

**Welfare, Families, and Children:**

**A Three-City Study**

**Characteristics of the Three-City Sample: Wave 1 and Wave 2**

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## Executive Summary

This Characteristics Report provides a detailed profile of the survey sample of the Three-City Study of the impact of welfare reform on the low-income populations of Boston, Chicago, and San Antonio. This Report describes the sample at two points in time: during the first and second waves of data collection. For each round of data collection, we provide basic information on the demographic, health, welfare, and other social program status, and on the education, labor force, and income characteristics of the families. We also present a profile of the socio-emotional development of the children and levels of parental involvement for the EDS subset of the survey sample for each wave of data collection. In the first half of our Report, we compare the characteristics of the sample at wave 1, where possible, to those of national samples taken from the Current Population Survey. In the second half of this Report, we compare the characteristics of the sample at wave 2 to those found during wave 1.

## **Introduction**

We organize this Characteristics Report by wave of data collection: wave 1 and wave 2. We begin by providing a brief overview of The Three-City Study. The next six sections are organized by topical area for our sample in 1999, during the wave 1 data collection. The first section describes Demographic Characteristics for our sample. In this section, we discuss the household structure and composition, ethnicity, age, educational attainment, and citizenship status at wave 1. The second section covers Welfare Participation and includes TANF, Food Stamp, Medicaid, Supplemental Security Income (SSI), and public housing participation rates. The third topical area describes Employment Characteristics of our sample at wave 1. This section highlights employment status, hours, wages, number of jobs held, health insurance through employment, as well as job training participation. The fourth of the six sections describes Income Composition, specifically poverty levels and sources of income for the household and the individual respondent. The fifth section describes Health Characteristics including health insurance coverage, health care service, and health status for the adults and focal children in our study. The final topical area covers Child Characteristics and includes child care arrangements, child aptitude, socio-economic development, and father involvement. The wave 1 tables follow the text of the six sections.

The last half of the Characteristics Report describes our sample at wave 2. We begin this half with a brief discussion of the wave 2 data collection including a section on the response rate. We proceed in parallel fashion to the wave 1 discussions. We present the same six topical areas in the same order: Demographics Characteristics, Welfare Participation, Employment Characteristics, Income Composition, Health Characteristics, and Child Characteristics. We cover a new time frame (September 2000 to June 2001) and compare these wave 2 figures to those we found during the first wave of data collection. We conclude with eight wave 2 tables.

## **The Three-City Study**

Welfare, Children, and Families: A Three-City Study is an ongoing research project in Boston, Chicago, and San Antonio to evaluate the consequences of welfare reform for the well-being of children and families and to follow these families as welfare reform evolves. The study consists of three interrelated components. The first is a longitudinal in-person survey of approximately 2,400 low-income families with children in the age ranges 0-4 and 10-14 in specified race-ethnic groups who resided in low- and moderate-income neighborhoods of the three cities in 1999.<sup>1</sup> The race-ethnic groups included are Hispanics, Non-Hispanic African Americans, and Non-Hispanic whites, although the size of the third sample is quite small.<sup>2,3</sup> Both welfare and nonwelfare families are included and, more generally, the sample is a random sample of the target population in each city

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<sup>1</sup> “Low income” is defined as having income less than 200 percent of the poverty line.

<sup>2</sup> Because low-income Non-Hispanic white families are geographically dispersed in many cities, they were difficult to locate. The small Non-Hispanic white sample is gathered only from Boston and Chicago.

<sup>3</sup> Elsewhere in this Report we refer to non-Hispanic whites and non-Hispanic African Americans as whites and African Americans.

(namely, children in the specified age ranges in poor and near-poor families and in the specified race-ethnic groups who lived in low- and moderate-income neighborhoods in 1999).<sup>4</sup> Extensive baseline information was obtained on one child per household and his or her caregiver (usually the mother).

The second component is an embedded developmental study of a subset of the main survey sample, consisting of approximately 630 children age 2 to 4 in 1999 and their caregivers. Videotaped assessments of children's behaviors and caregiver-child interactions, observations of child-care settings, and interviews with fathers were obtained. The third component consists of an ethnographic study of about 256 families residing in the same neighborhoods as the survey families and who were recruited in 1999 and 2000. They were visited monthly for 12 to 18 months, using in-depth interviewing and participant observation, then visited semi-annually. Forty-two of the families in the ethnographic include a child with a physical or mental disability.

This Report presents characteristics of the samples of the first two components. A detailed description of the research design of the Study can be found in Winston et al. (1999), available at [jhu.edu/~welfare](http://jhu.edu/~welfare) or in hardcopy upon request.<sup>5</sup>

## Demographic Characteristics

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<sup>4</sup> Families of different income levels, marital statuses, and welfare reciprocity were sampled at different rates. Typically, women who were living in families of higher income levels (between 100 percent and 200 percent of the poverty line), were married, and who were not on welfare were undersampled, and women in families who had incomes below the poverty line, were unmarried mothers, and were on welfare were oversampled. These differential sampling rates reflect the aim of having the largest number of observations among low-income single mother families on welfare, the main group of interest for our study, but allowing us to have observations on women of other income levels, family types, and welfare statuses for comparison. We have survey weights which allow us to generalize our sample to the total population of families with incomes below 200 percent of the poverty line living in low-income neighborhoods in our three cities. See Cherlin et al. (2002) for a discussion of these weights. We employ these survey weights in all the tabulations reported in this paper. See Winston et al. (1999) for details on weights and sampling.

<sup>5</sup> A number of policy briefs and discussion papers have been issued by the project, all of which are available at <http://www.jhu.edu/~welfare>. The principal investigators of the Study are Ronald Angel, University of Texas; Linda Burton, Pennsylvania State University; P. Lindsay Chase-Lansdale, Northwestern University; Andrew Cherlin, Johns Hopkins University; Robert Moffitt, Johns Hopkins University; and William Julius Wilson, Harvard University. Financial support from the following organizations is gratefully acknowledged: National Institute of Child Health and Human Development, Office of the Assistant Secretary for Planning and Evaluation, Administration on Developmental Disabilities, Administration for Children and Families, Social Security Administration, and National Institute of Mental Health (government agencies); and The Boston Foundation, The Annie E. Casey Foundation, The Edna McConnell Clark Foundation, The Lloyd A. Fry Foundation, Hogg Foundation for Mental Health, The Robert Wood Johnson Foundation, The Joyce Foundation, The Henry J. Kaiser Family Foundation, W. K. Kellogg Foundation, Kronkosky Charitable Foundation, The John D. and Catherine T. MacArthur Foundation, Charles Stewart Mott Foundation, The David and Lucile Packard Foundation, and Woods Fund of Chicago (foundations).

Table 1 shows the means of several demographic characteristics for the sample.<sup>6</sup> It also shows means taken from the March 1999 Current Population Survey (CPS). To best match our sample, CPS observations were only taken if the household included a child age 0-4 or 10-14, included a female head or a married male head, reported income below 200 percent of the federal poverty level, and resided in a metropolitan statistical area; and if the female head or spouse reported her race/ethnicity as non-Hispanic white, non-Hispanic African American, or Hispanic. Still, there are some remaining differences between our sample and the CPS sample; The primary difference is that our Study includes only three cities. This may account for the difference in educational attainment we will discuss in the Education sub-section.

*Household structure.* More than two-thirds of female caregivers are considered “unmarried” at the time of interview. Throughout this Report and in the accompanying tables, we define “unmarried” as 1) not married and not cohabiting; 2) not married and cohabiting; and 3) separated. While the majority of our unmarried sample are not cohabiting, 7.6 percent of the unmarried women are cohabiting and 11.9 percent of our unmarried sample are separated.

The majority of unmarried women in the sample (80 percent) had never been married to the father of the focal child (not shown in Table 1), while another 12 percent had been married either to the focal child’s father or to another man, but were divorced, widowed, or separated by the date of interview (also not shown). About 32 percent of caregivers are married. We define “married” as caregivers who are married with a spouse present or married with a spouse absent.<sup>7</sup> Marriage is most common in San Antonio (49 percent). This disparity is associated with differences in the racial and ethnic composition of the cities, for marriage is more common among Hispanics.

Compared to the national CPS sample, our sample has lower marriage rates (32 vs 43 percent), probably a reflection of our oversample of low-income neighborhoods, which we cannot fully control for in the CPS.

*Ethnicity.* The majority of respondents in the sample are Hispanic (53 percent, any race), followed by African-Americans (41 percent). Only five percent of female caregivers identify as non-Hispanic white. This distribution reflects our decision to sample from racially and ethnically concentrated neighborhoods with few white residents, as noted previously. In each city, the population of interest has a unique racial and ethnic makeup. Boston’s is the most balanced, with no majority, although Hispanics (49 percent) are a near majority. Chicago’s low-income population is predominantly

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<sup>6</sup> In this and all tables in the Report, the means for the ‘entire sample’ are an equal (one-third) weighting of the means in each city, rather than a mean weighted by the population sizes or sample sizes in each city. The weighted aggregate of these particular cities is of no particular scientific or policy interest.

<sup>7</sup>A respondent is identified “married with spouse absent” if spouse is away from home due to circumstances such as military service or incarceration. This is distinct from “separated.” As discussed, “separated” caregivers are considered “unmarried” in our sample.

African-American (77 percent), and San Antonio's is almost entirely Hispanic (90 percent).<sup>8,9</sup>

Compared to low-income urban mothers nationally, the women in our study are more often Hispanic and less often non-Hispanic white. This is mostly a result of the previously-noted undersampling of the non-Hispanic white population because it is so dispersed relative to the Hispanic and non-Hispanic, low-income African-American populations as well as, of course, the fact that our three cities are not necessarily representative of all U.S. urban areas.

*Household composition.* On average, about five people live in the households in our three cities, including slightly more than three children and almost two adults. These households are larger on average than are low-income urban households nationally (4.94 members vs. 4.24 members in the CPS), a difference due mostly to the presence of more children. The number of children in households ranges from an average of 2.69 in Boston's married households to an average of 3.83 in Chicago's married households. The mean number of children in San Antonio households is similar to the average for the three cities (2.99 in San Antonio vs the three-city average of 3.08).

Although a second adult in the household appears common in Table 1, the majority of women (63 percent) are the only adult in the home. A few households have as many as nine adult members. Coresident adults include grown children, parents or other relatives, partners, or heads of other families residing in the same household.

*Age.* Because we sample households that include at least one child age birth to 4 or 10 to 14, we would expect an average of at least one member per household in these age groups. The fourth panel of Table 1 reflects that aspect of the sampling design, with an average of .95 children age birth to 4 and 1.03 children age 10 to 14 in all households (excluding other children in the household, the focal children are evenly split between these two age groups.) The age composition of children in households varies across the three cities. Boston has slightly fewer very young children compared to the other cities. Chicago includes the most children in all age groups, an observation consistent with the relatively large household size in that city. In Boston and Chicago, children in married households are slightly older than those with unmarried female heads, while the opposite is true in San Antonio.

The average age of women in our study is 33.1 years (not shown in Table 1); when only natural mothers of focal children are included, the average age is 31.6 years. Eight percent of women in the sample are 20 years old or younger, and they are equally distributed across the three cities. The age distribution is similar to that in the CPS. The marital status of these young caregivers, however, varies significantly across our cities. In Boston, only two percent of married caregivers are under age 20, while eight percent of unmarried caregivers are in that age category. The figures for Chicago are six percent and one percent, respectively, indicating that more of the married women there are very young.

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<sup>8</sup>Non-Hispanic whites were not included in the sampling design for San Antonio.

<sup>9</sup>Because we screened on the reported ethnicity of the household head, and not necessarily that of the female caregiver who was ultimately interviewed, the sample includes a handful of respondents who identify as Asian or American Indian, or who identified as another race (often stated as a nationality).

In San Antonio, young caregivers are equally likely to be married or unmarried.

Married women overall and in Boston are older than unmarried women. In Boston, 45 percent of married women are between 31 and 40 years old, compared to only 30 percent of unmarried women. In San Antonio, married and unmarried women have a similar age distribution, with most women between 21 and 40 years old. In Chicago, married women are younger than unmarried women: forty-five percent of married women are between 21 and 30 years old. However, 9 percent of unmarried caregivers in Chicago are over 50.

*Education.* Slightly more than one-third of the Three-City Study sample has less than a high school diploma (36.3%), a proportion about four percent lower than the national average (40.6%). More women without a diploma reside in Chicago than in the other two cities. The proportion of women holding only a high school diploma remains about the same across cities, between 22 and 24 percent, but the number of women with only a GED varies, with more women in San Antonio holding a GED compared to Chicago or Boston (17 percent vs. 11 and 13 percent). Low-income women in Boston have more education on average than do women in Chicago and San Antonio: thirty percent of women in Boston have a technical certificate or associate's degree, about 24 percent in San Antonio and 18 percent in Chicago.

There are some differences between our sample and the CPS in regard to education. Approximately 37 percent of our sample reported having a high school diploma or GED as the highest degree received compared to almost 50 percent of the national average. A much larger percentage of our sample compared to the CPS has received a technical certificate or RN diploma: approximately 20 percent of our sample versus less than 3 percent of the national sample. The Three-City sample reported college degrees or beyond less often than the CPS sample. Almost 5 percent of the national average received a Bachelor's or advanced degree. This figure is twice the Three City sample percentage of caregivers reporting at least a college degree.

Although there are no big differences between married and unmarried women's education overall, there are differences within cities. In Boston, married women more often have a technical certificate or advanced degree compared to unmarried women, and are about as likely to hold an associate's degree. Among the three cities, this pattern most closely resembles national averages. In contrast, unmarried women in Chicago and San Antonio more often have education beyond high school compared to married women.

*Citizenship.* Seventeen percent of female caregivers and four percent of focal children are not U.S. citizens (of the total sample, 21 percent of caregivers and five percent of children are foreign-born, suggesting relatively few have naturalized) These numbers are slightly below the national average for low-income urban women observed in the CPS. The proportion of focal children who are non-citizens is about equal in each city, but caregivers' citizenship status varies. In Boston, one-quarter of the caregivers, almost half of the married women there, are not citizens. The majority are from the Dominican Republic. Sixteen percent of women in San Antonio are non-citizens, and most were born in Mexico. Chicago has the fewest non-citizens (10 percent), again mostly from Mexico. On average, immigrants in San Antonio have been in the United States for the most time, an average of about 18 years, compared to an average of 15 years for those in Chicago and 13 years in Boston (not shown in

Table 1).

