Below 200% of poverty level</b>														
Single-parent	80.1	<b>75.0</b> ▼	71.7	<b>62.6</b> ▼	62.2	<b>60.4</b>	74.2	<b>75.0</b>	65.7	62.2	70.3	64.6 ▼	64.8	<b>59.1</b>
Two-parent	30.0	32.8	41.4	<b>34.2</b> ▼	26.3	<b>24.3</b>	33.8	29.2 ▼	17.6	<b>17.0</b>	20.9	<b>23.6</b>	20.5	<b>20.1</b>
All families	48.4	<b>48.4</b>	50.5	<b>42.7</b> ▼	34.7	<b>32.8</b>	48.6	<b>44.7</b> ▼	30.7	<b>28.4</b> ▼	34.2	<b>34.7</b>	29.5	<b>28.3</b>
<b>Adults (%) That Worried about or Experienced Difficulty Affording Food in the Previous 12 Months, by Income, 1997–1999</b>														
1999 Below 200% of poverty level	47.4	45.7	50.1	45.8	45.7	39.6 ▼	44.7	45.6	45.6	<b>36.9</b> ▼	41.5	40.2	40.5	<b>35.1</b> ▼
1999 Above 200% of poverty level	12.4	13.9	14.5	<b>16.3</b>	13.5	13.3	11.9	13.9	13.1	<b>8.3</b> ▼	10.7	11.6	10.5	<b>8.8</b> ▼
1999 All incomes	24.9	<b>24.2</b>	27.0	<b>25.5</b>	21.8	19.0	23.2	<b>23.1</b>	19.5	<b>13.5</b> ▼	17.9	<b>18.3</b>	16.8	<b>13.6</b> ▼
<b>Children (%) Living in Families That Worried about or Experienced Difficulty Affording Food in the Previous 12 Months, by</b>														
<b>Below 200% of poverty level</b>														
Single-parent	59.8	61.0	67.5	62.7	65.8	62.3	58.6	63.6	58.7	59.7	59.7	58.3	62.6	<b>49.9</b> ▼
Two-parent	23.3	24.4	29.3	<b>26.6</b>	24.4	21.9	27.3	24.6	20.7	<b>15.0</b> ▼	19.4	<b>17.7</b>	17.4	<b>13.6</b> ▼
All families	53.5	51.8	58.4	52.9	55.1	51.6	55.0	<b>56.0</b>	55.2	48.5	52.2	47.9	49.8	<b>40.2</b> ▼
<b>Above 200% of poverty level</b>														
Single-parent	24.2	<b>21.1</b>	26.8	<b>36.4</b> ▲	26.3	25.2	32.1	32.1	24.9	27.9	22.9	29.5	26.4	26.2
Two-parent	20.7	20.4	28.4	<b>25.4</b>	23.0	21.0	25.4	22.2	19.7	<b>14.6</b> ▼	18.3	<b>16.6</b>	17.3	<b>13.3</b> ▼
All families	14.2	15.8	15.6	<b>20.1</b> ▲	16.7	16.1	17.8	17.5	15.2	<b>13.1</b>	13.6	13.7	13.3	<b>11.3</b>
<b>All Incomes</b>														
Single-parent	52.7	51.0	56.0	52.7	50.8	47.6	51.8	<b>55.7</b>	47.1	47.8	48.9	48.2	49.9	<b>40.2</b> ▼
Two-parent	22.8	24.0	28.8	<b>26.1</b>	24.0	21.5	26.6	24.0	20.6	<b>15.1</b> ▼	19.1	<b>17.9</b>	17.7	<b>14.1</b> ▼
All families	33.2	<b>33.2</b>	37.1	<b>33.9</b>	30.0	27.7	35.9	<b>34.6</b>	27.4	<b>23.1</b> ▼	26.8	<b>25.5</b>	24.1	<b>19.5</b> ▼
<b>Adults (%) with Problems Paying Their Mortgage, Rent, or Utility Bills in the Previous 12 Months, by Income and Parental</b>														
<b>Below 200% of poverty level</b>														
Single parents	36.2	35.4	30.0	28.6	28.3	31.4	34.1	33.6	40.7	34.6	30.7	34.2	28.6	<b>26.6</b>
Married parents	27.2	27.3	21.0	27.2	22.0	22.8	24.2	22.2	37.4	27.1 ▼	29.9	29.8	29.0	<b>18.3</b> ▼
All adults	25.0	25.8	19.8	25.3 ▲	18.7	<b>17.1</b>	22.8	20.8	25.3	23.1	22.1	25.4	23.2	<b>16.4</b> ▼
<b>Above 200% of poverty level</b>														
Single parents	12.6	15.4	12.4	<b>20.8</b> ▲	11.2	13.4	15.9	19.7	16.2	13.1	16.2	15.5	13.9	16.2
Married parents	8.8	6.5	8.3	9.0	7.7	7.1	8.7	10.1	8.0	7.9	8.1	7.2	7.5	<b>5.7</b>
All adults	6.6	7.4	7.0	<b>9.0</b> ▲	5.6	<b>5.0</b>	6.8	8.7	7.2	<b>5.7</b> ▼	6.1	<b>5.7</b>	5.9	<b>4.9</b>
<b>All Incomes</b>														
Single parents	31.3	29.1	24.5	25.5	20.6	23.5	28.6	28.6	31.0	25.1 ▼	25.8	26.2	22.7	<b>21.8</b>
Married parents	14.0	12.2	12.8	<b>14.2</b>	11.0	<b>10.1</b>	13.3	13.2	12.2	<b>10.2</b>	11.9	11.4	11.1	<b>7.4</b> ▼
All adults	13.2	<b>13.3</b>	11.5	<b>14.1</b> ▲	9.0	<b>7.6</b> ▼	12.3	12.2	10.8	<b>8.8</b> ▼	9.8	10.3	9.6	<b>7.0</b> ▼