### **Welfare Participation**

*TANF.* As shown in Table 2, almost one-third (31.6 percent) of our weighted sample was on TANF at the time of the interview. This is larger than the national figure (25.4 percent) and largely reflects the lower fraction of married women in our sample, for TANF participation rates in our sample are about the same as those nationally when only unmarried women are compared. Our sample has information on TANF participation history as well. About 16 percent had been on TANF in the last two years, implying that almost one-half of the sample was either on TANF or was recently on as of our first interview. Another 17.8 percent had been on TANF sometime in their lifetime. But a full one-third of our sample was never on TANF reflecting, again, our inclusion of non-TANF recipients in our sample design. Not surprisingly, rates of receipt are higher for unmarried mother than married families.

TANF receipt varies by race-ethnicity and by city (Table 3). Receipt is higher among African-Americans than Hispanics (Non-Hispanic whites not shown for sample size reasons), and is highest in Chicago and lowest in San Antonio. The race-ethnic patterns are reflected in national figures as well.

*Food stamps.* A greater percentage of families in our sample reported receiving food stamps than TANF benefits, in keeping with income eligibility standards for the respective benefits. The most pronounced difference in TANF and food stamp receipts is in San Antonio, where 41.7 percent of the sample is currently receiving Food Stamps and only 18.3 percent of the same population is receiving TANF. Across cities and marital status, the rates of Food Stamp receipt are 10 to 15 percent higher than those of TANF receipt. The exception is in Chicago for the married sample where Food Stamp receipt is only 1 percent higher than TANF receipt for the same group. Married TANF recipients in the Boston sample were much less likely than non-married TANF recipients to have ever received Food Stamps.

*Medicaid.* Medicaid receipt is greater than either TANF or Food Stamp receipt. This reflects Medicaid eligibility rules, which make many low income families not on TANF eligible for benefits, particularly those with children. Almost 70 percent of our sample received Medicaid, and over three-fourths had received it in the last two years. National figures show less common receipt, perhaps because at least two of our states (Illinois and Massachusetts) have substantial medical programs for non-TANF recipients.

*SSI.* Of the possible services (including TANF, Food Stamps, Medicaid, and Subsidized Housing) respondents report participation in SSI less often. Approximately 14 percent of our sample were currently receiving Supplemental Security Income (SSI) at the time of the interview. This figure is almost double that of the national average. While more than 17 percent of unmarried caregivers received SSI benefits, slightly less than 6 percent of married respondents reported doing so. Our sample's unmarried caregiver participation is also higher than the national average, almost 7 percentage points higher.

Boston caregivers reported SSI participation most frequently (approximately 17 percent) while only half this number received benefits in San Antonio. Similar to the overall pattern, unmarried caregivers in each city are more likely to receive SSI benefits than their married counterparts.

The most noticeable difference was seen in Chicago where 18.4 percent of unmarried caregivers versus only 2.6 percent of married caregivers received SSI benefits. Our figures reveal that if a respondent was not currently receiving SSI benefits, they were not likely to have received SSI in the past. Chicago saw the greatest percentage of women receiving SSI benefits at a previous time though the figure was only 3.8 percent of unmarried women in the previous two years.

*Public Housing.* Overall, our sample was twice as likely to be living in public housing than the national average (36 percent versus 15.1 percent). Unmarried women were more likely to live in public housing than married women. This is true in each of our three cities. The distribution across cities varied. More than half of the Boston sample, one-third of Chicago's sample, and less than a quarter of San Antonio's sample were living in public housing. The biggest disparity between married and unmarried public housing occupation was in Chicago where more than 40 percent of unmarried women lived in public housing compared to only 11.6 percent of married Chicago caregivers.

Our Three-City sample was more likely to receive section 8 subsidies than the national average. Similar to public housing use, unmarried respondents were more likely to receive these benefits than their unmarried counterparts. In Boston 22 percent of the women were receiving Section 8 subsidies compared to approximately 12 percent in Chicago and about 9 percent in San Antonio. Married caregivers in San Antonio were least likely to receive this benefit (1.1 percent) while married women in Boston were most likely to receive this benefit (15.4 percent).

### **Employment Characteristics**

*Employment status last week.* As shown in Table 4, 42 percent of the entire sample worked last week. This varied according to city. Nearly 50 percent of the respondents in Boston reported working and 35.1 percent in San Antonio. When we review work status last week according to marital status, we see that only in San Antonio is there a notable difference. Only 29.4 percent of the married women in San Antonio worked the week prior to the interview, whereas 40.5 percent of the unmarried women had worked during that time.

Overall, a comparable 45 percent of the CPS sample worked last week. The difference for unmarried women was greater. Forty-four percent of the unmarried women in the Three-City sample reported working last week, compared to 52 percent of the unmarrieds in the CPS.

*Ever worked in the past 12 months.* For all women, almost 60 percent of the respondents reported having worked in the last 12 months. Overall, unmarried women reported having worked over the past year more often than married women (approximately 8 percent difference). This difference between unmarried and married women was most represented in San Antonio, where 63 percent of unmarried women had worked over the past 12 months and only 45.5 percent of married women had worked over the past 12 months. On the other hand, the differences between married and unmarried

in Boston and Chicago were minimal with Chicago having slightly more married women having worked more often than unmarried women in the past year.

*Hours worked last week.* The mean number of hours worked, by those respondents who were working, was 31.5 hours, and more or less the same in all three cities. There is negligible difference between the unmarried and married sample and again between our sample and the CPS data.

*Full time/Part time.* Employed respondents are more often full-time than part-time in their primary jobs, approximately 60 percent report usually working full-time while almost 40 percent are usually part-time. Similar distributions hold for unmarried and married women overall and within cities, with the majority of both unmarried and married women working full time rather than part time. Married women in San Antonio represent the most even split between full time and part time status with 55 percent of married women working full time and 45 percent of married women working part time in San Antonio.<sup>10</sup>

*Had two or more jobs (given that she was working).* Overall, 8.4 percent of women who were working were employed at two or more jobs. In Chicago and San Antonio, slightly more unmarried women than married women worked multiple jobs; in Boston, the situation was reversed. Boston includes more women working at least two jobs, compared to the other cities. This is consistent with the observation that employed women in Boston worked slightly more hours each week.

*Hourly wage rate.* On average, women in the Three-City sample earn \$8.50 an hour, more than \$3 above the federal minimum wage of \$5.15 an hour in 1999. The median wage is slightly lower, at \$8.00 an hour. Compared to the CPS data, the Three-City samples mean earnings are similar to low-income women nationally, but our median hourly wage rate is \$1.40 higher than the national mean.

While the minimum wage in Illinois and Texas is the same as the federal minimum wage, the minimum wage in Massachusetts is \$6.75 an hour, a 30 percent difference. (*National and state data from <http://www.dol.gov/esa/whd/flsa/> and <http://www.dol.gov/esa/minwage/america.htm>.*) The higher minimum wage rate in Massachusetts is reflected in the earnings of women in the Three-City sample. Respondents in Boston earned, on average, \$2.12 more per hour than those in Chicago or San Antonio. In Boston and San Antonio, married and unmarried women earned about the same wage, but in Chicago, married women earned \$2 per hour more on average than unmarried women. The median hourly wage for married Chicago women is more than \$3 higher than that for their unmarried counterparts.

*Job offered health insurance.* For those respondents who reported being employed, approximately 34 percent have health insurance on the job. Overall, these figures are similar for married or unmarried caregivers. However, by city, slightly more married than unmarried women are receiving health care from the job in Boston and San Antonio. On the other hand, in Chicago, approximately 6

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<sup>10</sup> The Three-City sample is based on the *usual* job status of full time or part time. The CPS figures represent job status reported for the previous work week. Therefore, we do not draw any comparisons.

percent more unmarried women reported health care from their jobs than did their married counterparts.

*In job training.* Almost seventeen percent of the entire sample reports being in job training. Job training includes participation in job readiness programs, workshops or classes teaching job skills, on-the-job training, and apprenticeships. The difference between the married respondents in our sample (12.1%) and those who are unmarried (18.8%) is 6.7 percent. The same difference is true in Boston, even greater in San Antonio and the reverse in Chicago, where slightly more of the married sample (21.1%) are in job training than those who are unmarried (20%). The San Antonio sample is least likely to be in job training. There is no CPS data available for this measure.

### **Income Composition**

*Poverty.* Chicago has the largest share of respondents with incomes below the federal poverty level: approximately 81 percent (Table 5). Across the three cities, more unmarried women than married women report household income below the poverty level. Overall, 78 percent of households headed by unmarried women live below poverty, compared to 63 percent of households with married women. The difference between marital status group poverty rates is greatest San Antonio (18 percentage points). The same pattern holds nationally, as the CPS data represent, but the share of households in poverty is lower in the CPS. The very high poverty rates in the survey data reflect that the sample was drawn from poor and near-poor neighborhoods, in contrast to the CPS.

*Total Monthly Household Income.* There is surprisingly little difference in total monthly household income across cities. The average total household income ranges from a high of \$1383 in Boston, and a low of \$1323 in San Antonio (a \$60 difference). The household incomes of the married versus the not married respondents differs by \$212. This is less than half the difference in total earnings by married and unmarried households (\$538). However, when we review the earnings of the respondent alone with consideration to marital status, we learn that unmarried caregivers earn \$79 more per month than their married counterparts. Consequently, sources of income other than earnings must be greater for homes with unmarried caregivers to account for this discrepancy. We see that this is true. In all categories, other than earnings, unmarried respondents receive more on average than those who are married.

Chicago reveals a more dramatic drop in total household income from earnings for households with unmarried caregivers (\$556) from their married counterparts (\$1206), but the story is consistent. Their income from other sources is that much higher than the married sample. Among the three cities, TANF, Food Stamps, and SSI made the largest contributions to total household income in Chicago. Comparing the other cities, households in San Antonio relied more heavily on food stamps than those in Boston, but respondents in Boston received more TANF, SSI, and disability income than those in San Antonio.

*Monthly Income for Respondent.* In our Three-City sample, the individual caregiver earnings were highest in Boston at \$592. Chicago and San Antonio each had similar figures of \$397 and \$384 respectively. As mentioned, in each of the three cities, the unmarried caregivers report higher incomes

than their married counterparts. San Antonio has the largest difference with unmarried mothers reporting a mean of \$417 a month, \$68 more than unmarried women in San Antonio. Similar to our discussion of total household income, TANF, Food Stamps, and SSI are the next greatest contributions to the caregiver's total monthly income. This is because the majority of the total household benefits from these services comes from the individual caregiver's contribution.

For caregivers, our Chicago sample has the highest monetary contribution from TANF and Food Stamps compared to the other two cities. Approximately \$350 of the caregiver's total monthly income comes from TANF and Food Stamps, compared to \$200 in Boston and \$178 in San Antonio.

Compared to our CPS figures, our sample's total monthly household income is very similar at \$1345 (vs CPS figure of \$1330). The biggest difference between our sample and the CPS sample is that overall, in the Three-City study, the majority of the total household income comes from the caregiver income sources. For the CPS, the majority of the total household income comes from other members of the household. San Antonio is the most similar to the CPS in the total household income as far as contributions from the caregiver and contributions from other household members.

### **Health Characteristics**

*Health Insurance Coverage.* As Table 6 presents, 70 percent of the respondents in the sample report being covered by some form of health insurance. Coverage, however, varies dramatically by city. Respondents in San Antonio have the lowest coverage by far: 51.7 percent report having some form of health insurance. In Boston, the percentage of respondents reporting coverage is significantly higher, 85 percent. This is a striking 34 percent gap between coverage rates. Overall coverage in Chicago is in between at 72.7 percent. Only in Chicago do coverage rates differ by marital status, where 76.6 of the unmarried sample is covered and only 58.5 percent of the married. Coverage rates in our sample are very much in line with CPS data coverage rates.

*Medicaid coverage for respondent.* Those reporting health care coverage are asked if this coverage was Medicaid. Sixty five percent of those insured are insured by Medicaid. Our sample has a somewhat larger percentage of families covered by Medicaid, 45.2 percent of the entire sample, compared to the general CPS data at 26.6 percent. The percent of those insured who are covered by Medicaid is 70 to 74 percent in Boston and Chicago, but a surprisingly low 40.9 percent in San Antonio.

*R without health insurance at some point during the past year.* Unmarried women in San Antonio have the most tenuous connection to the health care system. Although more than half are insured at the time of interview, nearly a quarter of insured respondents were without health insurance during the past year. In Boston and Chicago, married women with health insurance at the time of interview were more likely than comparable unmarried women to have been without insurance sometime in the last year. This pattern may reflect the fact that higher-income, married households do not meet the eligibility criteria for Medicaid or similar public programs, but do not necessarily have greater access to private health insurance.

*R didn't receive necessary care at some point in past year because of cost.* In Chicago and San

Antonio, unmarried women were more often prevented from seeking necessary medical care sometime in the past year because of cost, compared to married women. Caregivers in Boston were the least likely to encounter cost constraints, while those in San Antonio were most likely.

*Self reported health.* According to the respondent's self-reported health status, a tested and useful indicator, the health of women in our sample is similar to the health of low-income women nationally. However, fewer women in our sample report "very good" health and more report "fair" health, compared to women in the CPS. Women reporting "good" health is similar in both samples. Overall, women in Chicago more often report fair or poor health (25.9 percent), but among unmarried women, those in San Antonio report the worst general health, on average. Almost 32 percent of those women report fair or poor health.

*Child is insured.* Children in our study are only minimally more likely to be insured than their female caregivers. In fact, 75.3 percent of the children in the Boston sample were covered by some form of insurance, which is lower than the 85 percent of their care givers reporting some form of coverage.

*Child is insured by Medicaid.* Understandably, the proportion of children with Medicaid is higher than that of their caregivers, as children are much less likely to be covered by employer health insurance. Also expected is the higher coverage of children in unmarried parent homes, rather than married households, who are covered by Medicaid. Children in San Antonio in both unmarried and married households are covered at lower rates than the two other cities we studied.

*C was without health insurance at some point during the past year.* Almost 10 percent of the overall sample of children who were insured at the time of the interview had been without health insurance at some point during the previous year. Children in married households were more likely to fall into this category overall and within each of our three cities. Of the three cities, children in San Antonio were more likely to be without health insurance over the 12-month period. More than 20 percent of children in San Antonio's married households were in this situation compared to approximately 13 percent of children in San Antonio's unmarried households.

*C didn't receive necessary care at some point in past year.* Less than 5 percent of children in either married or unmarried households in Boston and Chicago were not able to receive health care at some point in the past year. Children in San Antonio were worse off. More than 10 percent of children overall in San Antonio did not receive necessary health care. This was true of 13 percent of children in unmarried households and approximately 10 percent of children in married households.

*C has a mental/emotional or behavioral problem.* Overall, almost 11 percent of our total sample of children have been treated for a mental/emotional or behavioral problem. These rates are highest in Boston and lowest in San Antonio, 15 percent and less than 7 percent respectively. In Boston, children in married and unmarried households have been treated for these problems at similar rates. In Chicago and San Antonio, children of unmarried households are at least twice as likely than children in married households to have been treated for mental/emotional or behavioral problems.

## **Child Characteristics**

*Child care.* We asked respondents about the child care arrangements they most frequently use. Table 7 reports this information separately for infants (0-1 year olds), toddlers (2-4 year olds), and adolescents (10-14 year olds), but does not consider the separations when adolescents were in school. In all three cities, infants and toddlers were more likely to always be with the caregiver than in any other arrangement. Children in San Antonio were most often with the caregiver, compared to the other cities. Other than being with the primary caregiver, the most common child care arrangement for infants was care outside the home with a relative (13.8 percent); for toddlers, the most common arrangement was formal day care (17.6 percent); and adolescents were most often playing outside (14.4 percent). Respondents in Boston were more likely than those in the other cities to use formal day care for infants and toddlers. Caregivers in Chicago relied more on in-home care provided by a relative, and women in Chicago more often used care by a relative outside the home, compared to women in other cities.

*Aptitude.* For focal children age 2-4 and 10-14, interviewers administered two subsets of the Woodcock-Johnson Psycho-Educational Battery: the Letter-Word Identification and Applied Problems. These achievements tests assess children's verbal and quantitative aptitude. Scores are nationally normed and standardized to have a mean of 100 and a standard deviation of 15. In Table 8 we report the percentage of children in each age group scoring below, above, and within one standard deviation of the mean.

Both younger and older children cluster at the lower end of the distribution for the Applied Problems section. Almost 90 percent of 2-4 year olds are below or within the first standard deviation, compared to 84 percent of the general population. Almost 88 percent of 10-14 year olds fall in this range. Younger children's verbal aptitude follows a similar distribution, but older children's verbal aptitude slightly exceeds national norms, with 20.4 percent of children scoring above the first standard deviation.

When scores for both age groups are combined, the distribution of scores on the verbal aptitude test look very similar to the nationally normed distribution, but quantitative skills on average are lower.

*Socio-emotional development (CBCL).* Interviewers administered the complete battery of questions from the Achenbach Child Behavior Checklist (CBCL) to all caregivers in households where the focal child was at least 2 years old. From responses to individual items, we have developed a total score of children's internalizing and externalizing behavior problems. We present these results in Table 9. Compared to the general population of 2-18 year olds, many more children in the Three-City sample are in the clinical range for behavior problems. Almost 17 percent of 2-3 year olds, 12 percent of 4 year olds and almost 21 percent of 10-14 year olds have scores within the clinical range, compared to the general population of two percent.

Additionally, more of the 4-year old group falls within the normal range (84.7 percent) than do the 2-3 year olds (76.3 percent) or 10-14 year olds (70.4 percent).

*Infants' development.* Interviewers administered the Ages and Stages Questionnaire to parents whose focal child was between three months and two years old. From responses to individual items, we

have developed scores indicating delays in various domains of early child development. We present these data in Table 9. Over thirteen percent of children have communication delays, and nine percent have developmental delays in problem solving (e.g., finding and moving items). Over eight percent of children have problems with fine motor skills development (e.g., picking up small objects, turning pages), and eight percent have problems with gross motor skills (e.g., crawling, walking, climbing). (About half of children with one type of motor skills development delay have a delay with the other type as well.) Over seven percent exhibit personal-social delays (e.g., showing affection, seeking help).

*Father involvement.* The final panel of Table 9 displays information on father involvement. Overall in the Three-City sample, almost one-third of fathers reside in the focal child's household. Another 44 percent have been in contact with their child in the last year. However, caregivers report that one-sixth of fathers have never seen their child. This pattern is roughly similar in Boston and Chicago, but households in San Antonio include more coresident fathers.

## References

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Table 1. Wave 1 - Demographic Characteristics

	Entire Sample			Boston			Chicago			San Antonio			National	
	All	Married <sup>a</sup>	UnM <sup>b</sup>	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	UnM
<b>Household structure (%)<sup>c</sup></b>														
Not married/ Not cohabiting	53.8	--	78.6	58.6	--	77.0	63.3	--	81.7	39.1	--	76.2	31.5	55.3
Not married / Cohabiting	5.2	--	7.6	7.2	--	9.4	4.8	--	6.2	3.6	--	7.1	-- <sup>d</sup>	-- <sup>d</sup>
Married, spouse present	30.4	96.3	--	21.6	91.9	--	22.0	98.0	--	47.6	97.7	--	40.9	--
Married, spouse absent	1.2	3.7	--	1.9	8.2	--	0.5	2.0	--	1.1	2.3	--	2.0	--
Separated	8.1	--	11.9	8.8	--	11.5	8.6	--	11.1	7.0	--	13.6	25.5	44.7
<b>Ethnicity (%)</b>														
Non-Hispanic														
African-American	40.8	16.2	52.1	36.5	17.1	42.5	77.4	43.3	87.3	8.4	3.3	13.3	40.0	56.5
Hispanic, any race	52.7	76.4	41.8	49.0	60.0	45.7	18.8	54.4	8.5	90.3	94.5	86.3	36.2	24.4
Non-Hispanic White	4.5	6.2	3.7	10.0	18.0	7.6	2.2	2.3	2.2	1.1	2.2	0.1	23.4	18.5
Other	2.0	1.2	2.4	4.4	5.0	4.3	1.5	0.0	2.0	0.2	0.0	0.3	--	--
<b>Household size</b>														
Mean household size	4.94	5.42	4.72	4.41	5.05	4.21	5.43	6.22	5.20	4.98	5.23	4.74	4.24	3.81
Mean number of children	3.08	3.05	3.10	2.73	2.69	2.75	3.53	3.83	3.44	2.99	2.86	3.10	2.42	2.37
Mean number of adults	1.86	2.37	1.62	1.68	2.35	1.47	1.91	2.39	1.77	1.99	2.36	1.64	1.82	1.44
<b>Number of children&lt;18</b>														
0 - 4 years old	0.95	0.87	0.99	0.76	0.68	0.79	1.06	0.86	1.11	1.04	0.97	1.11	0.81	0.76
5 - 9 years old	0.80	0.84	0.79	0.71	0.62	0.74	1.00	1.24	0.92	0.71	0.76	0.66	0.66	0.64
10 - 14 years old	1.03	1.08	1.00	1.02	1.12	0.98	1.10	1.34	1.02	0.96	0.94	0.98	0.75	0.78
15-18 years old	0.39	0.38	0.39	0.29	0.32	0.29	0.45	0.51	0.43	0.42	0.34	0.48	0.20	0.18

Notes: “–” not available/applicable; National Sample: “All” includes all married or unmarried mother households, “Unmarried” includes unmarried households

<sup>a</sup> “Married” column heading always includes married caregivers with spouse present or spouse absent

<sup>b</sup> Column heading “UnM” is an abbreviation for “Unmarried.” This category includes cohabiting, not cohabiting, and separated caregivers

<sup>c</sup> Percentages do not sum to 100% because marital status could not be determined for all respondents

Table 1. Wave 1 - Demographics (continued)

	Entire Sample			Boston			Chicago			San Antonio			National	
	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	UnM
<b>Age of Caregiver (%)</b>														
Under 20 years old	7.9	6.3	8.6	6.1	1.9	7.5	8.8	5.7	9.8	8.6	8.8	8.5	4.0	5.3
21-30 years old	35.9	34.7	36.4	32.1	22.0	35.3	37.1	44.6	34.9	38.4	36.2	40.5	35.9	36.2
31-40 years old	36.8	39.5	35.6	40.2	44.7	38.8	32.0	33.1	31.7	38.3	40.0	36.8	37.5	34.8
41-50 years old	14.3	16.3	13.4	16.0	25.5	13.1	15.0	15.7	14.8	11.9	12.2	11.6	15.5	15.6
over 50 years old	5.1	3.2	6.0	5.5	6.0	5.4	7.1	1.0	8.8	2.7	2.9	2.6	7.1	8.2
<b>Highest Degree of Caregiver (%)</b>														
No high school degree	36.3	37.0	36.0	27.2	23.4	28.4	46.3	57.5	43.1	35.4	34.2	36.6	40.6	38.6
GED	13.6	14.7	13.1	13.2	7.9	14.8	11.0	10.7	11.1	16.6	19.9	13.6	--	--
H.S. Diploma	23.5	24.3	23.2	24.3	22.3	24.9	24.4	21.1	25.3	21.9	26.7	17.4	49.4	52.1
Tech certificate or RN diploma	20.3	15.4	22.6	25.0	27.6	24.2	15.1	7.5	17.3	20.9	13.2	28.2	2.7	2.8
Associates degree	3.6	2.9	3.9	5.3	6.0	5.0	2.6	1.6	2.8	2.9	1.9	3.8	2.5	2.6

BA, MA, PHD, MD Dental	2.5	5.7	1.1	4.9	12.9	2.4	0.6	1.6	0.4	2.1	4.1	0.3	4.8	3.8
Citizenship (%)														
Caregiver not a US citizen	16.9	30.9	10.4	24.7	42.1	19.4	9.7	34.4	2.6	16.1	23.9	8.7	24.0	12.2
Focal child not a US citizen	4.1	8.1	2.2	6.5	11.6	4.9	3.3	13.0	0.5	2.4	4.3	0.7	--	--

<sup>d</sup> Included in not married/not cohabiting

<sup>e</sup> Includes diploma, GED, and some college

Table 2. Wave 1 - Welfare Receipt, Entire Sample and National

	Entire Sample			National <sup>a</sup>	
	All	Married	Unmarried	All	Unmarried
TANF: All					
Currently receiving	31.6	16.9	38.4	25.4	38.0
Received in past 2 years	15.6	7.2	19.5	--	--
Received more than 2 years ago	17.8	15	19	--	--
Never received	34.8	60.7	22.8	--	--
TANF: African American					
Currently receiving	46.9	37.6	48.2	35.6	41.3
Received in past 2 years	19.0	13.4	19.8	--	--

Received more than 2 years ago	18.5	21.3	18.1	--	--
Never received	15	27.7	13.7	--	--
TANF: Hispanic					
Currently receiving	21.3	13.6	27.8	18.2	35.3
Received in past 2 years	13.3	5.7	19.7	--	--
Received more than 2 years ago	17.2	13.8	20	--	--
Never received	47.9	66.6	32.1	--	--

Notes: "--" not available or applicable

National Sample: "All" includes all married or unmarried mother households, while "Unmarried" includes only unmarried households

<sup>a</sup> Received anytime in prior calendar year

Table 2. Wave 1 - Welfare Receipt, Entire Sample and National (continued)

	Entire Sample			National <sup>a</sup>	
	All	Married	Unmarried	All	Unmarried
<b>Food Stamps: All</b>					
Currently receiving	44.7	26.4	53.2	40.3	55.4
Received in past 2 years	14.6	16.8	13.6	--	--
Received more than 2 years ago	20.7	28.1	17.3	--	--
Never received	19.9	28.7	15.8	--	--
<b>Medicaid: All</b>					
Currently Receiving	68.9	51.7	76.9	38.4	53.4
Received in past 2 years	9.4	12.6	7.9	--	--
Received more than 2 years ago	9.9	14.1	7.9	--	--
Never received	11.7	21.6	7.1	--	--
<b>SSI: All</b>					
Currently Receiving	13.5	5.7	17.1	7.7	10.4
Received in past 2 years	2.0	0.7	2.6	--	--
Received more than 2 years ago	0.5	0.0	0.7	--	--
Never received	83.7	93.6	79.1	--	--
<b>Subsidized Housing</b>					
Currently living in public housing	36.0	19.8	43.4	15.1	37.5
Currently receiving Section 8 subsidy	14.5	6.38	18.2	8.2	12.7

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Notes:

National Sample: "All" includes all married or unmarried mother households, while "Unmarried" includes only unmarried households

Table 3. Wave 1 - Welfare Receipt, By City

	Boston			Chicago			San Antonio		
	All	Married	UnM	All	Married	UnM	All	Married	UnM
Currently receiving	27.2	12.7	31.6	49.4	27.9	55.7	18.3	13.8	22.6
Received in past 2 years	17.7	8.1	20.7	16.6	9.3	18.7	12.4	5.7	18.8
Received more than 2 years ago	21.0	19.3	21.6	15.1	18.0	14.2	17.2	11.5	22.5
Never received	33.5	58.9	25.7	19	44.7	11.5	51.9	69.0	35.5
TANF: African American									
Currently receiving	26.6	11.7	28.5	58.4	51.6	59.3	28.8	17.1	31.5
Received in past 2 years	19.1	2.1	21.2	18.7	18.1	18.8	20.3	13.2	22.0
Received more than 2 years ago	22.7	10.6	24.2	15.4	22.5	14.3	29.6	41.3	26.8
Never received	30.9	75.6	25.4	7.5	7.8	7.5	21.2	28.4	19.5
TANF: Hispanic									
Currently receiving	30.1	15.8	35.9	17.5	10.2	31.0	17.4	13.9	21.0
Received in past 2 years	18.3	9.6	21.8	7.3	1.7	17.9	11.8	5.5	18.3
Received more than 2 years ago	20.1	25.1	18.1	13.9	12.1	17.2	16.2	10.8	21.9
Never received	30.9	47.7	24.1	61.3	76.1	33.9	54.3	69.8	38.1