Note: Figures in bold represent values that are statistically significantly different from the 1999 national average at the 0.10 confidence level. The symbols "▲" and "▼" represent statistically significant increases and decreases, respectively, between 1997 and 1999 at the 0.10 confidence level.

the 1997 NSAF. A few other states with substantial economic strength continued to hold their positions. Colorado, Minnesota, and New Jersey, for example, showed poverty and low-income rates consistently below the national average for all of the family types shown in both 1996 and 1998.

The increase in employment rates for low-income single-parent families was also notable, and this group experienced the most sizable reduction in poverty. While no conclusions about cause and effect can be drawn from these simple indicators, they do point to improved economic well-being for this group as a whole, and they are consistent with trends reported from other data sets.<sup>10</sup> Further analysis that includes changes in noncash sources of income will be required to understand changes in the full income picture for this group. Analysis of its income distribution will also help show whether the entire group is better off or whether these simple averages mask large improvements for some groups and significant declines for others.

MS		NJ		NY		TX		WA		WI		US	
97	99	97	99	97	99	97	99	97	99	97	99	97	99
62.2	<b>51.5</b> ▼	38.8	<b>32.1</b> ▼	51.7	42.1 ▼	48.2	41.5	35.5	<b>29.3</b> ▼	29.7	<b>25.3</b> ▼	44.6	39.4 ▼
13.6	10.1 ▼	5.1	<b>6.3</b>	11.2	10.8	15.4	<b>15.9</b>	9.5	<b>6.9</b> ▼	5.1	<b>4.6</b>	10.7	9.1 ▼
33.9	<b>27.9</b> ▼	13.4	<b>12.8</b>	24.5	<b>21.6</b> ▼	25.5	<b>23.2</b>	15.4	<b>12.7</b> ▼	11.6	<b>9.7</b> ▼	20.6	17.5 ▼
84.6	<b>82.3</b>	61.7	<b>61.1</b>	71.7	69.1	75.3	70.4	62.0	<b>57.6</b>	65.0	<b>60.9</b>	70.2	66.5 ▼
38.2	32.9 ▼	18.4	<b>17.2</b>	29.4	29.8	38.8	<b>41.6</b>	28.1	<b>22.8</b> ▼	21.5	<b>19.4</b>	31.4	30.0
57.9	<b>53.9</b> ▼	29.4	<b>27.9</b>	43.8	<b>43.5</b>	49.9	<b>50.2</b>	35.9	<b>31.5</b> ▼	32.4	<b>29.6</b> ▼	42.8	40.4 ▼
52.5	<b>49.9</b>	46.8	43.4	49.5	43.1 ▼	54.7	46.7 ▼	44.2	<b>47.1</b>	37.9	<b>35.7</b>	45.9	43.0 ▼
12.2	12.4	11.5	11.9	17.1	12.1 ▼	16.8	14.2	14.0	11.8 ▼	9.8	<b>9.9</b>	13.3	12.3 ▼
28.9	<b>26.3</b> ▼	18.3	<b>17.6</b>	26.7	20.8 ▼	30.2	<b>26.4</b> ▼	22.3	19.5 ▼	16.1	<b>15.3</b>	22.8	20.6 ▼
<b>Income and Family Structure, 1997–1999</b>													
63.3	60.2	65.0	58.5	66.6	59.2 ▼	69.8	62.5	61.4	<b>66.8</b>	54.4	<b>51.3</b>	63.1	59.9
25.0	<b>25.8</b>	17.5	<b>17.0</b>	24.5	21.5	30.9	<b>32.0</b>	25.3	22.0	17.5	<b>15.0</b>	24.0	21.8 ▼
57.0	<b>55.1</b>	55.2	51.5	57.6	49.8 ▼	60.6	<b>56.8</b>	54.2	<b>57.9</b>	47.0	<b>43.9</b>	53.8	49.7 ▼
22.5	23.4	28.4	29.4	33.6	26.1	26.2	34.5	27.7	31.8	20.5	26.6	27.8	28.6
21.6	24.2	17.4	<b>16.3</b>	23.9	20.2 ▼	28.5	<b>29.6</b>	24.2	19.9 ▼	16.6	<b>14.0</b> ▼	22.4	20.9 ▼
12.6	17.7 ▲	14.1	13.9	18.4	15.2	15.2	17.7	17.2	15.4	12.1	<b>11.7</b>	15.5	15.4
57.1	53.6	51.0	47.2	57.3	48.9 ▼	58.9	<b>54.2</b>	48.6	51.8	42.4	<b>41.7</b> ▼	52.6	49.4 ▼
24.3	25.2	17.7	<b>16.8</b>	24.6	21.2 ▼	29.3	<b>31.1</b>	25.2	21.0 ▼	17.2	<b>15.0</b>	23.5	21.8 ▼
38.3	<b>37.8</b>	26.2	<b>24.3</b>	35.5	30.1 ▼	37.8	<b>37.3</b>	30.6	28.8	23.4	<b>21.3</b> ▼	31.9	29.2 ▼
<b>Status, 1997–1999</b>													
35.5	35.5	37.2	35.0	33.0	34.8	37.0	27.0 ▼	37.4	30.8	28.8	34.2	31.6	31.8
20.8	28.3 ▲	31.2	21.2 ▼	29.9	23.3	30.3	<b>29.4</b>	23.7	<b>32.9</b> ▲	23.4	24.9	25.8	25.3
24.7	<b>26.1</b> ▲	27.6	22.8 ▼	25.4	23.3	26.9	21.3 ▼	20.8	26.9 ▲	19.3	20.8	22.6	23.1
9.1	20.2 ▲	19.2	17.8	22.7	20.0	17.3	18.0	16.8	15.0	11.1	15.9 ▲	16.4	16.1
7.7	9.8	7.5	6.8	10.8	8.1	8.1	8.1	10.0	6.4 ▼	6.9	<b>5.8</b>	8.0	7.8
6.9	8.4	6.9	7.7	9.3	7.2 ▼	7.5	6.8	7.6	<b>4.8</b> ▼	5.3	<b>4.6</b>	6.7	7.1
30.3	<b>32.0</b>	29.1	27.4	29.9	29.8	31.1	24.1 ▼	28.9	23.7	21.7	25.8 ▲	26.5	25.8
12.1	<b>14.9</b>	11.1	<b>8.6</b> ▼	15.6	11.6 ▼	16.5	<b>15.7</b>	13.3	11.2	9.6	<b>8.5</b>	12.9	12.1
14.3	<b>15.0</b>	10.9	10.5	14.1	11.7 ▼	14.3	12.3	11.2	9.7 ▼	8.5	<b>8.0</b>	11.4	11.4