Table 3. Wave 1 - Welfare Receipt, By City (continued)

	Boston			Chicago			San Antonio		
	All	Married	UnM	All	Married	UnM	All	Married	UnM
Food Stamps: All									
Currently receiving	36.3	18.8	41.7	56.3	29.0	64.2	41.7	28.8	53.8
Received in past 2 years	12.2	7.8	13.5	13.4	17.5	12.2	18.3	20.9	15.9
Received more than 2 years ago	22.3	27.4	20.7	16.7	28.2	13.3	23.1	28.4	18.2
Never received	29.0	46.0	23.7	13.7	25.4	10.3	16.9	21.9	12.1
Medicaid: All									
Currently receiving	77.9	66.0	81.6	75.9	57.9	81.1	53.0	41.9	63.5
Received in past 2 years	4.3	2.7	4.8	6.5	5.7	6.7	17.4	20.6	14.4
Received more than 2 years ago	5.0	5.6	4.8	10.6	16.8	8.8	14.0	17.0	11.3
Never received	12.5	25.7	8.5	7.0	19.7	3.3	15.6	20.6	10.9
SSI: All									
Currently receiving	16.9	10.4	18.9	14.9	2.6	18.4	8.7	4.8	12.3
Received in past 2 years	1.9	0.3	2.5	3.0	0.0	3.81	1.2	1.3	1.1
Received more than 2 years ago	0.5	0.0	0.6	0.7	0.0	0.9	0.3	0.0	0.5
Never received	80.1	89.3	77.3	81.4	97.4	76.8	89.6	93.9	85.4
Subsidized Housing: All									
Currently living in public housing	50.7	39.0	54.2	33.8	11.6	40.2	23.6	14.3	32.3

Currently receiving Section 8  
subsidy

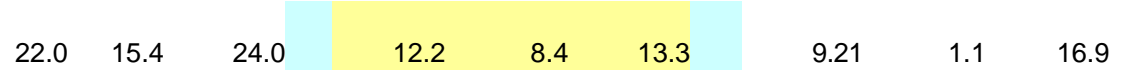


Table 4. Wave 1 - Employment Characteristics

	Entire Sample			Boston			Chicago			San Antonio			National	
	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	UnM
Worked for pay last week (%)	41.9	37.2	44.1	49.8	50.3	49.7	40.8	40.3	40.9	35.1	29.4	40.5	45.0	52.0
Ever worked in last twelve months(%)	59.2	53.4	61.9	66.0	65.6	66.2	57.2	58.7	56.8	54.5	45.5	63.0	55.0	63.0
Hours worked last week														
All	13.0	11.5	13.7	15.6	15.8	15.5	12.3	12.4	12.3	11.1	9.1	13.1	15.6	17.9
Workers only	31.5	31.0	31.7	32.3	31.3	32.6	30.4	30.7	30.3	31.8	31.0	32.4	34.3	34.4
Full time/ Part time status (%)														
Primary job is usually full time	60.9	58.5	61.9	62.0	58.7	63.0	61.7	63.9	61.0	58.7	55.0	61.2	56.0 <sup>a</sup>	55.0
Primary job is usually part time	39.1	41.5	38.1	38.1	41.3	37.0	38.4	36.1	39.0	41.4	45.0	38.8	44.0 <sup>a</sup>	45.0
Two or more jobs (%)	8.4	7.6	8.7	10.2	11.3	9.9	6.5	4.6	7.0	8.1	6.6	9.1	n/a	n/a
Hourly Wage Rate														
Median	8.00	8.00	8.00	8.95	8.95	9.00	7.50	10.45	7.15	6.00	6.00	6.00	6.60	6.59
Mean	8.50	8.67	8.42	9.75	10.07	9.64	8.38	9.92	7.91	6.89	6.74	6.99	8.88	7.49
Health insurance on the job (%)	33.8	34.0	33.8	32.3	34.7	31.6	37.9	33.2	39.3	31.4	33.9	29.5	16.3 <sup>b</sup>	19.5 <sup>b</sup>
In job training (%)	16.7	12.1	18.8	18.3	13.3	19.8	20.2	21.1	20.0	11.7	7.4	15.7	--	--

Notes: National Sample: "All" includes all married or unmarried mother households, while "Unmarried" includes only unmarried households

<sup>a</sup> National sample data on full time and part time status refer to actual job status rather than usual job.

<sup>b</sup> Covered by employer-provided health insurance

Table 5. Wave 1 - Income Characteristics

	Entire Sample			Boston			Chicago			San Antonio			National	
	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	UnM
Below Poverty Line (%) <sup>a</sup>	73.3	62.7	78.1	67.9	57.8	71.1	80.6	69.7	83.8	71.2	61.9	79.9	52 <sup>b</sup>	64
Monthly household income, total and components														
Total	1345	1490	1278	1383	1536	1336	1329	1483	1284	1323	1471	1183	1330	1000
Earnings	852	1221	683	895	1219	796	703	1206	556	960	1229	708	1083	600
TANF	115	59	140	115	61	131	180	93	205	49	43	56	88	125
Food Stamps	145	85	173	93	42	108	206	106	235	136	95	175	84	48
SSI	106	59	127	125	67	143	109	21	134	84	73	93	43	57
Other welfare	1	0	1	0	0	0	2	0	2	0	0	0	22	15
Child support	46	14	60	52	18	62	41	21	47	45	10	78	23	37
SSDisability	28	23	30	50	76	42	21	4	26	12	7	18	4	1
Other	32	18	39	41	50	39	36	16	41	20	2	37	116	120
Help from friends and kin	13	11	14	9	3	10	17	15	17	13	12	13	3	4
Monthly caregiver income, total and components														
Total	856	588	964	966	708	1045	915	619	1001	656	515	788	588	781
Earnings	457	403	482	592	546	605	397	371	404	384	349	417	93	300
TANF	108	56	131	110	53	128	165	87	187	48	42	53	80	116
Food Stamps	135	79	161	90	41	105	186	100	211	130	88	169	30	40
SSI	84	31	109	108	52	125	87	16	107	58	27	88	34	48
Other welfare	1	0	1	0	0	0	2	0	2	0	0	0	10	12
Child support	22	7	29	30	4	38	20	19	21	15	2	27	22	35

SSDisability	10	2	14	15	5	18	10	0	13	5	2	8	1	0
Other	12	3	16	11	4	13	18	10	20	7	0	12	50	242
Help from friends and kin	10	7	12	8	3	9	17	15	17	6	5	6	--	--

Monthly income of other members in household, total and components

Total	499	902	314	417	828	290	414	865	283	667	956	395	742	219
Earnings	395	818	201	304	672	190	306	836	152	576	880	291	990	300
TANF	7	4	9	5	9	3	15	6	18	1	0	2	8	9
Food Stamps	10	5	12	3	1	3	20	6	24	6	7	6	54	8
SSI	22	29	18	17	15	18	22	5	27	25	47	5	9	9
Other welfare	0	0	0	0	0	0	0	0	0	0	0	0	12	3
Child support	24	8	32	22	14	24	21	1	27	30	8	51	2	3
SSDisability	17	21	16	35	71	23	11	4	12	7	5	9	3	0
Other	1	14	23	30	1	25	18	6	21	14	2	24	66	121
Help from friends and kin	3	4	2	1	1	1	0	0	0	7	8	7	--	--

Notes: "--" not available or applicable

National Sample: "All" includes all married or unmarried mother households, while "Unmarried" includes only unmarried households

National income based on 1998 annual, divided by 12

Table 6. Wave 1 - Health

	Entire Sample			Boston			Chicago			San Antonio			National	
	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	UnM
R has health insurance	69.8	61.8	73.5	85.0	86.7	84.4	72.7	58.5	76.9	51.7	51.2	52.2	69.4	76.9
R is covered by Medicaid														
Of those insured	64.8	38.1	75.2	74.5	56.7	80.2	70.4	42.1	76.7	40.9	20.7	59.7	38.4	53.4
Of entire sample	45.2	23.5	55.2	63.3	49.2	67.7	51.2	24.7	58.9	21.2	10.6	31.2	26.6	41.1
Currently insured R was without health insurance at some time in past year	12.1	11.9	12.1	8.0	12.7	6.5	13.7	17.3	12.9	16.5	8.4	23.9		
R didn't get necessary health care at some point in past year	12.7	8.7	14.5	8.0	8.8	7.7	12.8	9.4	13.8	17.2	8.3	25.6		
R's self-reported health status														
excellent	19.7	22.2	18.5	21.7	25.8	20.4	17.8	12.4	19.4	19.5	24.9	14.3	19.9	19.4
very good	21.9	21.9	21.9	24.2	22.1	24.9	22.6	32.4	19.8	18.9	16.9	20.8	33.2	39.6
good	34.3	39.7	31.8	30.9	31.9	30.7	33.7	39.8	32.0	38.2	43.5	33.1	32.1	33.8
fair	19.6	12.1	23.1	16.7	12.5	18.0	21.7	13.9	24.0	20.5	11.1	29.4	10.3	11.6
poor	4.5	4.1	4.6	6.3	7.8	5.8	4.2	1.5	4.9	2.9	3.6	2.3	4.6	5.5
C has health insurance	71.8	65.4	74.7	75.3	76.9	74.8	76.5	72.4	77.6	63.5	56.6	70.1	84.1	89.0
C is covered by Medicaid														
Of those insured	73.7	57.4	80.3	78.0	65.6	81.9	76.2	59.7	80.6	65.7	50.7	77.1	53.6	65.2
Of entire sample	52.9	37.5	60.0	58.7	50.4	61.3	58.2	43.2	62.6	41.7	28.7	54.1	45.1	58.0
Currently insured C was without health insurance at some point in past year	9.9	14.2	8.1	6.0	7.7	5.5	8.4	10.5	7.9	16.1	20.6	12.8		
C didn't get necessary health care at some point in past year	6.2	6.9	5.9	2.6	3.5	2.3	4.8	4.6	4.9	11.2	9.5	12.9		
C has been treated for a mental/emotional or behavioral problem	10.9	7.2	12.6	15.0	15.3	14.9	11.1	6.5	12.5	6.5	3.6	9.3		

Notes:

National Sample: "All" includes all married or unmarried mother households, while "Unmarried" includes only unmarried households

Table 7. Wave 1 - Child Care

	0-1 year olds	2-4 years olds	10-14 year olds <sup>a</sup>		0-1 year olds	2-4 years olds	10-14 year olds <sup>a</sup>
<b>Always with mom</b>				<b>Organized activities</b>			
Entire Sample	45.4	40.8	33.1	Entire Sample	N/A	N/A	12.8
Boston	38.5	30.2	29.3	Boston	N/A	N/A	15.2
Chicago	43.7	38.4	27.5	Chicago	N/A	N/A	17.4
San Antonio	52.4	54.6	42.5	San Antonio	N/A	N/A	5.8
<b>In home with father/ R's partner</b>				<b>Outside home with relative</b>			
Entire Sample	10.0	7.3	4.9	Entire Sample	13.8	12.8	10.2
Boston	8.6	12.0	4.5	Boston	9.3	7.4	8.2
Chicago	11.2	6.6	3.5	Chicago	12.5	14.3	9.6
San Antonio	10.1	3.1	6.7	San Antonio	18.4	17.1	12.9
<b>In home with sibling</b>				<b>Outside home with non-relative</b>			
Entire Sample	2.7	2.9	10.9	Entire Sample	4.4	2.3	3.1
Boston	0.6	1.2	13.0	Boston	8.3	4.8	4.1
Chicago	7.0	6.4	10.9	Chicago	1.9	1.4	1.3
San Antonio	0.5	1.0	8.5	San Antonio	3.5	0.7	3.7
<b>In home with relative</b>				<b>Home, playing outside</b>			
Entire Sample	10.9	13.2	8.6	Entire Sample	N/A	N/A	14.4
Boston	10.6	10.7	9.4	Boston	N/A	N/A	13.7
Chicago	16.3	17.0	12.6	Chicago	N/A	N/A	15.2
San Antonio	6.4	11.8	3.9	San Antonio	N/A	N/A	14.3
<b>In home with non-relative</b>				<b>Home alone</b>			
Entire Sample	2.7	2.5	0.5	Entire Sample	0.0	0.0	1.3
Boston	3.7	3.5	0.2	Boston	0.0	0.0	1.7
Chicago	4.7	2.7	0.1	Chicago	0.0	0.0	1.5
San Antonio	0.3	1.2	1.3	San Antonio	0.0	0.0	0.5
<b>Formal day care center</b>				<b>Other</b>			
Entire Sample	9.3	17.6	0.4	Entire Sample	0.8	0.6	0.0
Boston	20.4	29.9	0.6	Boston	N/A	N/A	N/A
Chicago	0.5	13.2	0.5	Chicago	N/A	N/A	N/A
San Antonio	8.4	9.1	0.0	San Antonio	N/A	N/A	N/A

<sup>a</sup> Other than in school



Table 8. Wave 1 - Child Applied Problems and Letter Word Identification  
Woodcock-Johnson Scores, by Age of Child <sup>a</sup>

	Entire Sample	Boston	Chicago	San Antonio
<b>Ages 2-4</b>				
<b>Applied Problems</b>				
<85	30.4	30.6	42.8	16.9
85-115	59.8	56.6	51.5	72.1
>115	9.8	12.8	5.7	11.0
<b>Letter Word Identification</b>				
<85	13.1	14.3	15.9	8.8
85-115	74.8	77.4	70.9	76.2
>115	12.1	8.3	13.1	15.0
<b>Ages 10-14</b>				
<b>Applied Problems</b>				
<85	13.7	11.5	22.8	7.4
85-115	74.0	77.7	67.8	76.2
>115	12.3	10.8	9.5	16.5
<b>Letter Word Identification</b>				
<85	16.7	11.0	25.1	14.8
85-115	62.9	60.0	58.1	70.3
>115	20.4	29.0	16.8	14.9
<b>Ages 2-4 and 10-14 combined</b>				
<b>Applied Problems</b>				
<85	20.1	18.7	30.8	10.9
85-115	68.6	69.7	61.3	85.6
>115	11.3	11.5	8.0	14.4
<b>Letter Word Identification</b>				
<85	15.3	12.2	21.4	12.6
85-115	67.5	66.6	63.3	72.5



## The Three-City Study Sample: Wave 2

The second half of this Characteristics Report describes the Three-City sample during a second round of data collection. The Three-City Study collected wave 2 data between September 2000 and June 2001. The wave 2 sample includes interviews with 2,250 caregivers and 2,158 children in Boston, Chicago, and San Antonio. For the purposes of this section of the Characteristics Report, we include the 2,187 of the 2,250 caregivers. The caregivers we include are currently living with the focal child and are either continuing caregivers (N=2,131) or new caregivers (N=56).<sup>11</sup> While the three components of the study continued during the second wave of data collection (in -person survey of the families, embedded developmental study, and ethnographic study), this Report focuses on the first two components.

### Response Rate

Wave 2 response rate is based on the percentage of respondents from wave 1 for which we have partial or completed interviews at wave 2:

$$\text{Wave 2 response rate} = \frac{\text{\# of wave 2 respondents}}{\text{\# of wave 1 respondents}}$$

The Three-City study has two response rates for wave 2. The response rate for children is 87.8 percent. For caregivers, the study includes all continuing and separated caregivers in the numerator (2,131 continuing caregivers plus 63 separated caregivers). The resulting response rate for this group is 89.2 percent. There may be apparent differences between waves that we can attribute to attrition and the slightly different sample.<sup>12</sup>

### Structure of Report

In the first half of this Characteristics Report, we compared the wave 1 sample to those of national samples taken from the Current Population Survey. When available, we presented these data within the tables in columns labeled National. We do not include national samples for comparison in the second half of this report. Instead, we compare our sample at wave 2 to the data from the first wave of data collection.

In this section of the Report we generally use parallel variables to those used in the first half of the Report. Therefore, the appendix of tables in this section should be almost identical in structure to

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<sup>11</sup> The remaining 63 caregivers were separated from the focal child at the time of the interview. Separated caregiver data exist in a different file and are not included in our descriptive analyses.

<sup>12</sup> The sample we are using for comparison at wave 2 includes continuing plus new caregivers but excludes separated caregivers therefore the sample is slightly different.

those tables presenting the wave 1 data. In some cases, the exact item was not used during the second wave of data collection interviews. These issues are discussed within the relevant topics in this Report.

### **Demographic Characteristics**

*Household Structure.* Table 1 presents the demographic characteristics of our sample during wave 2. Almost 70 percent of female caregivers are unmarried<sup>13</sup> at the time of this second interview.<sup>14</sup> This figure is slightly more than the 67 percent of unmarried respondents interviewed during the first interview. Overall, five percent of our sample are unmarried and cohabiting, as in wave 1.

Approximately 31 percent of our sample are married at the time of this interview, similar to figures from wave 1. Also similar to wave 1, the percentage of married caregivers is represented mostly by San Antonio (50 percent are married). This is due to the high representation of Hispanics in San Antonio (91 percent Hispanic); Marriage is more common among this particular group.

*Ethnicity.* There are slight changes in the racial and ethnic composition of our sample due to attrition and sample changes described previously. Similar to wave 1, Hispanics constitute the largest group in our sample. This number is nearly 50 percent. This figure is slightly lower than wave 1 figures (53% to 49 %). This drop for Hispanics is attributed to an 8 percentage point decrease of Hispanics in Boston and a 3 percentage point decrease of Hispanics in Chicago. Overall, only 6 percent of our caregivers are non-Hispanic white.

As described in the first half of this Characteristics Report, our samples in each city have a unique racial and ethnic makeup. Boston continues to be the most balanced with no majority. Forty-one percent of the low-income population in Boston are African-American, 41 percent are Hispanic, and 14 percent are white. Because of the loss of Hispanics in Boston, more of this population are represented in the African-American and white categories. The majority of Chicago's low-income population is African-American at 79 percent. San Antonio is predominantly Hispanic at 91 percent.<sup>15 16</sup>

*Household Composition.* Similar to wave 1, there are on average approximately 5 people in a household, slightly more than 3 children, and almost 2 adults across the three cities. The number of children in households ranges from an average of 2.58 in Boston's unmarried sample to 3.98 in

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<sup>13</sup>See Part I of this Report for "unmarried" and "married" definitions.

<sup>14</sup>From this point forward, "At this time of the interview" refers to the interview completed during the second round of data collection.

<sup>15</sup>Non-Hispanic whites were not included in the sampling design for San Antonio.

<sup>16</sup> Because we screened on the reported ethnicity of the household head, and not necessarily that of the female caregiver who was ultimately interviewed, the sample includes a handful of respondents who identify as Asian or American Indian, or who identified as another race (often stated as a nationality).

Chicago's married sample. During wave 1, the range was 2.69 in Boston's married sample to 3.83 in Chicago's married sample.

In wave 2, the mean number of children is greater in married households than in unmarried households in each city. This was not the case during wave 1, when Boston and San Antonio saw the larger mean number of children in unmarried caregiver households.

*Age.* The sampling design for this study included at least one child age birth to 4 or 10 to 14 at the time of the first data collection. At wave 2, our age distribution is similar to wave 1, except they reflect aging. Similar to wave 1, Boston has slightly fewer young children compared to the other cities. Chicago has the most children in all age groups. This reflects the relatively larger size households in that city.

The average age of all caregivers is 34.5 years (not shown in Table 1). The average age for caregivers who are natural mothers is 32.9 years. Five percent of our sample are 20 years old or younger. This is equally distributed across the three cities. The marital status for these young caregivers does not vary greatly. In Boston and Chicago, slightly more younger caregivers are unmarried than married, while in San Antonio, young women are equally likely to be married or unmarried.

Overall, married women are older than unmarried women (more married women are 31 and older rather than 30 and younger). In both Boston and San Antonio, more than three-fourths of married women are at least 31 years old. In Chicago, married women tend to be younger than unmarried women. More than half of married women in Chicago are between 21 and 30 while only 35 percent of unmarried women are in this same age range. Chicago is the only city with older unmarried caregivers compared to married caregivers. In fact, 13 percent of unmarried caregivers in Chicago are over 50 years old.

*Education.* Forty-two percent of our sample have less than a high school degree. More caregivers without a diploma reside in Chicago than in the other two cities. The number of women holding a high school diploma varies as does the number of women holding a GED. San Antonio finds the most women holding a GED (22 percent) while 15 percent of Boston caregivers have GEDs and only 8 percent in Chicago. Boston represents the most women holding a high school degree with 38 percent, while 29 percent of Chicago's caregivers and 24 percent of San Antonio's caregivers possess high school degrees.

The women in Boston hold the most advanced education with 14 percent possessing a technical certificate, RN diploma, Associates degree, BA, or beyond. San Antonio follows with 9 percent and Chicago with only 7 percent.

In our sample, overall, we see differences in marital status and education. Married women are more likely to hold a GED than are unmarried women (20 vs 13 percent). This pattern is most apparent in San Antonio where 26 percent of married women hold a GED versus 18 percent of unmarried women. The opposite pattern is true for marital status and high school diploma. Unmarried women are more likely to hold a high school diploma than married women (32 vs. 25

percent). This is particularly true of Boston where 39 percent of unmarried women hold a high school diploma versus 33 percent of married women.<sup>17</sup>

*Citizenship.* Thirteen percent of female caregivers are not U.S. citizens. This is a decrease of 4 percentage points since wave 1 data, which may imply a 4 percentage point increase in caregivers becoming citizens since the last interview. This fluctuation may also be due to attrition in the sample, specifically the loss of non-U.S. Citizen caregivers. The married women in Boston and Chicago represent the largest decreases in the percentage of non-U.S. citizen caregivers (decrease of 19 percentage points and 13 percentage points respectively).<sup>18</sup>

### **Welfare Participation**

We present data on welfare participation in Tables 2 and 3. The first half of Table 2 includes data on TANF receipt by race/ethnicity. The second half of this table looks at Food Stamps, Medicaid, SSI benefits, and Subsidized housing across the entire sample. Table 3 covers the same welfare participation categories by city.

Some of the service use items (TANF, Food Stamps, Medicaid, SSI) in these tables have slightly different time frames than those used during wave 1. During the first data collection, the items captured whether service was currently being used, received in the past 2 years, received more than 2 years ago, and never received. During the second data collection, the data reflect currently receiving, received since first interview, and not received since first interview. The subsidized housing items in these tables are parallel variables to those used in wave 1.

*TANF.* Approximately one-quarter of our weighted sample are on TANF at the wave 2 interview. This is a 7 percentage point decrease in welfare participation since wave 1. A total of 7.4 percent of the sample report having received TANF since the first interview, but were not receiving benefits during the wave 2 interview. The remaining 68 percent of this sample report not currently being on welfare and have not been on since the last interview. Similar to wave 1, rates of receipt are higher for unmarried women than for married women (reflecting the inclusion of non-TANF recipients in the sample design). There is a larger decrease in participation for unmarried women compared to married women (10 percentage point decrease vs 2 percentage point decrease).

Similar to wave 1, TANF receipt varies by race-ethnicity and by city (Table 3). Table 2 reveals that TANF participation continues to be higher among African-Americans than Hispanics (Non-Hispanic whites are not shown for sample size reasons). Looking within cities (Table 3) Chicago remains the city with the highest level of TANF participation. Although, since wave 1, Chicago's sample has decreased the most in participation level.

Boston and San Antonio have lower rates of TANF participation than Chicago at wave 2. Boston and San Antonio's overall TANF participation rates are similar to each other, though this

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<sup>17</sup>We do not make comparisons between educational levels in wave 1 and wave 2 because of discrepancies in data. These data issues may have led to the inconsistencies between years rather than actual changes in educational attainment. For example, 6 percent more of the caregivers in wave 2 report not having a high school degree.

<sup>18</sup>Data are not available on citizenship status for the focal child from this round of data collection.

similarity was not present in wave 1. During wave 1, Boston had considerably higher rates than San Antonio. This shifting pattern is attributed to a decrease in participation in Boston (7 percentage point decrease) and an increase in participation in San Antonio (2 percentage point increase).

Almost one-third of unmarried women in Chicago are receiving TANF. While this is the highest participation rate by marital status, this represents a 23 percentage point decrease from wave 1. The opposite trend is true for married women in Chicago; we see a slight increase in TANF participation among married women in this city.

In San Antonio, we see an overall decrease in participation rates since wave 1. Looking at marital status within this city, there is an increase for unmarried women (7 percentage points).

Because of the racial and ethnic composition of Chicago and San Antonio (predominantly African-American and predominantly Hispanic respectively), the changes in TANF participation are also represented by race/ethnicity in these cities. We see the large decrease in Chicago translate into a large decrease for African-American caregivers in Chicago since wave 1 (21.4 percentage point decrease for African-Americans in Chicago). Similarly, we see the increase in San Antonio as an increase in participation among the city's Hispanic caregivers (particularly the 9.5 percentage point increase in participation for unmarried Hispanic women in San Antonio).

*Food Stamps.* Chicago has the highest rate of Food Stamp participation, with more than half of the sample in this city receiving Food Stamps. As would be expected, a greater percentage of our sample receives Food Stamps than TANF benefits. Similar to the break-down for TANF, unmarried women receive Food Stamps more often than married women in our sample.

At the time of this interview, Chicago reveals the greatest difference between Food Stamp and TANF receipt with 54.5 percent of caregivers receiving Food Stamps and 31.5 percent receiving TANF benefits (Table 3). During wave 1, San Antonio represented the most pronounced difference between rates of Food Stamp and TANF receipt.

Food Stamp participation decreased from wave 1 to wave 2 approximately 3 percentage points. There was a decrease in Food Stamp participation within each city for each marital group except for married women in Chicago, where there was a considerable increase. During the first interview, 29 percent of married women in Chicago received Food Stamps. During the second interview, this figure has increased to 49.2 percent of married women receiving Food Stamps.

*Medicaid.* More of our sample receives Medicaid than either Food Stamps or TANF. Almost two-thirds of the Three-City sample is receiving Medicaid at the time of the interview. This is a slight decrease since wave 2 (two percentage point decrease). Overall, by city and marital status we see a decrease in Medicaid participation. The one exception is in Chicago, where Medicaid participation increased for both married and unmarried caregivers (9.6 percentage point increase for married caregivers and 2.4 percentage point increase for unmarried caregivers).

*SSI.* Approximately 17 percent of our sample receives SSI benefits at the time of this interview. This is a 3 percentage point increase since wave 1. The overall increase is accounted for in Boston and Chicago. At wave 2, we see similar rates of SSI participation in Boston and Chicago

(between 21 and 23 percent). However, in San Antonio, less than seven percent of caregivers receive SSI benefits.

Looking at marital status overall, unmarried caregivers are more than 3 times as likely than married caregivers to receive SSI benefits. Within cities, the biggest difference is in Chicago where 27 percent of unmarried caregivers receive SSI benefits compared to less than two percent of married caregivers.

*Public Housing.* Over one-third of our sample is living in public housing at the time of this interview. Approximately 15 percent of our sample are receiving Section 8 subsidies. Both figures are somewhat similar to those in wave 1. As in wave 1, living in subsidized housing varies by city. Over half of our Boston sample lives in subsidized housing, 32 percent of our Chicago sample, and approximately 20 percent of our San Antonio sample lives in subsidized housing at the time of the interview. While Boston also has the highest receipt of Section 8 subsidies at 21.2 percent, Chicago and San Antonio each have approximately 12 percent of their population utilizing Section 8 subsidies.

### **Employment Characteristics**

Table 4 presents employment data collected for our Three-City sample. There is one variable in this table which refers to a different time frame from wave 1 to wave 2. In wave 1, the question asked if the respondent has ever worked in the last 12 months. In wave 2, the question asks if the respondent has worked since the last interview.