Source: Urban Institute



This Snapshot presents findings from the 1997 and 1999 rounds of the National Survey of America's Families (NSAF). Information on more than 100,000 people was gathered in each round from more than 42,000 households with and without telephones that are representative of the nation as a whole and of 13 selected states. As in all surveys, the data are subject to sampling variability and other sources of error. Additional information on NSAF methods can be obtained at <http://newfederalism.urban.org/nsaf/methodology.html>.

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## Endnotes

- 1 The employment data focus on adults in their prime working years (ages 25 to 54) to eliminate most of the effects of college or retirement trends.
- 2 It is important to note, however, that changes in employment rates by income also reflect changes in the composition of each group. For example, if more employed single parents in some states than in others moved up into the group with incomes above 200 percent of poverty, employment rate increases for the lower-income, single-parent group could be dampened in these states.
- 3 More than \$4 billion in federal and state TANF funds were spent on child care in 1999, according to financial data reported by the states to the federal government (Administration for Children and Families 2000).
- 4 See, for example, Holzer (1999).
- 5 These statistics use the official Census Bureau poverty definition, which compares a family's pretax cash income to a threshold that varies by family size. For example, the poverty threshold was \$13,133 for a family of three persons in 1998 (U.S. Census Bureau 1999).
- 6 However, these noncash sources of income are more difficult to measure; an analysis of income that includes noncash income sources and that uses NSAF data will be done in the near future.
- 7 For example, Primus et al. (1999) showed that total income (including food stamps and the EITC) declined for single-mother families in the bottom income decile but increased for those in the next income decile between 1996 and 1998. The income declines in the bottom of the income distribution were attributable to declines in means-tested income transfers, especially food stamps. Zedlewski and Brauner (1999) report a significant decline in participation in the Food Stamp program for families who left welfare but were still apparently eligible for benefits.
- 8 These questions indicate financial stresses related to food purchases over the last 12 months. They do not indicate caloric intake or the adequacy of a family's diet. See Urban Institute (1999) for a complete description of this indicator.
- 9 Nationwide, shelter costs increased by 10.7 percent between 1996 and 1998; the consumer price index increased by 3.9 percent during the same period. Utility costs increased by 3 percent, slightly less than reported by the Current Population Survey, during the same period. These statistics are from the U.S. Bureau of Labor Statistics (2000).
- 10 See, for example, results reported in Schoeni and Blank (2000), based on the Current Population Survey.