*Employment Status last week.* More than half of our sample report working for pay during the week preceding this interview. There are no significant differences in employment rates when looking by city or by marital status. Overall, more of our sample works for pay than did in wave 1 (10 percentage points more). The most noticeable increase was for married women in San Antonio. Approximately 53 percent of married women in San Antonio work, compared to only 29 percent during the previous data collection.

*Worked since last interview.* More than 70 percent of our sample worked since the last interview. For each city, unmarried women reported having worked since last interview more often than their married counterparts.

*Hours worked last week.* The mean number of hours worked, by those respondents who were working, is 33.4. This is an increase of almost 2 hours since the wave 1 interview. The numbers are quite similar in each of the three cities. As for marital status, married women in Boston work 5 hours more than their unmarried counterparts, whereas in San Antonio, married women work 5 hours less than their unmarried counterparts.

*Full time/Part time status.* Working respondents are much more likely to be working full time rather than part time. While approximately 65 percent report usually working full time, only 31 percent report usually working part time. This same pattern is seen throughout the cities, with San Antonio having the greatest overall difference between full time and part time workers (68.4 percent versus 25.8 percent). In Boston and Chicago, married women are more likely to work full time than their unmarried counterparts. On the other hand, a smaller percentage of married women in San Antonio work full time compared to the percentage of unmarried women in this city.

Overall, there was an increase of 4 percentage points for women usually working full time and a decrease of 8 percentage points for women usually working part time. San Antonio saw a 10 percentage point increase in women usually working full time regardless of their marital status. Looking at marital status, the most noticeable difference overall was an increase for married women working full time. During wave 1, less than 60 percent of married women were working full time, while during wave 2, almost 70 percent of married women are working full time. The increase in married women working full time can be seen especially in Boston (14 percentage point increase among married women) and San Antonio (13 percentage point increase among married women). San Antonio's unmarried women also represented an increase in full time work participation (approximately an 8 percentage point increase).

*Two or More Jobs (given caregiver is working).* Overall, 5.7 percent of working women are employed at two or more jobs. This is approximately a 3 percentage point decrease. Slightly more unmarried women than married women hold two or more jobs in Boston and San Antonio. In Chicago, the pattern is reverse with slightly more married women working multiple jobs. This is consistent with the observation that employed women in Chicago work slightly more hours each week. During wave 1, Boston was the only one of the three cities with this pattern for married women working more than one job and for women working more hours.

*Hourly wage rate.* On average, the caregivers in our sample earn \$9.40 an hour. The median wage is lower, at \$8.40 an hour. The average hourly wage increased by \$1.00 since wave 1. Women in Boston earned, on average, \$2.05 more per hour than those in Chicago and San Antonio.

Comparisons by marital status reveal that married women in Boston tend to earn slightly more than their unmarried counterparts. The opposite is true in Chicago and San Antonio where married women earn slightly less than unmarried women. Only in Chicago has the mean wage by marital status trend changed from wave 1 to wave 2. During wave 1, married women were earning almost \$2.00 more than their unmarried counterparts.

*Job offered health insurance.* Of the women who are working, 33 percent have health insurance on the job. There are no great differences across cities, although looking at marital status reveals that married women tend to have health insurance more often than their unmarried counterparts. The most pronounced difference is in San Antonio where 39 percent of married women have health insurance from the job while only 28 percent of unmarried women have health insurance.

*In job training.* During wave 2, approximately four percent of the sample reports being in job training. This definition of job training encompasses participation in job readiness programs, workshops or classes teaching job skills, on-the-job training, and apprenticeships. This is a significant decrease of 12.6 percentage points (from 16.7 percent to 4.1 percent). The difference between married and unmarried respondents is 4.6 percentage points with unmarried women more likely to be in job training. The largest difference between married and unmarried women is in Chicago, where approximately one percent of married women are in job training, while 10 percent of unmarried women are in training.

## **Income Composition**

*Poverty.* Overall, there is a significant decrease in the percentage of caregivers with incomes below the federal poverty level. At wave 1, almost three-quarters of our sample fell below the poverty level. During the second interview, approximately half of our sample falls into this category. Similar to wave 1, Chicago has the largest share of respondents below the poverty line (slightly over 60 percent of that city's sample). In our sample, unmarried caregivers tend to live in poverty more often than married women. The greatest difference in marital status is seen in San Antonio, where 67 percent of unmarried women are in poverty, while 41 percent of married women are in poverty.

*Total Monthly Household Income.* Overall, the total household income increased approximately \$427 since Wave 1 (from \$1345 to \$1772). Married households, on average report greater total incomes than their unmarried counterparts. The total household income for married versus the unmarried respondents differs by \$440. Of the several components which constitute the total household income, actual earnings accounts for most of this increase. Total household earnings increased to \$1214 (an increase of \$362 since wave 1). The difference in actual earnings by married and unmarried households is approximately \$783.

The average total monthly household income differs across cities, with San Antonio being the lowest, \$1674, and Boston being the highest, \$1857 (a \$183 difference). During wave 1, San Antonio and Boston held the same positions of lowest and highest total household incomes, though the difference between cities was only \$60.

Income trends by marital status also hold true by city; within each city, the total household incomes for married households were greater than their unmarried household counterparts. San Antonio and Boston saw the biggest differences between their married and unmarried total household incomes. In San Antonio, married households report \$673 greater total incomes than their unmarried counterparts. There is a \$605 difference in Boston. This gap is greater in wave 2 than it was in wave 1, when the largest difference between married and unmarried incomes within each city was less than \$300.

Among the three cities, TANF, Food Stamps, and SSI contribute the most to the total household income in Chicago (\$434 versus \$332 in Boston and \$1228 in San Antonio). In Chicago, total household income relies heavily on Food Stamps (\$206) and an additional ~~Another~~ source (\$140) more so than the other two cities. In comparison to the other two cities, Boston relies less on Food Stamps (\$73 in Boston versus \$130 in San Antonio \$206 in Chicago), while relying more on Child Support (\$84 in Boston versus \$43 in San Antonio and \$22 in Chicago) and SS Disability (\$65 in Boston versus \$28 in San Antonio and \$20 in Chicago).

*Monthly income for Respondent.* When we look at the total income of a respondent alone by marital status, unmarried caregiver incomes are \$242 more than their married counterparts. While these unmarried women have higher incomes, they are not earning more than their married counterparts. Unlike wave 1, unmarried caregivers are earning less than their married counterparts. The gap is greatest in Boston where unmarried women are earning \$174 less than married caregivers. On average, total income for unmarried caregivers is greater because of income attributed to other benefits. Contributions from TANF, Food Stamps, and SSI are consistently higher for unmarried caregivers than married women overall and within each of the three cities.

In our Three-City sample, caregiver income from TANF decreased from an average of \$108 monthly in Wave 1 to \$77 during Wave 2. This decrease in cash assistance contribution is highly represented in Chicago where overall, there was a decrease of \$86. For Chicago's unmarried caregivers especially, we see a decrease of \$98 from wave 1 to wave 2. In Boston, overall, there was a slight decrease of \$15 from wave 1 to wave 2, but in San Antonio there was an increase of \$27 for unmarried women through TANF receipt.

### **Health Characteristics**

*Health Insurance Coverage.* Almost three-quarters of our sample is covered by some form of health insurance, a five percentage point increase from wave 1. Health coverage varies significantly by city with San Antonio covering only 53 percent and Boston covering almost 93 percent. While this disparity was seen in Wave 1, the gap has increased to 40 percent from 30 percent. Coverage in Chicago remains in between with 78 percent. Only in San Antonio does coverage vary by marital status with 58 percent of married women covered and 49 percent of unmarried women covered. During wave 1, Chicago was the only city with marital differences on health coverage; this difference has disappeared in wave 2.

*Medicaid Coverage for Respondents.* Of those respondents reporting health coverage, 63.5 percent are covered by medicaid. This figure is similar to wave 1. While Boston and Chicago have similar figures for medicaid coverage (between 70 and 73 percent), San Antonio is much lower with 38 percent of those insured covered by medicaid.

*R. without health insurance at some point in past year.* Similar to wave 1, unmarried women in San Antonio are the most likely to be without health insurance at some point during the past 12 months, although insured at the time of the interview. Although approximately half of all unmarried women in San Antonio are insured at the time of this interview, almost 20 percent of these insured unmarried women are without coverage at some point during the past year.

In Chicago married women with insurance at the time of interview are more likely than comparable unmarried women to have been without insurance sometime during the last 12 months. The opposite is true in Boston. In Boston, unmarried women with health insurance at the time of interview are more likely than comparable married women to be without insurance sometime during the last year. The primary change from wave 1, is the better condition for married women in Boston. During wave 1, almost 13 percent of insured married women had been without insurance at some point in the past 12 months. This figure decreased to less than 3 percent during wave 2.

*Respondent did not receive necessary care at some point in past year because of cost.* Overall, 11.5 percent of the sample did not get necessary health care due to cost in the last year. Unmarried women in San Antonio are most often prevented from seeking medical care because of cost. In each of our three cities, unmarried women are more likely to face this experience compared to married women. Respondents in Boston are the least likely to encounter cost constraints, while those in San Antonio are most likely. These patterns are quite similar to those in wave 1.

The percentage of caregivers who did not receive health care due to cost during this past year decreased from wave 1 to wave 2 by city and marital status. Only married women in San Antonio

fared worse since Wave 1; This figure doubled from 8.3 percent to 16.8 percent of married women in San Antonio who do not receive necessary medical care because of cost.

*Self-reported health.* Similar to wave 1, caregivers in Chicago more often report fair or poor health (30.4 percent) This figure has increased approximately 5 percentage point in Chicago, while caregivers in San Antonio and Boston report fair and poor health less often than they did during wave 1.

In Boston and San Antonio, unmarried caregivers are just as likely as married women to report poor or fair health, while in Chicago unmarried women are more likely to report being in poorer health than their married counterparts (34.4 percent of unmarried women versus 17.5 percent of married women in Chicago).

In Boston and San Antonio, married women are more likely to report very good or excellent health compared to their unmarried counterparts. In Chicago the unmarried women, on the other hand, are more likely to report very good or excellent health compared to their married counterparts.

*Child is insured.* Similar to the 5 percentage point increase overall among women covered by some form of health insurance since wave 1, there was a 4 percentage point increase in the children covered by health insurance since wave 1. Also similar to wave 1, there are only slightly more children covered than caregivers. In Boston, some form of health insurance covers almost 93 percent of caregivers, while only 85 percent of children are covered. This difference was true in Boston during wave 1 as well, with a larger gap of 10 percent.

The overall increase in insured children since wave 1 is represented in Boston and Chicago but is not the case in San Antonio, where there was a slight decrease of 4 percentage point.

Overall, and in each city, children in unmarried households are more likely than children in married households (80.4 percent versus 65.6 percent) to be covered by health insurance. Boston reveals the smallest difference (85.5 percent in unmarried households and 82.3 percent in married households).

*Child is insured by Medicaid.* As expected, the percentage of children insured by Medicaid is higher than caregivers who are covered by Medicaid. Overall, children of unmarried households are more likely to be covered by Medicaid than their married household counterparts. Similar to wave 1, children in San Antonio are least likely to be covered by Medicaid if insured compared to the other two cities.

Overall, there has been a slight increase in the proportion of children with Medicaid coverage since wave 1. We see an increase in each city, although in San Antonio there was a slight decrease in both unmarried and married households.

*Child was without health insurance at some point during the past year.* Overall, approximately 6 percent of insured children are without health insurance at some point during the previous 12 months. Children in married households in Chicago have the highest rate of 10.5 percent who are without health insurance at some point during the previous year.

While overall, these figures have declined since wave 1, the decrease was most noticeable in San Antonio. San Antonio saw an overall 10 percentage point decrease since wave 1. Children in San Antonio's married households were especially affected. Over 20 percent of the children in married households faced this situation in wave 1. This number dropped to approximately 6 percent during wave 2.

*Child did not receive necessary care at some point in past year because of cost.* Overall, these figures are low. Less than 3 percent of all children did not get health care at some point during the past year because of cost. Children in unmarried households are slightly more likely to be prevented from seeking the necessary medical care than children in married households.

These figures declined by city and marital status since wave 1. The most noticeable change was in San Antonio, which experienced a 6 percentage point decrease in children prevented from receiving health care in both married and unmarried households.

*Child has been treated for a mental/emotional or behavioral problem.* Overall, almost 8 percent of the children in our sample have been treated for a mental/emotional or behavioral problem. This is most prevalent in Boston, where approximately 15 percent of the children have been treated with those children in unmarried households most represented (approximately 17 percent versus 7 percent of children in married households). The figures in Chicago and San Antonio are approximately 5 percent each.

There has been an overall decrease of 3.2 percentage points since wave 1 of children being treated for mental/emotional or behavioral problems. In Chicago, there was an 8 percentage point decrease from wave 1 to wave 2 (11.1 percent to three percent). In Boston, while the overall figure remained constant, children treated for mental/emotional or behavioral problems in married households decreased a significant amount (15.3 percent to 7.2 percent).

### **Child Characteristics**

The age grouping for children used in child characteristics tables are different from wave 1 to wave 2. The data on child care presented in table 7 divide children into more age categories than did the parallel table for wave 1. In addition to aging, we change the manner in which children are grouped. For the table on child care, wave 1 used the following categories: 0-1 yrs/2-4 yrs/10-14 yrs. Wave 2 uses the following: 1 yrs/2-4 yrs/5-6 yrs/11-16 yrs (Table 7). The Three-City study asked a somewhat different question (specifically, there were different answer choices) of children over 4. Because there are a number of children over 4 but not close to the 11-16 year olds in age, they form their own category of 5 and 6 year olds. This was not the case during wave 1, as there were no children over 4.

*Child care.* During our second wave of data collection, 1-year olds are just as likely to be with the mom as with relatives (40.8 percent of 1-year olds are with the mom and 36.5 percent of 1-year olds are with relatives, either at home or outside the home). The most noticeable difference between waves for infants (1 year olds) was a significant increase in use of relative care within the home. We see the 20 percentage point increase from approximately 11 percent to 31 percent most apparent in Chicago and San Antonio with an increase of 28 and 20 percentage points respectively. Boston also reveals a noticeable increase of 10 percentage points in the use of relative care within the home since wave 1. Although 1-year olds are cared for by relatives, they

are more often cared for within the home (31.4 percent) than by relatives outside the home (5.1 percent). The relative care for 1-year olds outside of the home represents a 9 percentage point decrease since wave 1. We do not often see care within the home by non-relatives, but do see care outside the home by non-relatives. In fact, there was an increase of almost 5 percentage points to 9 percent of 1-year olds being cared for outside the home by non-relatives.

For the 2-4 year old age group, similar to the 1-year olds, approximately 40 percent stay with mom, the rest of the children are mostly found in the care of a father or respondent's partner, in home with a relative, in a formal day care setting, outside the home with a relative, and outside the home with a non-relative (ranges from 8 percent to 13.4 in each of these categories). The most noticeable overall increase since wave 1 was in the use of non-relative care outside the home, an increase of almost 6 percentage points for 2-4- year olds. Looking within cities, Chicago and San Antonio saw an increase of 7 to 8 percentage points in care by father or respondent's partner for 2-4 year olds. Also in Chicago, there was an increase of almost 13 percentage points from less than one percent to almost 14 percent for 2-4 year olds care outside the home with non-relative.

In wave 2, we include a category for 5-6 year olds. Our sample of children 5-6 years old are more likely on average than the other age groups to always be with the mom (more than 60 percent). More than a quarter of the 5-6 year olds are in some sort of relative care, either in the home or outside of the home.

For our sample of older children (11-16 year olds), 45 percent are reported as being home with the mom. Almost 14 percent of this older cohort are in organized activities, close to 11 percent are home playing outside, and about the same number (10.7 percent) are at home with a sibling. Comparing the oldest children at wave 2 to those in wave 1, there was a noticeable increase of 12 percentage points in children reported as being with the mom rather than some other form of child care. These older children are less likely to be home alone as seen in the 12 percentage point decrease in older children reported as being home alone. Within cities, San Antonio saw the greatest increase of 20 percentage points for older children being with the mom and Chicago saw the greatest decrease in older children being home playing outside (approximately 10 percentage point decrease).

*Aptitude.* Table 9 presents data on child aptitude. The age categories have changed for this table since wave 1. During wave 1, Woodcock Johnson scores were divided into children ages 2-4 and 10-14 during wave 1. During wave 2, due to aging, these categories are now 2-6 and 11-16.

The children in our study are tested on two parts of the Woodcock-Johnson Test: Applied Problems and Letter Word Identification. These achievement tests assess children's verbal and quantitative aptitude. Scores are nationally normed and standardized to have a mean of 100 and standard deviation of 15. Table 8 presents scores as below, within, and above one standard deviation of the mean.

For younger children (2-6 year olds) almost 30 percent of our sample is below 1 standard deviation of the mean in Applied Problems and nearly 25 percent of the younger children are below 1 standard deviation for the Letter Word Identification test. More children are scoring below 85 on the Letter Word Test than were during wave 1 testing. This trend can be seen in each city. Less young children are scoring higher than 1 standard deviation above the mean on both tests than were in wave 1.

For older children (11-16 years), more students fall within 1 standard deviation of the mean (scores between 85 and 115) than did younger children on Applied Problems testing. In Letter Word Identification, 16.4 percent of older children are above a score of 115 while only 7.7 percent of the younger children scored this high.

Comparing scores from wave 1 to wave 2, overall more students scored below 1 standard deviation of the mean and fewer students scored above 1 standard deviation of the mean. This was true by age group and by type of test as well.

*Socio-emotional development.(CBCL).* The age categories changed between wave 1 and wave 2 due to aging. During Wave 1, we grouped children into three age groups (2-3 year-old, 4-year olds, 10-14 year olds) and All Ages. During wave 2, we group children into 2-3 year-olds, 4-6 year olds, 11-16 year olds, and All Ages combined.

Table 9 presents data based on a battery of questions from the Achenbach Child Behavior Checklist (CBCL). This test was administered to caregivers with a focal child of at least 2 years old. The data are total scores of children's internalizing and externalizing behavior problems. Of the youngest group of children, ages 2-3 years, approximately 85 percent fall within the normal range. This figure is similar for 4-6 year old children, but only 75 percent of older children (11-16 year olds) are within the normal range. This older group of children is found in the clinical range more often than younger children (17.5 percent of older children versus 10.7 percent of 2-3 year olds and 9.3 percent of 4-6 year olds).

Since wave 1, more of the youngest children in our sample (2-3 year olds) fall within the normal range. During wave 1, approximately 76 percent of 2-3 year olds were within normal range. During wave 2, approximately 84 percent of 2-3 year olds fall within normal range (an 8 percentage point increase since wave 1). There is a similar pattern for the older group of children, with an increase of approximately 5 percent falling within normal range during wave 2.

*Infant's development.* The Ages and Stages Questionnaire was administered to the parents with a focal child between three months and two years old. Table 9 presents information on particular areas in which children could possibly experience delays. Almost 20 percent of children between 3 months and 2 years are reported with delays in fine motor development. This is an 11 percentage point increase since wave 1. We also see an increase in children with problem solving delays (approximately 6 percentage point increase). There was a 4 percentage point decrease in children reported as experiencing gross motor delays (8.2 to 3.9 percent).

*Father Involvement.* Overall, almost 30 percent of fathers reside in the focal child's household. This is a slight decrease from wave 1 (2 percentage points). San Antonio has the highest rate of fathers living in the household at 40 percent.

Almost 46 percent of fathers overall have been in contact with their children in the last year, a 2 percentage point increase since wave 1. Looking within cities, approximately half of Boston and Chicago's fathers have been in contact with their children during the last year, while figures in San Antonio are lower because of the city's high rate of co-resident fathers.

Approximately 21 percent of caregivers reported that fathers have never seen their child. This pattern is similar across cities as well.

Table 1. Wave 2 - Demographic Characteristics

Entire Sample	Boston			Chicago			San Antonio					
	All	Married <sup>a</sup>	UnM <sup>b</sup>	All	Married	UnM	All	Married	UnM	All	Married	UnM
<b>Household structure (%)<sup>c</sup></b>												
Not married/ Not cohabiting	50.0	--	72.7	53.5	--	66.8	60.9	--	79.5	35.7	--	72.0
Not married / Cohabiting	5.1	--	7.5	8.3	--	10.3	5.0	--	6.5	2.2	--	4.5
Married, spouse present	29.6	94.5	--	17.9	90.1	--	22.4	95.8	--	48.2	95.6	--
Married, spouse absent	1.7	5.5	--	2.0	9.9	--	1.0	4.2	--	2.2	4.4	--
Separated	8.9	--	13.0	10.8	--	13.5	7.2	--	9.4	8.8	--	17.7
<b>Ethnicity (%)</b>												
Non-Hispanic												
African-American	42.1	21.8	51.3	40.7	24.1	44.9	78.8	60.0	84.5	7.0	3.4	10.7
Hispanic, any race	49.5	69.4	40.4	41.0	45.3	39.9	15.9	35.8	9.9	91.1	94.3	87.9
Non-Hispanic White	5.9	6.6	5.6	14.2	20.4	12.7	2.3	4.2	1.7	1.2	2.2	0.1
Other	2.6	2.2	2.8	4.1	10.2	2.6	3.0	0.0	4.0	0.7	0.0	1.3
<b>Household size</b>												
Mean household size	4.99	5.59	4.71	4.40	5.26	4.19	5.52	6.20	5.31	5.04	5.44	4.64
Mean number of children	3.11	3.30	3.02	2.66	2.99	2.58	3.63	3.98	3.52	3.04	3.12	2.96
Mean number of adults	1.88	2.28	1.69	1.74	2.27	1.61	1.89	2.22	1.78	2.00	2.31	1.68
<b>Number of children&lt;18</b>												
0 - 4 years old	0.87	0.92	0.84	0.64	0.73	0.62	1.02	1.07	1.01	0.94	0.93	0.95
5 - 9 years old	0.85	0.84	0.85	0.68	0.60	0.70	1.08	1.28	1.02	0.78	0.73	0.83
10 - 14 years old	0.99	1.17	0.91	1.00	1.21	0.95	1.04	1.26	0.97	0.94	1.11	0.77
15-18 years old	0.46	0.42	0.47	0.41	0.52	0.38	0.54	0.39	0.58	0.43	0.40	0.45

Notes:

--“ not available or applicable

<sup>a</sup> “Married” column heading always includes married caregivers with spouse present or spouse absent

<sup>b</sup> Column heading “UnM” is an abbreviation for “Unmarried.” This category includes cohabiting, not cohabiting, and separated caregivers

<sup>c</sup> Percentages do not sum to 100% because marital status could not be determined for all respondents.

Table 1. Wave 2 - Demographics (continued)

	Entire Sample			Boston			Chicago			San Antonio		
	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	Married	UnM
<b>Age of Caregiver (%)</b>												
Under 20 years old	4.6	3.7	5.0	4.2	2.9	4.5	4.5	1.8	5.3	5.1	4.9	5.3
21-30 years old	30.9	24.7	33.7	25.1	12.3	28.2	38.5	50.7	34.8	29.1	17.5	40.8
31-40 years old	41.8	53.0	36.7	45.1	55.2	42.6	31.1	28.6	31.9	49.1	63.5	34.5
41-50 years old	15.7	14.2	16.4	19.0	23.9	17.7	15.1	14.1	15.4	13.0	10.4	15.7
over 50 years old	7.1	4.4	8.3	6.7	5.8	6.9	10.8	4.7	12.6	3.8	3.7	3.8
<b>Highest Degree of Caregiver (%)</b>												
No high school degree	42.2	41.1	42.6	29.9	28.2	30.3	52.4	52.3	52.4	44.2	41.0	47.3
GED	15.1	19.6	13.0	15.3	15.4	15.2	7.9	9.3	7.5	22.1	26.0	18.1
H.S. Diploma	30.1	25.4	32.3	37.7	32.5	39.0	28.8	25.5	29.8	23.9	22.6	25.2
Tech certificate or RN diploma	4.1	5.6	3.4	4.2	4.4	4.2	2.4	2.6	2.3	5.6	7.4	3.8
Associates degree	4.2	3.5	4.5	5.7	4.8	5.9	3.9	5.0	3.5	3.0	2.3	3.8
BA, MA, PHD, MD Dental	1.9	3.0	1.4	4.0	12.1	2.0	1.0	1.0	0.9	0.7	0.3	1.1
<b>Citizenship (%)</b>												
Caregiver not a US citizen	13.1	19.9	10.0	18.3	23.2	17.1	8.2	21.1	4.2	12.9	18.1	7.6
Focal child not a US citizen <sup>b</sup>	--	--	--	--	--	--	--	--	--	--	--	--

<sup>b</sup> Data are not available

Table 2. Wave 2 - Welfare Receipt, Entire Sample

	Entire Sample		
	All	Married	Unmarried
<b>TANF: All</b>			
Currently receiving	24.3	14.7	28.7
Received since 1 <sup>st</sup> interview	7.4	2.2	9.8
NOT Received since 1 <sup>st</sup> interview	68.1	83.11	61.3
<b>TANF: African American</b>			
Currently receiving	30.7	32.7	30.3
Received since 1 <sup>st</sup> interview	10.3	6.1	11.2
NOT Received since 1 <sup>st</sup> interview	58.9	61.3	58.5
<b>TANF: Hispanic</b>			
Currently receiving	19.8	9.4	27.9
Received since 1 <sup>st</sup> interview	5.9	1.3	9.6
NOT Received since 1 <sup>st</sup> interview	74.2	89.3	62.4

Table 2. Wave 2 - Welfare Receipt, Entire Sample (continued)

Entire Sample			
	All	Married	UnM
<b>Food Stamps: All</b>			
Currently receiving	40.8	26.6	47.3
Received since 1 <sup>st</sup> interview	7.9	3.6	9.9
NOT Received since 1 <sup>st</sup> interview	51.1	69.8	42.6
<b>Medicaid: All</b>			
Currently Receiving	66.9	45.0	76.9
Received since 1 <sup>st</sup> interview	5.1	5.7	4.8
NOT Received since 1 <sup>st</sup> interview	27.9	49.3	18.1
<b>SSI: All</b>			
Currently Receiving	16.8	5.9	21.7
Received since 1 <sup>st</sup> interview	0.7	0.0	1.1
NOT Received since 1 <sup>st</sup> interview	81.3	92.5	76.1
<b>Subsidized Housing</b>			
Currently living in public housing	34.4	22.1	40.0
Currently receiving Section 8 subsidy	14.9	5.1	19.4

Table 3. Welfare Receipt, By City

	Boston			Chicago			San Antonio		
	All	Married	UnM	All	Married	UnM	All	Married	UnM
TANF: All									
Currently receiving	20.9	5.7	24.7	31.5	29.6	32.1	20.5	11.3	29.9
Received since 1 <sup>st</sup> interview	6.3	2.6	7.2	9.7	3.0	11.7	6.3	1.7	11.0
NOT Received since 1 <sup>st</sup> interview	72.6	91.7	67.8	58.8	67.1	56.3	73.1	87.0	58.9
TANF: African American									
Currently receiving	20	3.7	22.1	37	45.5	35.2	22.7	10.1	26.8
Received since 1 <sup>st</sup> interview	8.2	9.8	8.0	11.5	4.5	13	9.6	8.6	9.9
NOT Received since 1 <sup>st</sup> interview	71.7	86.5	69.7	51.5	50.1	51.8	67.7	81.3	63.3
TANF: Hispanic									
Currently receiving	22.5	9.8	26.1	12.8	6.2	20.1	19.7	9.9	30.5
Received since 1 <sup>st</sup> interview	6.6	0.4	8.4	2.8	1.0	5.0	6.2	1.5	11.3
NOT Received since 1 <sup>st</sup> interview	70.7	89.7	65.3	84.4	93	74.9	74	88.6	58.1

Table 3. Welfare Receipt, By City (continued)

	Boston			Chicago			San Antonio		
	All	Married	UnM	All	Married	UnM	All	Married	UnM
<b>Food Stamps: All</b>									
Currently receiving	30.2	9.0	35.4	54.5	49.2	56.1	37.8	23.1	52.8
Received since 1 <sup>st</sup> interview	4.9	3.9	5.1	12.4	4	15	6.4	3.3	9.6
NOT Received since 1 <sup>st</sup> interview	64.7	87.1	59.2	33	46.9	28.8	55.6	73.6	37.2
<b>Medicaid: All</b>									
Currently receiving	75.8	60.0	79.7	79.8	67.5	83.5	45.3	28.7	62.2
Received since 1 <sup>st</sup> interview	2.3	1.9	2.4	3.3	1.3	3.9	9.6	9.3	9.9
NOT Received since 1 <sup>st</sup> interview	21.7	38.2	17.7	16.9	31.2	12.6	44.9	62	27.4
<b>SSI: All</b>									
Currently receiving	22.8	17.4	24.2	21	1.6	27	6.5	3.3	9.7
Received since 1 <sup>st</sup> interview	1.3	0.0	1.6	0.8	0.0	1.1	0.1	0.0	0.2
NOT Received since 1 <sup>st</sup> interview	73.5	78.1	72.4	77.3	96.4	71.4	93	96.4	89.5
<b>Subsidized Housing: All</b>									
Currently living in public housing	51.7	40.9	54.4	32	29.7	32.7	19.5	11.3	27.9
Currently receiving Section 8 subsidy	21.2	8.7	24.4	11.8	2.9	14.6	11.7	4.6	18.8

Table 4. Employment Characteristics

	Entire Sample			Boston			Chicago			San Antonio		
	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	Married	UnM
Worked for pay last week (%)			52.8	53.1	52.7		56.1	60.6	55.0	51.3	46.8	
								52.7	51.0	53.1	48.9	
Worked since last interview(%)			71.5	62.1	75.9		74.6	69.9	75.8	70.8	61.0	
								73.8	69.2	59.5	57.9	
Hours worked last week												
				All			17.1	16.8	17.2	18.2	22.0	
								17.2	17.0	16.0	17.4	
								.915	.116	.8		
Workers only				33.4	32.9		33.6	32.8	36.3	31.8	34.5	
								35.2	34.3	32.9	30.2	
											35.6	
Full time/ Part time status (%)												
Primary job is usually full time			65.0	69.1	63.1		63.0	72.7	60.3	63.8	68.4	
								62.4	68.4	67.9	69.0	
Primary job is usually part time			30.9	29.4	31.6		35.9	27.3	38.2	30.6	31.6	
								30.3	25.8	29.3	22.2	
Two or more jobs (%)				5.7	4.6		6.2	7.5	6.3	7.8	6.1	
								7.5	6.3	7.8	6.1	
								3.3	2.4	5.4		
Hourly Wage Rate												

	Median				8.4	8.09.010.010.09.88.
	Mean				9.4	08.58.07.37.57.0 8.79.710.710.910.7 9.59.29.77.87.68.0
Health insurance on the job (%)	33.0	38.1	30.6		34.2	37.233.431.237.3 29.233.538.828.0
In job training (%)		4.1	1.0		5.6	3.03.13.07.81.29.8 1.60.13.1

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Table 5. Income Characteristics

	Entire Sample SanAntonio			Boston			Chicago					
	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	Married	UnM
Below Poverty Line (%) <sup>a</sup>	54.3	42.6	59.6	48.6	37.3	51.4	60.5	51.5	63.3	53.7	40.5	67.0
Monthly household income, total and components												
Total	1772	2074	1634	1857	2341	1736	1784	1989	1722	1674	2008	1335
Earnings	1214	1752	969	1269	1944	1101	1075	1616	910	1297	1739	847
TANF	80	36	101	99	28	117	85	50	96	57	33	81
Food Stamps	136	108	149	73	24	86	206	211	204	130	93	167
SSI	115	46	146	160	129	167	143	15	182	41	28	55
Other welfare	4	3	5	7	1	9	6	11	4	0	1	0
Child support	50	15	66	84	26	98	22	10	26	43	13	74
SSDisability	38	40	37	65	74	63	20	20	21	28	36	20
Other	83	32	106	57	61	56	140	21	177	51	25	78
Help from friends and kin	25	24	26	22	1	27	27	6	34	27	41	14
Monthly caregiver income, total and components												
Total	1057	891	1133	1220	1164	1234	1182	1037	1226	771	716	827
Earnings	627	645	619	770	909	735	622	707	596	491	513	468
TANF	77	35	96	95	23	113	79	49	89	56	33	80
Food Stamps	128	104	140	71	19	84	188	203	183	126	92	162
SSI	94	36	121	138	107	146	112	8	143	34	21	46

Other welfare	2	3	2	4	0	5	3	11	0	0	1	0
Child support	22	6	30	38	10	45	12	10	13	17	4	31
SSDisability	15	5	20	31	21	33	10	0	13	5	0	10
Other	60	20	78	35	22	38	125	13	159	20	22	18
Help from friends and kin	18	18	17	15	1	19	17	5	21	21	31	10

Monthly income of other  
members in household,  
total and components

Total	715	1183	501	637	1178	503	603	952	496	903	1292	508
Earnings	587	1106	350	500	1036	366	453	909	314	806	1225	379
TANF	4	1	5	4	4	4	6	0	8	1	0	1
Food Stamps	8	4	10	2	5	2	18	8	21	3	2	5
SSI	20	10	25	21	23	21	32	7	39	8	7	8
Other welfare	2	0	3	3	1	4	3	0	4	0	0	0
Child support	28	9	36	46	16	53	10	0	13	27	10	44
SSDisability	23	35	17	34	53	30	11	20	8	23	36	10
Other	23	12	28	22	39	17	15	8	18	31	3	60
Help from friends and kin	3	5	2	3	0	4	2	0	2	5	9	0

Table 6. Health

	Entire Sample			Boston			Chicago			San Antonio		
	All	Married	UnM	All	Married	UnM	All	Married	UnM	All	Married	UnM
R has health insurance	74.4	70.3	76.3	92.5	93.4	92.2	77.5	77.2	77.6	53.3	57.9	48.6
R is covered by Medicaid												
Of those insured	63.5	42.0	72.5	70.6	56.9	74.1	72.5	59.8	76.3	38.1	21.4	58.3
Of entire sample	47.2	29.5	55.2	65.2	53.2	68.2	56.2	46.2	59.2	20.3	12.4	28.3
Currently insured R was without health insurance at some time in past year	10.2	10.2	10.2	7.1	2.6	8.2	10.0	13.6	8.9	15.9	13.1	19.4
R didn't get necessary health care at some point in past year	11.5	12.2	11.2	4.7	2.6	5.2	11.5	10.5	11.8	18.4	16.8	20.0
R's self-reported health status												
excellent	18.8	22.4	17.1	21.0	28.0	19.3	14.1	8.6	15.7	21.3	26.6	15.8
very good	21.4	18.3	22.8	23.0	19.1	23.9	20.8	18.1	21.7	20.3	18.1	22.6
good	35.7	39.7	33.9	33.2	29.5	34.1	34.7	55.8	28.2	39.3	36.3	42.4
fair	19.8	18.4	20.5	18.6	20.2	18.2	24.5	15.8	27.2	16.4	19.0	13.7
poor	4.3	1.1	5.7	4.2	3.1	4.5	5.9	1.7	7.2	2.7	0	5.3
C has health insurance	75.8	65.6	80.4	84.9	82.3	85.5	83.2	77.8	84.8	59.4	53.3	65.6
C is covered by Medicaid												
Of those insured	77.4	60.1	83.8	77.9	64.8	81.0	88.0	73.6	92.0	61.8	48.1	73.1
Of entire sample	58.6	39.4	67.3	66.0	53.4	69.1	73.2	57.3	78.0	36.7	25.6	48.0
Currently insured C was without health insurance at some point in past year	5.5	6.6	5.1	2.7	2.7	2.8	7.8	10.5	7.1	6.0	6.3	5.9
C didn't get necessary health care at some point in past year	2.8	1.8	3.3	1.4	1.2	1.4	2.8	0	3.5	4.3	2.7	6.0
C has been treated for a mental/emotional or behavioral problem	7.7	5.7	8.6	14.9	7.2	16.8	3.0	5.9	2.1	5.3	5.0	5.6

Table 7. Child Care

	1 yr olds	2-4 yr olds	5-6 yr olds	11-16 yr olds		1 yr olds	2-4 yr olds	5-6 yr olds	11-16 yr olds
<b>Always with mom</b>					<b>Organized activities</b>				
Entire Sample	40.8	39.7	60.9	44.8	Entire Sample	N/A	N/A	1.4	13.9
Boston	30.2	41.8	52.0	37.0	Boston	N/A	N/A	2.5	16.8
Chicago	39.0	37.2	59.0	34.1	Chicago	N/A	N/A	0.1	17.4
San Antonio	54.6	40.6	69.9	63.0	San Antonio	N/A	N/A	2.0	7.5
<b>In home with father/ R's partner</b>					<b>Outside home with relative</b>				
Entire Sample	4.2	10.8	4.0	4.6	Entire Sample	5.1	12.5	12.7	6.4
Boston	1.8	7.2	5.8	4.1	Boston	10.7	11.1	15.0	5.2
Chicago	8.7	14.3	5.4	7.7	Chicago	0.6	13.1	19.0	9.8
San Antonio	1.0	10.1	1.1	2.3	San Antonio	4.6	12.9	4.4	4.7
<b>In home with sibling</b>					<b>Outside home with non-relative</b>				
Entire Sample	1.3	1.5	0.9	10.7	Entire Sample	9.2	8.0	1.7	1.5
Boston	0.0	3.0	2.9	12.1	Boston	17.6	7.2	5.0	1.5
Chicago	2.8	1.5	0.0	14.0	Chicago	5.0	13.9	0.6	1.7
San Antonio	0.9	0.1	0.3	6.2	San Antonio	5.4	2.1	0.3	1.3
<b>In home with relative</b>					<b>Home, playing outside</b>				
Entire Sample	31.4	12.9	12.5	4.2	Entire Sample	N/A	N/A	0.3	10.5
Boston	20.9	8.3	8.7	3.7	Boston	N/A	N/A	0.2	15.1
Chicago	44.0	13.6	8.8	6.0	Chicago	N/A	N/A	0.0	5.7
San Antonio	26.8	16.5	19.4	3.3	San Antonio	N/A	N/A	0.8	9.6
<b>In home with non-relative</b>					<b>Home alone</b>				
Entire Sample	0.3	0.3	1.5	0.3	Entire Sample	0.0	0.1	0.0	2.3
Boston	0.8	0.2	2.3	0.7	Boston	0.0	0.2	0.0	1.8
Chicago	0.0	0.1	2.2	0.2	Chicago	0.0	0.0	0.0	3.1
San Antonio	0.0	0.6	0.0	0.0	San Antonio	0.0	0.0	0.0	2.0
<b>Formal day care center</b>					<b>Other</b>				
Entire Sample	7.8	13.4	4.0	0.4	Entire Sample	0.0	0.9	0.0	0.2
Boston	17.9	20.6	5.6	0.7	Boston	0.0	0.5	0.0	0.3
Chicago	0.0	4.5	4.9	0.3	Chicago	0.0	1.9	0.0	0.0
San Antonio	6.7	16.9	1.9	0.0	San Antonio	0.0	0.0	0.0	0.0

\*Other than in school

Table 8. Child Applied Problems and Letter Word Identification  
Woodcock-Johnson Scores, by Age of Child<sup>a</sup>

	Entire Sample	Boston	Chicago	San Antonio
<b>Ages 2-6</b>				
<b>Applied Problems</b>				
<85	29.7	37.3	24.0	30.0
85-115	61.7	56.7	70.7	55.8
>115	8.7	6.1	5.4	14.7
<b>Letter Word Identification</b>				
<85	24.7	23.6	29.0	20.8
85-115	67.6	67.1	67.4	68.2
>115	7.7	9.2	3.5	11.0
<b>Ages 11-16</b>				
<b>Applied Problems</b>				
<85	16.3	10.2	31.6	9.9
85-115	76.9	81.3	63.1	84.0
>115	6.8	8.6	5.3	6.2
<b>Letter Word Identification</b>				
<85	18.0	9.1	24.8	21.7
85-115	65.6	65.9	64.0	66.7
>115	16.4	25.0	11.2	11.6
<b>Ages 2-6 and 11-16 combined</b>				
<b>Applied Problems</b>				
<85	22.6	21.4	27.5	19.0
85-115	69.7	71.0	67.2	70.1
>115	7.7	7.5	5.4	10.1
<b>Letter Word Identification</b>				
<85	21.2	15.3	27.1	21.3

85-115	66.6	66.4	65.8	67.4
>115	12.2	18.3	7.1	11.3

<sup>a</sup>Scores are nationally normed.

Table 9. Child Behavior Checklist, Ages & Stages, and Father Involvement

	<b>Ages 2-3</b>	<b>Ages 4-6</b>	<b>Ages 11-16</b>	<b>All Ages (2-6 and 11-14)</b>
<b>CBCL (%)</b>				
Normal Range	84.4	85.1	75.1	79.7
Borderline Clinical Range	4.9	5.6	7.4	6.4
Clinical Range	10.7	9.3	17.5	13.9
<b>Ages &amp; Stages: % of children with delays in the following areas:</b>				
Communication	13.4			
Fine Motor	19.2			
Gross Motor	3.9			
Problem Solving	15.7			
Personal-Social	6.9			
	<b>Entire sample</b>	<b>Boston</b>	<b>Chicago</b>	<b>San Antonio</b>
<b>Father Involvement (%)</b>				
Father Dead	1.0	0	1.0	1.0
Father lives in household	29.6	23.3	24.4	40.1
Father has seen child in last year	45.8	49.3	50.2	38.1
Father has not seen child in last year	3.6	4.8	4.4	1.7
Father has never seen child	20.5	22.2	20.4	18.9